



## Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

### TERMS OF USE

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

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

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

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

Please read the T&Cs carefully before you start to use the Site. By clicking '**Accept**' you indicate that you accept these T&Cs and that you agree to abide by them.

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



## **SECTION A. INVESTOR T&Cs**

### **1. DIRECTORY SERVICES**

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

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

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

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

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

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

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

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

### **2. USE OF MATERIALS**

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

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

### **3. LINKS FROM AND TO OUR SITE**

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

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

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

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

## **SECTION B. ISSUER T&Cs**

### **1. DIRECTORY SERVICES AND LABEL**

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

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

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

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

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

### **2. PRODUCTS**

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)

### **3. UPLOADING INFORMATION TO OUR SITE**

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

#### 6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

· all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and

· any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

#### 5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

#### 6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

### 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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



## 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website ([www.coveredbondlabel.com](http://www.coveredbondlabel.com)) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;

- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
- in the case of any legitimate interest; and
- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

# Harmonised Transparency Template

2024 Version

Belgium

BNP Paribas Fortis

Reporting Date: 30/6/2024

Cut-off Date: 30/6/2024



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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR
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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Labelled Cover Pool Name	Residential Mortgage Pandbrievien Programme			
G.1.1.4	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/cov">https://www.bnpparibasfortis.com/investors/cov</a>			
G.1.1.5	Cut-off date	30/06/2024			
OG.1.1.2	Optional information e.g. Contact names	@redbonds			
OG.1.1.3	Optional information e.g. Parent name				
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR Status	LEVEL 1			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
3.1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	3,579.28			
G.3.1.2	Outstanding Covered Bonds	2,750.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	3,391.61			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,749.58			
OG.3.1.3					
OG.3.1.4					
3.2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	25.16%	5.0%	ND1
G.3.2.2	Total OC (absolute value in mn)	829.3			
OG.3.2.1					
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)	21.14%			
OG.3.2.3	Optional information e.g. OC (NPV basis)	23.35%			
OG.3.2.4					
3.3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	3,579.28		95.3%	
G.3.3.2	Public Sector				
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	20.00		0.5%	
G.3.3.5	Other	158.42		4.2%	
G.3.3.6	Total	3,757.7		100.0%	
3.4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.85	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	76.39	ND1	2.1%	
G.3.4.3	1 - 2 Y	114.06	ND1	3.2%	
G.3.4.4	2 - 3 Y	163.31	ND1	4.6%	
G.3.4.5	3 - 4 Y	212.62	ND1	5.9%	
G.3.4.6	4 - 5 Y	197.58	ND1	5.5%	
G.3.4.7	5 - 10 Y	1,743.55	ND1	48.7%	
G.3.4.8	10+ Y	1,071.76	ND1	29.9%	
G.3.4.9	Total	3,579.3	0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	1.68		0.0%	
OG.3.4.2	a/w 0-0.5y	23.92		0.7%	
OG.3.4.3	a/w 0.5-1 y	50.80		1.4%	
OG.3.4.4	a/w 1-1.5y	55.68		1.6%	
OG.3.4.5	a/w 1.5-2 y	58.38		1.6%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
3.5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	2.87	3.87		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	500.00	0.0	18.2%	0.0%
G.3.5.3	1 - 2 Y	500.00	500.0	18.2%	18.2%
G.3.5.4	2 - 3 Y	0.00	500.0	0.0%	18.2%
G.3.5.5	3 - 4 Y	750.00	0.0	27.3%	0.0%
G.3.5.6	4 - 5 Y	1,000.00	750.0	36.4%	27.3%
G.3.5.7	5 - 10 Y	0.00	1,000.0	0.0%	36.4%
G.3.5.8	10+ Y	0.00	0.0	0.0%	0.0%
G.3.5.9	Total	2,750.0	2,750.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	0.0%
OG.3.5.2	a/w 0-0.5y	500.00		18.2%	0.0%
OG.3.5.3	a/w 0.5-1 y	0.00		0.0%	0.0%
OG.3.5.4	a/w 1-1.5y	500.00		18.2%	0.0%
OG.3.5.5	a/w 1.5-2 y	0.00		0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
3.6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	3,579.28	0.0	100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	3,579.3	0.0	100.0%	0.0%
3.7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,750.00	0.0	100.0%	
G.3.7.19	Total	2,750.0	0.0	100.0%	0.0%
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				

8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,750.00	0.0	100.0%	
G.3.8.2	Floating coupon	0.00	0.0	0.0%	
G.3.8.3	Other	0.00	0.0	0.0%	
G.3.8.4					
OG.3.8.1	Total	2,750.0	0.0	100.0%	0.0%
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	20.00		11.2%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	158.42		88.8%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	178.4		100.0%	
OG.3.9.1	<i>o/w EU qvts or quasi qvts</i>			0.0%	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) qvts or quasi qvts</i>			0.0%	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) qvts or quasi qvts</i>			0.0%	
OG.3.9.4	<i>o/w EU central banks</i>			0.0%	
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>			0.0%	
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>			0.0%	
OG.3.9.7	<i>o/w CQS1 credit institutions</i>			0.0%	
OG.3.9.8	<i>o/w CQS2 credit institutions</i>			0.0%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of issuer)	20.00		100.0%	
G.3.10.2	Eurozone	0.00		0.0%	
G.3.10.3	Rest of European Union (EU)	0.00		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.0%	
G.3.10.5	Switzerland	0.00		0.0%	
G.3.10.6	Australia	0.00		0.0%	
G.3.10.7	Brazil	0.00		0.0%	
G.3.10.8	Canada	0.00		0.0%	
G.3.10.9	Japan	0.00		0.0%	
G.3.10.10	Korea	0.00		0.0%	
G.3.10.11	New Zealand	0.00		0.0%	
G.3.10.12	Singapore	0.00		0.0%	
G.3.10.13	US	0.00		0.0%	
G.3.10.14	Other	0.00		0.0%	
G.3.10.15	Total EU	20.00		100.0%	
G.3.10.16	Total	20.0		100.0%	
OG.3.10.1	<i>o/w [if relevant, please specify]</i>			0.0%	
OG.3.10.2	<i>o/w [if relevant, please specify]</i>			0.0%	
OG.3.10.3	<i>o/w [if relevant, please specify]</i>			0.0%	
OG.3.10.4	<i>o/w [if relevant, please specify]</i>			0.0%	
OG.3.10.5	<i>o/w [if relevant, please specify]</i>			0.0%	
OG.3.10.6	<i>o/w [if relevant, please specify]</i>			0.0%	
OG.3.10.7	<i>o/w [if relevant, please specify]</i>			0.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	20.00		0.56%	0.73%
G.3.11.2	Central bank eligible assets	0.00		0.00%	0.00%
G.3.11.3	Other	0.00		0.00%	0.00%
G.3.11.4	Total	20.0		0.56%	0.73%
OG.3.11.1	<i>o/w [if relevant, please specify]</i>				
OG.3.11.2	<i>o/w [if relevant, please specify]</i>				
OG.3.11.3	<i>o/w [if relevant, please specify]</i>				
OG.3.11.4	<i>o/w [if relevant, please specify]</i>				
OG.3.11.5	<i>o/w [if relevant, please specify]</i>				
OG.3.11.6	<i>o/w [if relevant, please specify]</i>				
OG.3.11.7	<i>o/w [if relevant, please specify]</i>				
12. Bond List					
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.00			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00			
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>				
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>				
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>				
OG.3.13.4					
OG.3.13.5					

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

G.3.14.1	Is sustainability based on <b>sustainable assets not present in the cover pool</b> ?
G.3.14.2	Who has provided Second Party Opinion
G.3.14.3	Further details on proceeds strategy
G.3.14.4	Is sustainability based on <b>sustainable collateral assets present in the cover pool</b> ?
G.3.14.5	If yes. Further details are available in Tab F
G.3.14.6	Is sustainability based on <b>other criteria</b> ?
G.3.14.7	If yes, please provide further details

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

Row

Row

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

G.4.1.1	(a) Value of the cover pool total assets:	<u>38</u>
G.4.1.2	(a) Value of outstanding covered bonds:	<u>39</u>
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Pandbrief Programme (bnpparisfortis.com)
G.4.1.4	(c) Geographical distribution:	<u>43 for Mortgage Assets</u>
G.4.1.5	(c) Type of cover assets:	<u>52</u>
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	<u>149 for Mortgage Assets</u>
G.4.1.9	(d) Currency risk - cover pool:	<u>111</u>
G.4.1.10	(d) Interest rate risk - covered bond:	<u>163</u>
G.4.1.11	(d) Currency risk - covered bond:	<u>137</u>
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	<u>215 LTV Residential Mortgage</u>
G.4.1.14	(d) Market Risk:	<u>230 Derivatives and Swaps</u>
G.4.1.15	(d) Hedging Strategy	<u>18 for Harmonised Glossary</u>
G.4.1.16	(e) Maturity Structure - cover assets:	<u>65</u>
G.4.1.17	(e) Maturity Structure - covered bond:	<u>88</u>
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7
G.4.1.19	(f) Levels of OC:	<u>44</u>
G.4.1.20	(g) Percentage of loans in default:	<u>179 for Mortgage Assets</u>
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		

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

G.5.1.1	Exposure to credit institute credit quality step 1	158.42
G.5.1.2	Exposure to credit institute credit quality step 2	0.00
G.5.1.3	Exposure to credit institute credit quality step 3	0.00
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

#### 6. Other relevant information

##### 1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Services
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency EUR

**CONTENT OF TAB B1**  
[7. Mortgage Assets](#)  
[7.A Residential Cover Pool](#)  
[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		Nominal (mn)	% Total Mortgages
<b>1. Property Type Information</b>				
M.7.1.1	Residential		3,579.3	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	3,579.3	100.0%
OM.7.1.1	o/w Housing Cooperatives / Multi-family assets			0.0%
OM.7.1.2	o/w Forest & Agriculture			0.0%
OM.7.1.3				0.0%
OM.7.1.4				0.0%
OM.7.1.5				0.0%
OM.7.1.6				0.0%
OM.7.1.7				0.0%
OM.7.1.8				0.0%
OM.7.1.9				0.0%
OM.7.1.10				0.0%
OM.7.1.11				0.0%
<b>2. General Information</b>				
M.7.2.1	Number of mortgage loans	Residential Loans	50,360.0	Commercial Loans
OM.7.2.1	Optional information eg. Number of borrowers	26,594.0		Total Mortgages
OM.7.2.2	Optional information eg. Number of guarantors			50,360
OM.7.2.3				26,594
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
<b>3. Concentration Risks</b>				
M.7.3.1	10 largest exposures	% Residential Loans	0.74%	% Commercial Loans
OM.7.3.1				% Total Mortgages
OM.7.3.2				0.74%
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
<b>4. Breakdown by Geography</b>				
M.7.4.1	European Union	% Residential Loans	100.0%	% Commercial Loans
M.7.4.2	Austria			% Total Mortgages
M.7.4.3	Belgium	100.0%		100.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%		0.0%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.0%		0.0%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.79%		16.79%	
M.7.5.2	Vlaams-Brabant	13.52%		13.52%	
M.7.5.3	Oost-Vlaanderen	14.82%		14.82%	
M.7.5.4	Brussels	10.13%		10.13%	
M.7.5.5	West-Vlaanderen	10.70%		10.70%	
M.7.5.6	Limburg	6.88%		6.88%	
M.7.5.7	Likège	7.94%		7.94%	
M.7.5.8	Hainaut	6.28%		6.28%	
M.7.5.9	Brabant Wallon	5.49%		5.49%	
M.7.5.10	Namur	4.26%		4.26%	
M.7.5.11	Luxembourg	3.04%		3.04%	
M.7.5.12	Other	0.14%		0.14%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.08%		92.08%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	7.92%		7.92%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	2.63%		2.63%	
M.7.7.2	Amortising	97.37%		97.37%	
M.7.7.3	Other	0.00%		0.00%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	4.84%		4.84%	
M.7.8.2	> 12 - <= 24 months	9.04%		9.04%	
M.7.8.3	> 24 - <= 36 months	16.64%		16.64%	
M.7.8.4	> 36 - <= 60 months	18.23%		18.23%	
M.7.8.5	> 60 months	51.24%		51.24%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00%		0.00%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	71.07			
	By buckets (mn):				
M.7A.10.2	<=100K	1,505.52	38,480	42.1%	76.4%
M.7A.10.3	>100K and <=200K	1,245.87	9,025	34.8%	17.9%
M.7A.10.4	>200K and <=300K	489.70	2,043	13.7%	4.1%
M.7A.10.5	>300K and <=400K	185.05	543	5.2%	1.1%
M.7A.10.6	>400K	153.13	369	4.3%	0.5%
M.7A.10.26	Total	3,579.3	50,360	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.76%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	854.36	22,451	23.9%	44.6%
M.7A.11.3	>40 - <=50 %	459.59	6,141	12.8%	12.2%
M.7A.11.4	>50 - <=60 %	492.80	5,910	13.8%	11.7%
M.7A.11.5	>60 - <=70 %	566.16	5,971	15.8%	11.9%
M.7A.11.6	>70 - <=80 %	610.68	5,497	17.1%	10.9%
M.7A.11.7	>80 - <=90 %	438.41	3,227	12.2%	6.4%
M.7A.11.8	>90 - <=100 %	116.31	791	3.2%	1.6%
M.7A.11.9	>100 %	40.98	372	1.1%	0.7%
M.7A.11.10	Total	3,579.3	50,360	100.0%	100.0%
OM.7A.11.1	<i>a/w &gt;100 - &lt;=110 %</i>	14.09	0	0.4%	0.0%
OM.7A.11.2	<i>a/w &gt;110 - &lt;=120 %</i>	4.65	0	0.1%	0.0%
OM.7A.11.3	<i>a/w &gt;120 - &lt;=130 %</i>	3.52	0	0.1%	0.0%
OM.7A.11.4	<i>a/w &gt;130 - &lt;=140 %</i>	4.01	0	0.1%	0.0%
OM.7A.11.5	<i>a/w &gt;140 - &lt;=150 %</i>	1.27	0	0.0%	0.0%
OM.7A.11.6	<i>a/w &gt;150 %</i>	13.44	0	0.4%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51.77%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,165.81	27,185	32.6%	54.0%
M.7A.12.3	>40 - <=50 %	516.31	6,284	14.4%	12.5%
M.7A.12.4	>50 - <=60 %	534.35	5,677	14.9%	11.3%
M.7A.12.5	>60 - <=70 %	471.07	4,525	13.2%	9.0%
M.7A.12.6	>70 - <=80 %	443.44	3,660	12.4%	7.3%
M.7A.12.7	>80 - <=90 %	323.89	2,191	9.0%	4.4%
M.7A.12.8	>90 - <=100 %	99.35	598	2.8%	1.2%
M.7A.12.9	>100 %	25.06	240	0.7%	0.5%
M.7A.12.10	Total	3,579.3	50,360	100.0%	100.0%
OM.7A.12.1	<i>a/w &gt;100 - &lt;=110 %</i>	4.22	0	0.1%	0.0%
OM.7A.12.2	<i>a/w &gt;110 - &lt;=120 %</i>	5.04	0	0.1%	0.0%
OM.7A.12.3	<i>a/w &gt;120 - &lt;=130 %</i>	3.36	0	0.1%	0.0%
OM.7A.12.4	<i>a/w &gt;130 - &lt;=140 %</i>	1.96	0	0.1%	0.0%
OM.7A.12.5	<i>a/w &gt;140 - &lt;=150 %</i>	0.88	0	0.0%	0.0%
OM.7A.12.6	<i>a/w &gt;150 %</i>	9.59	0	0.3%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	81.90%			
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	18.10%			
M.7A.13.6	Other				
OM.7A.13.1	<i>a/w Private rental</i>				
OM.7A.13.2	<i>a/w Multi-family housing</i>				
OM.7A.13.3	<i>a/w Buildings under construction</i>				
OM.7A.13.4	<i>a/w Buildings land</i>				
OM.7A.13.5	<i>a/w [if relevant, please specify]</i>				
OM.7A.13.6	<i>a/w [if relevant, please specify]</i>				
OM.7A.13.7	<i>a/w [if relevant, please specify]</i>				
OM.7A.13.8	<i>a/w [if relevant, please specify]</i>				
OM.7A.13.9	<i>a/w [if relevant, please specify]</i>				
OM.7A.13.10	<i>a/w [if relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.0	0	0.0%	0.0%
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.0	0.0		
M.7A.20.10	Weighted Average				

