



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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

# Harmonised Transparency Template

2025 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/3/2025

Cut-off Date: 31/3/2025



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## HTT 2025

Classification : Internal





B1. Harmonised Transparency Template - Mortgage Assets

HTT 2025

Reporting in Domestic Currency

EUR

CONTENT OF TAB B1

7 Mortgage Assets

7.A Residential Cover Pool

7.B Commercial Cover Pool

Field Number

7. Mortgage Assets

1. Property Type Information

Nominal (mn)

% Total Mortgages

M.7.1.1

Residential

2,909.8

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

2,909.8

100.0%

2. General Information

Residential Loans

Commercial Loans

Total Mortgages

M.7.2.1

Number of mortgage loans

41,766.0

41,766

3. Concentration Risks

% Residential Loans

% Commercial Loans

% Total Mortgages

M.7.3.1

10 largest exposures

0.82%

0.82%

4. Breakdown by Geography

% Residential Loans

% Commercial Loans

% Total Mortgages

M.7.4.1

European Union

100.0%

0.0%

100.0%

M.7.4.2

Austria

M.7.4.3

Belgium

100.0%

100.0%

M.7.4.4

Bulgaria

M.7.4.5

Croatia

M.7.4.6

Cyprus

M.7.4.7

Czechia

M.7.4.8

Denmark

M.7.4.9

Estonia

M.7.4.10

Finland

M.7.4.11

France

M.7.4.12

Germany

M.7.4.13

Greece

M.7.4.14

Netherlands

M.7.4.15

Hungary

M.7.4.16

Ireland

M.7.4.17

Italy

M.7.4.18

Latvia

M.7.4.19

Lithuania

M.7.4.20

Luxembourg

M.7.4.21

Malta

M.7.4.22

Poland

M.7.4.23

Portugal

M.7.4.24

Romania

M.7.4.25

Slovakia

M.7.4.26

Slovenia

M.7.4.27

Spain

M.7.4.28

Sweden

M.7.4.29

European Economic Area (not member of EU)

0.0%

0.0%

0.0%

M.7.4.30

Iceland

M.7.4.31

Liechtenstein

M.7.4.32

Norway

M.7.4.33

Other

0.0%

0.0%

0.0%

M.7.4.34

Switzerland

M.7.4.35

United Kingdom

M.7.4.36

Australia

M.7.4.37

Brazil

M.7.4.38

Canada

M.7.4.39

Japan

M.7.4.40

Korea

M.7.4.41

New Zealand

M.7.4.42

Singapore

M.7.4.43

US

M.7.4.44

Other

5. Breakdown by regions of the main country of origin

% Residential Loans

% Commercial Loans

% Total Mortgages

M.7.5.1

Antwerpen

16.96%

16.96%

M.7.5.2

Vlaams-Brabant

13.18%

13.18%

M.7.5.3

Oost-Vlaanderen

14.81%

14.81%

M.7.5.4

Brussels

10.39%

10.39%

M.7.5.5

West-Vlaanderen

10.69%

10.69%

M.7.5.6

Limburg

7.00%

7.00%

M.7.5.7

Liège

7.96%

7.96%

M.7.5.8

Hainaut

6.33%

6.33%

M.7.5.9

Brabant Wallon

5.30%

5.30%

M.7.5.10

Namur

4.28%

4.28%

M.7.5.11

Luxembourg

2.95%

2.95%

M.7.5.12

Other

0.15%

0.15%

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.21%		92.21%	
M.7.6.2	Float rate	0.00%		0.00%	
M.7.6.3	Other	7.79%		7.79%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / Interest only	2.64%		2.64%	
M.7.7.2	Amortising	97.36%		97.36%	
M.7.7.3	Other	0.00%		0.00%	
8. Loan Tenor		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	3.81%		3.81%	
M.7.8.2	> 12 <= 24 months	8.24%		8.24%	
M.7.8.3	> 24 <= 36 months	13.01%		13.01%	
M.7.8.4	> 36 <= 60 months	18.46%		18.46%	
M.7.8.5	> 60 months	56.48%		56.48%	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.01%		0.01%	
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)	65.67			
	By buckets (mn):				
M.7A.10.2	<=200K	1,211.32	32,128	41.6%	76.9%
M.7A.10.3	>100K and <=200K	1,003.27	7,349	34.5%	17.4%
M.7A.10.4	>200K and <=300K	408.14	1,702	14.0%	4.1%
M.7A.10.5	>300K and <=400K	156.06	459	5.4%	1.1%
M.7A.10.6	>400K	130.98	228	4.5%	0.5%
M.7A.10.7					
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	2,909.8	41,766	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 (%)	56.72%			
	By LTV buckets (mn):				
M.7A.11.2	>0 <=40 %	726.57	19,642	25.0%	47.0%
M.7A.11.3	>40 <=50 %	385.47	5,140	13.2%	12.3%
M.7A.11.4	>50 <=60 %	413.86	4,881	14.2%	11.7%
M.7A.11.5	>60 <=70 %	472.23	4,888	16.2%	11.7%
M.7A.11.6	>70 <=80 %	467.42	4,015	16.1%	9.6%
M.7A.11.7	>80 <=90 %	317.55	2,326	10.9%	5.6%
M.7A.11.8	>90 <=100 %	98.86	632	3.4%	1.5%
M.7A.11.9	>100%	27.83	242	1.0%	0.6%
M.7A.11.10	Total	2,909.8	41,766	100.0%	100.0%
OM.7A.11.1	o/w >100 <=110 %	7.83	70	0.3%	0.2%
OM.7A.11.2	o/w >110 <=120 %	4.12	33	0.1%	0.1%
OM.7A.11.3	o/w >120 <=130 %	1.10	15	0.0%	0.0%
OM.7A.11.4	o/w >130 <=140 %	3.09	26	0.1%	0.1%
OM.7A.11.5	o/w >140 <=150 %	5.42	33	0.2%	0.1%
OM.7A.11.6	o/w >150 %	6.27	65	0.2%	0.2%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	48.31%			
	By LTV buckets (mn):				
M.7A.12.2	>0 <=40 %	1,107.92	25,156	38.1%	60.2%
M.7A.12.3	>40 <=50 %	456.57	5,332	15.7%	12.8%
M.7A.12.4	>50 <=60 %	409.27	4,095	14.1%	9.8%
M.7A.12.5	>60 <=70 %	388.15	3,415	13.3%	8.2%
M.7A.12.6	>70 <=80 %	275.22	2,023	9.5%	4.8%
M.7A.12.7	>80 <=90 %	189.38	1,201	6.5%	2.9%
M.7A.12.8	>90 <=100 %	65.87	382	2.3%	0.9%
M.7A.12.9	>100%	17.40	162	0.6%	0.4%
M.7A.12.10	Total	2,909.8	41,766	100.0%	100.0%
OM.7A.12.1	o/w >100 <=110 %	4.07	25	0.1%	0.1%
OM.7A.12.2	o/w >110 <=120 %	3.71	32	0.1%	0.1%
OM.7A.12.3	o/w >120 <=130 %	1.06	13	0.0%	0.0%
OM.7A.12.4	o/w >130 <=140 %	5.26	27	0.2%	0.1%
OM.7A.12.5	o/w >140 <=150 %	0.69	18	0.0%	0.0%
OM.7A.12.6	o/w >150 %	2.61	47	0.1%	0.1%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	82.10%			
M.7A.13.2	Second home/holiday houses				
M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.4	Subsidised housing				
M.7A.13.5	Agricultural				
M.7A.13.6	Other	17.90%			
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)	% No. of Dwellings with no CO2 data
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	Total	0.0	0.0		
M.7A.20.9	Weighted Average				
M.7A.20.10					
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					

## C. Harmonised Transparency Template - Glossary

## HTT 2025

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	Maturity Extension Triggers	Belgian allows for "Failure to pay" and "Default"
HG.1.8	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.9	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation	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	Model (AVM) or on-site audits	Indexation is done on a yearly basis
HG.1.12	LTVs: Frequency and time of last valuation	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	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	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	Hedging Strategy (please explain how you address interest rate and currency risk)	Loans that are more than 90 days past due.
HG.1.15	Non-performing loans	Sale price of the properties is compared to the a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
HG.1.16	Valuation Method	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	
OHG.2.1	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)	
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1	Confidential Information	ND4
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



**EUR 10 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 31/03/2025

**Contact Details:**

**Head of ALM Treasury**

GOOSSE Philippe + 32 2 565 22 62 philippe.goosse@bnpparibasfortis.com

**Asset Based Funding**

VERVAEKE Johan +32 2 565 66 74 johan.vervaeke@bnpparibasfortis.com

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

MEESTER Oscar + 32 2 565 32 91 oscar.meester@bnpparibasfortis.com

**Website**

<https://www.bnpparibasfortis.com/>

**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 Residential Mortgage Pandbrieven Program

**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@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2026	2.99	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2025	0.52	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2025	3.59	30/10/2029
		<b>2,250,000,000</b>									

#### Totals

Total Outst	2,250,000,000
Current Weighted Average Fixed Coupon:	2.10 %
Weighted Average Remaining Average Life*	2.71

\* At Reporting Date until Maturity Date



**BNP PARIBAS**  
**FORTIS**

## Residential Mortgage Pandbrieven Programme

### Ratings

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

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

#### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
Fitch	NR	
Moody's	Aaa	stable
Standard and Poor's	AAA	stable


**Test Summary**

(all amounts in EUR unless stated otherwise)

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

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,909,773,358 (II)
Nominal Balance Public Finance Exposures	20,000,000 (III)
Nominal Balance Financial Institution Exposures	130,091,183 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	35.99%

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,379,195,782 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.74%
> > Cover Test Royal Decree Art 5 Paraf 1	Passed

Limit  
85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	18,914,307 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	130,091,183 (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)	2,379,195,782
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	112.36%
> > Cover Test Royal Decree Art 5 Paraf 2	Passed

Limit  
105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	475,892,688 (VIII)
Total Interest Proceeds Residential Mortgage Loans	475,892,688
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,528,201,272 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,379,195,782
Total Principal Proceeds Public Finance Exposures	18,914,307
Total Principal Proceeds Financial Institution Exposures	130,091,183
Impact Derivatives	0
Interest Requirement Covered Bonds	172,812,500 (X)
Costs, Fees and expenses Covered Bonds	19,047,473 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	562,233,987
> > Cover Test Royal Decree Art 5 paraf 3	Passed

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	300,818,569 (XIII)
Cumulative Cash Outflow Next 180 Days	-3,518,421 (XIV)
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	297,300,148
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	17,995,445 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	17,995,445 (XVII)



## Cover Pool Summary

Portfolio Cut-off D 31/03/2025 (All Amounts are in Euro)

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,909,773,358
Principal Redemptions between Cut-off Date and Maturity	2,909,773,358
Interest Payments between Cut-off Date and Maturity Date	475,892,688
Number of borrowers	22,121
Number of loans	41,766
Average Outstanding Balance per borrower	131,539
Average Outstanding Balance per loan	69,668
Weighted average Current Loan to Current Value	48.31%
Weighted average Current Loan to Original Value	56.72%
Weighted average seasoning (in Years)	5.16
Weighted average remaining maturity (in years, at 0% CPR)	14.83
Weighted average initial maturity (in years, at 0% CPR)	19.98
Percentage of Fixed Rate Loans	92.21%
Percentage of Variable Rate Loans	7.79%
Weighted average interest rate	1.97%
Weighted average interest rate Fixed Rate Loans	1.94%
Weighted average interest rate Variable Rate Loans	2.35%
Weighted Remaining average life (in years, at 0% CPR)	7.83
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.20
% Construction Loans	0.01%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 130,091,183

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

ISIN	BE0000337460	BE0000345547	BE0000349580	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 1 22/06/2026	BGB 0.8 22/06/2028	BGB 0.1 22/06/2030	BGB 0 22/10/2031
Currency	EUR	EUR	EUR	EUR
Nominal Amount	2,000,000	6,000,000	7,000,000	5,000,000
Maturity Date	22/06/2026	22/06/2028	22/06/2030	22/10/2031
Coupon Type	F	F	F	F
Coupon	1.00 %	0.80 %	0.10 %	0.00 %
Standar & Poor's Rating	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3

