



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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

**Harmonised Transparency Template**

**2024 Version**

**Belgium**

**BNP Paribas Fortis**

**Reporting Date: 30/9/2024**

**Cut-off Date: 30/9/2024**



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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

- 1. Basic Facts
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- 4. Compliance Art 14 CBD Check Table
- 5. References to Capital Requirements Regulation (CRR) 12911
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Field Number	1. Basic Facts					
G.1.1.1	Country	Belgium				
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV				
G.1.1.3	Labelled Cover Pool Name	Retained Pandbrief Programme				
G.1.1.4	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/coveredbonds">https://www.bnpparibasfortis.com/investors/coveredbonds</a>				
2. Regulatory Summary						
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y				
G.2.1.2	CBD Compliance	Y				
G.2.1.3	CRR Compliance (Y/N)	Y				
3. General Cover Pool / Covered Bond Information						
3.1. General Information						
G.3.1.1	Total Cover Assets	Nominal (mn) 14,933.81				
G.3.1.2	Outstanding Covered Bonds	11,500.00				
3.2. Over-collateralisation (OC)						
G.3.2.1	OC (%)	Statutory		Voluntary	Contractual	Purpose
		5.00%		24.9%	5.0%	ND1
3.3. Cover Pool Composition						
G.3.3.1	Mortgages	Nominal (mn) 14,933.81				
G.3.3.2	Public Sector	-				
G.3.3.3	Shipping	-				
G.3.3.4	Substitute Assets	91.50				
G.3.3.5	Other	649.80				
G.3.3.6	Total	15,675.1				
3.4. Cover Pool Amortisation Profile						
G.3.4.1	Weighted Average Life (in years)	Contractual		Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
		7.52		ND1		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y	387.35		ND1	2.6%	
G.3.4.3	1 - 2 Y	456.67		ND1	3.1%	
G.3.4.4	2 - 3 Y	766.99		ND1	5.1%	
G.3.4.5	3 - 4 Y	749.28		ND1	5.0%	
G.3.4.6	4 - 5 Y	995.36		ND1	6.7%	
G.3.4.7	5 - 10 Y	7,473.13		ND1	50.0%	
G.3.4.8	10+ Y	4,105.03		ND1	27.5%	
G.3.4.9	Total	14,933.8		0.0	100.0%	
3.5. Maturity of Covered Bonds						
G.3.5.1	Weighted Average life (in years)	Initial Maturity		Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
		3.48		4.5		
	Maturity (mn)					
	By buckets:					
G.3.5.2	0 - 1 Y	0.00		0.0	0.0%	
G.3.5.3	1 - 2 Y	2,500.00		0.0	21.7%	
G.3.5.4	2 - 3 Y	2,500.00		2,500.0	21.7%	
G.3.5.5	3 - 4 Y	1,500.00		2,500.0	13.0%	
G.3.5.6	4 - 5 Y	2,500.00		1,500.0	21.7%	
G.3.5.7	5 - 10 Y	2,500.00		5,000.0	21.7%	
G.3.5.8	10+ Y	0.00		0.0	0.0%	
G.3.5.9	Total	11,500.0		11,500.0	100.0%	
3.6. Cover Assets - Currency						
G.3.6.1	EUR	Nominal [before hedging] (mn)		Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.2	AUD	14,933.81		0.0	100.0%	
G.3.6.3	BRL					
G.3.6.4	CAD					
G.3.6.5	CHF					
G.3.6.6	CZK					
G.3.6.7	DKK					
G.3.6.8	GBP					
G.3.6.9	HKD					
G.3.6.10	ISK					
G.3.6.11	JPY					
G.3.6.12	KRW					
G.3.6.13	NOK					
G.3.6.14	PLN					
G.3.6.15	SEK					
G.3.6.16	SGD					
G.3.6.17	USD					
G.3.6.18	Other					
3.7. Covered Bonds - Currency						
G.3.7.1	EUR	Nominal [before hedging] (mn)		Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.2	AUD	11,500.00		0.0	100.0%	
G.3.7.3	BRL					
G.3.7.4	CAD					
G.3.7.5	CHF					
G.3.7.6	CZK					
G.3.7.7	DKK					
G.3.7.8	GBP					
G.3.7.9	HKD					
G.3.7.10	ISK					
G.3.7.11	JPY					
G.3.7.12	KRW					
G.3.7.13	NOK					
G.3.7.14	PLN					
G.3.7.15	SEK					
G.3.7.16	SGD					
G.3.7.17	USD					
G.3.7.18	Other					
3.8. Covered Bonds - Breakdown by interest rate						
G.3.8.1	Fixed coupon	Nominal [before hedging] (mn)		Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.2	Floating coupon	0.00		0.0	0.0%	
G.3.8.3	Other	0.00		0.0	0.0%	
G.3.8.4	Total	11,500.0		0.0	100.0%	
3.9. Substitute Assets - Type						
G.3.9.1	Cash	Nominal (mn)			% Substitute Assets	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.50			12.3%	
G.3.9.3	Exposures to central banks	0.00			0.0%	
G.3.9.4	Exposures to credit institutions	649.80			87.7%	
G.3.9.5	Other	0.00			0.0%	
G.3.9.6	Total	741.3			100.0%	
3.10. Substitute Assets - Country						
G.3.10.1	Domestic (Country of Issuer)	Nominal (mn)			% Substitute Assets	
G.3.10.2	Eurozone	91.50			100.0%	
G.3.10.3	Rest of European Union (EU)	0.00			0.0%	
G.3.10.4	European Economic Area (not member of EU)	0.00			0.0%	
G.3.10.5	Switzerland	0.00			0.0%	
G.3.10.6	Australia	0.00			0.0%	
G.3.10.7	Brazil	0.00			0.0%	
G.3.10.8	Canada	0.00			0.0%	
G.3.10.9	Japan	0.00			0.0%	
G.3.10.10	Korea	0.00			0.0%	
G.3.10.11	New Zealand	0.00			0.0%	
G.3.10.12	Singapore	0.00			0.0%	
G.3.10.13	US	0.00			0.0%	
G.3.10.14	Other	0.00			0.0%	
G.3.10.15	Total EU	91.50			100.0%	
G.3.10.16	Total	91.5			100.0%	
3.11. Liquid Assets						
G.3.11.1	Substitute and other marketable assets	Nominal (mn)			% Cover Pool	% Covered Bonds
G.3.11.2	Central bank eligible assets	91.50			0.6%	
G.3.11.3	Other	0.00			0.0%	
G.3.11.4	Total	91.5			0.6%	
3.12. Bond List						
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>				
3.13. Derivatives & Swaps						
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.00				
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00				
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00				

**14. Sustainable or other special purpose strategy**

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

**4. Compliance Art 14 CBD Check table**

Row

Row

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

G.4.1.1	(a) Value of the cover pool total assets:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Pandbrief Programme (bnp-paribasfortis.com)
G.4.1.4	(c) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>
G.4.1.5	(c) Type of cover assets:	52
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>
G.4.1.9	(d) Currency risk - cover pool:	111
G.4.1.10	(d) Interest rate risk - covered bond:	153
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	215 LTV Residential Mortgage
G.4.1.13	(d) Credit Risk:	

**5. References to Capital Requirements Regulation (CRR)**

G.5.1.1	Exposure to credit institute credit quality step 1	649.80
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**6. Other relevant information**



# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

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>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	14,933.8	100.0%
M.7.1.2	Commercial	0.0	0.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4	Total	14,933.8	100.0%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	230,025.0	230,025
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0.47%	0.47%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	European Union	100.0%	0.0%
M.7.4.2	Austria		
M.7.4.3	Belgium	100.0%	
M.7.4.4	Bulgaria		100.0%
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark		
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France		
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.0%	0.0%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.68%			15.68%
M.7.5.2	Vlaams-Brabant	14.71%			14.71%
M.7.5.3	Oost-Vlaanderen	15.11%			15.11%
M.7.5.4	Brussels	8.26%			8.26%
M.7.5.5	West-Vlaanderen	10.65%			10.65%
M.7.5.6	Limburg	8.06%			8.06%
M.7.5.7	Liège	7.55%			7.55%
M.7.5.8	Hainaut	7.01%			7.01%
M.7.5.9	Brabant Wallon	5.21%			5.21%
M.7.5.10	Namur	4.48%			4.48%
M.7.5.11	Luxembourg	3.04%			3.04%
M.7.5.12	Other	0.22%			0.22%
M.7.5.13					
M.7.5.14					
M.7.5.15					
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
M.7.5.32					
M.7.5.33					
M.7.5.34					
M.7.5.35					
M.7.5.36					
M.7.5.37					
M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	85.04%			85.04%
M.7.6.2	Floating rate	0.00%			0.00%
M.7.6.3	Other	14.96%			14.96%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.33%			4.33%
M.7.7.2	Amortising	95.67%			95.67%
M.7.7.3	Other	0.00%			0.00%
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	2.24%			2.24%
M.7.8.2	> 12 - ≤ 24 months	3.67%			3.67%
M.7.8.3	> 24 - ≤ 36 months	10.04%			10.04%
M.7.8.4	> 36 - ≤ 60 months	14.33%			14.33%
M.7.8.5	> 60 months	69.72%			69.72%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.03%			0.03%
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	64.92			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	7,004.72	183,531.00	46.9%	79.8%
M.7A.10.4	>100K and <=200K	5,046.36	36,901.00	33.8%	16.0%
M.7A.10.5	>200K and <=300K	1,642.87	6,831.00	11.0%	3.0%
M.7A.10.6	>300K and <=400K	579.39	1,702.00	3.9%	0.7%
M.7A.10.7	>400K	660.47	1,060.00	4.4%	0.5%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	14,933.8	230,025	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	58.61%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	4,296.57	104,445.00	28.8%	45.4%
M.7A.11.3	>40 - <=50 %	1,746.89	27,894.00	11.7%	12.1%
M.7A.11.4	>50 - <=60 %	1,977.18	27,462.00	13.2%	11.9%
M.7A.11.5	>60 - <=70 %	2,217.05	26,753.00	14.8%	11.6%
M.7A.11.6	>70 - <=80 %	2,356.90	23,969.00	15.8%	10.4%
M.7A.11.7	>80 - <=90 %	1,511.63	12,487.00	10.1%	5.4%
M.7A.11.8	>90 - <=100 %	313.09	2,542.00	2.1%	1.1%
M.7A.11.9	>100%	514.52	4,473.00	3.4%	1.9%
M.7A.11.10	Total	14,933.8	230,025	100.0%	100.0%
12. Loan to Value (LTV) information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	47.67%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	6,245.62	[Mark as ND1 if not relevant]	41.8%	
M.7A.12.3	>40 - <=50 %	2,149.33	[Mark as ND1 if not relevant]	14.4%	
M.7A.12.4	>50 - <=60 %	2,165.23	[Mark as ND1 if not relevant]	14.5%	
M.7A.12.5	>60 - <=70 %	2,012.80	[Mark as ND1 if not relevant]	13.5%	
M.7A.12.6	>70 - <=80 %	1,285.85	[Mark as ND1 if not relevant]	8.6%	
M.7A.12.7	>80 - <=90 %	557.31	[Mark as ND1 if not relevant]	3.7%	
M.7A.12.8	>90 - <=100 %	198.59	[Mark as ND1 if not relevant]	1.3%	
M.7A.12.9	>100%	319.08	[Mark as ND1 if not relevant]	2.1%	
M.7A.12.10	Total	14,933.8	0	100.0%	0.0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	81.62%			
M.7A.13.2	Second home/Holiday houses				
M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.4	Subsidised housing				
M.7A.13.5	Agricultural				
M.7A.13.6	Other	18.38%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
15. EPC. Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