## C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each issuer and included/disclosed in the national covered bond framework.
HG.1.2	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What Maturity Extension Triggers</b>	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date Belgian allows for "Failure to pay" and "Default"
HG.1.7	<b>LTVs: Definition</b>	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated</b>	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
HG.1.14	<b>Valuation Method</b>	Sale price of the properties is compared to the a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
HG.1.15	<b>NPV assumptions (when stated)</b>	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	
HG.2.3	<b>New Property and Existing Property</b>	
OHG.2.1	<b>Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for</b>	
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1	<b>Confidential information</b>	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	<b>Other definitions deemed relevant</b>	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



**EUR 10 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 30/06/2024

**Contact Details:**

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**Remark**

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



# BNP PARIBAS 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@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2024	0.23	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2025	3.73	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2024	1.26	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2024	4.34	30/10/2029
		<b>2,750,000,000</b>									

#### Totals

Total Outstanding (in EUR):	2,750,000,000
Current Weighted Average Fixed Coupon:	1.81 %
Weighted Average Remaining Average Life*	2.87

\* At Reporting Date until Maturity Date



## Ratings

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

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



**Test Summary**

(all amounts in EUR unless stated otherwise)

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

Outstanding Mortgage Pandbrieven	2,750,000,000 (I)
Nominal Balance Residential Mortgage Loans	3,579,275,038 (II)
Nominal Balance Public Finance Exposures	20,000,000 (III)
Nominal Balance Financial Institution Exposures	158,421,319 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	36.64%

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,908,740,627 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.77%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	18,776,750 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	158,421,319 (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)	2,908,740,627	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	112.22%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	540,884,837 (VIII)
Total Interest Proceeds Residential Mortgage Loans	540,884,837
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	3,085,938,696 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,908,740,627
Total Principal Proceeds Public Finance Exposures	18,776,750
Total Principal Proceeds Financial Institution Exposures	158,421,319
Impact Derivatives	0
Interest Requirement Covered Bonds	222,500,000 (X)
Costs, Fees and expenses Covered Bonds	21,496,032 (XI)
Principal Requirement Covered Bonds	2,750,000,000 (XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	632,827,501
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	295,987,641 (XIII)
Cumulative Cash Outflow Next 180 Days	-46,877,746 (XIV)
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	249,109,895
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	17,472,400 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,500,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	14,972,400 (XVII)

## Cover Pool Summary

Portfolio Cut-off D 30/06/2024 (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	3,579,275,038
Principal Redemptions between Cut-off Date and Maturity	3,579,275,038
Interest Payments between Cut-off Date and Maturity Date	540,884,837
Number of borrowers	26,594
Number of loans	50,360
Average Outstanding Balance per borrower	134,590
Average Outstanding Balance per loan	71,074
Weighted average Current Loan to Current Value	51.77%
Weighted average Current Loan to Original Value	57.76%
Weighted average seasoning (in Years)	4.70
Weighted average remaining maturity (in years, at 0% CPR)	14.93
Weighted average initial maturity (in years, at 0% CPR)	19.63
Percentage of Fixed Rate Loans	92.08%
Percentage of Variable Rate Loans	7.92%
Weighted average interest rate	1.84%
Weighted average interest rate Fixed Rate Loans	1.81%
Weighted average interest rate Variable Rate Loans	2.16%
Weighted Remaining average life (in years, at 0% CPR)	7.85
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.22
% Construction Loans	0.01%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 158,421,319

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

	Position	Position	Position	Position
ISIN	BE0000337460	BE0000345547	BE0000349580	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	ERROR 23	ERROR 23	ERROR 23	BGB 1 22/06/2026
Currency	EUR	EUR	EUR	EUR
Nominal Amount	2,000,000	6,000,000	7,000,000	5,000,000
Issue Date	12/10/2018	21/03/2018	13/10/2023	26/01/2022
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 Ratir	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

5,248,514 EUR



**Stratification Tables**

Portfolio Cut-off Date 30/06/2024

**1. Geographic distribution**

	In EUR	In %	In number of loans	In %
Antwerpen	600,876,038.51	16.79 %	8,110	16.10 %
Oost-Vlaanderen	530,528,952.01	14.82 %	7,870	15.63 %
Vlaams-Brabant	484,044,983.24	13.52 %	6,432	12.77 %
West-Vlaanderen	383,042,568.48	10.70 %	6,254	12.42 %
Brussels	362,529,839.25	10.13 %	3,807	7.56 %
Liège	284,362,139.35	7.94 %	4,208	8.36 %
Limburg	246,206,165.20	6.88 %	3,966	7.88 %
Hainaut	224,635,999.52	6.28 %	3,515	6.98 %
Brabant Wallon	196,589,525.40	5.49 %	2,427	4.82 %
Namur	152,640,201.19	4.26 %	2,206	4.38 %
Luxembourg	108,798,234.49	3.04 %	1,489	2.96 %
Other	5,020,391.83	0.14 %	76	0.15 %
	<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>

**2. Seasoning**

In Years	In EUR	In %	In number of loans	In %
<=1	173,210,205.33	4.84 %	1,263	2.51 %
>1 and <=2	323,630,521.17	9.04 %	2,641	5.24 %
>2 and <=3	595,639,755.60	16.64 %	5,543	11.01 %
>3 and <=4	650,249,493.67	18.17 %	6,719	13.34 %
>4 and <=5	439,304,612.86	12.27 %	5,536	10.99 %
>5 and <=6	222,184,428.07	6.21 %	3,301	6.55 %
>6 and <=7	266,562,514.66	7.45 %	4,207	8.35 %
>7 and <=8	468,873,113.61	13.10 %	9,254	18.38 %
>8 and <=9	294,665,952.97	8.23 %	7,173	14.24 %
>9 and <=10	115,911,732.48	3.24 %	3,690	7.33 %
>10 and <=11	5,388,225.29	0.15 %	159	0.32 %
>11 and <=12	2,778,514.92	0.08 %	95	0.19 %
>12 and <=13	1,793,277.01	0.05 %	87	0.17 %
>13 and <=14	4,356,984.72	0.12 %	217	0.43 %
>14 and <=15	9,738,845.75	0.27 %	258	0.51 %
>15 and <=16	1,280,887.42	0.04 %	53	0.11 %
>16 and <=17	643,260.89	0.02 %	16	0.03 %
>17 and <=18	178,454.18	0.00 %	12	0.02 %
>18 and <=19	1,329,543.85	0.04 %	60	0.12 %
>19 and <=20	998,522.73	0.03 %	55	0.11 %
>20 and <=21	272,060.82	0.01 %	14	0.03 %
>21 and <=22	263,312.18	0.01 %	3	0.01 %
>22 and <=23	970.38	0.00 %	1	0.00 %
>23 and <=24	19,847.91	0.00 %	3	0.01 %
	<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	280,000.00	0.01 %	148	0.29 %
<=1	23,919,485.10	0.67 %	2,203	4.37 %
>1 and <=2	50,829,046.96	1.42 %	3,129	6.21 %
>2 and <=3	61,418,241.44	1.72 %	2,724	5.41 %
>3 and <=4	59,474,869.41	1.66 %	2,179	4.33 %
>4 and <=5	74,659,207.32	2.09 %	2,136	4.24 %
>5 and <=6	94,222,772.50	2.63 %	2,390	4.75 %
>6 and <=7	97,833,420.26	2.73 %	2,119	4.21 %
>7 and <=8	118,458,676.68	3.31 %	2,205	4.38 %
>8 and <=9	105,160,611.07	2.94 %	1,819	3.61 %
>9 and <=10	114,255,997.80	3.19 %	1,819	3.61 %
>10 and <=11	163,849,266.82	4.58 %	2,563	5.09 %
>11 and <=12	162,919,510.46	4.55 %	2,229	4.43 %
>12 and <=13	199,945,616.61	5.59 %	2,492	4.95 %
>13 and <=14	160,844,134.01	4.49 %	1,846	3.67 %
>14 and <=15	126,873,811.43	3.54 %	1,534	3.05 %
>15 and <=16	201,770,048.51	5.64 %	2,281	4.53 %
>16 and <=17	267,882,638.57	7.48 %	2,882	5.72 %
>17 and <=18	298,930,621.63	8.35 %	2,806	5.57 %
>18 and <=19	152,836,079.71	4.27 %	1,369	2.72 %
>19 and <=20	113,780,713.35	3.18 %	1,039	2.06 %
>20 and <=21	163,506,953.10	4.57 %	1,426	2.83 %
>21 and <=22	276,855,199.82	7.73 %	1,963	3.90 %
>22 and <=23	220,394,210.71	6.16 %	1,451	2.88 %
>23 and <=24	125,820,527.66	3.52 %	795	1.58 %
>24 and <=25	97,040,787.19	2.71 %	536	1.06 %
>25 and <=26	1,372,557.81	0.04 %	12	0.02 %
>26 and <=27	8,759,396.65	0.24 %	53	0.11 %
>27 and <=28	27,877,286.15	0.78 %	170	0.34 %
>28 and <=29	6,221,561.38	0.17 %	36	0.07 %
>29 and <=30	1,281,788.36	0.04 %	6	0.01 %
<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>	