### 4. Derivatives

None

### 5. Prepayments Last Calendar Month

5,531,192 EUR

## Stratification Tables

Portfolio Cut-off Date 31/03/2025

## 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	493,579,349.19	16.96 %	6,790	16.26 %
Oost-Vlaanderen	430,818,992.34	14.81 %	6,570	15.73 %
Vlaams-Brabant	383,473,034.04	13.18 %	5,245	12.56 %
West-Vlaanderen	311,117,658.63	10.69 %	5,206	12.46 %
Brussels	302,260,232.03	10.39 %	3,221	7.71 %
Liège	231,666,977.79	7.96 %	3,495	8.37 %
Limburg	203,574,350.66	7.00 %	3,297	7.89 %
Hainaut	184,186,962.97	6.33 %	2,938	7.03 %
Brabant Wallon	154,210,101.56	5.30 %	1,921	4.60 %
Namur	124,593,083.34	4.28 %	1,825	4.37 %
Luxembourg	85,857,092.04	2.95 %	1,188	2.84 %
Other	4,435,523.64	0.15 %	70	0.17 %
	<b>2,909,773,358.23</b>	<b>100.00 %</b>	<b>41,766</b>	<b>100.00 %</b>

## 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	110,937,859.11	3.81 %	841	2.01 %
>1 and <=2	239,749,202.21	8.24 %	1,822	4.36 %
>2 and <=3	378,424,845.69	13.01 %	3,275	7.84 %
>3 and <=4	535,020,662.62	18.39 %	5,358	12.83 %
>4 and <=5	312,088,682.19	10.73 %	3,537	8.47 %
>5 and <=6	308,071,547.27	10.59 %	4,303	10.30 %
>6 and <=7	166,039,355.21	5.71 %	2,530	6.06 %
>7 and <=8	186,435,679.24	6.41 %	3,435	8.22 %
>8 and <=9	411,030,528.35	14.13 %	9,219	22.07 %
>9 and <=10	205,732,982.91	7.07 %	5,654	13.54 %
>10 and <=11	36,024,861.34	1.24 %	1,068	2.56 %
>11 and <=12	2,958,932.78	0.10 %	101	0.24 %
>12 and <=13	1,503,709.64	0.05 %	54	0.13 %
>13 and <=14	1,880,110.07	0.06 %	91	0.22 %
>14 and <=15	4,385,512.37	0.15 %	183	0.44 %
>15 and <=16	6,214,097.60	0.21 %	157	0.38 %
>16 and <=17	964,100.41	0.03 %	37	0.09 %
>17 and <=18	208,199.66	0.01 %	7	0.02 %
>18 and <=19	300,027.91	0.01 %	13	0.03 %
>19 and <=20	969,142.22	0.03 %	54	0.13 %
>20 and <=21	397,118.38	0.01 %	13	0.03 %
>21 and <=22	178,696.85	0.01 %	8	0.02 %
>22 and <=23	250,000.00	0.01 %	3	0.01 %
>24 and <=25	7,504.20	0.00 %	3	0.01 %
	<b>2,909,773,358.23</b>	<b>100.00 %</b>	<b>41,766</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	379,489.72	0.01 %	290	0.69 %
<=1	23,409,622.34	0.80 %	2,526	6.05 %
>1 and <=2	44,231,964.34	1.52 %	2,860	6.85 %
>2 and <=3	39,894,612.31	1.37 %	1,760	4.21 %
>3 and <=4	49,049,026.58	1.69 %	1,743	4.17 %
>4 and <=5	68,218,835.67	2.34 %	2,036	4.87 %
>5 and <=6	67,509,252.50	2.32 %	1,711	4.10 %
>6 and <=7	97,575,775.84	3.35 %	2,063	4.94 %
>7 and <=8	80,057,462.09	2.75 %	1,482	3.55 %
>8 and <=9	80,304,329.43	2.76 %	1,417	3.39 %
>9 and <=10	122,624,746.72	4.21 %	2,071	4.96 %
>10 and <=11	123,195,905.40	4.23 %	1,819	4.36 %
>11 and <=12	173,703,936.51	5.97 %	2,354	5.64 %
>12 and <=13	123,240,818.46	4.24 %	1,530	3.66 %
>13 and <=14	99,045,561.95	3.40 %	1,206	2.89 %
>14 and <=15	157,433,115.93	5.41 %	1,884	4.51 %
>15 and <=16	162,830,530.25	5.60 %	1,831	4.38 %
>16 and <=17	268,139,285.60	9.22 %	2,743	6.57 %
>17 and <=18	150,585,469.77	5.18 %	1,370	3.28 %
>18 and <=19	105,736,901.03	3.63 %	966	2.31 %
>19 and <=20	135,795,630.09	4.67 %	1,229	2.94 %
>20 and <=21	141,483,757.53	4.86 %	1,083	2.59 %
>21 and <=22	206,613,936.19	7.10 %	1,419	3.40 %
>22 and <=23	145,663,212.28	5.01 %	956	2.29 %
>23 and <=24	139,490,120.43	4.79 %	798	1.91 %
>24 and <=25	59,078,113.53	2.03 %	350	0.84 %
>25 and <=26	5,517,300.34	0.19 %	39	0.09 %
>26 and <=27	5,683,490.98	0.20 %	32	0.08 %
>27 and <=28	29,531,869.84	1.01 %	179	0.43 %
>28 and <=29	1,891,605.09	0.07 %	10	0.02 %
>29 and <=30	1,857,679.49	0.06 %	9	0.02 %
	2,909,773,358.23	100.00 %	41,766	100.00 %

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	1	0.00 %
>1 and <=2	2,268,333.12	0.08 %	25	0.06 %
>2 and <=3	3,862,269.47	0.13 %	41	0.10 %
>3 and <=4	2,742,437.06	0.09 %	40	0.10 %
>4 and <=5	22,213,031.81	0.76 %	216	0.52 %
>5 and <=6	2,902,447.86	0.10 %	87	0.21 %
>6 and <=7	4,215,905.17	0.14 %	127	0.30 %
>7 and <=8	4,561,229.48	0.16 %	162	0.39 %
>8 and <=9	7,080,540.58	0.24 %	348	0.83 %
>9 and <=10	155,384,029.66	5.34 %	7,293	17.46 %
>10 and <=11	14,657,948.51	0.50 %	1,159	2.77 %
>11 and <=12	33,103,840.14	1.14 %	1,024	2.45 %
>12 and <=13	113,378,658.42	3.90 %	3,042	7.28 %
>13 and <=14	19,555,422.22	0.67 %	419	1.00 %
>14 and <=15	319,864,030.20	10.99 %	5,693	13.63 %
>15 and <=16	25,219,210.97	0.87 %	412	0.99 %
>16 and <=17	39,666,098.40	1.36 %	572	1.37 %
>17 and <=18	166,066,885.89	5.71 %	2,334	5.59 %
>18 and <=19	22,987,145.21	0.79 %	336	0.80 %
>19 and <=20	734,740,968.77	25.25 %	8,345	19.98 %
>20 and <=21	59,792,470.68	2.05 %	649	1.55 %
>21 and <=22	23,700,460.76	0.81 %	260	0.62 %
>22 and <=23	29,622,884.72	1.02 %	337	0.81 %
>23 and <=24	15,678,468.78	0.54 %	193	0.46 %
>24 and <=25	972,519,807.44	33.42 %	7,666	18.35 %
>25 and <=26	54,600,311.25	1.88 %	522	1.25 %
>26 and <=27	3,661,994.38	0.13 %	30	0.07 %
>27 and <=28	1,926,975.67	0.07 %	14	0.03 %
>28 and <=29	3,660,049.47	0.13 %	25	0.06 %
>29 and <=30	48,766,137.25	1.68 %	378	0.91 %
>30 and <=31	1,113,154.91	0.04 %	11	0.03 %
>33 and <=34	49,805.73	0.00 %	1	0.00 %
>39 and <=40	210,404.25	0.01 %	4	0.01 %
	2,909,773,358.23	100.00 %	41,766	100.00 %

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
2000	7,504.20	0.00 %	3	0.01 %
2002	250,000.00	0.01 %	2	0.00 %
2003	152,908.10	0.01 %	5	0.01 %
2004	34,397.15	0.00 %	6	0.01 %
2005	1,126,027.43	0.04 %	55	0.13 %
2006	531,652.68	0.02 %	22	0.05 %
2007	183,199.66	0.01 %	7	0.02 %
2008	729,775.69	0.03 %	21	0.05 %
2009	4,046,804.53	0.14 %	121	0.29 %
2010	6,021,123.66	0.21 %	209	0.50 %
2011	2,516,607.89	0.09 %	110	0.26 %
2012	1,324,578.29	0.05 %	53	0.13 %
2013	2,632,670.37	0.09 %	87	0.21 %
2014	19,258,710.53	0.66 %	454	1.09 %
2015	208,393,397.99	7.16 %	5,709	13.67 %
2016	339,290,688.06	11.66 %	8,191	19.61 %
2017	213,186,139.12	7.33 %	4,018	9.62 %
2018	186,578,047.19	6.41 %	2,856	6.84 %
2019	303,580,461.75	10.43 %	4,406	10.55 %
2020	245,208,485.24	8.43 %	2,897	6.94 %
2021	540,742,172.20	18.58 %	5,563	13.32 %
2022	436,642,938.86	15.01 %	3,903	9.34 %
2023	237,702,495.41	8.17 %	1,843	4.41 %
2024	159,632,572.23	5.49 %	1,225	2.93 %
<b>2,909,773,358.23</b>	<b>100.00 %</b>		<b>41,766</b>	<b>100.00 %</b>

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	439,427,733.50	15.10 %	11,191	50.59 %
>100 and <=200	881,525,164.68	30.30 %	6,034	27.28 %
>200 and <=300	728,434,057.95	25.03 %	2,985	13.49 %
>300 and <=400	391,908,003.09	13.47 %	1,144	5.17 %
>400	468,478,399.01	16.10 %	767	3.47 %
<b>2,909,773,358.23</b>	<b>100.00 %</b>		<b>22,121</b>	<b>100.00 %</b>

