



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

2025 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/1/2025

Cut-off Date: 31/1/2025



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Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2025

Reporting in Domestic Currency		EUR
COVENANT CP-FIN-A		
1. Issuer facts		
2. Issuance Summary		
3. General Cover Pool / Covered Bond Information		
4. Compliance Art 14 CSD Check Table		
5. Reference to Central Resolutions (CRs) (2021)		
6. Other relevant information		

Field	1. Basic Facts				
G.1.1.1	Country	Bulgaria			
G.1.1.2	Issuer Name	BSP Banka Finb s.d.r.l.			
G.1.1.3	Labelled Cover Pool Name	Residential Mortgage Fund/Brown			
G.1.1.4	Link to issuer's Website	https://www.bspbankaforits.com/newsroom/coveredbonds			
G.1.1.5	Cut-off date	11/01/2025			
G.1.1.6	Cover Pool's (N) identifier (see mandatory)				
OG.1.1.2	Optional information e.g. Contact names				
OG.1.1.4	Optional information e.g. Parent name				
OG.1.1.6					
OG.1.1.8					
OG.1.1.9					
2. Regulatory Summary					
G.1.1.1	Revolving Procedure - covered or non-covered (indicate with 'X')	X			
G.1.1.1	EMU Fundraising	X			
G.1.1.1	EMU Programme (EMU)	X			
OG.1.1.1	EMU status	100%			
OG.1.1.2					
OG.1.1.4					
OG.1.1.4					
OG.1.1.6					
3. General Cover Pool / Covered Bond Information					
3.1 General Information		Nominal (mil)			
G.3.1.1	Total Cover Assets	21,766.07			
G.3.1.2	Outstanding Covered Bonds	16,500.00			
OG.3.1.1	Cover Pool Size (NPI) (mil)	21,766.07			
OG.3.1.2	Outstanding Covered Bonds (NPI) (mil)	16,500.00			
OG.3.1.4					
3.2 Diversification (DC)		Statutory	Voluntary	Contractual	Percentage
G.3.2.1	DC (%)	5.00%	25.92%	5.0%	N/A
G.3.2.2	Total DC (absolute value in mil)	5,265.1			
OG.3.2.2	Optional information e.g. Asset Coverage Pool (ACT)				23.97%
OG.3.2.3	Optional information e.g. DC (NPI) (mil)				31.36%
OG.3.2.4					
3.3 Cover Pool Composition		Nominal (mil)	% Cover Pool		
G.3.3.1	Mortgages	21,766.07		96.30%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Structure	-		0.00%	
G.3.3.4	Subordinated Assets	391.50		0.8%	
G.3.3.5	Other	605.60		2.80%	
G.3.3.6	Total	22,603.2		100.00%	
OG.3.3.1					
OG.3.3.2					
OG.3.3.4					
OG.3.3.4					
OG.3.3.6					
OG.3.3.9					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Provements	% Total Contractual	% Total Expected Upon Provements
G.3.4.1	Weighted Average Life (in years)	4.36	N/A		
G.3.4.1	Residual life (in months)				
G.3.4.2	By buckets:				
G.3.4.3	0 - 1y	457.20	N/A	2.10%	
G.3.4.4	1 - 1y	302.22	N/A	2.31%	
G.3.4.5	2 - 1y	892.48	N/A	3.19%	
G.3.4.6	3 - 1y	940.39	N/A	4.32%	
G.3.4.7	4 - 1y	1,312.05	N/A	6.03%	
G.3.4.8	5 - 10y	9,785.25	N/A	44.77%	
G.3.4.9	10y+	7,683.92	N/A	35.48%	
OG.3.4.1	Total	21,766.1	0.0	100.0%	0.0%
OG.3.4.2	a/w 0-2.0y	19,848		0.8%	
OG.3.4.3	a/w 0.5-1y	22,527		1.2%	
OG.3.4.4	a/w 1-2.2y	277.08		1.0%	
OG.3.4.5	a/w 2.5-3y	276.63		1.3%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	4.77	5.77		
G.3.5.1	Maturity (in months)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1y	0.00	0.00	0.0%	0.0%
G.3.5.4	1 - 1y	2,000.00	0.00	10.2%	0.0%
G.3.5.5	2 - 1y	4,000.00	0.00	20.2%	0.0%
G.3.5.6	3 - 1y	4,000.00	0.00	20.2%	0.0%
G.3.5.7	4 - 1y	2,500.00	0.00	15.2%	0.0%
G.3.5.8	5 - 10y	7,500.00	7,500.00	45.3%	45.3%
G.3.5.9	10y+	0.00	0.00	0.0%	0.0%
G.3.5.10	Total	16,000.00	16,000.00	100.0%	100.0%
OG.3.5.1	a/w 0-2.0y	0.00	0.00	0.0%	0.0%
OG.3.5.2	a/w 0.5-1y	0.00	0.00	0.0%	0.0%
OG.3.5.3	a/w 1-2.2y	0.00	0.00	0.0%	0.0%
OG.3.5.4	a/w 2.5-3y	2,000.00	0.00	12.5%	0.0%
OG.3.5.5	a/w 3.5-4y	0.00	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 (Euro) (milli)	Nominal (Euro) (milli)	% Total (Euro)	% Total (Euro)
G.3.6.1	Cash	21,766.07	0.0	100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CDF				
G.3.6.6	CHF				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	INR				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	MXN				
G.3.6.14	NZD				
G.3.6.15	RUB				
G.3.6.16	TRY				
G.3.6.17	USD				
G.3.6.18	ZAR				
G.3.6.19	Other				
OG.3.6.1	Total	21,766.1	0.0	100.0%	0.0%
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
OG.3.6.7					
OG.3.6.8					
OG.3.6.9					
OG.3.6.10					
OG.3.6.11					
OG.3.6.12					
OG.3.6.13					
OG.3.6.14					
OG.3.6.15					
OG.3.6.16					
OG.3.6.17					
OG.3.6.18					
OG.3.6.19					
OG.3.6.20					
7. Covered Bonds - Currency		Nominal (Euro) (milli)	Nominal (Euro) (milli)	% Total (Euro)	% Total (Euro)
G.3.7.1	Cash	0.00	0.00	100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CDF				
G.3.7.6	CHF				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	INR				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	MXN				
G.3.7.14	NZD				
G.3.7.15	RUB				
G.3.7.16	TRY				
G.3.7.17	USD				
G.3.7.18	ZAR				
G.3.7.19	Other				
OG.3.7.1	Total	0.0	0.0	100.0%	0.0%
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
8. Covered Bonds - Arbitrations by interest rate		Nominal (Euro) (milli)	Nominal (Euro) (milli)	% Total (Euro)	% Total (Euro)
G.3.8.1	Fixed Interest	16,500.00	0.00	100.0%	
G.3.8.2	Interest coupon	0.00	0.00	0.0%	
G.3.8.3	Other	0.00	0.00	0.0%	
OG.3.8.1	Total	16,500.0	0.00	100.0%	0.0%
OG.3.8.2					
OG.3.8.3					
9. Submitter Assets - Type		Nominal (mil)	% Submittable Assets		
G.3.9.1	Cash	0.00		0.00%	
G.3.9.2	Exposures to/guaranteed by Supervisory, Sovereign, Agency (SSA)	351.50		22.877%	
G.3.9.3	Exposures to credit banks	0.00		0.000%	
G.3.9.4	Exposures to credit institutions	655.60		77.127%	
G.3.9.5	Other	0.00		0.000%	
G.3.9.6	Total	857.1		100.000%	
OG.3.9.1	a/w EU entities or asset owners				
OG.3.9.2	a/w third-party countries - Credit Quality Step 1 (CQ1) (split by asset class)				
OG.3.9.3	a/w third-party countries - Credit Quality Step 2 (CQ2) (split by asset class)				
OG.3.9.4	a/w third-party countries - Credit Quality Step 3 (CQ3) (split by asset class)				
OG.3.9.5	a/w third-party countries - Credit Quality Step 4 (CQ4) (split by asset class)				
OG.3.9.6	a/w third-party countries - Credit Quality Step 5 (CQ5) (split by asset class)				
OG.3.9.7	a/w third-party countries - Credit Quality Step 6 (CQ6) (split by asset class)				
OG.3.9.8	a/w third-party countries - Credit Quality Step 7 (CQ7) (split by asset class)				
OG.3.9.9	a/w third-party countries - Credit Quality Step 8 (CQ8) (split by asset class)				
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Submittable Assets - Country		Nominal (mil)	% Submittable Assets		
G.3.10.1	Finland (Finland)	351.50		100.00%	
G.3.10.2	Finland (Finland)	0.00			
G.3.10.3	Head of Supervisory Authority (SSA)	0.00			
G.3.10.4	Finland (Finland)	0.00			
G.3.10.5	Finland (Finland)	0.00			
G.3.10.6	Finland (Finland)	0.00			
G.3.10.7	Finland (Finland)	0.00			
G.3.10.8	Finland (Finland)	0.00			
G.3.10.9	Finland (Finland)	0.00			
G.3.10.10	Finland (Finland)	0.00			
G.3.10.11	Finland (Finland)	0.00			
G.3.10.12	Finland (Finland)	0.00			
G.3.10.13	Finland (Finland)	0.00			
G.3.10.14	Finland (Finland)	0.00			
G.3.10.15	Finland (Finland)	0.00			
G.3.10.16	Finland (Finland)	0.00			
G.3.10.17	Finland (Finland)	0.00			
G.3.10.18	Finland (Finland)	0.00			
G.3.10.19	Finland (Finland)	0.00			
G.3.10.20	Finland (Finland)	0.00			
G.3.10.21	Finland (Finland)	0.00			
G.3.10.22	Finland (Finland)	0.00			
G.3.10.23	Finland (Finland)	0.00			
G.3.10.24	Finland (Finland)	0.00			
G.3.10.25	Finland (Finland)	0.00			
G.3.10.26	Finland (Finland)	0.00			
G.3.10.27	Finland (Finland)	0.00			
G.3.10.28	Finland (Finland)	0.00			
G.3.10.29	Finland (Finland)	0.00			
G.3.10.30	Finland (Finland)	0.00			
G.3.10.31	Finland (Finland)	0.00			
G.3.10.32	Finland (Finland)	0.00			

11. Covered Assets		Nominal (mil)	% Cover Pool	% Covered Bonds
G.1.11.1	Subprime and other residential assets	215.20	0.83%	1.10%
G.1.11.2	Central bank eligible assets	0.00	0.00%	0.00%
G.1.11.3	Other	0.00	0.00%	0.00%
G.1.11.4	Total	215.2	0.83%	1.10%
OC.11.1	u/a IF reference - otherwise successful			
OC.11.2	u/a IF reference - otherwise successful			
OC.11.3	u/a IF reference - otherwise successful			
OC.11.4	u/a IF reference - otherwise successful			
OC.11.5	u/a IF reference - otherwise successful			
OC.11.6	u/a IF reference - otherwise successful			
OC.11.7	u/a IF reference - otherwise successful			

12. Bond List <https://www.coveredbondlabel.com/bonds/>

12. Derivatives & Swaps		
G.1.12.1	Derivatives in the basket / cover pool (notional) (mil)	0.00
G.1.12.2	Type of interest rate swaps (fixed income asset or bond)	0.00
G.1.12.3	Type of currency rate swaps (fixed income asset or bond)	0.00
OC.12.1	NPV Derivatives in the cover pool (mil)	
OC.12.2	Derivatives outside the cover pool (notional) (mil)	
OC.12.3	NPV of Derivatives outside the cover pool (mil)	

13. Sustainability of other covered portfolio elements

G.1.14.1	Is sustainability based on sustainability reports not present in the cover?	no=0
G.1.14.2	Who has provided the Sustainability Report?	30
G.1.14.3	Further details on covered status	
G.1.14.4	Is sustainability based on sustainability reports not present in the cover pool?	
G.1.14.5	If yes, further details are available in Tab 9	
G.1.14.6	Is sustainability based on other criteria?	
G.1.14.7	If yes, please describe further details	
OC.14.1		
OC.14.2		
OC.14.3		
OC.14.4		
OC.14.5		
OC.14.6		
OC.14.7		
OC.14.8		
OC.14.9		
OC.14.10		
OC.14.11		
OC.14.12		
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OC.14.29		
OC.14.30		
OC.14.31		
OC.14.32		
OC.14.33		
OC.14.34		
OC.14.35		
OC.14.36		
OC.14.37		
OC.14.38		

4. Compliance Art 14 CRD Check table

Information that is relevant to the CRD 4 compliance check is provided by the issuer. These covered bonds would only be eligible under Article 14(2) of the Covered Bond Directive (2013/35/EU) if a third-party issuer, that either is not required to be in the form of covered bond or eligible for preferential treatment under Regulation (EU) 2015/2371 is ultimately a member to be determined by a relevant supervisor institution and by relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1	(a) Value of the cover pool assets	30			
G.4.2	(a) Value of out-of-balance covered bonds	0			
G.4.3	(b) List of OOV (out-of-balance) covered bonds		Is not here link to the cover pool on the covered bond label website		
G.4.4	(a) Geographical distribution	41 for Mortgage Assets			
G.4.5	(a) Type of cover assets	52			
G.4.6	(a) Loan type	186 for Residential Mortgage Assets	428 for Commercial Mortgage Assets		
G.4.7	(a) Valuation Method	link to Glossary HG.1.15			
G.4.8	(a) Interest rate risk - cover pool	149 for Mortgage Assets			
G.4.9	(a) Currency risk - cover pool	111			
G.4.10	(a) Interest rate risk - covered bonds	142			
G.4.11	(a) Currency risk - covered bonds	137			
G.4.12	(a) Liquidity Risk - primary assets cover pool				
G.4.13	(a) Credit Risk	215 LTV Residential Mortgage	401 Commercial Mortgage	147 for Public Sector Asset - issue of debitor	
G.4.14	(a) Market Risk	230 Derivatives and Swaps			
G.4.15	(a) Hedging Strategy	18 for Harmonised Glossary			
G.4.16	(a) Maturity Structure - cover assets	60			
G.4.17	(a) Maturity Structure - covered bonds	88			
G.4.18	(a) Characteristically relevant elements	link to Glossary HG.1.7			
G.4.19	(a) Levels of OOV	44			
G.4.20	(a) Percentage of loans on default	179 for Mortgage Assets			
OC.4.1					
OC.4.2					

