Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.
(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

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

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

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

These terms and conditions together with the documents referred to in them set out the terms of use ("**T&Cs**") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.
Our Acceptable Use Policy and **Privacy Policy** are incorporated into these T&Cs.
Please read the T&Cs carefully before you start to use the Site. By clicking **'Accept'** you indicate that you accept these T&Cs and that you agree to abide by them.

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

SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

Issuers are required to register with us in order to use the Site by completing the followingRegistration 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 websitewww.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

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

1. PROHIBITED USES

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

· in any way that breaches any applicable local, national or international law or regulation;

· in any way which breaches or contravenes our content standards (see para 2 below);

· in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;

· to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or

· to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

· not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and

· not to access without authority, interfere with, damage or disrupt:

· any part of the Site;

· any equipment or network on which the Site is stored;

· any software used in the provision of the Site; or

· any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

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

Information must:

· be accurate; and

· comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

· infringe any copyright, database right, trade mark or other proprietary right of any other person;

· be likely to deceive any person; or

· be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

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

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

· immediate, temporary or permanent withdrawal of your right to use the Site;

· immediate, temporary or permanent removal of any Information uploaded by you to the Site;

· legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;

· disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or

· any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

· if you contact us, we may keep a record of that correspondence; and

· details of your visits to the Site and the resources that you access.

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

2. INFORMATION USE

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

· to ensure that content from the Site is presented in the most effective manner for your computer;

· to provide you with information, products or services that you request from us or which we feel may interest you; and

· to notify you about changes to our service.

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

· if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;

· in the case of any legitimate interest; and

· for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2024 Version

Belgium
BNP Paribas Fortis
Reporting Date: 31/3/2024
Cut-off Date: 31/3/2024

Index

A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR

CONTENT OF TAB A
1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. Compliance Art 14 CBD Check Table
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

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 Pandbrieven Programme
G.1.1.4	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/covederedbonds
G.1.1.5	Cut-off date	31/03/2024
OG.1.1.2	*Optional information e.g. Contact names*	
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 jursdiction (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

	1.General Information		Nominal (mn)
G.3.1.1	Total Cover Assets		3,581.92
G.3.1.2	Outstanding Covered Bonds		2,750.00
OG.3.1.1	*Cover Pool Size [NPV] (mn)*		3,434.66
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*		2,745.45
OG.3.1.3			
OG.3.1.4			

	2. Over-collateralisation (OC)	Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	25.25%	5.0%	ND1
G.3.2.3	Total OC (absolute value in mn)	831.9			
OG.3.2.1					
OG.3.2.2	*Optional information e.g. Asset Coverage Test (ACT)*		20.29%		
OG.3.2.3	*Optional information e.g. OC (NPV basis)*		25.10%		
OG.3.2.4					

	3. Cover Pool Composition		Nominal (mn)		% Cover Pool
G.3.3.1	Mortgages		3,581.92		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		155.77		4.1%
G.3.3.6		Total	3,757.7		100.0%
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					

	4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)		7.84	ND1		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		69.72	ND1	1.9%	
G.3.4.3	1 - 2 Y		122.72	ND1	3.4%	
G.3.4.4	2 - 3 Y		166.96	ND1	4.7%	
G.3.4.5	3 - 4 Y		217.64	ND1	6.1%	
G.3.4.6	4 - 5 Y		201.38	ND1	5.6%	
G.3.4.7	5 - 10 Y		1,754.49	ND1	49.0%	
G.3.4.8	10+ Y		1,049.00	ND1	29.3%	
G.3.4.9		Total	3,581.9	0	100.0%	0.0%
OG.3.4.1		o/w 0-1 day	1.50		0.0%	
OG.3.4.2		o/w 0-0.5y	22.48		0.6%	
OG.3.4.3		o/w 0.5-1 y	45.74		1.3%	
OG.3.4.4		o/w 1-1.5v	67.14		1.9%	
OG.3.4.5		o/w 1.5-2 y	55.58		1.6%	

	5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)		3.12	4.12		
G.3.5.2	Maturity (mn)					
	By buckets:					
G.3.5.3	0 - 1 Y		500.00	0.0	18.2%	0.0%
G.3.5.4	1 - 2 Y		500.00	500.0	18.2%	18.2%
G.3.5.5	2 - 3 Y		0.00	500.0	0.0%	18.2%
G.3.5.6	3 - 4 Y		750.00	0.0	27.3%	0.0%
G.3.5.7	4 - 5 Y		1,000.00	750.0	36.4%	27.3%
G.3.5.8	5 - 10 Y		0.00	1,000.0	0.0%	36.4%
G.3.5.9	10+ Y		0.00	0.0	0.0%	0.0%
G.3.5.10		Total	2,750.00	2,750.0	100.0%	100.0%
OG.3.5.1		o/w 0-1 dav	0.00		0.0%	0.0%
OG.3.5.2		o/w 0-0.5y	500.00		18.2%	0.0%
OG.3.5.3		o/w 0.5-1 y	0.00		0.0%	0.0%
OG.3.5.4		o/w 1-1.5y	0.00		0.0%	0.0%
OG.3.5.5		o/w 1.5-2 y	500.00		18.2%	0.0%
OG.3.5.6						
OG.3.5.7						
OG.3.5.8						
OG.3.5.9						
OG.3.5.10						

	6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		3,581.92	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	3,581.9	0.0	100.0%	0.0%
OG.3.6.1						
OG.3.6.2						
OG.3.6.3						
OG.3.6.4						
OG.3.6.5						
OG.3.6.6						

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.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	2,750.0	0.0	100.0%	0.0%
OG.3.7.1	o/w [If relevant, please specify]				
OG.3.7.2	o/w [If relevant, please specify]				
OG.3.7.3	o/w [If relevant, please specify]				
OG.3.7.4	o/w [If relevant, please specify]				
OG.3.7.5	o/w [If relevant, please specify]				
OG.3.7.6	o/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	Total	2,750.0	0.0	100.0%	0.0%
OG.3.8.1					
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	11.4%
G.3.9.3	Exposures to central banks	0.00	0.0%
G.3.9.4	Exposures to credit institutions	155.77	88.6%
G.3.9.5	Other	0.00	0.0%
G.3.9.6	Total	175.8	100.0%
OG.3.9.1	o/w EU gvts or quasi govts		0.0%
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts		0.0%
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts		0.0%
OG.3.9.4	o/w EU central banks		0.0%
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%
OG.3.9.7	o/w CQS1 credit institutions		0.0%
OG.3.9.8	o/w CQS2 credit institutions		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	
G.3.10.16	Total	20.0	100.0%
OG.3.10.1	o/w [If relevant, please specify]		0.0%
OG.3.10.2	o/w [If relevant, please specify]		0.0%
OG.3.10.3	o/w [If relevant, please specify]		0.0%
OG.3.10.4	o/w [If relevant, please specify]		0.0%
OG.3.10.5	o/w [If relevant, please specify]		0.0%
OG.3.10.6	o/w [If relevant, please specify]		0.0%
OG.3.10.7	o/w [If relevant, please specify]		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	o/w [If relevant, please specify]			
OG.3.11.2	o/w [If relevant, please specify]			
OG.3.11.3	o/w [If relevant, please specify]			
OG.3.11.4	o/w [If relevant, please specify]			
OG.3.11.5	o/w [If relevant, please specify]			
OG.3.11.6	o/w [If relevant, please specify]			
OG.3.11.7	o/w [If relevant, please specify]			

12. Bond List		
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131/

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	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		