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

## C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

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



**EUR 20 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 30/09/2024

**Contact Details:**

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**Asset Based Solutions (cover pool and management)**

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**Remark**

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



## BNP PARIBAS Retained Covered Bonds FORTIS

### Covered Bond Emission

#### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2025	1.41	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2025	4.41	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2025	2.64	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2025	5.64	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2024	3.19	10/12/2028
		<b>11,500,000,000</b>									

#### Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average	0.31 %
Weighted Average Remaining Average Life*	3.48

\* At Reporting Date until Maturity Date



## Ratings

### 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
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**Test Summary**

(all amounts in EUR unless stated otherwise)

**1. Outstanding Mortgage Pandbrieven and Cover Assets**

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	14,933,813,609 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	649,804,120 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	36.31%

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,082,166,005 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.06%	Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	91,930,251 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	649,804,120 (VII)	
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)	
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,082,166,005	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	111.51%	Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	2,188,067,387 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,188,067,387
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,823,900,375 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,082,166,005
Total Principal Proceeds Public Finance Exposures	91,930,251
Total Principal Proceeds Financial Institution Exposures	649,804,120
Impact Derivatives	0
Interest Requirement Covered Bonds	143,100,000 (X)
Costs, Fees and expenses Covered Bonds	53,729,810 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,315,137,952
> > Cover Test Royal Decree Art 5 paraf 3	Passed

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	1,511,712,828 (XIII)
Cumulative Cash Outflow Next 180 Days	-41,626,835 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,470,085,993
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	86,909,933 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	150,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	86,759,933 (XVII)

**Cover Pool Summary**

Portfolio Cut-off D 30/09/2024 (All Amounts are in Euro)

**1. Residential Mortgage Loans**

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	14,933,813,609
Principal Redemptions between Cut-off Date and Maturity	14,933,813,609
Interest Payments between Cut-off Date and Maturity Date	2,188,067,387
Number of borrowers	106,322
Number of loans	230,025
Average Outstanding Balance per borrower	140,458
Average Outstanding Balance per loan	64,923
Weighted average Current Loan to Current Value	47.67%
Weighted average Current Loan to Original Value	58.61%
Weighted average seasoning (in Years)	5.36
Weighted average remaining maturity (in years, at 0% CPR)	14.35
Weighted average initial maturity (in years, at 0% CPR)	19.72
Percentage of Fixed Rate Loans	85.04%
Percentage of Variable Rate Loans	14.96%
Weighted average interest rate	1.91%
Weighted average interest rate Fixed Rate Loans	1.78%
Weighted average interest rate Variable Rate Loans	2.70%
Weighted Remaining average life (in years, at 0% CPR)	7.52
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.53
% Construction Loans	0.08%

**2. Registered Cash**

Registered Cash Proceeds under the Residential Mortgage Loans 649,804,120

**3. Public Sector Exposure (Liquid Bond Positions)**

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	#MULTIVALUE	#MULTIVALUE	#MULTIVALUE	#MULTIVALUE	ERROR 23	ERROR 23
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standar & Poor's Rating	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

**4. Derivatives**

None

**5. Prepayments Last Calendar Month**

29,076,806 EUR



**Stratification Tables**

Portfolio Cut-off D€ 30/09/2024

**1. Geographic distribution**

	In EUR	In %	In number of loans	In %
Antwerpen	2,341,672,486.91	15.68 %	35,125	15.27 %
Oost-Vlaanderen	2,257,194,455.41	15.11 %	36,713	15.96 %
Vlaams-Brabant	2,197,079,916.64	14.71 %	31,906	13.87 %
West-Vlaanderen	1,590,648,992.97	10.65 %	28,204	12.26 %
Brussels	1,233,127,304.23	8.26 %	12,508	5.44 %
Limburg	1,204,202,551.70	8.06 %	21,425	9.31 %
Liège	1,127,366,118.18	7.55 %	18,102	7.87 %
Hainaut	1,047,299,763.06	7.01 %	17,753	7.72 %
Brabant Wallon	778,668,213.16	5.21 %	9,941	4.32 %
Namur	669,324,824.02	4.48 %	10,858	4.72 %
Luxembourg	453,698,741.51	3.04 %	6,877	2.99 %
Other	33,530,241.48	0.22 %	613	0.27 %
<b>Total</b>	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>

**2. Seasoning**

In Years	In EUR	In %	In number of loans	In %
<=1	334,454,780.39	2.24 %	3,041	1.32 %
>1 and <=2	548,076,202.57	3.67 %	5,301	2.30 %
>2 and <=3	1,498,974,940.81	10.04 %	13,819	6.01 %
>3 and <=4	2,132,029,885.50	14.28 %	22,078	9.60 %
>4 and <=5	3,722,852,528.50	24.93 %	47,293	20.56 %
>5 and <=6	2,071,716,903.91	13.87 %	32,672	14.20 %
>6 and <=7	1,365,439,803.33	9.14 %	23,221	10.09 %
>7 and <=8	1,102,302,292.93	7.38 %	21,609	9.39 %
>8 and <=9	941,073,297.72	6.30 %	23,388	10.17 %
>9 and <=10	595,366,812.42	3.99 %	16,646	7.24 %
>10 and <=11	58,389,489.51	0.39 %	1,570	0.68 %
>11 and <=12	52,782,859.63	0.35 %	1,455	0.63 %
>12 and <=13	44,709,242.67	0.30 %	2,087	0.91 %
>13 and <=14	133,636,507.30	0.89 %	4,950	2.15 %
>14 and <=15	194,227,756.50	1.30 %	5,450	2.37 %
>15 and <=16	54,662,483.56	0.37 %	1,857	0.81 %
>16 and <=17	11,931,101.23	0.08 %	308	0.13 %
>17 and <=18	8,365,483.10	0.06 %	319	0.14 %
>18 and <=19	20,617,881.64	0.14 %	785	0.34 %
>19 and <=20	31,390,706.66	0.21 %	1,601	0.70 %
>20 and <=21	7,402,072.13	0.05 %	324	0.14 %
>21 and <=22	2,409,120.52	0.02 %	110	0.05 %
>22 and <=23	351,728.54	0.00 %	35	0.02 %
>23 and <=24	170,552.62	0.00 %	31	0.01 %
>24 and <=25	138,502.62	0.00 %	44	0.02 %
>27 and <=28	81,163.22	0.00 %	4	0.00 %
>34 and <=35	18,648.04	0.00 %	2	0.00 %
>25 and <=26	177,947.95	0.00 %	21	0.01 %
>28 and <=29	15,396.01	0.00 %	2	0.00 %
>26 and <=27	47,517.74	0.00 %	2	0.00 %
<b>Total</b>	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<0	894,000.00	0.01 %	856	0.37 %
<=1	163,770,977.81	1.10 %	8,711	3.79 %
>1 and <=2	198,545,761.83	1.33 %	9,239	4.02 %
>2 and <=3	229,331,290.41	1.54 %	8,097	3.52 %
>3 and <=4	251,300,510.84	1.68 %	9,314	4.05 %
>4 and <=5	342,277,537.70	2.29 %	11,544	5.02 %
>5 and <=6	429,316,268.50	2.87 %	12,774	5.55 %
>6 and <=7	372,083,896.60	2.49 %	9,626	4.18 %
>7 and <=8	427,604,365.62	2.86 %	9,112	3.96 %
>8 and <=9	523,909,719.79	3.51 %	10,370	4.51 %
>9 and <=10	588,229,362.06	3.94 %	10,708	4.66 %
>10 and <=11	765,589,339.74	5.13 %	13,078	5.69 %
>11 and <=12	613,936,442.05	4.11 %	9,728	4.23 %
>12 and <=13	656,171,281.49	4.39 %	9,507	4.13 %
>13 and <=14	786,760,769.90	5.27 %	10,718	4.66 %
>14 and <=15	839,326,856.41	5.62 %	10,971	4.77 %
>15 and <=16	1,385,767,628.13	9.28 %	16,963	7.37 %
>16 and <=17	946,316,422.65	6.34 %	10,630	4.62 %
>17 and <=18	860,820,645.61	5.76 %	9,320	4.05 %
>18 and <=19	599,643,882.19	4.02 %	6,449	2.80 %
>19 and <=20	702,275,824.41	4.70 %	7,042	3.06 %
>20 and <=21	1,332,984,351.67	8.93 %	11,569	5.03 %
>21 and <=22	873,800,562.28	5.85 %	6,290	2.73 %
>22 and <=23	546,485,615.06	3.66 %	3,835	1.67 %
>23 and <=24	229,781,570.08	1.54 %	1,704	0.74 %
>24 and <=25	165,304,382.23	1.11 %	1,128	0.49 %
>25 and <=26	13,816,331.51	0.09 %	124	0.05 %
>26 and <=27	11,740,867.21	0.08 %	89	0.04 %
>27 and <=28	66,229,646.38	0.44 %	455	0.20 %
>28 and <=29	7,540,637.20	0.05 %	60	0.03 %
>29 and <=30	2,256,861.91	0.02 %	14	0.01 %
<b>Total</b>	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=1	2,726,439.00	0.02 %	15	0.01 %
>1 and <=2	12,803,080.51	0.09 %	91	0.04 %
>2 and <=3	22,861,025.82	0.15 %	158	0.07 %
>3 and <=4	15,292,456.31	0.10 %	158	0.07 %
>4 and <=5	267,708,549.22	1.79 %	1,825	0.79 %
>5 and <=6	15,845,941.68	0.11 %	565	0.25 %
>6 and <=7	32,257,748.49	0.22 %	917	0.40 %
>7 and <=8	42,330,558.14	0.28 %	1,413	0.61 %
>8 and <=9	52,642,879.22	0.35 %	2,407	1.05 %
>9 and <=10	844,620,307.19	5.66 %	31,622	13.75 %
>10 and <=11	82,768,935.18	0.55 %	4,279	1.86 %
>11 and <=12	171,312,120.08	1.15 %	4,718	2.05 %
>12 and <=13	539,569,604.51	3.61 %	13,393	5.82 %
>13 and <=14	109,920,699.25	0.74 %	2,586	1.12 %
>14 and <=15	1,558,281,137.23	10.43 %	30,972	13.46 %
>15 and <=16	158,611,853.98	1.06 %	3,085	1.34 %
>16 and <=17	222,896,475.09	1.49 %	3,714	1.61 %
>17 and <=18	822,242,071.36	5.51 %	12,974	5.64 %
>18 and <=19	168,604,212.79	1.13 %	2,778	1.21 %
>19 and <=20	3,760,012,243.27	25.18 %	49,930	21.71 %
>20 and <=21	311,184,493.07	2.08 %	4,443	1.93 %
>21 and <=22	167,787,767.75	1.12 %	2,596	1.13 %
>22 and <=23	183,017,341.57	1.23 %	2,646	1.15 %
>23 and <=24	120,154,328.56	0.80 %	1,719	0.75 %
>24 and <=25	4,397,272,350.57	29.45 %	41,171	17.90 %
>25 and <=26	429,296,335.65	2.87 %	4,719	2.05 %
>26 and <=27	35,323,451.83	0.24 %	390	0.17 %
>27 and <=28	13,238,527.82	0.09 %	162	0.07 %
>28 and <=29	23,720,928.76	0.16 %	265	0.12 %
>29 and <=30	320,939,318.41	2.15 %	3,920	1.70 %
>30 and <=31	24,896,866.25	0.17 %	339	0.15 %
>34 and <=35	183,235.80	0.00 %	2	0.00 %
>35 and <=36	97,659.59	0.00 %	2	0.00 %
>36 and <=37	105,154.04	0.00 %	1	0.00 %
>39 and <=40	330,758.22	0.00 %	5	0.00 %
>31 and <=32	2,868,176.26	0.02 %	40	0.02 %
>40 and <=41	84,802.37	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</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	15,396.01	0.00 %	2	0.00 %
1997	81,163.22	0.00 %	4	0.00 %
1998	47,517.74	0.00 %	2	0.00 %
1999	215,419.98	0.00 %	39	0.02 %
2000	175,139.53	0.00 %	40	0.02 %
2001	123,900.29	0.00 %	21	0.01 %
2002	727,235.14	0.00 %	52	0.02 %
2003	3,165,914.80	0.02 %	130	0.06 %
2004	11,592,479.09	0.08 %	611	0.27 %
2005	35,457,055.24	0.24 %	1,633	0.71 %
2006	12,899,581.70	0.09 %	518	0.23 %
2007	11,056,958.77	0.07 %	286	0.12 %
2008	11,623,822.13	0.08 %	407	0.18 %
2009	103,282,902.48	0.69 %	2,977	1.29 %
2010	187,988,985.28	1.26 %	5,634	2.45 %
2011	110,030,390.19	0.74 %	4,816	2.09 %
2012	33,056,134.59	0.22 %	1,096	0.48 %
2013	52,591,157.98	0.35 %	1,401	0.61 %
2014	142,602,832.21	0.95 %	4,054	1.76 %
2015	584,228,113.16	3.91 %	16,231	7.06 %
2016	1,257,822,026.54	8.42 %	29,174	12.68 %
2017	943,530,423.32	6.32 %	17,776	7.73 %
2018	1,586,035,463.89	10.62 %	26,484	11.51 %
2019	3,465,981,906.45	23.21 %	48,815	21.22 %
2020	2,410,166,026.68	16.14 %	29,387	12.78 %
2021	2,042,174,925.18	13.67 %	20,483	8.90 %
2022	1,237,583,192.55	8.29 %	11,420	4.96 %
2023	504,753,609.94	3.38 %	4,725	2.05 %
2024	184,785,287.15	1.24 %	1,805	0.78 %
	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,178,573,461.90	14.59 %	48,401	45.52 %
>100 and <=200	4,842,336,645.63	32.43 %	33,185	31.21 %
>200 and <=300	3,858,253,204.19	25.84 %	15,903	14.96 %
>300 and <=400	1,770,404,187.72	11.86 %	5,212	4.90 %
>400	2,284,246,109.83	15.30 %	3,621	3.41 %
	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>106,322</b>	<b>100.00 %</b>