5. References to Capital Requirements Regulation (CRR) 1291

AR.1.1	Reference to credit institution credit quality step 1	AR.1.1
AR.1.2	Reference to credit institution credit quality step 2	
AR.1.3	Reference to credit institution credit quality step 3	
AR.1.4		

6. Other relevant information

7. Optional Information A. Rating Issues	
OG.6.1	NPV Test (covered bond)
OG.6.2	Interest Coverage Test (issue-specific)
OG.6.3	Cash Mismatch
OG.6.4	Account Book
OG.6.5	Stand-by Account Book
OG.6.6	Service
OG.6.7	Interest Rate Swap Provider
OG.6.8	Covered Bond Swap Provider
OG.6.9	Payable Asset
OG.6.10	Other optional/relevant information
OG.6.11	Other optional/relevant information
OG.6.12	Other optional/relevant information
OG.6.13	Other optional/relevant information
OG.6.14	Other optional/relevant information
OG.6.15	Other optional/relevant information
OG.6.16	Other optional/relevant information
OG.6.17	Other optional/relevant information
OG.6.18	Other optional/relevant information
OG.6.19	Other optional/relevant information
OG.6.20	Other optional/relevant information
OG.6.21	Other optional/relevant information
OG.6.22	Other optional/relevant information
OG.6.23	Other optional/relevant information
OG.6.24	Other optional/relevant information
OG.6.25	Other optional/relevant information
OG.6.26	Other optional/relevant information
OG.6.27	Other optional/relevant information
OG.6.28	Other optional/relevant information
OG.6.29	Other optional/relevant information
OG.6.30	Other optional/relevant information
OG.6.31	Other optional/relevant information
OG.6.32	Other optional/relevant information
OG.6.33	Other optional/relevant information
OG.6.34	Other optional/relevant information
OG.6.35	Other optional/relevant information
OG.6.36	Other optional/relevant information
OG.6.37	Other optional/relevant information
OG.6.38	Other optional/relevant information
OG.6.39	Other optional/relevant information
OG.6.40	Other optional/relevant information
OG.6.41	Other optional/relevant information
OG.6.42	Other optional/relevant information
OG.6.43	Other optional/relevant information
OG.6.44	Other optional/relevant information
OG.6.45	Other optional/relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2025

Reporting in Domestic Currency EUR

CONTENT OF TAB B1
 7 Mortgage Assets
 7.A Residential Cover Pool
 7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
	1. Property Type Information		Nominal (mm)	% Total Mortgages
M.7.1.1	Residential		21,766.1	100.0%
M.7.1.2	Commercial		0.0	0.0%
M.7.1.3	Other		0.0	0.0%
M.7.1.4		Total	21,766.1	100.0%
	2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans		292,651.0	292,651
	3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures		0.34%	0.34%
	4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union		100.0%	0.0%
M.7.4.2	Austria			
M.7.4.3	Belgium		100.0%	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	Lithuania			
M.7.4.19	Luxembourg			
M.7.4.20	Malta			
M.7.4.21	Poland			
M.7.4.22	Portugal			
M.7.4.23	Romania			
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			
	5. Breakdown by regions of the main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen		15.46%	15.46%
M.7.5.2	Vlaams-Brabant		14.33%	14.33%
M.7.5.3	Oost-Vlaanderen		14.44%	14.44%
M.7.5.4	Brussels		9.05%	9.05%
M.7.5.5	West-Vlaanderen		10.17%	10.17%
M.7.5.6	Limburg		7.83%	7.83%
M.7.5.7	Léee		7.97%	7.97%
M.7.5.8	Hainaut		7.51%	7.51%
M.7.5.9	Brabant Wallon		5.19%	5.19%
M.7.5.10	Namur		4.68%	4.68%
M.7.5.11	Luxembourg		3.20%	3.20%
M.7.5.12	Other		0.15%	0.15%

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	87.47%		87.47%	
M.7.6.2	Floater rate	0.00%		0.00%	
M.7.6.3	Other	12.53%		12.53%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / Interest only	3.61%		3.61%	
M.7.7.2	Amortising	96.39%		96.39%	
M.7.7.3	Other	0.00%		0.00%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	up to 12months	7.00%		7.00%	
M.7.8.2	> 12 - <= 24 months	6.89%		6.89%	
M.7.8.3	> 24 - <= 36 months	11.82%		11.82%	
M.7.8.4	> 36 - <= 60 months	17.21%		17.21%	
M.7.8.5	> 60 months	57.08%		57.08%	
9. Non-Performing Loans (NPL)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00%		0.00%	
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 (1000s)	74.38			
By buckets (mm):					
M.7A.10.2	<=100K	8,646.22	218,285	39.7%	74.6%
M.7A.10.3	>100K and <=200K	7,847.47	56,422	36.1%	19.3%
M.7A.10.4	>200K and <=300K	3,085.47	12,798	14.2%	4.4%
M.7A.10.5	>300K and <=400K	1,102.81	3,410	5.3%	1.2%
M.7A.10.6	>400K	1,024.10	1,736	4.7%	0.6%
M.7A.10.7					
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	21,766.1	292,651	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 (%)	60.61%			
By LTV buckets (mm):					
M.7A.11.2	>0 - <=40 %	5,349.27	118,757	24.6%	40.6%
M.7A.11.3	>40 - <=50 %	2,356.97	34,712	10.8%	11.9%
M.7A.11.4	>50 - <=60 %	2,774.42	36,025	12.7%	12.3%
M.7A.11.5	>60 - <=70 %	3,291.86	36,711	15.1%	12.5%
M.7A.11.6	>70 - <=80 %	3,787.46	34,987	17.4%	12.0%
M.7A.11.7	>80 - <=90 %	2,700.26	20,018	12.4%	6.8%
M.7A.11.8	>90 - <=100 %	844.24	5,601	3.9%	1.9%
M.7A.11.9	>100%	661.49	5,840	3.0%	2.0%
M.7A.11.10	Total	21,766.1	292,651	100.0%	100.0%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	50.88%			
By LTV buckets (mm):					
M.7A.12.2	>0 - <=40 %	7,877.43	160,237	36.2%	54.8%
M.7A.12.3	>40 - <=50 %	2,969.52	37,190	13.6%	12.7%
M.7A.12.4	>50 - <=60 %	3,126.97	33,948	14.4%	11.6%
M.7A.12.5	>60 - <=70 %	3,197.56	28,501	14.7%	9.7%
M.7A.12.6	>70 - <=80 %	2,172.71	16,625	10.0%	5.7%
M.7A.12.7	>80 - <=90 %	1,362.02	9,047	6.3%	3.1%
M.7A.12.8	>90 - <=100 %	646.14	3,903	3.0%	1.3%
M.7A.12.9	>100%	413.72	3,200	1.9%	1.1%
M.7A.12.10	Total	21,766.1	292,651	100.0%	100.0%

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	82.97%			
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	17.03%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17	no data				
M.7A.15.18	Total	0.0	0	0.0%	0.0%
M.7A.15.19					
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	no data				
M.7A.16.18	Total	0.0	0	0.0%	0.0%
M.7A.16.19					
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	Multi-family 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)	% No. of Dwellings with no CO2 data
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	Multi-family House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	Total	0.0	0.0		
M.7A.20.9	Weighted Average				
M.7A.20.10					
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 2025

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 structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	Maturity Extension Triggers	Belgian allows for "Failure to pay" and "Default"
HG.1.8	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.9	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.11	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14	Non-performing loans	Loans that are more than 90 days past due.
HG.1.15	Valuation Method	Sale price of the properties is compared to a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
OHG.1.1	NPV assumptions (when stated)	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	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 single indicators etc.)	
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1	Confidential Information	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

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

HTT 2025

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	

1. Additional information on the programme						
Field Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVKVRZYO1T647			
E.1.1.3	Back-up servicer					
E.1.1.4	BUS facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jureen De Raedemaeker				
OE.1.1.1	where applicable - paying agent					
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Additional information on the swaps						
Field Number	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
1. General Information			Total Assets			
E.3.1.1	Weighted Average Seasoning (years)		4.73			
E.3.1.2	Weighted Average Maturity (years)**		15.58			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
2. Assets						
E.3.2.1	1-30 days	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.2	30-60 days	0.02%				0.02%
E.3.2.3	60-90 days	0.08%				0.08%
E.3.2.4	90-180 days	0.02%				0.02%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						



EUR 20 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/01/2025

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	1.07	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2025	4.07	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2025	2.30	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2025	5.30	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2025	2.86	10/12/2028
BD@286930	BE6359407879	2,500,000,000	29/01/2025	29/01/2032	EUR	Fixed	2.90 %	NACT	29/01/2026	7.00	29/01/2033
BD@286935	BE6359408885	2,500,000,000	29/01/2025	29/01/2035	EUR	Fixed	3.05 %	NACT	29/01/2026	10.00	29/01/2036

16,500,000,000

Totals

Total Outstanding (in EUR):	16,500,000,000
Current Weighted Average Fixed Coupon:	1.12 %
Weighted Average Remaining Average Life*	4.77

* 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
Fitch	NR	
Moody's	Aaa	stable
Standard and Poor's	NR	



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	16,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	21,766,066,442 (II)
Nominal Balance Public Finance Exposures	191,500,000 (III)
Nominal Balance Financial Institution Exposures	645,597,808 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	36.99%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	17,574,608,598 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.51%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	191,245,925 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	645,597,808 (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)	17,574,608,598	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	111.58%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	3,806,155,268 (VIII)
Total Interest Proceeds Residential Mortgage Loans	3,806,155,268
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	18,411,452,330 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	17,574,608,598
Total Principal Proceeds Public Finance Exposures	191,245,925
Total Principal Proceeds Financial Institution Exposures	645,597,808
Impact Derivatives	0
Interest Requirement Covered Bonds	1,412,950,000 (X)
Costs, Fees and expenses Covered Bonds	96,367,385 (XI)
Principal Requirement Covered Bonds	16,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	4,208,290,214
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,857,252,295 (XIII)
Cumulative Cash Outflow Next 180 Days	-45,868,123 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,811,384,172
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MTM Liquid Bonds	187,564,730 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	33,750,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	153,814,730 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/01/2025 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	21,766,066,442
Principal Redemptions between Cut-off Date and Maturity	21,766,066,442
Interest Payments between Cut-off Date and Maturity Date	3,806,155,268
Number of borrowers	139,674
Number of loans	292,651
Average Outstanding Balance per borrower	155,835
Average Outstanding Balance per loan	74,376
Weighted average Current Loan to Current Value	50.88%
Weighted average Current Loan to Original Value	60.61%
Weighted average seasoning (in Years)	4.73
Weighted average remaining maturity (in years, at 0% CPR)	15.58
Weighted average initial maturity (in years, at 0% CPR)	20.31
Percentage of Fixed Rate Loans	87.47%
Percentage of Variable Rate Loans	12.53%
Weighted average interest rate	2.03%
Weighted average interest rate Fixed Rate Loans	1.94%
Weighted average interest rate Variable Rate Loans	2.63%
Weighted Remaining average life (in years, at 0% CPR)	8.24
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.34
% Construction Loans	0.05%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 645,597,808

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000341504	BE0000351602	BE0000363722
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 0.8 22/06/2027	BGB 0 22/10/2027	BGB 3.1 22/06/2035
Currency	EUR	EUR	EUR
Nominal Amount	45,000,000	46,500,000	100,000,000
Maturity Date	22/06/2027	22/10/2027	22/06/2035
Coupon Type	F	F	F
Coupon	0.80 %	0.00 %	3.10 %
Standar & Poor's Rating	AA	AA	AA
Fitch Rating	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3

