



Disclaimer - Important notices

- (i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.
- (ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

TERMS OF USE

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

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

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

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

Please read the T&Cs carefully before you start to use the Site. By clicking "**Accept**" you indicate that you accept these T&Cs and that you agree to abide by them.

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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



5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2024 Version

Belgium

BNP Paribas Fortis

Reporting Date: 30/11/2024

Cut-off Date: 30/11/2024



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Worksheet B1: HTT Mortgage Assets

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Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR
CONTENT OF TAB A	
1. Basic Facts	
2. Regulatory Summary	
3. General Cover Pool / Covered Bond Information	
4. Compliance Art 14 CBD Check Table	
5. References to Capital Requirements Regulation (CRR) 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	eredbonds 30/11/2024			
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					
		Nominal (mn)			
G.3.1.1	Total Cover Assets	14,928.27			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
OG.3.1.1	Cover Pool Size (NPV) (mn)	14,631.23			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	10,825.47			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	24.8%	5.0%	ND1
G.3.2.3	Total OC (absolute value in mn)	3,428.3			
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					
		Nominal (mn)			% Cover Pool
G.3.3.1	Mortgages	14,928.27			95.4%
G.3.3.2	Public Sector				-
G.3.3.3	Shipping				-
G.3.3.4	Substitute Assets	91.50			0.6%
G.3.3.5	Other	629.25			4.0%
G.3.3.6	Total	15,649.0			100.0%
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile					
		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.51	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	376.70	ND1	2.5%	
G.3.4.3	1 - 2 Y	451.04	ND1	3.0%	
G.3.4.4	2 - 3 Y	747.09	ND1	5.0%	
G.3.4.5	3 - 4 Y	767.29	ND1	5.1%	
G.3.4.6	4 - 5 Y	1,043.83	ND1	7.0%	
G.3.4.7	5 - 10 Y	7,436.26	ND1	49.8%	
G.3.4.8	10+ Y	4,106.07	ND1	27.5%	
G.3.4.9	Total	14,928.3	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	25.50		0.2%	
OG.3.4.2	a/w 0-0.5y	144.26		1.0%	
OG.3.4.3	a/w 0.5-1 y	206.94		1.4%	
OG.3.4.4	a/w 1-1.5y	204.83		1.4%	
OG.3.4.5	a/w 1.5-2 y	246.21		1.6%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8				0.00%	
OG.3.4.9				0.00%	
OG.3.4.10					
5. Maturity of Covered Bonds					
		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	3.31	4.3		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.00	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	2,500.00	0.0	21.7%	0.0%
G.3.5.4	2 - 3 Y	2,500.00	2,500.0	21.7%	21.7%
G.3.5.5	3 - 4 Y	1,500.00	2,500.0	13.0%	21.7%
G.3.5.6	4 - 5 Y	2,500.00	1,500.0	21.7%	13.0%
G.3.5.7	5 - 10 Y	2,500.00	5,000.0	21.7%	43.5%
G.3.5.8	10+ Y	0.00	0.0	0.0%	0.0%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	0.0%
OG.3.5.2	a/w 0-0.5y	0.00		0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y	0.00		0.0%	0.0%
OG.3.5.4	a/w 1-1.5y	2,500.00		21.7%	0.0%
OG.3.5.5	a/w 1.5-2 y	0.00		0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency					
		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	14,928.27	0.0	100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	14,928.3	0.0	100.0%	0.0%
OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.00	0.0	100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	11,500.0	0.0	100.0%	0.0%
OG.3.7.1	<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		12.7%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	629.25		87.3%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	720.7		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	629.25
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		
1. Property Type Information			
M.7.1.1	Residential	Nominal (mn)	% Total Mortgages
M.7.1.2	Commercial	14,928.3	100.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4		0.0	0.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets	Total	100.0%
OM.7.1.2	a/w Forest & Agriculture	14,928.3	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	Residential Loans	Commercial Loans
OM.7.2.1	Optional information eg. Number of borrowers	230,738.0	Total Mortgages
OM.7.2.2	Optional information eg. Number of guarantors	106,931.0	230,738
OM.7.2.3			106,931
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks			
M.7.3.1	10 largest exposures	% Residential Loans	% Commercial Loans
OM.7.3.1		0.46%	% Total Mortgages
OM.7.3.2			0.46%
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	% Residential Loans	% Commercial Loans
M.7.4.2	Austria	100.0%	0.0%
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%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.0%	0.0%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	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	15.65%		15.65%	
M.7.5.2	Vlaams-Brabant	14.73%		14.73%	
M.7.5.3	Oost-Vlaanderen	15.11%		15.11%	
M.7.5.4	Brussels	8.26%		8.26%	
M.7.5.5	West-Vlaanderen	10.61%		10.61%	
M.7.5.6	Limburg	8.05%		8.05%	
M.7.5.7	Lige	7.57%		7.57%	
M.7.5.8	Hainaut	7.04%		7.04%	
M.7.5.9	Brabant Wallon	5.18%		5.18%	
M.7.5.10	Namur	4.49%		4.49%	
M.7.5.11	Luxembourg	3.06%		3.06%	
M.7.5.12	Other	0.26%		0.26%	
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	85.22%		85.22%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	14.78%		14.78%	
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	4.14%		4.14%	
M.7.7.2	Amortising	95.86%		95.86%	
M.7.7.3	Other	0.00%		0.00%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	2.14%		2.14%	
M.7.8.2	> 12 - <= 24 months	3.47%		3.47%	
M.7.8.3	> 24 - <= 36 months	9.10%		9.10%	
M.7.8.4	> 36 - <= 60 months	14.22%		14.22%	
M.7.8.5	> 60 months	71.07%		71.07%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00%		0.00%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	64.70			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	7,014.43	184,350.00	47.0%	79.9%
M.7A.10.4	>100K and <=200K	5,034.58	36,798.00	33.7%	15.9%
M.7A.10.5	>200K and <=300K	1,645.58	6,840.00	11.0%	3.0%
M.7A.10.6	>300K and <=400K	581.38	1,707.00	3.9%	0.7%
M.7A.10.7	>400K	652.30	1,045.00	4.4%	0.5%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	14,928.3	230,738	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 (%)	57.89%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	4,411.36	106,463.00	29.6%	46.1%
M.7A.11.3	>40 - <=50 %	1,758.80	27,897.00	11.8%	12.1%
M.7A.11.4	>50 - <=60 %	1,978.98	27,544.00	13.3%	11.9%
M.7A.11.5	>60 - <=70 %	2,217.12	26,634.00	14.9%	11.5%
M.7A.11.6	>70 - <=80 %	2,336.82	23,671.00	15.7%	10.3%
M.7A.11.7	>80 - <=90 %	1,430.94	11,712.00	9.6%	5.1%
M.7A.11.8	>90 - <=100 %	306.62	2,471.00	2.1%	1.1%
M.7A.11.9	>100%	487.62	4,356.00	3.3%	1.9%
M.7A.11.10	Total	14,928.3	230,788	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %	101.22	0.00	0.7%	0.0%
OM.7A.11.2	a/w >110 - <=120 %	61.17	0.00	0.4%	0.0%
OM.7A.11.3	a/w >120 - <=130 %	47.80	0.00	0.3%	0.0%
OM.7A.11.4	a/w >130 - <=140 %	34.40	0.00	0.2%	0.0%
OM.7A.11.5	a/w >140 - <=150 %	32.28	0.00	0.2%	0.0%
OM.7A.11.6	a/w >150 %	210.75	0.00	1.4%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	46.09%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	6,587.53	[Mark as ND1 if not relevant]	44.1%	
M.7A.12.3	>40 - <=50 %	2,191.25	[Mark as ND1 if not relevant]	14.7%	
M.7A.12.4	>50 - <=60 %	2,195.11	[Mark as ND1 if not relevant]	14.7%	
M.7A.12.5	>60 - <=70 %	1,988.96	[Mark as ND1 if not relevant]	13.3%	
M.7A.12.6	>70 - <=80 %	1,038.17	[Mark as ND1 if not relevant]	7.0%	
M.7A.12.7	>80 - <=90 %	455.86	[Mark as ND1 if not relevant]	3.1%	
M.7A.12.8	>90 - <=100 %	179.08	[Mark as ND1 if not relevant]	1.2%	
M.7A.12.9	>100%	292.32	[Mark as ND1 if not relevant]	2.0%	
M.7A.12.10	Total	14,928.3	0	100.0%	0.0%
OM.7A.12.1	a/w >100 - <=110 %	55.40		0.4%	
OM.7A.12.2	a/w >110 - <=120 %	45.58		0.3%	
OM.7A.12.3	a/w >120 - <=130 %	23.02		0.2%	
OM.7A.12.4	a/w >130 - <=140 %	13.38		0.1%	
OM.7A.12.5	a/w >140 - <=150 %	13.66		0.1%	
OM.7A.12.6	a/w >150 %	141.28		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	81.68%			
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	18.32%			
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 Belgian allows for "Failure to pay" and "Default"
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
HG.1.14	Valuation Method	Sale price of the properties is compared to the a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
HG.1.15	NPV assumptions (when stated)	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	
OHG.2.1	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for	
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1	Confidential information	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



EUR 20 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/11/2024

Contact Details:

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Asset Based Solutions (cover pool and management)

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Remark

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



BNP PARIBAS Retained Covered Bonds
FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2025	1.24	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2025	4.24	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2025	2.47	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2025	5.47	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2024	3.03	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*	3.31

* 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	14,928,268,641 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	629,245,081 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	36.08%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,119,281,754 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.39%	Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	91,904,710 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	629,245,081 (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)	12,119,281,754	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	111.66%	Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,199,904,620 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,199,904,620
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,840,431,546 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,119,281,754
Total Principal Proceeds Public Finance Exposures	91,904,710
Total Principal Proceeds Financial Institution Exposures	629,245,081
Impact Derivatives	0
Interest Requirement Covered Bonds	143,100,000 (X)
Costs, Fees and expenses Covered Bonds	51,136,068 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,346,100,098
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,481,421,881 (XIII)
Cumulative Cash Outflow Next 180 Days	-43,624,894 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,437,796,987
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	87,367,035 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	33,900,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	53,467,035 (XVII)

Cover Pool Summary

Portfolio Cut-off D 30/11/2024 (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	14,928,268,641
Principal Redemptions between Cut-off Date and Maturity	14,928,268,641
Interest Payments between Cut-off Date and Maturity Date	2,199,904,620
Number of borrowers	106,931
Number of loans	230,738
Average Outstanding Balance per borrower	139,607
Average Outstanding Balance per loan	64,698
Weighted average Current Loan to Current Value	46.09%
Weighted average Current Loan to Original Value	57.89%
Weighted average seasoning (in Years)	5.47
Weighted average remaining maturity (in years, at 0% CPR)	14.33
Weighted average initial maturity (in years, at 0% CPR)	19.80
Percentage of Fixed Rate Loans	85.22%
Percentage of Variable Rate Loans	14.78%
Weighted average interest rate	1.92%
Weighted average interest rate Fixed Rate Loans	1.79%
Weighted average interest rate Variable Rate Loans	2.70%
Weighted Remaining average life (in years, at 0% CPR)	7.51
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.53
% Construction Loans	0.07%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 629,245,081