14. Sustainable or other special purpose strategy

G.3.14.1	Is sustainability based on **sustainable assets not present in the cover pool**?
G.3.14.2	Who has provided Second Party Opinion
G.3.14.3	Further details on proceeds strategy
G.3.14.4	Is sustainability based on **sustainable collateral assets present in the cover pool**?
G.3.14.5	If yes. Further details are available in Tab F
G.3.14.6	Is sustainability based on **other criteria**?
G.3.14.7	If yes, please provide frurther 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:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Pandbrief Programme (bnpparibasfortis.com)
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets
G.4.1.5	(c) Type of cover assets:	52
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.9	(d) Currency risk - cover pool:	111
G.4.1.10	(d) Interest rate risk - covered bond:	163
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps
G.4.1.15	(d) Hedging Strategy	18 for Harmonised Glossary
G.4.1.16	(e) Maturity Structure - cover assets:	65
G.4.1.17	(e) Maturity Structure - covered bond:	88
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7
G.4.1.19	(f) Levels of OC:	44
G.4.1.20	(g) Percentage of loans in default:	179 for Mortgage Assets
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	155.77
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 Covereage Test (passe/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	Servicer
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			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	3,581.9		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	3,581.9		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%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	50,106.0		50,106
OM.7.2.1	*Optional information eg, Number of borrowers*	26,606.0		26,606
OM.7.2.2	*Optional information eg, Number of guarantors*			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	0.73%		0.73%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.4.1	European Union	100.0%	0.0%	100.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.0%		100.0%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.0%	0.0%	0.0%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	*o/w [If relevant, please specify]*			
OM.7.4.2	*o/w [If relevant, please specify]*			
OM.7.4.3	*o/w [If relevant, please specify]*			
OM.7.4.4	*o/w [If relevant, please specify]*			
OM.7.4.5	*o/w [If relevant, please specify]*			
OM.7.4.6	*o/w [If relevant, please specify]*			
OM.7.4.7	*o/w [If relevant, please specify]*			
OM.7.4.8	*o/w [If relevant, please specify]*			
OM.7.4.9	*o/w [If relevant, please specify]*			
OM.7.4.10	*o/w [If relevant, please specify]*			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.72%		16.72%	
M.7.5.2	Vlaams-Brabant	13.54%		13.54%	
M.7.5.3	Oost-Vlaanderen	14.85%		14.85%	
M.7.5.4	Brussels	10.27%		10.27%	
M.7.5.5	West-Vlaanderen	10.66%		10.66%	
M.7.5.6	Limburg	6.88%		6.88%	
M.7.5.7	Liège	7.85%		7.85%	
M.7.5.8	Hainaut	6.30%		6.30%	
M.7.5.9	Brabant Wallon	5.49%		5.49%	
M.7.5.10	Namur	4.23%		4.23%	
M.7.5.11	Luxembourg	3.04%		3.04%	
M.7.5.12	Other	0.18%		0.18%	

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.03%		92.03%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	7.97%		7.97%	
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	2.71%		2.71%	
M.7.7.2	Amortising	97.29%		97.29%	
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	4.34%		4.34%	
M.7.8.2	> 12 - ≤ 24 months	11.08%		11.08%	
M.7.8.3	> 24 - ≤ 36 months	20.63%		20.63%	
M.7.8.4	> 36 - ≤ 60 months	13.39%		13.39%	
M.7.8.5	> 60 months	50.56%		50.56%	
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)	71.49			
	By buckets (mn):				
M.7A.10.2	<=100K	1,513.54	38,223	42.3%	76.3%
M.7A.10.3	>100K and <=200K	1,248.52	9,059	34.9%	18.1%
M.7A.10.4	>200K and <=300K	483.17	2,016	13.5%	4.0%
M.7A.10.5	>300K and <=400K	182.50	537	5.1%	1.1%
M.7A.10.6	>400K	154.19	271	4.3%	0.5%
M.7A.10.26	Total	3,581.9	50,106	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	58.05%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	845.57	22,011	23.6%	43.9%
M.7A.11.3	>40 - <=50 %	449.03	6,082	12.5%	12.1%
M.7A.11.4	>50 - <=60 %	488.61	5,878	13.6%	11.7%
M.7A.11.5	>60 - <=70 %	553.96	5,811	15.5%	11.6%
M.7A.11.6	>70 - <=80 %	628.13	5,741	17.5%	11.5%
M.7A.11.7	>80 - <=90 %	453.40	3,368	12.7%	6.7%
M.7A.11.8	>90 - <=100 %	121.53	830	3.4%	1.7%
M.7A.11.9	>100%	41.69	385	1.2%	0.8%
M.7A.11.10	Total	3,581.9	50,106	100.0%	100.0%
OM.7A.11.1	o/w >100 - <=110 %	15.71	0	0.4%	0.0%
OM.7A.11.2	o/w >110 - <=120 %	3.39	0	0.1%	0.0%
OM.7A.11.3	o/w >120 - <=130 %	3.49	0	0.1%	0.0%
OM.7A.11.4	o/w >130 - <=140 %	4.40	0	0.1%	0.0%
OM.7A.11.5	o/w >140 - <=150 %	1.33	0	0.0%	0.0%
OM.7A.11.6	o/w >150 %	13.38	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 %	1,169.07	26,916	32.6%	53.7%
M.7A.12.3	>40 - <=50 %	509.77	6,245	14.2%	12.5%
M.7A.12.4	>50 - <=60 %	532.15	5,642	14.9%	11.3%
M.7A.12.5	>60 - <=70 %	469.83	4,484	13.1%	8.9%
M.7A.12.6	>70 - <=80 %	452.45	3,789	12.6%	7.6%
M.7A.12.7	>80 - <=90 %	318.35	2,147	8.9%	4.3%
M.7A.12.8	>90 - <=100 %	106.55	646	3.0%	1.3%
M.7A.12.9	>100%	23.76	237	0.7%	0.5%
M.7A.12.10	Total	3,581.9	50,106	100.0%	100.0%
OM.7A.12.1	o/w >100 - <=110 %	5.10		0.1%	0.0%
OM.7A.12.2	o/w >110 - <=120 %	3.81		0.1%	0.0%
OM.7A.12.3	o/w >120 - <=130 %	2.93		0.1%	0.0%
OM.7A.12.4	o/w >130 - <=140 %	1.78		0.0%	0.0%
OM.7A.12.5	o/w >140 - <=150 %	1.69		0.0%	0.0%
OM.7A.12.6	o/w >150 %	8.44		0.2%	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	81.80%
M.7A.13.2	Second home/Holiday houses	
M.7A.13.3	Buy-to-let/Non-owner occupied	
M.7A.13.4	Subsidised housing	
M.7A.13.5	Agricultural	
M.7A.13.6	Other	18.20%
OM.7A.13.1	o/w Private rental	
OM.7A.13.2	o/w Multi-family housing	
OM.7A.13.3	o/w Buildings under construction	
OM.7A.13.4	o/w Buildings land	
OM.7A.13.5	o/w [If relevant, please specify]	
OM.7A.13.6	o/w [If relevant, please specify]	
OM.7A.13.7	o/w [If relevant, please specify]	
OM.7A.13.8	o/w [If relevant, please specify]	
OM.7A.13.9	o/w [If relevant, please specify]	
OM.7A.13.10	o/w [If relevant, please specify]	

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%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					

18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					

19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					

20. CO2 emission - by dwelling type - *as per national availability*		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.0	0.0		
M.7A.20.10	Weighted Average				

C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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

Field Number	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	
OHG.2.1	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for	
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		

Field Number	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1	Confidential Information	ND4
OHG.3.2		
OHG.3.3		

Field Number	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date   31/03/2024

Contact Details:

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Asset Based Solutions (cover pool and management)

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Remark

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

BNP PARIBAS FORTIS Residential Mortgage Pandbrieven Program

Covered Bond Emmission

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	0.48	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2025	3.98	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2024	1.51	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2024	4.59	30/10/2029
		2,750,000,000									

Totals

Total Outstanding (in EUR):	2,750,000,000
Current Weighted Averag	1.81 %
Weighted Average Remaining Average Life*	3.12

* At Reporting Date until Maturity Date

BNP PARIBAS FORTIS Residential Mortgage Pandbrieven Programme

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Parisbas 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	3,581,921,334	(II)
Nominal Balance Public Finance Exposures	20,000,000	(III)
Nominal Balance Financial Institution Exposures	155,767,762	(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)	2,907,176,051	(V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.72%		*Limit*
> > > Cover Test Royal Decree Art 5 Paraf 1	**Passed**		*85%*

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	18,731,739	(VI)	
Value of Financial Institution Exposures (definition Royal Decree)	155,767,762	(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)	2,907,176,051		
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIBis]/I	112.06%		*Limit*
> > > Cover Test Royal Decree Art 5 Paraf 2	**Passed**		*105%*