4. Derivatives

None

5. Prepayments Last Calendar Month

26,635,174 EUR

Stratification Tables

Portfolio Cut-off Date: 31/01/2025

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	3,364,886,670.51	15.46 %	44,226	15.11 %
Oost-Vlaanderen	3,143,246,879.50	14.44 %	44,732	15.29 %
Vlaams-Brabant	3,119,970,811.61	14.33 %	39,809	13.60 %
West-Vlaanderen	2,213,914,717.41	10.17 %	34,819	11.90 %
Brussels	1,969,472,567.04	9.05 %	17,473	5.97 %
Liège	1,735,484,177.73	7.97 %	24,038	8.21 %
Limburg	1,704,865,943.91	7.83 %	26,583	9.08 %
Hainaut	1,635,077,000.98	7.51 %	23,776	8.12 %
Brabant Wallon	1,130,453,804.02	5.19 %	12,943	4.42 %
Namur	1,019,026,577.19	4.68 %	14,411	4.92 %
Luxembourg	695,996,667.18	3.20 %	9,222	3.15 %
Other	33,670,625.13	0.15 %	619	0.21 %
Total	21,766,066,442.21	100.00 %	292,651	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	1,523,656,795.39	7.00 %	10,915	3.73 %
>1 and <=2	1,500,387,594.27	6.89 %	12,186	4.16 %
>2 and <=3	2,572,932,344.51	11.82 %	22,477	7.68 %
>3 and <=4	3,745,921,534.18	17.21 %	36,843	12.59 %
>4 and <=5	3,202,407,004.19	14.71 %	36,849	12.59 %
>5 and <=6	4,029,288,222.21	18.51 %	56,736	19.39 %
>6 and <=7	1,613,314,228.67	7.41 %	27,248	9.31 %
>7 and <=8	925,925,558.82	4.25 %	17,812	6.09 %
>8 and <=9	1,344,006,845.12	6.17 %	31,291	10.69 %
>9 and <=10	580,718,946.16	2.67 %	16,628	5.68 %
>10 and <=11	169,285,821.54	0.78 %	4,513	1.54 %
>11 and <=12	50,564,687.37	0.23 %	1,395	0.48 %
>12 and <=13	33,736,671.89	0.15 %	1,158	0.40 %
>13 and <=14	100,908,725.52	0.46 %	4,404	1.50 %
>14 and <=15	180,579,965.32	0.83 %	5,499	1.88 %
>15 and <=16	107,866,779.04	0.50 %	3,012	1.03 %
>16 and <=17	13,783,565.48	0.06 %	515	0.18 %
>17 and <=18	10,677,964.73	0.05 %	289	0.10 %
>18 and <=19	11,160,361.08	0.05 %	455	0.16 %
>19 and <=20	31,833,328.77	0.15 %	1,555	0.53 %
>20 and <=21	12,680,930.87	0.06 %	602	0.21 %
>21 and <=22	2,784,798.24	0.01 %	123	0.04 %
>22 and <=23	999,705.47	0.00 %	60	0.02 %
>23 and <=24	116,597.68	0.00 %	21	0.01 %
>24 and <=25	195,146.47	0.00 %	35	0.01 %
>27 and <=28	71,627.84	0.00 %	4	0.00 %
>34 and <=35	18,648.04	0.00 %	2	0.00 %
>25 and <=26	186,149.68	0.00 %	20	0.01 %
>28 and <=29	12,572.78	0.00 %	2	0.00 %
>26 and <=27	43,320.88	0.00 %	2	0.00 %
Total	21,766,066,442.21	100.00 %	292,651	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	300,594.27	0.00 %	1,446	0.49 %
<=1	175,278,207.53	0.81 %	8,369	2.86 %
>1 and <=2	258,390,028.93	1.19 %	10,792	3.69 %
>2 and <=3	246,792,065.06	1.13 %	8,091	2.76 %
>3 and <=4	273,715,409.25	1.26 %	10,338	3.53 %
>4 and <=5	469,048,156.80	2.15 %	15,122	5.17 %
>5 and <=6	370,322,489.32	1.70 %	10,695	3.65 %
>6 and <=7	484,953,791.52	2.23 %	12,026	4.11 %
>7 and <=8	533,240,536.21	2.45 %	10,824	3.70 %
>8 and <=9	587,961,476.61	2.70 %	11,356	3.88 %
>9 and <=10	896,786,390.19	4.12 %	15,981	5.46 %
>10 and <=11	719,856,313.84	3.31 %	12,007	4.10 %
>11 and <=12	855,488,225.33	3.93 %	12,940	4.42 %
>12 and <=13	796,146,241.21	3.66 %	11,207	3.83 %
>13 and <=14	937,658,722.99	4.31 %	12,660	4.33 %
>14 and <=15	1,551,141,611.32	7.13 %	19,261	6.58 %
>15 and <=16	1,356,169,506.82	6.23 %	16,071	5.49 %
>16 and <=17	1,564,947,735.75	7.19 %	16,350	5.59 %
>17 and <=18	1,131,155,103.15	5.20 %	11,537	3.94 %
>18 and <=19	885,593,571.42	4.07 %	8,963	3.06 %
>19 and <=20	1,719,571,302.94	7.90 %	15,685	5.36 %
>20 and <=21	1,420,006,234.09	6.52 %	11,322	3.87 %
>21 and <=22	1,526,016,680.20	7.01 %	10,668	3.65 %
>22 and <=23	1,005,743,567.10	4.62 %	6,826	2.33 %
>23 and <=24	837,657,682.99	3.85 %	5,295	1.81 %
>24 and <=25	885,514,325.97	4.07 %	5,010	1.71 %
>25 and <=26	17,175,403.46	0.08 %	145	0.05 %
>26 and <=27	34,853,964.18	0.16 %	245	0.08 %
>27 and <=28	184,545,476.53	0.85 %	1,212	0.41 %
>28 and <=29	21,913,070.76	0.10 %	125	0.04 %
>29 and <=30	17,876,275.12	0.08 %	81	0.03 %
>31 and <=32	246,281.35	0.00 %	1	0.00 %
21,766,066,442.21	100.00 %	292,651	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,780,000.00	0.01 %	17	0.01 %
>1 and <=2	26,087,521.39	0.12 %	189	0.06 %
>2 and <=3	33,164,297.32	0.15 %	256	0.09 %
>3 and <=4	22,564,724.79	0.10 %	281	0.10 %
>4 and <=5	327,270,436.54	1.50 %	2,255	0.77 %
>5 and <=6	23,219,261.56	0.11 %	749	0.26 %
>6 and <=7	40,043,966.38	0.18 %	1,109	0.38 %
>7 and <=8	54,298,278.42	0.25 %	1,556	0.53 %
>8 and <=9	60,782,200.46	0.28 %	2,432	0.83 %
>9 and <=10	1,017,341,047.51	4.67 %	35,333	12.07 %
>10 and <=11	93,367,603.85	0.43 %	4,469	1.53 %
>11 and <=12	212,479,815.60	0.98 %	5,578	1.91 %
>12 and <=13	645,306,742.31	2.96 %	15,381	5.26 %
>13 and <=14	142,640,515.93	0.66 %	3,064	1.05 %
>14 and <=15	1,982,447,645.50	9.11 %	36,970	12.63 %
>15 and <=16	197,264,731.09	0.91 %	3,660	1.25 %
>16 and <=17	289,233,714.54	1.33 %	4,601	1.57 %
>17 and <=18	1,075,854,683.86	4.94 %	16,079	5.49 %
>18 and <=19	215,498,165.10	0.99 %	3,419	1.17 %
>19 and <=20	5,309,238,591.99	24.39 %	65,137	22.26 %
>20 and <=21	522,851,195.89	2.40 %	6,278	2.15 %
>21 and <=22	237,891,932.92	1.09 %	3,282	1.12 %
>22 and <=23	257,127,301.33	1.18 %	3,327	1.14 %
>23 and <=24	163,329,254.80	0.75 %	2,168	0.74 %
>24 and <=25	7,714,836,463.84	35.44 %	63,524	21.71 %
>25 and <=26	488,571,337.33	2.24 %	5,155	1.76 %
>26 and <=27	39,735,303.65	0.18 %	426	0.15 %
>27 and <=28	19,953,706.61	0.09 %	229	0.08 %
>28 and <=29	30,952,147.13	0.14 %	329	0.11 %
>29 and <=30	490,142,401.44	2.25 %	4,974	1.70 %
>30 and <=31	26,258,991.08	0.12 %	360	0.12 %
>33 and <=34	144,822.28	0.00 %	3	0.00 %
>34 and <=35	427,780.99	0.00 %	3	0.00 %
>35 and <=36	96,894.65	0.00 %	2	0.00 %
>36 and <=37	104,060.88	0.00 %	1	0.00 %
>39 and <=40	328,097.34	0.00 %	5	0.00 %
>32 and <=33	262,861.46	0.00 %	3	0.00 %
>31 and <=32	3,080,041.38	0.01 %	42	0.01 %
>40 and <=41	84,128.64	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
21,766,066,442.21	100.00 %	292,651	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	18,648.04	0.00 %	2	0.00 %
1996	12,572.78	0.00 %	2	0.00 %
1997	71,627.84	0.00 %	4	0.00 %
1998	43,320.88	0.00 %	2	0.00 %
1999	183,770.34	0.00 %	14	0.00 %
2000	192,557.67	0.00 %	40	0.01 %
2001	104,925.48	0.00 %	20	0.01 %
2002	688,976.61	0.00 %	53	0.02 %
2003	2,982,895.16	0.01 %	127	0.04 %
2004	10,271,483.25	0.05 %	450	0.15 %
2005	32,611,923.44	0.15 %	1,622	0.55 %
2006	12,504,443.30	0.06 %	523	0.18 %
2007	10,894,172.18	0.05 %	290	0.10 %
2008	11,405,263.28	0.05 %	415	0.14 %
2009	99,774,918.09	0.46 %	2,836	0.97 %
2010	182,238,289.14	0.84 %	5,453	1.86 %
2011	107,175,562.84	0.49 %	4,665	1.59 %
2012	33,292,692.18	0.15 %	1,137	0.39 %
2013	51,754,011.30	0.24 %	1,447	0.49 %
2014	138,808,879.02	0.64 %	3,500	1.20 %
2015	593,549,095.66	2.73 %	17,077	5.84 %
2016	1,251,989,039.90	5.75 %	29,676	10.14 %
2017	946,864,870.31	4.35 %	18,353	6.27 %
2018	1,609,794,300.61	7.40 %	27,319	9.34 %
2019	3,785,433,103.66	17.39 %	53,326	18.22 %
2020	3,292,111,691.29	15.12 %	39,193	13.39 %
2021	3,678,222,659.01	16.90 %	36,816	12.58 %
2022	2,781,617,311.77	12.78 %	24,208	8.27 %
2023	1,488,220,249.63	6.84 %	12,277	4.20 %
2024	1,643,233,187.55	7.55 %	11,804	4.03 %
21,766,066,442.21	100.00 %	292,651	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,565,110,491.06	11.78 %	54,610	39.10 %
>100 and <=200	6,764,001,779.63	31.08 %	45,971	32.91 %
>200 and <=300	6,023,464,527.54	27.67 %	24,728	17.70 %
>300 and <=400	2,997,615,116.94	13.77 %	8,807	6.31 %
>400	3,415,874,527.04	15.69 %	5,558	3.98 %
21,766,066,442.21	100.00 %	139,674	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	24,384,136.10	0.11 %	518	0.18 %
0.5 - 1%	862,325,313.86	3.96 %	9,203	3.14 %
1 - 1.5%	6,298,227,770.24	28.94 %	73,858	25.24 %
1.5 - 2%	7,571,051,281.38	34.78 %	113,989	38.95 %
2 - 2.5%	1,757,349,561.44	8.07 %	29,374	10.04 %
2.5 - 3%	1,501,197,360.16	6.90 %	19,762	6.75 %
3 - 3.5%	1,929,621,906.76	8.87 %	17,249	5.89 %
3.5 - 4%	1,062,019,841.52	4.88 %	12,043	4.12 %
4 - 4.5%	345,722,069.83	1.59 %	5,707	1.95 %
4.5 - 5%	151,289,510.03	0.70 %	3,643	1.24 %
5 - 5.5%	130,339,857.76	0.60 %	3,322	1.14 %
5.5 - 6%	84,899,078.59	0.39 %	2,524	0.86 %
6 - 6.5%	34,330,257.97	0.16 %	1,043	0.36 %
6.5 - 7%	12,379,888.52	0.06 %	358	0.12 %
8 - 8.5%	9,017.78	0.00 %	2	0.00 %
7.5 - 8%	30,616.30	0.00 %	8	0.00 %
7 - 7.5%	874,192.24	0.00 %	47	0.02 %
8.5 - 9%	14,781.73	0.00 %	1	0.00 %
21,766,066,442.21	100.00 %	292,651	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	19,039,848,752.89	87.47 %	255,492	87.30 %
Variable	24,744,986.06	0.11 %	1,973	0.67 %
Variable With Cap	2,701,472,703.26	12.41 %	35,186	12.02 %
21,766,066,442.21	100.00 %	292,651	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2025	871,300,262.00	4.00 %	14,694	5.02 %
2026	207,970,260.48	0.96 %	3,198	1.09 %
2027	189,604,736.50	0.87 %	2,312	0.79 %
2028	317,666,666.46	1.46 %	3,804	1.30 %
2029	341,545,232.97	1.57 %	3,693	1.26 %
2030	20,703,851.63	0.10 %	276	0.09 %
2031	189,299,436.49	0.87 %	1,269	0.43 %
2032	133,198,626.83	0.61 %	906	0.31 %
2033	73,660,284.80	0.34 %	1,073	0.37 %
2034	247,045,570.93	1.14 %	2,880	0.98 %
2035	26,300,220.88	0.12 %	244	0.08 %
2036	43,737,582.98	0.20 %	292	0.10 %
2037	9,450,792.39	0.04 %	82	0.03 %
2038	761,780.62	0.00 %	8	0.00 %
2039	785,441.09	0.00 %	6	0.00 %
Fixed To Maturity	19,093,035,695.16	87.72 %	257,914	88.13 %
Total	21,766,066,442.21	100.00 %	292,651	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	21,766,047,794.17	100.00 %	292,649	100.00 %
Twice A Year	18,648.04	0.00 %	2	0.00 %
Total	21,766,066,442.21	100.00 %	292,651	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	20,844,264,894.39	95.76 %	284,479	97.21 %
Interest only	786,826,278.98	3.61 %	4,904	1.68 %
Linear	134,975,268.84	0.62 %	3,268	1.12 %
Total	21,766,066,442.21	100.00 %	292,651	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,394,779,816.35	6.41 %	45,123	15.42 %
11-20%	1,669,512,736.14	7.67 %	37,915	12.96 %
21-30%	2,165,320,609.38	9.95 %	38,361	13.11 %
31-40%	2,647,815,625.62	12.16 %	38,838	13.27 %
41-50%	2,969,517,616.15	13.64 %	37,190	12.71 %
51-60%	3,126,972,385.89	14.37 %	33,948	11.60 %
61-70%	3,197,562,114.99	14.69 %	28,501	9.74 %
71-80%	2,172,706,466.30	9.98 %	16,625	5.68 %
81-90%	1,362,023,462.78	6.26 %	9,047	3.09 %
91-100%	646,135,222.04	2.97 %	3,903	1.33 %
101-110%	91,220,049.51	0.42 %	798	0.27 %
111-120%	71,254,648.03	0.33 %	596	0.20 %
>120%	251,245,689.03	1.15 %	1,806	0.62 %
Total	21,766,066,442.21	100.00 %	292,651	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	975,591,551.06	4.48 %	29,136	9.96 %
11-20%	1,041,827,898.24	4.79 %	27,374	9.35 %
21-30%	1,410,360,913.69	6.48 %	29,567	10.10 %
31-40%	1,921,487,747.97	8.83 %	32,680	11.17 %
41-50%	2,356,974,050.13	10.83 %	34,712	11.86 %
51-60%	2,774,420,224.48	12.75 %	36,025	12.31 %
61-70%	3,291,858,712.42	15.12 %	36,711	12.54 %
71-80%	3,787,458,529.00	17.40 %	34,987	11.96 %
81-90%	2,700,358,765.76	12.41 %	20,018	6.84 %
91-100%	844,239,931.62	3.88 %	5,601	1.91 %
101-110%	145,639,338.33	0.67 %	1,450	0.50 %
111-120%	99,998,033.03	0.46 %	1,011	0.35 %
>120%	415,850,746.48	1.91 %	3,379	1.15 %
Total	21,766,066,442.21	100.00 %	292,651	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	131,733,780.96	0.61 %	15,761	5.39 %
21-40%	434,835,821.55	2.00 %	18,084	6.18 %
41-60%	1,042,541,765.94	4.79 %	25,361	8.67 %
61-80%	2,230,971,610.20	10.25 %	36,103	12.34 %
81-100%	4,169,799,887.70	19.16 %	44,610	15.24 %
101-120%	897,753,964.96	4.12 %	17,256	5.90 %
121-140%	947,859,958.39	4.35 %	16,180	5.53 %
141-160%	1,053,155,064.09	4.84 %	15,971	5.46 %
161-180%	1,740,035,003.24	7.99 %	18,989	6.49 %
181-200%	1,687,063,419.89	7.75 %	16,461	5.62 %
201-300%	3,459,284,548.10	15.89 %	37,514	12.82 %
301-400%	1,531,796,119.99	7.04 %	13,784	4.71 %
401-500%	695,280,960.06	3.19 %	5,681	1.94 %
>500%	1,743,954,537.14	8.01 %	10,896	3.72 %
21,766,066,442.21	100.00 %		292,651	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	457,097,645.45	2.10 %	21,089	7.21 %
>1 and <=2	502,020,096.76	2.31 %	17,719	6.05 %
>2 and <=3	825,243,610.63	3.79 %	25,599	8.75 %
>3 and <=4	940,358,157.04	4.32 %	21,361	7.30 %
>4 and <=5	1,312,164,004.37	6.03 %	24,626	8.41 %
>5 and <=6	1,543,447,942.27	7.09 %	25,277	8.64 %
>6 and <=7	1,542,629,260.14	7.09 %	21,671	7.41 %
>7 and <=8	2,605,347,384.64	11.97 %	32,240	11.02 %
>8 and <=9	2,618,366,166.20	12.03 %	28,436	9.72 %
>9 and <=10	1,435,471,584.98	6.59 %	14,837	5.07 %
>10 and <=11	3,516,241,533.01	16.15 %	30,385	10.38 %
>11 and <=12	1,947,084,222.53	8.95 %	13,679	4.67 %
>12 and <=13	682,298,939.14	3.13 %	4,630	1.58 %
>13 and <=14	1,529,898,760.58	7.03 %	9,143	3.12 %
>14 and <=15	92,356,705.67	0.42 %	596	0.20 %
>15 and <=16	152,836,109.85	0.70 %	989	0.34 %
>16 and <=17	58,143,221.66	0.27 %	349	0.12 %
>17 and <=18	5,061,097.29	0.02 %	25	0.01 %
21,766,066,442.21	100.00 %		292,651	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	19,093,035,695.16	87.72 %	257,914	88.13 %
>=0 and <=1	1,101,949,662.86	5.06 %	18,174	6.21 %
>1 and <=2	484,592,262.58	2.23 %	5,836	1.99 %
>2 and <=3	362,249,084.60	1.66 %	3,967	1.36 %
>3 and <=4	319,329,375.15	1.47 %	2,157	0.74 %
>4 and <=5	271,851,261.43	1.25 %	3,486	1.19 %
>5 and <=6	115,726,941.11	0.53 %	977	0.33 %
>7 and <=8	1,010,330.53	0.00 %	9	0.00 %
>6 and <=7	16,321,828.79	0.07 %	131	0.04 %
21,766,066,442.21	100.00 %		292,651	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	55,451,149,048.68	82.97 %	139,047	81.50 %
Other/No data	11,377,687,980.50	17.03 %	31,570	18.50 %
66,828,837,029.18	100.00 %		170,617	100.00 %