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,148.46	0.00 %	1	0.00 %
>1 and <=2	3,097,595.00	0.09 %	27	0.05 %
>2 and <=3	4,248,721.29	0.12 %	50	0.10 %
>3 and <=4	3,260,121.23	0.09 %	54	0.11 %
>4 and <=5	29,956,593.19	0.84 %	260	0.52 %
>5 and <=6	3,626,045.01	0.10 %	111	0.22 %
>6 and <=7	5,639,402.36	0.16 %	181	0.36 %
>7 and <=8	6,120,282.86	0.17 %	322	0.64 %
>8 and <=9	12,580,756.24	0.35 %	710	1.41 %
>9 and <=10	224,622,777.69	6.28 %	8,974	17.82 %
>10 and <=11	24,837,242.22	0.69 %	1,540	3.06 %
>11 and <=12	46,627,039.27	1.30 %	1,211	2.40 %
>12 and <=13	153,531,420.77	4.29 %	3,618	7.18 %
>13 and <=14	25,091,829.16	0.70 %	511	1.01 %
>14 and <=15	404,126,258.95	11.29 %	6,733	13.37 %
>15 and <=16	33,923,934.35	0.95 %	512	1.02 %
>16 and <=17	50,596,820.93	1.41 %	702	1.39 %
>17 and <=18	205,873,671.19	5.75 %	2,760	5.48 %
>18 and <=19	31,772,858.86	0.89 %	438	0.87 %
>19 and <=20	921,562,852.60	25.75 %	10,108	20.07 %
>20 and <=21	60,454,427.89	1.69 %	676	1.34 %
>21 and <=22	27,789,798.67	0.78 %	307	0.61 %
>22 and <=23	37,128,027.09	1.04 %	403	0.80 %
>23 and <=24	18,968,513.01	0.53 %	227	0.45 %
>24 and <=25	1,119,364,661.81	31.27 %	8,837	17.55 %
>25 and <=26	61,626,637.32	1.72 %	585	1.16 %
>26 and <=27	3,661,754.79	0.10 %	32	0.06 %
>27 and <=28	1,114,223.00	0.03 %	8	0.02 %
>28 and <=29	8,660,661.38	0.24 %	55	0.11 %
>29 and <=30	47,852,369.37	1.34 %	388	0.77 %
>30 and <=31	1,343,071.19	0.04 %	15	0.03 %
>39 and <=40	213,521.32	0.01 %	4	0.01 %
<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>	

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
2000	19,847.91	0.00 %	3	0.01 %
2001	970.38	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	173,680.94	0.00 %	5	0.01 %
2004	415,122.30	0.01 %	31	0.06 %
2005	1,463,195.11	0.04 %	75	0.15 %
2006	728,636.37	0.02 %	28	0.06 %
2007	207,261.97	0.01 %	9	0.02 %
2008	838,651.68	0.02 %	25	0.05 %
2009	5,446,792.70	0.15 %	154	0.31 %
2010	7,557,016.53	0.21 %	263	0.52 %
2011	3,273,870.22	0.09 %	163	0.32 %
2012	1,693,818.43	0.05 %	61	0.12 %
2013	3,708,658.20	0.10 %	116	0.23 %
2014	24,908,998.67	0.70 %	874	1.74 %
2015	259,143,892.18	7.24 %	6,578	13.06 %
2016	440,492,755.54	12.31 %	9,879	19.62 %
2017	266,799,475.53	7.45 %	4,719	9.37 %
2018	244,702,087.55	6.84 %	3,580	7.11 %
2019	431,590,301.06	12.06 %	5,902	11.72 %
2020	364,566,245.71	10.19 %	4,043	8.03 %
2021	764,347,968.11	21.35 %	7,544	14.98 %
2022	485,743,108.74	13.57 %	4,238	8.42 %
2023	239,675,519.37	6.70 %	1,840	3.65 %
2024	31,527,163.27	0.88 %	227	0.45 %
<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>	

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	538,743,112.09	15.05 %	13,125	49.35 %
>100 and <=200	1,078,668,519.59	30.14 %	7,382	27.76 %
>200 and <=300	911,817,633.38	25.47 %	3,744	14.08 %
>300 and <=400	472,850,048.10	13.21 %	1,385	5.21 %
>400	577,195,725.31	16.13 %	958	3.60 %
<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>26,594</b>	<b>100.00 %</b>	

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,397,600.67	0.04 %	29	0.06 %
0.5 - 1%	171,090,766.87	4.78 %	1,763	3.50 %
1 - 1.5%	1,097,686,086.20	30.67 %	13,489	26.79 %
1.5 - 2%	1,517,973,999.41	42.41 %	25,420	50.48 %
2 - 2.5%	278,220,967.40	7.77 %	3,950	7.84 %
2.5 - 3%	171,740,150.73	4.80 %	2,171	4.31 %
3 - 3.5%	182,402,196.88	5.10 %	1,509	3.00 %
3.5 - 4%	110,261,690.68	3.08 %	1,076	2.14 %
4 - 4.5%	29,374,029.50	0.82 %	405	0.80 %
4.5 - 5%	5,689,734.23	0.16 %	143	0.28 %
5 - 5.5%	5,377,301.06	0.15 %	136	0.27 %
5.5 - 6%	4,442,653.02	0.12 %	151	0.30 %
6 - 6.5%	2,812,205.83	0.08 %	81	0.16 %
6.5 - 7%	600,567.07	0.02 %	29	0.06 %
7 - 7.5%	202,851.12	0.01 %	7	0.01 %
7.5 - 8%	2,237.80	0.00 %	1	0.00 %
<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>	

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	3,295,672,428.18	92.08 %	47,429	94.18 %
Variable	1,702,740.00	0.05 %	93	0.18 %
Variable With Cap	281,899,870.29	7.88 %	2,838	5.64 %
<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>	

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2024	62,418,741.42	1.74 %	673	1.34 %
2025	36,012,921.19	1.01 %	489	0.97 %
2026	15,780,727.22	0.44 %	174	0.35 %
2027	11,818,000.42	0.33 %	124	0.25 %
2028	24,981,419.29	0.70 %	251	0.50 %
2029	21,402,986.15	0.60 %	240	0.48 %
2030	146,844.17	0.00 %	5	0.01 %
2031	38,166,038.87	1.07 %	243	0.48 %
2032	24,243,518.66	0.68 %	143	0.28 %
2033	3,646,117.70	0.10 %	45	0.09 %
2034	22,968,383.24	0.64 %	259	0.51 %
2035	5,439,783.79	0.15 %	40	0.08 %
2036	6,970,147.32	0.19 %	53	0.11 %
2037	1,161,140.32	0.03 %	12	0.02 %
2038	66,215.50	0.00 %	1	0.00 %
Fixed To Maturity	3,304,052,053.21	92.31 %	47,608	94.54 %
<b>Total</b>	<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	3,579,275,038.47	100.00 %	50,360	100.00 %
<b>Total</b>	<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	3,451,632,240.32	96.43 %	48,851	97.00 %
Interest only	94,174,026.04	2.63 %	648	1.29 %
Linear	33,468,772.11	0.94 %	861	1.71 %
<b>Total</b>	<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	137,152,432.83	3.83 %	8,656	17.19 %
11-20%	244,495,457.38	6.83 %	6,207	12.33 %
21-30%	351,000,174.51	9.81 %	6,184	12.28 %
31-40%	433,161,196.03	12.10 %	6,138	12.19 %
41-50%	516,306,412.36	14.42 %	6,284	12.48 %
51-60%	534,347,146.15	14.93 %	5,677	11.27 %
61-70%	471,065,572.48	13.16 %	4,525	8.99 %
71-80%	443,438,842.39	12.39 %	3,660	7.27 %
81-90%	323,893,481.20	9.05 %	2,191	4.35 %
91-100%	99,354,406.48	2.78 %	598	1.19 %
101-110%	4,223,039.04	0.12 %	46	0.09 %
111-120%	5,040,376.52	0.14 %	46	0.09 %
>120%	15,796,501.10	0.44 %	148	0.29 %
<b>Total</b>	<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	75,152,258.70	2.10 %	6,090	12.09 %
11-20%	163,576,156.67	4.57 %	5,189	10.30 %
21-30%	258,361,453.67	7.22 %	5,398	10.72 %
31-40%	357,266,811.45	9.98 %	5,774	11.47 %
41-50%	459,587,071.09	12.84 %	6,141	12.19 %
51-60%	492,796,681.86	13.77 %	5,910	11.74 %
61-70%	566,159,073.19	15.82 %	5,971	11.86 %
71-80%	610,679,359.02	17.06 %	5,497	10.92 %
81-90%	438,407,095.56	12.25 %	3,227	6.41 %
91-100%	116,306,369.56	3.25 %	791	1.57 %
101-110%	14,088,386.76	0.39 %	127	0.25 %
111-120%	4,653,252.52	0.13 %	50	0.10 %
>120%	22,241,068.42	0.62 %	195	0.39 %
<b>Total</b>	<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	35,536,989.75	0.99 %	4,185	8.31 %
21-40%	100,642,616.78	2.81 %	4,372	8.68 %
41-60%	209,103,373.38	5.84 %	4,894	9.72 %
61-80%	413,926,477.12	11.56 %	6,064	12.04 %
81-100%	537,495,795.80	15.02 %	5,846	11.61 %
101-120%	135,837,659.19	3.80 %	2,445	4.86 %
121-140%	160,498,707.14	4.48 %	2,639	5.24 %
141-160%	185,425,500.17	5.18 %	2,632	5.23 %
161-180%	268,699,328.99	7.51 %	2,976	5.91 %
181-200%	319,103,451.46	8.92 %	3,030	6.02 %
201-300%	558,990,928.32	15.62 %	6,063	12.04 %
301-400%	252,998,409.40	7.07 %	2,263	4.49 %
401-500%	117,557,751.98	3.28 %	1,020	2.03 %
>500%	283,458,048.99	7.92 %	1,931	3.83 %
<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</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	76,392,173.65	2.13 %	5,539	11.00 %
>1 and <=2	114,060,893.68	3.19 %	4,678	9.29 %
>2 and <=3	163,310,205.93	4.56 %	4,455	8.85 %
>3 and <=4	212,618,423.64	5.94 %	4,331	8.60 %
>4 and <=5	197,576,186.29	5.52 %	3,328	6.61 %
>5 and <=6	299,650,174.59	8.37 %	4,462	8.86 %
>6 and <=7	337,089,403.72	9.42 %	4,242	8.42 %
>7 and <=8	314,810,021.72	8.80 %	3,565	7.08 %
>8 and <=9	483,812,986.61	13.52 %	5,075	10.08 %
>9 and <=10	308,190,908.09	8.61 %	2,930	5.82 %
>10 and <=11	296,725,658.05	8.29 %	2,623	5.21 %
>11 and <=12	465,606,470.34	13.01 %	3,228	6.41 %
>12 and <=13	116,621,207.17	3.26 %	778	1.54 %
>13 and <=14	146,854,428.56	4.10 %	847	1.68 %
>14 and <=15	15,721,417.74	0.44 %	95	0.19 %
>15 and <=16	21,200,918.16	0.59 %	133	0.26 %
>16 and <=17	8,649,433.26	0.24 %	49	0.10 %
>17 and <=18	384,127.27	0.01 %	2	0.00 %
<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</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	3,304,052,053.21	92.31 %	47,608	94.54 %
>=0 and <=1	104,989,658.00	2.93 %	1,242	2.47 %
>1 and <=2	27,959,888.18	0.78 %	292	0.58 %
>2 and <=3	39,612,093.68	1.11 %	422	0.84 %
>3 and <=4	54,394,675.95	1.52 %	333	0.66 %
>4 and <=5	17,340,186.36	0.48 %	182	0.36 %
>5 and <=6	23,913,290.65	0.67 %	223	0.44 %
>7 and <=8	447,122.72	0.01 %	3	0.01 %
>6 and <=7	6,566,069.72	0.18 %	55	0.11 %
<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>	

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

	In EUR	In %	In number of Properties	In %
Owner-occupied	9,716,095,077.40	81.90 %	25,643	80.53 %
Other/No data	2,147,938,697.17	18.10 %	6,201	19.47 %
<b>11,864,033,774.57</b>	<b>100.00 %</b>	<b>31,844</b>	<b>100.00 %</b>	

**18. IFRS9 Norms**

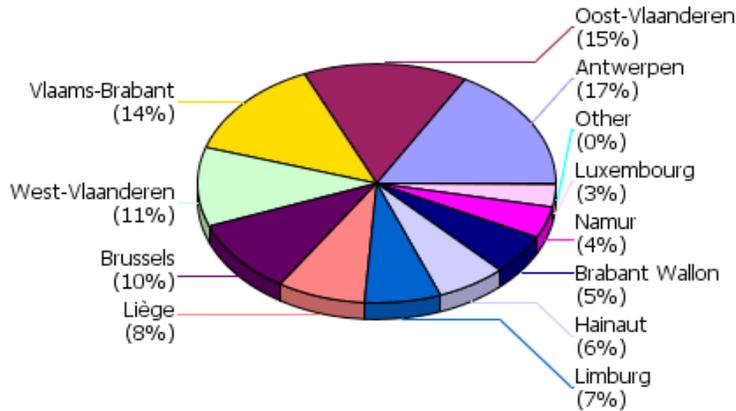
	In EUR	In %	In number of loans	In %
Phase 1	3,241,163,046.14	90.55 %	46,473	92.28 %
Phase 2	338,002,987.88	9.44 %	3,732	7.41 %
Phase 3	109,004.45	0.00 %	4	0.01 %
Other/No data	0.00	0.00 %	151	0.30 %
<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>	