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	25,926,193.33	0.17 %	545	0.24 %
0.5 - 1%	630,122,138.00	4.22 %	6,942	3.02 %
1 - 1.5%	4,354,713,121.21	29.16 %	55,057	23.94 %
1.5 - 2%	6,234,555,393.75	41.75 %	98,710	42.91 %
2 - 2.5%	1,353,354,590.12	9.06 %	24,975	10.86 %
2.5 - 3%	832,220,370.26	5.57 %	14,884	6.47 %
3 - 3.5%	570,609,102.26	3.82 %	7,466	3.25 %
3.5 - 4%	363,974,997.02	2.44 %	5,903	2.57 %
4 - 4.5%	154,768,427.59	1.04 %	3,887	1.69 %
4.5 - 5%	94,288,747.74	0.63 %	2,672	1.16 %
5 - 5.5%	127,531,946.94	0.85 %	3,430	1.49 %
5.5 - 6%	114,022,216.02	0.76 %	3,272	1.42 %
6 - 6.5%	56,204,889.62	0.38 %	1,646	0.72 %
6.5 - 7%	18,170,528.77	0.12 %	495	0.22 %
8 - 8.5%	97,720.89	0.00 %	6	0.00 %
7.5 - 8%	270,915.58	0.00 %	12	0.01 %
7 - 7.5%	2,964,680.45	0.02 %	120	0.05 %
8.5 - 9%	17,629.72	0.00 %	3	0.00 %
<b>Total</b>	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	12,699,758,985.87	85.04 %	195,978	85.20 %
Variable	23,671,712.47	0.16 %	2,235	0.97 %
Variable With Cap	2,210,382,910.93	14.80 %	31,812	13.83 %
<b>Total</b>	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2024	231,174,960.92	1.55 %	4,373	1.90 %
2025	588,473,759.64	3.94 %	11,351	4.93 %
2026	153,298,314.14	1.03 %	2,156	0.94 %
2027	173,124,567.06	1.16 %	2,174	0.95 %
2028	304,912,803.83	2.04 %	3,668	1.59 %
2029	229,323,799.18	1.54 %	2,529	1.10 %
2030	9,461,168.70	0.06 %	109	0.05 %
2031	99,667,711.25	0.67 %	655	0.28 %
2032	52,440,163.29	0.35 %	357	0.16 %
2033	69,718,227.79	0.47 %	1,015	0.44 %
2034	232,457,514.08	1.56 %	2,723	1.18 %
2035	22,436,980.93	0.15 %	206	0.09 %
2036	21,508,021.66	0.14 %	143	0.06 %
2037	4,441,938.77	0.03 %	38	0.02 %
2038	238,662.33	0.00 %	3	0.00 %
Fixed To Maturity	12,741,135,015.70	85.32 %	198,525	86.31 %
<b>Total</b>	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	14,933,794,961.23	100.00 %	230,023	100.00 %
Twice A Year	18,648.04	0.00 %	2	0.00 %
<b>Total</b>	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	14,180,989,294.25	94.96 %	223,072	96.98 %
Interest only	646,078,775.41	4.33 %	3,964	1.72 %
Linear	106,745,539.61	0.71 %	2,989	1.30 %
<b>Total</b>	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	1,130,529,021.18	7.57 %	41,219	17.92 %
11-20%	1,425,508,466.97	9.55 %	33,822	14.70 %
21-30%	1,689,268,902.37	11.31 %	31,650	13.76 %
31-40%	2,000,310,648.79	13.39 %	31,134	13.54 %
41-50%	2,149,332,143.98	14.39 %	28,618	12.44 %
51-60%	2,165,225,352.04	14.50 %	25,153	10.93 %
61-70%	2,012,802,523.06	13.48 %	19,610	8.53 %
71-80%	1,285,846,878.49	8.61 %	10,678	4.64 %
81-90%	557,312,885.71	3.73 %	4,310	1.87 %
91-100%	198,594,223.65	1.33 %	1,451	0.63 %
101-110%	60,779,809.47	0.41 %	533	0.23 %
111-120%	50,139,541.87	0.34 %	473	0.21 %
>120%	208,163,211.69	1.39 %	1,374	0.60 %
<b>Total</b>	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	760,553,373.00	5.09 %	26,628	11.58 %
11-20%	915,494,585.31	6.13 %	25,366	11.03 %
21-30%	1,166,262,938.67	7.81 %	25,743	11.19 %
31-40%	1,454,256,662.74	9.74 %	26,708	11.61 %
41-50%	1,746,894,787.55	11.70 %	27,894	12.13 %
51-60%	1,977,175,026.34	13.24 %	27,462	11.94 %
61-70%	2,217,049,602.33	14.85 %	26,753	11.63 %
71-80%	2,356,895,735.37	15.78 %	23,969	10.42 %
81-90%	1,511,626,130.99	10.12 %	12,487	5.43 %
91-100%	313,085,829.71	2.10 %	2,542	1.11 %
101-110%	105,946,236.23	0.71 %	1,086	0.47 %
111-120%	56,612,899.07	0.38 %	662	0.29 %
>120%	351,959,801.96	2.36 %	2,725	1.18 %
<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>	

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

	In EUR	In %	In number of loans	In %
1-20%	130,593,338.02	0.87 %	15,161	6.59 %
21-40%	413,830,185.54	2.77 %	17,481	7.60 %
41-60%	885,757,807.32	5.93 %	22,744	9.89 %
61-80%	1,792,400,069.44	12.00 %	30,113	13.09 %
81-100%	2,076,014,968.82	13.90 %	27,703	12.04 %
101-120%	747,990,340.87	5.01 %	14,822	6.44 %
121-140%	777,700,381.33	5.21 %	13,764	5.98 %
141-160%	840,635,590.86	5.63 %	13,206	5.74 %
161-180%	1,132,575,061.50	7.58 %	13,774	5.99 %
181-200%	933,407,701.55	6.25 %	10,880	4.73 %
201-300%	2,480,441,129.93	16.61 %	28,407	12.35 %
301-400%	1,041,987,836.06	6.98 %	10,061	4.37 %
401-500%	462,947,054.27	3.10 %	4,082	1.77 %
>500%	1,217,532,143.76	8.15 %	7,827	3.40 %
<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</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	387,353,070.25	2.59 %	19,334	8.41 %
>1 and <=2	456,672,446.36	3.06 %	16,541	7.19 %
>2 and <=3	766,993,505.35	5.14 %	24,293	10.56 %
>3 and <=4	749,275,794.46	5.02 %	17,972	7.81 %
>4 and <=5	995,360,845.95	6.67 %	19,012	8.27 %
>5 and <=6	1,287,609,995.55	8.62 %	21,878	9.51 %
>6 and <=7	1,293,622,139.67	8.66 %	18,731	8.14 %
>7 and <=8	1,982,193,199.81	13.27 %	25,204	10.96 %
>8 and <=9	1,879,302,803.19	12.58 %	21,474	9.34 %
>9 and <=10	1,030,401,230.21	6.90 %	11,468	4.99 %
>10 and <=11	2,209,123,084.60	14.79 %	20,340	8.84 %
>11 and <=12	1,221,854,539.75	8.18 %	8,839	3.84 %
>12 and <=13	256,446,305.93	1.72 %	1,926	0.84 %
>13 and <=14	322,047,943.05	2.16 %	2,327	1.01 %
>14 and <=15	25,405,881.44	0.17 %	201	0.09 %
>15 and <=16	57,992,778.10	0.39 %	392	0.17 %
>16 and <=17	10,368,785.26	0.07 %	81	0.04 %
>17 and <=18	1,789,260.34	0.01 %	12	0.01 %
<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</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	12,741,135,015.70	85.32 %	198,525	86.31 %
>=0 and <=1	926,291,483.66	6.20 %	17,281	7.51 %
>1 and <=2	387,402,562.33	2.59 %	4,876	2.12 %
>2 and <=3	376,031,278.19	2.52 %	4,202	1.83 %
>3 and <=4	144,790,809.15	0.97 %	969	0.42 %
>4 and <=5	209,396,744.54	1.40 %	2,743	1.19 %
>5 and <=6	129,025,778.04	0.86 %	1,288	0.56 %
>7 and <=8	238,662.33	0.00 %	3	0.00 %
>6 and <=7	19,501,275.33	0.13 %	138	0.06 %
<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>	