18. IFRS9 Norms

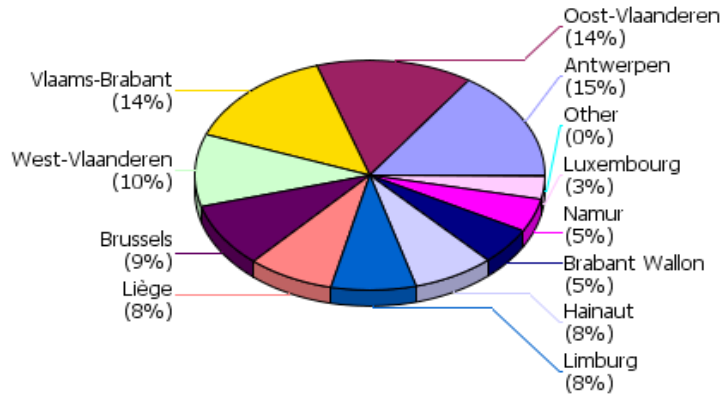
	In EUR	In %	In number of loans	In %
Phase 1	19,658,407,517.34	90.32 %	268,141	91.62 %
Phase 2	2,106,158,758.78	9.68 %	23,039	7.87 %
Phase 3	1,500,166.09	0.01 %	19	0.01 %
Other/No data	0.00	0.00 %	1,452	0.50 %
21,766,066,442.21	100.00 %		292,651	100.00 %



Stratification Tables

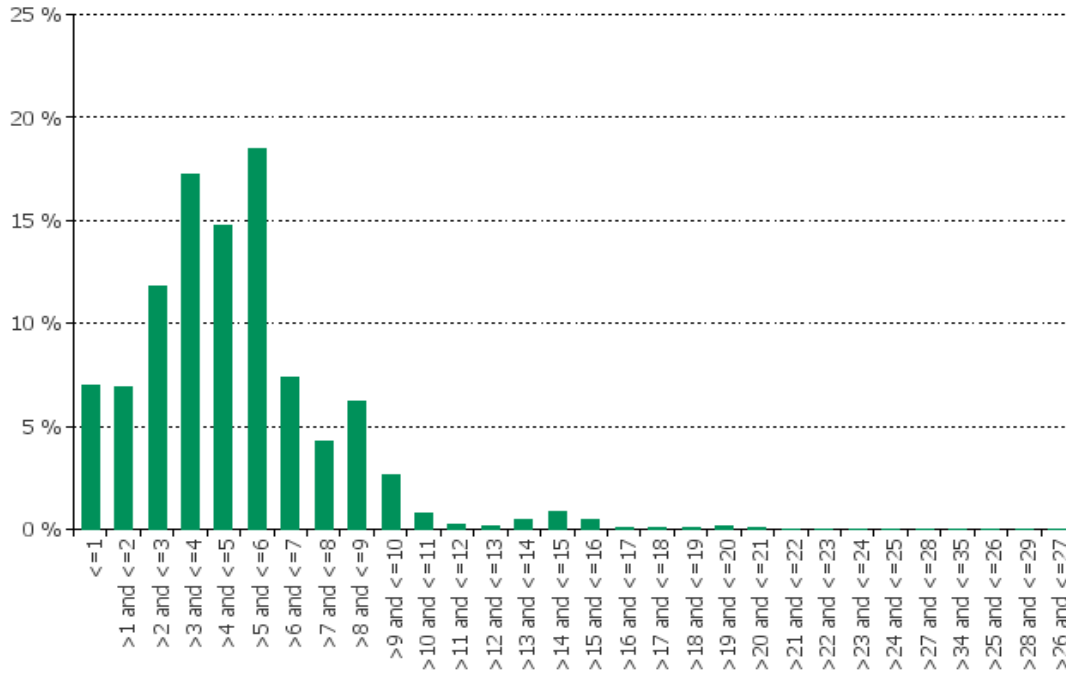
Portfolio Cut-off Date 31/01/2025

1. Geographic distribution



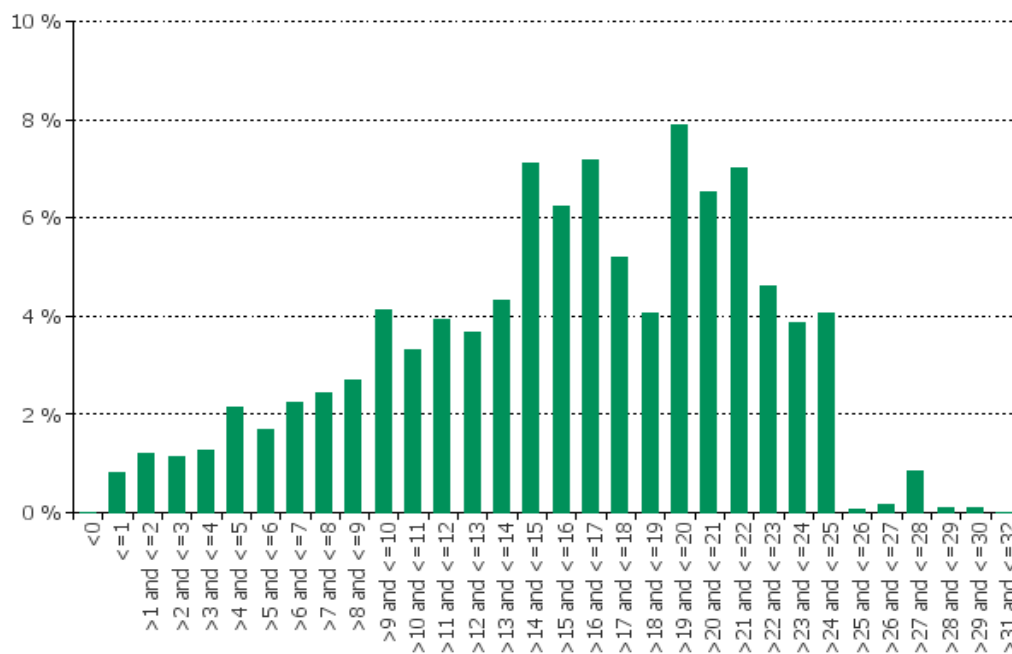
2. Seasoning

Distribution per Seasoning



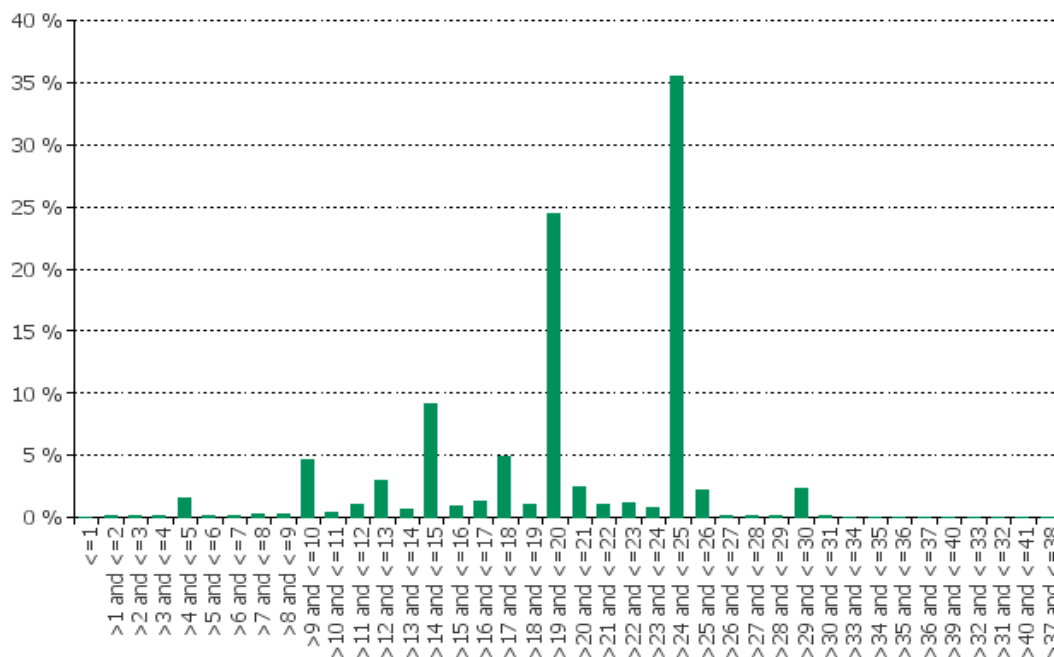
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)

