



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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

# Harmonised Transparency Template

2025 Version

Belgium

BNP Paribas Fortis

Reporting Date: 28/2/2025

Cut-off Date: 28/2/2025



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Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays



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/r IF reference - otherwise successful			
OC.11.2	u/r IF reference - otherwise successful			
OC.11.3	u/r IF reference - otherwise successful			
OC.11.4	u/r IF reference - otherwise successful			
OC.11.5	u/r IF reference - otherwise successful			
OC.11.6	u/r IF reference - otherwise successful			
OC.11.7	u/r IF reference - otherwise successful			

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

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G.1.12.1	Derivatives in the basket / cover pool (notional) (mil)	0.00
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OC.12.3	NPV of Derivatives outside the cover pool (mil)	

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G.1.14.2	Who has provided the Sustainability Report?	30
G.1.14.3	Further details on covered status	
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G.1.14.5	If yes, further details are available in Tab 4	
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G.1.14.7	If yes, please describe further details	
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**4. Compliance Art 14 CRD Check table**

Information that is relevant to the CRD 4 check table is provided by the issuer. Their covered bonds would comply with the eligibility criteria for Article 14(2) of the Covered Bond Directive (2012/30/EU) if a third-party issuer, that whether or not requires in the form of covered bonds or eligible to preferential treatment under Regulation (EU) 2015/2371 is ultimately a matter 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		
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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 - Issuer of debitor	
G.4.14	(a) Market Risk	230 Derivatives and Swaps			
G.4.15	(a) Hedging Strategy	18 for Harmonised Disclosure			
G.4.16	(a) Maturity Structure - cover assets	65			
G.4.17	(a) Maturity Structure - covered bonds	88			
G.4.18	(a) Characteristically relevant measures	Link to Chapter 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) 129(1)**

RT.1.1	Reference to credit institution credit quality step 1	RT.1.1
RT.1.2	Reference to credit institution credit quality step 2	
RT.1.3	Reference to credit institution credit quality step 3	
RT.1.4		
RT.1.5		

**6. Other relevant information**

7. Optional Information A. Rating Issues	
OG.6.1	NPV Test (covered bonds)
OG.6.2	Interest Coverage Test (issuer financial)
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	Payment Agent
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
<b>CONTENT OF TAB B1</b>	
7 Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets			
<b>1. Property Type Information</b>				
M.7.1.1	Residential	Nominal (mm)		% Total Mortgages
M.7.1.2	Commercial	21,582.6		100.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	21,582.6		100.0%
<b>2. General Information</b>				
M.7.2.1	Number of mortgage loans	291,108.0		Total Mortgages
<b>3. Concentration Risks</b>				
M.7.3.1	10 largest exposures	0.34%		0.34%
<b>4. Breakdown by Geography</b>				
M.7.4.1	European Union	100.0%	0.0%	100.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.0%		100.0%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	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	Slovakia			
M.7.4.25	Slovenia			
M.7.4.26	Spain			
M.7.4.27	Sweden			
M.7.4.28	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.29	Iceland			
M.7.4.30	Liechtenstein			
M.7.4.31	Norway			
M.7.4.32	Other	0.0%	0.0%	0.0%
M.7.4.33	Switzerland			
M.7.4.34	United Kingdom			
M.7.4.35	Australia			
M.7.4.36	Brazil			
M.7.4.37	Canada			
M.7.4.38	Japan			
M.7.4.39	Korea			
M.7.4.40	New Zealand			
M.7.4.41	Singapore			
M.7.4.42	US			
M.7.4.43	Other			
M.7.4.44	Other			
<b>5. Breakdown by regions of the main country of origin</b>				
M.7.5.1	Antwerpen	15.46%		15.46%
M.7.5.2	Vlaams-Brabant	14.34%		14.34%
M.7.5.3	Oost-Vlaanderen	14.44%		14.44%
M.7.5.4	Brussels	9.03%		9.03%
M.7.5.5	West-Vlaanderen	10.17%		10.17%
M.7.5.6	Limburg	7.83%		7.83%
M.7.5.7	Léelle	7.98%		7.98%
M.7.5.8	Hainaut	7.53%		7.53%
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	87.49%		87.49%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	12.51%		12.51%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / Interest only	3.56%		3.56%	
M.7.7.2	Amortising	96.44%		96.44%	
M.7.7.3	Other	0.00%		0.00%	
8. Loan Maturity		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	6.50%		6.50%	
M.7.8.2	> 12 <= 24 months	6.97%		6.97%	
M.7.8.3	> 24 <= 36 months	11.15%		11.15%	
M.7.8.4	> 36 <= 60 months	17.31%		17.31%	
M.7.8.5	> 60 months	58.07%		58.07%	
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)	74.14			
By buckets (mm):					
M.7A.10.2	<=100K	8,605.34	217,462	39.0%	74.7%
M.7A.10.3	>100K and <=200K	7,770.41	55,905	36.0%	19.2%
M.7A.10.4	>200K and <=300K	3,055.41	12,679	14.2%	4.4%
M.7A.10.5	>300K and <=400K	1,144.51	3,356	5.3%	1.2%
M.7A.10.6	>400K	1,006.90	3,706	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	21,582.6	291,108	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 (%)	60.18%			
By LTV buckets (mm):					
M.7A.11.2	>0 <=40%	5,396.33	119,264	25.0%	41.0%
M.7A.11.3	>40 <=50%	2,347.28	34,638	10.9%	11.9%
M.7A.11.4	>50 <=60%	2,758.43	35,823	12.8%	12.3%
M.7A.11.5	>60 <=70%	3,273.14	36,515	15.2%	12.5%
M.7A.11.6	>70 <=80%	3,729.61	34,418	17.3%	11.8%
M.7A.11.7	>80 <=90%	2,613.69	19,293	12.1%	6.6%
M.7A.11.8	>90 <=100%	819.45	5,453	3.8%	1.9%
M.7A.11.9	>100%	644.63	5,704	3.0%	2.0%
M.7A.11.10	Total	21,582.6	291,108	100.0%	100.0%
OM.7A.11.1	a/w >100 <=110%	143.68	1,454	0.7%	0.5%
OM.7A.11.2	a/w >110 <=120%	99.92	974	0.5%	0.3%
OM.7A.11.3	a/w >120 <=130%	67.04	677	0.3%	0.2%
OM.7A.11.4	a/w >130 <=140%	48.26	513	0.2%	0.2%
OM.7A.11.5	a/w >140 <=150%	32.25	340	0.1%	0.1%
OM.7A.11.6	a/w >150%	253.49	1,746	1.2%	0.6%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	50.60%			
By LTV buckets (mm):					
M.7A.12.2	>0 <=40%	7,892.59	160,281	36.6%	55.1%
M.7A.12.3	>40 <=50%	2,954.04	37,077	13.7%	12.7%
M.7A.12.4	>50 <=60%	3,094.98	33,611	14.3%	11.5%
M.7A.12.5	>60 <=70%	3,157.41	28,098	14.6%	9.7%
M.7A.12.6	>70 <=80%	2,113.41	16,246	9.8%	5.6%
M.7A.12.7	>80 <=90%	1,336.70	8,828	6.2%	3.0%
M.7A.12.8	>90 <=100%	631.19	3,797	2.9%	1.3%
M.7A.12.9	>100%	402.25	3,170	1.9%	1.1%
M.7A.12.10	Total	21,582.6	291,108	100.0%	100.0%
OM.7A.12.1	a/w >100 <=110%	85.57	773	0.4%	0.3%
OM.7A.12.2	a/w >110 <=120%	68.32	580	0.3%	0.2%
OM.7A.12.3	a/w >120 <=130%	34.73	310	0.2%	0.1%
OM.7A.12.4	a/w >130 <=140%	23.53	210	0.1%	0.1%
OM.7A.12.5	a/w >140 <=150%	21.20	188	0.1%	0.1%
OM.7A.12.6	a/w >150%	166.92	1,109	0.8%	0.4%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	83.00%			
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	17.00%			
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	<b>OC Calculation: Statutory</b>	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	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	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	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>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.]</b>	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	<b>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.]</b>	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	<b>Maturity Extension Triggers</b>	Belgian allows for "Failure to pay" and "Default"
HG.1.8	<b>LTVs: Definition</b>	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	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.10	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	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	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.12	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	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	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	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	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
HG.1.15	<b>Valuation Method</b>	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	<b>NPV assumptions (when stated)</b>	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	<b>Sustainability - strategy pursued in the cover pool</b>	
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	
HG.2.3	<b>New Property and Existing Property</b>	
OHG.2.1	<b>Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)</b>	
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	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1	<b>Confidential Information</b>	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	<b>Other definitions deemed relevant</b>	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



**EUR 20 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 28/02/2025

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**Remark**

The investor report is provided in pdf and excel-format.

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# 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	25/02/2026	0.99	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2026	3.99	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2025	2.22	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2025	5.22	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2025	2.78	10/12/2028
BD@286930	BE6359407879	2,500,000,000	29/01/2025	29/01/2032	EUR	Fixed	2.90 %	NACT	29/01/2026	6.92	29/01/2033
BD@286935	BE6359408885	2,500,000,000	29/01/2025	29/01/2035	EUR	Fixed	3.05 %	NACT	29/01/2026	9.92	29/01/2036

**16,500,000,000**

#### Totals

Total Outst	16,500,000,000
Current Weighted Average Fixed Coupon:	1.12 %
Weighted Average Remaining Average Life*	4.69

\* 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 Pandbrievens and Cover Assets**

Outstanding Mortgage Pandbrievens	16,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	21,582,569,191 (II)
Nominal Balance Public Finance Exposures	191,500,000 (III)
Nominal Balance Financial Institution Exposures	837,476,856 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	37.04%

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	17,461,845,710 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrievens Issued (V) / (I)	105.83% <i>Limit</i>
> > > Cover Test Royal Decree Art 5 Paraf 1	<b>Passed</b> 85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	191,238,145 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	837,476,856 (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)	17,461,845,710
Ratio Value All Cover Assets / Mortgage Pandbrievens Issued [V+VI+VII+VIIbis]/I	112.06% <i>Limit</i>
> > > Cover Test Royal Decree Art 5 Paraf 2	<b>Passed</b> 105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	3,760,931,047 (VIII)
Total Interest Proceeds Residential Mortgage Loans	3,760,931,047
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	18,490,560,710 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	17,461,845,710
Total Principal Proceeds Public Finance Exposures	191,238,145
Total Principal Proceeds Financial Institution Exposures	837,476,856
Impact Derivatives	0
Interest Requirement Covered Bonds	1,379,200,000 (X)
Costs, Fees and expenses Covered Bonds	94,214,239 (XI)
Principal Requirement Covered Bonds	16,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	4,278,077,518
> > > Cover Test Royal Decree Art 5 paraf 3	<b>Passed</b>

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	2,041,839,274 (XIII)
Cumulative Cash Outflow Next 180 Days	-12,053,899 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	2,029,785,375
> > > Liquidity Test Royal Decree Art 7 paraf 1	<b>Passed</b>
MTM Liquid Bonds	188,680,698 (XV)
Interest Payable on Mortgage Pandbrievens next 3 months	2,000,000 (XVI)
Excess Coverage Interest Mortgage Pandbrievens by Liquid Bonds (XV)-(XVI)	186,680,698 (XVII)