**Stratification Tables**

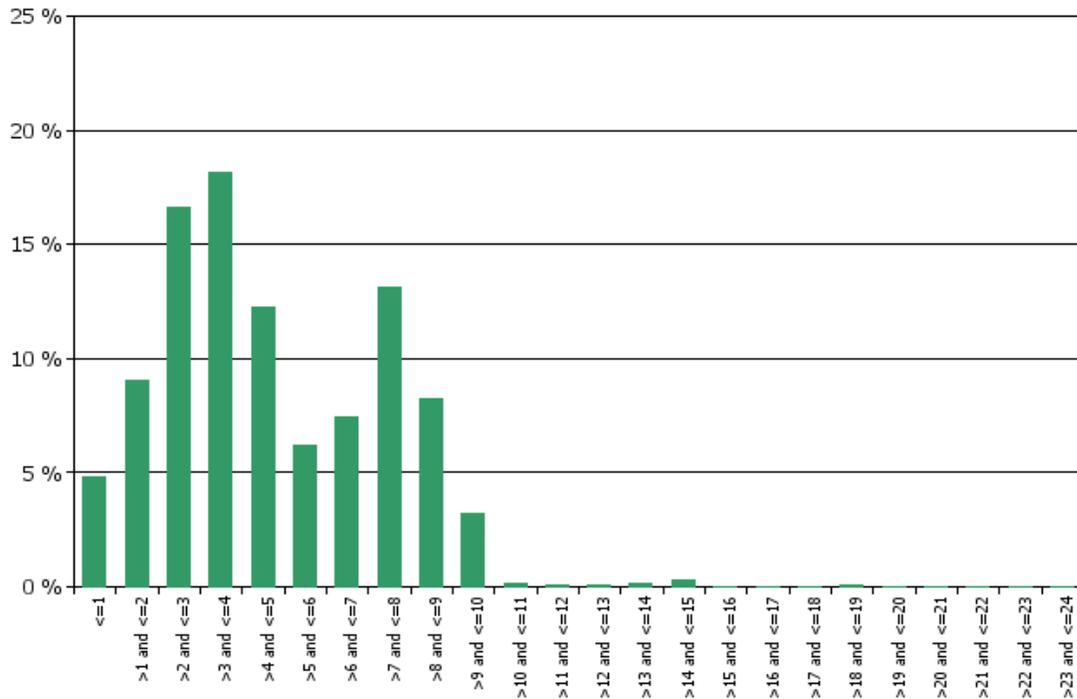
Portfolio Cut-off Date 30/06/2024

**1. Geographic distribution**



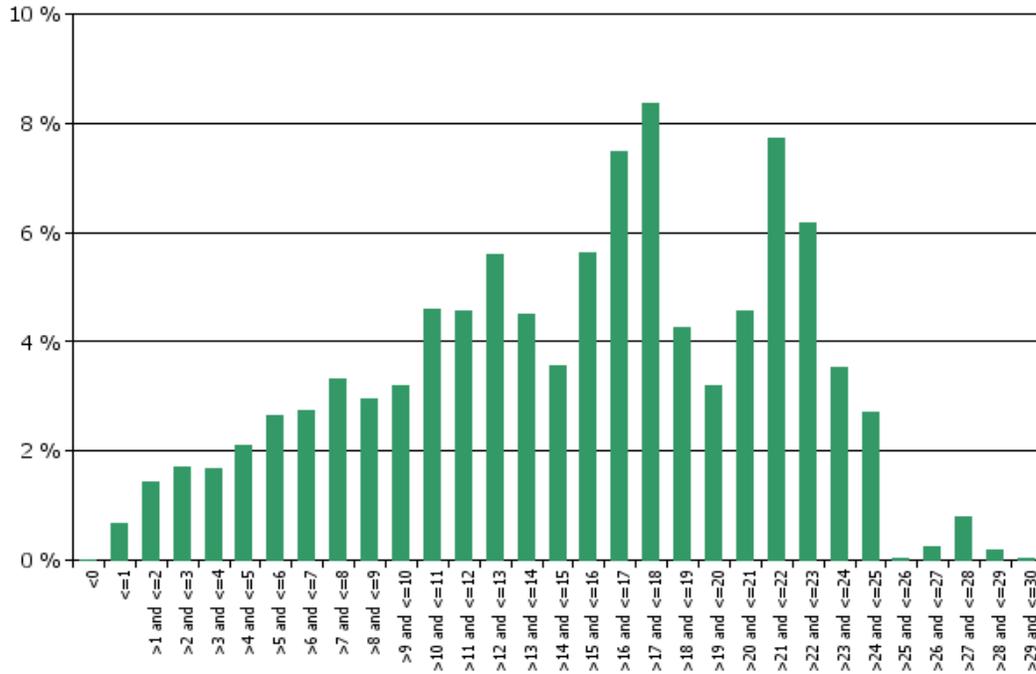
**2. Seasoning**

Distribution per Seasoning



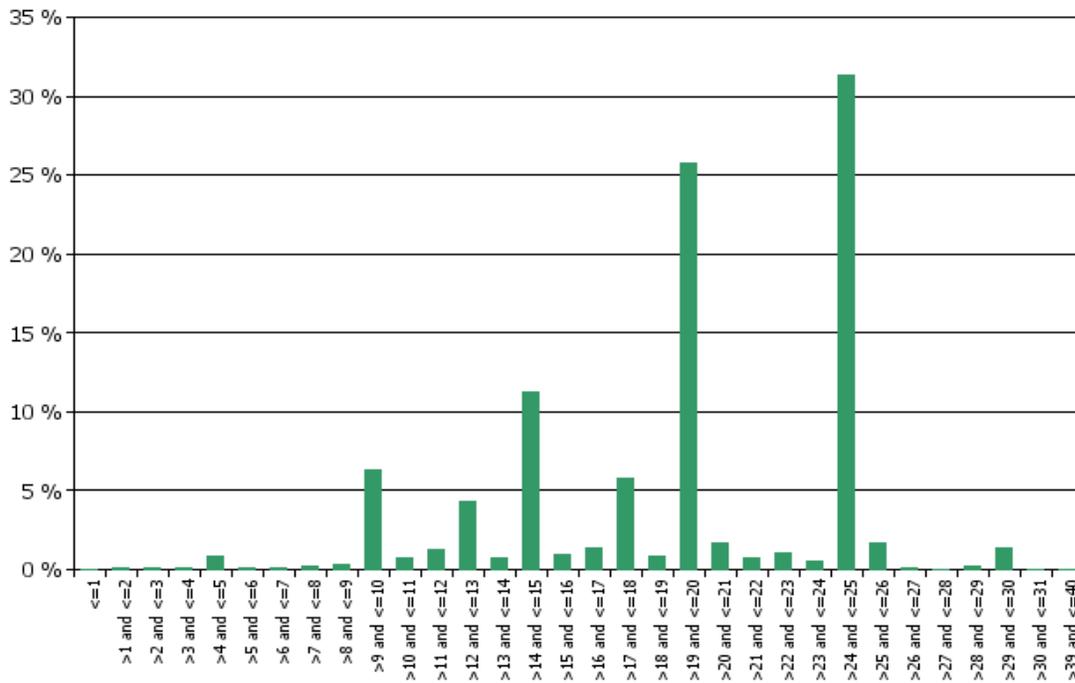
**3. Remaining term to maturity**

Distribution of Remaining Term to Maturity (in years)



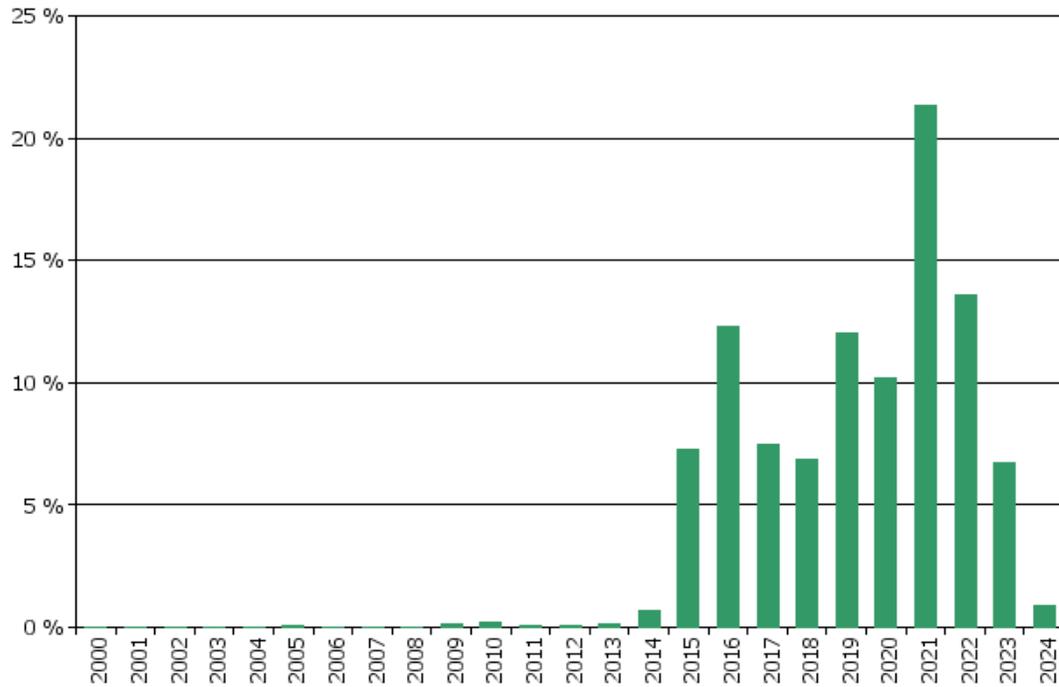
4. Original term to maturity

Distribution of Initial Term (in years)



## 5. Origination Year

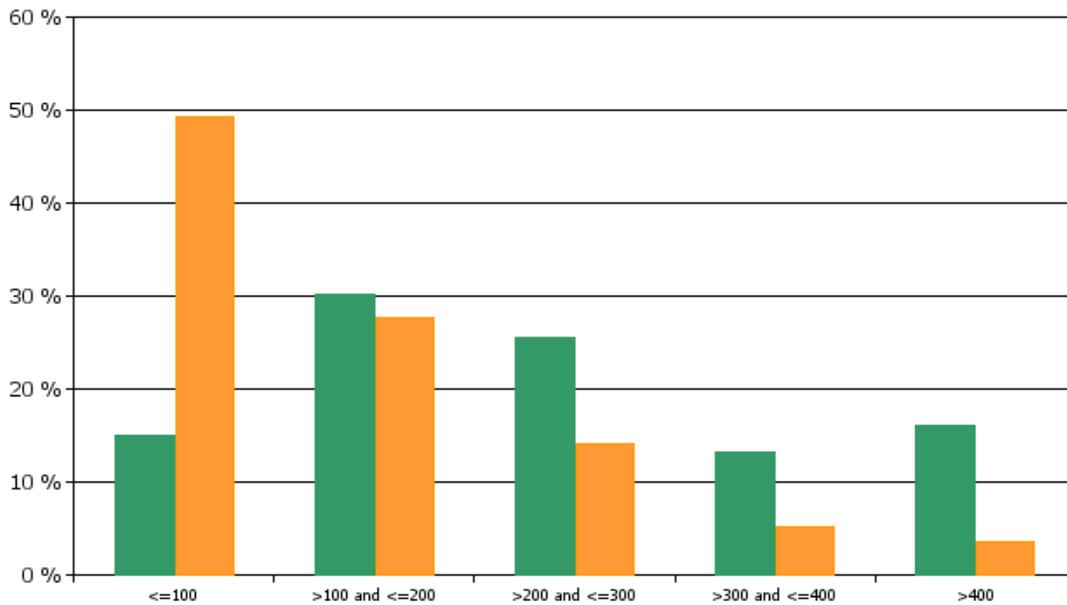
### Distribution Origination Year



## 6. Outstanding Loan Balance by Borrower

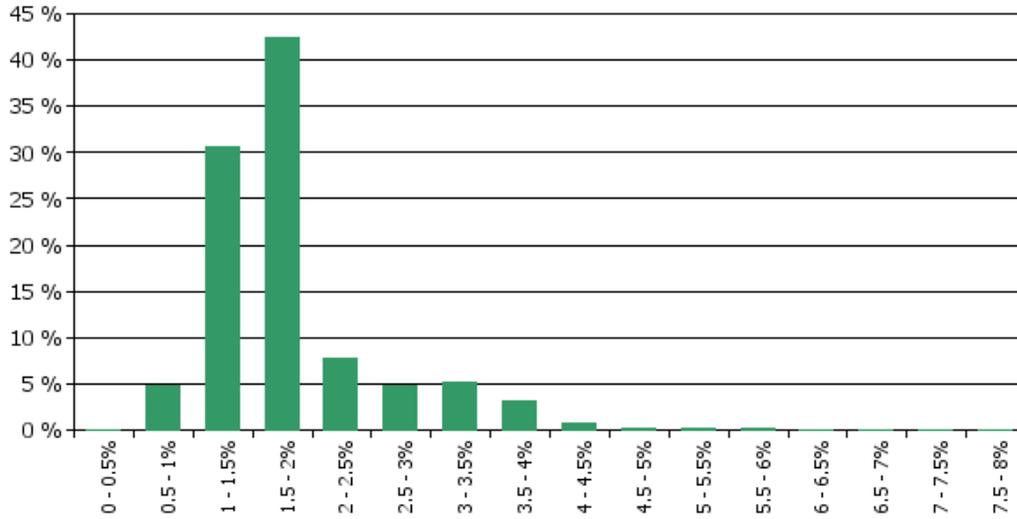
### Outstanding Loan Balance by Borrower