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

30,397,990 EUR



Stratification Tables

Portfolio Cut-off D€ 30/11/2024

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,336,582,568.61	15.65 %	35,137	15.23 %
Oost-Vlaanderen	2,254,977,382.48	15.11 %	36,721	15.91 %
Vlaams-Brabant	2,198,917,398.17	14.73 %	32,080	13.90 %
West-Vlaanderen	1,583,770,871.88	10.61 %	28,247	12.24 %
Brussels	1,233,008,551.99	8.26 %	12,552	5.44 %
Limburg	1,201,488,546.56	8.05 %	21,489	9.31 %
Liège	1,129,471,780.10	7.57 %	18,214	7.89 %
Hainaut	1,050,256,510.71	7.04 %	17,850	7.74 %
Brabant Wallon	772,920,023.77	5.18 %	9,977	4.32 %
Namur	670,411,087.59	4.49 %	10,895	4.72 %
Luxembourg	457,212,259.21	3.06 %	6,947	3.01 %
Other	39,251,659.61	0.26 %	629	0.27 %
Total	14,928,268,640.68	100.00 %	230,738	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	319,727,568.32	2.14 %	2,903	1.26 %
>1 and <=2	517,629,171.44	3.47 %	4,953	2.15 %
>2 and <=3	1,358,878,901.13	9.10 %	12,592	5.46 %
>3 and <=4	2,114,311,709.53	14.16 %	21,647	9.38 %
>4 and <=5	3,094,374,288.41	20.73 %	37,894	16.42 %
>5 and <=6	2,668,280,449.62	17.87 %	40,623	17.61 %
>6 and <=7	1,517,239,879.87	10.16 %	25,790	11.18 %
>7 and <=8	996,691,556.11	6.68 %	19,296	8.36 %
>8 and <=9	1,100,188,781.10	7.37 %	26,652	11.55 %
>9 and <=10	599,973,698.46	4.02 %	16,921	7.33 %
>10 and <=11	85,181,560.21	0.57 %	2,386	1.03 %
>11 and <=12	54,429,908.02	0.36 %	1,466	0.64 %
>12 and <=13	36,793,600.27	0.25 %	1,589	0.69 %
>13 and <=14	114,902,783.92	0.77 %	4,629	2.01 %
>14 and <=15	184,469,518.10	1.24 %	5,382	2.33 %
>15 and <=16	83,899,137.96	0.56 %	2,519	1.09 %
>16 and <=17	12,374,709.09	0.08 %	326	0.14 %
>17 and <=18	7,767,189.13	0.05 %	286	0.12 %
>18 and <=19	15,106,728.86	0.10 %	615	0.27 %
>19 and <=20	32,665,024.83	0.22 %	1,589	0.69 %
>20 and <=21	9,283,980.93	0.06 %	423	0.18 %
>21 and <=22	2,859,567.68	0.02 %	116	0.05 %
>22 and <=23	642,348.65	0.00 %	47	0.02 %
>23 and <=24	116,582.36	0.00 %	21	0.01 %
>24 and <=25	150,700.38	0.00 %	46	0.02 %
>27 and <=28	76,405.15	0.00 %	4	0.00 %
>34 and <=35	18,648.04	0.00 %	2	0.00 %
>25 and <=26	174,831.07	0.00 %	17	0.01 %
>28 and <=29	13,986.64	0.00 %	2	0.00 %
>26 and <=27	45,425.40	0.00 %	2	0.00 %
Total	14,928,268,640.68	100.00 %	230,738	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,121,430.54	0.01 %	1,021	0.44 %
<=1	144,382,677.29	0.97 %	8,498	3.68 %
>1 and <=2	207,982,329.17	1.39 %	9,784	4.24 %
>2 and <=3	222,465,377.56	1.49 %	7,799	3.38 %
>3 and <=4	247,772,467.68	1.66 %	9,693	4.20 %
>4 and <=5	378,776,396.50	2.54 %	12,728	5.52 %
>5 and <=6	371,453,096.17	2.49 %	11,107	4.81 %
>6 and <=7	398,205,318.02	2.67 %	10,165	4.41 %
>7 and <=8	441,385,613.54	2.96 %	9,267	4.02 %
>8 and <=9	518,692,971.80	3.47 %	10,241	4.44 %
>9 and <=10	653,650,897.13	4.38 %	12,034	5.22 %
>10 and <=11	685,348,387.10	4.59 %	11,650	5.05 %
>11 and <=12	650,729,094.09	4.36 %	10,251	4.44 %
>12 and <=13	646,158,146.60	4.33 %	9,338	4.05 %
>13 and <=14	798,806,258.73	5.35 %	10,987	4.76 %
>14 and <=15	1,018,086,176.88	6.82 %	13,220	5.73 %
>15 and <=16	1,209,853,129.21	8.10 %	14,740	6.39 %
>16 and <=17	982,514,777.73	6.58 %	10,876	4.71 %
>17 and <=18	802,014,399.72	5.37 %	8,800	3.81 %
>18 and <=19	618,167,754.08	4.14 %	6,613	2.87 %
>19 and <=20	881,498,832.37	5.90 %	8,651	3.75 %
>20 and <=21	1,218,866,138.35	8.16 %	10,310	4.47 %
>21 and <=22	827,267,136.35	5.54 %	5,889	2.55 %
>22 and <=23	490,712,323.55	3.29 %	3,482	1.51 %
>23 and <=24	247,784,513.16	1.66 %	1,775	0.77 %
>24 and <=25	162,050,943.92	1.09 %	1,081	0.47 %
>25 and <=26	11,058,431.12	0.07 %	100	0.04 %
>26 and <=27	13,867,592.56	0.09 %	106	0.05 %
>27 and <=28	66,333,532.49	0.44 %	459	0.20 %
>28 and <=29	7,095,065.69	0.05 %	52	0.02 %
>29 and <=30	4,167,431.58	0.03 %	21	0.01 %
Total	14,928,268,640.68	100.00 %	230,738	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	2,037,000.00	0.01 %	17	0.01 %
>1 and <=2	10,859,251.28	0.07 %	83	0.04 %
>2 and <=3	19,885,756.87	0.13 %	142	0.06 %
>3 and <=4	14,268,990.81	0.10 %	151	0.07 %
>4 and <=5	249,661,647.20	1.67 %	1,705	0.74 %
>5 and <=6	15,432,402.97	0.10 %	555	0.24 %
>6 and <=7	31,098,639.12	0.21 %	909	0.39 %
>7 and <=8	40,728,097.76	0.27 %	1,323	0.57 %
>8 and <=9	50,253,209.68	0.34 %	2,268	0.98 %
>9 and <=10	820,415,829.49	5.50 %	31,548	13.67 %
>10 and <=11	79,308,757.72	0.53 %	4,205	1.82 %
>11 and <=12	168,594,227.26	1.13 %	4,745	2.06 %
>12 and <=13	528,910,261.38	3.54 %	13,387	5.80 %
>13 and <=14	108,947,254.38	0.73 %	2,578	1.12 %
>14 and <=15	1,549,702,014.24	10.38 %	31,028	13.45 %
>15 and <=16	157,385,453.72	1.05 %	3,092	1.34 %
>16 and <=17	224,052,884.34	1.50 %	3,753	1.63 %
>17 and <=18	820,078,403.89	5.49 %	13,089	5.67 %
>18 and <=19	168,468,869.07	1.13 %	2,789	1.21 %
>19 and <=20	3,768,982,923.90	25.25 %	50,271	21.79 %
>20 and <=21	319,183,905.38	2.14 %	4,541	1.97 %
>21 and <=22	166,689,400.17	1.12 %	2,596	1.13 %
>22 and <=23	182,035,496.92	1.22 %	2,649	1.15 %
>23 and <=24	121,105,083.94	0.81 %	1,728	0.75 %
>24 and <=25	4,463,549,344.33	29.90 %	41,793	18.11 %
>25 and <=26	424,889,339.46	2.85 %	4,668	2.02 %
>26 and <=27	35,828,564.95	0.24 %	398	0.17 %
>27 and <=28	13,424,382.56	0.09 %	166	0.07 %
>28 and <=29	23,121,730.99	0.15 %	270	0.12 %
>29 and <=30	321,109,700.71	2.15 %	3,899	1.69 %
>30 and <=31	24,509,517.06	0.16 %	335	0.15 %
>34 and <=35	182,382.62	0.00 %	2	0.00 %
>35 and <=36	97,284.27	0.00 %	2	0.00 %
>36 and <=37	104,608.78	0.00 %	1	0.00 %
>39 and <=40	329,432.48	0.00 %	5	0.00 %
>32 and <=33	145,994.06	0.00 %	2	0.00 %
>31 and <=32	2,802,355.60	0.02 %	40	0.02 %
>40 and <=41	84,466.89	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	14,928,268,640.68	100.00 %	230,738	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	18,648.04	0.00 %	2	0.00 %
1996	13,986.64	0.00 %	2	0.00 %
1997	76,405.15	0.00 %	4	0.00 %
1998	45,425.40	0.00 %	2	0.00 %
1999	196,532.75	0.00 %	26	0.01 %
2000	144,028.17	0.00 %	40	0.02 %
2001	112,437.08	0.00 %	19	0.01 %
2002	698,902.33	0.00 %	52	0.02 %
2003	3,066,248.15	0.02 %	127	0.06 %
2004	10,492,670.96	0.07 %	513	0.22 %
2005	34,148,445.03	0.23 %	1,612	0.70 %
2006	12,578,262.90	0.08 %	510	0.22 %
2007	10,820,297.18	0.07 %	281	0.12 %
2008	11,300,794.93	0.08 %	406	0.18 %
2009	100,537,540.94	0.67 %	2,866	1.24 %
2010	182,986,812.71	1.23 %	5,499	2.38 %
2011	106,807,767.85	0.72 %	4,713	2.04 %
2012	32,501,513.17	0.22 %	1,087	0.47 %
2013	51,588,317.87	0.35 %	1,395	0.60 %
2014	137,661,396.62	0.92 %	3,805	1.65 %
2015	571,384,288.56	3.83 %	16,220	7.03 %
2016	1,237,368,937.02	8.29 %	29,050	12.59 %
2017	930,589,147.78	6.23 %	17,767	7.70 %
2018	1,565,142,010.99	10.48 %	26,453	11.46 %
2019	3,418,294,009.55	22.90 %	48,853	21.17 %
2020	2,402,720,837.99	16.10 %	29,522	12.79 %
2021	2,072,532,962.32	13.88 %	20,982	9.09 %
2022	1,248,655,731.15	8.36 %	11,602	5.03 %
2023	512,127,111.17	3.43 %	4,835	2.10 %
2024	273,657,170.28	1.83 %	2,493	1.08 %
	14,928,268,640.68	100.00 %	230,738	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,195,235,610.88	14.71 %	48,961	45.79 %
>100 and <=200	4,854,124,334.86	32.52 %	33,274	31.12 %
>200 and <=300	3,869,873,855.65	25.92 %	15,954	14.92 %
>300 and <=400	1,767,200,432.74	11.84 %	5,196	4.86 %
>400	2,241,834,406.55	15.02 %	3,546	3.32 %
	14,928,268,640.68	100.00 %	106,931	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	24,376,028.80	0.16 %	526	0.23 %
0.5 - 1%	604,463,304.89	4.05 %	6,749	2.92 %
1 - 1.5%	4,340,219,124.06	29.07 %	55,289	23.96 %
1.5 - 2%	6,187,688,410.77	41.45 %	98,895	42.86 %
2 - 2.5%	1,338,622,331.10	8.97 %	24,870	10.78 %
2.5 - 3%	846,361,069.39	5.67 %	14,924	6.47 %
3 - 3.5%	624,025,805.52	4.18 %	7,966	3.45 %
3.5 - 4%	400,289,680.86	2.68 %	6,388	2.77 %
4 - 4.5%	162,929,643.75	1.09 %	3,924	1.70 %
4.5 - 5%	110,602,698.97	0.74 %	3,007	1.30 %
5 - 5.5%	127,815,682.05	0.86 %	3,448	1.49 %
5.5 - 6%	96,825,064.50	0.65 %	2,865	1.24 %
6 - 6.5%	46,487,475.14	0.31 %	1,361	0.59 %
6.5 - 7%	15,651,531.59	0.10 %	435	0.19 %
8 - 8.5%	18,585.40	0.00 %	4	0.00 %
7.5 - 8%	89,886.47	0.00 %	8	0.00 %
7 - 7.5%	1,787,388.11	0.01 %	78	0.03 %
8.5 - 9%	14,929.31	0.00 %	1	0.00 %
Total	14,928,268,640.68	100.00 %	230,738	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,721,964,833.44	85.22 %	197,151	85.44 %
Variable	23,724,381.04	0.16 %	2,137	0.93 %
Variable With Cap	2,182,579,426.20	14.62 %	31,450	13.63 %
Total	14,928,268,640.68	100.00 %	230,738	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	92,464,383.42	0.62 %	1,686	0.73 %
2025	677,416,064.47	4.54 %	13,283	5.76 %
2026	151,926,614.07	1.02 %	2,157	0.93 %
2027	170,668,009.40	1.14 %	2,172	0.94 %
2028	301,188,925.97	2.02 %	3,658	1.59 %
2029	257,278,800.70	1.72 %	2,902	1.26 %
2030	9,401,118.07	0.06 %	109	0.05 %
2031	102,998,884.47	0.69 %	678	0.29 %
2032	52,134,098.91	0.35 %	358	0.16 %
2033	69,233,281.04	0.46 %	1,018	0.44 %
2034	231,769,936.46	1.55 %	2,733	1.18 %
2035	22,434,830.93	0.15 %	206	0.09 %
2036	22,277,444.99	0.15 %	148	0.06 %
2037	4,411,828.06	0.03 %	38	0.02 %
2038	237,244.43	0.00 %	3	0.00 %
2039	222,418.48	0.00 %	1	0.00 %
Fixed To Maturity	12,762,204,756.81	85.49 %	199,588	86.50 %
Total	14,928,268,640.68	100.00 %	230,738	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	14,928,249,992.64	100.00 %	230,736	100.00 %
Twice A Year	18,648.04	0.00 %	2	0.00 %
Total	14,928,268,640.68	100.00 %	230,738	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,203,860,731.43	95.15 %	223,954	97.06 %
Interest only	618,160,051.47	4.14 %	3,837	1.66 %
Linear	106,247,857.78	0.71 %	2,947	1.28 %
Total	14,928,268,640.68	100.00 %	230,738	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,199,556,568.69	8.04 %	43,009	18.64 %
11-20%	1,496,633,277.58	10.03 %	35,035	15.18 %
21-30%	1,792,848,015.92	12.01 %	33,030	14.31 %
31-40%	2,098,488,320.52	14.06 %	32,050	13.89 %
41-50%	2,191,249,176.91	14.68 %	28,677	12.43 %
51-60%	2,195,105,932.96	14.70 %	24,909	10.80 %
61-70%	1,988,956,807.58	13.32 %	18,517	8.03 %
71-80%	1,038,173,361.80	6.95 %	8,559	3.71 %
81-90%	455,860,318.45	3.05 %	3,526	1.53 %
91-100%	179,078,288.75	1.20 %	1,242	0.54 %
101-110%	55,395,896.36	0.37 %	500	0.22 %
111-120%	45,578,661.22	0.31 %	415	0.18 %
>120%	191,344,013.94	1.28 %	1,269	0.55 %
Total	14,928,268,640.68	100.00 %	230,738	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	791,767,430.97	5.30 %	27,283	11.82 %
11-20%	941,509,175.96	6.31 %	25,844	11.20 %
21-30%	1,185,816,793.02	7.94 %	26,110	11.32 %
31-40%	1,492,271,196.59	10.00 %	27,226	11.80 %
41-50%	1,758,798,005.55	11.78 %	27,897	12.09 %
51-60%	1,978,984,116.23	13.26 %	27,544	11.94 %
61-70%	2,217,123,268.65	14.85 %	26,624	11.54 %
71-80%	2,336,818,938.13	15.65 %	23,671	10.26 %
81-90%	1,430,936,887.23	9.59 %	11,712	5.08 %
91-100%	306,618,879.37	2.05 %	2,471	1.07 %
101-110%	101,220,071.53	0.68 %	1,062	0.46 %
111-120%	61,169,872.31	0.41 %	710	0.31 %
>120%	325,234,005.14	2.18 %	2,584	1.12 %
14,928,268,640.68	100.00 %		230,738	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	133,785,971.80	0.90 %	15,585	6.75 %
21-40%	423,716,167.39	2.84 %	17,902	7.76 %
41-60%	903,127,274.75	6.05 %	23,053	9.99 %
61-80%	1,821,630,610.81	12.20 %	30,315	13.14 %
81-100%	2,061,530,789.57	13.81 %	27,612	11.97 %
101-120%	743,861,471.57	4.98 %	14,709	6.37 %
121-140%	777,027,798.23	5.21 %	13,759	5.96 %
141-160%	845,458,595.81	5.66 %	13,297	5.76 %
161-180%	1,156,648,342.59	7.75 %	13,855	6.00 %
181-200%	911,271,980.05	6.10 %	10,710	4.64 %
201-300%	2,468,894,736.47	16.54 %	28,221	12.23 %
301-400%	1,022,905,309.39	6.85 %	9,957	4.32 %
401-500%	464,404,976.62	3.11 %	4,111	1.78 %
>500%	1,194,004,615.63	8.00 %	7,652	3.32 %
14,928,268,640.68	100.00 %		230,738	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	376,699,613.09	2.52 %	19,788	8.58 %
>1 and <=2	451,036,657.01	3.02 %	16,706	7.24 %
>2 and <=3	747,085,011.12	5.00 %	23,901	10.36 %
>3 and <=4	767,288,280.70	5.14 %	18,136	7.86 %
>4 and <=5	1,043,828,929.08	6.99 %	20,067	8.70 %
>5 and <=6	1,296,500,795.19	8.68 %	21,817	9.46 %
>6 and <=7	1,269,991,232.96	8.51 %	18,447	7.99 %
>7 and <=8	2,035,865,160.50	13.64 %	25,888	11.22 %
>8 and <=9	1,837,682,594.86	12.31 %	21,095	9.14 %
>9 and <=10	996,216,456.10	6.67 %	11,032	4.78 %
>10 and <=11	2,312,088,795.69	15.49 %	20,918	9.07 %
>11 and <=12	1,092,707,057.75	7.32 %	7,901	3.42 %
>12 and <=13	243,848,912.37	1.63 %	1,844	0.80 %
>13 and <=14	357,729,603.48	2.40 %	2,495	1.08 %
>14 and <=15	26,362,858.69	0.18 %	205	0.09 %
>15 and <=16	58,383,938.08	0.39 %	391	0.17 %
>16 and <=17	12,748,929.92	0.09 %	93	0.04 %
>17 and <=18	2,203,814.09	0.01 %	14	0.01 %
14,928,268,640.68	100.00 %		230,738	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	12,762,204,756.81	85.49 %	199,588	86.50 %
>=0 and <=1	907,497,510.35	6.08 %	16,958	7.35 %
>1 and <=2	425,584,007.03	2.85 %	5,315	2.30 %
>2 and <=3	327,262,398.72	2.19 %	3,694	1.60 %
>3 and <=4	152,572,258.59	1.02 %	1,020	0.44 %
>4 and <=5	224,560,270.00	1.50 %	2,987	1.29 %
>5 and <=6	114,351,143.86	0.77 %	1,073	0.47 %
>7 and <=8	326,670.30	0.00 %	3	0.00 %
>6 and <=7	13,909,625.02	0.09 %	100	0.04 %
14,928,268,640.68	100.00 %		230,738	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	43,861,771,242.69	81.68 %	105,953	80.11 %
Other/No data	9,836,915,974.20	18.32 %	26,303	19.89 %
53,698,687,216.89	100.00 %		132,256	100.00 %