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	522,033,584	(VIII)
Total Interest Proceeds Residential Mortgage Loans	522,033,584	
Total Interest Proceeds Public Finance Exposures	0	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	3,081,675,552	(IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,907,176,051	
Total Principal Proceeds Public Finance Exposures	18,731,739	
Total Principal Proceeds Financial Institution Exposures	155,767,762	
Impact Derivatives	0	
Interest Requirement Covered Bonds	222,500,000	(X)
Costs, Fees and expenses Covered Bonds	23,371,752	(XI)
Principal Requirement Covered Bonds	2,750,000,000	(XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	607,837,384	
> > > Cover Test Royal Decree Art 5 paraf 3	**Passed**	

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	356,636,637	(XIII)
Cumulative Cash Outflow Next 180 Days	-6,253,672	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	350,382,965	
> > > Liquidity Test Royal Decree Art 7 paraf 1	**Passed**	
MtM Liquid Bonds	17,574,615	(XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	17,574,615	(XVII)

Residential Mortgage Pandbrieven Programme

Portfolio Cut-off D 31/03/2024　　**(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	3,581,921,334
Principal Redemptions between Cut-off Date and Maturity	3,581,921,334
Interest Payments between Cut-off Date and Maturity Date	522,033,584
Number of borrowers	26,606
Number of loans	50,106
Average Outstanding Balance per borrower	134,628
Average Outstanding Balance per loan	71,487
Weighted average Current Loan to Current Value	51.77%
Weighted average Current Loan to Original Value	58.05%
Weighted average seasoning (in Years)	4.57
Weighted average remaining maturity (in years, at 0% CPR)	14.92
Weighted average initial maturity (in years, at 0% CPR)	19.49
Percentage of Fixed Rate Loans	92.03%
Percentage of Variable Rate Loans	7.97%
Weighted average interest rate	1.80%
Weighted average interest rate Fixed Rate Loans	1.77%
Weighted average interest rate Variable Rate Loans	2.12%
Weighted Remaining average life (in years, at 0% CPR)	7.84
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.20
% Construction Loans	0.01%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	155,767,762

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	BGB 1 22/06/2026	BGB 0.8 22/06/2028	BGB 0.1 22/06/2030	BGB 0 22/10/2031
Currency	EUR	EUR	EUR	EUR
Nominal Amount	2,000,000	6,000,000	7,000,000	5,000,000
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 Ratin	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

3,531,733　　EUR

Straticifation Tables

Portfolio Cut-off Da   31/03/2024

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	598,768,832.97	16.72 %	8,065	16.10 %
Oost-Vlaanderen	531,887,612.58	14.85 %	7,833	15.63 %
Vlaams-Brabant	485,076,255.55	13.54 %	6,404	12.78 %
West-Vlaanderen	381,837,005.38	10.66 %	6,222	12.42 %
Brussels	368,036,335.26	10.27 %	3,823	7.63 %
Liège	281,317,044.10	7.85 %	4,180	8.34 %
Limburg	246,308,056.81	6.88 %	3,951	7.89 %
Hainaut	225,748,393.46	6.30 %	3,493	6.97 %
Brabant Wallon	196,505,132.35	5.49 %	2,399	4.79 %
Namur	151,391,951.19	4.23 %	2,182	4.35 %
Luxembourg	108,747,263.70	3.04 %	1,475	2.94 %
Other	6,297,450.88	0.18 %	79	0.16 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	155,505,160.28	4.34 %	1,139	2.27 %
>1 and <=2	396,858,915.56	11.08 %	3,316	6.62 %
>2 and <=3	739,023,985.96	20.63 %	6,968	13.91 %
>3 and <=4	479,109,978.86	13.38 %	5,086	10.15 %
>4 and <=5	445,652,098.95	12.44 %	5,772	11.52 %
>5 and <=6	225,316,723.90	6.29 %	3,243	6.47 %
>6 and <=7	245,484,922.72	6.85 %	4,145	8.27 %
>7 and <=8	549,093,719.43	15.33 %	11,182	22.32 %
>8 and <=9	268,106,745.30	7.48 %	6,480	12.93 %
>9 and <=10	49,999,113.97	1.40 %	1,778	3.55 %
>10 and <=11	4,320,250.40	0.12 %	136	0.27 %
>11 and <=12	2,064,452.20	0.06 %	69	0.14 %
>12 and <=13	2,518,382.22	0.07 %	140	0.28 %
>13 and <=14	5,854,679.74	0.16 %	236	0.47 %
>14 and <=15	8,175,956.97	0.23 %	202	0.40 %
>15 and <=16	1,146,024.69	0.03 %	43	0.09 %
>16 and <=17	242,665.74	0.01 %	11	0.02 %
>17 and <=18	388,685.69	0.01 %	16	0.03 %
>18 and <=19	1,636,909.84	0.05 %	76	0.15 %
>19 and <=20	933,524.70	0.03 %	49	0.10 %
>20 and <=21	199,307.46	0.01 %	11	0.02 %
>21 and <=22	264,131.84	0.01 %	4	0.01 %
>22 and <=23	1,067.82	0.00 %	1	0.00 %
>23 and <=24	23,929.99	0.00 %	3	0.01 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	85,000.00	0.00 %	157	0.31 %
<=1	22,484,476.63	0.63 %	1,555	3.10 %
>1 and <=2	45,785,051.44	1.28 %	2,899	5.79 %
>2 and <=3	72,592,528.88	2.03 %	3,387	6.76 %
>3 and <=4	57,027,824.09	1.59 %	2,032	4.06 %
>4 and <=5	71,436,677.52	1.99 %	2,087	4.17 %
>5 and <=6	97,045,318.73	2.71 %	2,452	4.89 %
>6 and <=7	94,044,080.33	2.63 %	2,080	4.15 %
>7 and <=8	133,709,622.03	3.73 %	2,489	4.97 %
>8 and <=9	104,196,611.56	2.91 %	1,768	3.53 %
>9 and <=10	101,987,961.48	2.85 %	1,646	3.29 %
>10 and <=11	158,466,748.14	4.42 %	2,441	4.87 %
>11 and <=12	161,674,867.95	4.51 %	2,217	4.42 %
>12 and <=13	222,724,606.16	6.22 %	2,797	5.58 %
>13 and <=14	155,299,411.91	4.34 %	1,788	3.57 %
>14 and <=15	125,395,955.39	3.50 %	1,450	2.89 %
>15 and <=16	192,762,561.73	5.38 %	2,213	4.42 %
>16 and <=17	221,545,593.14	6.19 %	2,365	4.72 %
>17 and <=18	354,661,097.83	9.90 %	3,399	6.78 %
>18 and <=19	167,299,557.09	4.67 %	1,511	3.02 %
>19 and <=20	105,175,757.92	2.94 %	969	1.93 %
>20 and <=21	156,437,860.44	4.37 %	1,377	2.75 %
>21 and <=22	207,160,025.26	5.78 %	1,518	3.03 %
>22 and <=23	276,776,340.93	7.73 %	1,836	3.66 %
>23 and <=24	145,048,286.78	4.05 %	916	1.83 %
>24 and <=25	86,285,805.69	2.41 %	483	0.96 %
>25 and <=26	1,186,261.80	0.03 %	13	0.03 %
>26 and <=27	5,717,178.38	0.16 %	39	0.08 %
>27 and <=28	26,981,652.77	0.75 %	160	0.32 %
>28 and <=29	9,758,042.28	0.27 %	57	0.11 %
>29 and <=30	1,168,569.95	0.03 %	5	0.01 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,832.79	0.00 %	1	0.00 %
>1 and <=2	4,196,995.33	0.12 %	28	0.06 %
>2 and <=3	5,167,201.79	0.14 %	51	0.10 %
>3 and <=4	3,444,549.21	0.10 %	55	0.11 %
>4 and <=5	30,740,239.33	0.86 %	268	0.53 %
>5 and <=6	3,459,901.77	0.10 %	116	0.23 %
>6 and <=7	5,922,372.21	0.17 %	192	0.38 %
>7 and <=8	6,791,379.81	0.19 %	392	0.78 %
>8 and <=9	13,921,083.50	0.39 %	760	1.52 %
>9 and <=10	236,038,292.80	6.59 %	9,006	17.97 %
>10 and <=11	26,944,865.06	0.75 %	1,553	3.10 %
>11 and <=12	48,689,144.99	1.36 %	1,213	2.42 %
>12 and <=13	158,327,846.81	4.42 %	3,609	7.20 %
>13 and <=14	25,313,614.12	0.71 %	508	1.01 %
>14 and <=15	412,806,314.47	11.52 %	6,717	13.41 %
>15 and <=16	34,840,044.82	0.97 %	514	1.03 %
>16 and <=17	50,426,439.32	1.41 %	689	1.38 %
>17 and <=18	209,951,664.93	5.86 %	2,759	5.51 %
>18 and <=19	32,047,669.36	0.89 %	438	0.87 %
>19 and <=20	922,638,641.19	25.76 %	10,005	19.97 %
>20 and <=21	54,679,357.13	1.53 %	632	1.26 %
>21 and <=22	26,894,505.58	0.75 %	302	0.60 %
>22 and <=23	38,023,807.32	1.06 %	405	0.81 %
>23 and <=24	18,603,491.01	0.52 %	224	0.45 %
>24 and <=25	1,088,382,195.20	30.39 %	8,593	17.15 %
>25 and <=26	61,701,071.01	1.72 %	581	1.16 %
>26 and <=27	3,695,928.17	0.10 %	31	0.06 %
>27 and <=28	1,124,314.85	0.03 %	8	0.02 %
>28 and <=29	12,279,828.82	0.34 %	78	0.16 %
>29 and <=30	43,189,094.00	1.21 %	356	0.71 %
>30 and <=31	1,355,359.91	0.04 %	15	0.03 %
>39 and <=40	214,536.13	0.01 %	4	0.01 %
>31 and <=32	107,751.49	0.00 %	3	0.01 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	23,929.99	0.00 %	3	0.01 %
2001	1,067.82	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	176,909.37	0.00 %	6	0.01 %
2004	449,863.88	0.01 %	34	0.07 %
2005	1,702,999.59	0.05 %	84	0.17 %
2006	842,786.69	0.02 %	30	0.06 %
2007	213,650.42	0.01 %	9	0.02 %
2008	867,144.29	0.02 %	25	0.05 %
2009	5,509,628.22	0.15 %	155	0.31 %
2010	7,791,515.08	0.22 %	265	0.53 %
2011	3,392,395.45	0.09 %	170	0.34 %
2012	1,775,751.01	0.05 %	62	0.12 %
2013	3,798,482.96	0.11 %	116	0.23 %
2014	26,327,146.37	0.74 %	894	1.78 %
2015	271,091,282.09	7.57 %	6,673	13.32 %
2016	459,534,357.11	12.83 %	10,031	20.02 %
2017	275,937,592.08	7.70 %	4,759	9.50 %
2018	251,434,529.92	7.02 %	3,604	7.19 %
2019	442,667,033.91	12.36 %	5,942	11.86 %
2020	371,163,111.14	10.36 %	4,064	8.11 %
2021	771,072,895.30	21.53 %	7,480	14.93 %
2022	481,828,489.06	13.45 %	4,158	8.30 %
2023	204,066,939.69	5.70 %	1,538	3.07 %
2024	1,832.79	0.00 %	1	0.00 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	546,287,986.30	15.25 %	13,110	49.27 %
>100 and <=200	1,083,100,135.37	30.24 %	7,422	27.90 %
>200 and <=300	910,665,506.35	25.42 %	3,743	14.07 %
>300 and <=400	477,839,210.04	13.34 %	1,401	5.27 %
>400	564,028,496.17	15.75 %	930	3.50 %
	3,581,921,334.23	**100.00 %**	**26,606**	**100.00 %**