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



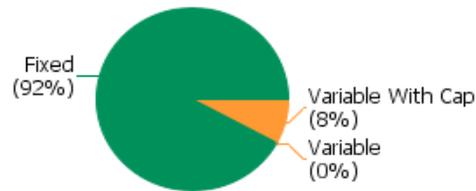
## 7. Interest Rate

### Distribution per Interest Rate



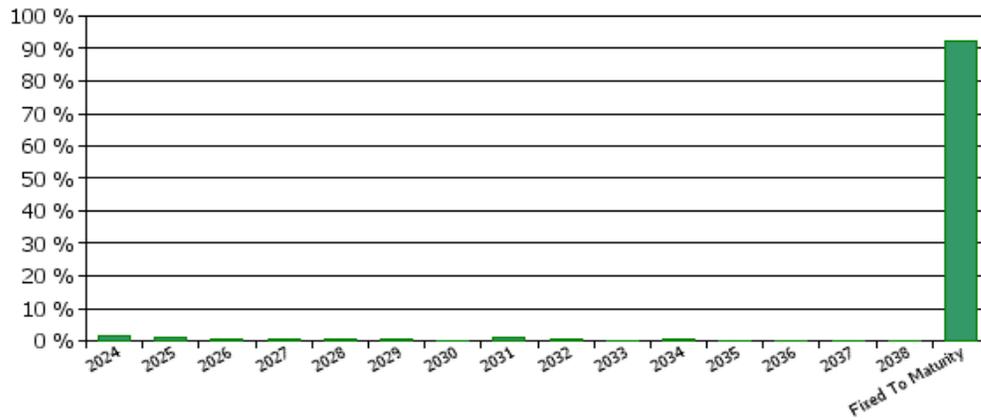
### 8. Interest Rate Type

### Distribution per Interest Type



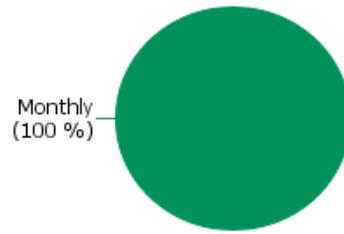
### 9. Next Reset Date

### Next Reset Date



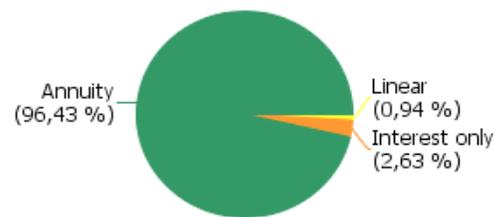
## 10. Interest Payment Frequency

Distribution per Interest Payment Frequency



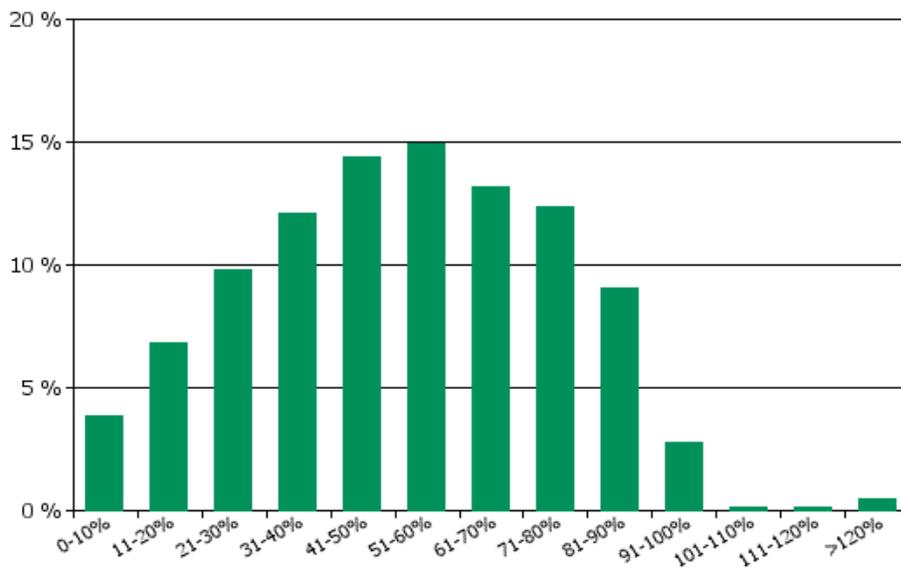
## 11. Repayment Type

Distribution per Repayment Type



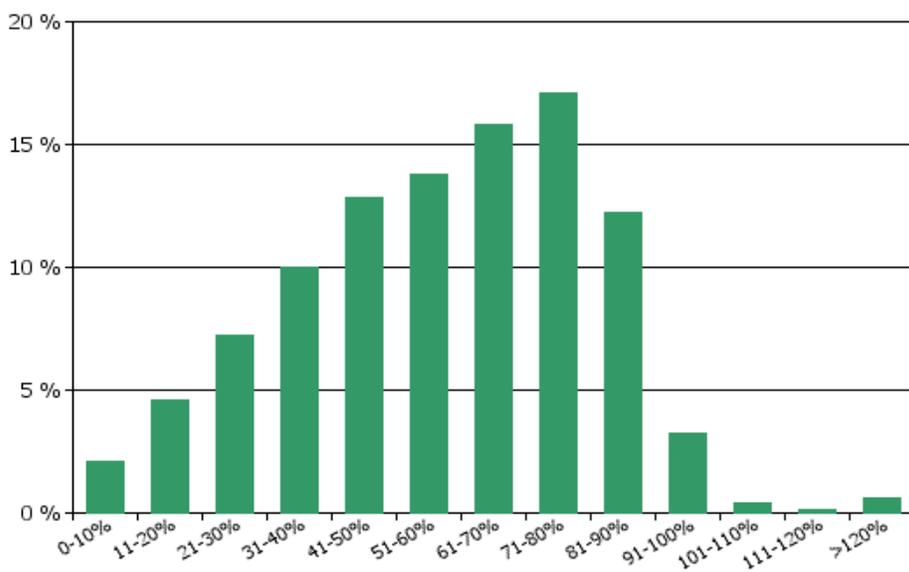
## 12. Current Loan to Current Value (LTV)

Current LTV Distribution



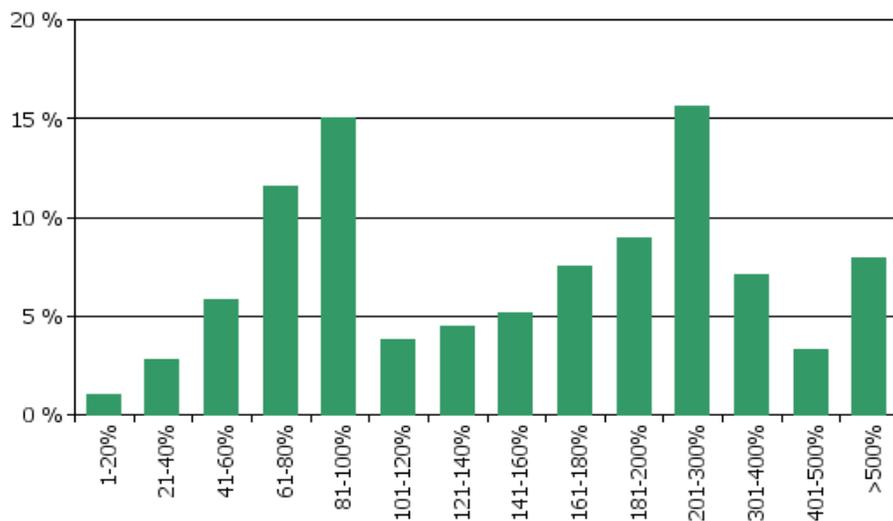
### 13. Current Loan to Original Value (LTOV)

#### Original LTV Distribution



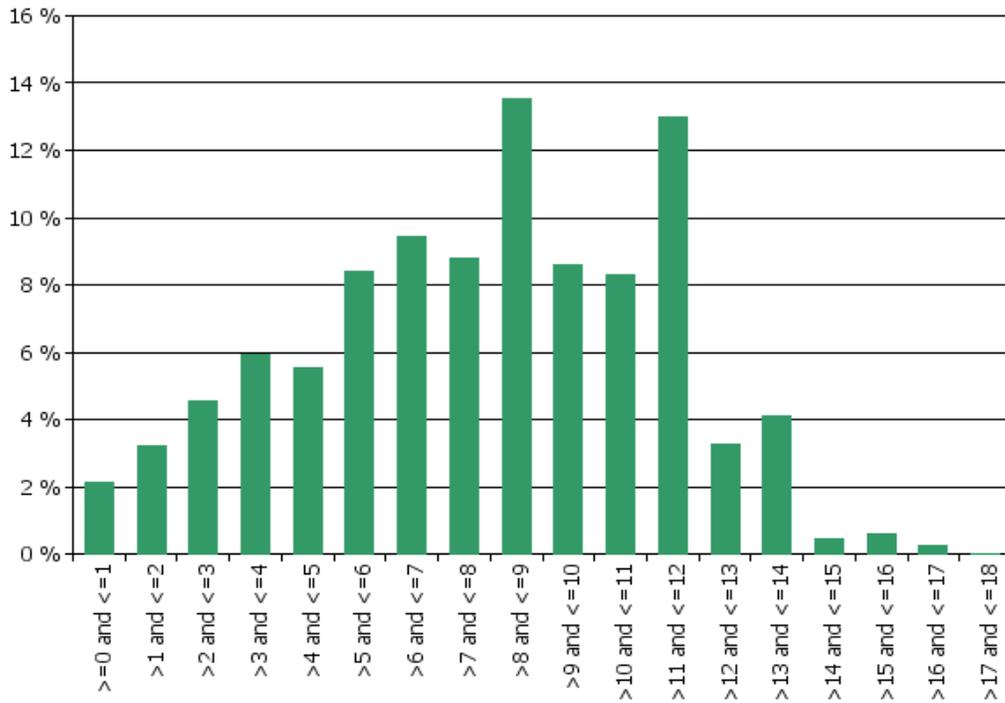
### 14. Loan to Mortgage Inscription Ratio (LTM)

#### Loan To Mortgage Inscription Distribution



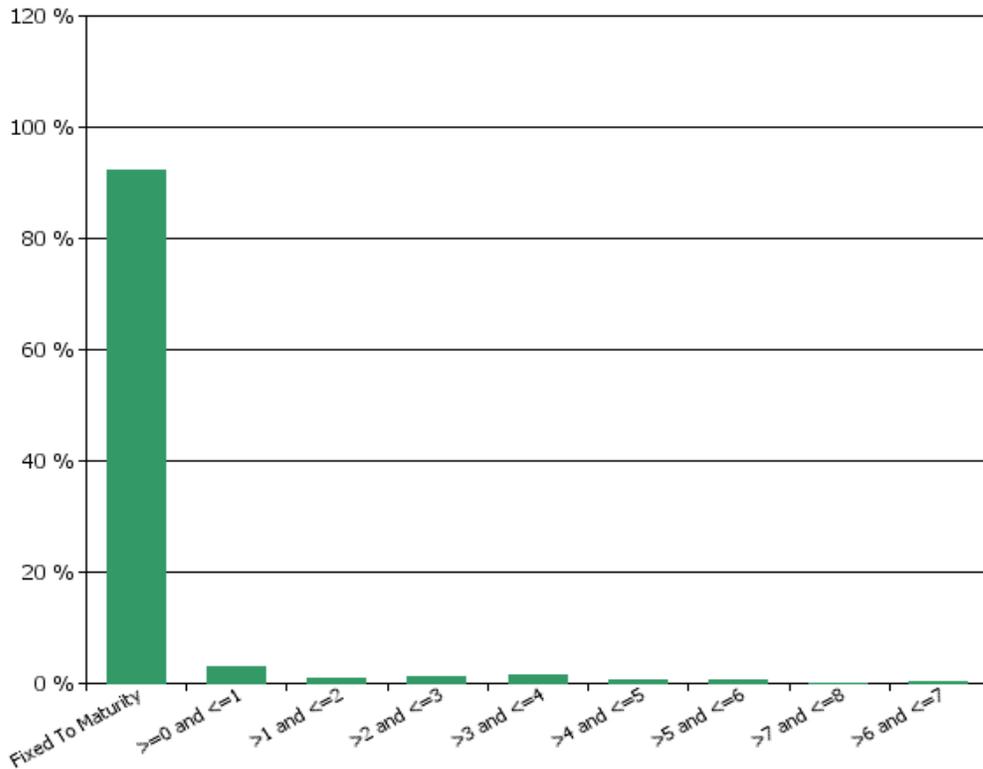
**15. Distribution of Average Life to Final Maturity (at 0% CPR)**

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



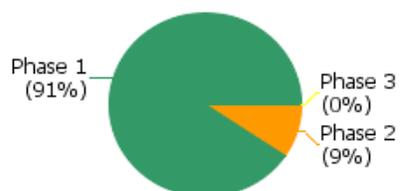
**17. Occupation Type (Based on Indexed Property Value)**