18. IFRS9 Norms

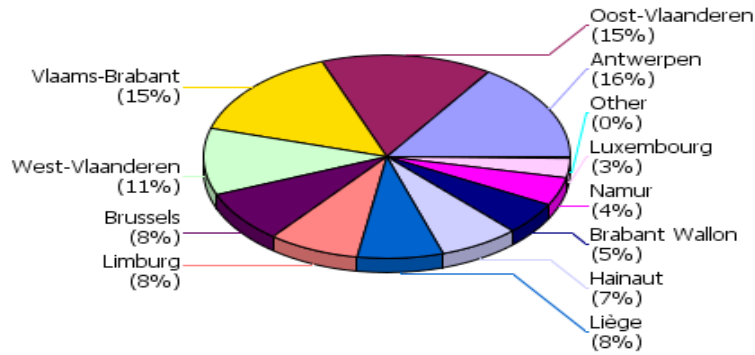
	In EUR	In %	In number of loans	In %
Phase 1	13,510,930,631.75	90.51 %	211,745	91.77 %
Phase 2	1,415,185,453.92	9.48 %	17,946	7.78 %
Phase 3	2,152,555.01	0.01 %	18	0.01 %
Other/No data	0.00	0.00 %	1,029	0.45 %
14,928,268,640.68	100.00 %		230,738	100.00 %