## Cover Pool Summary

Portfolio Cut-off D 28/02/2025 (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	21,582,569,191
Principal Redemptions between Cut-off Date and Maturity	21,582,569,191
Interest Payments between Cut-off Date and Maturity Date	3,760,931,047
Number of borrowers	139,102
Number of loans	291,108
Average Outstanding Balance per borrower	155,156
Average Outstanding Balance per loan	74,139
Weighted average Current Loan to Current Value	50.60%
Weighted average Current Loan to Original Value	60.18%
Weighted average seasoning (in Years)	4.80
Weighted average remaining maturity (in years, at 0% CPR)	15.54
Weighted average initial maturity (in years, at 0% CPR)	20.33
Percentage of Fixed Rate Loans	87.49%
Percentage of Variable Rate Loans	12.51%
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)	8.21
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.31
% Construction Loans	0.05%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 837,476,856

### 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

42,453,391 EUR

## Stratification Tables

Portfolio Cut-off Date: 28/02/2025

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	3,336,793,713.05	15.46 %	44,005	15.12 %
Oost-Vlaanderen	3,116,005,622.18	14.44 %	44,514	15.29 %
Vlaams-Brabant	3,094,354,411.91	14.34 %	39,577	13.60 %
West-Vlaanderen	2,193,918,843.15	10.17 %	34,600	11.89 %
Brussels	1,949,512,528.30	9.03 %	17,374	5.97 %
Liège	1,722,207,744.03	7.98 %	23,914	8.21 %
Limburg	1,690,834,335.00	7.83 %	26,455	9.09 %
Hainaut	1,624,500,650.42	7.53 %	23,691	8.14 %
Brabant Wallon	1,120,873,117.79	5.19 %	12,878	4.42 %
Namur	1,009,523,255.79	4.68 %	14,317	4.92 %
Luxembourg	690,735,499.43	3.20 %	9,167	3.15 %
Other	33,309,470.28	0.15 %	616	0.21 %
<b>Total</b>	<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	1,403,624,926.79	6.50 %	10,026	3.44 %
>1 and <=2	1,503,731,261.82	6.97 %	12,152	4.17 %
>2 and <=3	2,406,281,473.32	11.15 %	21,075	7.24 %
>3 and <=4	3,736,640,672.43	17.31 %	36,539	12.55 %
>4 and <=5	3,137,114,163.77	14.54 %	35,433	12.17 %
>5 and <=6	4,173,433,631.19	19.34 %	58,711	20.17 %
>6 and <=7	1,593,633,966.54	7.38 %	27,030	9.29 %
>7 and <=8	912,024,094.74	4.23 %	17,497	6.01 %
>8 and <=9	1,407,972,521.73	6.52 %	32,390	11.13 %
>9 and <=10	557,189,322.97	2.58 %	16,181	5.56 %
>10 and <=11	199,326,897.20	0.92 %	5,175	1.78 %
>11 and <=12	48,249,428.22	0.22 %	1,336	0.46 %
>12 and <=13	34,221,502.83	0.16 %	1,181	0.41 %
>13 and <=14	94,227,873.09	0.44 %	4,061	1.40 %
>14 and <=15	174,237,895.64	0.81 %	5,412	1.86 %
>15 and <=16	115,253,238.78	0.53 %	3,176	1.09 %
>16 and <=17	16,052,577.53	0.07 %	638	0.22 %
>17 and <=18	10,631,552.32	0.05 %	286	0.10 %
>18 and <=19	10,413,065.03	0.05 %	414	0.14 %
>19 and <=20	29,925,856.05	0.14 %	1,463	0.50 %
>20 and <=21	14,112,889.36	0.07 %	664	0.23 %
>21 and <=22	2,562,303.92	0.01 %	122	0.04 %
>22 and <=23	1,094,008.00	0.01 %	64	0.02 %
>23 and <=24	105,603.45	0.00 %	20	0.01 %
>24 and <=25	161,066.01	0.00 %	32	0.01 %
>27 and <=28	69,231.93	0.00 %	4	0.00 %
>34 and <=35	18,648.04	0.00 %	2	0.00 %
>25 and <=26	205,390.43	0.00 %	20	0.01 %
>28 and <=29	11,864.16	0.00 %	2	0.00 %
>26 and <=27	42,264.04	0.00 %	2	0.00 %
<b>Total</b>	<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<=0	654,000.40	0.00 %	1,308	0.45 %
<=1	173,183,789.64	0.80 %	8,200	2.82 %
>1 and <=2	255,835,530.99	1.19 %	10,821	3.72 %
>2 and <=3	243,095,437.22	1.13 %	8,142	2.80 %
>3 and <=4	270,490,023.58	1.25 %	10,325	3.55 %
>4 and <=5	470,133,015.74	2.18 %	15,363	5.28 %
>5 and <=6	356,463,713.89	1.65 %	10,323	3.55 %
>6 and <=7	487,526,714.27	2.26 %	12,063	4.14 %
>7 and <=8	537,894,830.03	2.49 %	10,908	3.75 %
>8 and <=9	575,711,369.18	2.67 %	11,193	3.84 %
>9 and <=10	912,941,992.84	4.23 %	16,318	5.61 %
>10 and <=11	690,905,445.90	3.20 %	11,594	3.98 %
>11 and <=12	869,002,444.13	4.03 %	13,071	4.49 %
>12 and <=13	793,484,737.13	3.68 %	11,256	3.87 %
>13 and <=14	925,767,169.55	4.29 %	12,505	4.30 %
>14 and <=15	1,589,640,409.47	7.37 %	19,765	6.79 %
>15 and <=16	1,314,679,374.21	6.09 %	15,600	5.36 %
>16 and <=17	1,581,933,114.45	7.33 %	16,500	5.67 %
>17 and <=18	1,078,895,645.30	5.00 %	10,982	3.77 %
>18 and <=19	882,233,634.78	4.09 %	8,990	3.09 %
>19 and <=20	1,725,079,434.64	7.99 %	15,724	5.40 %
>20 and <=21	1,437,007,704.06	6.66 %	11,362	3.90 %
>21 and <=22	1,524,045,002.40	7.06 %	10,624	3.65 %
>22 and <=23	934,516,296.31	4.33 %	6,379	2.19 %
>23 and <=24	863,839,305.66	4.00 %	5,401	1.86 %
>24 and <=25	814,770,116.63	3.78 %	4,604	1.58 %
>25 and <=26	18,182,137.34	0.08 %	152	0.05 %
>26 and <=27	36,026,698.67	0.17 %	261	0.09 %
>27 and <=28	181,586,081.58	0.84 %	1,185	0.41 %
>28 and <=29	20,605,207.71	0.10 %	113	0.04 %
>29 and <=30	16,193,046.11	0.08 %	75	0.03 %
>31 and <=32	245,767.52	0.00 %	1	0.00 %
<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>	

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,780,000.00	0.01 %	27	0.01 %
>1 and <=2	23,798,489.90	0.11 %	171	0.06 %
>2 and <=3	30,896,316.36	0.14 %	263	0.09 %
>3 and <=4	22,094,292.00	0.10 %	261	0.09 %
>4 and <=5	318,174,607.31	1.47 %	2,144	0.74 %
>5 and <=6	22,781,829.54	0.11 %	737	0.25 %
>6 and <=7	39,305,478.63	0.18 %	1,086	0.37 %
>7 and <=8	52,929,456.36	0.25 %	1,536	0.53 %
>8 and <=9	58,977,772.29	0.27 %	2,322	0.80 %
>9 and <=10	996,881,920.06	4.62 %	35,010	12.03 %
>10 and <=11	91,335,527.08	0.42 %	4,310	1.48 %
>11 and <=12	209,420,151.29	0.97 %	5,564	1.91 %
>12 and <=13	636,469,395.98	2.95 %	15,342	5.27 %
>13 and <=14	141,015,414.43	0.65 %	2,995	1.03 %
>14 and <=15	1,959,932,399.05	9.08 %	36,795	12.64 %
>15 and <=16	195,820,149.21	0.91 %	3,661	1.26 %
>16 and <=17	286,319,073.76	1.33 %	4,584	1.57 %
>17 and <=18	1,066,167,991.88	4.94 %	16,040	5.51 %
>18 and <=19	214,522,555.09	0.99 %	3,422	1.18 %
>19 and <=20	5,270,625,312.83	24.42 %	64,926	22.30 %
>20 and <=21	521,365,112.58	2.42 %	6,277	2.16 %
>21 and <=22	235,805,017.87	1.09 %	3,257	1.12 %
>22 and <=23	255,338,623.85	1.18 %	3,320	1.14 %
>23 and <=24	162,901,413.52	0.75 %	2,174	0.75 %
>24 and <=25	7,671,362,460.65	35.54 %	63,381	21.77 %
>25 and <=26	489,008,207.58	2.27 %	5,146	1.77 %
>26 and <=27	40,472,287.56	0.19 %	432	0.15 %
>27 and <=28	23,070,195.70	0.11 %	264	0.09 %
>28 and <=29	30,178,354.46	0.14 %	320	0.11 %
>29 and <=30	483,018,761.41	2.24 %	4,918	1.69 %
>30 and <=31	26,280,892.97	0.12 %	359	0.12 %
>33 and <=34	144,502.52	0.00 %	3	0.00 %
>34 and <=35	426,811.66	0.00 %	3	0.00 %
>35 and <=36	96,693.08	0.00 %	2	0.00 %
>36 and <=37	103,785.93	0.00 %	1	0.00 %
>39 and <=40	327,426.25	0.00 %	5	0.00 %
>32 and <=33	262,524.45	0.00 %	3	0.00 %
>31 and <=32	3,070,253.34	0.01 %	42	0.01 %
>40 and <=41	83,958.47	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>	

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	18,648.04	0.00 %	2	0.00 %
1996	11,864.16	0.00 %	2	0.00 %
1997	69,231.93	0.00 %	4	0.00 %
1998	42,264.04	0.00 %	2	0.00 %
1999	178,621.90	0.00 %	14	0.00 %
2000	178,555.35	0.00 %	36	0.01 %
2001	98,920.19	0.00 %	20	0.01 %
2002	674,136.26	0.00 %	53	0.02 %
2003	2,837,088.58	0.01 %	126	0.04 %
2004	9,977,814.11	0.05 %	442	0.15 %
2005	31,527,233.40	0.15 %	1,550	0.53 %
2006	12,305,392.88	0.06 %	517	0.18 %
2007	10,812,873.10	0.05 %	289	0.10 %
2008	11,174,864.23	0.05 %	411	0.14 %
2009	98,108,364.39	0.45 %	2,815	0.97 %
2010	179,336,957.62	0.83 %	5,362	1.84 %
2011	105,928,306.03	0.49 %	4,571	1.57 %
2012	32,840,226.59	0.15 %	1,133	0.39 %
2013	51,317,414.62	0.24 %	1,438	0.49 %
2014	137,042,761.87	0.63 %	3,332	1.14 %
2015	583,610,677.10	2.70 %	16,825	5.78 %
2016	1,235,772,606.80	5.73 %	29,501	10.13 %
2017	935,927,260.70	4.34 %	18,273	6.28 %
2018	1,594,490,198.89	7.39 %	27,225	9.35 %
2019	3,754,231,047.28	17.39 %	53,181	18.27 %
2020	3,263,528,896.40	15.12 %	39,049	13.41 %
2021	3,654,927,906.86	16.93 %	36,748	12.62 %
2022	2,764,361,343.96	12.81 %	24,166	8.30 %
2023	1,477,188,476.91	6.84 %	12,231	4.20 %
2024	1,634,049,237.14	7.57 %	11,790	4.05 %
<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>	