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

	In EUR	In %	In number of Properties	In %
Owner-occupied	42,313,727,117.45	81.62 %	105,224	80.09 %
Other/No data	9,529,532,238.86	18.38 %	26,160	19.91 %
<b>51,843,259,356.31</b>	<b>100.00 %</b>	<b>131,384</b>	<b>100.00 %</b>	

**18. IFRS9 Norms**

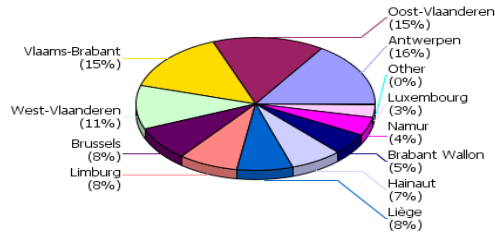
	In EUR	In %	In number of loans	In %
Phase 1	13,553,144,985.29	90.75 %	211,568	91.98 %
Phase 2	1,379,584,164.18	9.24 %	17,574	7.64 %
Phase 3	1,084,459.80	0.01 %	27	0.01 %
Other/No data	0.00	0.00 %	856	0.37 %
<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>	



**Stratification Tables**

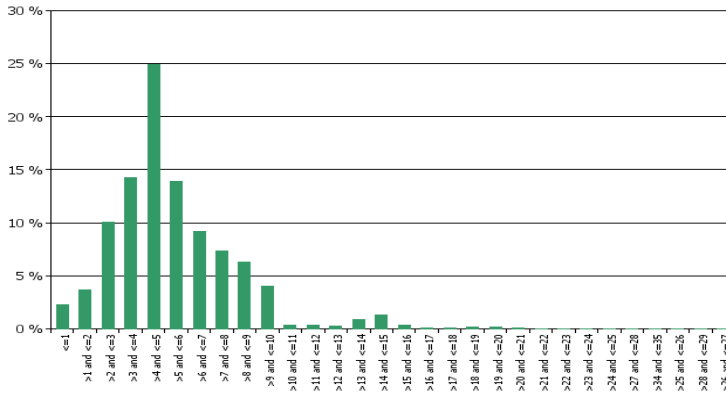
Portfolio Cut-off Date 30/09/2024

**1. Geographic distribution**



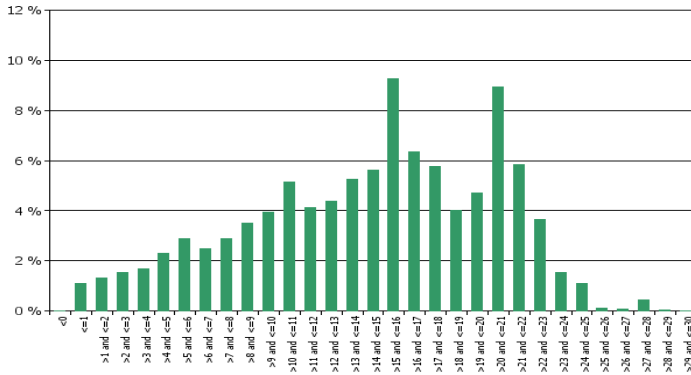
**2. Seasoning**

Distribution per Seasoning



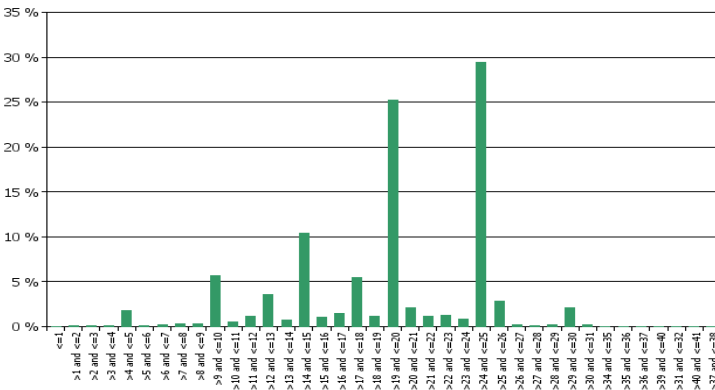
**3. Remaining term to maturity**

Distribution of Remaining Term to Maturity (in years)

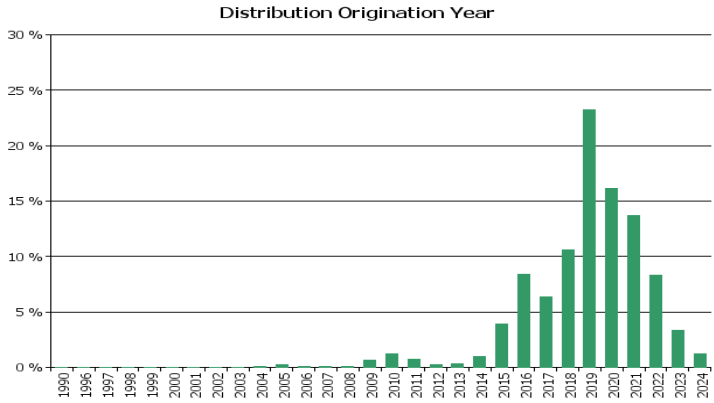


**4. Original term to maturity**

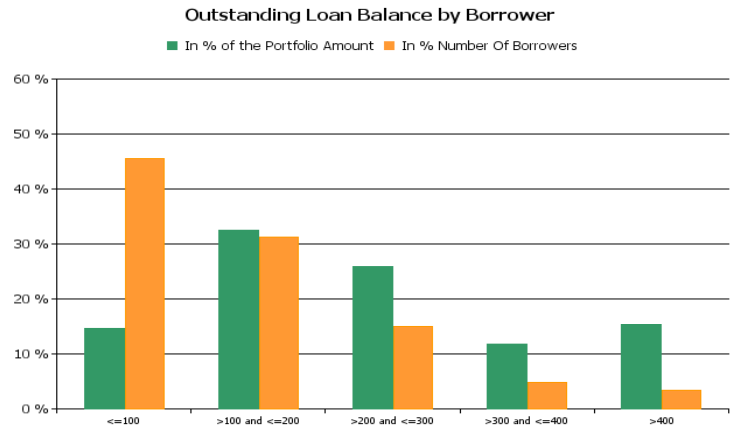
Distribution of Initial Term (in years)



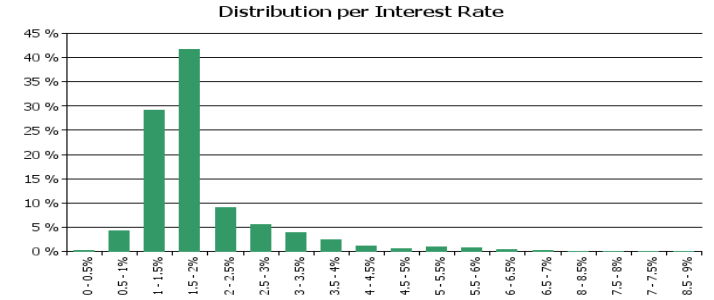
**5. Origination Year**



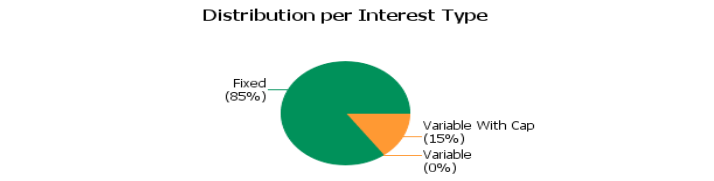
**6. Outstanding Loan Balance by Borrower**



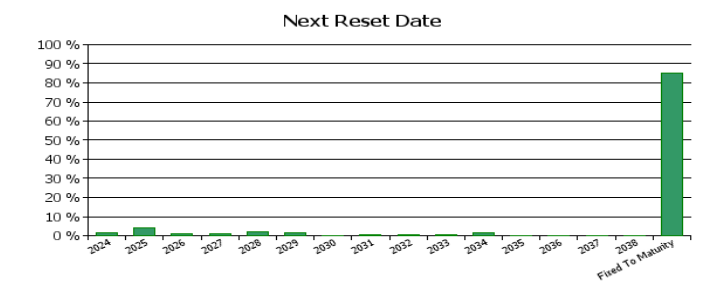
**7. Interest Rate**



**8. Interest Rate Type**



**9. Next Reset Date**





**10. Interest Payment Frequency**

Distribution per Interest Payment Frequency



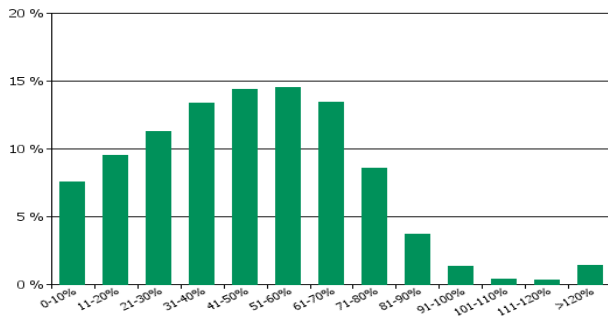
**11. Repayment Type**

Distribution per Repayment Type



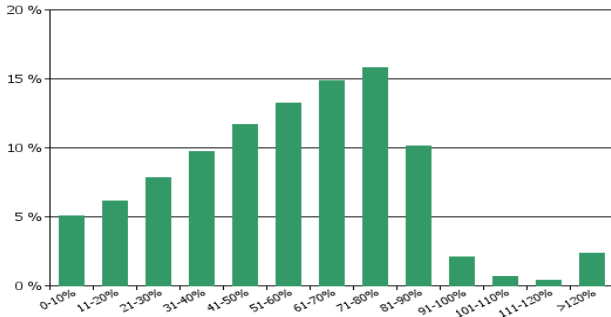
**12. Current Loan to Current Value (LTV)**