Stratification Tables

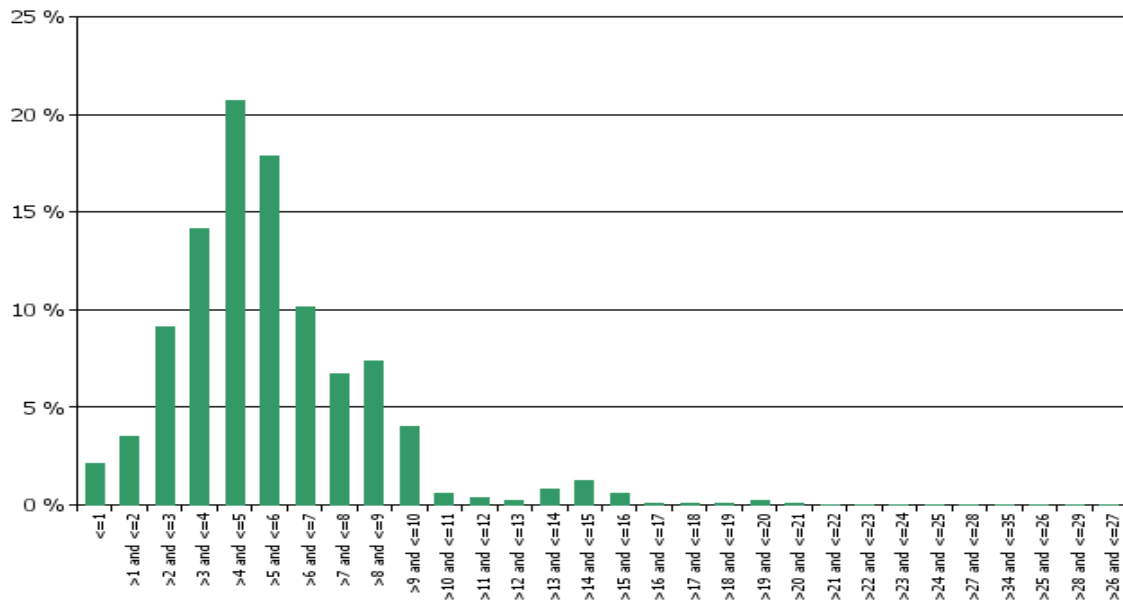
Portfolio Cut-off Date 30/11/2024

1. Geographic distribution



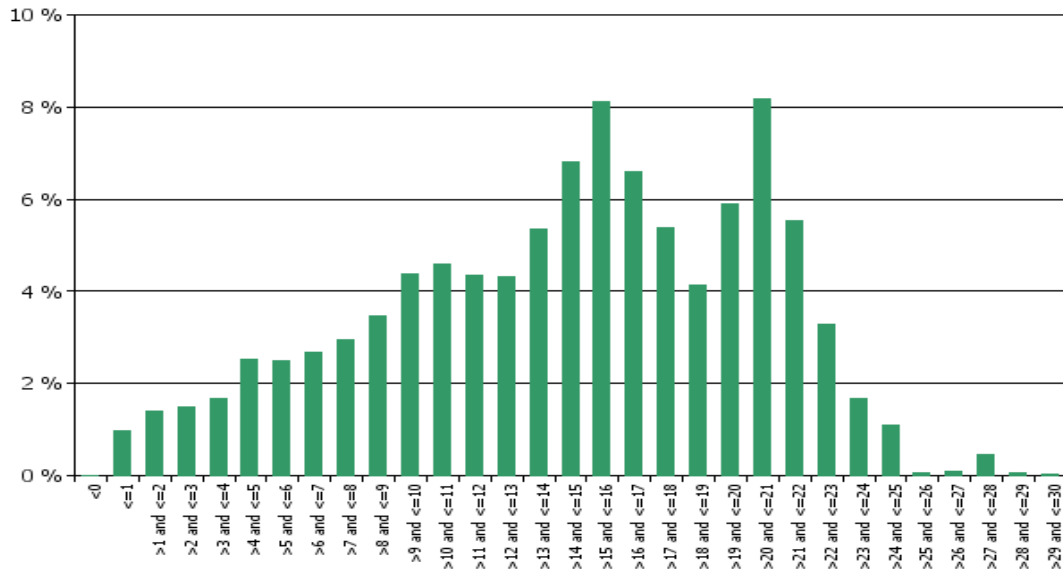
2. Seasoning

Distribution per Seasoning



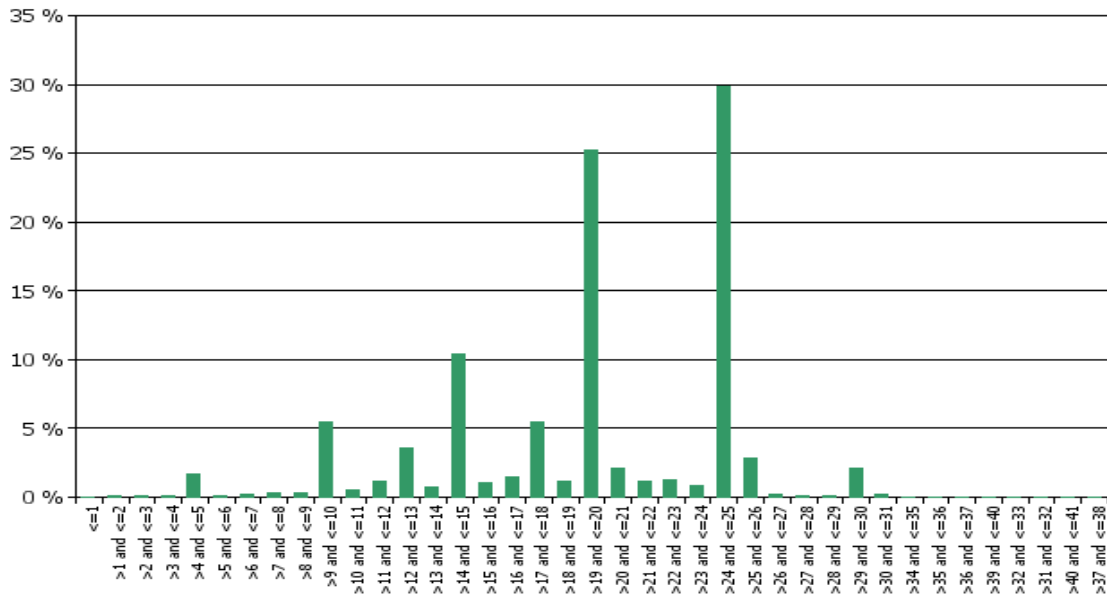
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



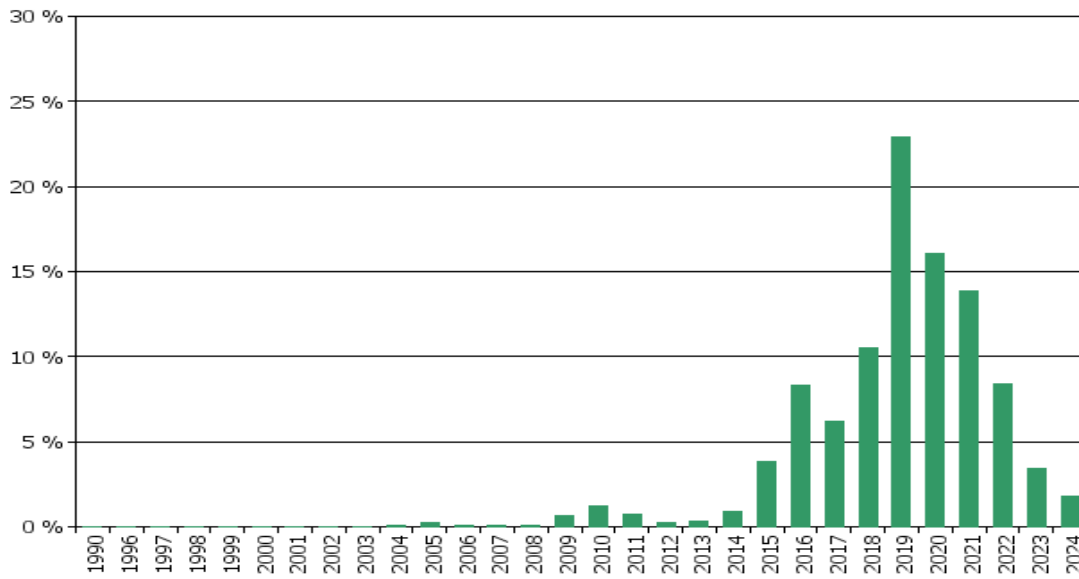
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

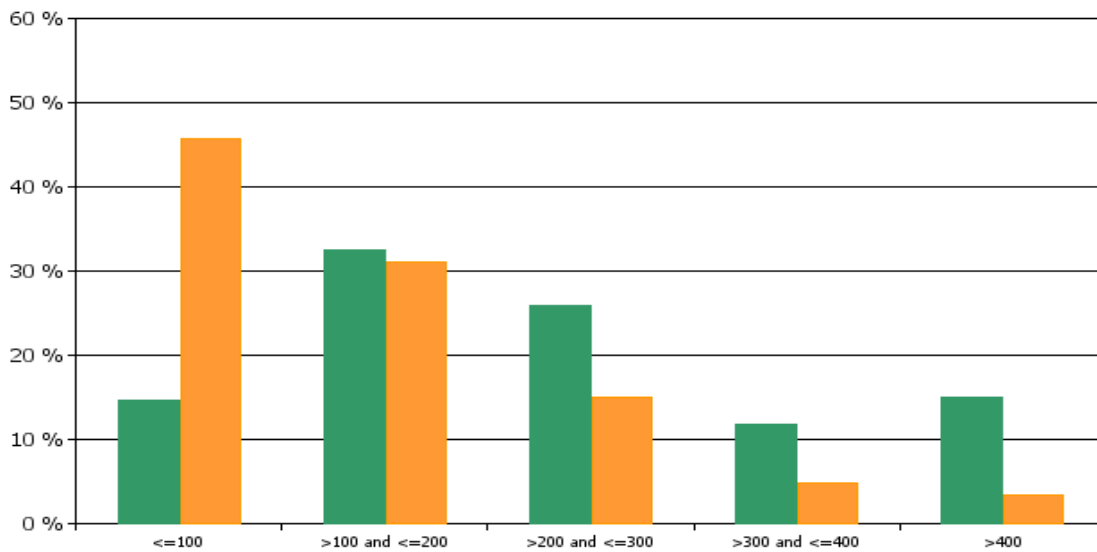
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

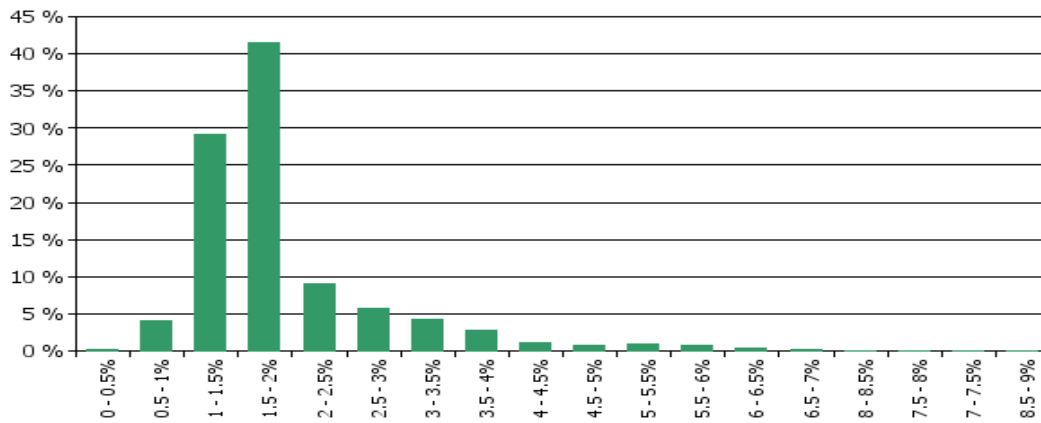
Outstanding Loan Balance by Borrower

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



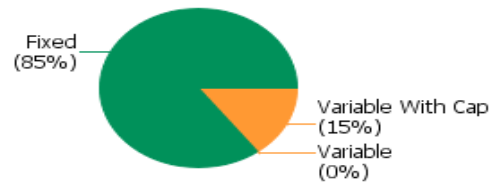
7. Interest Rate

Distribution per Interest Rate



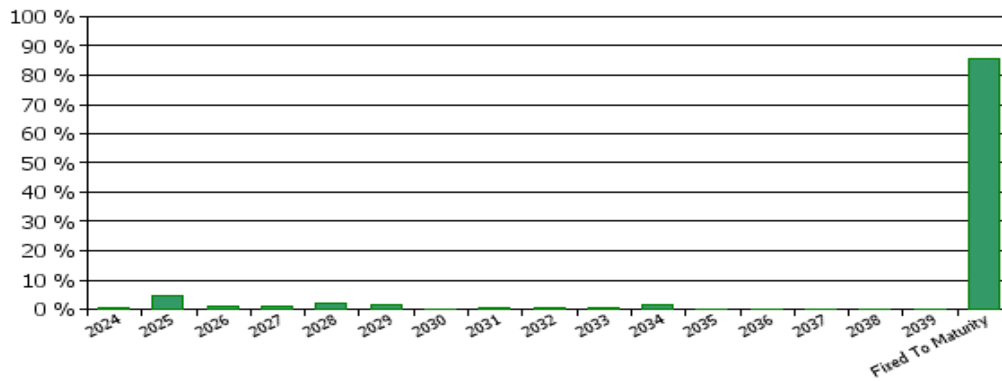
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



