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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: 31/12/2024

Cut-off Date: 31/12/2024



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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

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

Field Number	1. Basic Facts	
G.1.1.1	Country	Belgium
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV
G.1.1.3	Labelled Cover Pool Name	Retained Pandbrief Programme
G.1.1.4	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/cov
G.1.1.5	Cut-off date	erebonds 31/12/2024
OG.1.1.2	Optional information e.a. Contact names	
OG.1.1.3	Optional information e.a. Parent name	
OG.1.1.4		
OG.1.1.5		
OG.1.1.6		
OG.1.1.7		
OG.1.1.8		
2. Regulatory Summary		
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y
G.2.1.2	CBD Compliance	Y
G.2.1.3	CRR Compliance (Y/N)	Y
OG.2.1.1	LCR status	LEVEL 1
OG.2.1.2		
OG.2.1.3		
OG.2.1.4		
OG.2.1.5		
OG.2.1.6		
3. General Cover Pool / Covered Bond Information		
1. General Information		
G.3.1.1	Total Cover Assets	Nominal (mn) 14,921.33
G.3.1.2	Outstanding Covered Bonds	11,500.00
OG.3.1.1	Cover Pool Size (NPV) (mn)	14,717.32
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	10,903.11
OG.3.1.3		
OG.3.1.4		
2. Over-collateralisation (OC)		
G.3.2.1	OC (%)	Statutory 5.00% Voluntary 24.8% Contractual 5.0% Purpose NDI
G.3.2.3	Total OC (absolute value in mn)	3,421.3
OG.3.2.1		
OG.3.2.2	Optional information e.a. Asset Coverage Test (ACT)	0.00%
OG.3.2.3	Optional information e.a. OC (NPV basis)	0.00%
OG.3.2.4		
3. Cover Pool Composition		
G.3.3.1	Mortgages	Nominal (mn) 14,921.33
G.3.3.2	Public Sector	95.4%
G.3.3.3	Shipping	-
G.3.3.4	Substitute Assets	91.50
G.3.3.5	Other	634.96
G.3.3.6	Total	15,647.8
OG.3.3.1		
OG.3.3.2		
OG.3.3.3		
OG.3.3.4		
OG.3.3.5		
OG.3.3.6		
4. Cover Pool Amortisation Profile		
G.3.4.1	Weighted Average Life (in years)	Contractual 7.49 Expected Upon Prepayments NDI % Total Contractual % Total Expected Upon Prepayments
	Residual Life (mn)	
	Bv buckets:	
G.3.4.2	0 - 1 Y	374.56 NDI 2.5%
G.3.4.3	1 - 2 Y	442.66 NDI 3.0%
G.3.4.4	2 - 3 Y	739.00 NDI 5.0%
G.3.4.5	3 - 4 Y	788.18 NDI 5.3%
G.3.4.6	4 - 5 Y	1,074.80 NDI 7.2%
G.3.4.7	5 - 10 Y	7,426.53 NDI 49.8%
G.3.4.8	10+ Y	4,075.58 NDI 27.3%
G.3.4.9	Total	14,921.3 0.0 100.0%
OG.3.4.1	a/w 0-1 day	24.43 0.2%
OG.3.4.2	a/w 0-0.5y	146.09 1.0%
OG.3.4.3	a/w 0.5-1 y	204.04 1.4%
OG.3.4.4	a/w 1-1.5y	197.07 1.3%
OG.3.4.5	a/w 1.5-2 y	245.59 1.6%
OG.3.4.6		
OG.3.4.7		
OG.3.4.8		
OG.3.4.9		
OG.3.4.10		
5. Maturity of Covered Bonds		
G.3.5.1	Weighted Average life (in years)	Initial Maturity 3.23 Extended Maturity 4.2 % Total Initial Maturity % Total Extended Maturity
	Maturity (mn)	
	Bv buckets:	
G.3.5.2	0 - 1 Y	0.00 0.0 0.0%
G.3.5.3	1 - 2 Y	2,500.00 0.0 21.7%
G.3.5.4	2 - 3 Y	4,000.00 2,500.0 34.8%
G.3.5.5	3 - 4 Y	0.00 4,000.0 34.8%
G.3.5.6	4 - 5 Y	2,500.00 0.0 21.7%
G.3.5.7	5 - 10 Y	2,500.00 5,000.0 21.7%
G.3.5.8	10+ Y	0.00 0.0 0.0%
G.3.5.9	Total	11,500.0 11,500.0 100.0%
OG.3.5.1	a/w 0-1 day	0.00 0.0%
OG.3.5.2	a/w 0-0.5y	0.00 0.0%
OG.3.5.3	a/w 0.5-1 y	0.00 0.0%
OG.3.5.4	a/w 1-1.5y	2,500.00 21.7%
OG.3.5.5	a/w 1.5-2 y	0.00 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		
G.3.6.1	EUR	Nominal [before hedging] (mn) 14,921.33 Nominal [after hedging] (mn) 0.0 % Total [before] % Total [after]
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	14,921.3 0.0 100.0%
OG.3.6.1		
OG.3.6.2		
OG.3.6.3		
OG.3.6.4		
OG.3.6.5		
OG.3.6.6		

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.00	0.0	100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	11,500.0	0.0	100.0%	0.0%
OG.3.7.1	<i>a/w [if relevant, please specify]</i>				
OG.3.7.2	<i>a/w [if relevant, please specify]</i>				
OG.3.7.3	<i>a/w [if relevant, please specify]</i>				
OG.3.7.4	<i>a/w [if relevant, please specify]</i>				
OG.3.7.5	<i>a/w [if relevant, please specify]</i>				
OG.3.7.6	<i>a/w [if relevant, please specify]</i>				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	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		12.6%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	634.96		87.4%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	726.5		100.0%	
OG.3.9.1	<i>a/w EU avts or quasi avts</i>			0.0%	
OG.3.9.2	<i>a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>			0.0%	
OG.3.9.3	<i>a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>			0.0%	
OG.3.9.4	<i>a/w EU central banks</i>			0.0%	
OG.3.9.5	<i>a/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>			0.0%	
OG.3.9.6	<i>a/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>			0.0%	
OG.3.9.7	<i>a/w CQS1 credit institutions</i>			0.0%	
OG.3.9.8	<i>a/w CQS2 credit institutions</i>			0.0%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of issuer)	91.50		100.0%	
G.3.10.2	Eurozone	0.00		0.0%	
G.3.10.3	Rest of European Union (EU)	0.00		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.0%	
G.3.10.5	Switzerland	0.00		0.0%	
G.3.10.6	Australia	0.00		0.0%	
G.3.10.7	Brazil	0.00		0.0%	
G.3.10.8	Canada	0.00		0.0%	
G.3.10.9	Japan	0.00		0.0%	
G.3.10.10	Korea	0.00		0.0%	
G.3.10.11	New Zealand	0.00		0.0%	
G.3.10.12	Singapore	0.00		0.0%	
G.3.10.13	US	0.00		0.0%	
G.3.10.14	Other	0.00		0.0%	
G.3.10.15	Total EU	91.50		100.0%	
G.3.10.16	Total	91.5		100.0%	
OG.3.10.1	<i>a/w [if relevant, please specify]</i>			0.0%	
OG.3.10.2	<i>a/w [if relevant, please specify]</i>			0.0%	
OG.3.10.3	<i>a/w [if relevant, please specify]</i>			0.0%	
OG.3.10.4	<i>a/w [if relevant, please specify]</i>			0.0%	
OG.3.10.5	<i>a/w [if relevant, please specify]</i>			0.0%	
OG.3.10.6	<i>a/w [if relevant, please specify]</i>			0.0%	
OG.3.10.7	<i>a/w [if relevant, please specify]</i>			0.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91.50		0.6%	0.8%
G.3.11.2	Central bank eligible assets	0.00		0.0%	0.0%
G.3.11.3	Other	0.00		0.0%	0.0%
G.3.11.4	Total	91.5		0.6%	0.8%
OG.3.11.1	<i>a/w [if relevant, please specify]</i>				
OG.3.11.2	<i>a/w [if relevant, please specify]</i>				
OG.3.11.3	<i>a/w [if relevant, please specify]</i>				
OG.3.11.4	<i>a/w [if relevant, please specify]</i>				
OG.3.11.5	<i>a/w [if relevant, please specify]</i>				
OG.3.11.6	<i>a/w [if relevant, please specify]</i>				
OG.3.11.7	<i>a/w [if relevant, please specify]</i>				
12. Bond List					
G.3.12.1	Bond list		https://www.coveredbondlabel.com/issuer/131/		
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.00			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00			
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>				
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>				
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>				
OG.3.13.4					
OG.3.13.5					

14. Sustainable or other special purpose strategy

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

4. Compliance Art 14 CBD Check table

Row Row

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

G.4.1.1	(a) Value of the cover pool total assets:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Pandbrief Programme (bnp-paribasfortis.com)
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets
G.4.1.5	(c) Type of cover assets:	52
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.9	(d) Currency risk - cover pool:	111
G.4.1.10	(d) Interest rate risk - covered bond:	153
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps
G.4.1.15	(d) Hedging Strategy:	18 for Harmonised Glossary
G.4.1.16	(e) Maturity Structure - cover assets:	65
G.4.1.17	(e) Maturity Structure - covered bond:	88
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7
G.4.1.19	(f) Levels of DC:	44
G.4.1.20	(g) Percentage of loans in default:	179 for Mortgage Assets
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	634.96
G.5.1.2	Exposure to credit institute credit quality step 2	0.00
G.5.1.3	Exposure to credit institute credit quality step 3	0.00
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information

1. Optional information e.g. Rating triggers

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency	EUR
CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets	Nominal (mn)	% Total Mortgages	
1. Property Type Information				
M.7.1.1	Residential	14,921.3		100.0%
M.7.1.2	Commercial	0.0		0.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	14,921.3		100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets			0.0%
OM.7.1.2	a/w Forest & Agriculture			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				
M.7.2.1	Number of mortgage loans	231,518.0		231,518
OM.7.2.1	Optional information ea, Number of borrowers	107,474.0		107,474
OM.7.2.2	Optional information ea, Number of guarantors			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
M.7.3.1	10 largest exposures	0.46%		0.46%
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				
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	a/w (if relevant, please specify)			
OM.7.4.2	a/w (if relevant, please specify)			
OM.7.4.3	a/w (if relevant, please specify)			
OM.7.4.4	a/w (if relevant, please specify)			
OM.7.4.5	a/w (if relevant, please specify)			
OM.7.4.6	a/w (if relevant, please specify)			
OM.7.4.7	a/w (if relevant, please specify)			
OM.7.4.8	a/w (if relevant, please specify)			
OM.7.4.9	a/w (if relevant, please specify)			
OM.7.4.10	a/w (if relevant, please specify)			