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,564,540,070.97	11.88 %	54,618	39.26 %
>100 and <=200	6,737,051,120.50	31.22 %	45,811	32.93 %
>200 and <=300	5,971,905,373.66	27.67 %	24,527	17.63 %
>300 and <=400	2,959,669,467.41	13.71 %	8,696	6.25 %
>400	3,349,403,158.79	15.52 %	5,450	3.92 %
<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>139,102</b>	<b>100.00 %</b>	

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	23,980,211.67	0.11 %	504	0.17 %
0.5 - 1%	848,631,763.20	3.93 %	9,092	3.12 %
1 - 1.5%	6,242,161,037.40	28.92 %	73,539	25.26 %
1.5 - 2%	7,502,362,951.89	34.76 %	113,351	38.94 %
2 - 2.5%	1,741,293,102.84	8.07 %	29,158	10.02 %
2.5 - 3%	1,491,962,959.02	6.91 %	19,715	6.77 %
3 - 3.5%	1,924,019,561.86	8.91 %	17,343	5.96 %
3.5 - 4%	1,060,190,938.27	4.91 %	12,110	4.16 %
4 - 4.5%	347,274,844.02	1.61 %	5,778	1.98 %
4.5 - 5%	155,243,176.27	0.72 %	3,718	1.28 %
5 - 5.5%	126,011,973.55	0.58 %	3,195	1.10 %
5.5 - 6%	77,975,270.86	0.36 %	2,310	0.79 %
6 - 6.5%	29,621,379.50	0.14 %	912	0.31 %
6.5 - 7%	10,941,942.47	0.05 %	329	0.11 %
8 - 8.5%	8,957.33	0.00 %	2	0.00 %
7.5 - 8%	30,146.05	0.00 %	8	0.00 %
7 - 7.5%	844,267.97	0.00 %	43	0.01 %
8.5 - 9%	14,707.16	0.00 %	1	0.00 %
<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>	

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	18,881,846,954.85	87.49 %	254,317	87.36 %
Variable	25,528,332.96	0.12 %	1,854	0.64 %
Variable With Cap	2,675,193,903.52	12.40 %	34,937	12.00 %
<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>	

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2025	801,877,577.72	3.72 %	13,406	4.61 %
2026	250,267,015.23	1.16 %	4,073	1.40 %
2027	188,224,265.85	0.87 %	2,306	0.79 %
2028	315,720,394.80	1.46 %	3,794	1.30 %
2029	338,788,815.00	1.57 %	3,673	1.26 %
2030	33,455,994.82	0.16 %	498	0.17 %
2031	188,602,954.37	0.87 %	1,268	0.44 %
2032	132,198,445.77	0.61 %	901	0.31 %
2033	72,730,487.34	0.34 %	1,060	0.36 %
2034	245,322,324.63	1.14 %	2,876	0.99 %
2035	26,203,061.36	0.12 %	244	0.08 %
2036	43,588,724.75	0.20 %	292	0.10 %
2037	9,420,558.63	0.04 %	82	0.03 %
2038	759,333.43	0.00 %	8	0.00 %
2039	783,136.46	0.00 %	6	0.00 %
Fixed To Maturity	18,934,626,101.17	87.73 %	256,621	88.15 %
<b>Total</b>	<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	21,582,550,543.29	100.00 %	291,106	100.00 %
Twice A Year	18,648.04	0.00 %	2	0.00 %
<b>Total</b>	<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	20,680,165,418.63	95.82 %	283,082	97.24 %
Interest only	769,344,012.75	3.56 %	4,805	1.65 %
Linear	133,059,759.95	0.62 %	3,221	1.11 %
<b>Total</b>	<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>

**12. Current Loan to Current Value (LTV)**

	In EUR	In %	In number of loans	In %
0-10%	1,393,468,047.08	6.46 %	44,999	15.46 %
11-20%	1,691,314,558.99	7.84 %	38,177	13.11 %
21-30%	2,174,226,444.87	10.07 %	38,544	13.24 %
31-40%	2,633,582,975.10	12.20 %	38,561	13.25 %
41-50%	2,954,037,238.52	13.69 %	37,077	12.74 %
51-60%	3,094,980,487.16	14.34 %	33,611	11.55 %
61-70%	3,157,411,222.60	14.63 %	28,098	9.65 %
71-80%	2,113,412,142.85	9.79 %	16,246	5.58 %
81-90%	1,336,696,578.54	6.19 %	8,828	3.03 %
91-100%	631,193,032.76	2.92 %	3,797	1.30 %
101-110%	85,569,786.17	0.40 %	773	0.27 %
111-120%	68,316,629.04	0.32 %	580	0.20 %
>120%	248,360,047.65	1.15 %	1,817	0.62 %
<b>Total</b>	<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>

**13. Current Loan to Original Value (LTOV)**

	In EUR	In %	In number of loans	In %
0-10%	979,406,787.38	4.54 %	29,128	10.01 %
11-20%	1,068,511,760.86	4.95 %	27,739	9.53 %
21-30%	1,426,363,168.86	6.61 %	29,814	10.24 %
31-40%	1,922,048,372.30	8.91 %	32,583	11.19 %
41-50%	2,347,284,618.03	10.88 %	34,638	11.90 %
51-60%	2,758,434,187.60	12.78 %	35,823	12.31 %
61-70%	3,273,140,831.69	15.17 %	36,515	12.54 %
71-80%	3,729,605,609.64	17.28 %	34,418	11.82 %
81-90%	2,613,693,080.04	12.11 %	19,293	6.63 %
91-100%	819,447,426.74	3.80 %	5,453	1.87 %
101-110%	143,680,458.56	0.67 %	1,454	0.50 %
111-120%	99,923,020.27	0.46 %	974	0.33 %
>120%	401,029,869.36	1.86 %	3,276	1.13 %
<b>Total</b>	<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>

**14. Loan to Mortgage Inscription Ratio (LTM)**

	In EUR	In %	In number of loans	In %
1-20%	137,950,326.31	0.64 %	15,811	5.43 %
21-40%	439,773,785.63	2.04 %	18,172	6.24 %
41-60%	1,051,515,886.22	4.87 %	25,545	8.78 %
61-80%	2,236,880,584.05	10.36 %	36,137	12.41 %
81-100%	4,105,957,773.47	19.02 %	44,007	15.12 %
101-120%	895,791,012.49	4.15 %	17,206	5.91 %
121-140%	939,229,163.78	4.35 %	16,042	5.51 %
141-160%	1,062,024,935.43	4.92 %	16,048	5.51 %
161-180%	1,762,694,254.13	8.17 %	19,118	6.57 %
181-200%	1,639,837,211.37	7.60 %	16,152	5.55 %
201-300%	3,413,830,696.42	15.82 %	36,966	12.70 %
301-400%	1,505,403,787.33	6.98 %	13,636	4.68 %
401-500%	683,296,589.86	3.17 %	5,569	1.91 %
>500%	1,708,383,184.84	7.92 %	10,699	3.68 %
	<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	452,420,436.93	2.10 %	20,850	7.16 %
>1 and <=2	491,519,541.52	2.28 %	17,705	6.08 %
>2 and <=3	820,792,837.11	3.80 %	25,590	8.79 %
>3 and <=4	947,516,414.60	4.39 %	21,536	7.40 %
>4 and <=5	1,358,795,162.76	6.30 %	25,358	8.71 %
>5 and <=6	1,496,748,163.53	6.93 %	24,550	8.43 %
>6 and <=7	1,534,361,767.96	7.11 %	21,570	7.41 %
>7 and <=8	2,631,807,351.05	12.19 %	32,511	11.17 %
>8 and <=9	2,543,113,008.71	11.78 %	27,696	9.51 %
>9 and <=10	1,433,926,297.09	6.64 %	14,807	5.09 %
>10 and <=11	3,553,651,317.81	16.47 %	30,512	10.48 %
>11 and <=12	1,849,210,277.83	8.57 %	12,988	4.46 %
>12 and <=13	698,762,799.47	3.24 %	4,766	1.64 %
>13 and <=14	1,473,515,885.61	6.83 %	8,782	3.02 %
>14 and <=15	87,256,718.80	0.40 %	570	0.20 %
>15 and <=16	152,272,101.54	0.71 %	989	0.34 %
>16 and <=17	52,525,699.50	0.24 %	309	0.11 %
>17 and <=18	4,373,409.51	0.02 %	19	0.01 %
	<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>

**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	18,934,626,101.17	87.73 %	256,621	88.15 %
>=0 and <=1	1,094,759,716.68	5.07 %	17,989	6.18 %
>1 and <=2	484,555,496.60	2.25 %	5,863	2.01 %
>2 and <=3	349,018,850.14	1.62 %	3,900	1.34 %
>3 and <=4	318,612,880.37	1.48 %	2,156	0.74 %
>4 and <=5	307,510,410.02	1.42 %	3,820	1.31 %
>5 and <=6	79,588,797.21	0.37 %	642	0.22 %
>7 and <=8	907,559.30	0.00 %	8	0.00 %
>6 and <=7	12,989,379.84	0.06 %	109	0.04 %
	<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>

**17. Occupation Type (Based on Indexed Property Value)**

	In EUR	In %	In number of Properties	In %
Owner-occupied	55,236,636,015.11	83.00 %	138,525	81.49 %
Other/No data	11,314,741,597.67	17.00 %	31,458	18.51 %
	<b>66,551,377,612.78</b>	<b>100.00 %</b>	<b>169,983</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

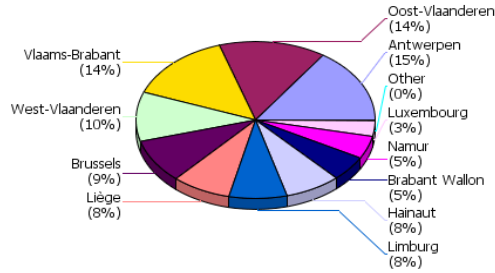
	In EUR	In %	In number of loans	In %
Phase 1	19,468,145,692.54	90.20 %	265,094	91.06 %
Phase 2	2,110,031,899.00	9.78 %	24,631	8.46 %
Phase 3	4,391,599.79	0.02 %	46	0.02 %
Other/No data	0.00	0.00 %	1,337	0.46 %
	<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>