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,410,054.57	0.04 %	28	0.06 %
0.5 - 1%	173,565,564.45	4.85 %	1,755	3.50 %
1 - 1.5%	1,121,929,929.62	31.32 %	13,578	27.10 %
1.5 - 2%	1,559,683,181.89	43.54 %	25,651	51.19 %
2 - 2.5%	284,144,480.69	7.93 %	3,976	7.94 %
2.5 - 3%	163,757,073.74	4.57 %	2,109	4.21 %
3 - 3.5%	155,225,718.11	4.33 %	1,308	2.61 %
3.5 - 4%	79,575,559.84	2.22 %	821	1.64 %
4 - 4.5%	23,688,023.66	0.66 %	329	0.66 %
4.5 - 5%	5,500,367.40	0.15 %	150	0.30 %
5 - 5.5%	5,823,919.16	0.16 %	153	0.31 %
5.5 - 6%	4,025,708.44	0.11 %	129	0.26 %
6 - 6.5%	2,828,182.01	0.08 %	84	0.17 %
6.5 - 7%	594,894.88	0.02 %	27	0.05 %
7 - 7.5%	168,675.77	0.00 %	8	0.02 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	3,296,527,069.54	92.03 %	47,168	94.14 %
Variable	1,536,788.01	0.04 %	77	0.15 %
Variable With Cap	283,857,476.68	7.92 %	2,861	5.71 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	88,355,479.28	2.47 %	1,011	2.02 %
2025	17,807,923.33	0.50 %	265	0.53 %
2026	15,980,357.34	0.45 %	173	0.35 %
2027	12,428,294.66	0.35 %	127	0.25 %
2028	24,788,860.43	0.69 %	247	0.49 %
2029	14,227,556.56	0.40 %	151	0.30 %
2030	147,608.34	0.00 %	5	0.01 %
2031	37,772,903.87	1.05 %	238	0.47 %
2032	24,158,519.05	0.67 %	141	0.28 %
2033	3,695,323.92	0.10 %	45	0.09 %
2034	23,250,946.61	0.65 %	259	0.52 %
2035	5,496,209.66	0.15 %	40	0.08 %
2036	7,039,378.74	0.20 %	53	0.11 %
2037	1,171,226.66	0.03 %	12	0.02 %
2038	67,384.00	0.00 %	1	0.00 %
Fixed To Maturity	3,305,533,361.78	92.28 %	47,338	94.48 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	3,581,921,334.23	100.00 %	50,106	100.00 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	3,450,163,899.15	96.32 %	48,576	96.95 %
Interest only	96,932,327.50	2.71 %	655	1.31 %
Linear	34,825,107.58	0.97 %	875	1.75 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	139,219,121.96	3.89 %	8,423	16.81 %
11-20%	247,884,310.24	6.92 %	6,275	12.52 %
21-30%	344,193,192.05	9.61 %	6,087	12.15 %
31-40%	437,775,281.33	12.22 %	6,131	12.24 %
41-50%	509,772,101.14	14.23 %	6,245	12.46 %
51-60%	532,154,434.99	14.86 %	5,642	11.26 %
61-70%	469,827,684.82	13.12 %	4,484	8.95 %
71-80%	452,447,371.60	12.63 %	3,789	7.56 %
81-90%	318,346,561.79	8.89 %	2,147	4.28 %
91-100%	106,545,321.74	2.97 %	646	1.29 %
101-110%	5,097,406.16	0.14 %	55	0.11 %
111-120%	3,813,512.38	0.11 %	33	0.07 %
>120%	14,845,034.03	0.41 %	149	0.30 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	73,478,486.39	2.05 %	5,715	11.41 %
11-20%	168,500,666.19	4.70 %	5,295	10.57 %
21-30%	252,115,524.89	7.04 %	5,346	10.67 %
31-40%	351,473,207.31	9.81 %	5,655	11.29 %
41-50%	449,028,415.61	12.54 %	6,082	12.14 %
51-60%	488,607,905.64	13.64 %	5,878	11.73 %
61-70%	553,964,702.77	15.47 %	5,811	11.60 %
71-80%	628,132,539.40	17.54 %	5,741	11.46 %
81-90%	453,395,597.16	12.66 %	3,368	6.72 %
91-100%	121,531,792.30	3.39 %	830	1.66 %
101-110%	15,708,467.41	0.44 %	152	0.30 %
111-120%	3,386,944.24	0.09 %	34	0.07 %
>120%	22,597,084.92	0.63 %	199	0.40 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	35,989,731.13	1.00 %	3,851	7.69 %
21-40%	99,626,954.16	2.78 %	4,388	8.76 %
41-60%	209,831,833.48	5.86 %	4,994	9.97 %
61-80%	421,522,682.82	11.77 %	6,106	12.19 %
81-100%	536,522,832.92	14.98 %	5,838	11.65 %
101-120%	140,145,373.62	3.91 %	2,476	4.94 %
121-140%	159,438,708.12	4.45 %	2,642	5.27 %
141-160%	181,802,361.61	5.08 %	2,562	5.11 %
161-180%	239,913,421.26	6.70 %	2,762	5.51 %
181-200%	335,109,156.69	9.36 %	3,126	6.24 %
201-300%	560,741,340.27	15.65 %	6,086	12.15 %
301-400%	256,864,880.70	7.17 %	2,290	4.57 %
401-500%	121,131,061.17	3.38 %	1,054	2.10 %
>500%	283,280,996.28	7.91 %	1,931	3.85 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	69,723,235.43	1.95 %	4,641	9.26 %
>1 and <=2	122,723,964.19	3.43 %	5,170	10.32 %
>2 and <=3	166,963,693.69	4.66 %	4,608	9.20 %
>3 and <=4	217,644,377.13	6.08 %	4,420	8.82 %
>4 and <=5	201,377,416.15	5.62 %	3,350	6.69 %
>5 and <=6	302,851,836.23	8.46 %	4,475	8.93 %
>6 and <=7	333,268,362.89	9.30 %	4,202	8.39 %
>7 and <=8	298,433,510.66	8.33 %	3,360	6.71 %
>8 and <=9	456,064,230.80	12.73 %	4,788	9.56 %
>9 and <=10	363,867,561.79	10.16 %	3,467	6.92 %
>10 and <=11	280,486,894.55	7.83 %	2,521	5.03 %
>11 and <=12	464,779,558.48	12.98 %	3,223	6.43 %
>12 and <=13	139,346,429.84	3.89 %	913	1.82 %
>13 and <=14	120,036,233.00	3.35 %	699	1.40 %
>14 and <=15	15,933,046.31	0.44 %	95	0.19 %
>15 and <=16	18,890,508.46	0.53 %	121	0.24 %
>16 and <=17	8,780,793.68	0.25 %	49	0.10 %
>17 and <=18	749,680.95	0.02 %	4	0.01 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	3,305,533,361.78	92.28 %	47,338	94.48 %
>=0 and <=1	108,106,562.72	3.02 %	1,309	2.61 %
>1 and <=2	28,322,133.93	0.79 %	287	0.57 %
>2 and <=3	37,232,383.29	1.04 %	382	0.76 %
>3 and <=4	45,735,047.05	1.28 %	288	0.57 %
>4 and <=5	20,066,929.76	0.56 %	138	0.28 %
>5 and <=6	28,646,926.30	0.80 %	298	0.59 %
>7 and <=8	451,064.94	0.01 %	3	0.01 %
>6 and <=7	7,826,924.46	0.22 %	63	0.13 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	9,696,637,599.63	81.80 %	25,557	80.49 %
Other/No data	2,157,508,738.29	18.20 %	6,193	19.51 %
	11,854,146,337.92	**100.00 %**	**31,750**	**100.00 %**