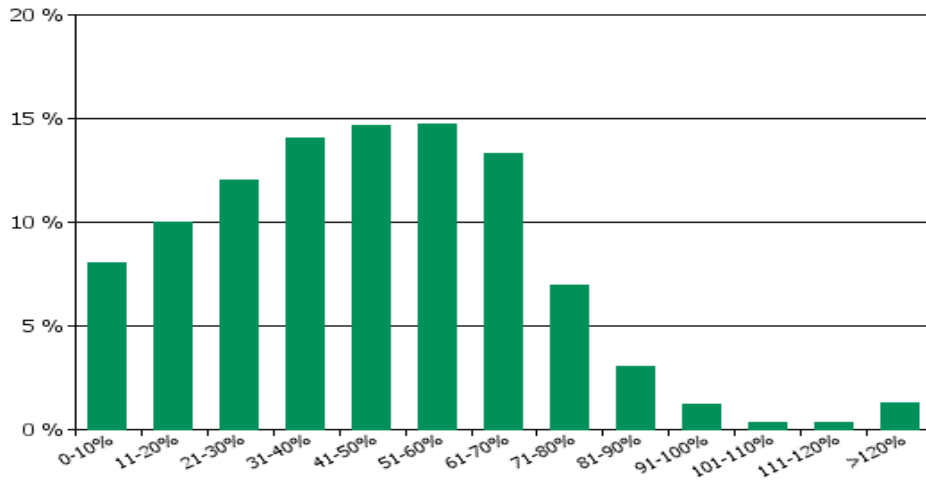
11. Repayment Type

Distribution per Repayment Type



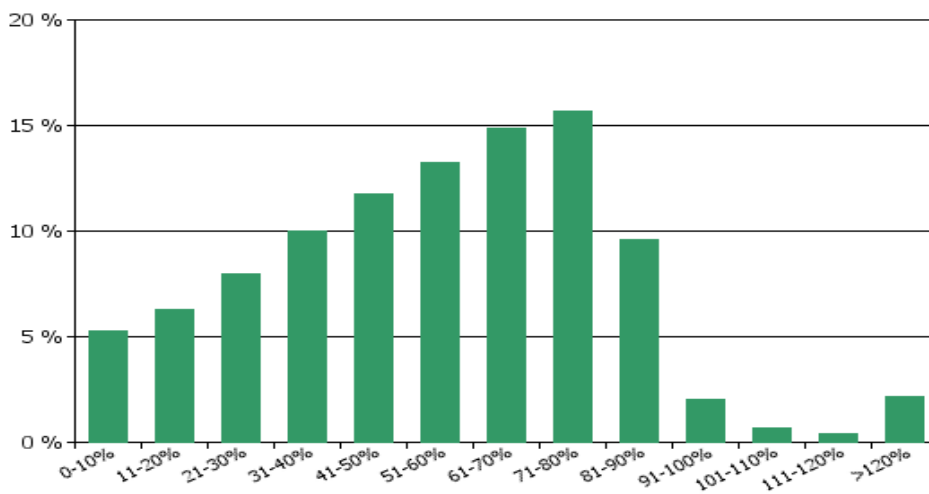
12. Current Loan to Current Value (LTV)

Current LTV Distribution



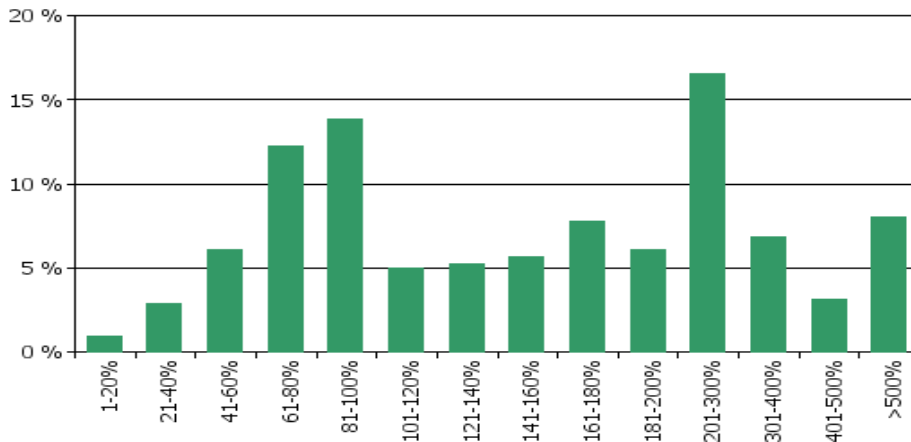
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



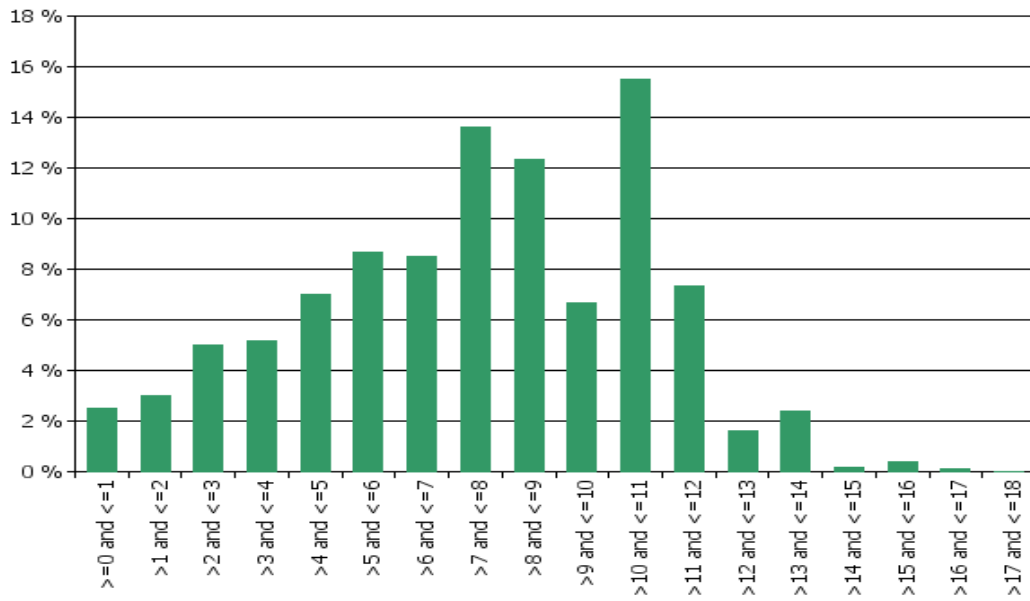
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

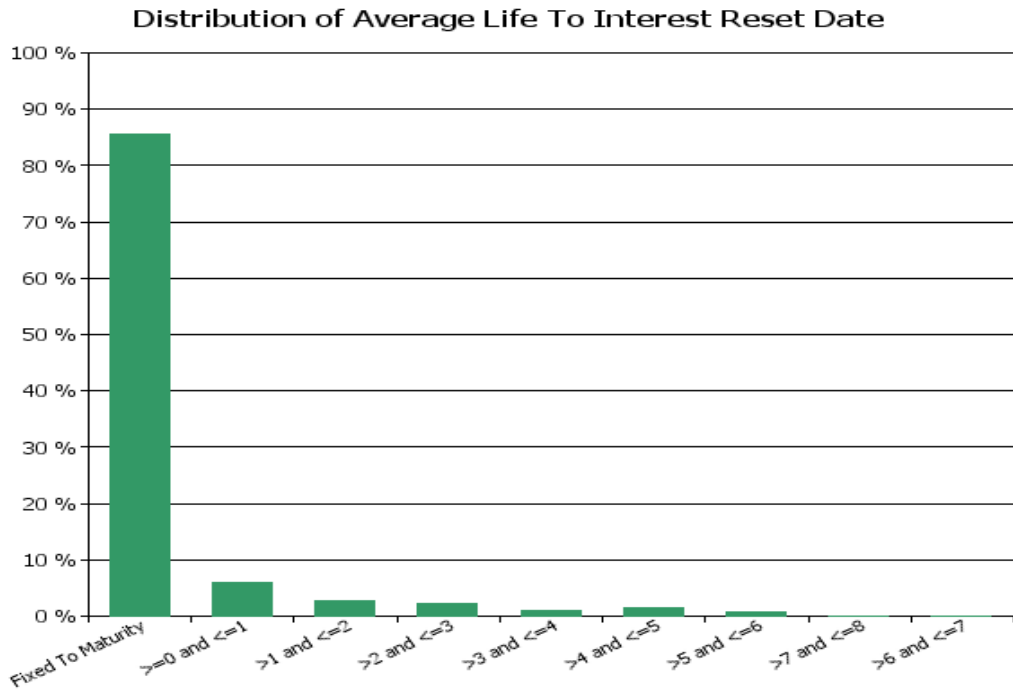


15. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity

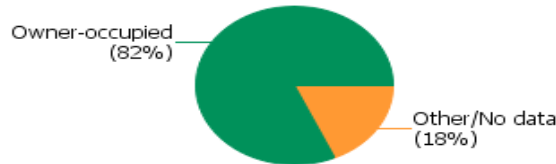


16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





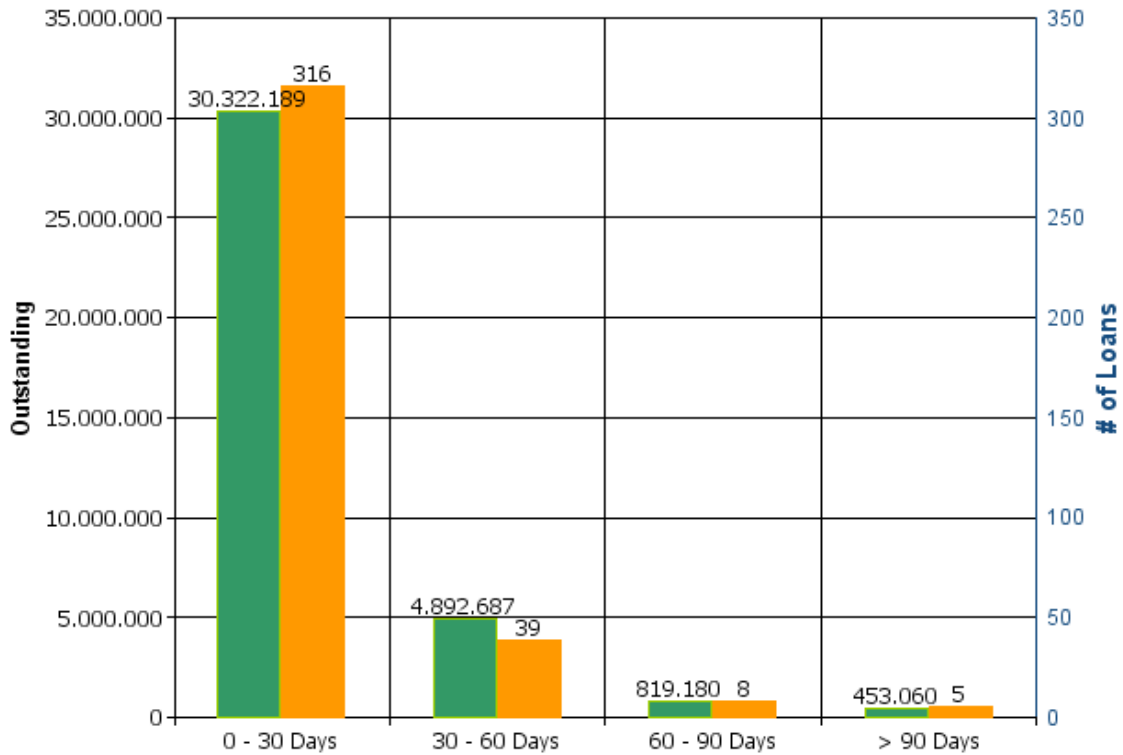
Cover Pool Performance

Portfolio Cut-off Date 30/11/2024

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	14,891,781,524.53	99.76 %	230,370	99.84 %
0 - 30 Days	30,322,188.54	0.20 %	316	0.14 %
30 - 60 Days	4,892,687.28	0.03 %	39	0.02 %
60 - 90 Days	819,179.89	0.01 %	8	0.00 %
> 90 Days	453,060.44	0.00 %	5	0.00 %
Total	14,928,268,640.68	100.00 %	230,738	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off D: Nov/2024