**Stratification Tables**

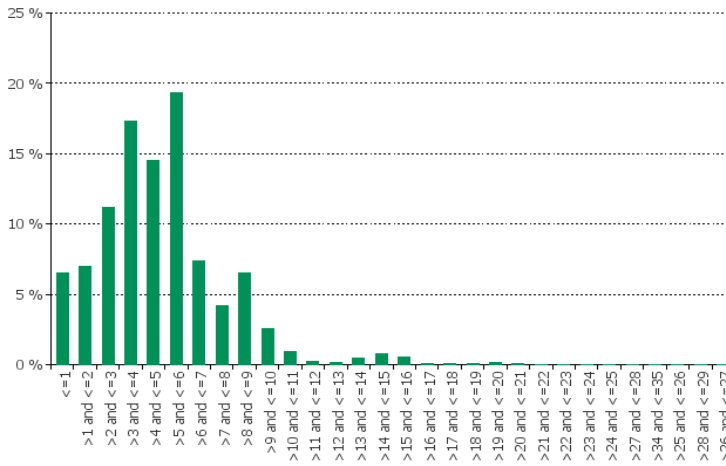
Portfolio Cut-off Date 28/02/2025

**1. Geographic distribution**



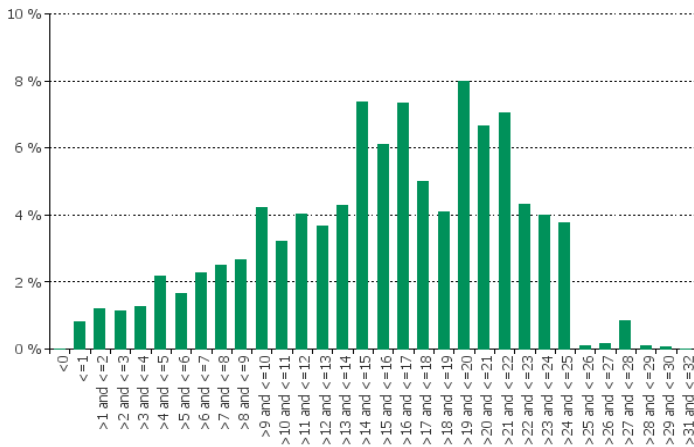
**2. Seasoning**

Distribution per Seasoning

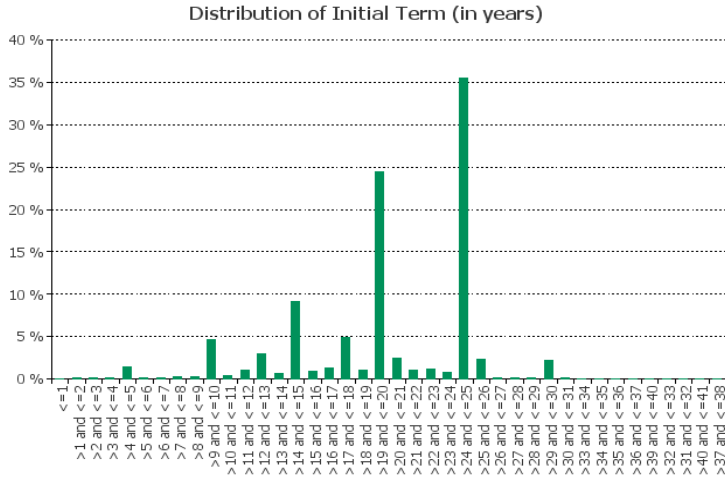


**3. Remaining term to maturity**

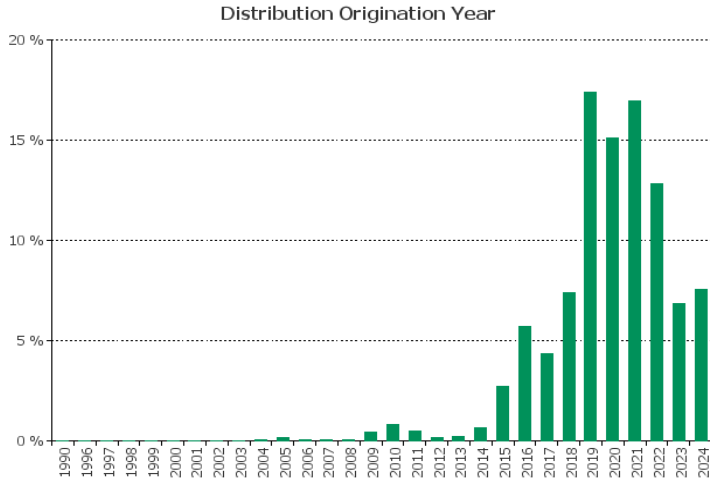
Distribution of Remaining Term to Maturity (in years)



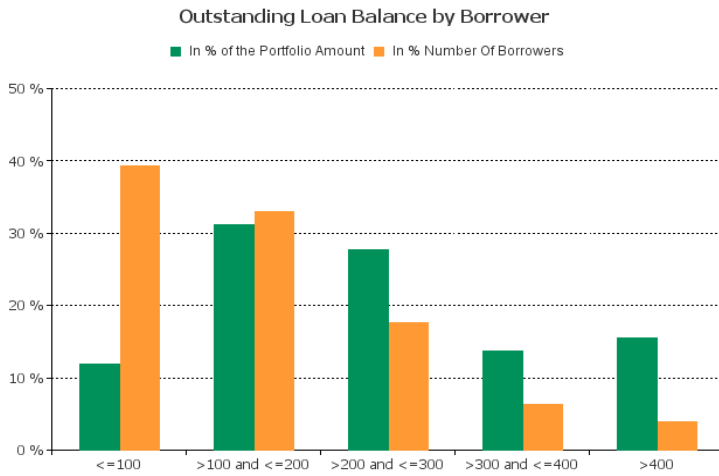
**4. Original term to maturity**



**5. Origination Year**



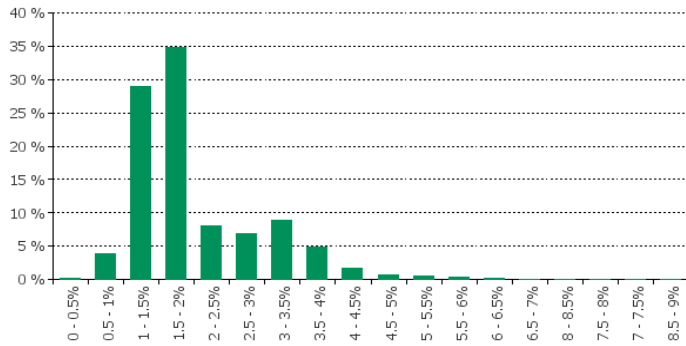
**6. Outstanding Loan Balance by Borrower**





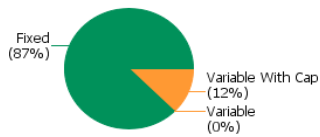
**7. Interest Rate**

Distribution per Interest Rate



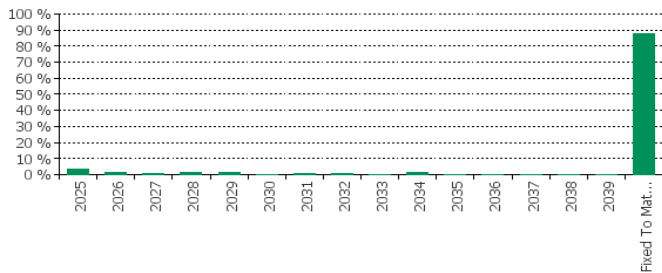
**8. Interest Rate Type**

Distribution per Interest Type



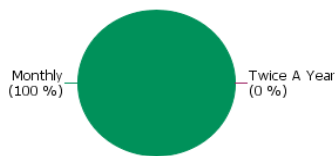
**9. Next Reset Date**

Next Reset Date



**10. Interest Payment Frequency**

Distribution per Interest Payment Frequency

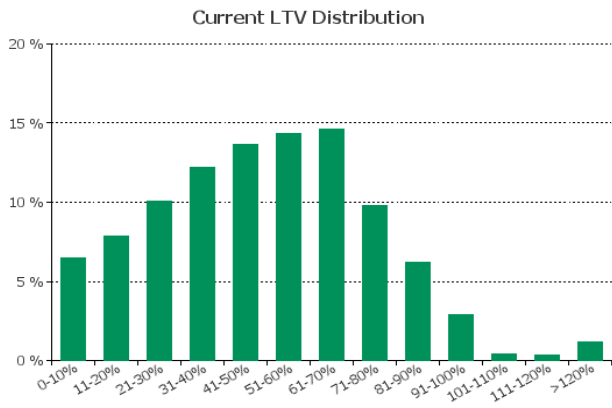


**11. Repayment Type**

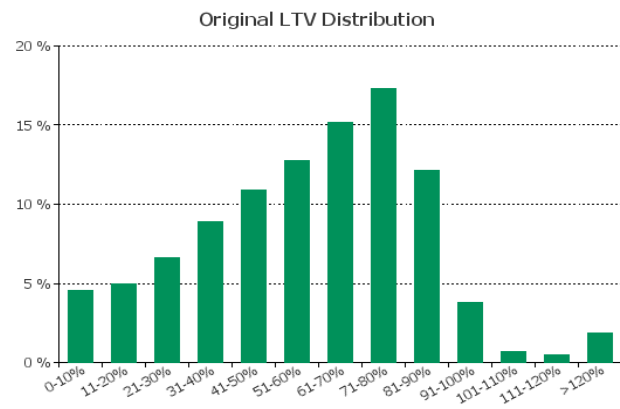
Distribution per Repayment Type



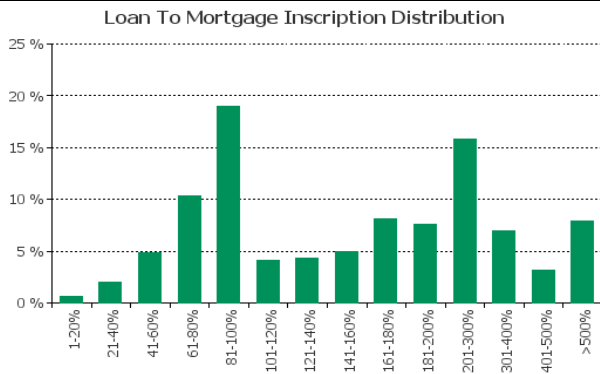
**12. Current Loan to Current Value (LTV)**



**13. Current Loan to Original Value (LTOV)**

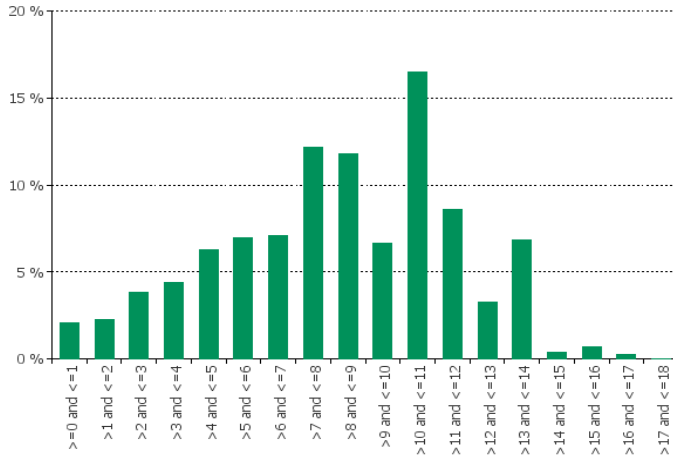


**14. Loan to Mortgage Inscription Ratio (LTM)**



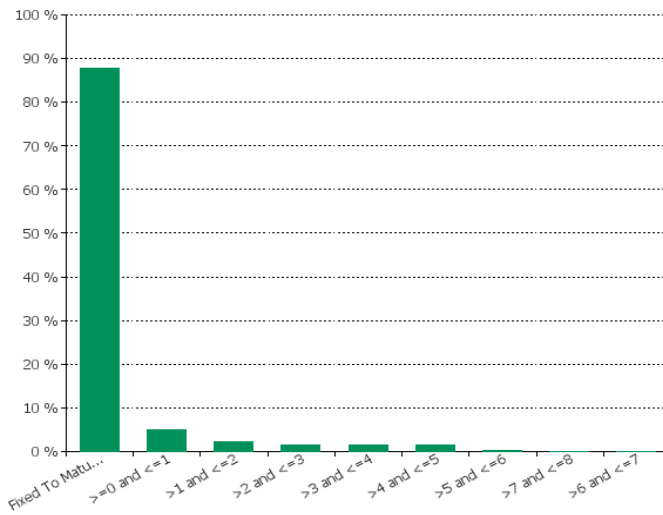
**15. Distribution of Average Life to Final Maturity (at 0% CPR)**