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	14.76%			14.76%
M.7.5.3	Oost-Vlaanderen	15.10%			15.10%
M.7.5.4	Brussels	8.24%			8.24%
M.7.5.5	West-Vlaanderen	10.62%			10.62%
M.7.5.6	Limburg	8.05%			8.05%
M.7.5.7	Liège	7.57%			7.57%
M.7.5.8	Hainaut	7.02%			7.02%
M.7.5.9	Brabant Wallon	5.21%			5.21%
M.7.5.10	Namur	4.49%			4.49%
M.7.5.11	Luxembourg	3.07%			3.07%
M.7.5.12	Other	0.22%			0.22%
M.7.5.13					
M.7.5.14					
M.7.5.15					
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
M.7.5.32					
M.7.5.33					
M.7.5.34					
M.7.5.35					
M.7.5.36					
M.7.5.37					
M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	85.28%			85.28%
M.7.6.2	Floating rate	0.00%			0.00%
M.7.6.3	Other	14.72%			14.72%
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.04%			4.04%
M.7.7.2	Amortising	95.96%			95.96%
M.7.7.3	Other	0.00%			0.00%
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	1.85%			1.85%
M.7.8.2	> 12 - <= 24 months	3.42%			3.42%
M.7.8.3	> 24 - <= 36 months	8.38%			8.38%
M.7.8.4	> 36 - <= 60 months	14.09%			14.09%
M.7.8.5	> 60 months	72.26%			72.26%
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	0.01%			0.01%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%			0.00%
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	64.45			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	7,038.84	185,254.00	47.2%	80.0%
M.7A.10.4	>100K and <=200K	5,019.22	36,702.00	33.6%	15.9%
M.7A.10.5	>200K and <=300K	1,646.96	6,846.00	11.0%	3.0%
M.7A.10.6	>300K and <=400K	573.32	1,682.00	3.8%	0.7%
M.7A.10.7	>400K	642.99	1,034.00	4.3%	0.4%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	14,921.3	231,518	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.15%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	4,467.78	107,822.00	29.9%	46.6%
M.7A.11.3	>40 - <=50 %	1,762.40	27,935.00	11.8%	12.1%
M.7A.11.4	>50 - <=60 %	1,992.85	27,773.00	13.4%	12.0%
M.7A.11.5	>60 - <=70 %	2,229.49	26,696.00	14.9%	11.5%
M.7A.11.6	>70 - <=80 %	2,319.58	23,320.00	15.5%	10.1%
M.7A.11.7	>80 - <=90 %	1,382.43	11,353.00	9.3%	4.9%
M.7A.11.8	>90 - <=100 %	293.31	2,359.00	2.0%	1.0%
M.7A.11.9	>100%	473.49	4,260.00	3.2%	1.8%
M.7A.11.10	Total	14,921.3	231,518	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %	103.97	0.00	0.7%	0.0%
OM.7A.11.2	a/w >110 - <=120 %	58.11	0.00	0.4%	0.0%
OM.7A.11.3	a/w >120 - <=130 %	46.14	0.00	0.3%	0.0%
OM.7A.11.4	a/w >130 - <=140 %	40.61	0.00	0.3%	0.0%
OM.7A.11.5	a/w >140 - <=150 %	26.02	0.00	0.2%	0.0%
OM.7A.11.6	a/w >150 %	198.63	0.00	1.3%	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 (%)	45.58%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	6,633.39	[Mark as ND1 if not relevant]	44.5%	
M.7A.12.3	>40 - <=50 %	2,206.18	[Mark as ND1 if not relevant]	14.8%	
M.7A.12.4	>50 - <=60 %	2,187.01	[Mark as ND1 if not relevant]	14.7%	
M.7A.12.5	>60 - <=70 %	1,988.28	[Mark as ND1 if not relevant]	13.3%	
M.7A.12.6	>70 - <=80 %	1,013.61	[Mark as ND1 if not relevant]	6.8%	
M.7A.12.7	>80 - <=90 %	437.02	[Mark as ND1 if not relevant]	2.9%	
M.7A.12.8	>90 - <=100 %	178.53	[Mark as ND1 if not relevant]	1.2%	
M.7A.12.9	>100%	277.01	[Mark as ND1 if not relevant]	1.9%	
M.7A.12.10	Total	14,921.3	0	100.0%	0.0%
OM.7A.12.1	a/w >100 - <=110 %	54.61		0.4%	
OM.7A.12.2	a/w >110 - <=120 %	42.88		0.3%	
OM.7A.12.3	a/w >120 - <=130 %	22.77		0.2%	
OM.7A.12.4	a/w >130 - <=140 %	12.22		0.1%	
OM.7A.12.5	a/w >140 - <=150 %	10.31		0.1%	
OM.7A.12.6	a/w >150 %	134.21		0.9%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	81.67%			
M.7A.13.2	Second home/Holiday houses				
M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.4	Subsidised housing				
M.7A.13.5	Agricultural				
M.7A.13.6	Other	18.33%			
OM.7A.13.1	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				
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

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

C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each issuer and included/disclosed in the national covered bond framework.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	For the buckets concerning "Residual Life" (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity 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
HG.1.7	LTVs: Definition	Belgian allows for "Failure to pay" and "Default" 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 31/12/2024

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.

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	1.15	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2025	4.16	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2025	2.38	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2025	5.39	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2025	2.94	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*	3.23

* 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 Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	14,921,330,038 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	634,961,214 (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)	12,139,511,455 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.56%	Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	91,891,738 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	634,961,214 (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)	12,139,511,455	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	111.88%	Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,191,155,389 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,191,155,389
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,866,364,407 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,139,511,455
Total Principal Proceeds Public Finance Exposures	91,891,738
Total Principal Proceeds Financial Institution Exposures	634,961,214
Impact Derivatives	0
Interest Requirement Covered Bonds	142,950,000 (X)
Costs, Fees and expenses Covered Bonds	49,809,126 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,364,760,671
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,487,253,836 (XIII)
Cumulative Cash Outflow Next 180 Days	-43,472,466 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,443,781,370
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	87,142,845 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	33,750,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	53,392,845 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/12/2024 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	14,921,330,038
Principal Redemptions between Cut-off Date and Maturity	14,921,330,038
Interest Payments between Cut-off Date and Maturity Date	2,191,155,389
Number of borrowers	107,474
Number of loans	231,518
Average Outstanding Balance per borrower	138,837
Average Outstanding Balance per loan	64,450
Weighted average Current Loan to Current Value	45.58%
Weighted average Current Loan to Original Value	57.15%
Weighted average seasoning (in Years)	5.54
Weighted average remaining maturity (in years, at 0% CPR)	14.29
Weighted average initial maturity (in years, at 0% CPR)	19.83
Percentage of Fixed Rate Loans	85.28%
Percentage of Variable Rate Loans	14.72%
Weighted average interest rate	1.92%
Weighted average interest rate Fixed Rate Loans	1.79%
Weighted average interest rate Variable Rate Loans	2.71%
Weighted Remaining average life (in years, at 0% CPR)	7.49
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.52
% Construction Loans	0.07%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 634,961,214

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	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0 22/10/2027	BGB 0 22/10/2027
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standar & Poor's 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

22,179,703 EUR



Stratification Tables

Portfolio Cut-off Date 31/12/2024

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,336,516,811.65	15.66 %	35,252	15.23 %
Oost-Vlaanderen	2,253,345,102.93	15.10 %	36,814	15.90 %
Vlaams-Brabant	2,201,997,523.36	14.76 %	32,194	13.91 %
West-Vlaanderen	1,584,301,490.41	10.62 %	28,335	12.24 %
Brussels	1,229,824,991.16	8.24 %	12,620	5.45 %
Limburg	1,200,562,918.38	8.05 %	21,540	9.30 %
Liège	1,130,066,245.76	7.57 %	18,280	7.90 %
Hainaut	1,046,757,788.90	7.02 %	17,894	7.73 %
Brabant Wallon	777,257,094.16	5.21 %	10,042	4.34 %
Namur	670,381,940.79	4.49 %	10,956	4.73 %
Luxembourg	457,883,131.32	3.07 %	6,981	3.02 %
Other	32,434,999.24	0.22 %	610	0.26 %
Total	14,921,330,038.06	100.00 %	231,518	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	276,479,532.04	1.85 %	2,539	1.10 %
>1 and <=2	509,816,498.40	3.42 %	4,854	2.10 %
>2 and <=3	1,251,096,191.86	8.38 %	11,689	5.05 %
>3 and <=4	2,099,763,391.95	14.07 %	21,396	9.24 %
>4 and <=5	2,405,933,437.84	16.12 %	29,716	12.84 %
>5 and <=6	3,404,775,167.97	22.82 %	48,983	21.16 %
>6 and <=7	1,561,009,468.90	10.46 %	26,527	11.46 %
>7 and <=8	927,986,967.27	6.22 %	17,853	7.71 %
>8 and <=9	1,232,933,370.60	8.26 %	29,162	12.60 %
>9 and <=10	565,949,322.99	3.79 %	16,285	7.03 %
>10 and <=11	135,056,164.35	0.91 %	3,594	1.55 %
>11 and <=12	50,939,620.52	0.34 %	1,390	0.60 %
>12 and <=13	32,219,247.72	0.22 %	1,090	0.47 %
>13 and <=14	105,473,913.55	0.71 %	4,642	2.01 %
>14 and <=15	180,535,227.81	1.21 %	5,424	2.34 %
>15 and <=16	99,069,198.54	0.66 %	2,819	1.22 %
>16 and <=17	11,109,607.10	0.07 %	405	0.17 %
>17 and <=18	10,750,532.84	0.07 %	280	0.12 %
>18 and <=19	12,366,850.86	0.08 %	505	0.22 %
>19 and <=20	33,487,995.71	0.22 %	1,608	0.69 %
>20 and <=21	10,298,339.80	0.07 %	487	0.21 %
>21 and <=22	3,030,459.65	0.02 %	127	0.05 %
>22 and <=23	683,334.39	0.00 %	52	0.02 %
>23 and <=24	106,695.89	0.00 %	19	0.01 %
>24 and <=25	120,267.39	0.00 %	40	0.02 %
>25 and <=26	74,018.90	0.00 %	4	0.00 %
>26 and <=27	18,648.04	0.00 %	2	0.00 %
>28 and <=29	188,910.24	0.00 %	22	0.01 %
>29 and <=30	13,280.27	0.00 %	2	0.00 %
>30 and <=31	44,374.67	0.00 %	2	0.00 %
Total	14,921,330,038.06	100.00 %	231,518	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	255,594.27	0.00 %	1,353	0.58 %
<=1	146,182,310.06	0.98 %	8,266	3.57 %
>1 and <=2	205,125,837.93	1.37 %	10,147	4.38 %
>2 and <=3	216,401,846.91	1.45 %	7,587	3.28 %
>3 and <=4	249,299,656.13	1.67 %	9,906	4.28 %
>4 and <=5	407,074,334.66	2.73 %	13,666	5.90 %
>5 and <=6	340,537,480.15	2.28 %	10,180	4.40 %
>6 and <=7	414,254,224.61	2.78 %	10,605	4.58 %
>7 and <=8	443,647,096.07	2.97 %	9,186	3.97 %
>8 and <=9	509,917,166.99	3.42 %	10,039	4.34 %
>9 and <=10	719,275,801.71	4.82 %	13,174	5.69 %
>10 and <=11	622,788,466.04	4.17 %	10,642	4.60 %
>11 and <=12	686,545,983.56	4.60 %	10,683	4.61 %
>12 and <=13	640,598,440.68	4.29 %	9,243	3.99 %
>13 and <=14	791,773,097.40	5.31 %	10,936	4.72 %
>14 and <=15	1,220,755,292.35	8.18 %	15,449	6.67 %
>15 and <=16	1,016,317,868.09	6.81 %	12,625	5.45 %
>16 and <=17	1,027,983,931.64	6.89 %	11,311	4.89 %
>17 and <=18	747,681,680.56	5.01 %	8,269	3.57 %
>18 and <=19	608,824,157.89	4.08 %	6,564	2.84 %
>19 and <=20	1,220,479,403.06	8.18 %	11,576	5.00 %
>20 and <=21	932,329,179.64	6.25 %	7,670	3.31 %
>21 and <=22	800,965,237.15	5.37 %	5,696	2.46 %
>22 and <=23	455,295,185.62	3.05 %	3,252	1.40 %
>23 and <=24	252,372,433.62	1.69 %	1,816	0.78 %
>24 and <=25	144,866,899.04	0.97 %	962	0.42 %
>25 and <=26	9,516,719.97	0.06 %	87	0.04 %
>26 and <=27	13,960,481.23	0.09 %	105	0.05 %
>27 and <=28	66,038,031.11	0.44 %	460	0.20 %
>28 and <=29	6,788,058.11	0.05 %	46	0.02 %
>29 and <=30	3,478,141.81	0.02 %	17	0.01 %
Total	14,921,330,038.06	100.00 %	231,518	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,570,000.00	0.01 %	13	0.01 %
>1 and <=2	10,379,704.62	0.07 %	81	0.03 %
>2 and <=3	19,172,796.05	0.13 %	139	0.06 %
>3 and <=4	14,110,138.87	0.09 %	160	0.07 %
>4 and <=5	236,585,289.48	1.59 %	1,647	0.71 %
>5 and <=6	14,762,134.30	0.10 %	542	0.23 %
>6 and <=7	30,381,520.82	0.20 %	894	0.39 %
>7 and <=8	39,656,849.86	0.27 %	1,292	0.56 %
>8 and <=9	49,325,790.36	0.33 %	2,240	0.97 %
>9 and <=10	811,671,130.15	5.44 %	31,602	13.65 %
>10 and <=11	77,913,376.21	0.52 %	4,189	1.81 %
>11 and <=12	167,828,244.49	1.12 %	4,776	2.06 %
>12 and <=13	526,895,780.67	3.53 %	13,461	5.81 %
>13 and <=14	108,951,775.76	0.73 %	2,534	1.09 %
>14 and <=15	1,546,818,207.04	10.37 %	31,121	13.44 %
>15 and <=16	157,909,998.99	1.06 %	3,103	1.34 %
>16 and <=17	223,387,252.39	1.50 %	3,764	1.63 %
>17 and <=18	822,837,037.57	5.51 %	13,189	5.70 %
>18 and <=19	168,571,383.72	1.13 %	2,804	1.21 %
>19 and <=20	3,774,506,245.58	25.30 %	50,538	21.83 %
>20 and <=21	320,131,972.23	2.15 %	4,561	1.97 %
>21 and <=22	166,845,998.70	1.12 %	2,609	1.13 %
>22 and <=23	182,339,123.51	1.22 %	2,658	1.15 %
>23 and <=24	121,416,849.71	0.81 %	1,745	0.75 %
>24 and <=25	4,486,112,235.03	30.07 %	42,138	18.20 %
>25 and <=26	421,303,625.46	2.82 %	4,602	1.99 %
>26 and <=27	35,338,769.92	0.24 %	393	0.17 %
>27 and <=28	14,690,419.86	0.10 %	184	0.08 %
>28 and <=29	22,637,477.76	0.15 %	265	0.11 %
>29 and <=30	319,193,663.98	2.14 %	3,885	1.68 %
>30 and <=31	24,365,703.15	0.16 %	332	0.14 %
>34 and <=35	181,953.49	0.00 %	2	0.00 %
>35 and <=36	97,095.50	0.00 %	2	0.00 %
>36 and <=37	104,335.16	0.00 %	1	0.00 %
>39 and <=40	328,766.10	0.00 %	5	0.00 %
>32 and <=33	145,994.06	0.00 %	2	0.00 %
>31 and <=32	2,793,324.97	0.02 %	40	0.02 %
>40 and <=41	84,298.11	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	14,921,330,038.06	100.00 %	231,518	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	18,648.04	0.00 %	2	0.00 %
1996	13,280.27	0.00 %	2	0.00 %
1997	74,018.90	0.00 %	4	0.00 %
1998	44,374.67	0.00 %	2	0.00 %
1999	188,910.24	0.00 %	22	0.01 %
2000	120,267.39	0.00 %	40	0.02 %
2001	106,695.89	0.00 %	19	0.01 %
2002	683,334.39	0.00 %	52	0.02 %
2003	3,030,459.65	0.02 %	127	0.05 %
2004	10,298,339.80	0.07 %	487	0.21 %
2005	33,487,995.71	0.22 %	1,608	0.69 %
2006	12,366,850.86	0.08 %	505	0.22 %
2007	10,750,532.84	0.07 %	280	0.12 %
2008	11,109,607.10	0.07 %	405	0.17 %
2009	99,069,198.54	0.66 %	2,819	1.22 %
2010	180,535,227.81	1.21 %	5,424	2.34 %
2011	105,473,913.55	0.71 %	4,642	2.01 %
2012	32,219,247.72	0.22 %	1,090	0.47 %
2013	50,939,620.52	0.34 %	1,390	0.60 %
2014	135,056,164.35	0.91 %	3,594	1.55 %
2015	565,949,322.99	3.79 %	16,285	7.03 %
2016	1,232,933,370.60	8.26 %	29,162	12.60 %
2017	927,986,967.27	6.22 %	17,853	7.71 %
2018	1,561,009,468.90	10.46 %	26,527	11.46 %
2019	3,404,775,167.97	22.82 %	48,983	21.16 %
2020	2,405,933,437.84	16.12 %	29,716	12.84 %
2021	2,099,763,391.95	14.07 %	21,396	9.24 %
2022	1,251,096,191.86	8.38 %	11,689	5.05 %
2023	509,816,498.40	3.42 %	4,854	2.10 %
2024	276,479,532.04	1.85 %	2,539	1.10 %
	14,921,330,038.06	100.00 %	231,518	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,209,855,198.43	14.81 %	49,470	46.03 %
>100 and <=200	4,872,507,914.58	32.65 %	33,395	31.07 %
>200 and <=300	3,865,265,626.51	25.90 %	15,933	14.82 %
>300 and <=400	1,758,551,121.00	11.79 %	5,170	4.81 %
>400	2,215,150,177.54	14.85 %	3,506	3.26 %
	14,921,330,038.06	100.00 %	107,474	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	24,174,779.99	0.16 %	518	0.22 %
0.5 - 1%	594,686,652.88	3.99 %	6,657	2.88 %
1 - 1.5%	4,330,984,279.30	29.03 %	55,514	23.98 %
1.5 - 2%	6,187,856,602.44	41.47 %	99,395	42.93 %
2 - 2.5%	1,332,565,511.53	8.93 %	24,818	10.72 %
2.5 - 3%	846,189,097.41	5.67 %	14,932	6.45 %
3 - 3.5%	632,217,270.75	4.24 %	8,153	3.52 %
3.5 - 4%	407,836,296.55	2.73 %	6,552	2.83 %
4 - 4.5%	174,600,667.33	1.17 %	4,106	1.77 %
4.5 - 5%	124,907,199.38	0.84 %	3,270	1.41 %
5 - 5.5%	122,923,684.76	0.82 %	3,328	1.44 %
5.5 - 6%	87,746,264.14	0.59 %	2,628	1.14 %
6 - 6.5%	39,253,072.72	0.26 %	1,183	0.51 %
6.5 - 7%	13,980,406.53	0.09 %	390	0.17 %
8 - 8.5%	9,077.84	0.00 %	2	0.00 %
7.5 - 8%	62,880.56	0.00 %	7	0.00 %
7 - 7.5%	1,321,438.17	0.01 %	64	0.03 %
8.5 - 9%	14,855.78	0.00 %	1	0.00 %
14,921,330,038.06	100.00 %	231,518	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,725,354,079.98	85.28 %	198,142	85.58 %
Variable	23,877,910.54	0.16 %	2,051	0.89 %
Variable With Cap	2,172,098,047.54	14.56 %	31,325	13.53 %
14,921,330,038.06	100.00 %	231,518	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2025	727,897,704.14	4.88 %	14,381	6.21 %
2026	152,713,860.07	1.02 %	2,159	0.93 %
2027	169,888,396.06	1.14 %	2,172	0.94 %
2028	299,508,333.94	2.01 %	3,647	1.58 %
2029	288,935,953.51	1.94 %	3,323	1.44 %
2030	9,371,037.49	0.06 %	109	0.05 %
2031	103,695,702.77	0.69 %	685	0.30 %
2032	53,213,585.72	0.36 %	366	0.16 %
2033	68,774,155.60	0.46 %	1,017	0.44 %
2034	231,456,926.06	1.55 %	2,739	1.18 %
2035	22,683,566.08	0.15 %	210	0.09 %
2036	22,944,629.89	0.15 %	157	0.07 %
2037	4,396,743.36	0.03 %	38	0.02 %
2038	236,532.71	0.00 %	3	0.00 %
2039	332,633.59	0.00 %	2	0.00 %
Fixed To Maturity	12,765,280,277.07	85.55 %	200,510	86.61 %
14,921,330,038.06	100.00 %	231,518	100.00 %	