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/12/2024	1	11,500,000,000	14,817,888,145	14,793,565,962	14,757,155,032	14,696,662,577
01/01/2025	2	11,500,000,000	14,713,204,356	14,664,140,279	14,590,845,764	14,469,488,191
01/02/2025	3	11,500,000,000	14,608,669,404	14,535,259,160	14,425,827,430	14,245,249,338
01/03/2025	4	11,500,000,000	14,505,295,667	14,410,293,525	14,268,946,063	14,036,415,972
01/04/2025	5	11,500,000,000	14,404,499,330	14,285,886,266	14,109,783,512	13,821,058,454
01/05/2025	6	11,500,000,000	14,300,752,213	14,159,713,386	13,950,744,730	13,609,257,422
01/06/2025	7	11,500,000,000	14,193,806,522	14,029,986,107	13,787,777,401	13,393,309,957
01/07/2025	8	11,500,000,000	14,086,571,216	13,901,133,546	13,627,525,556	13,183,379,229
01/08/2025	9	11,500,000,000	13,986,572,807	13,779,041,551	13,473,483,419	12,979,150,003
01/09/2025	10	11,500,000,000	13,880,335,596	13,651,187,916	13,314,517,118	12,771,690,904
01/10/2025	11	11,500,000,000	13,780,291,184	13,530,549,466	13,164,372,905	12,575,904,724
01/11/2025	12	11,500,000,000	13,681,463,043	13,410,728,166	13,014,611,097	12,380,177,663
01/12/2025	13	11,500,000,000	13,571,296,964	13,280,906,891	12,856,902,037	12,180,022,774
01/01/2026	14	11,500,000,000	13,471,552,202	13,160,936,558	12,708,359,486	11,988,307,565
01/02/2026	15	9,000,000,000	13,369,705,938	13,039,285,413	12,558,870,439	11,797,108,802
01/03/2026	16	9,000,000,000	13,265,872,779	12,918,196,532	12,413,658,455	11,616,085,716
01/04/2026	17	9,000,000,000	13,164,461,795	12,797,700,635	12,266,592,681	11,429,851,290
01/05/2026	18	9,000,000,000	13,061,186,604	12,676,461,245	12,120,479,406	11,247,409,746
01/06/2026	19	9,000,000,000	12,959,524,857	12,556,461,138	11,975,209,356	11,065,535,942
01/07/2026	20	9,000,000,000	12,860,253,289	12,439,824,704	11,834,771,730	10,890,938,549
01/08/2026	21	9,000,000,000	12,760,327,325	12,322,230,607	11,693,083,480	10,714,973,264
01/09/2026	22	9,000,000,000	12,656,612,091	12,201,346,653	11,548,925,424	10,538,049,592
01/10/2026	23	9,000,000,000	12,556,153,690	12,084,633,385	11,410,299,863	10,368,878,901
01/11/2026	24	9,000,000,000	12,454,847,126	11,966,800,117	11,270,306,009	10,198,283,301
01/12/2026	25	9,000,000,000	12,351,836,089	11,848,345,669	11,131,281,207	10,031,193,361
01/01/2027	26	9,000,000,000	12,248,086,640	11,728,898,418	10,991,039,185	9,862,858,975
01/02/2027	27	9,000,000,000	12,150,357,457	11,615,577,561	10,857,164,880	9,701,460,503
01/03/2027	28	9,000,000,000	12,050,914,919	11,502,861,681	10,727,107,623	9,548,569,990
01/04/2027	29	9,000,000,000	11,953,010,483	11,390,058,553	10,594,898,241	9,390,940,899
01/05/2027	30	6,500,000,000	11,845,140,890	11,268,742,302	10,456,252,156	9,230,058,399
01/06/2027	31	6,500,000,000	11,748,337,025	11,157,692,604	10,326,878,936	9,077,246,020
01/07/2027	32	6,500,000,000	11,649,386,131	11,045,556,379	10,197,930,723	8,927,156,767
01/08/2027	33	6,500,000,000	11,556,181,724	10,938,598,900	10,073,496,765	8,780,878,641
01/09/2027	34	6,500,000,000	11,461,953,547	10,831,005,047	9,949,045,216	8,635,664,228
01/10/2027	35	6,500,000,000	11,362,147,239	10,719,069,516	9,821,990,306	8,490,434,731
01/11/2027	36	6,500,000,000	11,267,765,050	10,611,999,879	9,699,151,498	8,348,737,171
01/12/2027	37	5,000,000,000	11,172,060,523	10,504,594,534	9,577,354,606	8,210,104,733
01/01/2028	38	5,000,000,000	11,077,834,038	10,398,331,233	9,456,360,371	8,072,048,516
01/02/2028	39	5,000,000,000	10,985,500,558	10,294,172,052	9,337,828,261	7,937,107,291
01/03/2028	40	5,000,000,000	10,893,854,966	10,192,095,934	9,223,237,762	7,808,638,548
01/04/2028	41	5,000,000,000	10,800,962,225	10,088,048,001	9,105,863,469	7,676,613,404
01/05/2028	42	5,000,000,000	10,708,540,477	9,985,309,620	8,990,944,098	7,548,660,901
01/06/2028	43	5,000,000,000	10,617,868,162	9,883,968,687	8,877,061,228	7,421,478,849
01/07/2028	44	5,000,000,000	10,527,607,655	9,783,861,221	8,765,524,453	7,298,191,046
01/08/2028	45	5,000,000,000	10,438,574,274	9,684,663,989	8,654,585,487	7,175,302,480
01/09/2028	46	5,000,000,000	10,347,896,878	9,584,252,413	8,543,071,682	7,052,849,421
01/10/2028	47	5,000,000,000	10,258,057,805	9,485,448,123	8,434,190,927	6,934,418,891
01/11/2028	48	5,000,000,000	10,170,785,615	9,388,797,892	8,327,020,964	6,817,308,108
01/12/2028	49	5,000,000,000	10,083,152,970	9,292,624,886	8,221,439,049	6,703,277,356
01/01/2029	50	5,000,000,000	9,996,601,826	9,197,233,737	8,116,349,716	6,589,564,586
01/02/2029	51	2,500,000,000	9,907,006,639	9,099,343,558	8,009,542,008	6,475,305,612
01/03/2029	52	2,500,000,000	9,819,405,533	9,005,066,578	7,908,346,055	6,369,029,539
01/04/2029	53	2,500,000,000	9,733,499,434	8,911,145,169	7,805,960,485	6,259,945,702
01/05/2029	54	2,500,000,000	9,643,443,845	8,814,206,621	7,702,040,963	6,151,288,911
01/06/2029	55	2,500,000,000	9,553,507,056	8,717,193,350	7,597,896,424	6,042,411,380
01/07/2029	56	2,500,000,000	9,465,428,387	8,622,648,541	7,496,993,632	5,937,725,907
01/08/2029	57	2,500,000,000	9,381,315,297	8,531,529,996	7,398,905,359	5,835,218,139
01/09/2029	58	2,500,000,000	9,292,968,421	8,436,851,985	7,298,188,446	5,731,407,879
01/10/2029	59	2,500,000,000	9,209,020,391	8,346,914,475	7,202,617,866	5,633,167,964
01/11/2029	60	2,500,000,000	9,122,468,142	8,254,440,919	7,104,706,910	5,533,056,603
01/12/2029	61	2,500,000,000	9,038,459,221	8,165,001,548	7,010,428,140	5,437,253,378
01/01/2030	62	2,500,000,000	8,956,893,013	8,077,594,252	6,917,742,587	5,342,641,669
01/02/2030	63	2,500,000,000	8,875,586,290	7,990,693,583	6,825,915,906	5,249,394,386
01/03/2030	64	2,500,000,000	8,793,301,475	7,904,483,779	6,736,760,145	5,161,006,015
01/04/2030	65	2,500,000,000	8,712,884,068	7,818,910,898	6,646,881,395	5,070,582,219