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	641,971.09	0.02 %	22	0.05 %
0.5 - 1%	118,114,246.56	4.06 %	1,298	3.11 %
1 - 1.5%	793,476,588.96	27.27 %	10,495	25.13 %
1.5 - 2%	1,140,733,406.27	39.20 %	20,310	48.63 %
2 - 2.5%	236,873,529.55	8.14 %	3,371	8.07 %
2.5 - 3%	193,203,656.41	6.64 %	2,133	5.11 %
3 - 3.5%	244,251,109.96	8.39 %	2,013	4.82 %
3.5 - 4%	130,176,212.49	4.47 %	1,274	3.05 %
4 - 4.5%	36,234,351.50	1.25 %	449	1.08 %
4.5 - 5%	9,773,528.17	0.34 %	174	0.42 %
5 - 5.5%	3,291,232.93	0.11 %	98	0.23 %
5.5 - 6%	2,301,486.59	0.08 %	99	0.24 %
6 - 6.5%	407,291.85	0.01 %	16	0.04 %
6.5 - 7%	252,470.59	0.01 %	11	0.03 %
7.5 - 8%	1,748.57	0.00 %	1	0.00 %
7 - 7.5%	40,526.74	0.00 %	2	0.00 %
<b>2,909,773,358.23</b>	<b>100.00 %</b>		<b>41,766</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	2,683,143,729.58	92.21 %	39,391	94.31 %
Variable	2,376,286.77	0.08 %	73	0.17 %
Variable With Cap	224,253,341.88	7.71 %	2,302	5.51 %
<b>2,909,773,358.23</b>	<b>100.00 %</b>		<b>41,766</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2025	67,539,108.07	2.32 %	716	1.71 %
2026	18,213,140.52	0.63 %	260	0.62 %
2027	8,897,861.20	0.31 %	96	0.23 %
2028	21,077,449.75	0.72 %	216	0.52 %
2029	26,914,343.43	0.92 %	303	0.73 %
2030	2,132,630.83	0.07 %	36	0.09 %
2031	25,808,987.05	0.89 %	166	0.40 %
2032	21,409,112.58	0.74 %	132	0.32 %
2033	2,532,892.29	0.09 %	31	0.07 %
2034	16,352,907.00	0.56 %	200	0.48 %
2035	3,205,737.20	0.11 %	26	0.06 %
2036	4,305,671.63	0.15 %	33	0.08 %
2037	1,271,652.44	0.04 %	13	0.03 %
2038	62,710.00	0.00 %	1	0.00 %
Fixed To Maturity	2,690,049,154.24	92.45 %	39,537	94.66 %
	<b>2,909,773,358.23</b>	<b>100.00 %</b>	<b>41,766</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	2,909,773,358.23	100.00 %	41,766	100.00 %
	<b>2,909,773,358.23</b>	<b>100.00 %</b>	<b>41,766</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	2,807,446,965.82	96.48 %	40,570	97.14 %
Interest only	76,674,872.75	2.64 %	520	1.25 %
Linear	25,651,519.66	0.88 %	676	1.62 %
	<b>2,909,773,358.23</b>	<b>100.00 %</b>	<b>41,766</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	123,253,839.14	4.24 %	8,184	19.59 %
11-20%	236,139,669.88	8.12 %	5,749	13.76 %
21-30%	333,749,540.97	11.47 %	5,674	13.59 %
31-40%	414,774,272.17	14.25 %	5,549	13.29 %
41-50%	456,570,449.36	15.69 %	5,332	12.77 %
51-60%	409,272,727.78	14.07 %	4,095	9.80 %
61-70%	388,149,174.94	13.34 %	3,415	8.18 %
71-80%	275,218,590.23	9.46 %	2,023	4.84 %
81-90%	189,381,566.59	6.51 %	1,201	2.88 %
91-100%	65,865,766.27	2.26 %	382	0.91 %
101-110%	4,071,718.02	0.14 %	25	0.06 %
111-120%	3,709,237.51	0.13 %	32	0.08 %
>120%	9,616,805.37	0.33 %	105	0.25 %
	<b>2,909,773,358.23</b>	<b>100.00 %</b>	<b>41,766</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	61,373,850.29	2.11 %	5,857	14.02 %
11-20%	139,647,533.89	4.80 %	4,294	10.28 %
21-30%	221,468,319.43	7.61 %	4,538	10.87 %
31-40%	304,078,846.86	10.45 %	4,953	11.86 %
41-50%	385,466,058.77	13.25 %	5,140	12.31 %
51-60%	413,858,848.21	14.22 %	4,881	11.69 %
61-70%	472,227,098.41	16.23 %	4,888	11.70 %
71-80%	467,416,795.90	16.06 %	4,015	9.61 %
81-90%	317,548,014.15	10.91 %	2,326	5.57 %
91-100%	98,860,014.88	3.40 %	632	1.51 %
101-110%	7,826,396.28	0.27 %	70	0.17 %
111-120%	4,117,262.11	0.14 %	33	0.08 %
>120%	15,884,319.05	0.55 %	139	0.33 %
	<b>2,909,773,358.23</b>	<b>100.00 %</b>	<b>41,766</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	30,016,905.57	1.03 %	4,318	10.34 %
21-40%	87,960,266.34	3.02 %	3,622	8.67 %
41-60%	184,919,496.40	6.36 %	4,031	9.65 %
61-80%	319,664,403.68	10.99 %	4,809	11.51 %
81-100%	439,311,496.23	15.10 %	4,689	11.23 %
101-120%	124,198,752.88	4.27 %	2,209	5.29 %
121-140%	143,340,302.22	4.93 %	2,275	5.45 %
141-160%	139,065,436.10	4.78 %	1,986	4.76 %
161-180%	245,451,756.28	8.44 %	2,644	6.33 %
181-200%	234,259,661.27	8.05 %	2,327	5.57 %
201-300%	436,588,843.12	15.00 %	4,709	11.27 %
301-400%	213,526,518.30	7.34 %	1,916	4.59 %
401-500%	77,713,713.31	2.67 %	665	1.59 %
>500%	233,755,806.53	8.03 %	1,566	3.75 %
	<b>2,909,773,358.23</b>	<b>100.00 %</b>	<b>41,766</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	68,647,303.60	2.36 %	5,698	13.64 %
>1 and <=2	84,809,108.46	2.91 %	3,348	8.02 %
>2 and <=3	132,779,793.37	4.56 %	3,742	8.96 %
>3 and <=4	169,723,720.74	5.83 %	3,420	8.19 %
>4 and <=5	189,342,212.75	6.51 %	3,260	7.81 %
>5 and <=6	271,694,322.47	9.34 %	3,964	9.49 %
>6 and <=7	231,887,125.32	7.97 %	2,875	6.88 %
>7 and <=8	263,606,175.86	9.06 %	3,121	7.47 %
>8 and <=9	399,858,646.91	13.74 %	4,172	9.99 %
>9 and <=10	190,486,135.25	6.55 %	1,742	4.17 %
>10 and <=11	335,716,755.02	11.54 %	2,761	6.61 %
>11 and <=12	250,403,706.89	8.61 %	1,723	4.13 %
>12 and <=13	119,634,404.27	4.11 %	747	1.79 %
>13 and <=14	160,769,309.43	5.53 %	948	2.27 %
>14 and <=15	9,050,273.05	0.31 %	57	0.14 %
>15 and <=16	25,750,771.19	0.88 %	157	0.38 %
>16 and <=17	5,613,593.65	0.19 %	31	0.07 %
	<b>2,909,773,358.23</b>	<b>100.00 %</b>	<b>41,766</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	2,690,049,154.24	92.45 %	39,537	94.66 %
>=0 and <=1	87,237,444.68	3.00 %	1,001	2.40 %
>1 and <=2	32,897,387.20	1.13 %	338	0.81 %
>2 and <=3	24,639,701.92	0.85 %	288	0.69 %
>3 and <=4	47,663,084.31	1.64 %	300	0.72 %
>4 and <=5	18,806,975.25	0.65 %	232	0.56 %
>5 and <=6	6,497,959.52	0.22 %	50	0.12 %
>7 and <=8	62,710.00	0.00 %	1	0.00 %
>6 and <=7	1,918,941.11	0.07 %	19	0.05 %
	<b>2,909,773,358.23</b>	<b>100.00 %</b>	<b>41,766</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,848,538,166.48	82.10 %	21,443	80.72 %
Other/No data	1,929,538,146.60	17.90 %	5,122	19.28 %
	<b>10,778,076,313.08</b>	<b>100.00 %</b>	<b>26,565</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

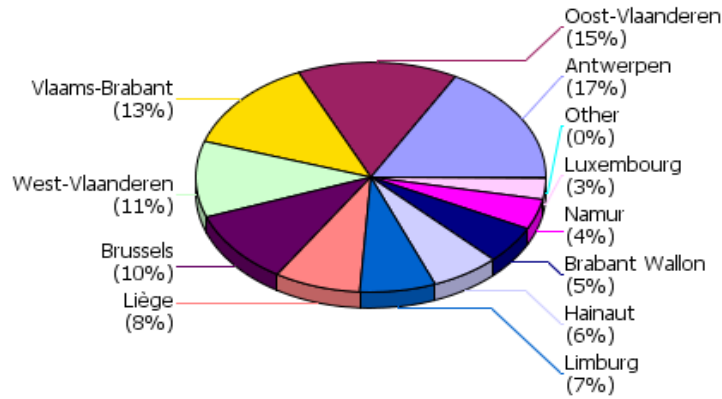
	In EUR	In %	In number of loans	In %
Phase 1	2,603,421,298.61	89.47 %	37,917	90.78 %
Phase 2	305,806,560.18	10.51 %	3,553	8.51 %
Phase 3	545,499.44	0.02 %	8	0.02 %
Other/No data	0.00	0.00 %	288	0.69 %
	<b>2,909,773,358.23</b>	<b>100.00 %</b>	<b>41,766</b>	<b>100.00 %</b>