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	14,921,311,390.02	100.00 %	231,516	100.00 %
Twice A Year	18,648.04	0.00 %	2	0.00 %
14,921,330,038.06	100.00 %	231,518	100.00 %	

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,212,845,575.67	95.25 %	224,822	97.11 %
Interest only	603,300,201.95	4.04 %	3,764	1.63 %
Linear	105,184,260.44	0.70 %	2,932	1.27 %
14,921,330,038.06	100.00 %	231,518	100.00 %	

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,214,716,991.44	8.14 %	43,579	18.82 %
11-20%	1,507,866,980.06	10.11 %	35,222	15.21 %
21-30%	1,805,949,973.35	12.10 %	33,344	14.40 %
31-40%	2,104,853,693.79	14.11 %	32,222	13.92 %
41-50%	2,206,178,871.23	14.79 %	28,773	12.43 %
51-60%	2,187,012,008.90	14.66 %	24,814	10.72 %
61-70%	1,988,277,735.35	13.33 %	18,488	7.99 %
71-80%	1,013,609,930.46	6.79 %	8,341	3.60 %
81-90%	437,024,249.52	2.93 %	3,419	1.48 %
91-100%	178,830,252.40	1.20 %	1,230	0.53 %
101-110%	54,614,867.09	0.37 %	500	0.22 %
111-120%	42,878,877.58	0.29 %	373	0.16 %
>120%	179,515,606.89	1.20 %	1,213	0.52 %
14,921,330,038.06	100.00 %	231,518	100.00 %	

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	804,771,096.40	5.39 %	27,766	11.99 %
11-20%	956,741,254.63	6.41 %	26,198	11.32 %
21-30%	1,201,933,923.35	8.06 %	26,449	11.42 %
31-40%	1,504,330,785.26	10.08 %	27,409	11.84 %
41-50%	1,762,403,886.59	11.81 %	27,935	12.07 %
51-60%	1,992,846,573.17	13.36 %	27,773	12.00 %
61-70%	2,229,492,956.29	14.94 %	26,696	11.53 %
71-80%	2,319,580,199.91	15.55 %	23,320	10.07 %
81-90%	1,382,425,382.15	9.26 %	11,353	4.90 %
91-100%	293,313,352.83	1.97 %	2,359	1.02 %
101-110%	103,968,256.23	0.70 %	1,092	0.47 %
111-120%	58,111,961.51	0.39 %	669	0.29 %
>120%	311,410,409.74	2.09 %	2,499	1.08 %
14,921,330,038.06	100.00 %	231,518	100.00 %	

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	134,295,860.09	0.90 %	15,948	6.89 %
21-40%	431,602,603.36	2.89 %	18,083	7.81 %
41-60%	913,359,681.65	6.12 %	23,231	10.03 %
61-80%	1,838,862,883.44	12.32 %	30,571	13.20 %
81-100%	2,041,130,896.04	13.68 %	27,517	11.89 %
101-120%	741,330,598.69	4.97 %	14,656	6.33 %
121-140%	782,846,234.17	5.25 %	13,840	5.98 %
141-160%	845,846,037.67	5.67 %	13,319	5.75 %
161-180%	1,174,585,643.62	7.87 %	13,981	6.04 %
181-200%	898,428,530.41	6.02 %	10,627	4.59 %
201-300%	2,464,939,959.94	16.52 %	28,210	12.18 %
301-400%	1,015,369,889.19	6.80 %	9,881	4.27 %
401-500%	463,612,330.01	3.11 %	4,088	1.77 %
>500%	1,175,118,889.78	7.88 %	7,566	3.27 %
	14,921,330,038.06	100.00 %	231,518	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	374,563,623.42	2.51 %	20,233	8.74 %
>1 and <=2	442,659,239.31	2.97 %	16,617	7.18 %
>2 and <=3	739,004,828.43	4.95 %	23,760	10.26 %
>3 and <=4	788,184,779.97	5.28 %	18,523	8.00 %
>4 and <=5	1,074,802,067.28	7.20 %	20,718	8.95 %
>5 and <=6	1,289,555,480.86	8.64 %	21,621	9.34 %
>6 and <=7	1,277,163,159.45	8.56 %	18,462	7.97 %
>7 and <=8	2,048,990,968.13	13.73 %	26,045	11.25 %
>8 and <=9	1,822,369,791.50	12.21 %	20,951	9.05 %
>9 and <=10	988,452,601.84	6.62 %	10,968	4.74 %
>10 and <=11	2,346,371,493.83	15.72 %	21,099	9.11 %
>11 and <=12	1,037,925,065.03	6.96 %	7,553	3.26 %
>12 and <=13	242,267,140.38	1.62 %	1,825	0.79 %
>13 and <=14	351,630,445.30	2.36 %	2,454	1.06 %
>14 and <=15	25,725,198.07	0.17 %	200	0.09 %
>15 and <=16	56,373,671.32	0.38 %	381	0.16 %
>16 and <=17	13,904,645.68	0.09 %	100	0.04 %
>17 and <=18	1,385,838.26	0.01 %	8	0.00 %
	14,921,330,038.06	100.00 %	231,518	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	12,765,280,277.07	85.55 %	200,510	86.61 %
>=0 and <=1	887,783,558.31	5.95 %	16,657	7.19 %
>1 and <=2	431,330,234.75	2.89 %	5,370	2.32 %
>2 and <=3	329,201,492.15	2.21 %	3,768	1.63 %
>3 and <=4	155,658,349.12	1.04 %	1,042	0.45 %
>4 and <=5	234,200,489.53	1.57 %	3,105	1.34 %
>5 and <=6	108,699,995.49	0.73 %	991	0.43 %
>7 and <=8	436,515.77	0.00 %	4	0.00 %
>6 and <=7	8,739,125.87	0.06 %	71	0.03 %
	14,921,330,038.06	100.00 %	231,518	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	44,089,417,947.95	81.67 %	106,558	80.09 %
Other/No data	9,892,277,428.79	18.33 %	26,488	19.91 %
	53,981,695,376.74	100.00 %	133,046	100.00 %

18. IFRS9 Norms

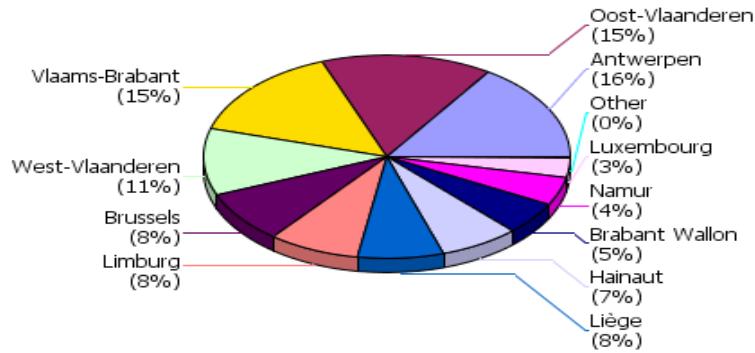
	In EUR	In %	In number of loans	In %
Phase 1	13,549,514,871.11	90.81 %	212,903	91.96 %
Phase 2	1,371,206,165.53	9.19 %	17,265	7.46 %
Phase 3	609,001.42	0.00 %	13	0.01 %
Other/No data	0.00	0.00 %	1,337	0.58 %
	14,921,330,038.06	100.00 %	231,518	100.00 %