Current LTV Distribution



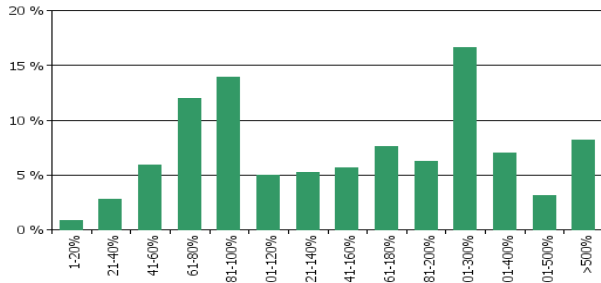
**13. Current Loan to Original Value (LTOV)**

Original LTV Distribution

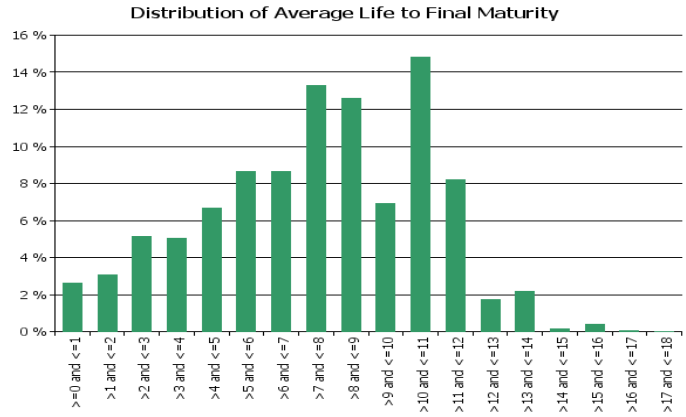


**14. Loan to Mortgage Inscription Ratio (LTM)**

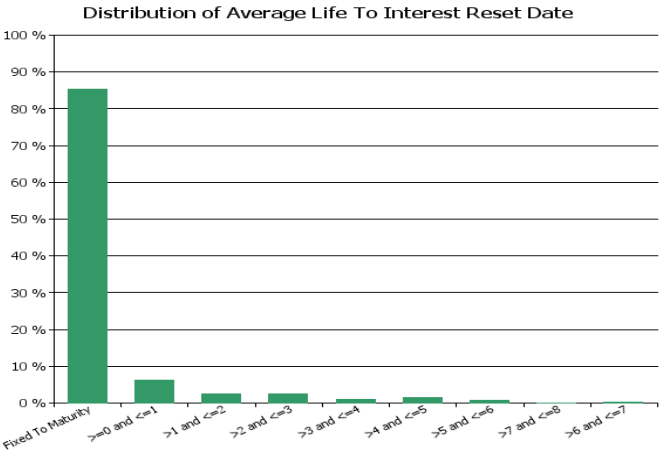
Loan To Mortgage Inscription Distribution



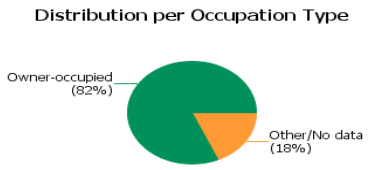
**15. Distribution of Average Life to Final Maturity (at 0% CPR)**



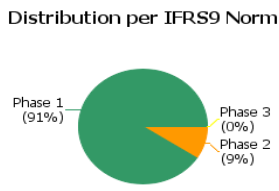
**16. Distribution of Average Life To Interest Reset Date (at 0% CPR)**



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



**18. IFRS9 Norms**





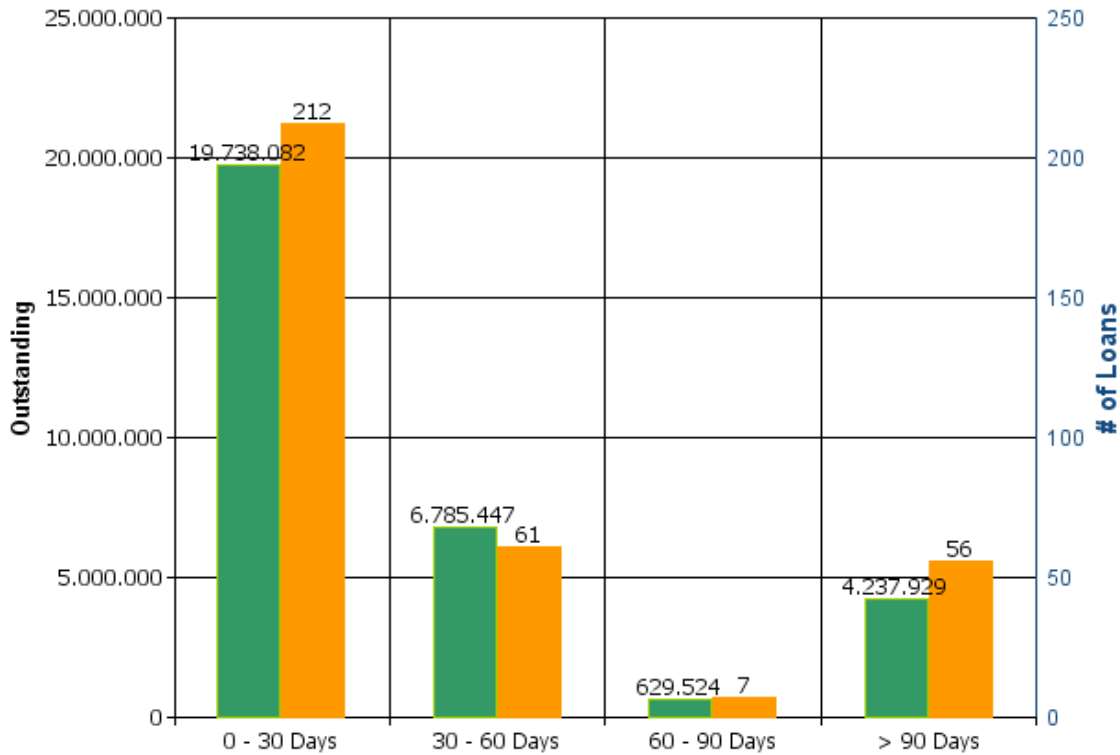
**Cover Pool Performance**

Portfolio Cut-off Date 30/09/2024

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

	In EUR	In %	In number of loans	In %
Performing	14,902,422,627.34	99.79 %	229,689	99.85 %
0 - 30 Days	19,738,081.51	0.13 %	212	0.09 %
30 - 60 Days	6,785,447.45	0.05 %	61	0.03 %
60 - 90 Days	629,524.41	0.00 %	7	0.00 %
> 90 Days	4,237,928.56	0.03 %	56	0.02 %
<b>Total</b>	<b>14,933,813,609.27</b>	<b>100.00 %</b>	<b>230,025</b>	<b>100.00 %</b>

**Delinquency Outstanding in Euro**





**Amortisation**

Portfolio Cut-off D: Sep/2024

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/10/2024	1	11,500,000,000	14,824,806,189	14,800,472,650	14,764,044,721	14,703,524,024
01/11/2024	2	11,500,000,000	14,715,178,992	14,666,108,330	14,592,803,978	14,471,430,118
01/12/2024	3	11,500,000,000	14,605,613,366	14,533,014,263	14,424,784,286	14,246,169,713
01/01/2025	4	11,500,000,000	14,501,664,923	14,405,108,870	14,261,469,100	14,025,219,645
01/02/2025	5	11,500,000,000	14,398,168,851	14,278,044,141	14,099,721,468	13,807,420,748
01/03/2025	6	11,500,000,000	14,295,556,058	14,154,568,477	13,945,675,749	13,604,312,521
01/04/2025	7	11,500,000,000	14,195,019,085	14,031,184,675	13,788,955,277	13,394,454,134
01/05/2025	8	11,500,000,000	14,091,946,628	13,906,438,196	13,632,725,798	13,188,409,985
01/06/2025	9	11,500,000,000	13,986,014,460	13,778,491,490	13,472,945,556	12,978,631,873
01/07/2025	10	11,500,000,000	13,880,326,345	13,651,926,356	13,316,331,149	12,775,180,046
01/08/2025	11	11,500,000,000	13,781,179,037	13,531,421,228	13,165,221,075	12,576,714,979
01/09/2025	12	11,500,000,000	13,675,766,549	13,405,144,398	13,009,192,258	12,375,022,980
01/10/2025	13	11,500,000,000	13,576,582,891	13,286,079,713	12,861,909,712	12,184,766,809
01/11/2025	14	11,500,000,000	13,477,888,385	13,167,126,647	12,714,336,709	11,993,946,122
01/12/2025	15	11,500,000,000	13,368,260,336	13,038,589,492	12,559,231,775	11,799,063,645
01/01/2026	16	11,500,000,000	13,269,352,287	12,920,169,791	12,413,515,102	11,612,771,081
01/02/2026	17	9,000,000,000	13,168,365,647	12,800,093,821	12,266,871,099	11,426,981,108
01/03/2026	18	9,000,000,000	13,064,946,010	12,680,109,915	12,123,968,047	11,250,647,091
01/04/2026	19	9,000,000,000	12,964,121,863	12,560,915,170	11,979,457,206	11,069,461,113
01/05/2026	20	9,000,000,000	12,860,809,002	12,440,362,250	11,835,283,131	10,891,409,165
01/06/2026	21	9,000,000,000	12,760,368,582	12,322,270,447	11,693,121,286	10,715,007,908
01/07/2026	22	9,000,000,000	12,661,917,209	12,207,129,369	11,555,348,087	10,545,353,858
01/08/2026	23	9,000,000,000	12,562,841,737	12,091,070,276	11,416,377,569	10,374,401,894
01/09/2026	24	9,000,000,000	12,459,794,552	11,971,553,677	11,274,782,902	10,202,334,355
01/10/2026	25	9,000,000,000	12,360,210,652	11,856,378,864	11,138,828,232	10,037,994,524
01/11/2026	26	9,000,000,000	12,259,862,148	11,740,174,770	11,001,606,148	9,872,341,286
01/12/2026	27	9,000,000,000	12,157,333,742	11,622,883,229	10,864,885,984	9,709,689,090
01/01/2027	28	9,000,000,000	12,054,431,406	11,504,958,187	10,727,300,241	9,546,126,964
01/02/2027	29	9,000,000,000	11,957,935,029	11,393,503,316	10,596,361,533	9,389,666,279
01/03/2027	30	9,000,000,000	11,859,357,564	11,282,267,176	10,468,801,870	9,241,136,421
01/04/2027	31	9,000,000,000	11,761,490,546	11,170,184,836	10,338,440,983	9,087,408,969
01/05/2027	32	6,500,000,000	11,654,489,469	11,050,395,193	10,202,398,211	8,931,067,557
01/06/2027	33	6,500,000,000	11,559,230,203	10,941,484,463	10,076,154,117	8,783,195,005
01/07/2027	34	6,500,000,000	11,461,304,684	10,830,984,975	9,949,844,059	8,637,540,192
01/08/2027	35	6,500,000,000	11,369,147,297	10,725,673,383	9,828,041,496	8,495,665,568
01/09/2027	36	6,500,000,000	11,275,281,883	10,619,079,245	9,705,621,894	8,354,306,693
01/10/2027	37	6,500,000,000	11,176,423,097	10,508,696,470	9,581,094,464	8,213,310,695
01/11/2027	38	6,500,000,000	11,082,930,866	10,403,115,428	9,460,711,172	8,075,762,405
01/12/2027	39	5,000,000,000	10,988,120,538	10,297,190,998	9,341,334,040	7,941,174,422
01/01/2028	40	5,000,000,000	10,894,718,733	10,192,345,926	9,222,706,374	7,807,119,632
01/02/2028	41	5,000,000,000	10,803,391,423	10,089,764,345	9,106,664,625	7,676,237,703
01/03/2028	42	5,000,000,000	10,712,644,735	9,989,136,686	8,994,390,054	7,551,554,073
01/04/2028	43	5,000,000,000	10,620,522,091	9,886,439,178	8,879,280,043	7,423,333,842
01/05/2028	44	5,000,000,000	10,529,006,129	9,785,160,897	8,766,688,854	7,299,160,528
01/06/2028	45	5,000,000,000	10,439,372,945	9,685,404,978	8,655,247,662	7,175,851,474
01/07/2028	46	5,000,000,000	10,350,386,608	9,587,083,368	8,546,297,091	7,056,478,313
01/08/2028	47	5,000,000,000	10,262,144,976	9,489,227,459	8,437,551,405	6,937,181,807
01/09/2028	48	5,000,000,000	10,171,676,695	9,389,620,461	8,327,750,509	6,817,905,384
01/10/2028	49	5,000,000,000	10,082,745,756	9,292,249,598	8,221,107,022	6,703,006,640
01/11/2028	50	5,000,000,000	9,996,381,104	9,197,030,665	8,116,170,510	6,589,419,090
01/12/2028	51	5,000,000,000	9,909,658,611	9,102,277,743	8,012,782,945	6,478,812,766
01/01/2029	52	5,000,000,000	9,824,073,811	9,008,361,085	7,909,939,722	6,368,568,792
01/02/2029	53	2,500,000,000	9,735,394,262	8,911,903,849	7,805,342,652	6,257,736,373
01/03/2029	54	2,500,000,000	9,648,613,219	8,818,931,482	7,706,169,647	6,154,586,313
01/04/2029	55	2,500,000,000	9,563,580,283	8,726,384,766	7,605,907,653	6,048,782,504
01/05/2029	56	2,500,000,000	9,474,701,117	8,631,095,648	7,504,338,000	5,943,542,751
01/06/2029	57	2,500,000,000	9,386,794,259	8,536,512,657	7,403,226,535	5,838,626,076
01/07/2029	58	2,500,000,000	9,302,017,284	8,445,529,672	7,306,295,105	5,738,559,868
01/08/2029	59	2,500,000,000	9,218,830,932	8,355,806,599	7,210,290,950	5,639,169,083
01/09/2029	60	2,500,000,000	9,131,343,529	8,262,471,789	7,111,619,186	5,538,439,797
01/10/2029	61	2,500,000,000	9,048,320,030	8,173,909,429	7,018,076,401	5,443,185,331
01/11/2029	62	2,500,000,000	8,962,695,677	8,082,827,268	6,922,224,201	5,346,102,865
01/12/2029	63	2,500,000,000	8,879,616,122	7,994,759,411	6,829,950,083	5,253,216,050
01/01/2030	64	2,500,000,000	8,798,978,927	7,908,721,174	6,739,264,289	5,161,510,802
01/02/2030	65	2,500,000,000	8,718,603,181	7,823,186,390	6,649,423,503	5,071,132,594