18. IFRS9 Norms

	In EUR	In %	In number of loans	In %
Phase 1	3,238,161,872.00	90.40 %	46,195	92.19 %
Phase 2	343,438,372.59	9.59 %	3,744	7.47 %
Phase 3	321,089.64	0.01 %	6	0.01 %
Other/No data	0.00	0.00 %	161	0.32 %
	3,581,921,334.23	**100.00 %**	**50,106**	**100.00 %**

![BNP PARIBAS FORTIS logo] **Residential Mortgage Pandbrieven Programme**

Straticifation Tables

Portfolio Cut-off Date   31/03/2024

1. Geographic distribution

Oost-Vlaanderen (15%)
Antwerpen (17%)
Other (0%)
Luxembourg (3%)
Namur (4%)
Brabant Wallon (5%)
Hainaut (6%)
Limburg (7%)
Liège (8%)
Brussels (10%)
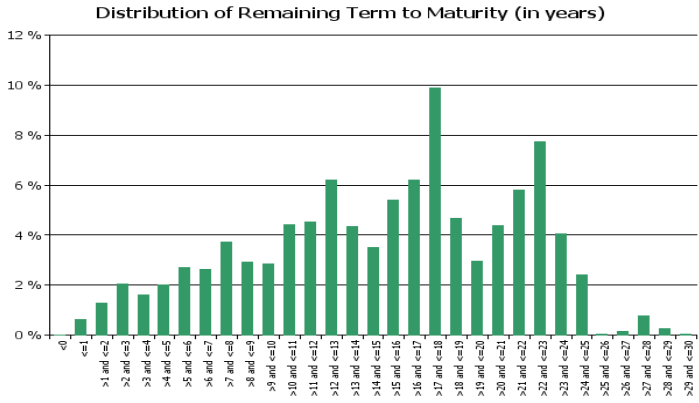West-Vlaanderen (11%)
Vlaams-Brabant (14%)
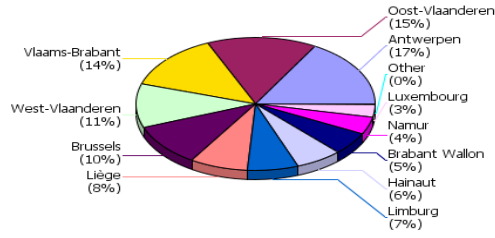
2. Seasoning

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)
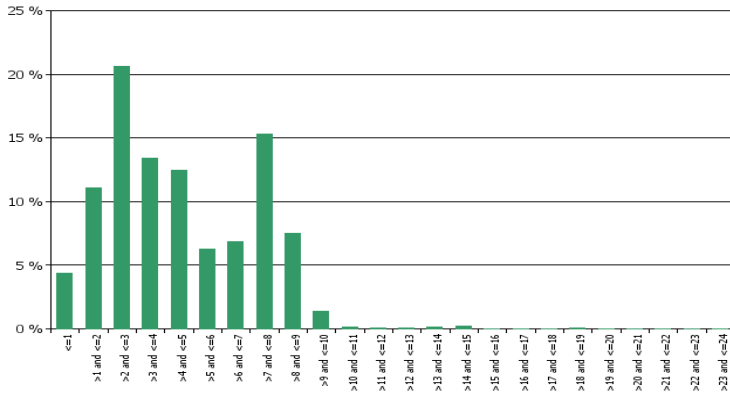
5. Origination Year
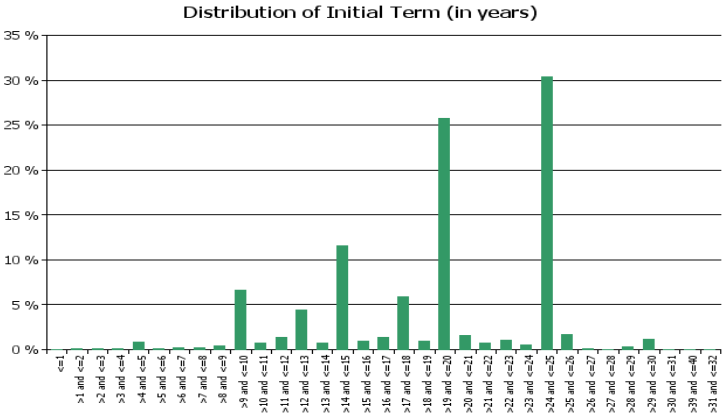
Distribution Origination Year