Distribution of Average Life to Final Maturity



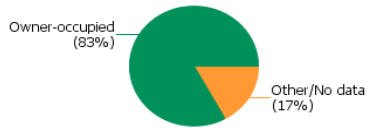
**16. Distribution of Average Life To Interest Reset Date (at 0% CPR)**

Distribution of Average Life To Interest Reset Date



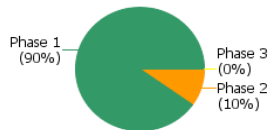
**17. Occupation Type (Based on Indexed Property Value)**

Distribution per Occupation Type



**18. IFRS9 Norms**

Distribution per IFRS9 Norm





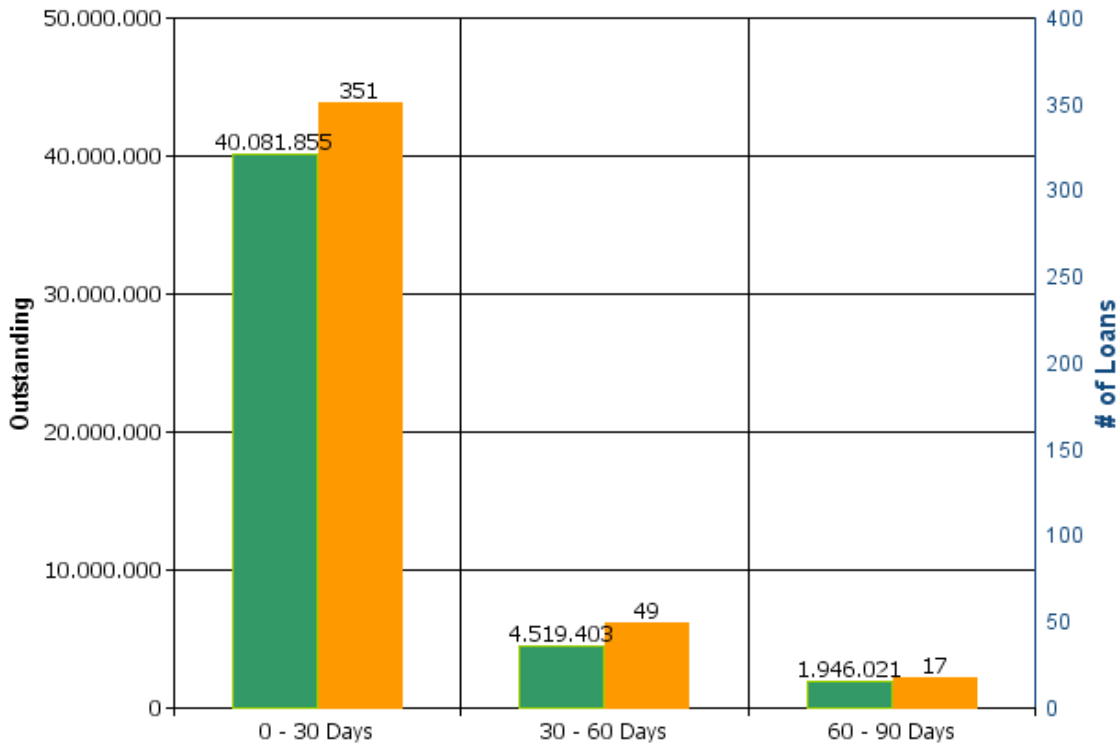
**Cover Pool Performance**

Portfolio Cut-off | 28/02/2025

**1. Delinquencies (at cut-off date)**

	In EUR	In %	In number of loans	In %
Performing	21,536,021,912.67	99.78 %	290,691	99.86 %
0 - 30 Days	40,081,854.98	0.19 %	351	0.12 %
30 - 60 Days	4,519,402.80	0.02 %	49	0.02 %
60 - 90 Days	1,946,020.88	0.01 %	17	0.01 %
> 90 Days				
<b>Total</b>	<b>21,582,569,191.33</b>	<b>100.00 %</b>	<b>291,108</b>	<b>100.00 %</b>

**Delinquency Outstanding in Euro**





**Amortisation**

Feb/2025

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/03/2025	1	16,500,000,000	21,451,004,023	21,418,139,720	21,368,934,285	21,287,167,366
01/04/2025	2	16,500,000,000	21,320,657,591	21,251,886,976	21,149,139,731	20,978,978,475
01/05/2025	3	16,500,000,000	21,184,760,992	21,081,768,066	20,928,206,285	20,674,724,051
01/06/2025	4	16,500,000,000	21,046,249,079	20,908,407,095	20,703,321,038	20,365,934,864
01/07/2025	5	16,500,000,000	20,909,540,030	20,738,497,141	20,484,535,366	20,068,112,868
01/08/2025	6	16,500,000,000	20,779,749,544	20,574,812,667	20,271,170,153	19,774,971,029
01/09/2025	7	16,500,000,000	20,643,167,568	20,404,910,672	20,052,647,529	19,478,942,544
01/10/2025	8	16,500,000,000	20,510,978,880	20,240,969,375	19,842,578,055	19,195,871,642
01/11/2025	9	16,500,000,000	20,379,741,705	20,077,349,301	19,632,122,590	18,911,832,675
01/12/2025	10	16,500,000,000	20,237,914,264	19,904,900,523	19,415,593,079	18,626,579,235
01/01/2026	11	16,500,000,000	20,107,269,760	19,742,863,520	19,208,563,425	18,349,910,418
01/02/2026	12	14,000,000,000	19,974,074,895	19,578,819,016	19,000,513,028	18,074,280,146
01/03/2026	13	14,000,000,000	19,838,186,461	19,415,827,677	18,799,048,161	17,814,209,432
01/04/2026	14	14,000,000,000	19,705,925,290	19,253,671,240	18,594,632,370	17,545,870,081
01/05/2026	15	14,000,000,000	19,571,749,110	19,091,186,499	18,392,329,218	17,283,835,666
01/06/2026	16	14,000,000,000	19,437,110,417	18,927,696,395	18,188,448,969	17,019,848,180
01/07/2026	17	14,000,000,000	19,305,946,577	18,769,111,739	17,991,666,484	16,766,696,042
01/08/2026	18	14,000,000,000	19,172,688,102	18,607,944,673	17,791,811,596	16,510,221,126
01/09/2026	19	14,000,000,000	19,035,159,577	18,443,133,072	17,589,381,059	16,253,238,046
01/10/2026	20	14,000,000,000	18,901,100,974	18,283,184,441	17,393,919,891	16,006,739,883
01/11/2026	21	14,000,000,000	18,767,326,581	18,122,993,252	17,197,671,409	15,759,110,048
01/12/2026	22	14,000,000,000	18,634,118,347	17,964,822,355	17,005,617,731	15,519,243,141
01/01/2027	23	14,000,000,000	18,498,245,735	17,803,582,489	16,810,126,410	15,275,861,911
01/02/2027	24	14,000,000,000	18,368,752,339	17,648,967,139	16,621,758,403	15,040,709,721
01/03/2027	25	14,000,000,000	18,237,562,205	17,496,071,506	16,439,906,083	14,819,232,355
01/04/2027	26	14,000,000,000	18,108,689,510	17,342,973,490	16,254,605,752	14,590,139,195
01/05/2027	27	11,500,000,000	17,969,557,149	17,181,476,105	16,063,608,827	14,359,595,233
01/06/2027	28	11,500,000,000	17,840,208,745	17,028,869,171	15,880,440,656	14,135,730,189
01/07/2027	29	11,500,000,000	17,710,224,700	16,877,048,910	15,700,121,617	13,917,934,810
01/08/2027	30	11,500,000,000	17,585,310,604	16,729,588,559	15,523,364,698	13,702,955,950
01/09/2027	31	11,500,000,000	17,458,479,795	16,580,759,513	15,346,138,510	13,489,136,028
01/10/2027	32	11,500,000,000	17,325,100,011	16,427,077,513	15,166,478,964	13,276,569,433
01/11/2027	33	11,500,000,000	17,197,919,379	16,278,832,100	14,991,386,374	13,067,710,992
01/12/2027	34	10,000,000,000	17,071,125,657	16,132,291,270	14,819,869,367	12,865,248,595
01/01/2028	35	10,000,000,000	16,946,188,526	15,987,063,803	14,649,106,013	12,663,144,087
01/02/2028	36	10,000,000,000	16,822,901,091	15,843,836,248	14,480,943,257	12,464,759,341
01/03/2028	37	10,000,000,000	16,699,444,724	15,702,609,331	14,317,717,007	12,275,420,210
01/04/2028	38	10,000,000,000	16,577,058,468	15,561,091,042	14,152,595,197	12,082,458,104
01/05/2028	39	10,000,000,000	16,452,853,305	15,419,147,406	13,988,983,850	11,893,822,840
01/06/2028	40	10,000,000,000	16,329,220,133	15,277,326,405	13,825,067,454	11,704,670,035
01/07/2028	41	10,000,000,000	16,205,985,112	15,137,142,863	13,664,494,762	11,521,302,462
01/08/2028	42	10,000,000,000	16,086,394,796	14,999,955,695	13,506,217,459	11,339,616,234
01/09/2028	43	10,000,000,000	15,965,294,688	14,861,784,905	13,347,773,423	11,159,123,002
01/10/2028	44	10,000,000,000	15,845,195,635	14,725,776,283	13,193,068,583	10,984,572,060
01/11/2028	45	10,000,000,000	15,728,084,112	14,592,146,956	13,040,099,626	10,811,223,638
01/12/2028	46	10,000,000,000	15,608,919,862	14,457,818,985	12,888,259,295	10,641,535,303
01/01/2029	47	10,000,000,000	15,491,404,316	14,324,632,867	12,737,056,488	10,472,146,753
01/02/2029	48	7,500,000,000	15,370,851,377	14,189,053,085	12,584,416,435	10,302,825,532
01/03/2029	49	7,500,000,000	15,252,537,863	14,058,264,980	12,439,774,529	10,145,437,607
01/04/2029	50	7,500,000,000	15,133,457,502	13,924,850,903	12,290,383,387	9,981,144,100