01/03/2030	66	2,500,000,000	8,637,250,965	7,738,315,415	6,562,175,791	4,985,444,014
01/04/2030	67	2,500,000,000	8,557,767,356	7,654,100,213	6,474,253,042	4,897,813,820
01/05/2030	68	0	8,476,090,293	7,568,604,347	6,386,179,123	4,811,381,367
01/06/2030	69		8,397,160,737	7,485,407,947	6,299,917,463	4,726,287,818
01/07/2030	70		8,317,715,199	7,402,418,146	6,214,737,175	4,643,272,331
01/08/2030	71		8,238,783,504	7,319,736,337	6,129,692,432	4,560,334,428
01/09/2030	72		8,161,610,237	7,238,873,325	6,046,559,289	4,479,431,958
01/10/2030	73		8,084,702,556	7,158,890,716	5,965,032,838	4,400,920,777
01/11/2030	74		8,008,104,634	7,079,037,360	5,883,495,198	4,322,377,908
01/12/2030	75		7,930,420,483	6,998,858,942	5,802,540,855	4,245,429,387
01/01/2031	76		7,853,080,077	6,918,848,653	5,721,618,406	4,168,491,539
01/02/2031	77		7,776,912,639	6,840,121,314	5,642,128,283	4,093,168,378
01/03/2031	78		7,699,630,128	6,761,772,737	5,564,688,242	4,021,541,026
01/04/2031	79		7,623,866,210	6,683,881,664	5,486,597,653	3,948,311,404
01/05/2031	80		7,545,468,138	6,604,291,530	5,407,921,318	3,875,740,869
01/06/2031	81		7,464,860,711	6,522,656,888	5,327,491,373	3,801,926,730
01/07/2031	82		7,389,436,312	6,446,154,288	5,252,047,977	3,732,722,942
01/08/2031	83		7,313,969,171	6,369,499,241	5,176,394,554	3,663,372,345
01/09/2031	84		7,238,281,864	6,292,894,265	5,101,132,555	3,594,818,098
01/10/2031	85		7,161,225,974	6,215,683,359	5,026,142,808	3,527,452,854
01/11/2031	86		7,085,534,161	6,139,554,790	4,951,957,560	3,460,667,923
01/12/2031	87		7,011,258,834	6,065,223,986	4,879,964,309	3,396,375,838
01/01/2032	88		6,933,307,293	5,987,617,813	4,805,271,898	3,330,225,815
01/02/2032	89		6,860,503,774	5,914,695,746	4,734,677,437	3,267,403,222
01/03/2032	90		6,786,110,827	5,841,275,520	4,664,779,509	3,206,409,630
01/04/2032	91		6,713,855,491	5,769,278,601	4,595,566,278	3,145,455,438
01/05/2032	92		6,639,944,462	5,696,400,681	4,526,346,732	3,085,378,193
01/06/2032	93		6,564,306,487	5,621,959,490	4,455,834,937	3,024,449,242
01/07/2032	94		6,492,720,920	5,551,523,187	4,389,179,152	2,966,993,516
01/08/2032	95		6,421,403,052	5,481,231,330	4,322,583,327	2,909,599,966
01/09/2032	96		6,349,414,087	5,410,590,075	4,256,023,007	2,852,663,173
01/10/2032	97		6,278,255,307	5,341,171,380	4,191,076,768	2,797,616,805
01/11/2032	98		6,207,839,434	5,272,308,267	4,126,520,346	2,742,857,356
01/12/2032	99		6,137,479,582	5,203,995,837	4,063,028,825	2,689,584,657
01/01/2033	100		6,068,196,210	5,136,523,438	4,000,150,487	2,636,745,810
01/02/2033	101		5,998,447,899	5,068,872,056	3,937,426,664	2,584,407,735
01/03/2033	102		5,929,975,010	5,003,333,183	3,877,588,237	2,535,392,812
01/04/2033	103		5,860,995,257	4,936,745,174	3,816,252,203	2,484,718,841
01/05/2033	104		5,793,726,989	4,872,074,576	3,756,990,115	2,436,106,782
01/06/2033	105		5,725,497,665	4,806,532,925	3,697,022,890	2,387,069,301
01/07/2033	106		5,658,466,871	4,742,463,725	3,638,764,951	2,339,822,832
01/08/2033	107		5,592,175,414	4,678,954,318	3,580,905,690	2,292,864,943
01/09/2033	108		5,525,507,245	4,615,332,041	3,523,231,027	2,246,380,563
01/10/2033	109		5,458,801,602	4,552,130,134	3,466,431,378	2,201,105,715
01/11/2033	110		5,391,811,868	4,488,640,958	3,409,391,697	2,155,717,329
01/12/2033	111		5,326,013,083	4,426,586,212	3,353,981,984	2,111,989,344
01/01/2034	112		5,261,267,039	4,365,357,564	3,299,177,743	2,068,680,070
01/02/2034	113		5,196,766,064	4,304,526,872	3,244,930,560	2,026,047,597
01/03/2034	114		5,132,068,300	4,244,424,441	3,192,272,135	1,985,542,350
01/04/2034	115		5,067,771,149	4,184,139,475	3,138,927,944	1,944,093,792
01/05/2034	116		5,004,143,744	4,124,824,687	3,086,813,959	1,903,980,105
01/06/2034	117		4,940,911,036	4,065,795,510	3,034,901,396	1,864,031,107
01/07/2034	118		4,878,369,508	4,007,741,950	2,984,204,434	1,825,379,735
01/08/2034	119		4,816,321,991	3,950,056,891	2,933,771,358	1,786,929,989
01/09/2034	120		4,754,163,858	3,892,465,412	2,883,644,831	1,748,959,132
01/10/2034	121		4,693,253,052	3,836,287,509	2,835,031,715	1,712,426,334
01/11/2034	122		4,632,488,759	3,780,196,100	2,786,475,291	1,675,968,270
01/12/2034	123		4,572,644,947	3,725,237,764	2,739,205,600	1,640,783,614
01/01/2035	124		4,512,872,176	3,670,306,456	2,691,950,405	1,605,648,039
01/02/2035	125		4,454,423,350	3,616,625,700	2,645,832,726	1,571,456,278
01/03/2035	126		4,396,347,716	3,564,004,399	2,601,346,279	1,539,122,181
01/04/2035	127		4,338,650,284	3,511,265,113	2,556,334,318	1,506,084,016
01/05/2035	128		4,281,402,073	3,459,246,829	2,512,264,419	1,474,052,597
01/06/2035	129		4,224,375,326	3,407,381,906	2,468,304,311	1,442,125,161
01/07/2035	130		4,167,688,095	3,356,140,126	2,425,201,016	1,411,133,419
01/08/2035	131		4,111,304,580	3,305,120,570	2,382,259,438	1,380,276,238
01/09/2035	132		4,055,157,067	3,254,453,826	2,339,774,246	1,349,918,444
01/10/2035	133		3,999,048,643	3,204,156,212	2,297,943,204	1,320,349,632
01/11/2035	134		3,942,947,019	3,153,847,683	2,256,110,762	1,290,823,000
01/12/2035	135		3,887,984,699	3,104,780,349	2,215,543,852	1,262,416,644
01/01/2036	136		3,832,784,889	3,055,508,938	2,174,839,043	1,233,974,263
01/02/2036	137		3,778,372,089	3,007,022,075	2,134,883,947	1,206,173,748
01/03/2036	138		3,723,438,576	2,958,601,189	2,095,508,971	1,179,235,846
01/04/2036	139		3,669,537,398	2,910,826,572	2,056,428,058	1,152,341,727
01/05/2036	140		3,614,893,131	2,862,773,811	2,017,502,088	1,125,894,878
01/06/2036	141		3,560,677,827	2,815,055,958	1,978,828,161	1,099,634,995
01/07/2036	142		3,507,670,433	2,768,596,684	1,941,379,824	1,074,402,637
01/08/2036	143		3,455,369,632	2,722,690,046	1,904,333,967	1,049,436,795
01/09/2036	144		3,403,092,276	2,676,949,607	1,867,579,934	1,024,823,303
01/10/2036	145		3,351,187,675	2,631,793,325	1,831,557,475	1,000,936,273
01/11/2036	146		3,300,045,247	2,587,233,968	1,795,967,891	977,329,626
01/12/2036	147		3,249,101,376	2,543,112,851	1,760,995,569	954,370,140
01/01/2037	148		3,198,953,601	2,499,614,817	1,726,473,092	931,697,678
01/02/2037	149		3,148,421,688	2,455,957,368	1,692,004,993	909,229,376
01/03/2037	150		3,098,698,711	2,413,467,211	1,658,911,950	888,035,169
01/04/2037	151		3,049,321,241	2,370,980,650	1,625,563,859	866,497,840
01/05/2037	152		3,000,459,963	2,329,159,485	1,592,960,547	845,638,121
01/06/2037	153		2,951,677,506	2,287,405,050	1,560,425,221	824,857,853