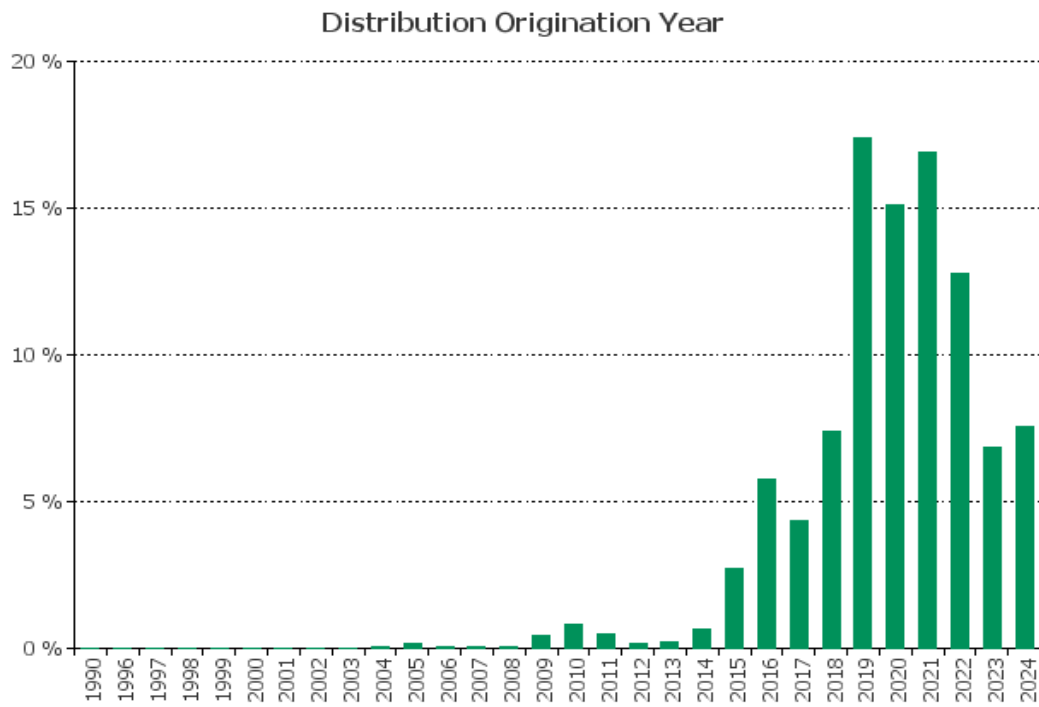


4. Original term to maturity

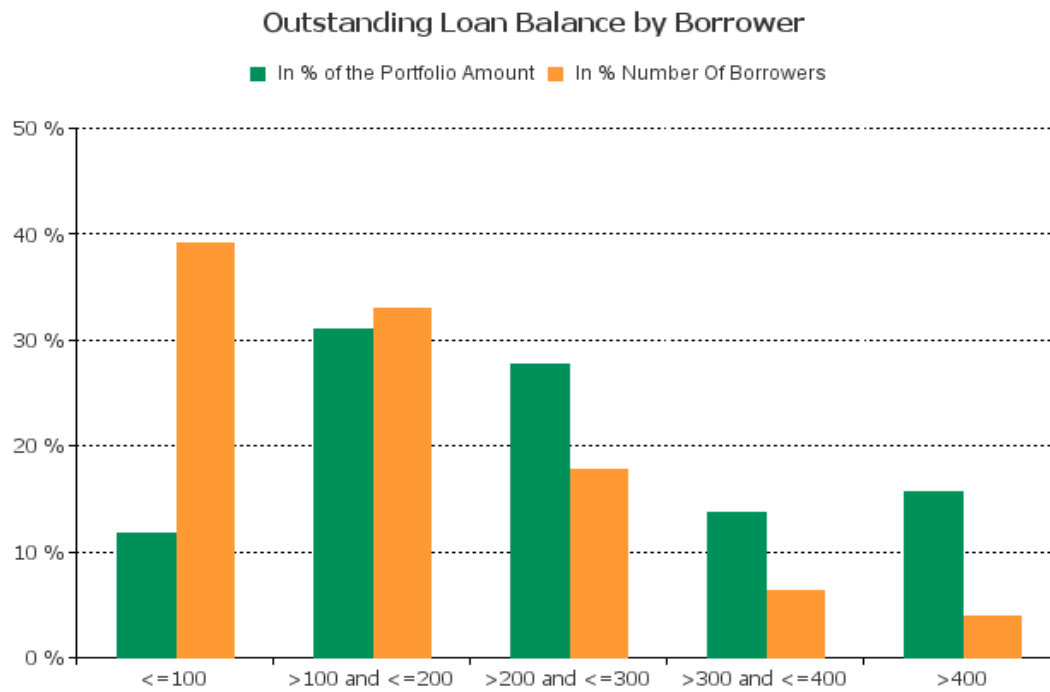
Distribution of Initial Term (in years)



5. Origination Year

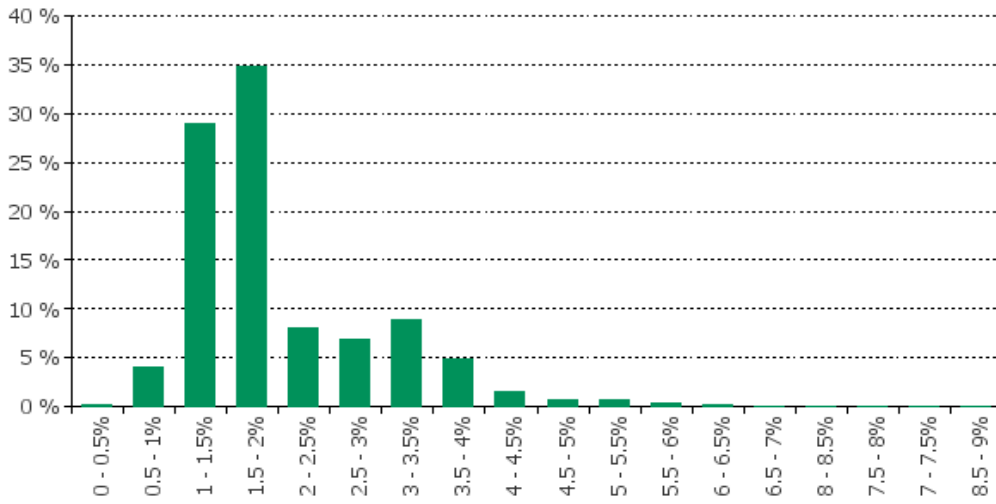


6. Outstanding Loan Balance by Borrower



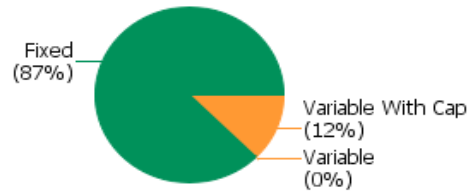
7. Interest Rate

Distribution per Interest Rate



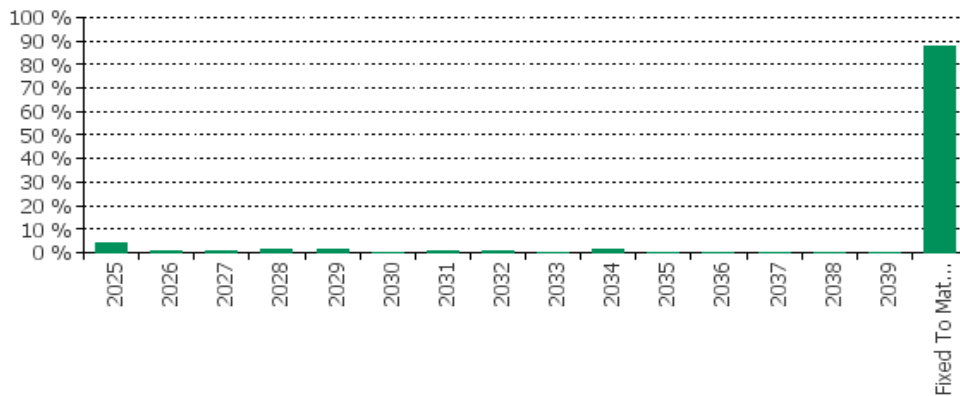
8. Interest Rate Type

Distribution per Interest Type



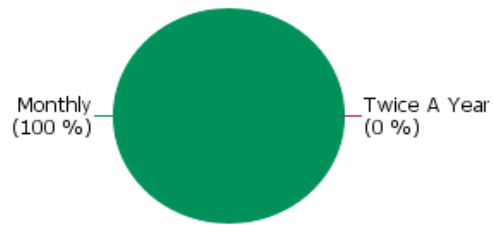
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



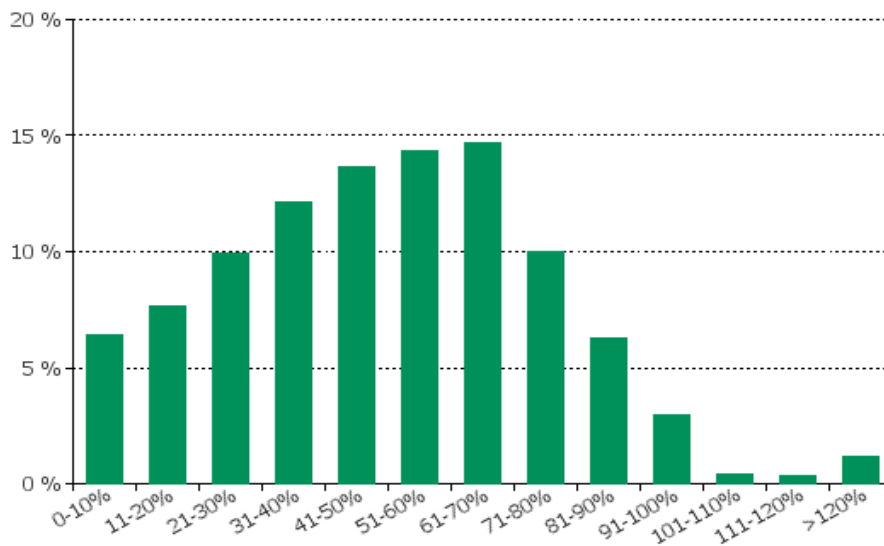
11. Repayment Type

Distribution per Repayment Type

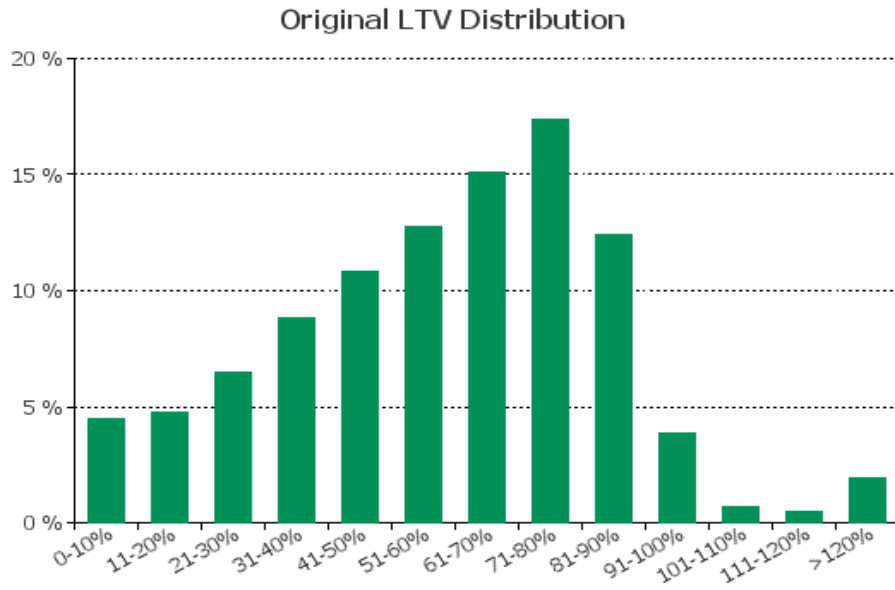


12. Current Loan to Current Value (LTV)

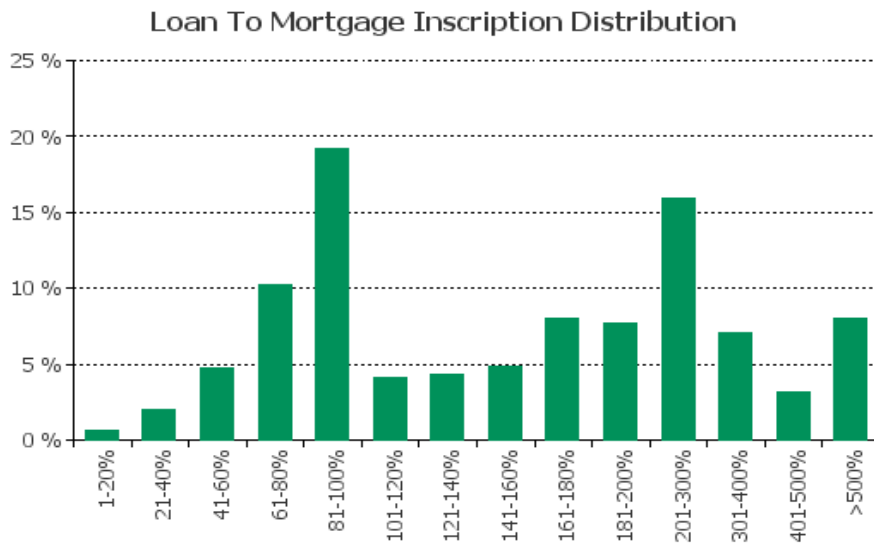
Current LTV Distribution



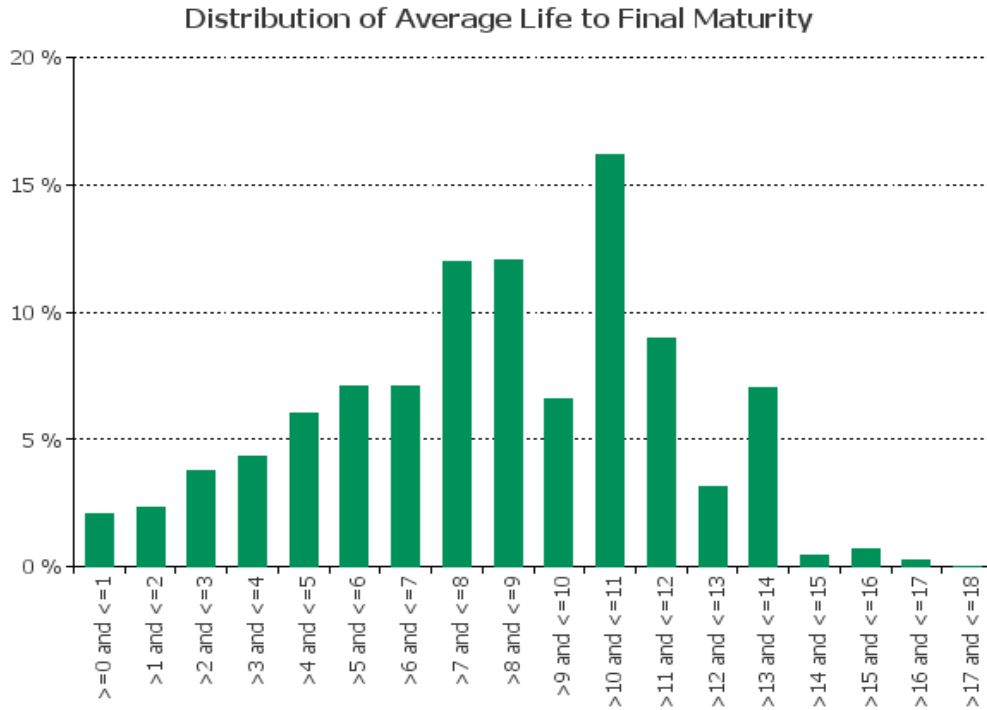
13. Current Loan to Original Value (LTOV)