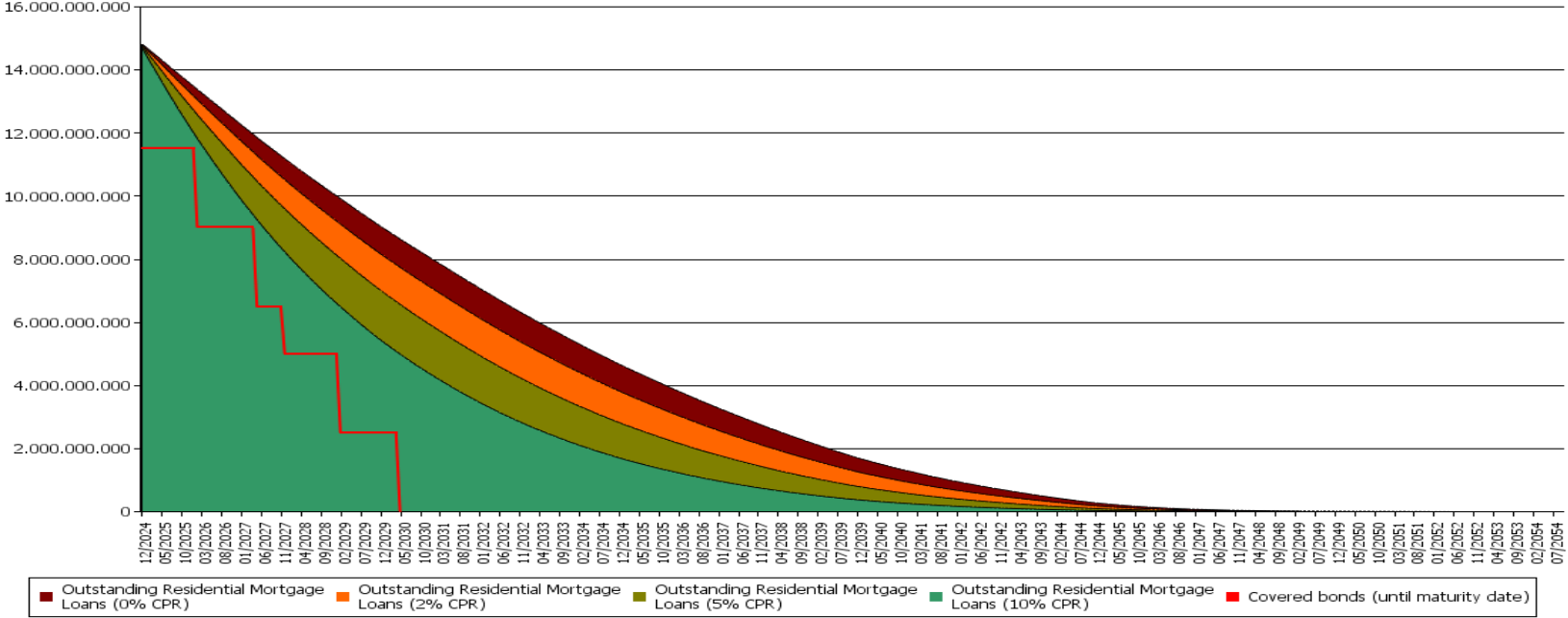
01/05/2030	66	0	8,630,266,579	7,732,057,941	6,556,869,385	4,981,412,609
01/06/2030	67		8,550,346,535	7,647,463,002	6,468,638,930	4,893,566,708
01/07/2030	68		8,469,966,161	7,563,135,890	6,381,564,990	4,807,905,055
01/08/2030	69		8,390,096,525	7,479,110,758	6,294,617,582	4,722,311,772
01/09/2030	70		8,311,987,941	7,396,916,070	6,209,607,781	4,638,804,769
01/10/2030	71		8,234,143,519	7,315,613,948	6,126,240,262	4,557,766,102
01/11/2030	72		8,156,716,256	7,234,532,649	6,042,933,565	4,476,745,937
01/12/2030	73		8,078,089,422	7,153,034,879	5,960,153,554	4,397,320,907
01/01/2031	74		7,999,804,994	7,071,700,610	5,877,397,514	4,317,898,174
01/02/2031	75		7,922,493,670	6,991,480,413	5,795,947,423	4,240,024,716
01/03/2031	76		7,844,440,530	6,911,993,839	5,716,888,874	4,166,186,551
01/04/2031	77		7,767,577,508	6,832,658,925	5,636,898,864	4,090,494,610
01/05/2031	78		7,688,330,608	6,751,849,561	5,556,521,835	4,015,639,251
01/06/2031	79		7,606,724,666	6,668,853,587	5,474,261,555	3,939,433,998
01/07/2031	80		7,530,417,550	6,591,118,262	5,397,134,393	3,868,010,112
01/08/2031	81		7,453,964,738	6,513,136,188	5,319,715,179	3,796,377,304
01/09/2031	82		7,377,338,251	6,435,248,184	5,242,731,481	3,725,591,399
01/10/2031	83		7,299,338,294	6,356,757,683	5,166,039,685	3,656,044,128
01/11/2031	84		7,222,804,212	6,279,438,140	5,090,224,780	3,587,131,282
01/12/2031	85		7,147,425,092	6,203,704,695	5,016,456,588	3,520,654,862
01/01/2032	86		7,068,392,673	6,124,701,838	4,939,977,670	3,452,295,795
01/02/2032	87		6,994,781,571	6,050,638,681	4,867,829,372	3,387,466,273
01/03/2032	88		6,919,455,693	5,975,982,772	4,796,328,342	3,324,482,769
01/04/2032	89		6,846,270,452	5,902,747,886	4,725,501,402	3,261,517,374
01/05/2032	90		6,770,073,598	5,827,471,166	4,653,755,502	3,198,832,105
01/06/2032	91		6,693,526,535	5,751,809,739	4,581,651,313	3,135,931,280
01/07/2032	92		6,621,011,887	5,680,158,447	4,513,440,691	3,076,580,807
01/08/2032	93		6,548,765,445	5,608,649,462	4,445,285,716	3,017,288,837
01/09/2032	94		6,475,847,126	5,536,792,257	4,377,172,924	2,958,472,452
01/10/2032	95		6,403,763,465	5,466,174,394	4,310,709,196	2,901,607,299
01/11/2032	96		6,332,426,953	5,396,114,658	4,244,636,503	2,845,031,199
01/12/2032	97		6,261,154,352	5,326,622,890	4,179,660,951	2,789,996,548
01/01/2033	98		6,190,963,984	5,257,975,974	4,115,302,774	2,735,401,146
01/02/2033	99		6,120,309,676	5,189,153,241	4,051,107,657	2,681,326,101
01/03/2033	100		6,050,925,949	5,122,465,710	3,989,858,232	2,630,681,841
01/04/2033	101		5,981,033,554	5,054,709,948	3,927,070,856	2,578,316,449
01/05/2033	102		5,912,852,299	4,988,886,136	3,866,391,761	2,528,071,905
01/06/2033	103		5,843,707,890	4,922,183,940	3,804,995,932	2,477,390,009
01/07/2033	104		5,775,757,338	4,856,963,495	3,745,337,546	2,428,551,026
01/08/2033	105		5,708,546,968	4,792,302,882	3,686,077,621	2,380,002,233
01/09/2033	106		5,640,959,142	4,727,531,300	3,627,009,756	2,331,944,614
01/10/2033	107		5,573,337,714	4,663,192,877	3,568,843,115	2,285,141,240
01/11/2033	108		5,505,426,495	4,598,559,042	3,510,426,932	2,238,216,786
01/12/2033	109		5,438,631,939	4,535,310,521	3,453,623,301	2,192,972,875
01/01/2034	110		5,372,969,519	4,472,954,850	3,397,477,159	2,148,183,910
01/02/2034	111		5,307,551,519	4,411,000,786	3,341,898,530	2,104,092,326
01/03/2034	112		5,241,933,552	4,349,792,610	3,287,954,442	2,062,207,376
01/04/2034	113		5,176,686,739	4,288,364,614	3,233,277,922	2,019,324,902
01/05/2034	114		5,112,348,619	4,228,115,481	3,180,006,011	1,977,913,016
01/06/2034	115		5,047,996,116	4,167,812,475	3,126,679,481	1,936,507,711
01/07/2034	116		4,984,568,719	4,108,689,349	3,074,739,073	1,896,532,186
01/08/2034	117		4,921,642,940	4,049,940,106	3,023,066,175	1,856,761,935
01/09/2034	118		4,858,611,375	3,991,291,428	2,971,711,095	1,817,488,934
01/10/2034	119		4,796,828,812	3,934,069,761	2,921,897,457	1,779,697,718
01/11/2034	120		4,735,194,751	3,876,934,481	2,872,139,092	1,741,980,788
01/12/2034	121		4,674,480,887	3,820,943,052	2,823,692,100	1,705,576,938
01/01/2035	122		4,613,834,472	3,764,973,858	2,775,254,604	1,669,219,415
01/02/2035	123		4,554,510,584	3,710,260,905	2,727,968,868	1,633,829,093
01/03/2035	124		4,495,559,702	3,656,626,709	2,682,357,769	1,600,364,575
01/04/2035	125		4,437,100,616	3,602,955,628	2,636,265,112	1,566,202,556
01/05/2035	126		4,379,012,930	3,549,951,540	2,591,089,178	1,533,053,426
01/06/2035	127		4,321,305,691	3,497,228,152	2,546,114,877	1,500,063,154
01/07/2035	128		4,263,879,857	3,445,089,394	2,501,982,638	1,468,019,838
01/08/2035	129		4,206,686,700	3,393,114,257	2,457,968,840	1,436,086,584
01/09/2035	130		4,149,724,260	3,341,491,297	2,414,417,200	1,404,666,380
01/10/2035	131		4,092,794,618	3,290,240,218	2,371,534,003	1,374,061,942
01/11/2035	132		4,035,870,967	3,238,975,826	2,328,646,410	1,343,498,307
01/12/2035	133		3,979,951,699	3,188,855,176	2,286,969,671	1,314,044,472
01/01/2036	134		3,923,913,055	3,138,622,973	2,245,219,738	1,284,591,752
01/02/2036	135		3,868,659,229	3,089,178,681	2,204,229,570	1,255,797,810
01/03/2036	136		3,812,882,643	3,039,809,252	2,163,842,115	1,227,902,869
01/04/2036	137		3,758,137,766	2,991,082,347	2,123,741,723	1,200,042,877
01/05/2036	138		3,702,647,717	2,942,081,013	2,083,808,112	1,172,651,253
01/06/2036	139		3,647,593,848	2,893,420,054	2,044,130,777	1,145,450,812
01/07/2036	140		3,593,754,827	2,846,033,569	2,005,704,623	1,119,311,141
01/08/2036	141		3,540,636,218	2,799,211,151	1,967,690,141	1,093,445,597
01/09/2036	142		3,487,544,082	2,752,560,269	1,929,976,317	1,067,945,450
01/10/2036	143		3,434,827,729	2,706,503,866	1,893,012,850	1,043,197,975
01/11/2036	144		3,382,877,412	2,661,048,137	1,856,486,237	1,018,735,703
01/12/2036	145		3,331,127,572	2,616,039,493	1,820,593,830	994,944,700
01/01/2037	146		3,280,177,225	2,571,657,448	1,785,155,212	971,445,584
01/02/2037	147		3,228,842,606	2,527,117,670	1,749,775,860	948,159,795
01/03/2037	148		3,178,326,639	2,483,769,215	1,715,810,465	926,197,148
01/04/2037	149		3,128,153,577	2,440,414,281	1,681,572,990	903,871,035
01/05/2037	150		3,078,503,686	2,397,738,018	1,648,100,389	882,247,612
01/06/2037	151		3,028,934,967	2,355,129,430	1,614,696,132	860,704,858
01/07/2037	152		2,979,816,428	2,313,134,580	1,582,000,762	839,820,026
01/08/2037	153		2,930,416,625	2,270,928,912	1,549,185,506	818,916,417

01/09/2037	154	2,881,895,034	2,229,539,174	1,517,082,107	798,549,529
01/10/2037	155	2,833,457,614	2,188,468,147	1,485,470,309	778,704,763
01/11/2037	156	2,785,214,215	2,147,557,949	1,453,994,388	758,976,283
01/12/2037	157	2,737,341,353	2,107,180,832	1,423,145,858	739,828,354
01/01/2038	158	2,689,436,573	2,066,792,773	1,392,318,626	720,736,989
01/02/2038	159	2,642,399,044	2,027,200,994	1,362,174,049	702,145,958
01/03/2038	160	2,595,984,527	1,988,541,365	1,333,127,040	684,543,965
01/04/2038	161	2,549,906,118	1,949,932,150	1,303,918,661	666,709,938
01/05/2038	162	2,504,039,126	1,911,714,261	1,275,215,985	649,361,087
01/06/2038	163	2,458,045,717	1,873,417,637	1,246,491,914	632,045,869
01/07/2038	164	2,412,468,627	1,835,662,699	1,218,365,271	615,251,564
01/08/2038	165	2,368,056,324	1,798,812,992	1,190,871,048	598,820,378
01/09/2038	166	2,323,633,756	1,762,075,220	1,163,582,706	582,620,433
01/10/2038	167	2,280,073,793	1,726,204,443	1,137,089,925	567,021,268
01/11/2038	168	2,236,946,969	1,690,681,477	1,110,857,800	551,594,118
01/12/2038	169	2,193,939,163	1,655,454,495	1,085,034,854	536,563,257
01/01/2039	170	2,151,060,547	1,620,347,191	1,059,323,520	521,629,897
01/02/2039	171	2,108,700,707	1,585,744,334	1,034,064,897	507,035,392
01/03/2039	172	2,066,581,360	1,551,689,623	1,009,533,184	493,112,589
01/04/2039	173	2,024,835,970	1,517,766,539	984,951,420	479,067,733
01/05/2039	174	1,982,867,916	1,483,868,696	960,583,398	465,300,233
01/06/2039	175	1,941,871,778	1,450,724,736	936,739,239	451,828,401
01/07/2039	176	1,900,582,779	1,417,548,140	913,064,127	438,603,585
01/08/2039	177	1,859,899,251	1,384,851,562	889,735,219	425,586,946
01/09/2039	178	1,819,364,704	1,352,372,559	866,658,497	412,792,821
01/10/2039	179	1,780,495,635	1,321,307,982	844,666,899	400,668,956
01/11/2039	180	1,742,602,859	1,290,994,365	823,189,564	388,827,251
01/12/2039	181	1,705,207,013	1,261,216,357	802,222,561	377,370,367
01/01/2040	182	1,669,421,813	1,232,654,449	782,061,159	366,328,122
01/02/2040	183	1,634,301,434	1,204,675,851	762,366,260	355,590,237
01/03/2040	184	1,599,504,060	1,177,155,215	743,177,642	345,266,422
01/04/2040	185	1,565,638,402	1,150,277,510	724,361,945	335,099,635
01/05/2040	186	1,532,062,229	1,123,761,449	705,922,288	325,230,530
01/06/2040	187	1,499,002,642	1,097,647,521	687,764,505	315,522,831
01/07/2040	188	1,466,649,880	1,072,194,350	670,162,526	306,187,357
01/08/2040	189	1,434,808,753	1,047,137,854	652,836,725	297,008,113
01/09/2040	190	1,403,009,126	1,022,193,505	635,664,456	287,970,687
01/10/2040	191	1,372,035,764	997,986,378	619,083,446	279,309,450
01/11/2040	192	1,341,568,990	974,170,495	602,772,795	270,798,778
01/12/2040	193	1,311,420,770	950,715,509	586,812,041	262,547,663
01/01/2041	194	1,281,673,494	927,574,291	571,072,483	254,423,366
01/02/2041	195	1,252,008,386	904,568,202	555,492,169	246,433,827
01/03/2041	196	1,222,485,864	881,885,188	540,318,439	238,785,076
01/04/2041	197	1,193,556,244	859,555,395	525,297,947	231,163,741
01/05/2041	198	1,164,898,966	837,540,470	510,584,236	223,767,750
01/06/2041	199	1,136,728,539	815,900,284	496,126,903	216,510,763
01/07/2041	200	1,109,212,317	794,843,385	482,133,185	209,541,391
01/08/2041	201	1,082,184,531	774,160,452	468,393,150	202,707,563
01/09/2041	202	1,055,711,078	753,941,272	454,999,756	196,077,247
01/10/2041	203	1,029,542,938	734,046,316	441,902,926	189,652,686
01/11/2041	204	1,003,723,684	714,423,860	428,996,211	183,333,655
01/12/2041	205	978,553,907	695,365,427	416,524,324	177,274,060
01/01/2042	206	954,049,121	676,802,344	404,373,997	171,373,893
01/02/2042	207	930,043,232	658,653,545	392,529,674	165,649,662
01/03/2042	208	906,270,539	640,834,497	381,032,884	160,182,671
01/04/2042	209	882,544,380	622,999,005	369,486,029	154,670,580
01/05/2042	210	859,355,820	605,634,187	358,303,308	149,374,545
01/06/2042	211	836,517,680	588,539,021	347,304,005	144,175,739
01/07/2042	212	814,038,465	571,783,509	336,585,902	139,153,585
01/08/2042	213	791,747,769	555,183,214	325,982,822	134,199,165
01/09/2042	214	769,935,244	538,972,314	315,659,554	129,398,922
01/10/2042	215	748,091,738	522,821,785	305,447,043	124,699,217
01/11/2042	216	726,841,009	507,108,651	295,513,524	120,132,851
01/12/2042	217	705,809,926	491,627,218	285,786,710	115,702,444
01/01/2043	218	684,929,917	476,274,217	276,157,774	111,330,561
01/02/2043	219	664,188,454	461,068,059	266,660,895	107,046,649
01/03/2043	220	643,803,390	446,232,397	257,487,712	102,968,708
01/04/2043	221	623,594,752	431,492,318	248,349,090	98,893,546
01/05/2043	222	603,608,915	416,977,694	239,404,381	94,940,946
01/06/2043	223	583,835,649	402,634,111	230,581,219	91,054,625
01/07/2043	224	564,361,834	388,565,424	221,976,646	87,297,427
01/08/2043	225	545,152,819	374,703,335	213,513,226	83,613,338
01/09/2043	226	526,267,258	361,109,094	205,243,657	80,034,483
01/10/2043	227	507,343,988	347,553,090	197,052,631	76,525,420
01/11/2043	228	488,970,420	334,398,255	189,112,040	73,130,625
01/12/2043	229	471,014,744	321,589,957	181,420,944	69,868,852
01/01/2044	230	453,062,522	308,808,248	173,767,251	66,637,813
01/02/2044	231	435,549,583	296,367,881	166,342,899	63,520,468
01/03/2044	232	418,241,812	284,139,310	159,099,895	60,513,862
01/04/2044	233	401,152,786	272,067,375	151,952,948	57,550,715
01/05/2044	234	384,285,531	260,199,973	144,967,176	54,679,855
01/06/2044	235	367,682,999	248,536,136	138,116,660	51,875,269
01/07/2044	236	351,474,093	237,189,725	131,486,803	49,182,720
01/08/2044	237	335,645,994	226,124,073	125,033,730	46,570,852
01/09/2044	238	320,201,832	215,353,495	118,775,373	44,052,445
01/10/2044	239	305,152,192	204,894,908	112,728,937	41,638,504
01/11/2044	240	290,663,228	194,835,254	106,921,706	39,326,220
01/12/2044	241	276,940,577	185,332,082	101,456,228	37,163,030