Stratification Tables

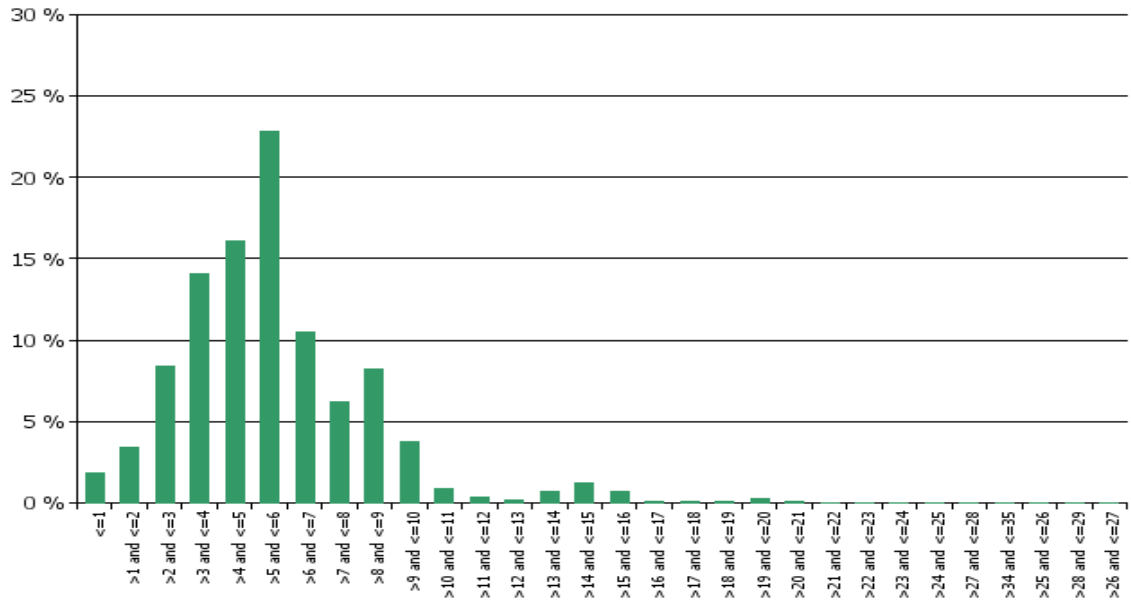
Portfolio Cut-off Date 31/12/2024

1. Geographic distribution



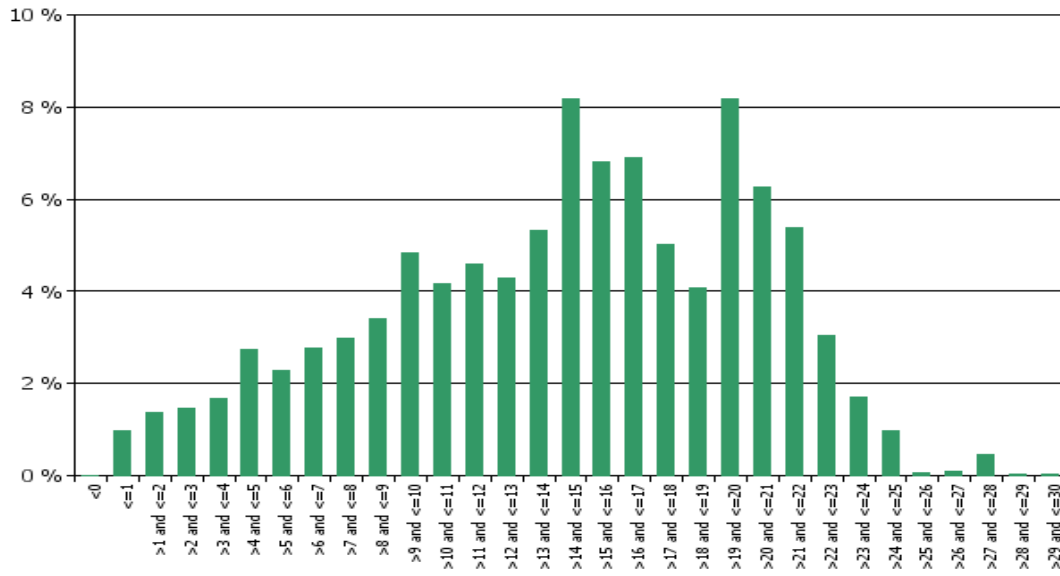
2. Seasoning

Distribution per Seasoning



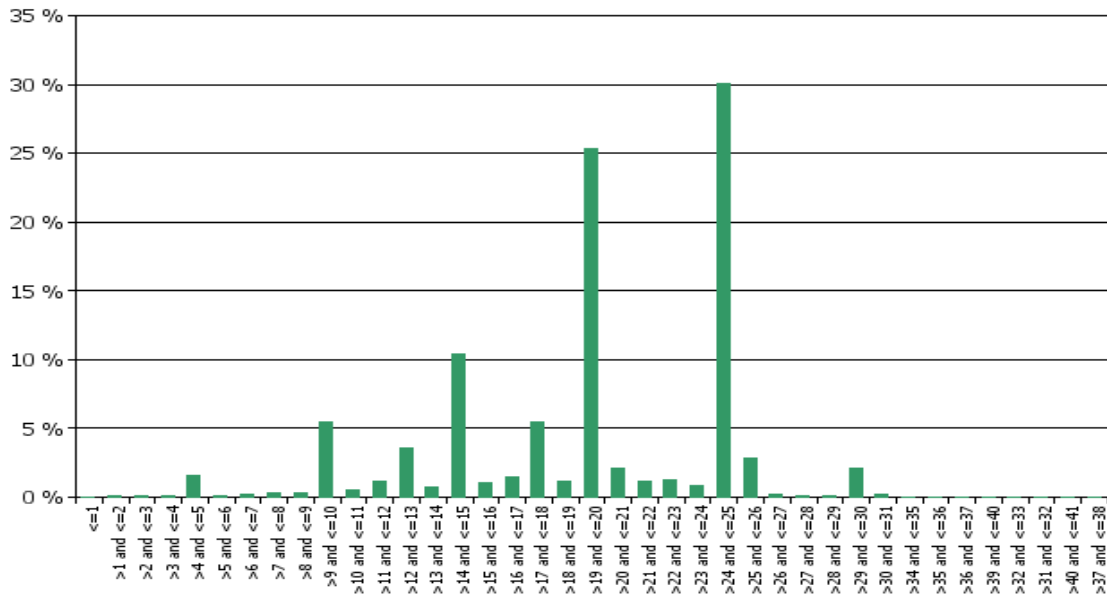
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



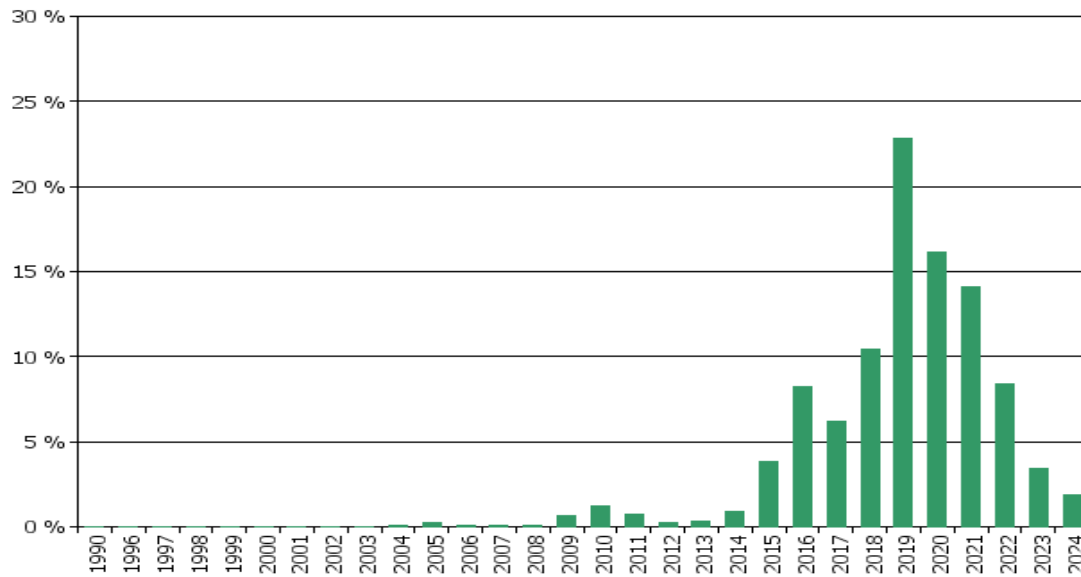
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

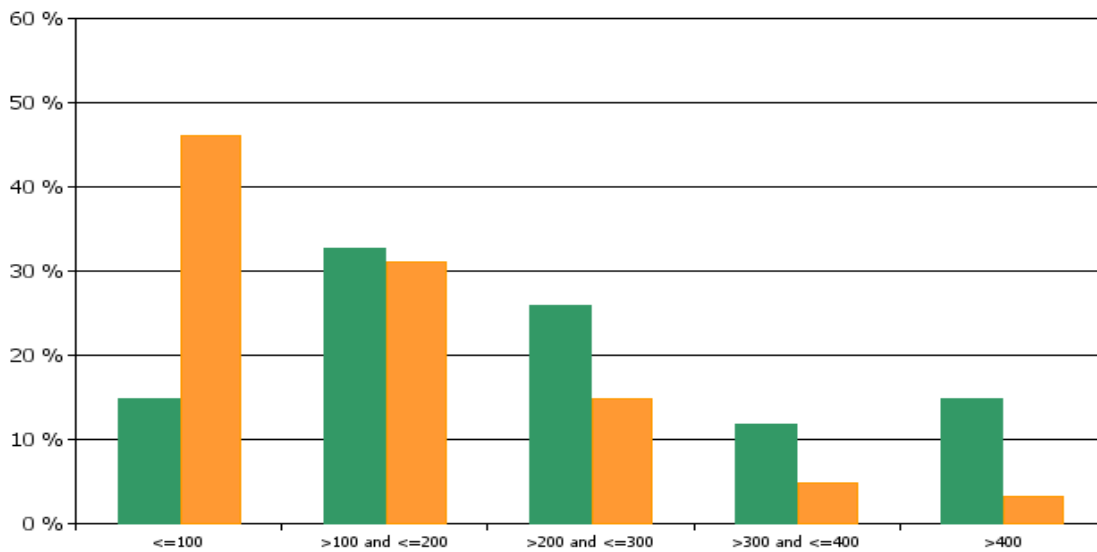
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

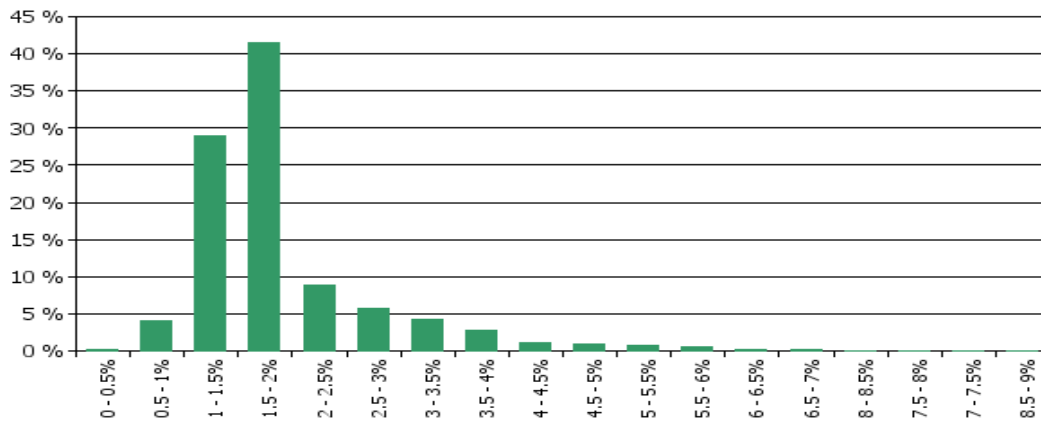
Outstanding Loan Balance by Borrower

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



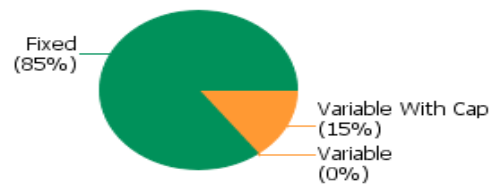
7. Interest Rate

Distribution per Interest Rate



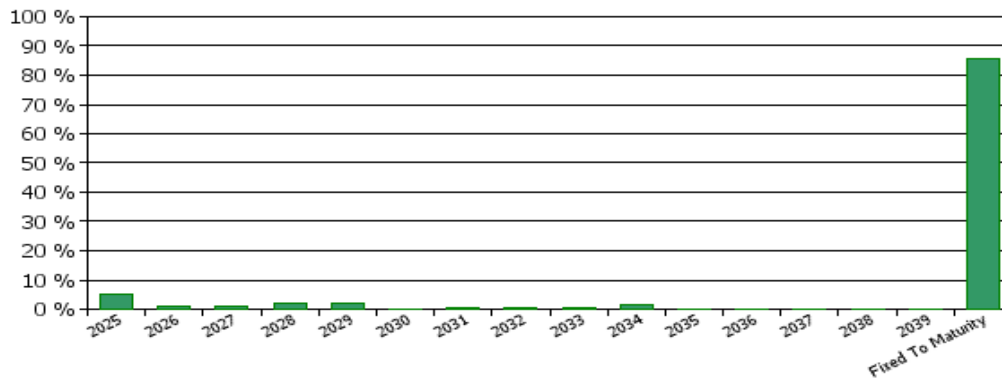
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