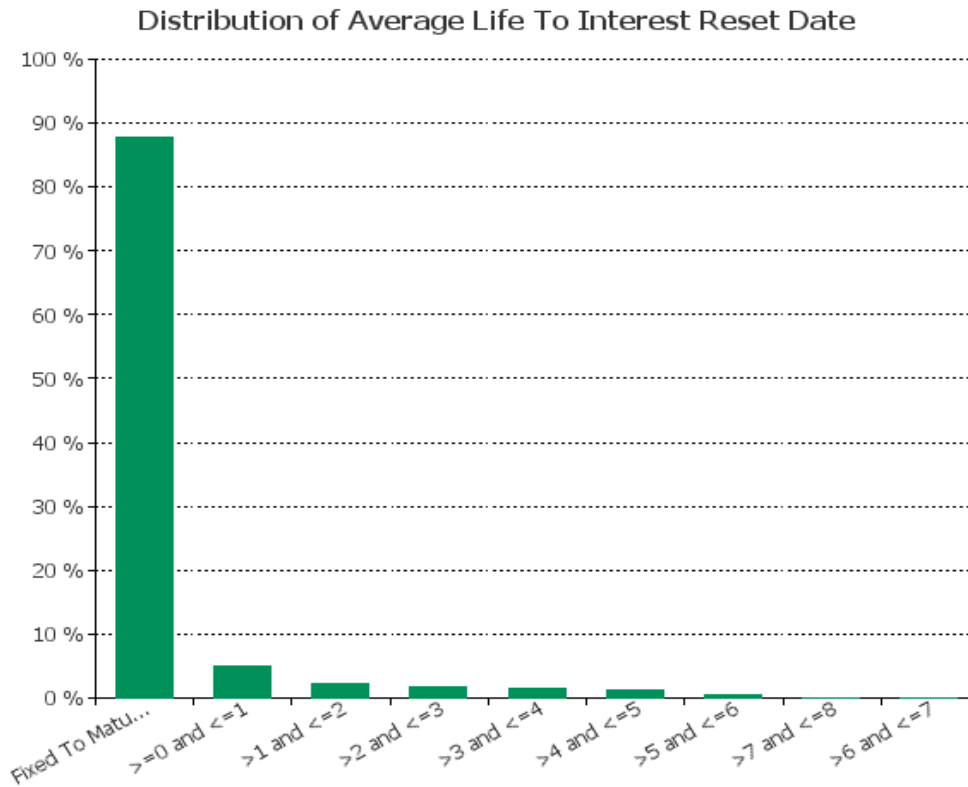
14. Loan to Mortgage Inscription Ratio (LTM)



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

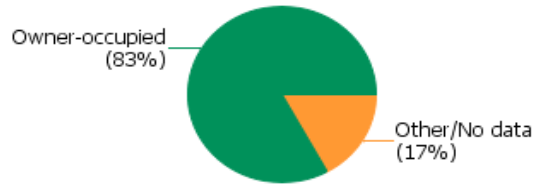


16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



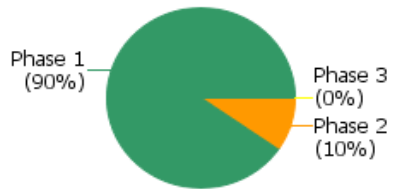
17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





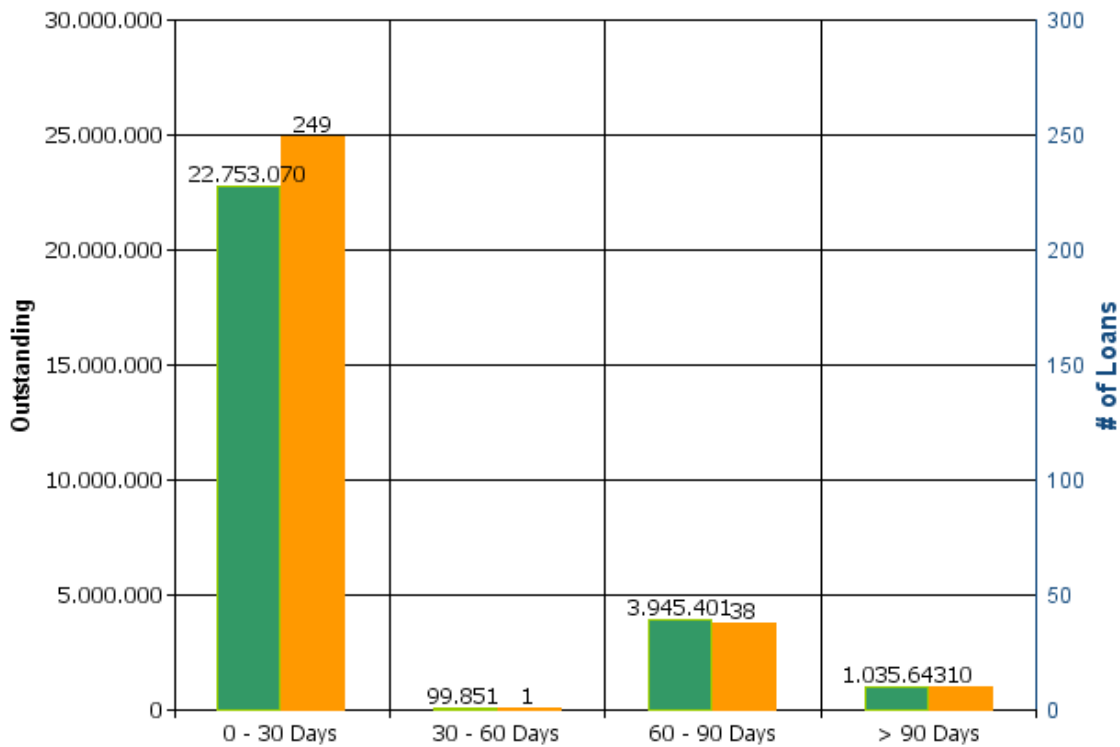
Cover Pool Performance

Portfolio Cut-off | 31/01/2025

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	21,738,232,477.25	99.87 %	292,353	99.90 %
0 - 30 Days	22,753,069.94	0.10 %	249	0.09 %
30 - 60 Days	99,850.91	0.00 %	1	0.00 %
60 - 90 Days	3,945,401.27	0.02 %	38	0.01 %
> 90 Days	1,035,642.84	0.00 %	10	0.00 %
Total	21,766,066,442.21	100.00 %	292,651	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio (EUR million)

Jan/2025

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/02/2025	1	16,500,000,000	21,633,556,953	21,596,864,839	21,541,939,567	21,450,697,713
01/03/2025	2	16,500,000,000	21,502,276,719	21,432,920,284	21,329,297,791	21,157,687,024
01/04/2025	3	16,500,000,000	21,371,317,355	21,266,252,916	21,109,613,242	20,851,078,670
01/05/2025	4	16,500,000,000	21,234,892,742	21,095,815,240	20,888,890,937	20,548,480,672
01/06/2025	5	16,500,000,000	21,096,056,592	20,922,342,265	20,664,431,622	20,241,580,400
01/07/2025	6	16,500,000,000	20,957,348,005	20,750,659,593	20,444,421,935	19,943,981,942
01/08/2025	7	16,500,000,000	20,827,006,889	20,586,628,178	20,231,227,928	19,652,413,770
01/09/2025	8	16,500,000,000	20,689,826,596	20,416,344,714	20,012,857,591	19,357,950,768
01/10/2025	9	16,500,000,000	20,557,360,810	20,252,332,913	19,803,225,840	19,076,658,257
01/11/2025	10	16,500,000,000	20,425,728,812	20,088,524,546	19,593,093,699	18,794,293,054
01/12/2025	11	16,500,000,000	20,283,479,490	19,915,879,781	19,376,897,357	18,510,719,558
01/01/2026	12	16,500,000,000	20,152,554,590	19,753,766,876	19,170,293,396	18,235,784,097
01/02/2026	13	14,000,000,000	20,019,078,780	19,589,650,399	18,962,675,533	17,961,885,169
01/03/2026	14	14,000,000,000	19,882,902,804	19,426,587,092	18,761,629,441	17,703,448,293
01/04/2026	15	14,000,000,000	19,750,227,046	19,264,227,198	18,557,511,101	17,436,674,541
01/05/2026	16	14,000,000,000	19,615,373,873	19,101,287,866	18,355,260,584	17,175,942,213
01/06/2026	17	14,000,000,000	19,480,462,727	18,937,738,139	18,151,817,008	16,913,626,664
01/07/2026	18	14,000,000,000	19,348,707,025	18,778,778,849	17,955,153,090	16,661,796,707
01/08/2026	19	14,000,000,000	19,215,178,412	18,617,553,009	17,755,726,914	16,406,947,762
01/09/2026	20	14,000,000,000	19,077,380,929	18,452,690,965	17,553,739,909	16,151,602,478
01/10/2026	21	14,000,000,000	18,943,053,077	18,292,686,580	17,358,700,553	15,906,669,327
01/11/2026	22	14,000,000,000	18,809,009,334	18,132,438,715	17,162,874,594	15,660,610,573
01/12/2026	23	14,000,000,000	18,675,532,340	17,974,211,464	16,971,234,133	15,422,265,291
01/01/2027	24	14,000,000,000	18,539,391,406	17,812,919,661	16,776,168,527	15,180,432,475
01/02/2027	25	14,000,000,000	18,409,633,248	17,658,245,542	16,588,202,007	14,946,768,191
01/03/2027	26	14,000,000,000	18,278,177,117	17,505,294,406	16,406,740,131	14,726,695,061
01/04/2027	27	14,000,000,000	18,148,904,082	17,352,007,322	16,221,712,320	14,498,941,905
01/05/2027	28	11,500,000,000	18,009,248,081	17,190,220,912	16,030,910,821	14,269,668,894
01/06/2027	29	11,500,000,000	17,879,478,653	17,037,407,359	15,847,995,548	14,047,099,479
01/07/2027	30	11,500,000,000	17,749,229,886	16,885,531,334	15,668,063,807	13,830,686,347
01/08/2027	31	11,500,000,000	17,624,054,126	16,738,009,641	15,491,679,626	13,617,065,533
01/09/2027	32	11,500,000,000	17,496,960,050	16,589,121,004	15,314,829,326	13,404,598,222
01/10/2027	33	11,500,000,000	17,363,193,949	16,435,274,104	15,135,455,833	13,193,293,643
01/11/2027	34	11,500,000,000	17,235,739,836	16,286,960,543	14,960,726,744	12,985,749,885
01/12/2027	35	10,000,000,000	17,108,684,754	16,140,363,027	14,789,575,621	12,784,570,397
01/01/2028	36	10,000,000,000	16,983,334,508	15,994,932,707	14,619,042,340	12,583,630,867
01/02/2028	37	10,000,000,000	16,859,785,652	15,851,642,952	14,451,232,260	12,386,498,283
01/03/2028	38	10,000,000,000	16,736,071,181	15,710,358,255	14,288,351,645	12,198,357,101
01/04/2028	39	10,000,000,000	16,613,293,234	15,568,654,616	14,123,463,705	12,006,517,297
01/05/2028	40	10,000,000,000	16,488,633,440	15,426,470,645	13,960,034,079	11,818,936,371
01/06/2028	41	10,000,000,000	16,364,744,533	15,284,594,552	13,796,467,974	11,630,983,853
01/07/2028	42	10,000,000,000	16,241,136,458	15,144,246,451	13,636,139,332	11,448,696,676
01/08/2028	43	10,000,000,000	16,121,190,369	15,006,905,187	13,478,109,897	11,268,088,048
01/09/2028	44	10,000,000,000	15,999,655,833	14,868,510,094	13,319,852,002	11,088,613,793
01/10/2028	45	10,000,000,000	15,879,240,079	14,732,385,912	13,165,422,511	10,915,125,738
01/11/2028	46	10,000,000,000	15,761,877,394	14,598,697,032	13,012,774,480	10,742,873,567
01/12/2028	47	10,000,000,000	15,642,396,290	14,464,252,526	12,861,202,322	10,574,216,912
01/01/2029	48	10,000,000,000	15,524,627,126	14,331,005,682	12,710,315,646	10,405,898,854
01/02/2029	49	7,500,000,000	15,403,820,750	14,195,370,282	12,558,000,212	10,237,652,167
01/03/2029	50	7,500,000,000	15,285,255,041	14,064,525,402	12,413,663,210	10,081,260,885