Distribution per Occupation Type



**18. IFRS9 Norms**

Distribution per IFRS9 Norm





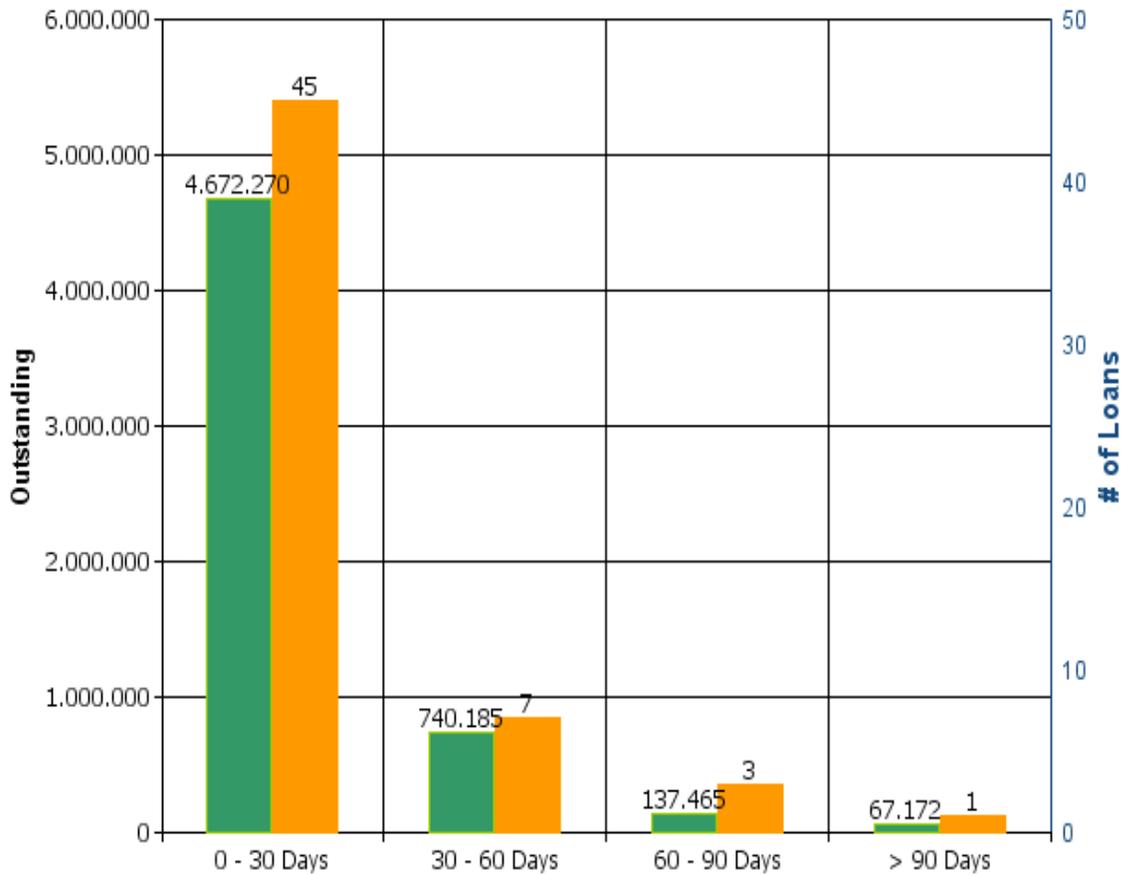
**Cover Pool Performance**

Portfolio Cut-off Date 30/06/2024

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

	In EUR	In %	In number of loans	In %
Performing	3,573,657,946.26	99.84 %	50,304	99.89 %
0 - 30 Days	4,672,270.06	0.13 %	45	0.09 %
30 - 60 Days	740,185.02	0.02 %	7	0.01 %
60 - 90 Days	137,465.10	0.00 %	3	0.01 %
> 90 Days	67,172.03	0.00 %	1	0.00 %
<b>Total</b>	<b>3,579,275,038.47</b>	<b>100.00 %</b>	<b>50,360</b>	<b>100.00 %</b>

**Delinquency Outstanding in Euro**





**Amortisation**

Portfolio Cut-off Date: Jun/2024

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/07/2024	1	2,750,000,000	3,553,512,797	3,547,680,037	3,538,948,246	3,524,441,407
01/08/2024	2	2,750,000,000	3,528,807,728	3,517,040,224	3,499,461,303	3,470,354,962
01/09/2024	3	2,250,000,000	3,502,369,213	3,484,769,405	3,458,533,591	3,415,240,727
01/10/2024	4	2,250,000,000	3,476,491,795	3,453,344,361	3,418,909,523	3,362,273,317
01/11/2024	5	2,250,000,000	3,451,830,493	3,423,031,683	3,380,280,438	3,310,203,990
01/12/2024	6	2,250,000,000	3,426,892,974	3,392,724,222	3,342,105,384	3,259,404,412
01/01/2025	7	2,250,000,000	3,401,555,564	3,361,927,680	3,303,345,812	3,207,958,704
01/02/2025	8	2,250,000,000	3,377,093,538	3,332,089,563	3,265,701,100	3,157,968,406
01/03/2025	9	2,250,000,000	3,352,802,720	3,303,054,196	3,229,807,079	3,111,307,540
01/04/2025	10	2,250,000,000	3,327,603,725	3,272,668,982	3,191,957,172	3,061,822,672
01/05/2025	11	2,250,000,000	3,303,903,101	3,244,026,105	3,156,233,195	3,015,144,605
01/06/2025	12	2,250,000,000	3,279,475,580	3,214,579,859	3,119,629,761	2,967,554,727
01/07/2025	13	2,250,000,000	3,254,758,326	3,185,115,055	3,083,427,403	2,921,093,735
01/08/2025	14	2,250,000,000	3,229,901,432	3,155,429,100	3,046,920,495	2,874,282,873
01/09/2025	15	2,250,000,000	3,205,307,238	3,126,090,889	3,010,914,265	2,828,286,457
01/10/2025	16	1,750,000,000	3,180,750,199	3,097,048,880	2,975,600,450	2,783,656,891
01/11/2025	17	1,750,000,000	3,155,540,691	3,067,291,567	2,939,515,194	2,738,252,022
01/12/2025	18	1,750,000,000	3,132,037,464	3,039,448,467	2,905,662,714	2,695,621,997
01/01/2026	19	1,750,000,000	3,108,144,093	3,011,145,626	2,871,284,778	2,652,446,783
01/02/2026	20	1,750,000,000	3,084,802,840	2,983,464,031	2,837,653,791	2,610,276,049
01/03/2026	21	1,750,000,000	3,060,971,670	2,955,880,193	2,804,959,180	2,570,328,235
01/04/2026	22	1,750,000,000	3,037,306,324	2,928,052,712	2,771,486,080	2,528,898,290
01/05/2026	23	1,750,000,000	3,013,702,368	2,900,529,027	2,738,676,872	2,488,717,140
01/06/2026	24	1,750,000,000	2,988,788,323	2,871,671,735	2,704,534,119	2,447,280,945
01/07/2026	25	1,750,000,000	2,965,116,170	2,844,250,934	2,672,116,248	2,408,035,002
01/08/2026	26	1,750,000,000	2,942,483,124	2,817,753,227	2,640,489,757	2,369,455,486
01/09/2026	27	1,750,000,000	2,918,807,103	2,790,340,153	2,608,151,248	2,330,523,355
01/10/2026	28	1,750,000,000	2,894,741,129	2,762,791,088	2,576,044,956	2,292,398,987
01/11/2026	29	1,750,000,000	2,872,471,825	2,736,887,028	2,545,401,851	2,255,535,907
01/12/2026	30	1,750,000,000	2,848,069,933	2,709,182,759	2,513,434,400	2,218,079,091
01/01/2027	31	1,750,000,000	2,825,363,980	2,683,025,728	2,482,836,846	2,181,796,670
01/02/2027	32	1,750,000,000	2,803,014,566	2,657,287,636	2,452,765,360	2,146,242,134
01/03/2027	33	1,750,000,000	2,781,276,157	2,632,639,832	2,424,431,966	2,113,331,980
01/04/2027	34	1,750,000,000	2,759,354,215	2,607,459,480	2,395,136,199	2,078,952,457
01/05/2027	35	1,750,000,000	2,737,585,227	2,582,642,676	2,366,501,243	2,045,677,477
01/06/2027	36	1,750,000,000	2,714,379,469	2,556,407,102	2,336,503,963	2,011,192,164
01/07/2027	37	1,750,000,000	2,693,207,547	2,532,303,976	2,308,777,656	1,979,179,757
01/08/2027	38	1,750,000,000	2,672,160,425	2,508,252,887	2,281,033,627	1,947,114,257
01/09/2027	39	1,750,000,000	2,650,865,301	2,484,043,704	2,253,272,374	1,915,270,242
01/10/2027	40	1,750,000,000	2,629,420,033	2,459,903,667	2,225,882,971	1,884,233,753
01/11/2027	41	1,750,000,000	2,607,822,519	2,435,560,617	2,198,250,915	1,852,961,238
01/12/2027	42	1,750,000,000	2,586,422,593	2,411,609,340	2,171,276,062	1,822,721,010
01/01/2028	43	1,750,000,000	2,565,307,089	2,387,864,133	2,144,429,596	1,792,559,447
01/02/2028	44	1,750,000,000	2,544,508,192	2,364,486,743	2,118,035,117	1,762,996,909
01/03/2028	45	1,000,000,000	2,523,358,692	2,341,112,916	2,092,107,882	1,734,514,830
01/04/2028	46	1,000,000,000	2,502,817,079	2,318,116,513	2,066,289,021	1,705,853,102
01/05/2028	47	1,000,000,000	2,482,213,360	2,295,259,639	2,040,879,648	1,677,969,411

01/06/2028	48	1,000,000,000	2,461,340,706	2,272,098,863	2,015,147,741	1,649,795,658
01/07/2028	49	1,000,000,000	2,440,743,720	2,249,387,260	1,990,094,348	1,622,605,762
01/08/2028	50	1,000,000,000	2,420,731,251	2,227,159,941	1,965,418,024	1,595,698,739
01/09/2028	51	1,000,000,000	2,400,540,366	2,204,837,678	1,940,770,770	1,569,014,039
01/10/2028	52	0	2,380,736,038	2,183,058,708	1,916,870,630	1,543,339,507
01/11/2028	53		2,359,556,437	2,159,968,002	1,891,772,023	1,516,680,449
01/12/2028	54		2,339,739,170	2,138,311,414	1,868,194,988	1,491,638,471
01/01/2029	55		2,319,622,827	2,116,331,331	1,844,289,113	1,466,314,049
01/02/2029	56		2,299,585,704	2,094,491,811	1,820,614,934	1,441,360,822
01/03/2029	57		2,279,831,850	2,073,318,420	1,798,069,839	1,418,065,137
01/04/2029	58		2,259,145,730	2,051,021,512	1,774,209,329	1,393,320,740
01/05/2029	59		2,239,032,810	2,029,424,909	1,751,206,647	1,369,618,847
01/06/2029	60		2,219,564,341	2,008,366,862	1,728,628,028	1,346,233,820
01/07/2029	61		2,200,154,468	1,987,536,171	1,706,488,287	1,323,543,872
01/08/2029	62		2,181,104,159	1,966,985,024	1,684,548,103	1,300,993,319
01/09/2029	63		2,161,029,969	1,945,576,071	1,661,975,711	1,278,123,858
01/10/2029	64		2,142,326,749	1,925,571,712	1,640,838,815	1,256,696,117
01/11/2029	65		2,123,147,586	1,905,096,373	1,619,262,531	1,234,918,335
01/12/2029	66		2,103,734,732	1,884,578,809	1,597,880,833	1,213,616,417
01/01/2030	67		2,084,734,912	1,864,390,773	1,576,743,762	1,192,490,139
01/02/2030	68		2,065,983,939	1,844,487,964	1,555,944,476	1,171,775,436
01/03/2030	69		2,047,294,061	1,825,001,535	1,535,969,599	1,152,306,272
01/04/2030	70		2,028,976,378	1,805,605,119	1,515,780,292	1,132,343,474
01/05/2030	71		2,010,826,778	1,786,516,398	1,496,064,277	1,113,033,566
01/06/2030	72		1,992,352,041	1,767,100,318	1,476,041,417	1,093,485,862
01/07/2030	73		1,974,444,179	1,748,342,627	1,456,778,933	1,074,791,849
01/08/2030	74		1,956,613,909	1,729,615,633	1,437,509,756	1,056,083,196
01/09/2030	75		1,938,880,808	1,711,032,884	1,418,448,747	1,037,666,029
01/10/2030	76		1,920,857,212	1,692,344,940	1,399,503,363	1,019,609,753
01/11/2030	77		1,903,274,373	1,674,009,752	1,380,820,213	1,001,737,172
01/12/2030	78		1,884,302,797	1,654,603,112	1,361,453,323	983,638,443
01/01/2031	79		1,866,128,675	1,635,865,185	1,342,611,992	965,917,154
01/02/2031	80		1,847,942,404	1,617,175,427	1,323,897,124	948,418,934
01/03/2031	81		1,829,708,026	1,598,764,950	1,305,818,568	931,888,233
01/04/2031	82		1,812,258,632	1,580,832,229	1,287,887,997	915,199,350
01/05/2031	83		1,794,585,078	1,562,846,113	1,270,101,119	898,859,865
01/06/2031	84		1,776,990,830	1,544,899,137	1,252,322,850	882,524,184
01/07/2031	85		1,759,514,056	1,527,194,125	1,234,923,873	866,695,577
01/08/2031	86		1,742,428,114	1,509,799,068	1,217,752,942	851,024,770
01/09/2031	87		1,725,620,261	1,492,699,178	1,200,898,828	835,691,633
01/10/2031	88		1,707,646,926	1,474,727,244	1,183,519,991	820,221,813
01/11/2031	89		1,691,080,114	1,457,943,132	1,167,074,478	805,398,670
01/12/2031	90		1,673,587,107	1,440,493,436	1,150,268,001	790,546,569
01/01/2032	91		1,656,843,299	1,423,662,930	1,133,937,257	776,022,054
01/02/2032	92		1,639,517,783	1,406,386,380	1,117,327,769	761,416,443
01/03/2032	93		1,622,535,819	1,389,610,718	1,101,373,284	747,569,791
01/04/2032	94		1,606,406,347	1,373,463,279	1,085,806,726	733,882,198
01/05/2032	95		1,590,023,392	1,357,224,576	1,070,328,174	720,455,011
01/06/2032	96		1,574,001,020	1,341,269,317	1,055,055,547	707,166,785
01/07/2032	97		1,557,608,259	1,325,121,749	1,039,788,201	694,076,750
01/08/2032	98		1,541,138,034	1,308,886,108	1,024,436,524	680,932,849
01/09/2032	99		1,525,175,588	1,293,132,253	1,009,532,332	668,184,018
01/10/2032	100		1,508,695,830	1,277,060,139	994,531,184	655,556,820
01/11/2032	101		1,493,049,655	1,261,672,653	980,049,109	643,274,584
01/12/2032	102		1,477,060,052	1,246,112,209	965,579,567	631,179,238
01/01/2033	103		1,461,203,410	1,230,644,045	951,168,509	619,125,542
01/02/2033	104		1,445,623,726	1,215,457,630	937,041,717	607,346,877
01/03/2033	105		1,430,193,462	1,200,641,825	923,493,166	596,274,963
01/04/2033	106		1,414,847,194	1,185,744,167	909,714,899	584,890,834
01/05/2033	107		1,399,446,513	1,170,912,179	896,124,604	573,791,344
01/06/2033	108		1,384,229,543	1,156,215,833	882,626,745	562,754,911
01/07/2033	109		1,369,084,859	1,141,688,762	869,392,050	552,044,336
01/08/2033	110		1,354,028,596	1,127,218,153	856,189,713	541,358,449
01/09/2033	111		1,339,046,718	1,112,855,166	843,130,442	530,843,255
01/10/2033	112		1,324,088,867	1,098,617,749	830,295,153	520,619,127
01/11/2033	113		1,309,236,570	1,084,452,125	817,504,907	510,428,135
01/12/2033	114		1,293,667,071	1,069,796,913	804,472,294	500,231,932