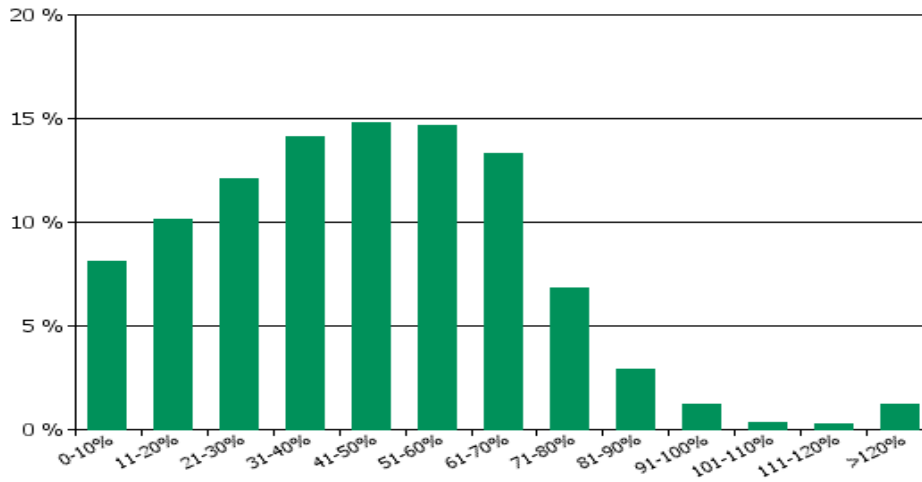
11. Repayment Type

Distribution per Repayment Type



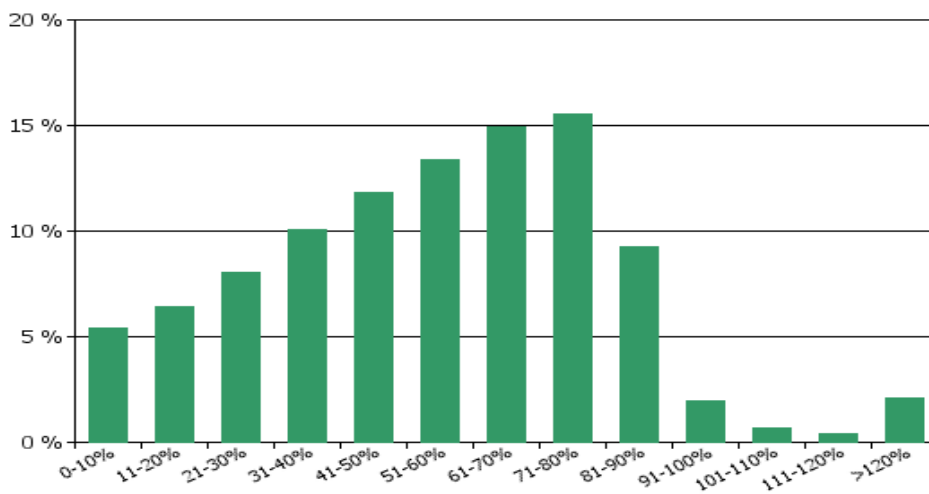
12. Current Loan to Current Value (LTV)

Current LTV Distribution



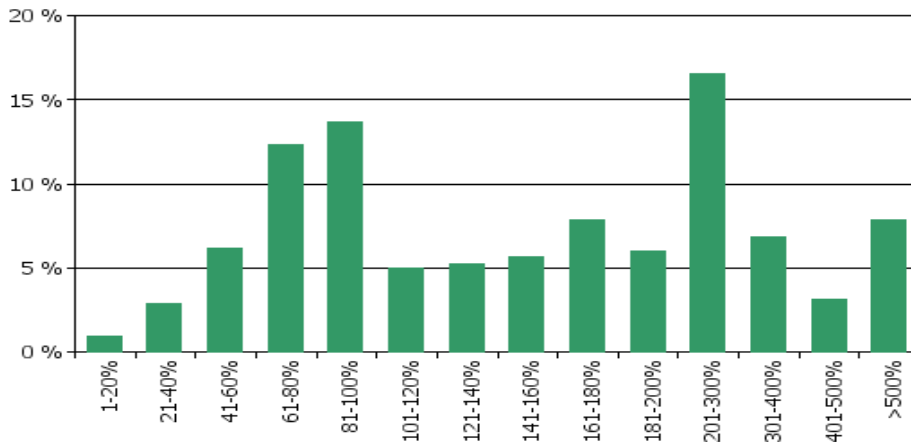
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



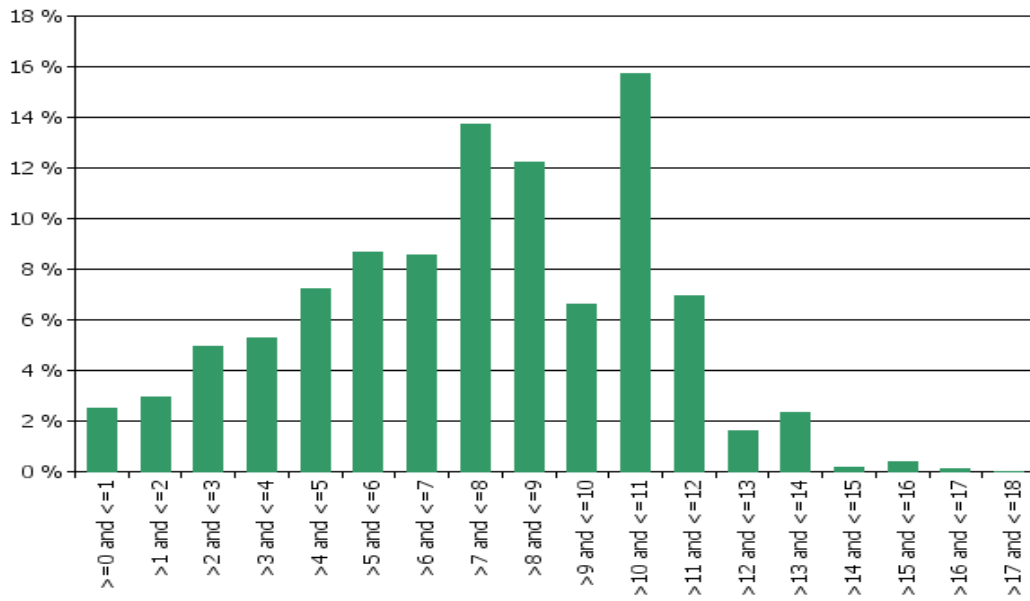
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

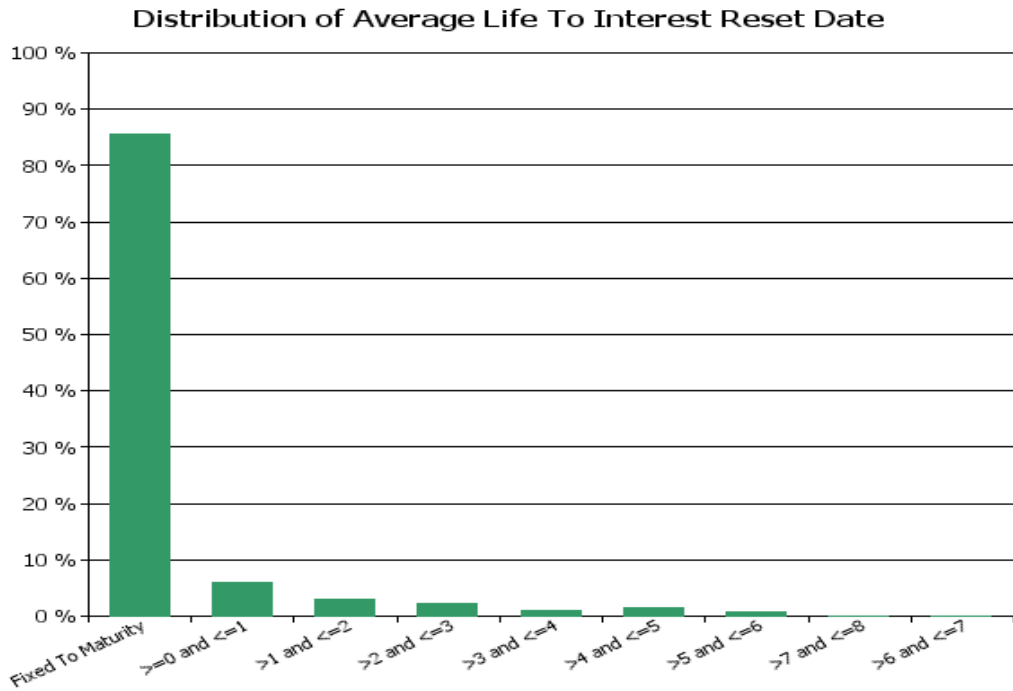


15. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity

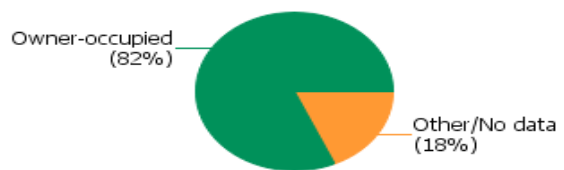


16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



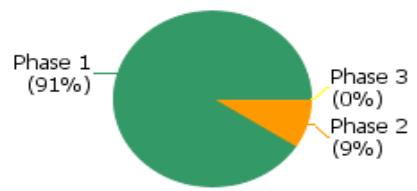
17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





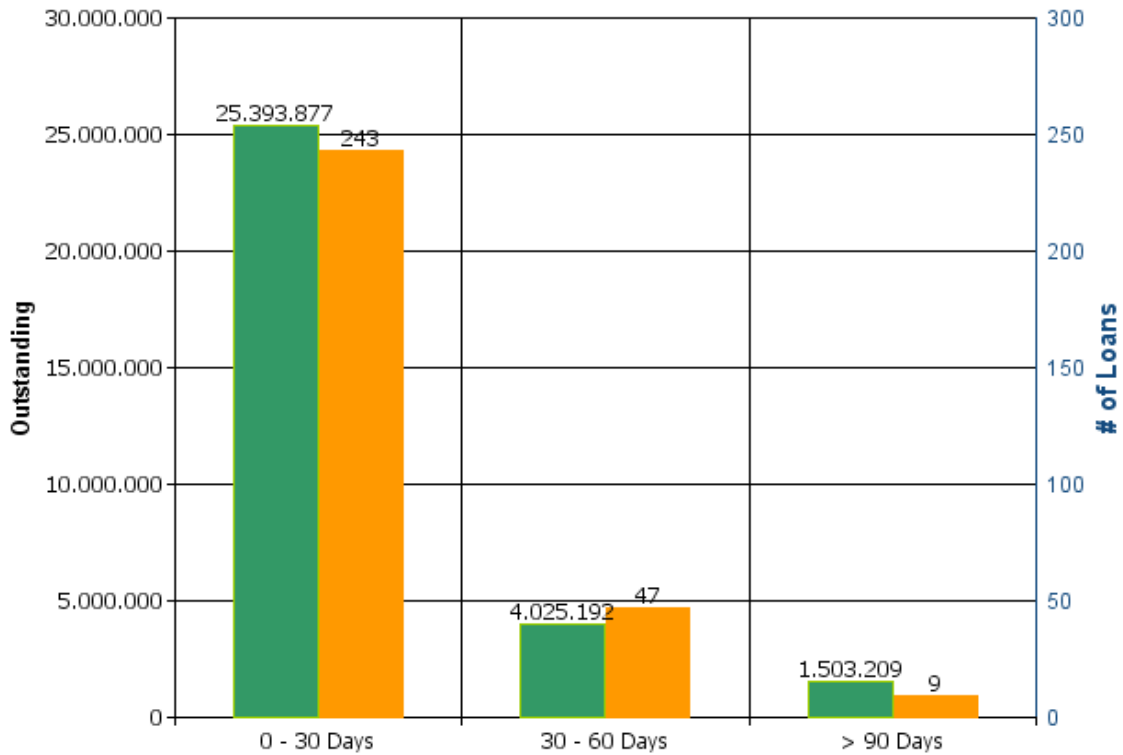
Cover Pool Performance

Portfolio Cut-off Date 31/12/2024

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	14,890,407,759.73	99.79 %	231,219	99.87 %
0 - 30 Days	25,393,877.03	0.17 %	243	0.10 %
30 - 60 Days	4,025,191.99	0.03 %	47	0.02 %
60 - 90 Days				
> 90 Days	1,503,209.31	0.01 %	9	0.00 %
Total	14,921,330,038.06	100.00 %	231,518	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off D: Dec/2024