01/01/2045	242	265,046,368	177,071,492	96,687,615	35,266,298
01/02/2045	243	253,387,432	168,995,305	92,043,035	33,430,015
01/03/2045	244	242,006,644	161,157,671	87,572,629	31,684,660
01/04/2045	245	230,888,805	153,493,273	83,195,694	29,973,546
01/05/2045	246	219,937,753	145,973,095	78,924,908	28,318,317
01/06/2045	247	209,429,474	138,762,978	74,835,726	26,737,386
01/07/2045	248	199,453,479	131,936,205	70,978,875	25,255,454
01/08/2045	249	189,848,307	125,369,496	67,274,596	23,836,022
01/09/2045	250	180,609,722	119,066,353	63,729,772	22,484,419
01/10/2045	251	171,752,870	113,041,651	60,356,156	21,206,889
01/11/2045	252	163,324,103	107,311,818	57,151,117	19,995,705
01/12/2045	253	155,216,748	101,817,495	54,091,541	18,847,660
01/01/2046	254	147,440,528	96,552,492	51,164,004	17,752,079
01/02/2046	255	140,016,544	91,535,328	48,382,006	16,715,724
01/03/2046	256	132,836,277	86,708,207	45,725,288	15,737,393
01/04/2046	257	125,936,613	82,065,061	43,166,679	14,793,863
01/05/2046	258	119,314,439	77,622,183	40,729,207	13,901,287
01/06/2046	259	112,951,314	73,357,904	38,393,801	13,048,686
01/07/2046	260	106,933,364	69,335,462	36,199,234	12,252,399
01/08/2046	261	101,206,490	65,510,864	34,115,472	11,498,197
01/09/2046	262	95,886,350	61,961,873	32,185,235	10,801,689
01/10/2046	263	90,884,001	58,632,950	30,381,112	10,154,411
01/11/2046	264	86,157,176	55,489,210	28,679,036	9,544,919
01/12/2046	265	81,614,818	52,477,443	27,055,679	8,967,724
01/01/2047	266	77,299,935	49,618,720	25,516,754	8,421,817
01/02/2047	267	73,336,984	46,995,065	24,106,059	7,922,518
01/03/2047	268	69,575,155	44,516,141	22,782,039	7,458,725
01/04/2047	269	65,976,879	42,142,265	21,512,310	7,013,191
01/05/2047	270	62,500,162	39,856,009	20,295,173	6,589,273
01/06/2047	271	59,158,337	37,660,961	19,128,655	6,184,232
01/07/2047	272	56,014,556	35,601,058	18,037,889	5,807,686
01/08/2047	273	53,029,642	33,646,778	17,004,363	5,451,731
01/09/2047	274	50,242,920	31,824,562	16,042,551	5,121,581
01/10/2047	275	47,619,518	30,113,353	15,142,580	4,814,449
01/11/2047	276	45,132,352	28,492,127	14,290,904	4,524,422
01/12/2047	277	42,722,608	26,926,582	13,472,427	4,247,812
01/01/2048	278	40,394,281	25,415,937	12,684,251	3,982,363
01/02/2048	279	38,129,907	23,950,510	11,922,506	3,727,351
01/03/2048	280	35,929,073	22,532,293	11,189,833	3,484,431
01/04/2048	281	33,773,983	21,144,841	10,474,101	3,247,743
01/05/2048	282	31,680,914	19,801,879	9,784,722	3,021,548
01/06/2048	283	29,646,424	18,498,811	9,117,589	2,803,610
01/07/2048	284	27,699,096	17,255,344	8,483,784	2,598,024
01/08/2048	285	25,898,474	16,106,271	7,898,690	2,408,604
01/09/2048	286	24,271,301	15,068,730	7,371,075	2,238,194
01/10/2048	287	22,795,626	14,129,334	6,894,545	2,084,916
01/11/2048	288	21,470,641	13,285,501	6,466,301	1,947,133
01/12/2048	289	20,266,099	12,519,577	6,078,514	1,822,859
01/01/2049	290	19,164,085	11,818,718	5,723,639	1,709,167
01/02/2049	291	18,156,689	11,178,453	5,399,800	1,605,634
01/03/2049	292	17,251,724	10,605,025	5,111,034	1,513,954
01/04/2049	293	16,430,434	10,083,029	4,847,102	1,429,693
01/05/2049	294	15,680,387	9,606,945	4,606,873	1,353,265
01/06/2049	295	14,992,536	9,169,938	4,386,129	1,282,965
01/07/2049	296	14,487,947	8,846,770	4,221,138	1,229,642
01/08/2049	297	14,048,138	8,563,660	4,075,663	1,182,236
01/09/2049	298	13,617,203	8,286,886	3,933,909	1,136,284
01/10/2049	299	13,187,556	8,012,247	3,794,172	1,091,430
01/11/2049	300	12,764,361	7,741,976	3,656,863	1,047,476
01/12/2049	301	12,346,719	7,476,372	3,522,715	1,004,914
01/01/2050	302	11,938,792	7,217,096	3,391,901	963,499
01/02/2050	303	11,534,174	6,960,676	3,263,068	922,977
01/03/2050	304	11,133,159	6,708,376	3,137,569	884,083
01/04/2050	305	10,619,756	6,388,168	2,980,206	836,185
01/05/2050	306	10,224,788	6,140,485	2,857,607	798,500
01/06/2050	307	9,832,824	5,895,076	2,736,423	761,399
01/07/2050	308	9,443,892	5,652,606	2,617,414	725,299
01/08/2050	309	9,056,152	5,411,332	2,499,320	689,642
01/09/2050	310	8,670,625	5,172,180	2,382,788	654,702
01/10/2050	311	8,287,996	4,935,820	2,268,302	620,691
01/11/2050	312	7,907,670	4,701,334	2,155,047	587,202
01/12/2050	313	7,527,100	4,467,729	2,042,924	554,369
01/01/2051	314	7,149,579	4,236,453	1,932,244	522,114
01/02/2051	315	6,773,672	4,006,903	1,822,898	490,482
01/03/2051	316	6,400,099	3,780,119	1,715,775	459,892
01/04/2051	317	6,030,950	3,556,046	1,609,964	429,703
01/05/2051	318	5,664,485	3,334,484	1,505,938	400,290
01/06/2051	319	5,303,542	3,116,714	1,404,008	371,616
01/07/2051	320	4,952,117	2,905,416	1,305,602	344,153
01/08/2051	321	4,603,223	2,696,139	1,208,478	317,202
01/09/2051	322	4,257,921	2,489,664	1,113,093	290,928
01/10/2051	323	3,913,393	2,284,457	1,018,834	265,200
01/11/2051	324	3,574,688	2,083,198	926,713	240,199
01/12/2051	325	3,240,751	1,885,492	836,698	215,979
01/01/2052	326	2,911,496	1,691,056	748,508	192,396
01/02/2052	327	2,586,241	1,499,593	662,073	169,458
01/03/2052	328	2,265,905	1,311,767	577,769	147,294
01/04/2052	329	1,952,634	1,128,492	495,782	125,857

01/05/2052	330	1,643,322	948,171	415,536	105,054
01/06/2052	331	1,343,871	774,078	338,377	85,185
01/07/2052	332	1,073,070	617,080	269,084	67,463
01/08/2052	333	839,786	482,108	209,693	52,350
01/09/2052	334	679,756	389,576	169,015	42,016
01/10/2052	335	580,353	332,061	143,708	35,579
01/11/2052	336	508,451	290,428	125,371	30,907
01/12/2052	337	456,885	260,545	112,194	27,545
01/01/2053	338	411,246	234,121	100,559	24,584
01/02/2053	339	370,892	210,789	90,308	21,984
01/03/2053	340	332,998	188,963	80,770	19,588
01/04/2053	341	297,344	168,445	71,817	17,342
01/05/2053	342	261,713	148,016	62,952	15,139
01/06/2053	343	227,364	128,372	54,458	13,041
01/07/2053	344	197,216	111,167	47,044	11,219
01/08/2053	345	169,608	95,443	40,287	9,567
01/09/2053	346	143,410	80,564	33,920	8,021
01/10/2053	347	121,285	68,023	28,569	6,728
01/11/2053	348	100,774	56,423	23,637	5,543
01/12/2053	349	81,779	45,713	19,103	4,461
01/01/2054	350	65,957	36,806	15,342	3,568
01/02/2054	351	50,996	28,409	11,812	2,735
01/03/2054	352	37,627	20,929	8,682	2,003
01/04/2054	353	24,217	13,447	5,564	1,278
01/05/2054	354	14,792	8,201	3,385	774
01/06/2054	355	5,379	0	0	0
01/07/2054	356	1,345	0	0	0
01/08/2054	357	0	0	0	0
01/09/2054	358	0	0	0	0
		1,365,125,315,581	1,220,446,742,330	1,045,965,332,944	834,868,255,784

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				
E.1.1.11	Cover Pool Monitor	Representative				
OE.1.1.1	where applicable - owner agent	David De Schacht & Jeroen 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 Maturity (years)		5.47			
E.3.1.2	Weighted Average Maturity (years)**		14.33			
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	% SBC Loans	% Total Loans
E.3.2.1	1-90 days	0.20%				0.20%
E.3.2.2	90-180 days	0.00%				0.00%
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%