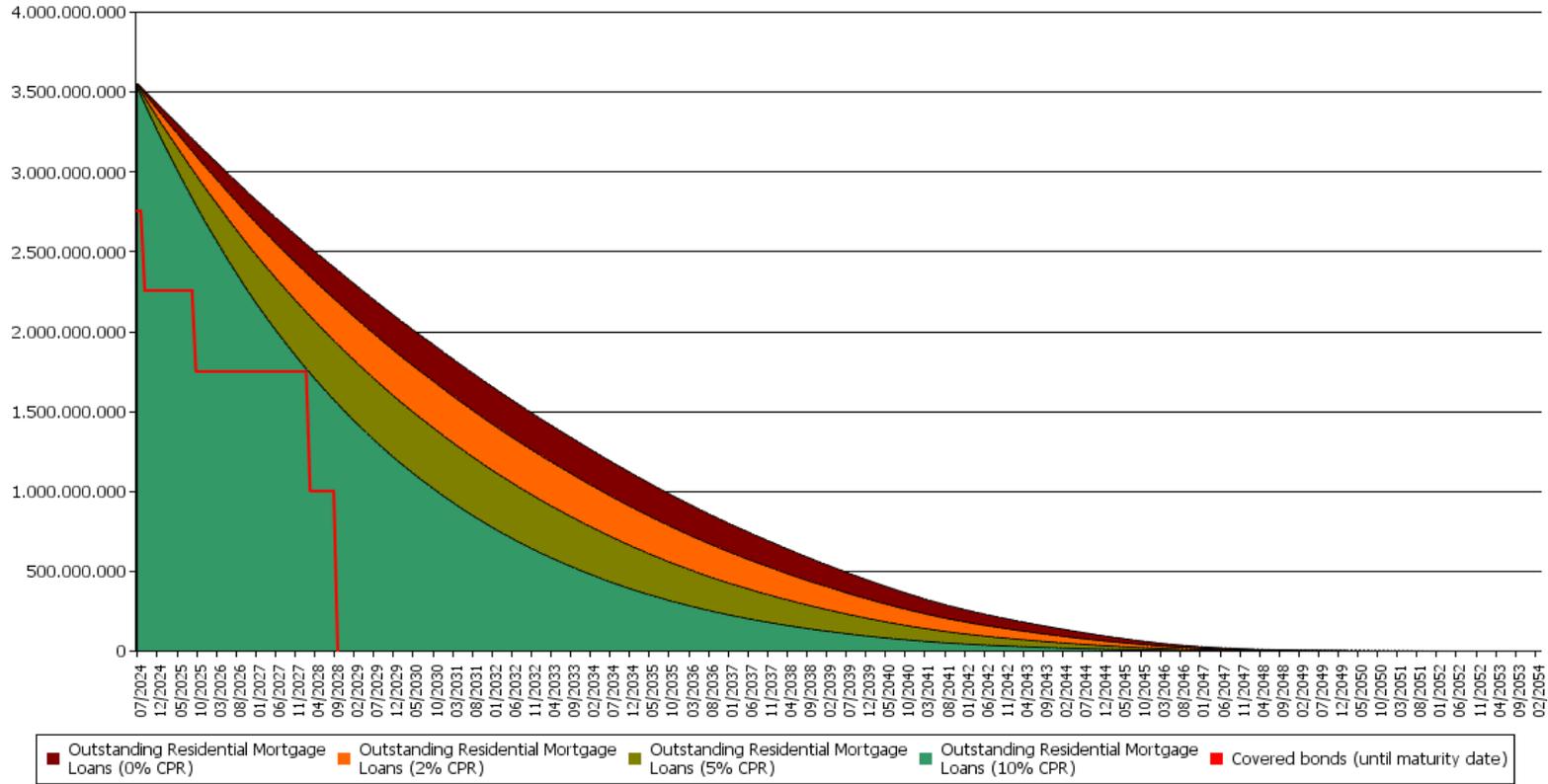
01/01/2034	115	1,278,796,144	1,055,705,815	791,856,996	490,302,037
01/02/2034	116	1,263,822,842	1,041,575,066	779,270,996	480,465,348
01/03/2034	117	1,249,147,950	1,027,903,577	767,275,676	471,259,373
01/04/2034	118	1,234,526,990	1,014,149,232	755,083,556	461,806,671
01/05/2034	119	1,219,677,961	1,000,306,321	742,943,739	452,519,397
01/06/2034	120	1,204,813,785	986,439,704	730,781,510	443,226,219
01/07/2034	121	1,190,471,330	973,096,963	719,122,523	434,367,044
01/08/2034	122	1,176,141,014	959,752,717	707,457,275	425,511,021
01/09/2034	123	1,161,801,545	946,443,481	695,872,452	416,770,393
01/10/2034	124	1,147,805,633	933,507,146	684,671,694	408,381,136
01/11/2034	125	1,133,891,846	920,626,997	673,507,639	400,020,681
01/12/2034	126	1,119,925,886	907,795,274	662,485,695	391,861,419
01/01/2035	127	1,105,882,911	894,891,866	651,408,229	383,677,085
01/02/2035	128	1,092,207,217	882,326,320	640,628,134	375,729,460
01/03/2035	129	1,078,599,289	869,998,383	630,226,027	368,214,246
01/04/2035	130	1,065,075,709	857,633,180	619,688,671	360,524,205
01/05/2035	131	1,051,433,186	845,258,088	609,243,753	352,994,582
01/06/2035	132	1,037,568,480	832,697,391	598,663,866	345,395,457
01/07/2035	133	1,024,380,398	820,763,914	588,631,993	338,215,511
01/08/2035	134	1,011,297,043	808,906,846	578,653,006	331,073,554
01/09/2035	135	997,686,620	796,666,766	568,447,676	323,857,078
01/10/2035	136	984,863,230	785,136,262	558,841,434	317,079,073
01/11/2035	137	972,126,320	773,667,928	549,278,056	310,332,921
01/12/2035	138	959,436,686	762,315,539	539,886,161	303,776,294
01/01/2036	139	946,794,281	750,994,674	530,515,861	297,239,605
01/02/2036	140	934,188,451	739,738,981	521,235,651	290,803,103
01/03/2036	141	921,630,271	728,636,769	512,191,224	284,624,711
01/04/2036	142	909,159,411	717,558,263	503,120,847	278,400,110
01/05/2036	143	896,757,663	706,608,387	494,223,849	272,355,953
01/06/2036	144	884,459,214	695,735,688	485,381,573	266,350,231
01/07/2036	145	872,337,502	685,074,140	476,767,172	260,550,686
01/08/2036	146	860,371,422	674,530,802	468,235,837	254,804,531
01/09/2036	147	848,517,022	664,108,667	459,828,732	249,169,695
01/10/2036	148	836,780,290	653,847,686	451,609,756	243,712,898
01/11/2036	149	825,169,355	643,681,488	443,457,328	238,299,787
01/12/2036	150	813,677,769	633,675,534	435,489,334	233,058,757
01/01/2037	151	802,278,818	623,738,561	427,570,044	227,851,448
01/02/2037	152	790,441,176	613,492,987	419,477,211	222,591,980
01/03/2037	153	779,305,257	603,923,286	411,985,244	217,779,910
01/04/2037	154	768,253,085	594,348,624	404,422,436	212,876,643
01/05/2037	155	757,275,026	584,893,970	397,009,492	208,118,049
01/06/2037	156	746,292,122	575,433,505	389,594,650	203,366,053
01/07/2037	157	735,432,903	566,129,656	382,352,128	198,767,360
01/08/2037	158	724,627,469	556,865,639	375,138,917	194,191,536
01/09/2037	159	713,881,717	547,677,206	368,010,710	189,694,726
01/10/2037	160	703,219,065	538,611,477	361,028,230	185,332,696
01/11/2037	161	692,628,372	529,600,058	354,085,120	180,998,584
01/12/2037	162	682,046,806	520,653,133	347,246,523	176,775,262
01/01/2038	163	671,552,103	511,772,328	340,455,466	172,583,994
01/02/2038	164	661,171,216	503,006,739	333,773,158	168,479,953
01/03/2038	165	650,882,228	494,420,423	327,321,945	164,591,331
01/04/2038	166	640,286,649	485,546,930	320,629,905	160,543,409
01/05/2038	167	630,111,886	477,046,813	314,241,530	156,699,683
01/06/2038	168	620,099,918	468,670,675	307,938,829	152,906,382
01/07/2038	169	609,977,890	460,263,738	301,670,749	149,179,945
01/08/2038	170	599,600,129	451,665,754	295,282,492	145,402,394
01/09/2038	171	589,644,514	443,413,066	289,149,945	141,779,550
01/10/2038	172	579,897,097	435,367,213	283,204,477	138,295,063
01/11/2038	173	570,197,555	427,359,060	277,288,209	134,832,499
01/12/2038	174	560,536,241	419,428,388	271,472,646	131,463,546
01/01/2039	175	550,912,660	411,528,252	265,681,922	128,114,383
01/02/2039	176	541,321,933	403,678,209	259,951,152	124,820,021
01/03/2039	177	531,786,706	395,959,969	254,395,157	121,684,806
01/04/2039	178	522,284,335	388,225,077	248,791,326	118,500,278
01/05/2039	179	512,690,486	380,468,234	243,220,300	115,371,899
01/06/2039	180	503,292,577	372,860,562	237,750,785	112,299,752
01/07/2039	181	494,004,002	365,378,469	232,406,478	109,325,419
01/08/2039	182	484,788,470	357,954,269	227,105,115	106,379,136