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/01/2025	1	11,500,000,000	14,816,271,688	14,791,142,194	14,753,525,276	14,691,036,056
01/02/2025	2	11,500,000,000	14,711,289,304	14,661,428,752	14,586,949,520	14,463,643,846
01/03/2025	3	11,500,000,000	14,607,301,957	14,535,490,381	14,428,427,115	14,251,718,656
01/04/2025	4	11,500,000,000	14,506,050,987	14,410,254,792	14,267,735,662	14,033,303,715
01/05/2025	5	11,500,000,000	14,401,787,023	14,283,196,294	14,107,126,699	13,818,456,007
01/06/2025	6	11,500,000,000	14,294,216,913	14,152,467,551	13,942,460,500	13,599,313,820
01/07/2025	7	11,500,000,000	14,186,420,506	14,022,685,338	13,780,602,670	13,386,340,494
01/08/2025	8	11,500,000,000	14,085,588,412	13,899,402,549	13,624,709,404	13,178,850,279
01/09/2025	9	11,500,000,000	13,978,514,073	13,770,348,328	13,463,876,959	12,968,120,273
01/10/2025	10	11,500,000,000	13,877,970,961	13,648,862,318	13,312,248,874	12,769,515,136
01/11/2025	11	11,500,000,000	13,778,549,168	13,528,098,222	13,160,906,873	12,570,872,299
01/12/2025	12	11,500,000,000	13,667,779,197	13,397,315,103	13,001,594,220	12,367,795,329
01/01/2026	13	11,500,000,000	13,567,399,292	13,276,365,605	12,851,450,031	12,173,190,925
01/02/2026	14	9,000,000,000	13,464,981,392	13,153,796,950	12,700,422,095	11,979,179,596
01/03/2026	15	9,000,000,000	13,360,671,630	13,031,901,517	12,553,820,851	11,795,595,176
01/04/2026	16	9,000,000,000	13,258,630,440	12,910,437,027	12,405,182,962	11,606,565,483
01/05/2026	17	9,000,000,000	13,154,725,577	12,788,235,668	12,257,520,513	11,421,397,962
01/06/2026	18	9,000,000,000	13,052,635,924	12,667,468,760	12,110,886,455	11,236,969,122
01/07/2026	19	9,000,000,000	12,952,738,538	12,549,885,885	11,968,938,478	11,059,741,420
01/08/2026	20	9,000,000,000	12,852,102,366	12,431,259,516	11,825,651,701	10,881,055,906
01/09/2026	21	9,000,000,000	12,747,771,707	12,309,431,993	11,679,978,864	10,701,499,474
01/10/2026	22	9,000,000,000	12,646,662,106	12,191,754,574	11,539,846,246	10,529,765,113
01/11/2026	23	9,000,000,000	12,544,776,087	12,073,021,926	11,398,399,991	10,356,646,998
01/12/2026	24	9,000,000,000	12,441,549,790	11,954,023,841	11,258,273,341	10,187,395,170
01/01/2027	25	9,000,000,000	12,337,195,062	11,833,653,434	11,116,564,960	10,016,559,930
01/02/2027	26	9,000,000,000	12,238,860,995	11,719,422,087	10,981,256,930	9,852,731,689
01/03/2027	27	9,000,000,000	12,138,772,606	11,605,773,560	10,849,783,339	9,697,519,918
01/04/2027	28	9,000,000,000	12,040,264,255	11,492,066,084	10,716,159,784	9,537,518,966
01/05/2027	29	6,500,000,000	11,931,788,598	11,369,836,157	10,576,087,606	9,374,267,821
01/06/2027	30	6,500,000,000	11,834,378,660	11,257,887,293	10,445,321,758	9,219,147,418
01/07/2027	31	6,500,000,000	11,734,699,439	11,144,740,645	10,314,891,393	9,066,709,063
01/08/2027	32	6,500,000,000	11,640,894,045	11,036,900,088	10,189,101,707	8,918,206,773
01/09/2027	33	6,500,000,000	11,546,145,815	10,928,500,883	10,063,370,698	8,770,850,944
01/10/2027	34	6,500,000,000	11,445,734,865	10,815,679,158	9,934,967,302	8,623,444,750
01/11/2027	35	6,500,000,000	11,350,750,504	10,707,731,462	9,810,795,209	8,479,596,228
01/12/2027	36	5,000,000,000	11,254,407,463	10,599,419,681	9,687,653,454	8,338,840,001
01/01/2028	37	5,000,000,000	11,159,647,734	10,492,348,776	9,565,404,014	8,198,737,538
01/02/2028	38	5,000,000,000	11,066,710,622	10,387,321,307	9,445,571,896	8,061,735,467
01/03/2028	39	5,000,000,000	10,974,110,193	10,284,061,619	9,329,423,421	7,931,049,069
01/04/2028	40	5,000,000,000	10,880,617,874	10,179,154,137	9,210,769,573	7,797,015,002
01/05/2028	41	5,000,000,000	10,787,599,757	10,075,567,519	9,094,598,101	7,667,116,241
01/06/2028	42	5,000,000,000	10,696,330,026	9,973,377,693	8,979,462,753	7,537,989,160
01/07/2028	43	5,000,000,000	10,605,474,783	9,872,431,929	8,866,699,751	7,412,816,356
01/08/2028	44	5,000,000,000	10,515,848,001	9,772,397,218	8,754,534,504	7,288,042,843
01/09/2028	45	5,000,000,000	10,424,578,123	9,671,149,097	8,641,798,167	7,163,719,902
01/10/2028	46	5,000,000,000	10,334,162,957	9,571,532,015	8,531,733,158	7,043,488,748
01/11/2028	47	5,000,000,000	10,246,317,133	9,474,072,926	8,423,384,471	6,924,585,861
01/12/2028	48	5,000,000,000	10,158,166,681	9,377,149,173	8,316,689,596	6,808,849,847
01/01/2029	49	5,000,000,000	10,071,047,414	9,280,960,191	8,210,444,514	6,693,396,532
01/02/2029	50	2,500,000,000	9,980,889,926	9,182,275,402	8,102,483,733	6,577,406,320
01/03/2029	51	2,500,000,000	9,892,878,326	9,087,362,214	8,000,309,872	6,469,613,306
01/04/2029	52	2,500,000,000	9,806,416,680	8,992,662,473	7,896,803,940	6,358,863,315
01/05/2029	53	2,500,000,000	9,715,796,480	8,894,937,884	7,791,763,273	6,248,560,328
01/06/2029	54	2,500,000,000	9,624,887,002	8,796,763,766	7,686,167,632	6,137,771,118
01/07/2029	55	2,500,000,000	9,536,246,296	8,701,443,596	7,584,168,956	6,031,494,278
01/08/2029	56	2,500,000,000	9,451,476,654	8,609,467,583	7,484,918,537	5,927,350,628
01/09/2029	57	2,500,000,000	9,361,990,408	8,513,489,409	7,382,653,335	5,821,603,671
01/10/2029	58	2,500,000,000	9,277,488,006	8,422,797,707	7,286,030,976	5,721,860,384
01/11/2029	59	2,500,000,000	9,190,384,053	8,329,566,658	7,187,057,906	5,620,228,939
01/12/2029	60	2,500,000,000	9,105,823,899	8,239,380,420	7,091,744,138	5,522,961,359
01/01/2030	61	2,500,000,000	9,023,704,597	8,151,226,418	6,998,026,020	5,426,891,251
01/02/2030	62	2,500,000,000	8,941,844,222	8,063,581,241	6,905,174,449	5,332,205,032
01/03/2030	63	2,500,000,000	8,859,009,473	7,976,642,999	6,815,032,958	5,242,460,383
01/04/2030	64	2,500,000,000	8,778,046,949	7,890,339,090	6,724,152,673	5,150,642,202
01/05/2030	65	0	8,694,883,107	7,802,756,900	6,633,148,829	5,060,106,313