01/05/2029	51	7,500,000,000	15,012,632,570	13,791,001,577	12,142,285,836	9,820,450,948
01/06/2029	52	7,500,000,000	14,890,067,675	13,655,210,625	11,992,152,434	9,657,945,234
01/07/2029	53	7,500,000,000	14,768,981,573	13,521,934,898	11,845,880,438	9,501,037,375
01/08/2029	54	7,500,000,000	14,651,695,003	13,391,799,568	11,702,038,910	9,345,915,262
01/09/2029	55	7,500,000,000	14,530,392,991	13,258,402,847	11,556,009,777	9,190,197,008
01/10/2029	56	7,500,000,000	14,414,896,298	13,131,427,279	11,417,167,964	9,042,559,902
01/11/2029	57	7,500,000,000	14,298,556,728	13,003,354,194	11,277,061,334	8,893,763,288
01/12/2029	58	7,500,000,000	14,182,737,731	12,876,855,491	11,139,870,427	8,749,552,605
01/01/2030	59	7,500,000,000	14,070,582,194	12,753,359,337	11,004,973,646	8,606,990,699
01/02/2030	60	7,500,000,000	13,959,096,385	12,630,851,059	10,871,541,232	8,466,619,913
01/03/2030	61	7,500,000,000	13,847,275,547	12,510,474,021	10,743,193,172	8,334,649,527
01/04/2030	62	7,500,000,000	13,736,935,307	12,389,736,301	10,612,452,891	8,198,348,065
01/05/2030	63	5,000,000,000	13,623,875,820	12,267,595,483	10,481,970,342	8,064,354,064
01/06/2030	64	5,000,000,000	13,512,963,577	12,147,087,383	10,352,607,008	7,931,092,378
01/07/2030	65	5,000,000,000	13,401,916,870	12,027,490,698	10,225,448,588	7,801,565,034
01/08/2030	66	5,000,000,000	13,292,119,176	11,908,720,858	10,098,725,049	7,672,246,210
01/09/2030	67	5,000,000,000	13,183,105,972	11,791,020,955	9,973,484,952	7,545,005,132
01/10/2030	68	5,000,000,000	13,075,465,612	11,675,551,163	9,851,507,314	7,422,178,084
01/11/2030	69	5,000,000,000	12,967,737,367	11,559,717,312	9,728,964,069	7,298,807,427
01/12/2030	70	5,000,000,000	12,858,216,938	11,443,274,518	9,607,258,351	7,177,957,108
01/01/2031	71	5,000,000,000	12,749,325,148	11,327,121,110	9,485,555,948	7,057,011,072
01/02/2031	72	5,000,000,000	12,642,198,543	11,212,894,409	9,366,019,794	6,938,565,617
01/03/2031	73	5,000,000,000	12,533,257,035	11,099,238,800	9,249,785,257	6,826,235,860
01/04/2031	74	5,000,000,000	12,426,154,601	10,985,726,449	9,131,903,815	6,710,696,345
01/05/2031	75	5,000,000,000	12,316,452,695	10,870,868,230	9,014,186,655	6,597,036,536
01/06/2031	76	5,000,000,000	12,204,905,690	10,754,142,709	8,894,718,403	6,482,031,924
01/07/2031	77	5,000,000,000	12,098,132,869	10,642,564,176	8,780,766,997	6,372,759,055
01/08/2031	78	5,000,000,000	11,991,107,813	10,530,524,785	8,666,231,434	6,262,993,314
01/09/2031	79	5,000,000,000	11,884,123,528	10,418,870,577	8,552,537,840	6,154,648,987
01/10/2031	80	5,000,000,000	11,775,228,391	10,306,456,764	8,439,437,749	6,048,363,479
01/11/2031	81	5,000,000,000	11,668,950,170	10,196,112,311	8,327,848,806	5,943,110,700
01/12/2031	82	5,000,000,000	11,563,142,963	10,087,075,718	8,218,513,435	5,841,042,157
01/01/2032	83	2,500,000,000	11,454,186,857	9,975,080,942	8,106,595,623	5,737,097,105
01/02/2032	84	2,500,000,000	11,350,535,774	9,868,049,189	7,999,217,030	5,637,126,626
01/03/2032	85	2,500,000,000	11,244,407,114	9,760,270,336	7,893,024,717	5,540,249,467
01/04/2032	86	2,500,000,000	11,141,616,810	9,654,644,398	7,787,749,818	5,443,202,216
01/05/2032	87	2,500,000,000	11,034,893,579	9,546,469,165	7,681,539,186	5,346,958,473
01/06/2032	88	2,500,000,000	10,927,882,754	9,437,857,827	7,574,831,908	5,250,349,092
01/07/2032	89	2,500,000,000	10,824,436,191	9,333,171,561	7,472,373,739	5,158,101,090
01/08/2032	90	2,500,000,000	10,722,295,534	9,229,422,274	7,370,516,895	5,066,240,816
01/09/2032	91	2,500,000,000	10,619,793,231	9,125,687,307	7,269,141,213	4,975,395,497
01/10/2032	92	2,500,000,000	10,517,822,340	9,023,227,632	7,169,835,689	4,887,308,903
01/11/2032	93	2,500,000,000	10,416,330,325	8,921,001,364	7,070,579,149	4,799,236,967
01/12/2032	94	2,500,000,000	10,314,541,356	8,819,324,934	6,972,788,518	4,713,459,534
01/01/2033	95	2,500,000,000	10,214,765,922	8,719,199,613	6,876,094,914	4,628,409,453
01/02/2033	96	2,500,000,000	10,114,836,436	8,619,257,286	6,779,991,980	4,544,391,185
01/03/2033	97	2,500,000,000	10,015,556,869	8,521,581,553	6,687,759,643	4,465,418,796
01/04/2033	98	2,500,000,000	9,916,298,870	8,422,819,425	6,593,439,637	4,383,794,566
01/05/2033	99	2,500,000,000	9,818,854,408	8,326,361,516	6,501,889,361	4,305,204,821
01/06/2033	100	2,500,000,000	9,720,451,749	8,228,935,736	6,409,469,354	4,226,033,523
01/07/2033	101	2,500,000,000	9,622,843,985	8,132,933,605	6,319,102,484	4,149,371,740
01/08/2033	102	2,500,000,000	9,526,229,176	8,037,622,159	6,229,165,239	4,072,990,686
01/09/2033	103	2,500,000,000	9,429,153,269	7,942,222,243	6,139,576,191	3,997,408,930
01/10/2033	104	2,500,000,000	9,332,407,454	7,847,830,105	6,051,676,687	3,924,026,993
01/11/2033	105	2,500,000,000	9,234,403,350	7,752,245,542	5,962,765,608	3,849,999,082
01/12/2033	106	2,500,000,000	9,138,230,413	7,658,916,670	5,876,480,909	3,778,733,825
01/01/2034	107	2,500,000,000	9,043,112,467	7,566,341,716	5,790,686,179	3,707,794,198
01/02/2034	108	2,500,000,000	8,947,771,113	7,473,872,150	5,705,370,279	3,637,693,015
01/03/2034	109	2,500,000,000	8,852,846,132	7,383,254,474	5,623,246,536	3,571,612,599
01/04/2034	110	2,500,000,000	8,758,152,913	7,291,891,934	5,539,538,739	3,503,542,945
01/05/2034	111	2,500,000,000	8,664,380,598	7,201,977,858	5,457,766,222	3,437,675,303

01/06/2034	112	2,500,000,000	8,571,431,762	7,112,633,186	5,376,351,467	3,372,051,482
01/07/2034	113	2,500,000,000	8,479,334,653	7,024,661,086	5,296,785,469	3,308,529,501
01/08/2034	114	2,500,000,000	8,387,415,384	6,936,725,852	5,217,177,725	3,245,001,328
01/09/2034	115	2,500,000,000	8,294,226,689	6,848,020,615	5,137,362,986	3,181,823,752
01/10/2034	116	2,500,000,000	8,203,984,097	6,762,394,900	5,060,640,525	3,121,457,596
01/11/2034	117	2,500,000,000	8,114,058,775	6,676,927,289	4,983,973,223	3,061,147,599
01/12/2034	118	2,500,000,000	8,025,089,695	6,592,876,693	4,909,121,420	3,002,813,969
01/01/2035	119	0	7,935,909,835	6,508,554,742	4,834,009,233	2,944,345,354
01/02/2035	120		7,848,481,617	6,425,934,013	4,760,507,657	2,887,295,013
01/03/2035	121		7,761,461,596	6,344,950,701	4,689,714,178	2,833,474,305
01/04/2035	122		7,674,682,634	6,263,368,209	4,617,640,933	2,778,111,567
01/05/2035	123		7,588,584,781	6,182,937,680	4,547,124,569	2,724,472,690
01/06/2035	124		7,502,903,108	6,102,758,660	4,476,744,115	2,670,942,250
01/07/2035	125		7,417,355,848	6,023,272,794	4,407,561,449	2,618,886,554
01/08/2035	126		7,332,461,193	5,944,234,995	4,338,662,880	2,567,029,359
01/09/2035	127		7,247,480,751	5,865,378,551	4,270,218,281	2,515,831,929
01/10/2035	128		7,162,627,159	5,787,191,874	4,202,925,363	2,466,035,421
01/11/2035	129		7,078,045,112	5,709,152,473	4,135,704,789	2,416,316,297
01/12/2035	130		6,994,428,559	5,632,447,010	4,070,097,105	2,368,236,697
01/01/2036	131		6,910,844,347	5,555,699,744	4,004,428,241	2,320,157,519
01/02/2036	132		6,828,055,938	5,479,835,283	3,939,701,759	2,272,986,840
01/03/2036	133		6,744,493,629	5,404,183,965	3,876,068,185	2,227,411,873
01/04/2036	134		6,662,266,439	5,329,243,349	3,812,597,235	2,181,657,996
01/05/2036	135		6,579,218,540	5,254,173,717	3,749,639,984	2,136,837,008
01/06/2036	136		6,496,755,480	5,179,518,822	3,686,961,923	2,092,218,785
01/07/2036	137		6,415,457,358	5,106,308,827	3,625,902,162	2,049,135,180
01/08/2036	138		6,335,048,486	5,033,756,191	3,565,293,388	2,006,348,731
01/09/2036	139		6,254,340,409	4,961,197,633	3,504,965,260	1,964,045,231
01/10/2036	140		6,174,143,851	4,889,543,530	3,445,841,317	1,922,999,294
01/11/2036	141		6,095,121,877	4,818,776,083	3,387,332,245	1,882,340,847
01/12/2036	142		6,015,813,904	4,748,268,900	3,329,554,461	1,842,649,259
01/01/2037	143		5,937,882,810	4,678,808,967	3,272,504,285	1,803,405,531
01/02/2037	144		5,859,554,851	4,609,258,812	3,215,659,810	1,764,574,060
01/03/2037	145		5,782,131,417	4,541,387,411	3,161,030,389	1,727,959,166
01/04/2037	146		5,705,106,361	4,473,290,659	3,105,713,074	1,690,529,501
01/05/2037	147		5,628,391,495	4,405,895,895	3,051,393,457	1,654,153,156
01/06/2037	148		5,551,570,677	4,338,389,949	2,996,999,411	1,617,784,926
01/07/2037	149		5,475,736,323	4,272,103,831	2,943,944,641	1,582,631,660
01/08/2037	150		5,399,672,561	4,205,614,644	2,890,755,821	1,547,455,748
01/09/2037	151		5,324,415,507	4,139,965,960	2,838,394,755	1,512,990,653
01/10/2037	152		5,249,220,764	4,074,799,357	2,786,839,912	1,479,420,235
01/11/2037	153		5,174,485,503	4,009,972,041	2,735,528,414	1,446,030,265
01/12/2037	154		5,100,195,470	3,945,913,417	2,685,203,499	1,413,609,452
01/01/2038	155		5,025,811,975	3,881,769,525	2,634,835,414	1,381,218,375
01/02/2038	156		4,952,427,664	3,818,602,296	2,585,367,398	1,349,546,158
01/03/2038	157		4,879,457,957	3,756,574,376	2,537,528,605	1,319,506,193
01/04/2038	158		4,806,446,427	3,694,088,507	2,488,973,910	1,288,776,030
01/05/2038	159		4,734,301,970	3,632,667,983	2,441,566,296	1,259,046,327
01/06/2038	160		4,661,993,586	3,571,118,007	2,394,093,511	1,229,336,902
01/07/2038	161		4,590,242,378	3,510,384,663	2,347,585,312	1,200,514,130
01/08/2038	162		4,519,705,832	3,450,579,507	2,301,721,672	1,172,074,773
01/09/2038	163		4,449,184,861	3,390,978,992	2,256,212,288	1,144,034,421
01/10/2038	164		4,379,615,488	3,332,477,238	2,211,830,385	1,116,932,775
01/11/2038	165		4,310,531,633	3,274,347,922	2,167,721,802	1,090,022,292
01/12/2038	166		4,241,552,139	3,216,661,478	2,124,290,205	1,063,804,357
01/01/2039	167		4,172,856,469	3,159,197,479	2,081,034,861	1,037,728,855
01/02/2039	168		4,104,738,448	3,102,355,738	2,038,394,645	1,012,160,598
01/03/2039	169		4,036,886,635	3,046,398,991	1,997,029,928	987,826,657
01/04/2039	170		3,969,514,823	2,990,476,792	1,955,385,182	963,130,437
01/05/2039	171		3,901,983,725	2,934,776,429	1,914,241,260	938,999,896
01/06/2039	172		3,835,456,958	2,879,847,305	1,873,635,924	915,188,798
01/07/2039	173		3,768,818,678	2,825,167,175	1,833,536,933	891,930,955
01/08/2039	174		3,702,487,024	2,770,736,542	1,793,638,164	868,826,442
01/09/2039	175		3,636,880,226	2,717,023,939	1,754,394,113	846,217,446
01/10/2039	176		3,572,991,942	2,664,913,172	1,716,510,748	824,550,813
01/11/2039	177		3,510,312,431	2,613,723,110	1,679,256,873	803,238,749
01/12/2039	178		3,448,189,451	2,563,253,063	1,642,777,738	782,568,583
01/01/2040	179		3,387,922,483	2,514,181,405	1,607,229,988	762,391,853
01/02/2040	180		3,328,440,305	2,465,850,239	1,572,324,589	742,675,411