## Stratification Tables

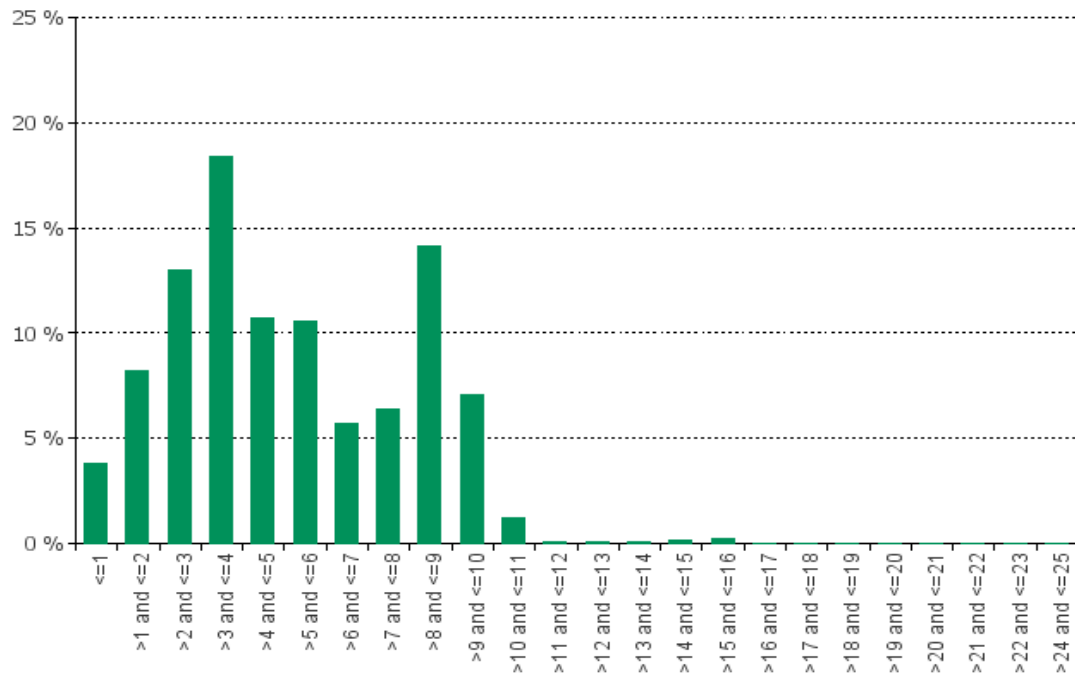
Portfolio Cut-off Date 31/03/2025

### 1. Geographic distribution

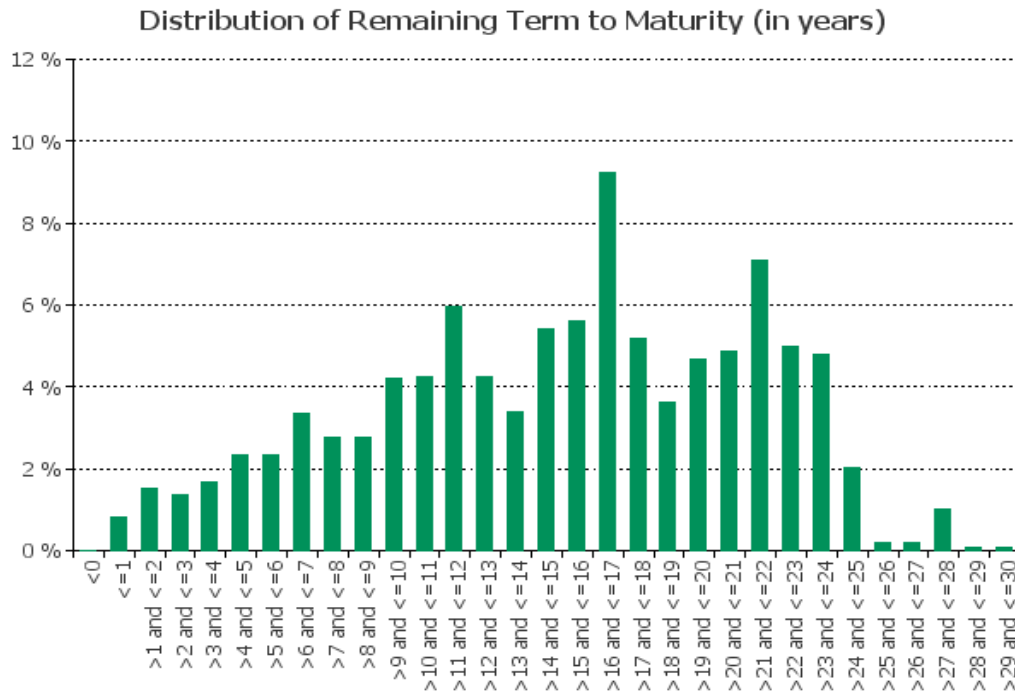


### 2. Seasoning

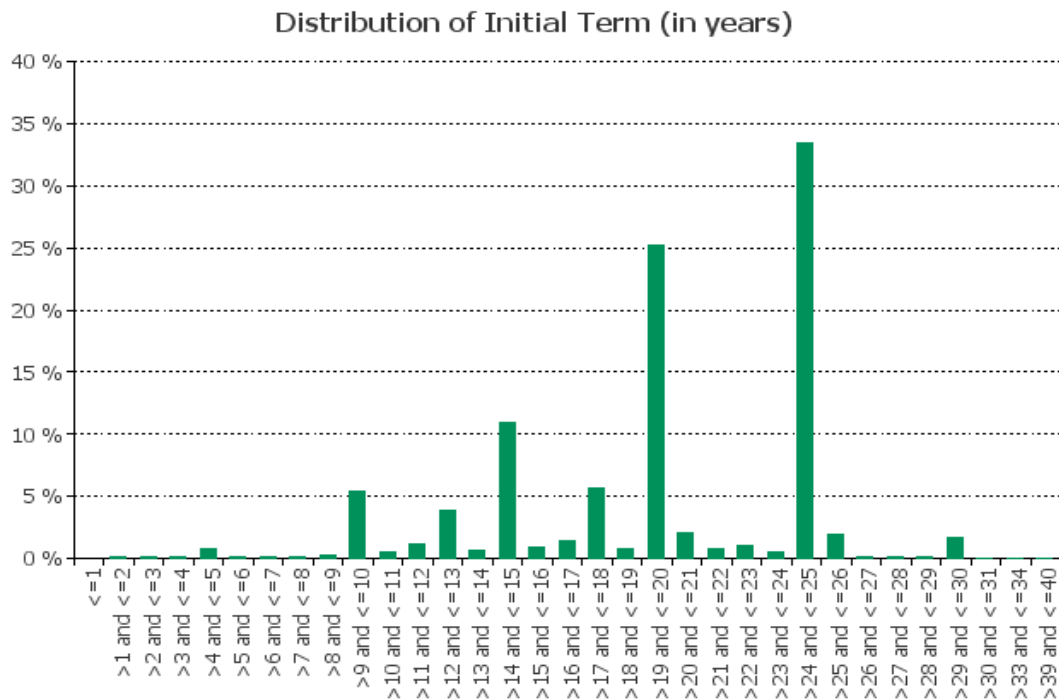
Distribution per Seasoning



### 3. Remaining term to maturity

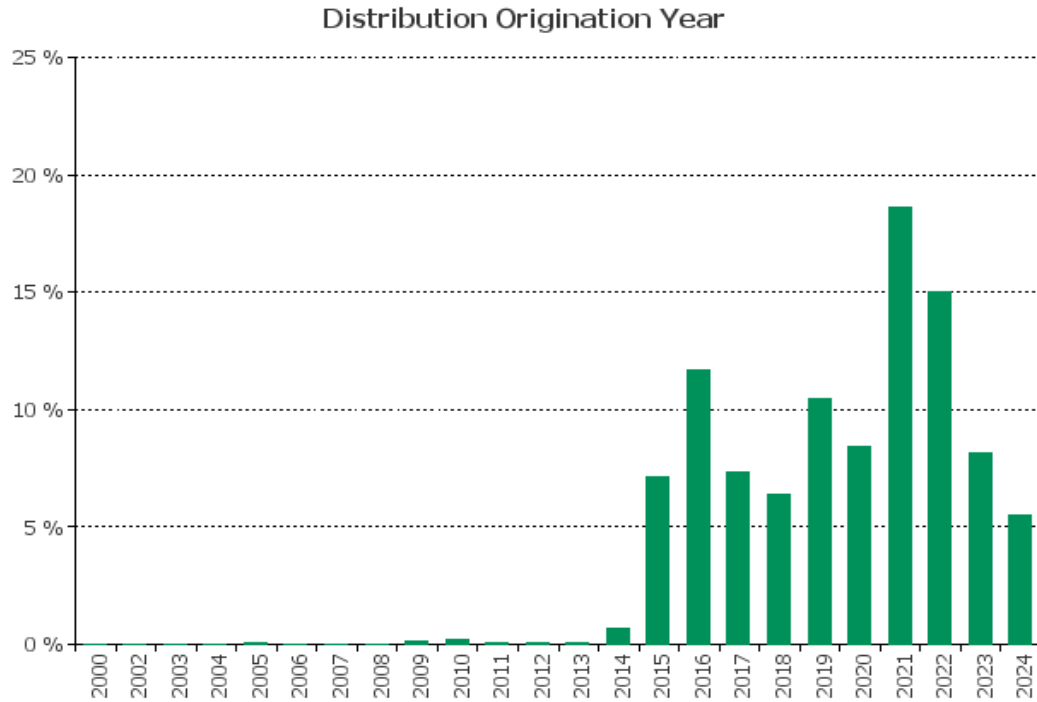


### 4. Original term to maturity

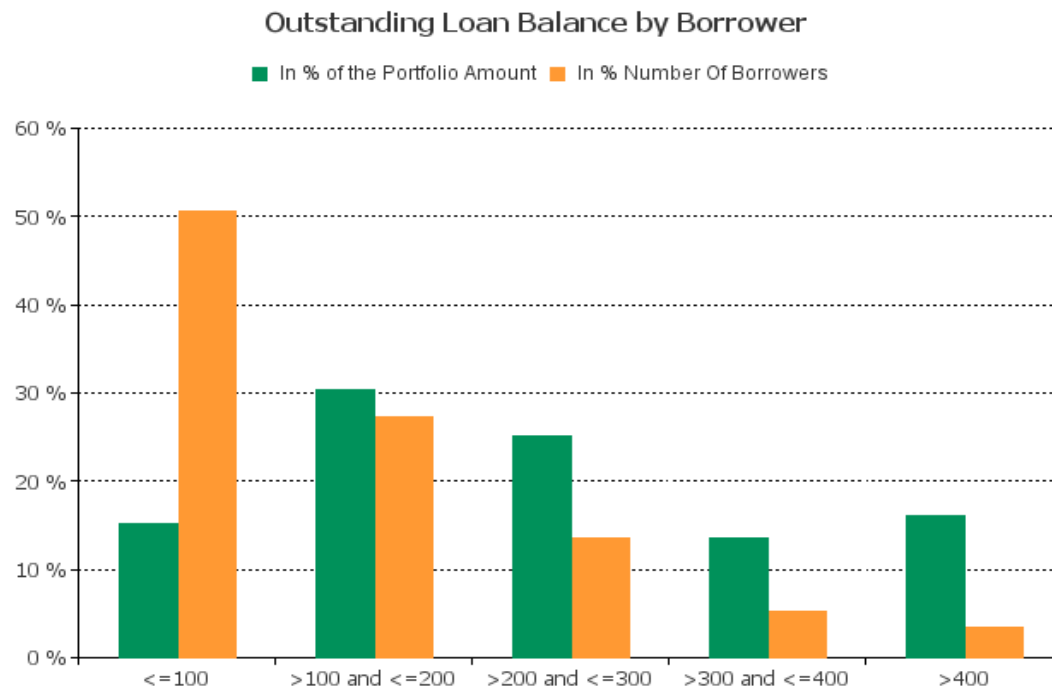




## 5. Origination Year

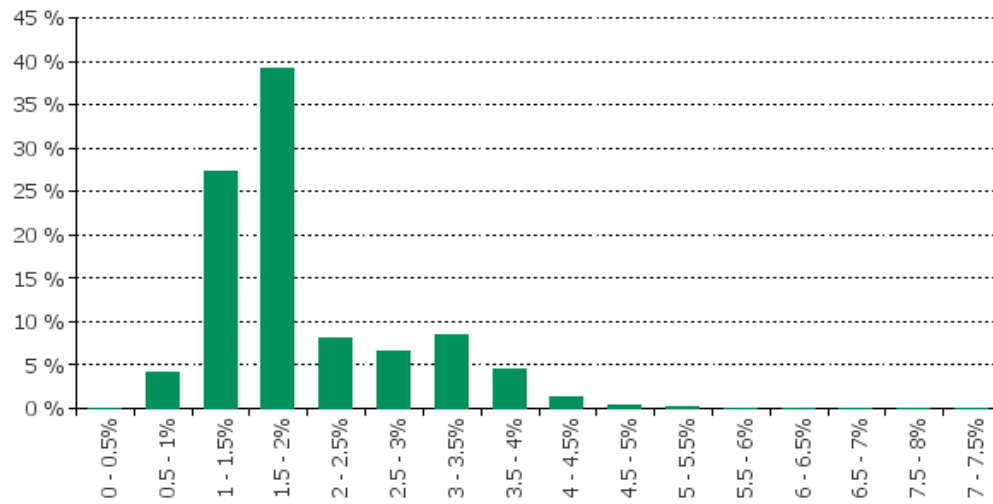


## 6. Outstanding Loan Balance by Borrower



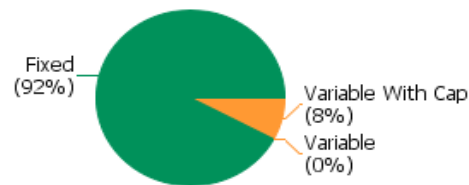
## 7. Interest Rate

Distribution per Interest Rate



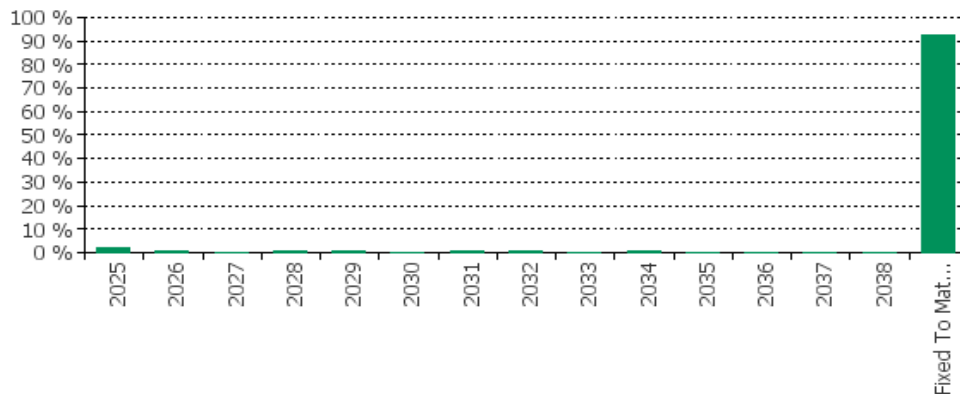
## 8. Interest Rate Type

Distribution per Interest Type



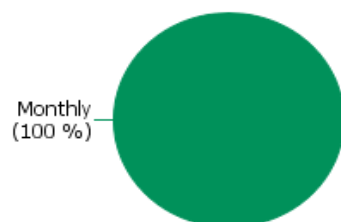
## 9. Next Reset Date

Next Reset Date



#### 10. Interest Payment Frequency

Distribution per Interest Payment Frequency



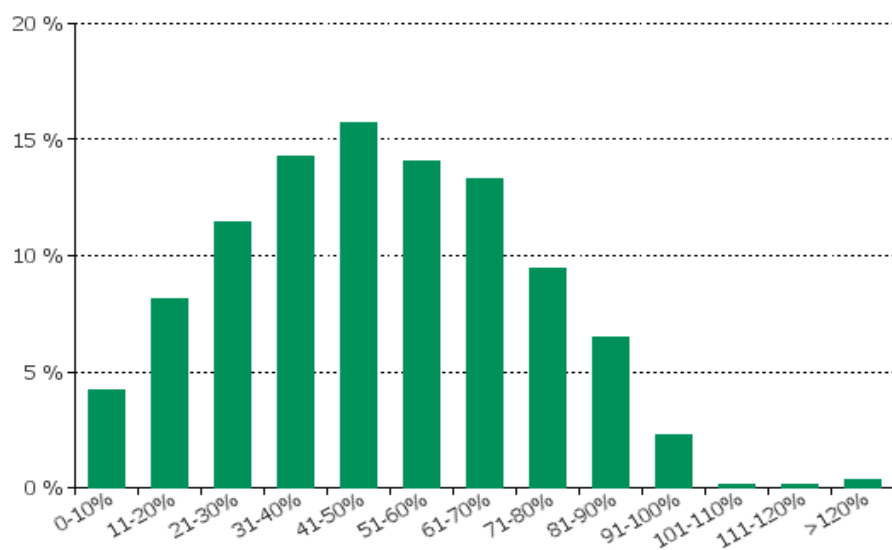
#### 11. Repayment Type

Distribution per Repayment Type

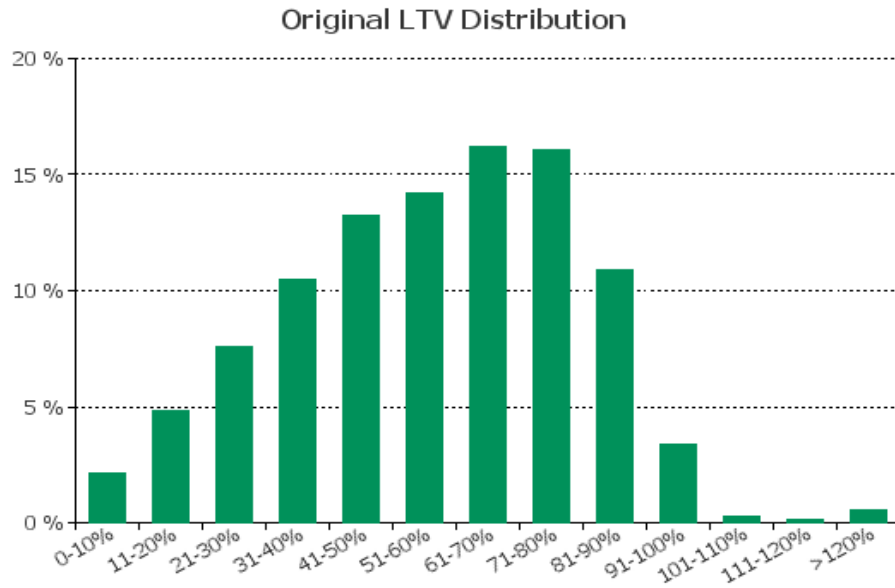