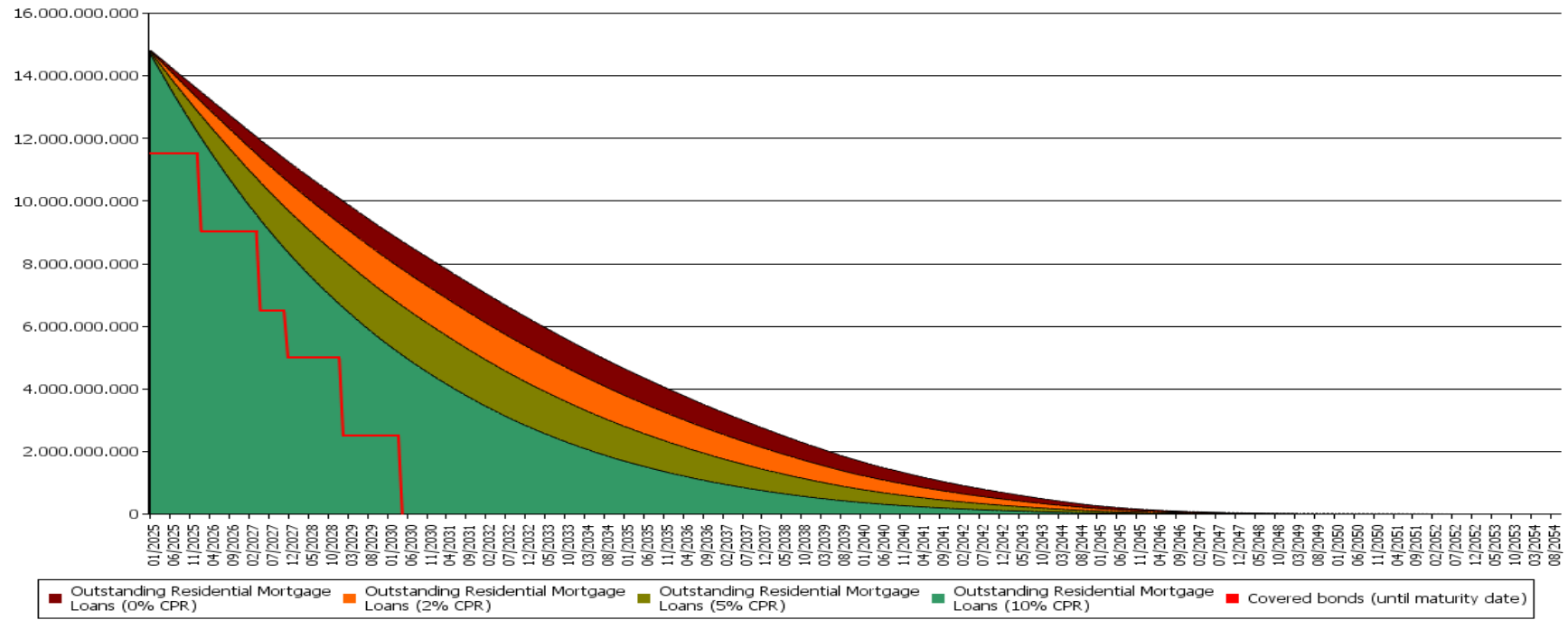
01/06/2030	66	8,614,414,215	7,717,432,829	6,543,929,568	4,970,901,250
01/07/2030	67	8,533,488,331	7,632,384,959	6,455,885,103	4,883,918,357
01/08/2030	68	8,453,076,067	7,547,640,812	6,367,967,564	4,797,003,827
01/09/2030	69	8,374,424,293	7,464,731,427	6,281,999,510	4,712,200,273
01/10/2030	70	8,296,035,424	7,382,719,776	6,197,690,190	4,629,901,892
01/11/2030	71	8,218,065,911	7,300,930,019	6,113,441,449	4,547,621,407
01/12/2030	72	8,138,902,009	7,218,732,448	6,029,735,814	4,466,968,736
01/01/2031	73	8,060,079,160	7,136,696,239	5,946,051,191	4,386,315,756
01/02/2031	74	7,982,228,619	7,055,776,999	5,863,681,477	4,307,231,739
01/03/2031	75	7,903,620,774	6,975,589,272	5,783,723,755	4,232,241,297
01/04/2031	76	7,826,222,518	6,895,563,750	5,702,831,128	4,155,372,964
01/05/2031	77	7,746,589,239	6,814,196,839	5,621,667,764	4,079,441,949
01/06/2031	78	7,664,447,429	6,730,506,922	5,538,502,665	4,002,068,985
01/07/2031	79	7,587,605,812	6,652,091,992	5,460,502,465	3,929,532,566
01/08/2031	80	7,510,446,961	6,573,278,733	5,382,084,381	3,856,695,995
01/09/2031	81	7,433,247,169	6,494,677,912	5,304,203,344	3,784,789,141
01/10/2031	82	7,354,720,382	6,415,518,629	5,226,658,012	3,714,169,266
01/11/2031	83	7,277,662,519	6,337,533,908	5,149,993,762	3,644,189,312
01/12/2031	84	7,201,762,259	6,261,144,464	5,075,395,599	3,576,681,013
01/01/2032	85	7,122,213,193	6,181,483,187	4,998,077,196	3,507,275,566
01/02/2032	86	7,048,087,088	6,106,772,815	4,925,112,143	3,441,435,809
01/03/2032	87	6,972,246,305	6,031,475,450	4,852,810,876	3,377,477,490
01/04/2032	88	6,898,549,429	5,957,600,854	4,781,182,242	3,313,530,819
01/05/2032	89	6,821,837,242	5,881,681,953	4,708,636,867	3,249,877,556
01/06/2032	90	6,744,776,705	5,805,378,476	4,635,731,708	3,186,006,906
01/07/2032	91	6,671,449,613	5,732,838,834	4,566,539,882	3,125,588,195
01/08/2032	92	6,598,921,672	5,660,897,286	4,497,766,340	3,065,746,651
01/09/2032	93	6,525,491,597	5,588,410,698	4,428,881,122	3,005,472,454
01/10/2032	94	6,452,896,602	5,517,169,760	4,361,660,140	2,947,987,570
01/11/2032	95	6,381,050,664	5,446,488,774	4,294,832,007	2,890,524,310
01/12/2032	96	6,309,265,720	5,376,378,044	4,229,111,489	2,834,625,325
01/01/2033	97	6,238,563,736	5,307,113,501	4,164,010,387	2,779,168,971
01/02/2033	98	6,167,396,571	5,237,673,392	4,099,075,661	2,724,242,114
01/03/2033	99	6,097,500,410	5,170,380,436	4,037,115,151	2,672,796,636
01/04/2033	100	6,027,098,331	5,102,014,840	3,973,602,752	2,619,605,215
01/05/2033	101	5,958,407,924	5,035,588,505	3,912,215,154	2,568,562,945
01/06/2033	102	5,888,760,897	4,968,287,290	3,850,111,361	2,517,082,168
01/07/2033	103	5,820,312,812	4,902,478,150	3,789,762,765	2,467,471,866
01/08/2033	104	5,752,729,949	4,837,334,356	3,729,894,581	2,418,206,377
01/09/2033	105	5,684,647,056	4,771,977,685	3,670,142,676	2,369,389,022
01/10/2033	106	5,616,477,281	4,707,013,732	3,611,268,470	2,321,823,934
01/11/2033	107	5,548,074,117	4,641,800,726	3,552,179,436	2,274,160,034
01/12/2033	108	5,480,785,917	4,577,977,321	3,494,715,352	2,228,199,223
01/01/2034	109	5,414,627,617	4,515,045,917	3,437,909,461	2,182,696,065
01/02/2034	110	5,348,716,310	4,452,520,425	3,381,678,194	2,137,901,672
01/03/2034	111	5,282,608,453	4,390,751,935	3,327,103,983	2,095,351,249
01/04/2034	112	5,216,876,848	4,328,763,342	3,271,789,911	2,051,788,019
01/05/2034	113	5,151,821,375	4,267,766,160	3,217,747,404	2,009,625,407
01/06/2034	114	5,087,004,791	4,206,924,757	3,163,808,368	1,967,568,922
01/07/2034	115	5,023,123,909	4,147,277,060	3,111,273,879	1,926,966,257
01/08/2034	116	4,959,748,796	4,088,006,879	3,059,010,052	1,886,572,027
01/09/2034	117	4,896,270,406	4,028,840,840	3,007,069,667	1,846,684,041
01/10/2034	118	4,834,042,983	3,971,108,786	2,956,684,134	1,808,298,494
01/11/2034	119	4,771,966,482	3,913,464,876	2,906,355,127	1,769,988,680
01/12/2034	120	4,710,810,609	3,856,969,998	2,857,348,857	1,733,010,364
01/01/2035	121	4,649,724,561	3,800,498,997	2,808,353,165	1,696,079,613
01/02/2035	122	4,589,958,021	3,745,285,143	2,760,514,801	1,660,126,614
01/03/2035	123	4,530,569,803	3,691,162,145	2,714,372,406	1,626,131,171
01/04/2035	124	4,471,672,898	3,636,998,348	2,667,740,027	1,591,425,336
01/05/2035	125	4,413,150,072	3,583,507,625	2,622,035,102	1,557,748,521
01/06/2035	126	4,355,010,999	3,530,300,481	2,576,534,330	1,524,233,137
01/07/2035	127	4,297,168,207	3,477,693,711	2,531,893,062	1,491,684,263
01/08/2035	128	4,239,769,441	3,425,421,311	2,487,494,431	1,459,319,164
01/09/2035	129	4,182,405,973	3,373,344,693	2,443,447,065	1,427,406,675
01/10/2035	130	4,125,083,401	3,321,649,686	2,400,080,509	1,396,325,540
01/11/2035	131	4,067,770,377	3,269,943,908	2,356,711,265	1,365,286,730
01/12/2035	132	4,011,465,558	3,219,389,341	2,314,564,799	1,335,374,008
01/01/2036	133	3,955,041,429	3,168,722,810	2,272,344,561	1,305,462,435
01/02/2036	134	3,899,400,887	3,118,845,621	2,230,888,712	1,276,217,572
01/03/2036	135	3,843,236,041	3,069,045,961	2,190,044,109	1,247,886,893
01/04/2036	136	3,788,097,507	3,019,884,008	2,149,482,059	1,219,587,054
01/05/2036	137	3,732,206,206	2,970,443,553	2,109,087,674	1,191,762,451
01/06/2036	138	3,676,750,162	2,921,343,143	2,068,949,999	1,164,130,530
01/07/2036	139	3,622,509,055	2,873,521,774	2,030,073,127	1,137,573,456
01/08/2036	140	3,568,988,824	2,826,265,647	1,991,609,836	1,111,293,181
01/09/2036	141	3,515,493,491	2,779,181,236	1,953,449,753	1,085,383,590
01/10/2036	142	3,462,383,970	2,732,702,534	1,916,052,932	1,060,240,995
01/11/2036	143	3,410,048,080	2,686,831,384	1,879,098,944	1,035,388,550
01/12/2036	144	3,357,920,790	2,641,416,692	1,842,790,315	1,011,220,148
01/01/2037	145	3,306,596,527	2,596,632,299	1,806,939,247	987,347,347
01/02/2037	146	3,254,889,243	2,551,691,951	1,771,150,364	963,692,468
01/03/2037	147	3,204,005,591	2,507,953,136	1,736,791,648	941,381,730
01/04/2037	148	3,153,465,397	2,464,205,943	1,702,156,151	918,700,730
01/05/2037	149	3,103,449,116	2,421,141,212	1,668,292,838	896,732,751
01/06/2037	150	3,053,510,622	2,378,141,574	1,634,496,381	874,845,434
01/07/2037	151	3,004,021,789	2,335,758,344	1,601,415,156	853,625,507
01/08/2037	152	2,954,253,540	2,293,165,367	1,568,214,599	832,387,522
01/09/2037	153	2,905,363,714	2,251,390,850	1,535,730,848	811,692,992

01/10/2037	154	2,856,560,388	2,209,939,368	1,503,745,487	791,529,506
01/11/2037	155	2,807,952,865	2,168,650,373	1,471,897,653	771,484,143
01/12/2037	156	2,759,717,158	2,127,898,273	1,440,683,893	752,028,286
01/01/2038	157	2,711,450,864	2,087,136,275	1,409,492,398	732,630,226
01/02/2038	158	2,664,058,006	2,047,177,612	1,378,991,369	713,740,371
01/03/2038	159	2,617,292,218	2,008,159,405	1,349,600,791	695,855,476
01/04/2038	160	2,570,436,534	1,968,863,618	1,319,826,571	677,621,555
01/05/2038	161	2,524,218,929	1,930,288,966	1,290,783,274	659,993,650
01/06/2038	162	2,477,880,272	1,891,639,639	1,261,721,489	642,401,502
01/07/2038	163	2,431,960,725	1,853,536,768	1,233,264,035	625,338,544
01/08/2038	164	2,387,211,365	1,816,344,825	1,205,444,597	608,643,524
01/09/2038	165	2,342,453,623	1,779,267,343	1,177,834,455	592,183,940
01/10/2038	166	2,298,558,981	1,743,060,331	1,151,026,263	576,333,265
01/11/2038	167	2,255,093,237	1,707,198,610	1,124,477,980	560,655,425
01/12/2038	168	2,211,746,968	1,671,635,352	1,098,343,594	545,380,214
01/01/2039	169	2,168,530,944	1,636,192,920	1,072,322,148	530,204,065
01/02/2039	170	2,125,841,310	1,601,262,402	1,046,760,598	515,373,119
01/03/2039	171	2,083,394,679	1,566,885,776	1,021,935,096	501,224,997
01/04/2039	172	2,041,321,749	1,532,639,553	997,057,255	486,951,968
01/05/2039	173	1,999,023,081	1,498,417,841	972,395,122	472,960,512
01/06/2039	174	1,957,697,438	1,464,952,281	948,259,948	459,267,948
01/07/2039	175	1,916,084,704	1,431,459,846	924,299,816	445,828,349
01/08/2039	176	1,875,080,808	1,398,450,936	900,689,341	432,599,942
01/09/2039	177	1,834,229,546	1,365,663,522	877,335,275	419,598,227
01/10/2039	178	1,795,046,923	1,334,296,634	855,074,667	407,275,397
01/11/2039	179	1,756,841,112	1,303,682,541	833,331,104	395,237,686
01/12/2039	180	1,719,131,004	1,273,605,415	812,101,676	383,589,973
01/01/2040	181	1,683,044,825	1,244,756,452	791,687,866	372,363,795
01/02/2040	182	1,647,623,819	1,216,492,803	771,743,961	361,445,912
01/03/2040	183	1,612,526,771	1,188,690,406	752,311,836	350,948,605
01/04/2040	184	1,578,363,725	1,161,533,378	733,254,816	340,609,824
01/05/2040	185	1,544,499,456	1,134,746,686	714,581,750	330,575,185
01/06/2040	186	1,511,152,566	1,108,363,602	696,192,509	320,703,939
01/07/2040	187	1,478,515,174	1,082,645,535	678,364,553	311,210,455
01/08/2040	188	1,446,393,259	1,057,327,848	660,816,109	301,875,782
01/09/2040	189	1,414,314,544	1,032,124,455	643,423,786	292,685,618
01/10/2040	190	1,383,071,308	1,007,667,365	626,631,185	283,878,406
01/11/2040	191	1,352,341,372	983,607,281	610,113,505	275,224,830
01/12/2040	192	1,321,934,973	959,913,397	593,951,145	266,835,606
01/01/2041	193	1,291,927,185	936,532,335	578,010,250	258,574,216
01/02/2041	194	1,262,005,865	913,290,399	562,232,244	250,450,582
01/03/2041	195	1,232,227,928	890,374,451	546,865,672	242,673,286
01/04/2041	196	1,203,048,400	867,815,736	531,654,613	234,924,069
01/05/2041	197	1,174,142,996	845,574,686	516,753,951	227,403,852
01/06/2041	198	1,145,732,467	823,715,011	502,114,665	220,025,763
01/07/2041	199	1,117,986,176	802,447,733	487,946,770	212,940,937
01/08/2041	200	1,090,741,279	781,564,544	474,039,613	205,995,612
01/09/2041	201	1,064,065,293	761,156,844	460,487,701	199,259,019
01/10/2041	202	1,037,699,946	741,078,534	447,237,159	192,732,039
01/11/2041	203	1,011,697,991	721,283,680	434,184,030	186,314,434
01/12/2041	204	986,346,547	702,055,276	421,569,142	180,159,660
01/01/2042	205	961,668,660	683,329,265	409,281,034	174,167,444
01/02/2042	206	937,495,985	665,023,134	397,303,550	168,354,382
01/03/2042	207	913,560,534	647,051,412	385,678,650	162,803,069
01/04/2042	208	889,671,542	629,062,704	374,002,787	157,205,758
01/05/2042	209	866,318,420	611,544,899	362,692,869	151,826,895
01/06/2042	210	843,313,366	594,295,664	351,566,369	146,545,888
01/07/2042	211	820,670,725	577,389,764	340,724,693	141,444,480
01/08/2042	212	798,220,676	560,642,337	330,000,435	136,412,299
01/09/2042	213	776,253,012	544,288,295	319,559,483	131,536,822
01/10/2042	214	754,256,017	527,996,496	309,231,354	126,763,797
01/11/2042	215	732,847,331	512,139,822	299,181,766	122,124,686
01/12/2042	216	711,661,545	496,518,112	289,341,972	117,623,977
01/01/2043	217	690,630,391	481,027,672	279,602,143	113,183,088
01/02/2043	218	669,739,649	465,685,982	269,996,225	108,831,685
01/03/2043	219	649,205,559	450,716,552	260,716,881	104,689,186
01/04/2043	220	628,847,169	435,842,088	251,471,576	100,549,102
01/05/2043	221	608,708,684	421,192,001	242,420,654	96,532,820
01/06/2043	222	588,785,454	406,715,261	233,493,108	92,584,026
01/07/2043	223	569,163,017	392,515,336	224,786,380	88,766,291
01/08/2043	224	549,805,619	378,522,683	216,221,744	85,022,538
01/09/2043	225	530,769,725	364,797,335	207,851,521	81,385,029
01/10/2043	226	511,697,135	351,111,505	199,561,324	77,818,665
01/11/2043	227	493,157,238	337,816,039	191,516,271	74,365,191
01/12/2043	228	475,036,745	324,869,260	183,723,113	71,046,698
01/01/2044	229	456,918,596	311,948,590	175,967,433	67,759,317
01/02/2044	230	439,239,992	299,370,393	168,442,706	64,587,066
01/03/2044	231	421,773,252	287,009,550	161,103,566	61,528,176
01/04/2044	232	404,527,635	274,807,315	153,861,934	58,513,584
01/05/2044	233	387,507,686	262,813,079	146,784,311	55,593,144
01/06/2044	234	370,754,359	251,024,261	139,843,555	52,740,066
01/07/2044	235	354,392,995	239,552,729	133,124,395	50,000,223
01/08/2044	236	338,422,117	228,369,189	126,586,715	47,343,356
01/09/2044	237	322,838,787	217,483,973	120,246,368	44,781,589
01/10/2044	238	307,656,569	206,916,110	114,121,845	42,326,504
01/11/2044	239	293,037,854	196,749,943	108,238,854	39,974,535
01/12/2044	240	279,187,650	187,143,029	102,700,366	37,773,595
01/01/2045	241	267,173,577	178,786,094	97,864,722	35,842,567