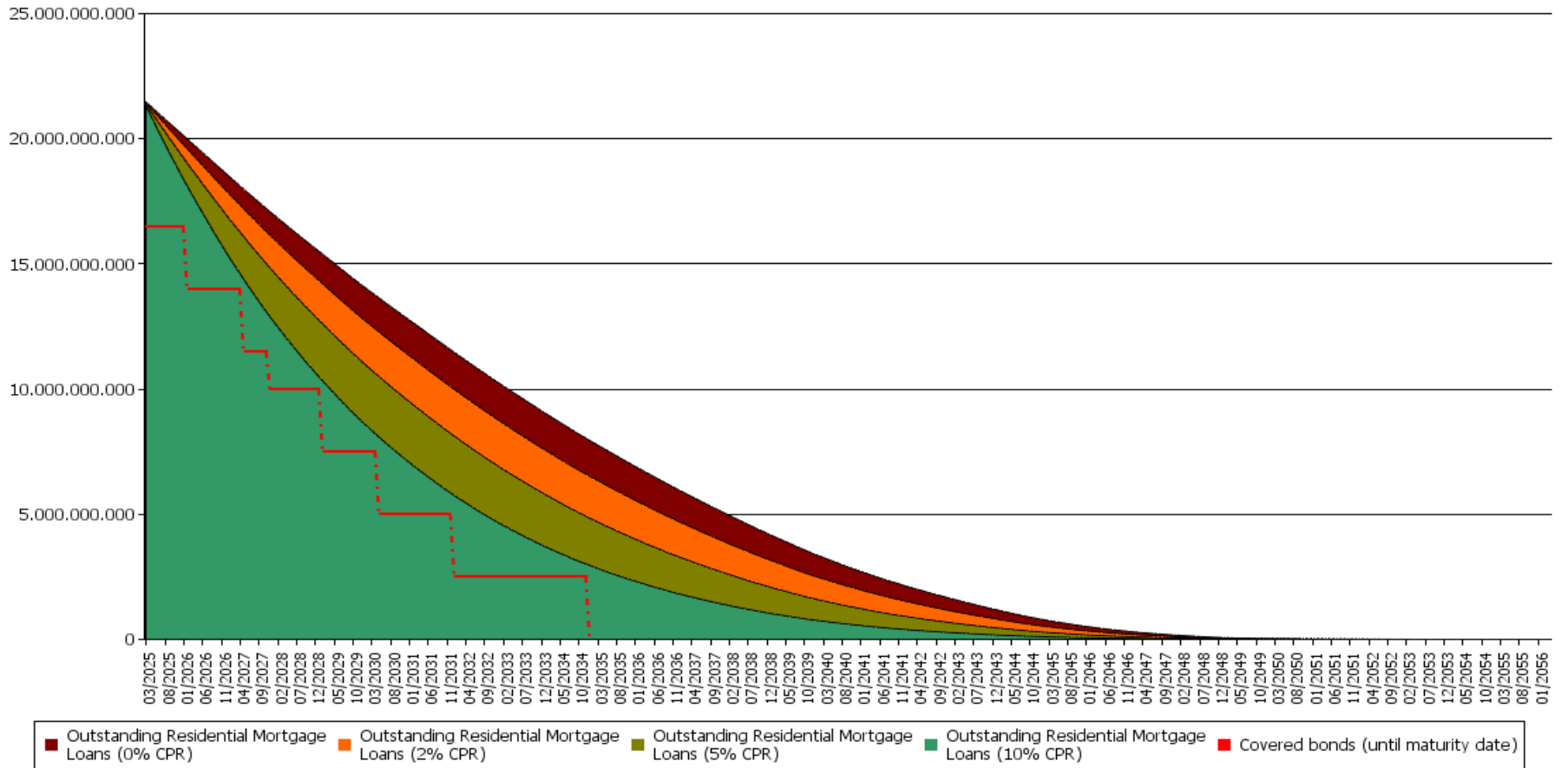
01/03/2040	181	3,269,389,539	2,418,259,679	1,538,310,081	723,729,495
01/04/2040	182	3,211,369,605	2,371,315,486	1,504,611,517	704,877,078
01/05/2040	183	3,153,455,818	2,324,729,121	1,471,421,738	686,502,712
01/06/2040	184	3,096,507,347	2,278,874,974	1,438,730,345	668,407,190
01/07/2040	185	3,040,418,853	2,233,923,833	1,406,879,928	650,930,807
01/08/2040	186	2,984,812,440	2,189,347,854	1,375,300,290	633,624,478
01/09/2040	187	2,929,555,517	2,145,172,571	1,344,123,249	616,637,773
01/10/2040	188	2,875,325,540	2,102,006,648	1,313,834,646	600,271,640
01/11/2040	189	2,821,814,294	2,059,388,444	1,283,923,031	584,120,871
01/12/2040	190	2,768,794,342	2,017,377,169	1,254,635,543	568,456,720
01/01/2041	191	2,716,348,119	1,975,807,405	1,225,657,668	552,975,162
01/02/2041	192	2,664,123,253	1,934,533,585	1,197,002,190	537,759,389
01/03/2041	193	2,612,161,384	1,893,895,834	1,169,165,188	523,243,623
01/04/2041	194	2,560,959,769	1,853,623,893	1,141,393,773	508,651,333
01/05/2041	195	2,510,204,702	1,813,905,100	1,114,187,314	494,491,671
01/06/2041	196	2,460,154,466	1,774,723,003	1,087,347,395	480,535,757
01/07/2041	197	2,410,928,916	1,736,357,585	1,061,223,054	467,068,039
01/08/2041	198	2,362,521,283	1,698,608,415	1,035,511,369	453,821,394
01/09/2041	199	2,314,896,025	1,661,543,860	1,010,339,897	440,914,333
01/10/2041	200	2,267,750,546	1,625,032,912	985,706,503	428,400,944
01/11/2041	201	2,220,997,565	1,588,831,138	961,296,356	416,022,398
01/12/2041	202	2,175,230,677	1,553,536,781	937,628,632	404,116,293
01/01/2042	203	2,130,314,524	1,518,877,427	914,378,785	392,426,440
01/02/2042	204	2,086,093,272	1,484,825,786	891,606,052	381,032,260
01/03/2042	205	2,042,287,560	1,451,418,966	869,543,707	370,181,889
01/04/2042	206	1,998,685,932	1,418,022,874	847,375,595	359,216,537
01/05/2042	207	1,955,765,626	1,385,294,308	825,780,328	348,626,974
01/06/2042	208	1,913,271,649	1,352,896,759	804,416,985	338,169,399
01/07/2042	209	1,871,418,658	1,321,129,942	783,595,401	328,065,858
01/08/2042	210	1,829,966,139	1,289,675,392	762,993,519	318,087,517
01/09/2042	211	1,789,199,473	1,258,806,278	742,836,832	308,372,630
01/10/2042	212	1,748,609,029	1,228,229,192	723,009,013	298,911,202
01/11/2042	213	1,708,840,694	1,198,259,982	703,573,453	289,644,005
01/12/2042	214	1,669,391,838	1,168,676,535	684,514,229	280,642,644
01/01/2043	215	1,630,229,305	1,139,324,701	665,625,210	271,742,498
01/02/2043	216	1,591,315,356	1,110,242,505	646,984,970	263,013,847
01/03/2043	217	1,552,864,333	1,081,755,805	628,936,345	254,698,346
01/04/2043	218	1,514,634,155	1,053,334,344	610,854,525	246,328,038
01/05/2043	219	1,476,684,850	1,025,257,319	593,108,566	238,191,540
01/06/2043	220	1,439,021,370	997,413,131	575,533,347	230,154,382
01/07/2043	221	1,401,740,764	969,978,485	558,325,264	222,357,672
01/08/2043	222	1,364,839,275	942,841,497	541,324,845	214,673,985
01/09/2043	223	1,328,368,630	916,090,896	524,628,563	207,171,499
01/10/2043	224	1,291,968,949	889,525,890	508,161,460	199,846,196
01/11/2043	225	1,255,620,148	863,033,337	491,773,131	192,581,949
01/12/2043	226	1,220,216,708	837,322,620	475,948,339	185,620,817
01/01/2044	227	1,185,142,120	811,874,813	460,309,728	178,761,355
01/02/2044	228	1,150,621,827	786,889,993	445,009,416	172,087,491
01/03/2044	229	1,116,397,280	762,272,980	430,062,074	165,648,228
01/04/2044	230	1,082,499,881	737,874,314	415,238,013	159,260,977
01/05/2044	231	1,048,937,453	713,823,248	400,714,601	153,060,639
01/06/2044	232	1,015,696,813	690,029,987	386,372,792	146,957,417
01/07/2044	233	983,025,819	666,738,233	372,412,028	141,066,781
01/08/2044	234	950,936,874	643,879,951	358,729,700	135,308,479
01/09/2044	235	919,356,288	621,440,916	345,347,542	129,709,165
01/10/2044	236	888,662,866	599,707,647	332,449,649	124,352,998
01/11/2044	237	858,845,834	578,602,820	319,934,395	119,164,784
01/12/2044	238	829,967,815	558,229,964	307,909,648	114,215,851
01/01/2045	239	803,312,061	539,385,118	296,758,526	109,613,213
01/02/2045	240	776,933,693	520,788,525	285,798,369	105,117,753
01/03/2045	241	750,891,421	502,560,923	275,161,819	100,818,331
01/04/2045	242	725,160,194	484,516,208	264,607,322	96,540,559
01/05/2045	243	699,653,338	466,706,473	254,253,616	92,382,811
01/06/2045	244	674,708,715	449,303,718	244,150,389	88,336,070
01/07/2045	245	650,468,362	432,450,527	234,414,032	84,465,692
01/08/2045	246	626,721,176	415,956,008	224,899,593	80,694,146
01/09/2045	247	603,450,468	399,831,899	215,631,796	77,041,154
01/10/2045	248	580,816,066	384,203,212	206,693,167	73,544,836
01/11/2045	249	558,913,066	369,087,564	198,056,287	70,173,205
01/12/2045	250	537,549,608	354,397,183	189,705,206	66,938,814
01/01/2046	251	516,795,921	340,136,757	181,608,699	63,810,483