#### 12. Current Loan to Current Value (LTV)

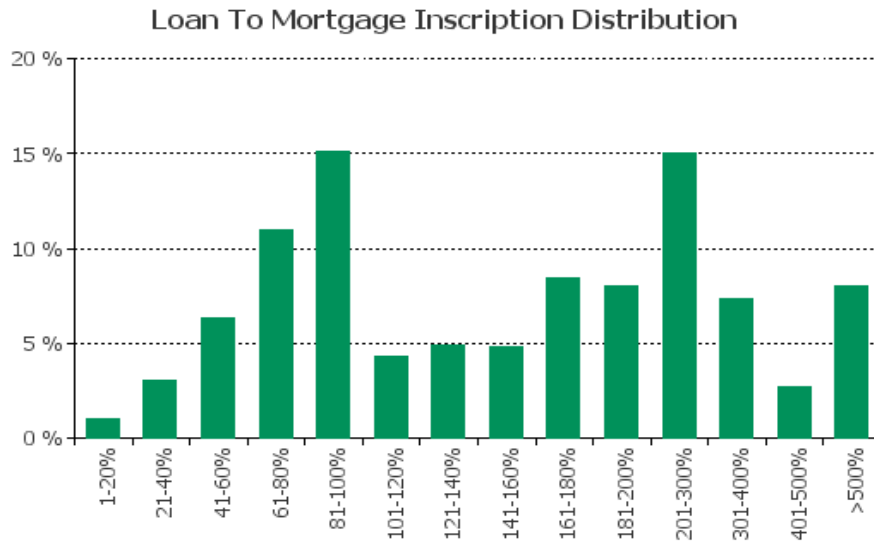
Current LTV Distribution



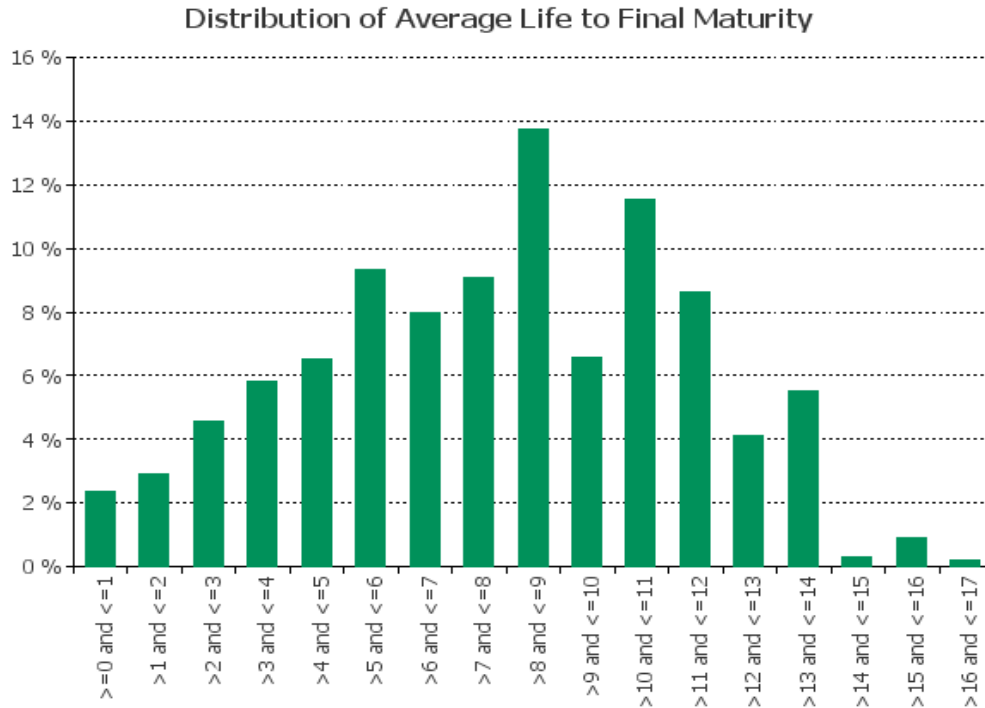
### 13. Current Loan to Original Value (LTOV)



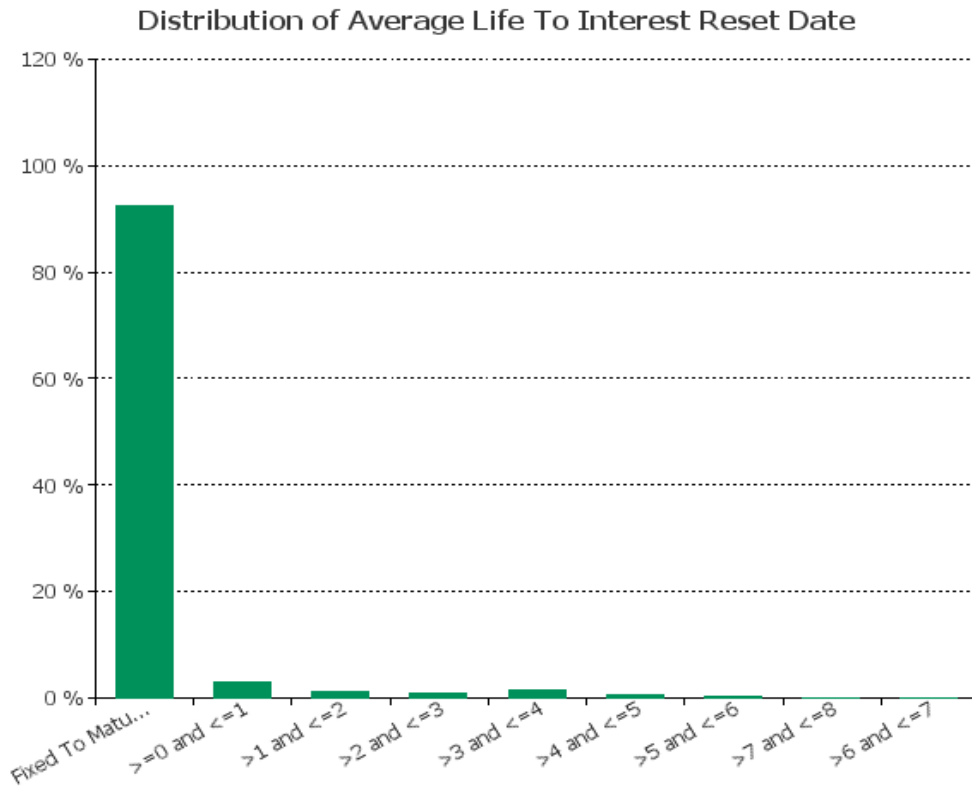
### 14. Loan to Mortgage Inscription Ratio (LTM)



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



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



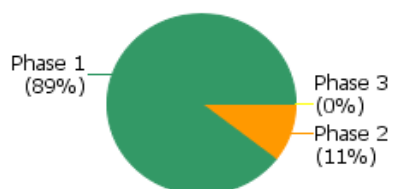
## 17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



## 18. IFRS9 Norms

Distribution per IFRS9 Norm



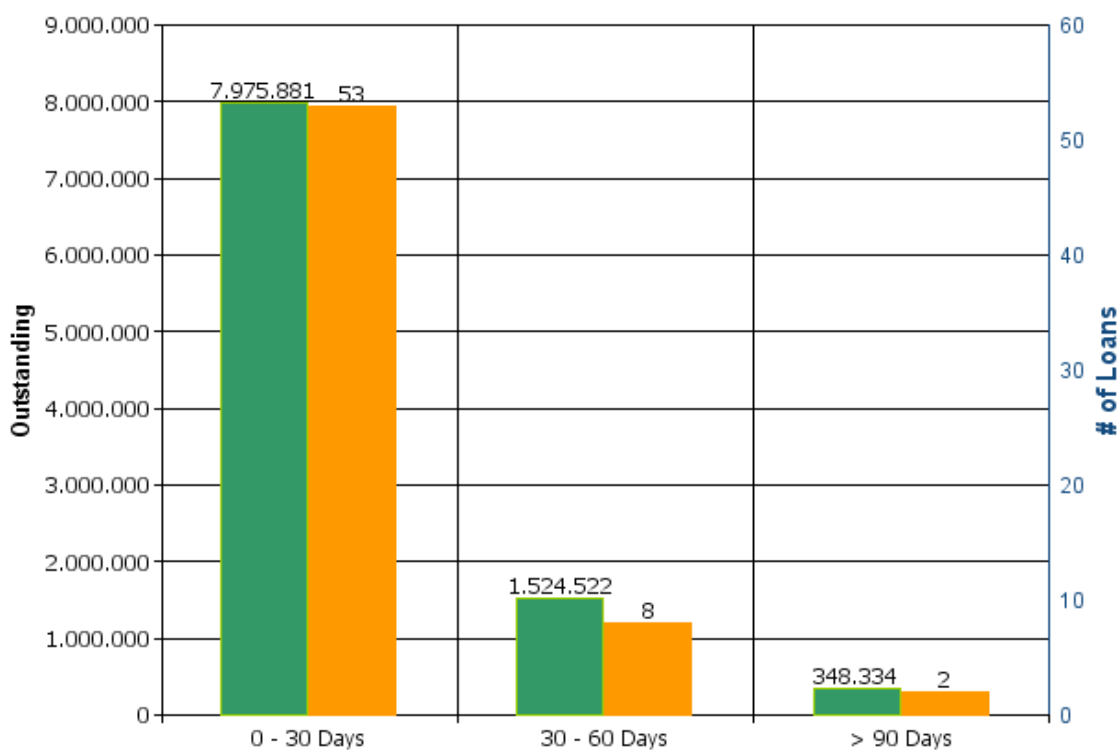
**Cover Pool Performance**

Portfolio Cut-off

31/03/2025

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

	In EUR	In %	In number of loans	In %
Performing	2,899,924,621.13	99.66 %	41,703	99.85 %
0 - 30 Days	7,975,880.64	0.27 %	53	0.13 %
30 - 60 Days	1,524,522.41	0.05 %	8	0.02 %
60 - 90 Days				
> 90 Days	348,334.05	0.01 %	2	0.00 %
<b>Total</b>	<b>2,909,773,358.23</b>	<b>100.00 %</b>	<b>41,766</b>	<b>100.00 %</b>