01/02/2045	242	255,394,498	170,613,953	93,153,906	33,972,744
01/03/2045	243	243,896,621	162,683,278	88,619,757	32,195,497
01/04/2045	244	232,662,798	154,926,909	84,179,936	30,452,979
01/05/2045	245	221,600,149	147,318,239	79,848,731	28,767,710
01/06/2045	246	210,988,033	140,025,481	75,702,926	27,158,549
01/07/2045	247	200,917,204	133,122,951	71,794,024	25,650,644
01/08/2045	248	191,220,428	126,483,209	68,039,691	24,206,329
01/09/2045	249	181,891,453	120,108,477	64,446,184	22,830,763
01/10/2045	250	172,950,024	114,016,723	61,026,979	21,530,850
01/11/2045	251	164,440,218	108,222,797	57,778,486	20,298,413
01/12/2045	252	156,258,237	102,669,202	54,678,597	19,130,634
01/01/2046	253	148,410,167	97,347,253	51,712,433	18,016,216
01/02/2046	254	140,919,746	92,277,258	48,894,503	16,962,321
01/03/2046	255	133,676,123	87,399,871	46,203,754	15,967,522
01/04/2046	256	126,714,902	82,707,982	43,612,200	15,008,071
01/05/2046	257	120,034,403	78,218,958	41,143,607	14,100,526
01/06/2046	258	113,617,129	73,911,647	38,779,063	13,233,871
01/07/2046	259	107,553,622	69,852,293	36,559,047	12,425,118
01/08/2046	260	101,784,194	65,993,133	34,451,413	11,659,215
01/09/2046	261	96,419,502	62,408,834	32,497,388	10,951,342
01/10/2046	262	91,378,511	59,048,902	30,672,133	10,293,877
01/11/2046	263	86,619,661	55,878,791	28,951,645	9,675,309
01/12/2046	264	82,050,857	52,844,551	27,312,171	9,090,000
01/01/2047	265	77,712,479	49,965,545	25,758,510	8,536,602
01/02/2047	266	73,726,970	47,322,647	24,333,985	8,030,344
01/03/2047	267	69,946,037	44,827,021	22,997,742	7,560,337
01/04/2047	268	66,328,425	42,436,468	21,715,940	7,108,716
01/05/2047	269	62,832,322	40,133,701	20,487,001	6,678,932
01/06/2047	270	59,471,062	37,922,292	19,308,914	6,268,204
01/07/2047	271	56,307,817	35,846,284	18,206,949	5,886,247
01/08/2047	272	53,306,257	33,877,895	17,163,409	5,525,372
01/09/2047	273	50,503,881	32,042,453	16,192,242	5,190,648
01/10/2047	274	47,864,790	30,318,222	15,283,215	4,879,164
01/11/2047	275	45,362,502	28,684,504	14,422,895	4,585,004
01/12/2047	276	42,938,468	27,107,124	13,596,223	4,304,490
01/01/2048	277	40,595,684	25,584,654	12,799,956	4,035,232
01/02/2048	278	38,317,180	24,107,712	12,030,371	3,776,553
01/03/2048	279	36,104,622	22,679,611	11,290,783	3,530,338
01/04/2048	280	33,938,037	21,282,483	10,568,293	3,290,437
01/05/2048	281	31,833,437	19,929,925	9,872,292	3,061,138
01/06/2048	282	29,788,173	18,617,818	9,198,886	2,840,251
01/07/2048	283	27,830,025	17,365,411	8,558,965	2,631,836
01/08/2048	284	26,018,883	16,207,757	7,968,071	2,439,762
01/09/2048	285	24,380,485	15,161,403	7,434,705	2,266,807
01/10/2048	286	22,898,105	14,216,188	6,954,042	2,111,564
01/11/2048	287	21,566,391	13,366,690	6,521,869	1,971,949
01/12/2048	288	20,356,350	12,596,006	6,130,711	1,846,080
01/01/2049	289	19,248,833	11,890,500	5,772,610	1,730,886
01/02/2049	290	18,235,935	11,245,701	5,445,688	1,625,944
01/03/2049	291	17,325,402	10,667,826	5,153,986	1,532,961
01/04/2049	292	16,495,149	10,139,385	4,886,220	1,447,163
01/05/2049	293	15,736,538	9,657,199	4,642,398	1,369,313
01/06/2049	294	15,040,727	9,214,538	4,418,337	1,297,705
01/07/2049	295	14,531,333	8,887,851	4,251,202	1,243,498
01/08/2049	296	14,088,080	8,602,128	4,104,072	1,195,377
01/09/2049	297	13,656,997	8,324,766	3,961,642	1,149,005
01/10/2049	298	13,227,198	8,049,544	3,821,240	1,103,740
01/11/2049	299	12,803,849	7,778,695	3,683,272	1,059,383
01/12/2049	300	12,386,083	7,512,539	3,548,490	1,016,433
01/01/2050	301	11,978,226	7,252,839	3,417,110	974,655
01/02/2050	302	11,573,679	6,995,999	3,287,720	933,777
01/03/2050	303	11,172,734	6,743,291	3,161,681	894,544
01/04/2050	304	10,659,415	6,422,566	3,003,646	846,231
01/05/2050	305	10,264,580	6,174,517	2,880,534	808,219
01/06/2050	306	9,872,749	5,928,743	2,758,842	770,796
01/07/2050	307	9,483,951	5,685,916	2,639,334	734,384
01/08/2050	308	9,096,343	5,444,284	2,520,744	698,416
01/09/2050	309	8,710,949	5,204,777	2,403,722	663,172
01/10/2050	310	8,328,453	4,968,068	2,288,755	628,865
01/11/2050	311	7,948,260	4,733,235	2,175,024	595,085
01/12/2050	312	7,567,822	4,499,285	2,062,430	561,966
01/01/2051	313	7,190,434	4,267,666	1,951,283	529,429
01/02/2051	314	6,814,659	4,037,777	1,841,476	497,520
01/03/2051	315	6,441,219	3,810,661	1,733,905	466,664
01/04/2051	316	6,072,202	3,586,256	1,627,647	436,211
01/05/2051	317	5,705,870	3,364,368	1,523,184	406,541
01/06/2051	318	5,345,059	3,146,276	1,420,822	377,614
01/07/2051	319	4,993,766	2,934,669	1,322,001	349,910
01/08/2051	320	4,645,003	2,725,083	1,224,465	322,721
01/09/2051	321	4,299,834	2,518,304	1,128,675	296,215
01/10/2051	322	3,955,437	2,312,797	1,034,018	270,260
01/11/2051	323	3,616,859	2,111,239	941,504	245,038
01/12/2051	324	3,283,149	1,913,299	851,133	220,609
01/01/2052	325	2,954,121	1,718,634	762,592	196,823
01/02/2052	326	2,629,376	1,527,111	675,886	173,705
01/03/2052	327	2,310,792	1,339,952	591,640	151,451
01/04/2052	328	1,999,278	1,157,349	509,714	129,927
01/05/2052	329	1,691,730	977,707	429,537	109,041

01/06/2052	330	1,394,187	804,380	352,491	89,103
01/07/2052	331	1,122,754	646,713	282,701	71,169
01/08/2052	332	884,936	508,864	221,877	55,620
01/09/2052	333	715,054	410,480	178,524	44,563
01/10/2052	334	604,069	346,199	150,196	37,338
01/11/2052	335	520,353	297,714	128,833	31,891
01/12/2052	336	456,885	260,973	112,656	27,773
01/01/2053	337	411,246	234,506	100,973	24,787
01/02/2053	338	370,892	211,136	90,679	22,166
01/03/2053	339	332,998	189,273	81,103	19,749
01/04/2053	340	297,344	168,721	72,113	17,486
01/05/2053	341	261,713	148,260	63,211	15,264
01/06/2053	342	227,364	128,583	54,682	13,149
01/07/2053	343	197,216	111,350	47,237	11,312
01/08/2053	344	169,608	95,600	40,452	9,646
01/09/2053	345	143,410	80,696	34,059	8,087
01/10/2053	346	121,285	68,135	28,687	6,784
01/11/2053	347	100,774	56,516	23,734	5,589
01/12/2053	348	81,779	45,788	19,182	4,498
01/01/2054	349	65,957	36,867	15,405	3,597
01/02/2054	350	50,996	28,456	11,860	2,758
01/03/2054	351	37,627	20,963	8,717	2,019
01/04/2054	352	24,217	13,469	5,587	1,289
01/05/2054	353	14,792	8,214	3,399	781
01/06/2054	354	5,379	0	0	0
01/07/2054	355	1,345	0	0	0
01/08/2054	356	0	0	0	0
01/09/2054	357	0	0	0	0
01/10/2054	358	0	0	0	0
		1,360,438,692,198	1,216,665,596,815	1,043,158,118,822	833,048,184,221

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

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: <https://www.lei-lookup.com/#/search>
 ** Weighted Average Maturity - Remainder Term to Maturity

1. Additional information on the programme						
Field Number	Transaction Counterparty	Name	Local Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Service	BNP Paribas Fortis	KGCEPHLVV92Y01547			
E.1.1.3	Backup service					
E.1.1.4	BSU facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee	Stichting BNP Paribas Fortis Pfandbriefe				
E.1.1.11	Cover Pool Monitor	Representative				
OE.1.1.1	where applicable - owner agent	David De Schacht & Jansen De Raedemaeker				
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Additional information on the swaps						
Field Number	Swap Counterparty	Guarantor (if applicable)	Local Entity Identifier (LEI)*			
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
3. General information			Total Assets			
E.3.1.1	Weighted Average Expiration (years)		5.54			
E.3.1.2	Weighted Average Maturity (years)**		14.29			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
2 - Annex		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shadow Loans	% Total Loans
E.3.2.1	1-90 days	0.03%				0.03%
E.3.2.2	90-180 days	0.34%				0.34%
E.3.2.3	180-360 days	0.03%				0.03%
E.3.2.4	360-180 days	0.01%				0.01%
E.3.2.5	>180 days	0.00%				0.00%