6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower

In % of the Portfolio Amount   In % Number Of Borrowers
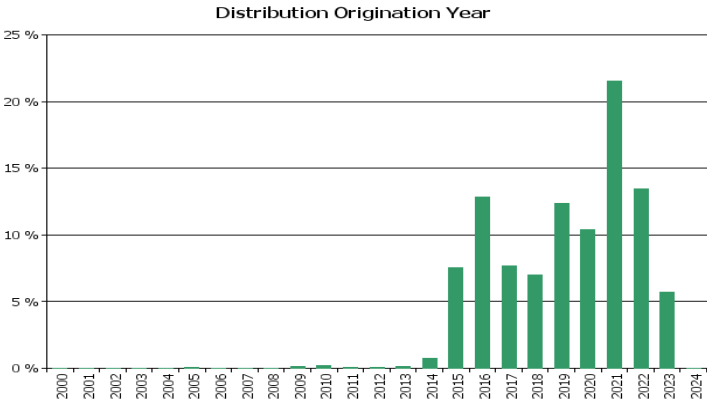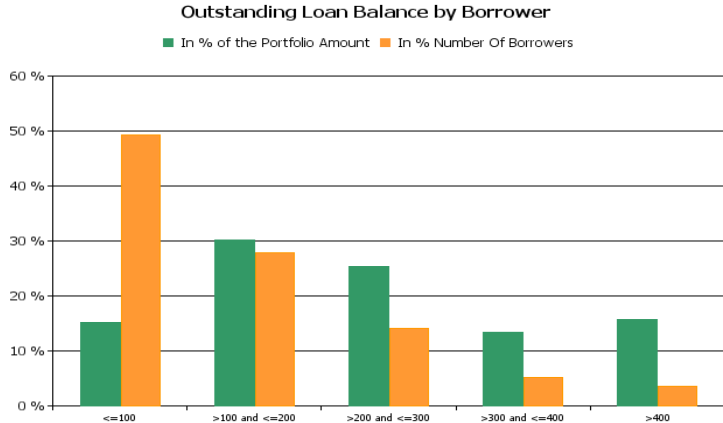
7. Interest Rate

Distribution per Interest Rate

8. Interest Rate Type

Distribution per Interest Type

Fixed (92%)

Variable With Cap (8%)

Variable (0%)
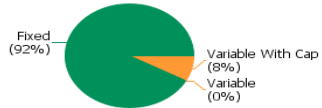
9. Next Reset Date

Next Reset Date

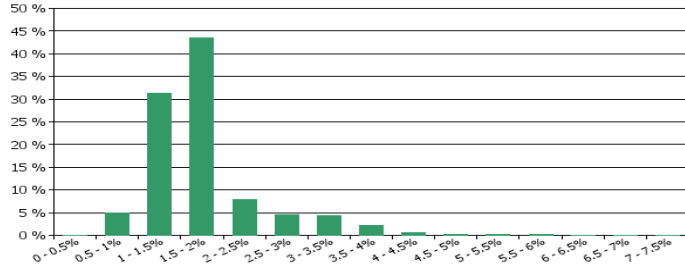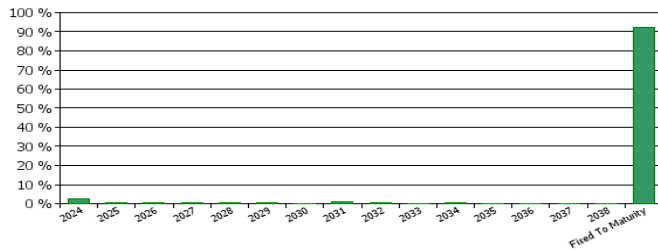**10. Interest Payment Frequency**

Distribution per Interest Payment Frequency

Monthly (100 %)
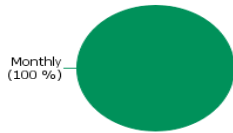
11. Repayment Type

Distribution per Repayment Type

Annuity (96,32 %)

Linear (0,97 %)

Interest only (2,71 %)
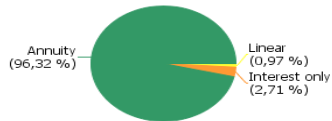
12. Current Loan to Current Value (LTV)

Current LTV Distribution
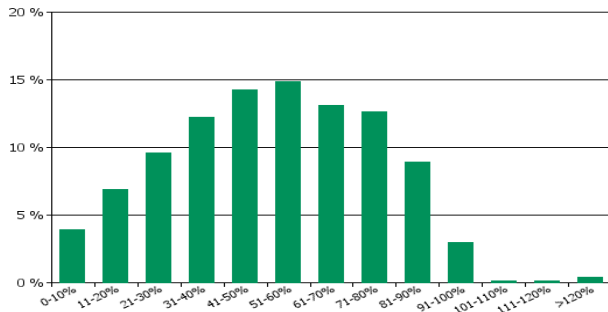
13. Current Loan to Original Value (LTOV)
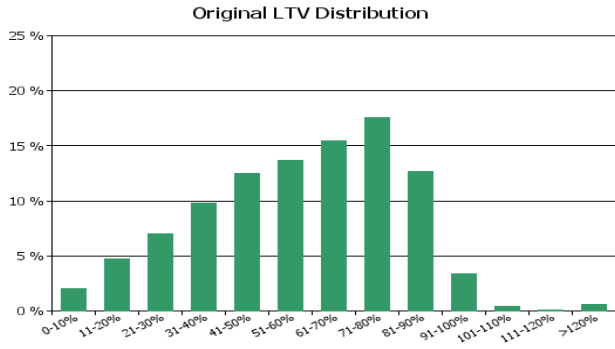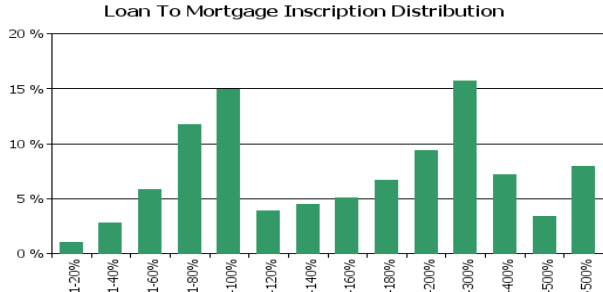
Original LTV Distribution

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)
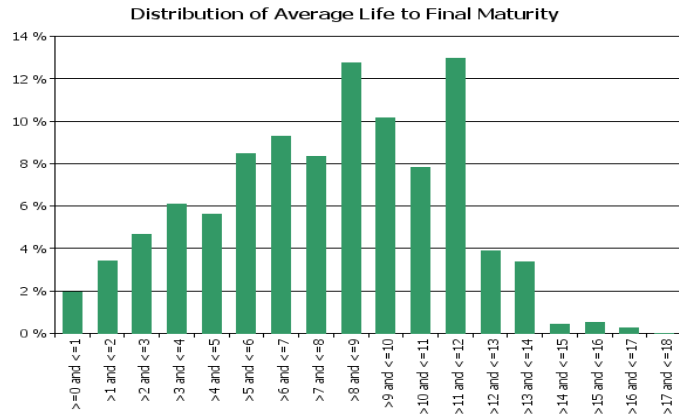
Distribution of Average Life To Interest Reset Date
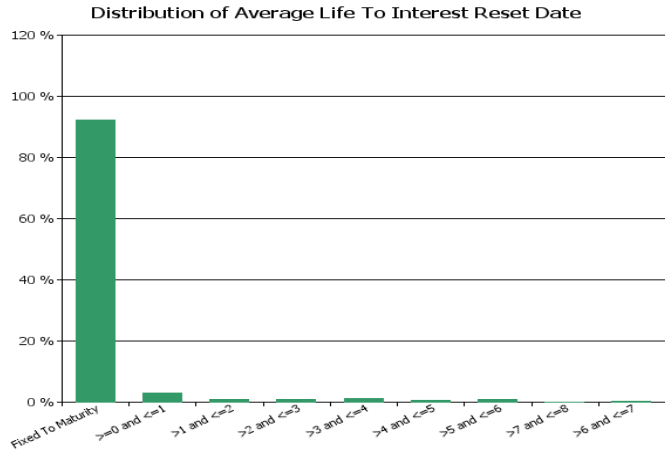
17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type

Owner-occupied
(82%)

Other/No data
(18%)
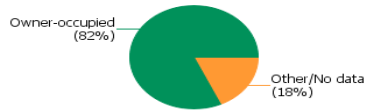
18. IFRS9 Norms

Distribution per IFRS9 Norm

Phase 1
(90%)

Phase 3
(0%)

Phase 2
(10%)

Residential Mortgage Pandbrieven Programme
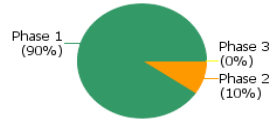
Cover Pool Performance