**Delinquency Outstanding in Euro**



**Amortisation**

Programme 2019-2025

Mar/2025

TIME		ABILITE	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/04/2025	1	2,250,000,000	2,888,697,824	2,883,798,378	2,876,464,286	2,864,280,892
01/05/2025	2	2,250,000,000	2,868,301,166	2,858,736,251	2,844,447,675	2,820,789,330
01/06/2025	3	2,250,000,000	2,847,588,416	2,833,278,957	2,811,948,026	2,776,748,921
01/07/2025	4	2,250,000,000	2,827,022,581	2,808,199,491	2,780,197,680	2,734,142,103
01/08/2025	5	2,250,000,000	2,805,460,876	2,782,054,763	2,747,308,866	2,690,354,524
01/09/2025	6	2,250,000,000	2,784,108,518	2,756,197,890	2,714,852,894	2,647,310,897
01/10/2025	7	1,750,000,000	2,763,270,045	2,731,078,143	2,683,488,880	2,606,000,703
01/11/2025	8	1,750,000,000	2,741,643,376	2,705,107,565	2,651,211,075	2,563,749,883
01/12/2025	9	1,750,000,000	2,722,135,758	2,681,451,321	2,621,557,881	2,524,683,156
01/01/2026	10	1,750,000,000	2,701,749,590	2,656,855,960	2,590,905,880	2,484,595,463
01/02/2026	11	1,750,000,000	2,681,908,984	2,632,871,903	2,560,987,445	2,445,502,551
01/03/2026	12	1,750,000,000	2,661,819,803	2,609,146,528	2,532,079,313	2,408,646,061
01/04/2026	13	1,750,000,000	2,641,639,478	2,584,973,785	2,502,240,630	2,370,180,240
01/05/2026	14	1,750,000,000	2,621,496,579	2,561,052,331	2,472,983,100	2,332,864,603
01/06/2026	15	1,750,000,000	2,600,164,090	2,535,903,321	2,442,471,366	2,294,322,614
01/07/2026	16	1,750,000,000	2,580,307,561	2,512,406,867	2,413,884,731	2,258,175,108
01/08/2026	17	1,750,000,000	2,561,513,217	2,489,876,905	2,386,154,311	2,222,778,736
01/09/2026	18	1,750,000,000	2,541,181,880	2,465,924,666	2,357,189,763	2,186,496,939
01/10/2026	19	1,750,000,000	2,519,849,311	2,441,210,254	2,327,821,604	2,150,404,228
01/11/2026	20	1,750,000,000	2,500,991,906	2,418,831,861	2,300,616,776	2,116,271,155
01/12/2026	21	1,750,000,000	2,481,333,608	2,395,880,277	2,273,178,196	2,082,459,651
01/01/2027	22	1,750,000,000	2,462,006,518	2,373,186,844	2,245,920,577	2,048,774,346
01/02/2027	23	1,750,000,000	2,443,254,894	2,351,117,262	2,219,375,794	2,015,984,543
01/03/2027	24	1,750,000,000	2,424,845,608	2,329,827,288	2,194,226,211	1,985,513,127
01/04/2027	25	1,750,000,000	2,406,163,328	2,307,955,964	2,168,099,864	1,953,562,301
01/05/2027	26	1,750,000,000	2,387,628,110	2,286,418,147	2,142,580,706	1,922,654,536
01/06/2027	27	1,750,000,000	2,367,421,715	2,263,223,172	2,115,451,170	1,890,269,347
01/07/2027	28	1,750,000,000	2,349,594,102	2,242,493,320	2,090,915,824	1,860,686,984
01/08/2027	29	1,750,000,000	2,331,677,590	2,221,619,058	2,066,184,392	1,830,890,901
01/09/2027	30	1,750,000,000	2,313,535,225	2,200,594,326	2,041,425,645	1,801,289,740
01/10/2027	31	1,750,000,000	2,295,033,612	2,179,412,731	2,016,799,978	1,772,266,061
01/11/2027	32	1,750,000,000	2,276,484,689	2,158,131,709	1,992,027,746	1,743,083,113
01/12/2027	33	1,750,000,000	2,258,252,641	2,137,333,532	1,967,974,669	1,714,976,999
01/01/2028	34	1,750,000,000	2,240,298,877	2,116,744,854	1,944,060,653	1,686,961,712
01/02/2028	35	1,750,000,000	2,222,654,640	2,096,511,829	1,920,581,351	1,659,528,605
01/03/2028	36	1,000,000,000	2,204,847,319	2,076,415,170	1,897,645,239	1,633,212,170
01/04/2028	37	1,000,000,000	2,187,429,914	2,056,518,394	1,874,681,628	1,606,614,659
01/05/2028	38	1,000,000,000	2,169,938,476	2,036,725,178	1,852,068,838	1,580,728,960
01/06/2028	39	1,000,000,000	2,152,224,431	2,016,672,368	1,829,170,265	1,554,572,704
01/07/2028	40	1,000,000,000	2,134,711,145	1,996,978,866	1,806,849,672	1,529,308,173
01/08/2028	41	1,000,000,000	2,117,772,781	1,977,773,222	1,784,921,570	1,504,349,499
01/09/2028	42	1,000,000,000	2,100,887,434	1,958,676,410	1,763,191,287	1,479,740,834
01/10/2028	43	0	2,084,138,179	1,939,871,574	1,741,965,240	1,455,934,361
01/11/2028	44		2,065,977,440	1,919,706,447	1,719,473,242	1,431,048,499
01/12/2028	45		2,049,029,774	1,900,833,504	1,698,378,346	1,407,697,884
01/01/2029	46		2,032,103,309	1,881,933,925	1,677,215,355	1,384,268,905
01/02/2029	47		2,015,294,176	1,863,201,465	1,656,297,585	1,361,214,673
01/03/2029	48		1,998,624,747	1,844,959,133	1,636,313,142	1,339,644,862
01/04/2029	49		1,980,517,590	1,825,143,319	1,614,621,509	1,316,287,077
01/05/2029	50		1,963,608,772	1,806,590,795	1,594,275,312	1,294,372,532
01/06/2029	51		1,947,380,995	1,788,621,867	1,574,403,900	1,272,825,137



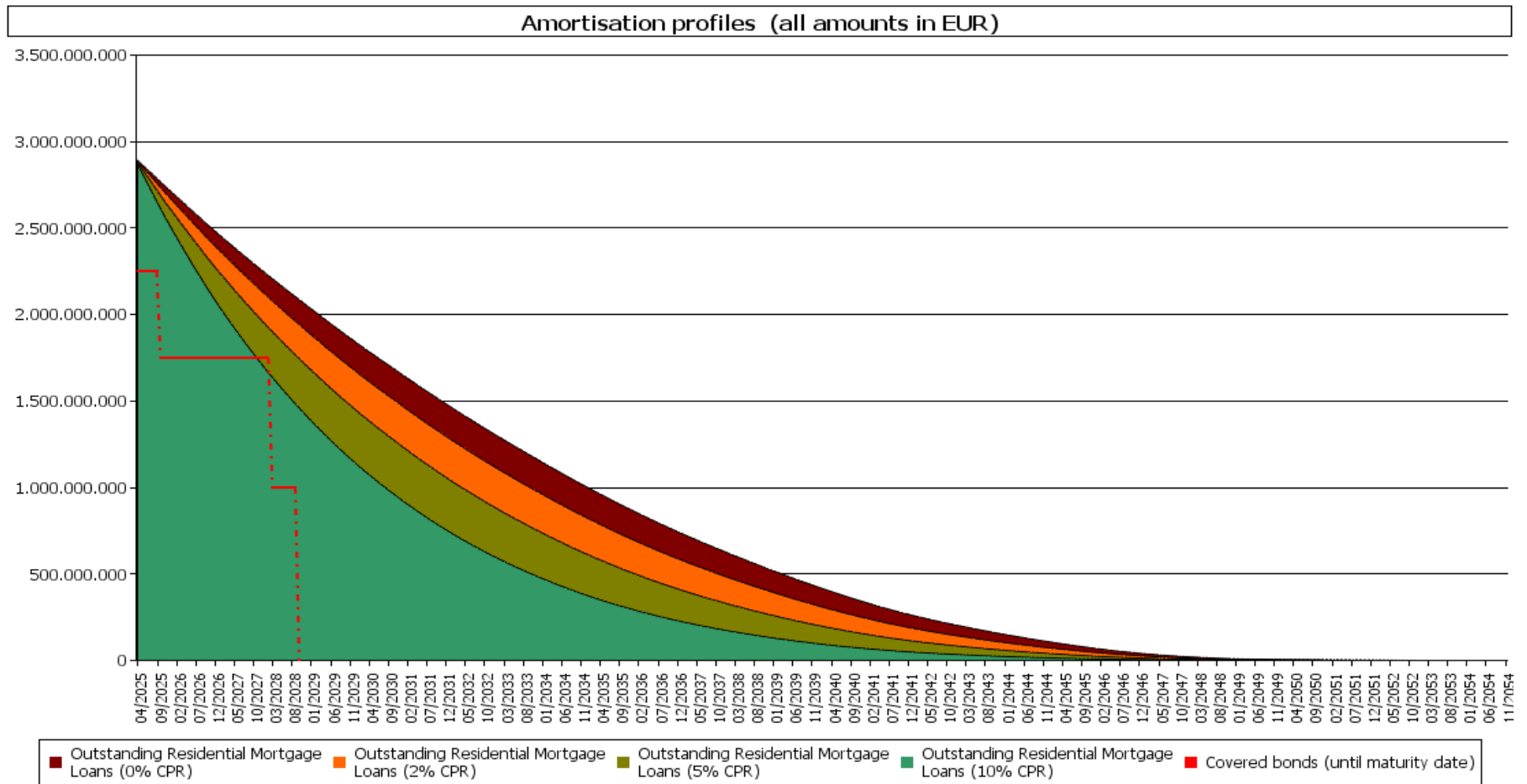
01/07/2029	52	1,930,663,874	1,770,356,946	1,554,491,055	1,251,575,052
01/08/2029	53	1,914,430,537	1,752,494,086	1,534,892,776	1,230,561,524
01/09/2029	54	1,897,581,193	1,734,123,784	1,514,940,822	1,209,421,203
01/10/2029	55	1,881,532,265	1,716,634,979	1,495,971,428	1,189,381,809
01/11/2029	56	1,865,160,940	1,698,812,228	1,476,674,627	1,169,067,063
01/12/2029	57	1,848,554,505	1,680,923,261	1,457,528,611	1,149,179,274
01/01/2030	58	1,832,345,783	1,663,358,413	1,438,630,069	1,129,474,548
01/02/2030	59	1,816,375,412	1,646,064,313	1,420,051,799	1,110,166,509
01/03/2030	60	1,800,453,530	1,629,135,565	1,402,218,614	1,092,030,264
01/04/2030	61	1,784,883,363	1,612,307,702	1,384,205,354	1,073,435,838
01/05/2030	62	1,769,472,710	1,595,763,461	1,366,629,780	1,055,461,824
01/06/2030	63	1,753,841,768	1,578,984,385	1,348,820,915	1,037,295,659
01/07/2030	64	1,738,628,856	1,562,718,920	1,331,640,803	1,019,885,568
01/08/2030	65	1,723,481,586	1,546,476,816	1,314,448,969	1,002,454,575
01/09/2030	66	1,708,419,857	1,530,361,937	1,297,443,830	985,294,722
01/10/2030	67	1,693,191,640	1,514,231,306	1,280,608,551	968,523,299
01/11/2030	68	1,678,251,604	1,498,324,756	1,263,933,500	951,863,162
01/12/2030	69	1,661,906,407	1,481,296,535	1,246,493,573	934,881,190
01/01/2031	70	1,646,347,219	1,464,939,396	1,229,594,150	918,300,426
01/02/2031	71	1,631,169,945	1,448,972,735	1,213,099,535	902,144,391
01/03/2031	72	1,615,552,267	1,432,900,845	1,196,887,903	886,682,437
01/04/2031	73	1,600,691,162	1,417,311,960	1,180,855,845	871,100,237
01/05/2031	74	1,585,597,072	1,401,642,639	1,164,926,432	855,826,699
01/06/2031	75	1,570,613,684	1,386,042,737	1,149,031,443	840,573,829
01/07/2031	76	1,555,668,541	1,370,600,463	1,133,433,210	825,764,042
01/08/2031	77	1,541,320,298	1,355,655,941	1,118,223,548	811,232,400
01/09/2031	78	1,527,059,433	1,340,834,892	1,103,185,508	796,933,020
01/10/2031	79	1,511,568,052	1,325,054,153	1,087,518,465	782,394,875
01/11/2031	80	1,497,464,449	1,310,464,387	1,072,808,802	768,543,236
01/12/2031	81	1,482,618,813	1,295,342,960	1,057,819,678	754,698,874
01/01/2032	82	1,468,319,159	1,280,673,749	1,043,180,530	741,102,285
01/02/2032	83	1,453,403,948	1,265,514,590	1,028,210,926	727,373,566
01/03/2032	84	1,439,080,138	1,251,054,247	1,014,043,631	714,508,646
01/04/2032	85	1,425,329,867	1,236,998,939	1,000,101,134	701,699,854
01/05/2032	86	1,411,345,622	1,222,851,956	986,230,076	689,131,009
01/06/2032	87	1,397,694,707	1,208,970,215	972,554,739	676,696,957
01/07/2032	88	1,383,961,723	1,195,126,621	959,051,967	664,566,420
01/08/2032	89	1,369,835,915	1,180,921,879	945,243,027	652,223,367
01/09/2032	90	1,356,208,746	1,167,191,027	931,876,471	640,276,907
01/10/2032	91	1,342,096,664	1,153,149,876	918,400,116	628,430,862
01/11/2032	92	1,328,757,549	1,139,752,317	905,421,389	616,925,817
01/12/2032	93	1,315,067,629	1,126,158,157	892,420,258	605,574,666
01/01/2033	94	1,301,301,386	1,112,479,382	879,338,518	594,170,376
01/02/2033	95	1,288,000,851	1,099,241,225	866,664,937	583,126,454
01/03/2033	96	1,274,838,824	1,086,341,227	854,526,621	572,759,268
01/04/2033	97	1,261,744,356	1,073,359,316	842,167,657	562,084,626
01/05/2033	98	1,248,588,692	1,060,424,412	829,970,990	551,673,528
01/06/2033	99	1,235,596,083	1,047,609,967	817,856,124	541,318,365
01/07/2033	100	1,222,662,033	1,034,942,176	805,977,915	531,269,735
01/08/2033	101	1,209,803,735	1,022,321,182	794,124,341	521,239,191
01/09/2033	102	1,197,009,141	1,009,793,764	782,398,350	511,367,473
01/10/2033	103	1,184,260,254	997,399,007	770,892,713	501,782,138
01/11/2033	104	1,171,573,813	985,040,785	759,404,759	492,210,859
01/12/2033	105	1,158,161,499	972,165,580	747,634,114	482,595,280
01/01/2034	106	1,145,441,405	959,857,525	736,291,414	473,260,563
01/02/2034	107	1,132,618,155	947,502,128	724,965,349	464,006,910
01/03/2034	108	1,120,083,787	935,580,819	714,199,399	455,367,143
01/04/2034	109	1,107,587,533	923,573,867	703,240,542	446,480,741
01/05/2034	110	1,095,097,053	911,659,680	692,460,140	437,834,211
01/06/2034	111	1,081,788,077	899,052,613	681,147,601	428,857,258
01/07/2034	112	1,069,314,625	887,227,478	670,534,110	420,444,322
01/08/2034	113	1,057,031,958	875,548,834	660,024,958	412,101,879
01/09/2034	114	1,044,710,355	863,875,057	649,568,583	403,855,375
01/10/2034	115	1,032,650,898	852,501,443	639,438,774	395,927,718
01/11/2034	116	1,020,733,821	841,234,121	629,382,723	388,050,615
01/12/2034	117	1,008,758,778	830,000,324	619,449,585	380,360,675
01/01/2035	118	996,738,655	818,719,276	609,476,287	372,651,673
01/02/2035	119	985,026,753	807,726,849	599,764,021	365,160,078
01/03/2035	120	973,370,815	796,946,076	590,399,448	358,083,109
01/04/2035	121	961,789,594	786,128,370	580,904,270	350,831,904
01/05/2035	122	950,080,783	775,283,408	571,480,421	343,725,658