01/04/2029	51	7,500,000,000	15,165,631,222	13,930,787,337	12,264,352,717	9,917,818,284
01/05/2029	52	7,500,000,000	15,044,552,295	13,796,883,589	12,116,571,150	9,758,146,525
01/06/2029	53	7,500,000,000	14,921,736,623	13,661,043,710	11,966,763,572	9,596,678,119
01/07/2029	54	7,500,000,000	14,800,395,329	13,527,713,192	11,820,803,121	9,440,767,130
01/08/2029	55	7,500,000,000	14,682,559,341	13,397,248,559	11,677,027,552	9,286,439,328
01/09/2029	56	7,500,000,000	14,560,949,549	13,263,749,963	11,531,269,154	9,131,679,272
01/10/2029	57	7,500,000,000	14,445,160,433	13,136,678,133	11,392,685,520	8,984,951,418
01/11/2029	58	7,500,000,000	14,328,578,249	13,008,555,326	11,252,880,618	8,837,103,771
01/12/2029	59	7,500,000,000	14,212,315,697	12,881,824,405	11,115,827,159	8,693,689,240
01/01/2030	60	7,500,000,000	14,099,920,054	12,758,274,980	10,981,216,692	8,552,033,786
01/02/2030	61	7,500,000,000	13,988,197,589	12,635,715,687	10,848,069,066	8,412,556,760
01/03/2030	62	7,500,000,000	13,875,875,915	12,515,050,825	10,719,791,291	8,281,269,287
01/04/2030	63	7,500,000,000	13,765,299,020	12,394,261,049	10,589,329,064	8,145,835,602
01/05/2030	64	5,000,000,000	13,651,762,949	12,271,857,061	10,458,944,551	8,012,557,161
01/06/2030	65	5,000,000,000	13,540,612,848	12,151,297,381	10,329,857,130	7,880,145,105
01/07/2030	66	5,000,000,000	13,429,331,471	12,031,652,566	10,202,972,477	7,751,445,508
01/08/2030	67	5,000,000,000	13,319,298,673	11,912,832,233	10,076,519,537	7,622,951,455
01/09/2030	68	5,000,000,000	13,210,050,176	11,795,080,638	9,951,545,494	7,496,520,882
01/10/2030	69	5,000,000,000	13,102,174,344	11,679,557,297	9,829,824,572	7,374,474,413
01/11/2030	70	5,000,000,000	12,994,210,130	11,563,669,536	9,707,539,148	7,251,887,798
01/12/2030	71	5,000,000,000	12,884,456,385	11,447,178,279	9,586,094,203	7,131,808,963
01/01/2031	72	5,000,000,000	12,775,332,987	11,330,976,914	9,464,652,942	7,011,635,350
01/02/2031	73	5,000,000,000	12,667,970,284	11,216,695,777	9,345,367,247	6,893,941,926
01/03/2031	74	5,000,000,000	12,558,795,758	11,102,991,968	9,229,380,977	6,782,328,684
01/04/2031	75	5,000,000,000	12,451,460,144	10,989,428,047	9,111,748,638	6,667,524,333
01/05/2031	76	5,000,000,000	12,341,524,676	10,874,522,178	8,994,283,892	6,554,590,340
01/06/2031	77	5,000,000,000	12,229,746,820	10,757,754,097	8,875,076,675	6,440,323,691
01/07/2031	78	5,000,000,000	12,122,743,154	10,646,126,216	8,761,367,126	6,331,746,867
01/08/2031	79	5,000,000,000	12,015,491,524	10,534,041,557	8,647,078,237	6,222,682,940
01/09/2031	80	5,000,000,000	11,908,282,536	10,422,343,802	8,533,630,791	6,115,032,274
01/10/2031	81	5,000,000,000	11,799,165,095	10,309,891,698	8,420,780,063	6,009,430,437
01/11/2031	82	5,000,000,000	11,692,665,307	10,199,505,651	8,309,433,893	5,904,852,376
01/12/2031	83	5,000,000,000	11,586,638,023	10,090,428,379	8,200,336,720	5,803,438,367
01/01/2032	84	2,500,000,000	11,477,465,457	9,978,400,663	8,088,669,907	5,700,164,945
01/02/2032	85	2,500,000,000	11,373,598,792	9,871,329,011	7,981,525,295	5,600,835,591
01/03/2032	86	2,500,000,000	11,267,255,070	9,763,514,838	7,875,568,252	5,504,582,397
01/04/2032	87	2,500,000,000	11,164,247,640	9,657,846,641	7,770,520,431	5,408,155,915
01/05/2032	88	2,500,000,000	11,057,307,056	9,549,635,029	7,664,544,376	5,312,531,565
01/06/2032	89	2,500,000,000	10,950,080,480	9,440,989,056	7,558,074,287	5,216,544,977
01/07/2032	90	2,500,000,000	10,846,418,281	9,336,263,318	7,455,838,998	5,124,888,307
01/08/2032	91	2,500,000,000	10,744,063,881	9,232,474,235	7,354,203,218	5,033,616,558
01/09/2032	92	2,500,000,000	10,641,349,692	9,128,701,716	7,253,049,337	4,943,354,481
01/10/2032	93	2,500,000,000	10,539,167,072	9,026,204,132	7,153,960,427	4,855,832,970
01/11/2032	94	2,500,000,000	10,437,437,956	8,923,917,524	7,054,902,613	4,768,314,023
01/12/2032	95	2,500,000,000	10,335,437,198	8,822,203,142	6,957,325,081	4,683,086,778
01/01/2033	96	2,500,000,000	10,235,450,399	8,722,037,276	6,860,839,724	4,598,580,597
01/02/2033	97	2,500,000,000	10,135,314,068	8,622,058,603	6,764,947,003	4,515,101,803
01/03/2033	98	2,500,000,000	10,035,827,282	8,524,345,836	6,672,915,193	4,436,635,652
01/04/2033	99	2,500,000,000	9,936,363,083	8,425,547,166	6,578,801,026	4,355,535,225
01/05/2033	100	2,500,000,000	9,838,712,741	8,329,050,641	6,487,448,261	4,277,448,306
01/06/2033	101	2,500,000,000	9,740,104,131	8,231,587,535	6,395,228,972	4,198,784,453
01/07/2033	102	2,500,000,000	9,642,289,902	8,135,546,768	6,305,056,909	4,122,613,075
01/08/2033	103	2,500,000,000	9,545,467,018	8,040,193,887	6,215,311,212	4,046,719,150
01/09/2033	104	2,500,000,000	9,448,181,837	7,944,752,318	6,125,912,835	3,971,619,347
01/10/2033	105	2,500,000,000	9,351,115,497	7,850,224,933	6,038,128,049	3,898,658,605
01/11/2033	106	2,500,000,000	9,252,903,138	7,754,601,319	5,949,408,444	3,825,104,401
01/12/2033	107	2,500,000,000	9,156,525,902	7,661,234,355	5,863,309,583	3,754,295,187
01/01/2034	108	2,500,000,000	9,061,206,484	7,568,622,166	5,777,700,112	3,683,809,869
01/02/2034	109	2,500,000,000	8,965,667,970	7,476,119,398	5,692,571,479	3,614,159,566
01/03/2034	110	2,500,000,000	8,870,541,092	7,385,464,456	5,610,624,352	3,548,501,833
01/04/2034	111	2,500,000,000	8,775,638,940	7,294,058,228	5,527,092,067	3,480,864,837

01/05/2034	112	2,500,000,000	8,681,657,008	7,204,098,855	5,445,489,235	3,415,414,740
01/06/2034	113	2,500,000,000	8,588,291,397	7,114,536,147	5,364,113,064	3,350,125,583
01/07/2034	114	2,500,000,000	8,495,995,025	7,026,525,530	5,284,716,920	3,287,009,630
01/08/2034	115	2,500,000,000	8,403,878,683	6,938,553,361	5,205,280,360	3,223,888,351
01/09/2034	116	2,500,000,000	8,310,493,587	6,849,813,640	5,125,639,315	3,161,116,698
01/10/2034	117	2,500,000,000	8,220,060,183	6,764,154,128	5,049,083,446	3,101,138,184
01/11/2034	118	2,500,000,000	8,129,947,985	6,678,655,524	4,972,584,708	3,041,216,792
01/12/2034	119	2,500,000,000	8,040,792,689	6,594,573,335	4,897,896,638	2,983,258,516
01/01/2035	120	0	7,951,431,106	6,510,223,772	4,822,951,816	2,925,168,014
01/02/2035	121		7,863,823,935	6,427,575,350	4,749,613,562	2,868,486,355
01/03/2035	122		7,776,627,090	6,346,565,873	4,678,978,048	2,815,013,819
01/04/2035	123		7,689,674,190	6,264,959,048	4,607,067,177	2,760,010,206
01/05/2035	124		7,603,402,099	6,184,503,163	4,536,708,673	2,706,718,668
01/06/2035	125		7,517,545,451	6,104,297,611	4,466,484,877	2,653,534,350
01/07/2035	126		7,431,825,769	6,024,787,265	4,397,457,517	2,601,816,012
01/08/2035	127		7,346,760,943	5,945,725,906	4,328,714,206	2,550,295,253
01/09/2035	128		7,261,607,620	5,866,843,904	4,260,422,357	2,499,429,111
01/10/2035	129		7,176,584,422	5,788,634,299	4,193,281,350	2,449,955,831
01/11/2035	130		7,091,833,564	5,710,572,233	4,126,212,698	2,400,559,545
01/12/2035	131		7,008,051,194	5,633,845,341	4,060,753,898	2,352,792,489
01/01/2036	132		6,924,298,608	5,557,074,542	3,995,232,561	2,305,024,996
01/02/2036	133		6,841,342,690	5,481,186,233	3,930,651,076	2,258,159,882
01/03/2036	134		6,757,614,710	5,405,513,811	3,867,161,932	2,212,881,203
01/04/2036	135		6,675,223,503	5,330,551,522	3,803,834,516	2,167,424,490
01/05/2036	136		6,592,011,462	5,255,461,368	3,741,020,473	2,122,895,075
01/06/2036	137		6,509,387,740	5,180,787,925	3,678,486,314	2,078,567,866
01/07/2036	138		6,427,930,938	5,107,559,512	3,617,566,578	2,035,765,173
01/08/2036	139		6,347,363,532	5,034,987,364	3,557,095,907	1,993,257,203
01/09/2036	140		6,266,497,107	4,962,409,907	3,496,905,676	1,951,229,283
01/10/2036	141		6,186,142,559	4,890,736,627	3,437,916,515	1,910,450,531
01/11/2036	142		6,106,964,400	4,819,949,849	3,379,540,555	1,870,056,605
01/12/2036	143		6,027,500,760	4,749,424,249	3,321,894,806	1,830,623,567
01/01/2037	144		5,949,414,445	4,679,944,407	3,264,973,775	1,791,634,803
01/02/2037	145		5,870,934,838	4,610,377,741	3,208,260,363	1,753,056,924
01/03/2037	146		5,793,358,726	4,542,488,051	3,153,755,390	1,716,680,324
01/04/2037	147		5,716,182,300	4,474,373,380	3,098,564,405	1,679,494,442
01/05/2037	148		5,639,315,843	4,406,960,227	3,044,368,386	1,643,354,772
01/06/2037	149		5,562,343,483	4,339,436,072	2,990,098,259	1,607,223,250
01/07/2037	150		5,486,359,927	4,273,132,379	2,937,164,563	1,572,298,896
01/08/2037	151		5,410,146,702	4,206,625,714	2,884,097,231	1,537,352,106
01/09/2037	152		5,334,740,604	4,140,958,869	2,831,855,148	1,503,111,177
01/10/2037	153		5,259,397,614	4,075,774,755	2,780,417,803	1,469,759,287
01/11/2037	154		5,184,514,772	4,010,929,839	2,729,223,133	1,436,586,615
01/12/2037	155		5,109,902,314	3,946,718,098	2,678,920,669	1,404,328,496
01/01/2038	156		5,035,373,421	3,882,558,174	2,628,668,436	1,372,149,038
01/02/2038	157		4,961,843,981	3,819,373,863	2,579,313,335	1,340,683,295
01/03/2038	158		4,888,729,740	3,757,328,958	2,531,583,564	1,310,839,058
01/04/2038	159		4,815,575,043	3,694,827,136	2,483,140,339	1,280,309,567
01/05/2038	160		4,743,287,745	3,633,389,872	2,435,840,848	1,250,773,635
01/06/2038	161		4,670,837,523	3,571,824,151	2,388,477,036	1,221,258,216
01/07/2038	162		4,598,944,456	3,511,074,411	2,342,075,019	1,192,623,366
01/08/2038	163		4,528,270,640	3,451,254,800	2,296,317,231	1,164,370,024
01/09/2038	164		4,457,613,264	3,391,640,515	2,250,913,305	1,136,513,292
01/10/2038	165		4,387,908,777	3,333,124,824	2,206,633,968	1,109,588,977
01/11/2038	166		4,318,689,549	3,274,980,758	2,162,626,731	1,082,854,288
01/12/2038	167		4,249,574,862	3,217,279,647	2,119,294,900	1,056,807,606
01/01/2039	168		4,180,745,559	3,159,801,809	2,076,139,435	1,030,902,694
01/02/2039	169		4,112,496,926	3,102,947,815	2,033,598,622	1,005,502,178
01/03/2039	170		4,044,516,016	3,046,979,750	1,992,330,811	981,328,109
01/04/2039	171		3,977,015,045	2,991,045,512	1,950,783,158	956,793,916
01/05/2039	172		3,909,354,541	2,935,333,198	1,909,735,186	932,821,701
01/06/2039	173		3,842,698,155	2,880,390,691	1,869,223,512	909,166,334
01/07/2039	174		3,775,932,218	2,825,698,863	1,829,218,060	886,061,108
01/08/2039	175		3,709,476,635	2,771,258,934	1,789,413,884	863,108,942
01/09/2039	176		3,643,749,739	2,717,539,005	1,750,264,063	840,649,596
01/10/2039	177		3,579,744,237	2,665,420,934	1,712,471,534	819,126,314
01/11/2039	178		3,516,949,631	2,614,223,614	1,675,306,922	797,955,218
01/12/2039	179		3,454,715,495	2,563,748,581	1,638,916,584	777,422,435
01/01/2040	180		3,394,345,370	2,514,675,516	1,603,457,536	757,380,819