01/09/2039	183	475,676,149	350,630,280	221,892,632	103,497,305
01/10/2039	184	466,707,152	343,454,380	216,816,480	100,715,087
01/11/2039	185	457,824,607	336,346,191	211,789,213	97,963,141
01/12/2039	186	448,417,002	328,894,048	206,587,055	95,165,175
01/01/2040	187	439,727,129	321,973,391	201,725,669	92,532,167
01/02/2040	188	431,088,612	315,112,804	196,925,214	89,947,586
01/03/2040	189	422,515,473	308,356,040	192,244,170	87,461,498
01/04/2040	190	414,016,756	301,641,116	187,579,490	84,977,843
01/05/2040	191	405,585,266	295,013,134	183,006,253	82,566,213
01/06/2040	192	397,254,068	288,463,132	178,487,984	80,186,645
01/07/2040	193	388,927,980	281,953,642	174,030,812	77,863,745
01/08/2040	194	380,815,441	275,604,211	169,679,111	75,595,186
01/09/2040	195	372,790,814	269,339,024	165,400,152	73,376,718
01/10/2040	196	364,911,524	263,213,535	161,240,676	71,238,222
01/11/2040	197	357,151,808	257,179,455	157,143,621	69,134,025
01/12/2040	198	349,468,495	251,233,766	153,132,813	67,093,342
01/01/2041	199	341,860,026	245,347,185	149,164,482	65,077,852
01/02/2041	200	334,308,615	239,520,730	145,251,807	63,102,410
01/03/2041	201	326,827,702	233,802,161	141,458,182	61,219,177
01/04/2041	202	319,460,208	228,144,083	137,683,804	59,333,353
01/05/2041	203	312,179,007	222,578,235	133,994,233	57,506,671
01/06/2041	204	305,051,032	217,127,223	130,380,242	55,718,642
01/07/2041	205	298,212,140	211,911,077	126,934,867	54,023,878
01/08/2041	206	291,561,198	206,833,483	123,578,298	52,372,542
01/09/2041	207	285,069,602	201,885,351	120,315,136	50,773,643
01/10/2041	208	278,707,195	197,055,535	117,147,726	49,234,327
01/11/2041	209	272,405,673	192,273,479	114,014,137	47,714,400
01/12/2041	210	266,297,251	187,653,419	111,000,662	46,262,853
01/01/2042	211	260,357,111	183,156,367	108,065,035	44,848,577
01/02/2042	212	254,548,631	178,766,493	105,206,699	43,477,392
01/03/2042	213	248,862,974	174,505,759	102,463,256	42,181,620
01/04/2042	214	243,303,738	170,318,192	99,750,141	40,890,765
01/05/2042	215	237,808,504	166,198,155	97,097,589	39,640,238
01/06/2042	216	232,386,487	162,133,391	94,481,941	38,409,020
01/07/2042	217	227,055,244	158,153,822	91,936,042	37,220,852
01/08/2042	218	221,803,490	154,233,712	89,429,235	36,052,604
01/09/2042	219	216,615,863	150,370,960	86,967,757	34,911,782
01/10/2042	220	211,530,956	146,600,080	84,578,167	33,813,342
01/11/2042	221	206,517,570	142,882,836	82,223,927	32,732,914
01/12/2042	222	201,563,017	139,226,038	79,922,376	31,686,255
01/01/2043	223	196,665,705	135,612,907	77,650,283	30,655,061
01/02/2043	224	191,803,865	132,036,051	75,409,947	29,644,519
01/03/2043	225	187,000,109	128,531,968	73,240,008	28,681,322
01/04/2043	226	182,268,556	125,067,315	71,084,538	27,719,318
01/05/2043	227	177,496,411	121,592,899	68,939,685	26,772,738
01/06/2043	228	172,851,675	118,210,215	66,851,350	25,851,770
01/07/2043	229	168,270,966	114,888,660	64,812,998	24,960,788
01/08/2043	230	163,743,341	111,607,763	62,801,995	24,083,868
01/09/2043	231	159,263,120	108,369,920	60,824,967	23,226,903
01/10/2043	232	154,851,615	105,195,178	58,897,754	22,398,774
01/11/2043	233	150,497,307	102,063,769	56,999,178	21,584,934
01/12/2043	234	146,184,984	98,976,524	55,139,009	20,794,916
01/01/2044	235	141,691,184	95,771,225	53,217,675	19,985,302
01/02/2044	236	137,468,835	92,759,680	51,413,147	19,225,854
01/03/2044	237	133,284,090	89,793,240	49,650,546	18,493,156
01/04/2044	238	129,118,560	86,839,394	47,895,120	17,763,759
01/05/2044	239	124,906,227	83,868,478	46,142,701	17,043,654
01/06/2044	240	120,811,053	80,981,184	44,440,860	16,345,521
01/07/2044	241	116,761,415	78,138,192	42,775,143	15,668,372
01/08/2044	242	112,797,417	75,357,407	41,147,944	15,008,496
01/09/2044	243	108,901,948	72,631,534	39,558,654	14,367,697
01/10/2044	244	105,100,635	69,981,214	38,021,350	13,752,741
01/11/2044	245	101,362,530	67,377,726	36,513,755	13,151,487
01/12/2044	246	97,684,428	64,826,236	35,044,569	12,570,575
01/01/2045	247	94,129,689	62,361,259	33,626,285	12,010,745
01/02/2045	248	90,604,092	59,923,730	32,229,751	11,463,167
01/03/2045	249	87,096,781	57,515,812	30,863,592	10,935,261
01/04/2045	250	83,612,458	55,121,232	29,503,411	10,409,061

01/05/2045	251	80,163,056	52,760,482	28,170,324	9,897,995
01/06/2045	252	76,780,593	50,448,555	26,867,416	9,400,218
01/07/2045	253	73,444,391	48,177,300	25,594,662	8,918,206
01/08/2045	254	70,142,527	45,933,339	24,340,475	8,445,274
01/09/2045	255	66,879,366	43,722,153	23,109,825	7,984,321
01/10/2045	256	63,704,329	41,578,124	21,922,485	7,543,054
01/11/2045	257	60,635,903	39,508,322	20,778,183	7,119,043
01/12/2045	258	57,644,750	37,497,736	19,672,239	6,712,494
01/01/2046	259	54,754,751	35,557,390	18,606,844	6,322,072
01/02/2046	260	51,944,109	33,674,965	17,576,973	5,946,856
01/03/2046	261	49,230,991	31,867,174	16,595,166	5,593,195
01/04/2046	262	46,624,106	30,128,552	15,649,858	5,252,250
01/05/2046	263	44,094,622	28,447,227	14,740,148	4,926,664
01/06/2046	264	41,713,577	26,865,475	13,885,148	4,621,237
01/07/2046	265	39,554,632	25,433,199	13,112,538	4,346,208
01/08/2046	266	37,498,677	24,070,348	12,378,335	4,085,476
01/09/2046	267	35,502,980	22,750,661	11,669,923	3,835,350
01/10/2046	268	33,591,408	21,490,374	10,996,329	3,599,157
01/11/2046	269	31,769,925	20,290,592	10,356,012	3,375,221
01/12/2046	270	30,020,622	19,141,889	9,745,685	3,163,284
01/01/2047	271	28,354,873	18,049,102	9,165,946	2,962,509
01/02/2047	272	26,784,922	17,020,842	8,621,778	2,774,827
01/03/2047	273	25,281,161	16,040,644	8,106,599	2,599,039
01/04/2047	274	23,833,259	15,096,317	7,609,953	2,429,476
01/05/2047	275	22,451,811	14,197,945	7,139,475	2,269,933
01/06/2047	276	21,138,426	13,344,723	6,693,363	2,119,082
01/07/2047	277	19,890,653	12,536,390	6,272,449	1,977,683
01/08/2047	278	18,712,429	11,773,793	5,875,910	1,844,808
01/09/2047	279	17,594,806	11,051,813	5,501,566	1,719,963
01/10/2047	280	16,551,717	10,379,553	5,154,199	1,604,760
01/11/2047	281	15,578,409	9,752,624	4,830,567	1,497,627
01/12/2047	282	14,640,912	9,150,673	4,521,260	1,395,986
01/01/2048	283	13,755,991	8,583,010	4,229,998	1,300,524
01/02/2048	284	12,898,789	8,034,510	3,949,608	1,209,174
01/03/2048	285	12,080,659	7,512,966	3,684,440	1,123,522
01/04/2048	286	11,284,203	7,005,748	3,426,957	1,040,580
01/05/2048	287	10,527,461	6,525,200	3,184,034	962,855
01/06/2048	288	9,798,322	6,062,959	2,950,955	888,592
01/07/2048	289	9,134,498	5,642,924	2,739,756	821,614
01/08/2048	290	8,560,854	5,279,580	2,556,826	763,508
01/09/2048	291	8,046,828	4,954,157	2,393,127	711,598
01/10/2048	292	7,609,149	4,677,004	2,253,686	667,388
01/11/2048	293	7,243,886	4,444,941	2,136,416	629,981
01/12/2048	294	6,920,541	4,239,562	2,032,687	596,937
01/01/2049	295	6,653,783	4,069,231	1,946,059	569,076
01/02/2049	296	6,420,531	3,919,923	1,869,887	544,485
01/03/2049	297	6,230,258	3,797,928	1,807,530	524,314
01/04/2049	298	6,045,408	3,678,994	1,746,474	504,458
01/05/2049	299	5,860,726	3,560,749	1,686,181	485,046
01/06/2049	300	5,675,613	3,442,433	1,626,007	465,755
01/07/2049	301	5,491,675	3,325,402	1,566,862	446,974
01/08/2049	302	5,307,667	3,208,527	1,507,948	428,346
01/09/2049	303	5,124,136	3,092,328	1,449,640	410,039
01/10/2049	304	4,940,920	2,976,866	1,392,079	392,143
01/11/2049	305	4,757,275	2,861,360	1,334,662	374,376
01/12/2049	306	4,573,200	2,746,130	1,277,760	356,946
01/01/2050	307	4,388,695	2,630,868	1,221,016	339,650
01/02/2050	308	4,204,691	2,516,288	1,164,869	322,659
01/03/2050	309	4,020,255	2,402,227	1,109,511	306,149
01/04/2050	310	3,835,655	2,288,035	1,054,082	289,623
01/05/2050	311	3,651,230	2,174,448	999,288	273,442
01/06/2050	312	3,468,307	2,062,007	945,205	257,547
01/07/2050	313	3,285,144	1,949,905	891,618	241,950
01/08/2050	314	3,103,002	1,838,671	838,617	226,604
01/09/2050	315	2,920,693	1,727,709	786,003	211,487
01/10/2050	316	2,740,212	1,618,287	734,410	196,796
01/11/2050	317	2,562,770	1,510,927	683,945	182,496
01/12/2050	318	2,386,915	1,404,939	634,402	168,583

01/01/2051	319	2,211,421	1,299,436	585,270	154,868
01/02/2051	320	2,037,759	1,195,361	537,025	141,500
01/03/2051	321	1,866,325	1,093,119	489,964	128,606
01/04/2051	322	1,701,288	994,766	444,745	116,243
01/05/2051	323	1,536,997	897,228	400,150	104,158
01/06/2051	324	1,378,731	803,474	357,426	92,643
01/07/2051	325	1,227,743	714,310	316,979	81,823
01/08/2051	326	1,079,564	627,033	277,542	71,339
01/09/2051	327	941,690	546,025	241,071	61,702
01/10/2051	328	815,355	471,996	207,874	52,987
01/11/2051	329	700,569	404,860	177,853	45,143
01/12/2051	330	600,890	346,685	151,922	38,403
01/01/2052	331	512,744	295,328	129,088	32,493
01/02/2052	332	437,126	251,346	109,584	27,467
01/03/2052	333	367,691	211,086	91,812	22,921
01/04/2052	334	303,291	173,820	75,411	18,747
01/05/2052	335	242,506	138,755	60,050	14,867
01/06/2052	336	191,462	109,363	47,209	11,638
01/07/2052	337	157,799	89,987	38,750	9,514
01/08/2052	338	133,285	75,878	32,591	7,968
01/09/2052	339	113,650	64,591	27,672	6,737
01/10/2052	340	96,822	54,936	23,478	5,692
01/11/2052	341	81,613	46,228	19,706	4,757
01/12/2052	342	67,538	38,193	16,241	3,905
01/01/2053	343	57,747	32,601	13,828	3,310
01/02/2053	344	49,368	27,823	11,771	2,806
01/03/2053	345	41,841	23,545	9,939	2,360
01/04/2053	346	34,749	19,521	8,219	1,944
01/05/2053	347	27,634	15,498	6,509	1,533
01/06/2053	348	21,797	12,204	5,112	1,199
01/07/2053	349	15,940	8,910	3,723	870
01/08/2053	350	11,534	6,436	2,683	624
01/09/2053	351	7,115	3,963	1,648	382
01/10/2053	352	4,376	2,434	1,009	233
01/11/2053	353	2,599	1,443	597	137
01/12/2053	354	1,736	962	397	91
01/01/2054	355	869	481	198	45
01/02/2054	356	0	0	0	0
01/03/2054	357		0	0	0
		<b>340,716,011,146</b>	<b>302,936,772,779</b>	<b>257,869,972,078</b>	<b>204,128,970,558</b>

Amortisation profiles (all amounts in EUR)





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

HTT 2024

Reporting in Domestic Currency		EUR				
CONTENT OF TAB E						
1. Additional information on the programme						
Field Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Service	BNP Paribas Fortis	KGZP4HLVWV9ZVDT1547			
E.1.1.3	Back-up servicer					
E.1.1.4	Block 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	Stichting BNP Paribas Fortis Pfandbriefe				
E.1.1.10	Trustee	Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker				
OE.1.1.1	where applicable - addwv oant					
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Additional information on the swaps						
Field Number	Swap Counterparty	Guarantor (if applicable)	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						
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E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
3. General information		Total Assets				
E.3.1.1	Weighted Average Seasoning (years)	4.70				
E.3.1.2	Weighted Average Maturity (years)**	14.93				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
3. Arrivers		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shadow Loans	% Total Loans
E.3.2.1	1-<30 days	0.33%				0.33%
E.3.2.2	30-<60 days	0.00%				0.00%
E.3.2.3	60-<90 days	0.00%				0.00%
E.3.2.4	90-<180 days	0.00%				0.00%
E.3.2.5	>= 180 days	0.00%				0.00%

Reason for No Data in Worksheet E	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4
* Local Entity Identifier (LEI) Finder: <a href="https://www.lei-lookup.com/#/search">https://www.lei-lookup.com/#/search</a>	
** Weighted Average Maturity = Remaining Term to Maturity	