01/02/2046	252	496,600,467	326,290,472	173,772,707	60,798,599
01/03/2046	253	476,835,037	312,823,629	166,217,919	57,932,845
01/04/2046	254	457,598,212	299,694,305	158,836,706	55,125,749
01/05/2046	255	438,828,243	286,929,567	151,697,161	52,432,090
01/06/2046	256	420,532,273	274,500,311	144,756,837	49,821,342
01/07/2046	257	402,942,605	262,587,023	138,133,581	47,346,916
01/08/2046	258	385,934,285	251,076,584	131,742,626	44,965,078
01/09/2046	259	369,579,718	240,029,024	125,625,544	42,695,649
01/10/2046	260	353,841,129	229,430,156	119,782,801	40,543,031
01/11/2046	261	338,530,522	219,130,485	114,114,506	38,460,880
01/12/2046	262	323,644,879	209,151,155	108,649,590	36,468,889
01/01/2047	263	309,193,297	199,473,118	103,358,523	34,545,968
01/02/2047	264	295,390,108	190,244,905	98,326,152	32,724,780
01/03/2047	265	282,027,951	181,360,775	93,519,136	31,005,817
01/04/2047	266	269,093,752	172,749,820	88,852,330	29,333,787
01/05/2047	267	256,501,615	164,395,775	84,347,388	27,732,373
01/06/2047	268	244,235,454	156,268,713	79,973,686	26,182,984
01/07/2047	269	232,401,626	148,453,025	75,786,857	24,710,527
01/08/2047	270	220,900,011	140,866,721	71,731,076	23,289,066
01/09/2047	271	209,885,934	133,616,097	67,865,931	21,940,835
01/10/2047	272	199,332,222	126,689,177	64,189,252	20,667,109
01/11/2047	273	189,211,168	120,052,595	60,672,019	19,451,921
01/12/2047	274	179,316,361	113,587,689	57,263,505	18,283,867
01/01/2048	275	169,696,419	107,311,633	53,961,940	17,156,722
01/02/2048	276	160,236,555	101,157,597	50,738,000	16,063,372
01/03/2048	277	150,963,751	95,152,439	47,612,415	15,014,094
01/04/2048	278	141,823,683	89,239,840	44,540,303	13,985,845
01/05/2048	279	132,837,536	83,448,281	41,547,179	12,992,513
01/06/2048	280	124,068,795	77,807,584	38,640,272	12,032,293
01/07/2048	281	115,574,681	72,361,678	35,847,315	11,116,830
01/08/2048	282	107,481,498	67,180,373	33,195,905	10,250,982
01/09/2048	283	99,815,565	62,283,033	30,697,708	9,439,381
01/10/2048	284	92,611,651	57,693,073	28,365,447	8,686,469
01/11/2048	285	85,936,977	53,444,239	26,209,634	7,992,290
01/12/2048	286	79,687,587	49,476,396	24,204,041	7,350,455
01/01/2049	287	73,929,189	45,823,273	22,359,908	6,761,655
01/02/2049	288	68,511,528	42,393,239	20,633,581	6,213,184
01/03/2049	289	63,440,220	39,195,097	19,033,159	5,709,334
01/04/2049	290	58,705,840	36,208,551	17,538,174	5,238,604
01/05/2049	291	54,297,840	33,434,818	16,154,813	4,805,618
01/06/2049	292	50,223,532	30,873,541	14,879,335	4,407,450
01/07/2049	293	46,649,009	28,629,131	13,763,694	4,060,271
01/08/2049	294	43,641,611	26,738,023	12,821,836	3,766,404
01/09/2049	295	41,155,594	25,172,142	12,040,242	3,521,830
01/10/2049	296	39,523,706	24,134,345	11,515,434	3,354,514
01/11/2049	297	38,374,455	23,392,835	11,133,245	3,229,444
01/12/2049	298	37,231,098	22,658,599	10,757,261	3,107,590
01/01/2050	299	36,098,288	21,931,917	10,385,785	2,987,569
01/02/2050	300	34,969,206	21,209,895	10,018,331	2,869,661
01/03/2050	301	33,844,074	20,496,019	9,658,896	2,756,118
01/04/2050	302	32,607,667	19,713,756	9,266,622	2,632,985
01/05/2050	303	31,488,197	19,005,706	8,911,808	2,521,789
01/06/2050	304	30,372,422	18,301,152	8,559,617	2,411,870
01/07/2050	305	29,261,319	17,602,707	8,212,685	2,304,628
01/08/2050	306	28,151,349	16,906,260	7,867,692	2,198,465
01/09/2050	307	27,044,625	16,214,072	7,526,377	2,094,184
01/10/2050	308	25,950,748	15,532,722	7,192,356	1,993,041
01/11/2050	309	24,865,717	14,858,037	6,862,450	1,893,568
01/12/2050	310	23,781,098	14,186,619	6,536,216	1,796,156
01/01/2051	311	22,699,178	13,518,233	6,212,430	1,699,949
01/02/2051	312	21,620,189	12,853,816	5,892,068	1,605,457
01/03/2051	313	20,542,869	12,194,607	5,577,051	1,513,807
01/04/2051	314	19,470,000	11,538,130	5,263,399	1,422,620
01/05/2051	315	18,402,787	10,887,787	4,954,505	1,333,641
01/06/2051	316	17,350,735	10,247,943	4,651,483	1,246,771
01/07/2051	317	16,311,675	9,618,424	4,355,003	1,162,518
01/08/2051	318	15,279,157	8,994,304	4,062,058	1,079,727
01/09/2051	319	14,257,736	8,378,794	3,774,455	999,031
01/10/2051	320	13,243,382	7,769,918	3,491,555	920,364
01/11/2051	321	12,243,229	7,170,942	3,214,199	843,665
01/12/2051	322	11,255,992	6,581,890	2,942,910	769,290

01/01/2052	323	10,281,024	6,001,586	2,676,618	696,717
01/02/2052	324	9,315,455	5,428,708	2,414,966	625,947
01/03/2052	325	8,358,748	4,863,444	2,158,360	557,219
01/04/2052	326	7,416,009	4,307,604	1,906,820	490,195
01/05/2052	327	6,484,106	3,760,124	1,660,374	425,090
01/06/2052	328	5,581,980	3,231,493	1,423,315	362,855
01/07/2052	329	4,736,273	2,737,399	1,202,723	305,361
01/08/2052	330	3,977,802	2,295,130	1,005,841	254,292
01/09/2052	331	3,376,465	1,944,864	850,169	214,026
01/10/2052	332	2,922,015	1,680,335	732,726	183,704
01/11/2052	333	2,564,651	1,472,328	640,390	159,874
01/12/2052	334	2,268,075	1,299,931	564,014	140,229
01/01/2053	335	2,031,527	1,162,380	503,051	124,543
01/02/2053	336	1,840,345	1,051,206	453,780	111,869
01/03/2053	337	1,675,562	955,615	411,568	101,074
01/04/2053	338	1,520,562	865,744	371,914	90,949
01/05/2053	339	1,370,335	778,930	333,796	81,293
01/06/2053	340	1,231,904	699,056	298,805	72,463
01/07/2053	341	1,108,273	627,868	267,716	64,657
01/08/2053	342	989,053	559,376	237,905	57,214
01/09/2053	343	874,902	493,977	209,556	50,183
01/10/2053	344	768,226	433,034	183,251	43,704
01/11/2053	345	669,194	376,572	158,952	37,748
01/12/2053	346	572,970	321,895	135,538	32,056
01/01/2054	347	485,987	272,565	114,475	26,960
01/02/2054	348	404,503	226,480	94,878	22,250
01/03/2054	349	332,141	185,680	77,607	18,130
01/04/2054	350	260,439	145,349	60,596	14,096
01/05/2054	351	198,882	110,812	46,084	10,676
01/06/2054	352	139,410	77,544	32,167	7,420
01/07/2054	353	89,167	49,516	20,489	4,707
01/08/2054	354	48,289	26,770	11,049	2,528
01/09/2054	355	22,970	0	0	0
01/10/2054	356	13,933	7,698	3,162	717
01/11/2054	357	13,122	7,238	2,965	670
01/12/2054	358	12,310	6,779	2,770	623
01/01/2055	359	11,496	6,320	2,576	577
01/02/2055	360	10,682	5,862	2,383	532
01/03/2055	361	9,867	5,407	2,193	487
01/04/2055	362	9,050	4,951	2,003	443
01/05/2055	363	8,233	4,496	1,815	400
01/06/2055	364	7,414	4,042	1,627	357
01/07/2055	365	6,595	3,590	1,441	315
01/08/2055	366	5,774	3,138	1,257	273
01/09/2055	367	4,952	2,686	1,073	233
01/10/2055	368	4,129	2,236	891	192
01/11/2055	369	3,306	1,787	711	153
01/12/2055	370	2,481	1,339	531	114
01/01/2056	371	1,655	892	353	75
01/02/2056	372	828	445	176	37
01/03/2056	373	0	0	0	0
01/04/2056	374	0	0	0	0
		<b>2,154,949,756,719</b>	<b>1,910,781,902,231</b>	<b>1,620,458,992,555</b>	<b>1,275,975,843,039</b>

### Amortisation profiles (all amounts in EUR)



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

HTT 2025

Reporting in Domestic Currency	EUR
<b>CONTENT OF TAB E</b>	
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)		4.80			
E.3.1.2	Weighted Average Maturity (years)**		15.54			
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	0.19%				0.19%
E.3.2.3	60-90 days	0.02%				0.02%
E.3.2.4	90-180 days	0.01%				0.01%
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						