01/06/2035	123	938,130,983	764,233,752	561,902,771	336,533,567
01/07/2035	124	926,834,316	753,791,785	552,861,219	329,761,102
01/08/2035	125	915,631,166	743,417,261	543,865,437	323,021,462
01/09/2035	126	903,872,013	732,625,098	534,607,079	316,177,705
01/10/2035	127	892,873,961	722,522,825	525,937,637	309,775,362
01/11/2035	128	881,952,272	712,474,419	517,304,252	303,399,800
01/12/2035	129	871,059,571	702,519,866	508,821,144	297,201,142
01/01/2036	130	860,206,819	692,590,313	500,353,620	291,017,423
01/02/2036	131	849,382,873	682,715,575	491,965,374	284,926,669
01/03/2036	132	838,592,407	672,972,904	483,790,957	279,082,019
01/04/2036	133	827,864,626	663,237,017	475,579,382	273,183,049
01/05/2036	134	817,199,718	653,618,296	467,528,648	267,457,661
01/06/2036	135	806,617,951	644,060,484	459,520,377	261,762,969
01/07/2036	136	796,184,684	634,686,339	451,717,628	256,263,383
01/08/2036	137	785,881,719	625,410,685	443,983,957	250,809,172
01/09/2036	138	775,672,162	616,238,880	436,360,237	245,458,415
01/10/2036	139	765,551,927	607,200,477	428,901,875	240,274,003
01/11/2036	140	755,533,830	598,238,204	421,496,602	235,125,394
01/12/2036	141	745,612,364	589,413,245	414,256,748	230,139,484
01/01/2037	142	735,758,056	580,636,850	407,050,590	225,178,308
01/02/2037	143	725,454,542	571,534,632	399,650,572	220,148,241
01/03/2037	144	715,829,945	563,088,078	392,839,668	215,568,415
01/04/2037	145	706,277,532	554,631,639	385,955,946	210,893,963
01/05/2037	146	696,781,246	546,276,179	379,205,936	206,356,248
01/06/2037	147	687,270,315	537,905,735	372,445,843	201,819,091
01/07/2037	148	677,870,080	529,677,609	365,846,023	197,430,178
01/08/2037	149	668,514,999	521,481,714	359,269,128	193,059,741
01/09/2037	150	659,211,270	513,352,086	352,768,859	188,763,786
01/10/2037	151	649,975,914	505,329,359	346,401,056	184,596,613
01/11/2037	152	640,806,951	497,355,885	340,068,206	180,454,274
01/12/2037	153	631,640,857	489,437,027	333,829,997	176,417,874
01/01/2038	154	622,598,429	481,612,119	327,657,442	172,422,477
01/02/2038	155	613,603,543	473,849,061	321,556,096	168,495,075
01/03/2038	156	604,681,517	466,243,706	315,668,191	164,776,888
01/04/2038	157	595,860,522	458,662,971	309,745,932	161,000,678
01/05/2038	158	587,028,407	451,122,768	303,904,020	157,316,626
01/06/2038	159	578,339,495	443,691,653	298,137,805	153,678,052
01/07/2038	160	569,516,082	436,205,321	292,385,963	150,095,406
01/08/2038	161	560,422,449	428,512,278	286,498,876	146,450,353
01/09/2038	162	551,734,199	421,153,515	280,862,770	142,961,236
01/10/2038	163	543,237,175	413,986,870	275,403,896	139,607,993
01/11/2038	164	534,783,979	406,853,684	269,970,218	136,273,899
01/12/2038	165	526,363,300	399,790,092	264,630,196	133,030,831
01/01/2039	166	517,974,764	392,751,458	259,310,003	129,804,216
01/02/2039	167	509,603,036	385,748,273	254,038,505	126,626,818
01/03/2039	168	501,275,684	378,863,480	248,931,249	123,606,291
01/04/2039	169	492,979,647	371,961,401	243,774,706	120,533,125
01/05/2039	170	484,600,102	365,038,732	238,648,924	117,515,010
01/06/2039	171	476,415,955	358,265,115	233,624,912	114,553,834
01/07/2039	172	468,321,037	351,599,664	228,714,051	111,686,173
01/08/2039	173	460,277,455	344,974,717	223,833,845	108,840,101
01/09/2039	174	452,323,758	338,438,485	219,034,398	106,055,239
01/10/2039	175	444,486,663	332,028,710	214,357,156	103,365,086
01/11/2039	176	436,727,978	325,679,706	209,723,520	100,702,359
01/12/2039	177	428,442,436	318,976,526	204,901,403	97,983,629
01/01/2040	178	420,848,165	312,791,152	200,417,094	95,433,306
01/02/2040	179	413,297,706	306,658,351	195,987,868	92,928,947
01/03/2040	180	405,806,756	300,622,454	191,673,137	90,522,935
01/04/2040	181	398,375,012	294,616,463	187,366,067	88,114,004
01/05/2040	182	390,991,992	288,681,760	183,139,928	85,773,497
01/06/2040	183	383,687,608	282,808,224	178,957,466	83,459,643
01/07/2040	184	376,358,254	276,950,572	174,819,479	81,195,620
01/08/2040	185	369,219,025	271,236,213	170,776,977	78,982,108
01/09/2040	186	362,154,829	265,595,468	166,800,136	76,816,130
01/10/2040	187	355,206,157	260,071,897	162,929,203	74,725,880
01/11/2040	188	348,352,477	254,621,236	159,108,808	72,664,610
01/12/2040	189	341,555,620	249,243,428	155,364,963	70,663,947
01/01/2041	190	334,812,059	243,908,059	151,652,513	68,683,282
01/02/2041	191	328,108,112	238,618,882	147,986,589	66,739,109
01/03/2041	192	321,458,223	233,424,534	144,432,581	64,887,080
01/04/2041	193	314,884,514	228,263,274	140,879,826	63,022,914