<u>Portfolio Cut-off Date</u>   31/03/2024

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	3,573,544,447.84	99.77 %	50,030	99.85 %
0 - 30 Days	5,708,060.20	0.16 %	53	0.11 %
30 - 60 Days	1,567,725.80	0.04 %	15	0.03 %
60 - 90 Days	941,311.15	0.03 %	7	0.01 %
> 90 Days	159,789.24	0.00 %	1	0.00 %
Total	**3,581,921,334.23**	**100.00 %**	**50,106**	**100.00 %**

Delinquency Outstanding in Euro

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Residential Mortgage Pandbrieven Progra[mme]
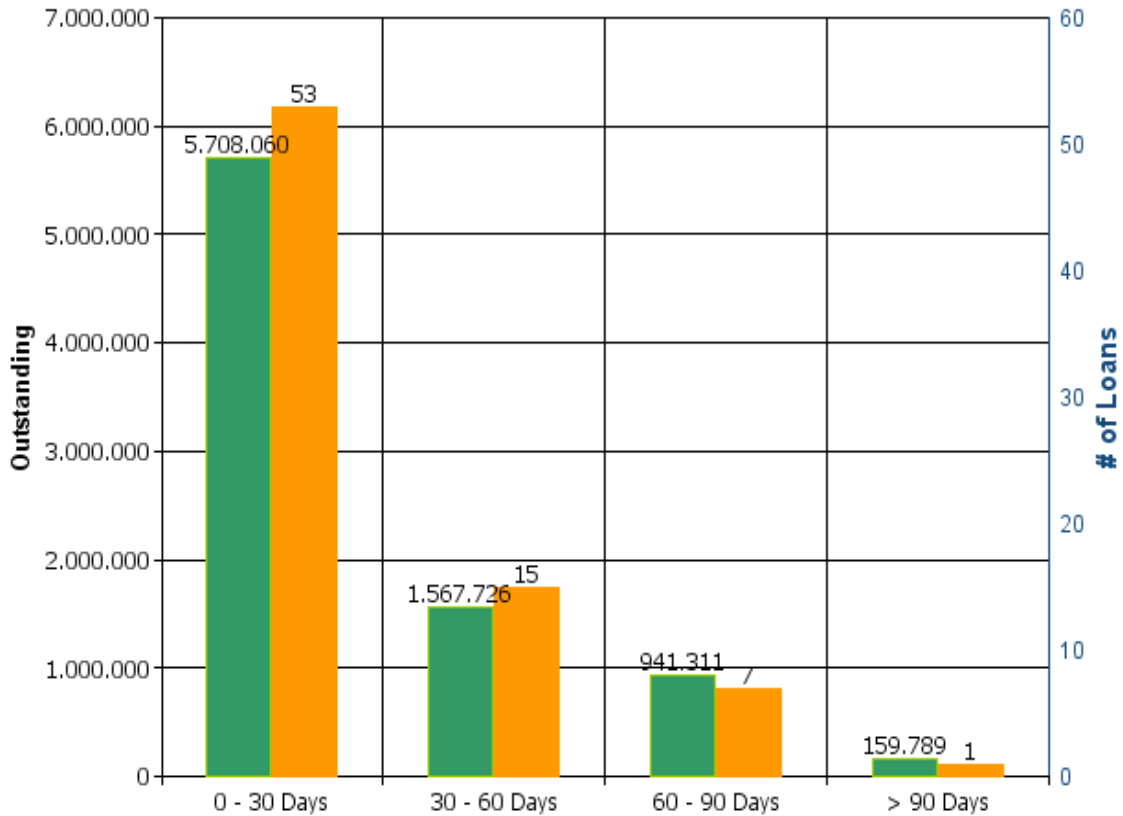
Amortisation

Portfolio Cut-off Da[te]: Mar/2024

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/04/2024	1	2,750,000,000	3,556,068,705	3,550,037,350	3,541,008,874	3,526,010,772
01/05/2024	2	2,750,000,000	3,530,740,874	3,518,966,923	3,501,378,373	3,472,256,087
01/06/2024	3	2,750,000,000	3,505,885,284	3,488,267,808	3,462,005,656	3,418,669,329
01/07/2024	4	2,750,000,000	3,480,545,210	3,457,370,788	3,422,895,801	3,366,193,559
01/08/2024	5	2,750,000,000	3,455,955,414	3,427,122,189	3,384,319,857	3,314,159,667
01/09/2024	6	2,250,000,000	3,429,635,317	3,395,253,298	3,344,322,000	3,261,119,633
01/10/2024	7	2,250,000,000	3,403,879,482	3,364,224,524	3,305,602,633	3,210,150,357
01/11/2024	8	2,250,000,000	3,379,300,908	3,334,267,516	3,267,835,660	3,160,032,549
01/12/2024	9	2,250,000,000	3,354,147,987	3,304,017,636	3,230,218,428	3,110,851,801
01/01/2025	10	2,250,000,000	3,328,947,897	3,273,632,425	3,192,372,347	3,061,382,473
01/02/2025	11	2,250,000,000	3,304,628,510	3,244,205,380	3,155,629,879	3,013,330,243
01/03/2025	12	2,250,000,000	3,280,490,743	3,215,574,933	3,120,595,444	2,968,473,335
01/04/2025	13	2,250,000,000	3,255,439,341	3,185,607,054	3,083,650,383	2,920,905,016
01/05/2025	14	2,250,000,000	3,231,889,306	3,157,371,139	3,048,795,751	2,876,051,879
01/06/2025	15	2,250,000,000	3,207,408,245	3,128,139,971	3,012,887,851	2,830,140,335
01/07/2025	16	2,250,000,000	3,182,844,556	3,099,088,124	2,977,559,727	2,785,489,783
01/08/2025	17	2,250,000,000	3,158,142,812	3,069,820,916	2,941,939,177	2,740,510,039
01/09/2025	18	2,250,000,000	3,133,660,544	3,040,857,048	2,906,770,513	2,696,280,515
01/10/2025	19	1,750,000,000	3,109,202,174	3,012,170,688	2,872,262,227	2,653,349,735
01/11/2025	20	1,750,000,000	3,083,982,768	2,982,670,900	2,836,899,423	2,609,582,127
01/12/2025	21	1,750,000,000	3,060,810,624	2,955,400,992	2,804,043,741	2,568,785,835
01/01/2026	22	1,750,000,000	3,037,083,947	2,927,517,703	2,770,524,480	2,527,328,677
01/02/2026	23	1,750,000,000	3,013,910,661	2,900,253,019	2,737,741,520	2,486,845,446
01/03/2026	24	1,750,000,000	2,990,077,128	2,872,910,037	2,705,700,349	2,448,336,245
01/04/2026	25	1,750,000,000	2,966,561,163	2,845,481,207	2,673,052,481	2,408,548,906
01/05/2026	26	1,750,000,000	2,943,135,766	2,818,378,204	2,641,075,417	2,369,981,031
01/06/2026	27	1,750,000,000	2,918,402,171	2,789,953,044	2,607,789,414	2,330,200,037
01/07/2026	28	1,750,000,000	2,894,913,068	2,762,955,189	2,576,197,964	2,292,535,149
01/08/2026	29	1,750,000,000	2,872,464,340	2,736,879,897	2,545,395,218	2,255,530,030
01/09/2026	30	1,750,000,000	2,849,009,778	2,709,928,376	2,513,919,633	2,218,203,565
01/10/2026	31	1,750,000,000	2,825,455,416	2,683,112,557	2,482,917,196	2,181,867,278
01/11/2026	32	1,750,000,000	2,803,375,785	2,657,630,075	2,453,081,444	2,146,518,716
01/12/2026	33	1,750,000,000	2,779,309,121	2,630,489,819	2,422,054,046	2,110,681,121
01/01/2027	34	1,750,000,000	2,756,799,596	2,604,760,204	2,392,263,673	2,075,890,593
01/02/2027	35	1,750,000,000	2,734,649,159	2,579,449,010	2,362,992,470	2,041,805,515
01/03/2027	36	1,750,000,000	2,713,112,407	2,555,213,781	2,335,413,292	2,010,253,347
01/04/2027	37	1,750,000,000	2,691,394,130	2,530,460,332	2,306,907,246	1,977,305,611
01/05/2027	38	1,750,000,000	2,669,830,035	2,506,065,441	2,279,044,338	1,945,416,180
01/06/2027	39	1,750,000,000	2,646,829,608	2,480,261,981	2,249,841,979	1,912,354,423
01/07/2027	40	1,750,000,000	2,625,864,751	2,456,577,591	2,222,873,318	1,881,686,049
01/08/2027	41	1,750,000,000	2,605,025,362	2,432,948,228	2,195,893,065	1,850,973,747
01/09/2027	42	1,750,000,000	2,583,989,527	2,409,208,794	2,168,936,575	1,820,507,799
01/10/2027	43	1,750,000,000	2,562,752,092	2,385,485,868	2,142,293,786	1,790,774,093
01/11/2027	44	1,750,000,000	2,541,363,872	2,361,564,881	2,115,417,801	1,760,818,324
01/12/2027	45	1,750,000,000	2,520,173,889	2,338,030,100	2,089,181,341	1,731,851,365
01/01/2028	46	1,750,000,000	2,499,268,981	2,314,703,501	2,063,077,305	1,702,968,438
01/02/2028	47	1,750,000,000	2,478,680,779	2,291,742,124	2,037,417,225	1,674,664,023
01/03/2028	48	1,000,000,000	2,457,744,301	2,268,778,970	2,012,203,294	1,647,385,048
01/04/2028	49	1,000,000,000	2,437,416,507	2,246,197,902	1,987,109,400	1,619,950,192
01/05/2028	50	1,000,000,000	2,417,027,274	2,223,752,149	1,962,410,725	1,593,257,150
01/06/2028	51	1,000,000,000	2,396,370,335	2,201,007,607	1,937,399,415	1,566,288,471
01/07/2028	52	1,000,000,000	2,375,989,724	2,178,706,490	1,913,049,093	1,540,262,655
01/08/2028	53	1,000,000,000	2,356,194,599	2,156,890,533	1,889,076,673	1,514,519,520
01/09/2028	54	1,000,000,000	2,336,287,120	2,135,039,635	1,865,183,288	1,489,029,923
01/10/2028	55	0	2,316,703,064	2,113,667,456	1,841,967,664	1,464,468,365
01/11/2028	56		2,295,744,424	2,090,993,124	1,817,573,737	1,438,953,140
01/12/2028	57		2,276,147,670	2,069,741,279	1,794,672,725	1,414,998,432
01/01/2029	58		2,256,593,053	2,048,479,645	1,771,719,426	1,390,984,411
01/02/2029	59		2,236,872,323	2,027,133,641	1,748,798,484	1,367,173,725
01/03/2029	60		2,217,663,280	2,006,646,692	1,727,147,454	1,345,080,768
01/04/2029	61		2,197,195,997	1,984,754,915	1,703,960,340	1,321,402,269
01/05/2029	62		2,177,303,431	1,963,557,413	1,681,612,658	1,298,726,246
01/06/2029	63		2,158,056,641	1,942,899,183	1,659,689,024	1,276,365,307
01/07/2029	64		2,138,867,692	1,922,462,634	1,638,189,474	1,254,667,023
01/08/2029	65		2,120,038,372	1,902,306,481	1,616,891,225	1,233,109,876
01/09/2029	66		2,100,185,823	1,881,296,586	1,594,966,908	1,211,237,389
01/10/2029	67		2,081,705,894	1,861,681,903	1,574,452,830	1,190,757,509