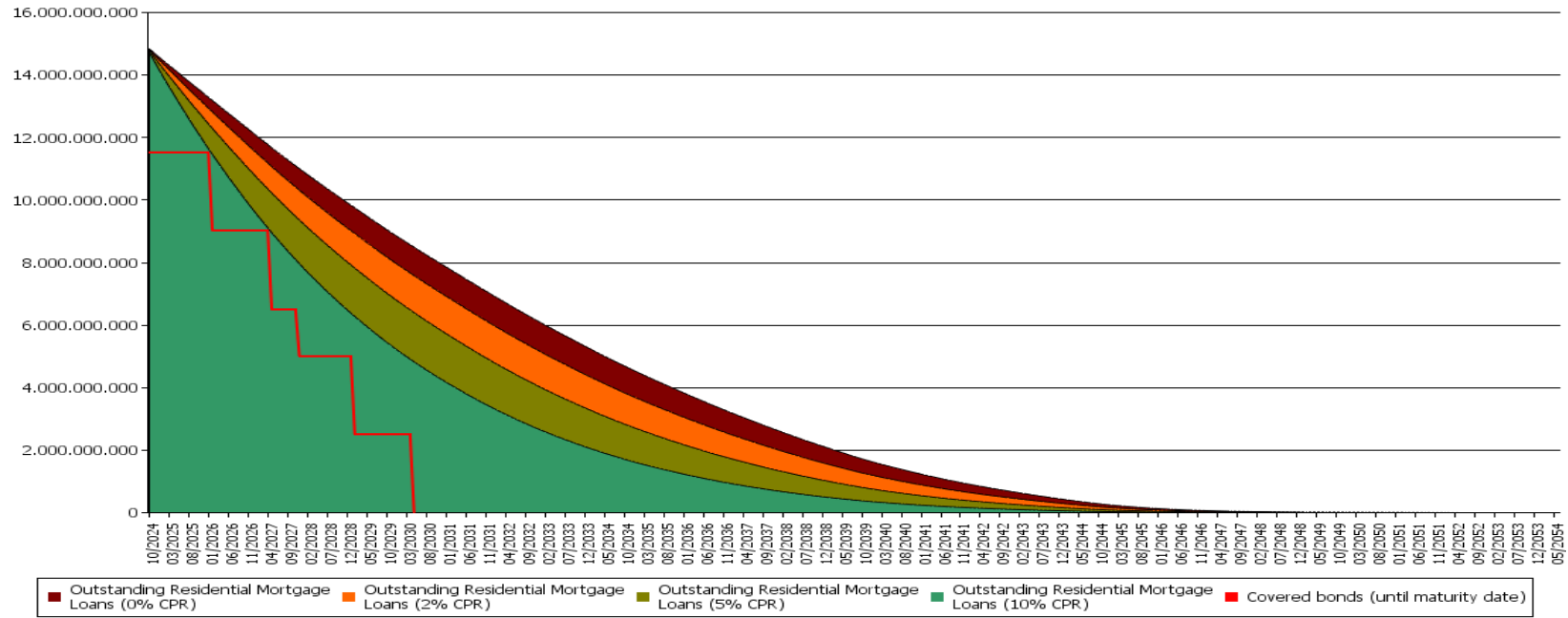
01/07/2037	154	2,903,343,799	2,246,255,720	1,528,582,380	804,713,125
01/08/2037	155	2,854,733,876	2,204,901,222	1,496,624,615	784,552,010
01/09/2037	156	2,807,000,379	2,164,356,315	1,465,367,646	764,913,055
01/10/2037	157	2,759,352,604	2,124,124,896	1,434,589,524	745,777,392
01/11/2037	158	2,711,904,371	2,084,058,948	1,403,950,183	726,758,092
01/12/2037	159	2,664,823,476	2,044,516,567	1,373,922,071	708,298,565
01/01/2038	160	2,617,704,936	2,004,959,753	1,343,913,196	689,893,573
01/02/2038	161	2,571,454,092	1,966,194,702	1,314,577,436	671,975,864
01/03/2038	162	2,525,826,020	1,928,347,513	1,286,311,257	655,010,983
01/04/2038	163	2,480,535,567	1,890,558,441	1,257,896,671	637,828,762
01/05/2038	164	2,435,452,485	1,853,151,262	1,229,972,774	621,113,134
01/06/2038	165	2,390,238,009	1,815,662,550	1,202,025,987	604,429,554
01/07/2038	166	2,345,431,477	1,778,702,427	1,174,658,934	588,246,977
01/08/2038	167	2,301,790,047	1,742,645,444	1,147,919,984	572,421,785
01/09/2038	168	2,258,139,356	1,706,698,655	1,121,381,845	556,819,810
01/10/2038	169	2,215,351,303	1,671,611,197	1,095,624,444	541,799,941
01/11/2038	170	2,172,999,218	1,636,873,116	1,070,127,563	526,950,002
01/12/2038	171	2,130,761,841	1,602,422,065	1,045,026,295	512,480,284
01/01/2039	172	2,088,654,660	1,568,091,586	1,020,036,751	498,106,699
01/02/2039	173	2,047,067,022	1,534,262,344	995,492,778	484,062,340
01/03/2039	174	2,005,717,658	1,500,968,179	971,652,760	470,662,159
01/04/2039	175	1,964,738,456	1,467,807,870	947,769,892	457,148,945
01/05/2039	176	1,923,530,703	1,434,663,831	924,088,601	443,899,351
01/06/2039	177	1,883,291,426	1,402,269,005	900,925,525	430,939,604
01/07/2039	178	1,842,736,029	1,369,819,970	877,911,660	418,210,004
01/08/2039	179	1,802,771,813	1,337,839,160	855,234,715	405,681,815
01/09/2039	180	1,762,956,668	1,306,073,332	832,804,517	393,368,800
01/10/2039	181	1,724,801,844	1,275,709,214	811,441,041	381,706,796
01/11/2039	182	1,687,622,498	1,246,093,326	790,587,494	370,321,973
01/12/2039	183	1,650,942,126	1,217,008,673	770,234,222	359,309,282
01/01/2040	184	1,615,865,052	1,189,130,972	750,676,674	348,702,585
01/02/2040	185	1,581,453,433	1,161,833,221	731,578,803	338,391,915
01/03/2040	186	1,547,305,834	1,134,942,572	712,946,024	328,466,486
01/04/2040	187	1,514,145,578	1,108,735,965	694,712,308	318,710,245
01/05/2040	188	1,481,274,222	1,082,885,475	676,844,888	309,240,430
01/06/2040	189	1,448,917,029	1,057,434,216	659,255,978	299,928,552
01/07/2040	190	1,417,255,568	1,032,629,611	642,207,037	290,974,465
01/08/2040	191	1,386,100,413	1,008,216,671	625,429,630	282,172,633
01/09/2040	192	1,355,061,297	983,967,835	608,834,947	273,522,231
01/10/2040	193	1,324,769,974	960,393,025	592,785,314	265,220,187
01/11/2040	194	1,294,982,238	937,206,111	577,002,431	257,065,268
01/12/2040	195	1,265,507,930	914,371,606	561,558,532	249,159,169
01/01/2041	196	1,236,431,033	891,847,371	546,332,363	241,376,725
01/02/2041	197	1,207,433,354	869,453,955	531,259,943	233,723,378
01/03/2041	198	1,178,573,364	847,372,105	516,577,830	226,394,493
01/04/2041	199	1,150,301,220	825,642,235	502,050,720	219,095,929
01/05/2041	200	1,122,296,051	804,218,975	487,820,196	212,013,040
01/06/2041	201	1,094,775,459	783,167,602	473,842,779	205,066,011
01/07/2041	202	1,067,889,428	762,680,263	460,311,504	198,393,449
01/08/2041	203	1,041,478,853	742,556,417	447,026,088	191,851,407
01/09/2041	204	1,015,616,552	722,888,888	434,079,279	185,505,929
01/10/2041	205	990,056,972	703,539,564	421,420,637	179,357,946
01/11/2041	206	964,832,750	684,452,249	408,944,641	173,310,934
01/12/2041	207	940,253,776	665,921,083	396,893,420	167,514,122
01/01/2042	208	916,332,751	647,878,647	385,157,974	161,872,487
01/02/2042	209	892,899,135	630,239,529	373,718,811	156,399,631
01/03/2042	210	869,695,078	612,920,817	362,614,200	151,171,730
01/04/2042	211	846,535,502	595,587,144	351,463,188	145,902,334
01/05/2042	212	823,909,865	578,717,216	340,667,496	140,841,025
01/06/2042	213	801,634,510	562,115,917	330,053,446	135,874,942
01/07/2042	214	779,712,570	545,846,556	319,711,848	131,078,032
01/08/2042	215	757,976,642	529,730,087	309,483,065	126,346,929
01/09/2042	216	736,717,635	513,999,459	299,529,088	121,765,267
01/10/2042	217	715,427,811	498,326,492	289,681,049	117,279,091
01/11/2042	218	694,727,621	483,087,168	280,108,123	112,923,109
01/12/2042	219	674,243,813	468,073,944	270,735,020	108,697,022
01/01/2043	220	653,907,937	453,186,417	261,457,405	104,527,551
01/02/2043	221	633,712,699	438,445,346	252,309,510	100,443,090
01/03/2043	222	613,876,496	424,070,618	243,476,727	96,555,921
01/04/2043	223	594,213,524	409,791,068	234,679,877	92,673,151
01/05/2043	224	574,771,696	395,732,656	226,071,087	88,907,661
01/06/2043	225	555,545,439	381,846,560	217,583,574	85,207,316
01/07/2043	226	536,619,969	368,232,983	209,309,855	81,631,268
01/08/2043	227	517,960,600	354,825,939	201,176,128	78,126,781
01/09/2043	228	499,625,662	341,685,187	193,233,014	74,724,227
01/10/2043	229	481,252,887	328,580,149	185,364,373	71,387,546
01/11/2043	230	463,432,403	315,876,379	177,744,507	68,163,047
01/12/2043	231	446,027,966	303,514,472	170,368,072	65,066,448
01/01/2044	232	428,856,441	291,334,576	163,115,386	62,032,665
01/02/2044	233	411,883,681	279,329,920	155,996,354	59,074,027
01/03/2044	234	395,119,269	267,535,503	149,054,076	56,221,384
01/04/2044	235	378,575,576	255,898,998	142,208,354	53,412,070
01/05/2044	236	362,253,390	244,464,055	135,519,348	50,691,096
01/06/2044	237	346,186,914	233,225,471	128,960,398	48,033,404
01/07/2044	238	330,459,011	222,264,187	122,596,944	45,476,049
01/08/2044	239	315,077,293	211,559,133	116,395,455	42,992,800
01/09/2044	240	300,064,159	201,136,818	110,379,879	40,598,149
01/10/2044	241	285,440,302	191,020,204	104,570,073	38,303,619