01/05/2041	194	308,371,583	223,175,055	137,400,458	61,214,449
01/06/2041	195	301,981,966	218,180,076	133,983,621	59,439,355
01/07/2041	196	295,810,391	213,370,348	130,707,484	57,748,262
01/08/2041	197	289,784,510	208,669,313	127,502,608	56,093,708
01/09/2041	198	283,876,144	204,068,088	124,374,020	54,485,554
01/10/2041	199	278,062,878	199,561,046	121,327,742	52,933,170
01/11/2041	200	272,271,558	195,073,292	118,297,686	51,392,608
01/12/2041	201	266,651,342	190,733,014	115,380,941	49,919,999
01/01/2042	202	261,163,801	186,490,991	112,527,885	48,479,403
01/02/2042	203	255,778,493	182,335,688	109,740,787	47,078,411
01/03/2042	204	250,490,103	178,292,203	107,060,645	45,752,897
01/04/2042	205	245,321,279	174,317,014	104,407,423	44,430,043
01/05/2042	206	240,212,634	170,406,817	101,814,195	43,148,904
01/06/2042	207	235,167,941	166,545,159	99,253,876	41,885,677
01/07/2042	208	230,205,499	162,763,174	96,761,230	40,666,381
01/08/2042	209	225,309,118	159,031,078	94,302,091	39,464,998
01/09/2042	210	220,471,691	155,352,716	91,886,617	38,291,259
01/10/2042	211	215,730,928	151,762,680	89,542,284	37,161,363
01/11/2042	212	211,056,524	148,222,501	87,231,112	36,048,857
01/12/2042	213	206,435,347	144,739,137	84,971,448	34,971,092
01/01/2043	214	201,865,201	141,294,792	82,738,432	33,907,836
01/02/2043	215	197,325,222	137,882,793	80,535,118	32,865,081
01/03/2043	216	192,842,406	134,543,939	78,404,408	31,873,144
01/04/2043	217	188,429,680	131,242,256	76,285,873	30,880,560
01/05/2043	218	183,966,985	127,923,645	74,173,885	29,902,545
01/06/2043	219	179,626,596	124,693,655	72,117,166	28,950,255
01/07/2043	220	175,347,154	121,523,144	70,110,499	28,029,341
01/08/2043	221	171,111,104	118,386,246	68,127,022	27,121,009
01/09/2043	222	166,916,628	115,288,354	66,175,569	26,232,565
01/10/2043	223	162,779,546	112,246,350	64,270,879	25,373,092
01/11/2043	224	158,694,147	109,243,620	62,392,472	24,527,199
01/12/2043	225	154,649,022	106,284,250	60,552,878	23,706,456
01/01/2044	226	150,652,829	103,362,214	58,738,354	22,898,669
01/02/2044	227	146,688,230	100,471,425	56,950,379	22,107,606
01/03/2044	228	142,759,915	97,625,644	55,205,636	21,345,388
01/04/2044	229	138,859,986	94,797,641	53,470,116	20,586,778
01/05/2044	230	135,008,177	92,016,783	51,773,844	19,851,976
01/06/2044	231	131,203,784	89,272,174	50,101,827	19,129,496
01/07/2044	232	127,448,292	86,574,568	48,468,274	18,429,926
01/08/2044	233	123,763,214	83,928,734	46,867,521	17,745,762
01/09/2044	234	120,144,241	81,336,378	45,304,385	17,081,245
01/10/2044	235	116,603,198	78,809,558	43,788,903	16,442,181
01/11/2044	236	113,119,680	76,325,451	42,300,806	15,816,145
01/12/2044	237	109,690,271	73,890,036	40,850,268	15,211,183
01/01/2045	238	106,364,191	71,527,985	39,443,834	14,625,267
01/02/2045	239	103,060,811	69,188,973	38,056,961	14,051,265
01/03/2045	240	99,771,036	66,877,793	36,701,201	13,498,844
01/04/2045	241	96,495,741	64,572,615	35,346,043	12,945,349
01/05/2045	242	93,243,250	62,293,709	34,014,680	12,406,675
01/06/2045	243	90,023,012	60,040,335	32,700,877	11,876,953
01/07/2045	244	86,826,915	57,813,665	31,410,624	11,361,568
01/08/2045	245	83,655,245	55,607,335	30,135,072	10,854,019
01/09/2045	246	80,514,162	53,428,621	28,880,733	10,358,173
01/10/2045	247	77,427,904	51,296,266	27,659,846	9,879,633
01/11/2045	248	74,418,436	49,218,862	26,472,178	9,415,369
01/12/2045	249	71,465,769	47,188,444	25,317,658	8,967,828
01/01/2046	250	68,588,898	45,212,049	24,195,587	8,534,076
01/02/2046	251	65,765,610	43,277,483	23,101,387	8,113,627
01/03/2046	252	63,012,826	41,402,467	22,049,736	7,714,635
01/04/2046	253	60,332,739	39,574,286	21,022,500	7,324,078
01/05/2046	254	57,709,632	37,791,568	20,026,080	6,948,334
01/06/2046	255	55,207,330	36,091,600	19,076,613	6,590,868
01/07/2046	256	52,864,705	34,503,389	18,192,260	6,259,564
01/08/2046	257	50,592,327	32,964,264	17,336,538	5,939,863
01/09/2046	258	48,366,469	31,460,520	16,503,611	5,630,534
01/10/2046	259	46,190,157	29,995,596	15,696,411	5,333,190
01/11/2046	260	44,072,393	28,571,792	14,913,323	5,045,657
01/12/2046	261	42,007,029	27,188,132	14,156,180	4,769,859
01/01/2047	262	40,015,791	25,855,420	13,428,033	4,505,349
01/02/2047	263	38,092,043	24,570,683	12,728,351	4,252,505
01/03/2047	264	36,223,130	23,329,373	12,057,550	4,012,978

01/04/2047	265	34,411,212	22,124,825	11,405,910	3,780,021
01/05/2047	266	32,664,627	20,967,378	10,782,613	3,558,807
01/06/2047	267	30,985,643	19,855,906	10,185,062	3,347,347
01/07/2047	268	29,376,432	18,793,809	9,616,533	3,147,543
01/08/2047	269	27,833,324	17,776,392	9,072,802	2,956,999
01/09/2047	270	26,349,922	16,800,440	8,552,884	2,775,741
01/10/2047	271	24,941,900	15,876,597	8,062,674	2,605,923
01/11/2047	272	23,604,369	14,999,717	7,597,992	2,445,332
01/12/2047	273	22,308,405	14,152,910	7,151,404	2,292,168
01/01/2048	274	21,064,825	13,341,291	6,724,151	2,146,096
01/02/2048	275	19,849,653	12,550,346	6,309,420	2,005,200
01/03/2048	276	18,669,436	11,785,400	5,910,762	1,871,059
01/04/2048	277	17,509,946	11,034,704	5,520,189	1,740,021
01/05/2048	278	16,389,346	10,311,553	5,145,731	1,615,339
01/06/2048	279	15,295,202	9,606,838	4,781,868	1,494,758
01/07/2048	280	14,268,298	8,947,135	4,442,535	1,382,994
01/08/2048	281	13,337,091	8,349,024	4,135,011	1,281,807
01/09/2048	282	12,460,177	7,786,846	3,846,774	1,187,406
01/10/2048	283	11,659,745	7,274,665	3,584,906	1,102,038
01/11/2048	284	10,932,157	6,809,145	3,346,967	1,024,535
01/12/2048	285	10,258,134	6,378,839	3,127,738	953,502
01/01/2049	286	9,648,948	5,989,851	2,929,536	889,297
01/02/2049	287	9,078,357	5,626,082	2,744,625	829,636
01/03/2049	288	8,553,236	5,292,531	2,575,974	775,677
01/04/2049	289	8,085,736	4,994,767	2,424,864	727,082
01/05/2049	290	7,678,732	4,735,565	2,293,367	684,835
01/06/2049	291	7,320,700	4,507,105	2,177,176	647,385
01/07/2049	292	7,003,563	4,304,777	2,074,323	614,273
01/08/2049	293	6,692,375	4,106,527	1,973,761	582,018
01/09/2049	294	6,389,531	3,914,048	1,876,463	550,983
01/10/2049	295	6,133,423	3,750,996	1,793,867	524,571
01/11/2049	296	5,936,547	3,624,436	1,728,933	503,442
01/12/2049	297	5,753,388	3,506,846	1,668,723	483,917
01/01/2050	298	5,569,785	3,389,177	1,608,629	464,515
01/02/2050	299	5,386,935	3,272,355	1,549,231	445,468
01/03/2050	300	5,203,641	3,156,168	1,490,792	427,024
01/04/2050	301	5,020,172	3,039,724	1,432,139	408,486
01/05/2050	302	4,836,849	2,923,914	1,374,185	390,349
01/06/2050	303	4,654,466	2,808,890	1,316,769	372,455
01/07/2050	304	4,471,829	2,694,242	1,259,915	354,913
01/08/2050	305	4,289,067	2,579,746	1,203,305	337,530
01/09/2050	306	4,107,876	2,466,575	1,147,591	320,539
01/10/2050	307	3,930,520	2,356,208	1,093,544	304,191
01/11/2050	308	3,755,032	2,247,191	1,040,295	288,153
01/12/2050	309	3,581,126	2,139,599	988,050	272,560
01/01/2051	310	3,407,574	2,032,455	936,185	257,158
01/02/2051	311	3,235,848	1,926,755	885,240	242,135
01/03/2051	312	3,066,250	1,822,972	835,633	227,691
01/04/2051	313	2,901,203	1,721,922	787,305	213,615
01/05/2051	314	2,736,646	1,621,588	739,605	199,850
01/06/2051	315	2,574,603	1,522,983	692,865	186,427
01/07/2051	316	2,413,137	1,425,126	646,750	173,306
01/08/2051	317	2,251,345	1,327,321	600,833	160,320
01/09/2051	318	2,092,176	1,231,388	555,989	147,726
01/10/2051	319	1,935,747	1,137,449	512,311	135,562
01/11/2051	320	1,782,886	1,045,851	469,857	123,802
01/12/2051	321	1,631,158	955,276	428,109	112,339
01/01/2052	322	1,481,325	866,055	387,137	101,158
01/02/2052	323	1,332,395	777,662	346,740	90,219
01/03/2052	324	1,184,021	689,966	306,907	79,538
01/04/2052	325	1,037,148	603,354	267,698	69,083
01/05/2052	326	891,206	517,602	229,086	58,876
01/06/2052	327	748,669	434,081	191,632	49,042
01/07/2052	328	617,701	357,557	157,461	40,131
01/08/2052	329	495,050	286,074	125,661	31,891
01/09/2052	330	391,113	225,629	98,857	24,982
01/10/2052	331	322,116	185,521	81,084	20,407
01/11/2052	332	271,704	156,221	68,105	17,068
01/12/2052	333	237,005	136,046	59,164	14,766
01/01/2053	334	214,443	122,886	53,305	13,248
01/02/2053	335	195,634	111,918	48,423	11,983

01/03/2053	336	179,096	102,300	44,160	10,887
01/04/2053	337	162,511	92,669	39,901	9,795
01/05/2053	338	145,879	83,048	35,671	8,721
01/06/2053	339	130,499	74,167	31,775	7,735
01/07/2053	340	115,855	65,736	28,094	6,811
01/08/2053	341	102,638	58,138	24,783	5,983
01/09/2053	342	90,266	51,043	21,704	5,217
01/10/2053	343	79,554	44,912	19,049	4,561
01/11/2053	344	69,783	39,329	16,639	3,967
01/12/2053	345	60,904	34,268	14,462	3,434
01/01/2054	346	52,001	29,209	12,296	2,907
01/02/2054	347	43,074	24,154	10,142	2,388
01/03/2054	348	34,995	19,594	8,208	1,925
01/04/2054	349	26,895	15,033	6,282	1,467
01/05/2054	350	20,307	11,332	4,723	1,098
01/06/2054	351	15,048	8,383	3,485	807
01/07/2054	352	11,033	6,136	2,545	587
01/08/2054	353	7,009	3,892	1,610	370
01/09/2054	354	2,975	0	0	0
01/10/2054	355	0	0	0	0
01/11/2054	356		0	0	0
		<b>276,428,602,816</b>	<b>245,750,709,885</b>	<b>209,170,919,081</b>	<b>165,569,959,753</b>



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

HTT 2025

Reporting in Domestic Currency		EUR	
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CONTENT OF TAB E

1. Additional information on the programme

2. Additional information on the swaps

3. Additional information on the asset distribution

Field Number	1. Additional information on the programme						
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*				
E.1.1.1	Sponsor (if applicable)						
E.1.1.2	Service	BNP Paribas Fortis	KGCEPHLVKVRZY01T647				
E.1.1.3	Back-up servicer						
E.1.1.4	BUS facilitator						
E.1.1.5	Cash manager						
E.1.1.6	Back-up cash manager						
E.1.1.7	Account bank						
E.1.1.8	Standby account bank						
E.1.1.9	Account bank guarantor						
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative					
E.1.1.11	Cover Pool Monitor	David De Schacht & Jureen De Raedemaeker					
OE.1.1.1	where applicable - paying agent						
OE.1.1.2							
OE.1.1.3							
OE.1.1.4							
OE.1.1.5							
OE.1.1.6							
OE.1.1.7							
OE.1.1.8							
	2. Additional information on the swaps						
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap			
E.2.1.1							
E.2.1.2							
E.2.1.3							
E.2.1.4							
E.2.1.5							
E.2.1.6							
E.2.1.7							
E.2.1.8							
E.2.1.9							
E.2.1.10							
E.2.1.11							
E.2.1.12							
E.2.1.13							
E.2.1.14							
E.2.1.15							
E.2.1.16							
E.2.1.17							
E.2.1.18							
E.2.1.19							
E.2.1.20							
E.2.1.21							
E.2.1.22							
E.2.1.23							
E.2.1.24							
E.2.1.25							
OE.2.1.1							
OE.2.1.2							
OE.2.1.3							
OE.2.1.4							
OE.2.1.5							
OE.2.1.6							
OE.2.1.7							
OE.2.1.8							
OE.2.1.9							
OE.2.1.10							
OE.2.1.11							
OE.2.1.12							
OE.2.1.13							
	3. Additional information on the asset distribution						
	1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (years)	5.16					
E.3.1.2	Weighted Average Maturity (years)**	14.83					
OE.3.1.1							
OE.3.1.2							
OE.3.1.3							
OE.3.1.4							
	2. Assets		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-30 days	0.06%					0.06%
E.3.2.2	30-60 days	0.27%					0.27%
E.3.2.3	60-90 days	0.00%					0.00%
E.3.2.4	90-180 days	0.01%					0.01%
E.3.2.5	>= 180 days	0.00%					0.00%
OE.3.2.1							
OE.3.2.2							
OE.3.2.3							
OE.3.2.4							