01/02/2040	181	3,334,760,692	2,466,342,444	1,568,638,896	737,796,241
01/03/2040	182	3,275,605,483	2,418,748,062	1,534,707,723	718,976,482
01/04/2040	183	3,217,481,447	2,371,798,965	1,501,090,971	700,249,227
01/05/2040	184	3,159,466,115	2,325,209,488	1,467,982,881	681,997,370
01/06/2040	185	3,102,416,730	2,279,351,469	1,435,371,420	664,022,237
01/07/2040	186	3,046,227,626	2,234,395,645	1,403,598,324	646,661,869
01/08/2040	187	2,990,519,208	2,189,813,350	1,372,094,289	629,469,930
01/09/2040	188	2,935,160,155	2,145,631,246	1,340,991,532	612,595,337
01/10/2040	189	2,880,829,440	2,102,458,290	1,310,774,870	596,337,117
01/11/2040	190	2,827,218,051	2,059,832,596	1,280,933,952	580,292,679
01/12/2040	191	2,774,099,297	2,017,814,247	1,251,715,880	564,731,743
01/01/2041	192	2,721,552,690	1,976,235,551	1,222,805,486	549,351,653
01/02/2041	193	2,669,227,794	1,934,952,812	1,194,216,705	534,235,593
01/03/2041	194	2,617,165,668	1,894,305,749	1,166,444,171	519,814,806
01/04/2041	195	2,565,866,840	1,854,025,726	1,138,737,778	505,318,312
01/05/2041	196	2,515,014,237	1,814,298,118	1,111,594,502	491,251,378
01/06/2041	197	2,464,868,943	1,775,108,134	1,084,817,411	477,387,076
01/07/2041	198	2,415,548,622	1,736,734,075	1,058,753,662	464,007,521
01/08/2041	199	2,367,046,398	1,698,975,404	1,033,101,007	450,847,326
01/09/2041	200	2,319,328,164	1,661,901,583	1,007,987,363	438,024,518
01/10/2041	201	2,272,089,677	1,625,380,813	983,410,140	425,592,630
01/11/2041	202	2,225,243,504	1,589,168,621	959,055,251	413,294,536
01/12/2041	203	2,179,384,796	1,553,863,683	935,440,847	401,465,703
01/01/2042	204	2,134,380,105	1,519,195,071	912,244,071	389,852,020
01/02/2042	205	2,090,073,227	1,485,135,433	889,523,977	378,532,365
01/03/2042	206	2,046,182,690	1,451,720,759	867,512,622	367,752,956
01/04/2042	207	2,002,499,681	1,418,318,982	845,397,041	356,859,870
01/05/2042	208	1,959,498,010	1,385,583,959	823,852,421	346,339,875
01/06/2042	209	1,916,923,659	1,353,180,145	802,539,257	335,951,031
01/07/2042	210	1,874,991,153	1,321,406,937	781,766,431	325,913,833
01/08/2042	211	1,833,459,907	1,289,946,077	761,212,804	316,001,017
01/09/2042	212	1,792,616,344	1,259,071,140	741,103,545	306,350,015
01/10/2042	213	1,751,949,628	1,228,488,494	721,322,505	296,950,856
01/11/2042	214	1,712,107,835	1,198,514,718	701,933,312	287,744,858
01/12/2042	215	1,672,584,185	1,168,925,421	682,918,775	278,802,622
01/01/2043	216	1,633,348,489	1,139,568,541	664,074,484	269,961,116
01/02/2043	217	1,594,363,640	1,110,482,598	645,479,111	261,290,267
01/03/2043	218	1,555,841,658	1,081,991,613	627,473,581	253,029,698
01/04/2043	219	1,517,541,692	1,053,566,394	609,435,226	244,714,794
01/05/2043	220	1,479,524,434	1,025,486,577	591,732,457	236,632,366
01/06/2043	221	1,441,794,278	997,640,140	574,200,305	228,648,730
01/07/2043	222	1,404,446,031	970,202,149	557,033,743	220,903,686
01/08/2043	223	1,367,477,484	943,061,772	540,074,292	213,270,891
01/09/2043	224	1,330,941,124	916,308,214	523,418,462	205,818,180
01/10/2043	225	1,294,476,568	889,740,766	506,991,542	198,541,590
01/11/2043	226	1,258,062,721	863,245,590	490,643,089	191,325,601
01/12/2043	227	1,222,598,151	837,533,852	474,857,667	184,411,049
01/01/2044	228	1,187,463,464	812,085,340	459,258,125	177,597,542
01/02/2044	229	1,152,883,391	787,099,390	443,995,784	170,968,291
01/03/2044	230	1,118,602,531	762,483,294	429,086,692	164,572,519
01/04/2044	231	1,084,651,741	738,087,129	414,301,435	158,228,724
01/05/2044	232	1,051,035,985	714,038,222	399,815,873	152,070,511
01/06/2044	233	1,017,744,605	690,248,485	385,512,201	146,009,032
01/07/2044	234	985,022,672	666,959,466	371,588,165	140,158,535
01/08/2044	235	952,883,179	644,103,492	357,941,603	134,439,372
01/09/2044	236	921,249,168	621,664,232	344,593,038	128,877,592
01/10/2044	237	890,503,861	599,930,773	331,727,538	123,557,333
01/11/2044	238	860,635,217	578,824,926	319,243,235	118,403,713
01/12/2044	239	831,708,002	558,451,616	307,248,519	113,487,884
01/01/2045	240	805,009,362	539,608,003	296,126,123	108,916,341
01/02/2045	241	778,590,540	521,013,952	285,194,919	104,451,511
01/03/2045	242	752,508,313	502,788,870	274,586,513	100,181,413
01/04/2045	243	726,736,687	484,745,981	264,059,537	95,932,647
01/05/2045	244	701,191,611	466,939,274	253,733,501	91,803,337
01/06/2045	245	676,209,735	449,539,533	243,657,280	87,784,263
01/07/2045	246	651,930,925	432,687,765	233,946,139	83,940,053
01/08/2045	247	628,145,189	416,194,032	224,455,995	80,193,873
01/09/2045	248	604,836,110	400,070,291	215,211,639	76,565,364
01/10/2045	249	582,165,476	384,442,681	206,296,005	73,092,615
01/11/2045	250	560,225,867	369,327,025	197,680,760	69,743,494
01/12/2045	251	538,827,441	354,637,123	189,350,857	66,530,787

01/01/2046	252	518,038,879	340,376,543	181,274,534	63,423,295
01/02/2046	253	497,808,889	326,529,704	173,457,851	60,431,390
01/03/2046	254	478,008,867	313,061,833	165,921,440	57,584,572
01/04/2046	255	458,740,406	299,932,788	158,558,826	54,796,229
01/05/2046	256	439,939,223	287,168,100	151,437,153	52,120,524
01/06/2046	257	421,610,646	274,737,447	144,513,425	49,526,901
01/07/2046	258	403,989,284	262,822,593	137,905,885	47,068,661
01/08/2046	259	386,949,683	251,310,205	131,529,849	44,702,311
01/09/2046	260	370,564,974	240,260,721	125,427,009	42,447,620
01/10/2046	261	354,797,112	229,659,833	119,597,775	40,308,948
01/11/2046	262	339,457,634	219,357,924	113,942,430	38,240,227
01/12/2046	263	324,544,807	209,376,999	108,490,295	36,261,182
01/01/2047	264	310,066,829	199,697,393	103,211,575	34,350,739
01/02/2047	265	296,237,180	190,466,863	98,190,514	32,541,221
01/03/2047	266	282,847,711	181,579,434	93,393,763	30,833,100
01/04/2047	267	269,886,408	172,964,821	88,736,663	29,171,518
01/05/2047	268	257,267,424	164,606,934	84,240,940	27,580,061
01/06/2047	269	244,976,115	156,476,762	79,876,499	26,040,401
01/07/2047	270	233,117,736	148,657,897	75,698,439	24,577,157
01/08/2047	271	221,592,622	141,068,726	71,651,251	23,164,617
01/09/2047	272	210,555,745	133,815,161	67,794,185	21,824,807
01/10/2047	273	199,982,085	126,886,635	64,125,796	20,559,229
01/11/2047	274	189,841,320	120,248,124	60,616,282	19,351,737
01/12/2047	275	179,925,612	113,780,310	57,214,732	18,190,918
01/01/2048	276	170,288,051	107,503,123	53,920,750	17,071,013
01/02/2048	277	160,811,729	101,348,519	50,704,481	15,984,768
01/03/2048	278	151,523,425	95,343,217	47,586,546	14,942,378
01/04/2048	279	142,367,057	89,429,811	44,521,602	13,920,760
01/05/2048	280	133,366,581	83,638,528	41,535,995	12,934,000
01/06/2048	281	124,583,523	77,997,871	38,636,260	11,980,086
01/07/2048	282	116,072,555	72,550,139	35,849,273	11,070,348
01/08/2048	283	107,964,239	67,367,652	33,203,786	10,209,986
01/09/2048	284	100,287,397	62,471,311	30,712,199	9,403,837
01/10/2048	285	93,072,574	57,881,869	28,385,895	8,655,913
01/11/2048	286	86,386,920	53,632,938	26,235,282	7,966,226
01/12/2048	287	80,130,610	49,667,078	24,235,530	7,328,844
01/01/2049	288	74,366,870	46,016,379	22,397,031	6,744,194
01/02/2049	289	68,943,933	42,588,444	20,675,874	6,199,549
01/03/2049	290	63,867,250	39,392,003	19,080,128	5,699,182
01/04/2049	291	59,126,882	36,406,389	17,589,152	5,231,578
01/05/2049	292	54,713,509	33,633,631	16,209,545	4,801,476
01/06/2049	293	50,634,040	31,073,097	14,937,424	4,405,916
01/07/2049	294	47,054,275	28,828,869	13,824,472	4,060,927
01/08/2049	295	44,041,957	26,937,539	12,884,659	3,768,827
01/09/2049	296	41,551,532	25,371,207	12,104,595	3,525,657
01/10/2049	297	39,915,556	24,332,281	11,580,351	3,359,137
01/11/2049	298	38,762,170	23,589,107	11,198,104	3,234,499
01/12/2049	299	37,613,915	22,852,752	10,821,844	3,113,006
01/01/2050	300	36,476,188	22,123,926	10,450,066	2,993,328
01/02/2050	301	35,342,170	21,399,753	10,082,302	2,875,753
01/03/2050	302	34,211,319	20,683,283	9,722,356	2,762,475
01/04/2050	303	32,969,204	19,898,525	9,329,686	2,639,676
01/05/2050	304	31,845,063	19,188,504	8,974,640	2,528,812
01/06/2050	305	30,724,600	18,481,960	8,622,199	2,419,214
01/07/2050	306	29,608,712	17,781,478	8,274,993	2,312,277
01/08/2050	307	28,492,890	17,082,350	7,929,421	2,206,330
01/09/2050	308	27,378,383	16,386,330	7,586,992	2,102,109
01/10/2050	309	26,271,309	15,697,922	7,250,365	2,000,606
01/11/2050	310	25,171,887	15,015,473	6,917,526	1,900,680
01/12/2050	311	24,072,831	14,336,296	6,588,379	1,802,822
01/01/2051	312	22,976,426	13,660,137	6,261,678	1,706,168
01/02/2051	313	21,882,905	12,987,942	5,938,409	1,611,230
01/03/2051	314	20,791,005	12,320,972	5,620,512	1,519,142
01/04/2051	315	19,703,512	11,656,707	5,303,968	1,427,513
01/05/2051	316	18,621,928	10,998,754	4,992,272	1,338,115
01/06/2051	317	17,555,458	10,351,273	4,686,435	1,250,819
01/07/2051	318	16,501,933	9,714,109	4,387,141	1,166,137
01/08/2051	319	15,454,901	9,082,327	4,091,380	1,082,915
01/09/2051	320	14,418,918	8,459,143	3,800,959	1,001,785
01/10/2051	321	13,389,954	7,842,587	3,515,248	922,685
01/11/2051	322	12,375,141	7,235,911	3,235,071	845,547

01/12/2051	323	11,373,197	6,639,146	2,960,961	770,731
01/01/2052	324	10,383,473	6,051,110	2,691,842	697,712
01/02/2052	325	9,403,098	5,470,489	2,427,363	626,496
01/03/2052	326	8,431,536	4,897,475	2,167,935	557,321
01/04/2052	327	7,473,893	4,333,863	1,913,565	489,845
01/05/2052	328	6,527,038	3,778,600	1,664,290	424,288
01/06/2052	329	5,609,909	3,242,153	1,424,379	361,588
01/07/2052	330	4,749,146	2,740,184	1,200,885	303,603
01/08/2052	331	3,976,210	2,290,321	1,001,180	252,042
01/09/2052	332	3,360,933	1,932,634	842,674	211,240
01/10/2052	333	2,896,502	1,662,839	723,252	180,561
01/11/2052	334	2,534,905	1,452,783	630,282	156,684
01/12/2052	335	2,238,594	1,280,858	554,325	137,237
01/01/2053	336	2,009,558	1,147,860	495,504	122,155
01/02/2053	337	1,833,310	1,045,411	450,131	110,499
01/03/2053	338	1,668,504	949,976	408,099	99,798
01/04/2053	339	1,513,482	860,251	368,614	89,760
01/05/2053	340	1,363,234	773,580	330,660	80,188
01/06/2053	341	1,224,781	693,834	295,819	71,435
01/07/2053	342	1,101,128	622,761	264,864	63,697
01/08/2053	343	981,885	554,380	235,181	56,319
01/09/2053	344	867,712	489,086	206,954	49,350
01/10/2053	345	761,014	428,241	180,762	42,928
01/11/2053	346	661,959	371,869	156,568	37,024
01/12/2053	347	565,712	317,279	133,255	31,382
01/01/2054	348	479,930	268,711	112,570	26,399
01/02/2054	349	399,650	223,383	93,343	21,797
01/03/2054	350	328,496	183,330	76,430	17,779
01/04/2054	351	258,005	143,746	59,775	13,846
01/05/2054	352	197,663	109,946	45,607	10,521
01/06/2054	353	139,410	77,413	32,030	7,358
01/07/2054	354	89,167	49,432	20,403	4,667
01/08/2054	355	48,289	26,725	11,002	2,506
01/09/2054	356	22,970	0	0	0
01/10/2054	357	13,933	7,685	3,148	711
01/11/2054	358	13,122	7,226	2,952	664
01/12/2054	359	12,310	6,767	2,758	618
01/01/2055	360	11,496	6,309	2,565	572
01/02/2055	361	10,682	5,852	2,373	527
01/03/2055	362	9,867	5,397	2,184	483
01/04/2055	363	9,050	4,942	1,995	439
01/05/2055	364	8,233	4,489	1,807	397
01/06/2055	365	7,414	4,035	1,620	354
01/07/2055	366	6,595	3,583	1,435	312
01/08/2055	367	5,774	3,132	1,251	271
01/09/2055	368	4,952	2,682	1,069	231
01/10/2055	369	4,129	2,233	888	191
01/11/2055	370	3,306	1,784	708	151
01/12/2055	371	2,481	1,337	529	113
01/01/2056	372	1,655	890	351	75
01/02/2056	373	828	445	175	37
01/03/2056	374	0	0	0	0
01/04/2056	375	0	0	0	0
		2,181,116,249,562	1,933,166,053,779	1,638,566,369,496	1,289,355,585,856

Amortisation profiles (all amounts in EUR)