01/11/2044	242	271,370,803	181,296,705	98,994,738	36,107,809
01/12/2044	243	258,062,108	172,122,479	93,753,946	34,056,081
01/01/2045	244	246,579,915	164,185,133	89,203,088	32,265,737
01/02/2045	245	235,336,624	156,433,020	84,775,153	30,534,227
01/03/2045	246	224,368,884	148,914,045	80,515,024	28,888,852
01/04/2045	247	213,666,050	141,570,033	76,349,587	27,278,260
01/05/2045	248	203,130,058	134,368,220	72,287,248	25,720,994
01/06/2045	249	193,040,579	127,477,566	68,405,809	24,236,821
01/07/2045	250	183,478,502	120,964,211	64,750,911	22,847,814
01/08/2045	251	174,284,722	114,708,026	61,245,881	21,519,505
01/09/2045	252	165,458,374	108,714,137	57,897,951	20,257,003
01/10/2045	253	157,009,531	102,993,507	54,716,308	19,065,354
01/11/2045	254	148,981,575	97,561,657	51,698,769	17,937,624
01/12/2045	255	141,269,027	92,359,192	48,821,478	16,869,869
01/01/2046	256	133,882,712	87,381,692	46,072,878	15,852,682
01/02/2046	257	126,842,162	82,646,099	43,465,167	14,892,081
01/03/2046	258	120,043,402	78,096,423	40,978,046	13,986,218
01/04/2046	259	113,523,602	73,729,585	38,588,330	13,114,799
01/05/2046	260	107,284,776	69,563,318	36,318,194	12,292,664
01/06/2046	261	101,297,613	65,569,848	34,146,189	11,508,550
01/07/2046	262	95,642,851	61,807,908	32,107,897	10,777,209
01/08/2046	263	90,275,163	58,240,164	30,177,587	10,086,386
01/09/2046	264	85,305,869	54,940,929	28,395,663	9,450,607
01/10/2046	265	80,640,880	51,851,211	26,732,814	8,860,709
01/11/2046	266	76,242,473	48,939,936	25,167,685	8,306,607
01/12/2046	267	72,019,862	46,153,567	23,676,358	7,782,361
01/01/2047	268	68,013,795	43,512,373	22,264,682	7,287,349
01/02/2047	269	64,352,345	41,100,104	20,976,873	6,836,762
01/03/2047	270	60,888,273	38,828,116	19,771,757	6,419,334
01/04/2047	271	57,587,883	36,661,190	18,620,854	6,020,062
01/05/2047	272	54,410,132	34,581,338	17,521,230	5,641,337
01/06/2047	273	51,365,209	32,590,712	16,470,650	5,280,618
01/07/2047	274	48,517,770	30,733,511	15,493,832	4,947,080
01/08/2047	275	45,829,064	28,981,117	14,573,232	4,633,430
01/09/2047	276	43,340,130	27,360,694	13,723,407	4,344,755
01/10/2047	277	41,014,447	25,849,987	12,933,764	4,077,973
01/11/2047	278	38,819,337	24,424,988	12,189,701	3,827,094
01/12/2047	279	36,700,213	23,053,740	11,477,039	3,588,575
01/01/2048	280	34,659,478	21,734,898	10,792,950	3,360,384
01/02/2048	281	32,683,522	20,461,017	10,134,536	3,142,022
01/03/2048	282	30,763,849	19,228,676	9,501,485	2,934,083
01/04/2048	283	28,890,367	18,027,045	8,885,068	2,732,111
01/05/2048	284	27,075,759	16,867,033	8,292,866	2,539,559
01/06/2048	285	25,317,234	15,744,798	7,721,419	2,354,547
01/07/2048	286	23,640,094	14,677,652	7,180,363	2,180,584
01/08/2048	287	22,108,667	13,703,538	6,686,774	2,022,086
01/09/2048	288	20,742,978	12,835,241	6,247,152	1,881,142
01/10/2048	289	19,522,009	12,059,908	5,855,335	1,755,931
01/11/2048	290	18,449,085	11,377,769	5,510,094	1,645,399
01/12/2048	291	17,491,382	10,769,436	5,202,650	1,547,223
01/01/2049	292	16,633,608	10,223,935	4,926,560	1,458,911
01/02/2049	293	15,870,144	9,738,123	4,680,531	1,380,183
01/03/2049	294	15,205,570	9,316,037	4,467,372	1,312,287
01/04/2049	295	14,616,201	8,939,759	4,276,031	1,250,760
01/05/2049	296	14,096,247	8,607,586	4,107,014	1,196,398
01/06/2049	297	13,635,811	8,312,308	3,956,039	1,147,536
01/07/2049	298	13,206,935	8,037,653	3,815,908	1,102,351
01/08/2049	299	12,785,199	7,767,790	3,678,411	1,058,130
01/09/2049	300	12,371,281	7,503,561	3,544,249	1,015,219
01/10/2049	301	11,959,304	7,241,778	3,412,179	973,382
01/11/2049	302	11,553,312	6,984,070	3,282,383	932,389
01/12/2049	303	11,152,927	6,730,968	3,155,644	892,713
01/01/2050	304	10,762,309	6,484,207	3,032,225	854,166
01/02/2050	305	10,375,054	6,240,287	2,910,739	816,471
01/03/2050	306	9,992,359	6,000,900	2,792,648	780,348
01/04/2050	307	9,497,329	5,693,936	2,643,057	735,420
01/05/2050	308	9,120,774	5,459,205	2,527,860	700,484
01/06/2050	309	8,746,727	5,226,440	2,413,925	666,078
01/07/2050	310	8,375,765	4,996,565	2,302,073	632,611
01/08/2050	311	8,006,049	4,767,910	2,191,137	599,576
01/09/2050	312	7,638,614	4,541,373	2,081,722	567,223
01/10/2050	313	7,274,664	4,317,895	1,974,411	535,778
01/11/2050	314	6,912,016	4,095,686	1,868,040	504,766
01/12/2050	315	6,549,177	3,874,317	1,762,725	474,356
01/01/2051	316	6,189,442	3,655,297	1,658,846	444,511
01/02/2051	317	5,831,375	3,437,993	1,556,261	415,256
01/03/2051	318	5,475,697	3,223,351	1,455,748	386,949
01/04/2051	319	5,124,498	3,011,496	1,356,610	359,070
01/05/2051	320	4,776,038	2,802,110	1,259,180	331,916
01/06/2051	321	4,433,104	2,596,499	1,163,817	305,479
01/07/2051	322	4,101,260	2,398,193	1,072,286	280,300
01/08/2051	323	3,772,006	2,201,922	982,025	255,619
01/09/2051	324	3,446,365	2,008,416	893,446	231,577
01/10/2051	325	3,122,328	1,816,593	806,124	208,087
01/11/2051	326	2,805,330	1,629,392	721,214	185,380
01/12/2051	327	2,496,417	1,447,590	639,166	163,617
01/01/2052	328	2,195,549	1,270,967	559,753	142,682
01/02/2052	329	1,907,277	1,102,218	484,199	122,900

01/03/2052	330	1,628,261	939,482	411,728	104,091
01/04/2052	331	1,360,565	783,694	342,580	86,243
01/05/2052	332	1,104,410	635,102	276,942	69,433
01/06/2052	333	861,201	494,403	215,041	53,685
01/07/2052	334	648,383	371,616	161,237	40,088
01/08/2052	335	474,584	271,543	117,517	29,094
01/09/2052	336	371,046	211,942	91,490	22,555
01/10/2052	337	328,052	187,076	80,557	19,778
01/11/2052	338	287,745	163,812	70,360	17,201
01/12/2052	339	249,936	142,054	60,864	14,819
01/01/2053	340	218,134	123,769	52,895	12,824
01/02/2053	341	189,078	107,101	45,655	11,022
01/03/2053	342	162,516	91,914	39,091	9,401
01/04/2053	343	138,230	78,046	33,109	7,929
01/05/2053	344	114,001	64,260	27,194	6,485
01/06/2053	345	91,088	51,258	21,636	5,138
01/07/2053	346	72,411	40,681	17,129	4,051
01/08/2053	347	56,310	31,581	13,264	3,124
01/09/2053	348	41,653	23,322	9,770	2,291
01/10/2053	349	31,105	17,387	7,266	1,697
01/11/2053	350	21,512	12,005	5,004	1,164
01/12/2053	351	13,468	7,503	3,120	723
01/01/2054	352	8,630	4,800	1,991	459
01/02/2054	353	4,686	2,602	1,076	247
01/03/2054	354	2,366	1,312	541	124
01/04/2054	355	39	0	0	0
01/05/2054	356	0	0	0	0
01/06/2054	357	0	0	0	0
		<b>1,368,164,852,285</b>	<b>1,222,849,232,745</b>	<b>1,047,673,590,279</b>	<b>835,865,622,104</b>



Amortisation profiles (all amounts in EUR)





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

HTT 2024

Reporting in Domestic Currency		EUR	
CONTENT OF TAB E			
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	KGCEPHLVKVRZY01G47
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 & Jurgen De Raedemaeker	
OE.1.1.1	where applicable - advisor 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)*
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)	5.36	
E.3.1.2	Weighted Average Maturity (years)**	14.35	
OE.3.1.1			
OE.3.1.2			
OE.3.1.3			
OE.3.1.4			
2. Arrears		% Residential Loans	% Commercial Loans
E.3.2.1	1-30 days	0.13%	
E.3.2.2	30-60 days	0.01%	
E.3.2.3	60-90 days	0.04%	
E.3.2.4	90-180 days	0.03%	
E.3.2.5	>= 180 days	0.00%	
			% Public Sector Assets
			% Shipment Loans
			% Total Loans

### Reason for No Data in Worksheet E.

Not applicable for the jurisdiction  
 Not relevant for the issuer and/or CB programme at the present time  
 Not available at the present time  
 Confidential

\* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#/search>  
 \*\* Weighted Average Maturity = Remaining Term to Maturity



Value

ND1

ND2

ND3

ND4