01/11/2029	68	2,062,750,666	1,841,601,332	1,553,509,416	1,169,941,603
01/12/2029	69	2,043,563,137	1,821,476,216	1,532,750,765	1,149,576,613
01/01/2030	70	2,024,789,590	1,801,681,932	1,512,238,369	1,129,388,213
01/02/2030	71	2,006,266,022	1,782,171,610	1,492,058,131	1,109,597,222
01/03/2030	72	1,987,804,222	1,763,066,667	1,472,672,149	1,090,989,829
01/04/2030	73	1,969,715,305	1,744,059,771	1,453,090,944	1,071,924,122
01/05/2030	74	1,951,795,197	1,725,355,968	1,433,969,484	1,053,482,294
01/06/2030	75	1,933,550,869	1,706,329,293	1,414,549,464	1,034,813,509
01/07/2030	76	1,915,875,299	1,687,955,694	1,395,873,628	1,016,965,305
01/08/2030	77	1,898,278,015	1,669,615,246	1,377,195,369	999,107,474
01/09/2030	78	1,880,778,596	1,651,418,086	1,358,720,981	981,529,948
01/10/2030	79	1,862,990,350	1,633,114,101	1,340,354,081	964,292,742
01/11/2030	80	1,845,644,321	1,615,164,323	1,322,250,738	947,239,489
01/12/2030	81	1,826,911,721	1,596,146,775	1,303,465,969	929,954,622
01/01/2031	82	1,808,977,678	1,577,797,449	1,285,204,433	913,042,292
01/02/2031	83	1,791,033,038	1,559,496,549	1,267,066,697	896,344,123
01/03/2031	84	1,773,041,646	1,541,465,753	1,249,539,688	880,562,863
01/04/2031	85	1,755,837,721	1,523,919,750	1,232,174,920	864,647,908
01/05/2031	86	1,738,412,419	1,506,319,503	1,214,946,442	849,063,452
01/06/2031	87	1,721,078,561	1,488,770,508	1,197,738,155	833,492,157
01/07/2031	88	1,703,863,836	1,471,460,160	1,180,898,042	818,404,708
01/08/2031	89	1,687,040,510	1,454,460,439	1,164,286,604	803,474,757
01/09/2031	90	1,670,497,683	1,437,755,569	1,147,987,446	788,871,188
01/10/2031	91	1,652,790,121	1,420,180,187	1,131,163,277	774,123,652
01/11/2031	92	1,636,489,823	1,403,788,980	1,115,264,221	760,010,213
01/12/2031	93	1,619,264,523	1,386,733,098	1,099,002,270	745,858,308
01/01/2032	94	1,602,791,029	1,370,297,176	1,083,214,746	732,030,077
01/02/2032	95	1,585,735,623	1,353,416,358	1,067,149,622	718,118,799
01/03/2032	96	1,569,024,988	1,337,029,041	1,051,720,104	704,931,154
01/04/2032	97	1,553,169,187	1,321,272,894	1,036,682,945	691,909,195
01/05/2032	98	1,537,060,843	1,305,423,356	1,021,726,304	679,131,393
01/06/2032	99	1,521,312,700	1,289,857,073	1,006,975,439	666,491,675
01/07/2032	100	1,505,192,981	1,274,095,095	992,222,108	654,034,766
01/08/2032	101	1,488,997,048	1,258,248,076	977,388,947	641,528,534
01/09/2032	102	1,473,309,672	1,242,880,165	962,996,035	629,404,252
01/10/2032	103	1,457,105,393	1,227,192,643	948,500,910	617,389,173
01/11/2032	104	1,441,734,085	1,212,187,281	934,520,482	605,712,730
01/12/2032	105	1,426,019,400	1,197,006,616	920,545,841	594,209,212
01/01/2033	106	1,410,438,005	1,181,919,500	906,631,616	582,748,870
01/02/2033	107	1,395,133,958	1,167,112,136	892,996,259	571,553,435
01/03/2033	108	1,379,981,539	1,152,667,570	879,918,089	561,027,896
01/04/2033	109	1,364,913,192	1,138,147,657	866,624,320	550,211,550
01/05/2033	110	1,349,791,544	1,123,690,841	853,510,507	539,664,420
01/06/2033	111	1,334,853,525	1,109,370,286	840,490,199	529,180,932
01/07/2033	112	1,319,986,844	1,095,214,235	827,722,901	519,006,250
01/08/2033	113	1,305,211,911	1,081,118,464	814,991,855	508,859,053
01/09/2033	114	1,290,513,471	1,067,130,610	802,401,357	498,875,884
01/10/2033	115	1,275,840,738	1,053,265,989	790,026,947	489,168,907
01/11/2033	116	1,261,273,049	1,039,473,663	777,698,798	479,495,998
01/12/2033	117	1,245,985,419	1,025,188,899	765,123,603	469,808,902
01/01/2034	118	1,231,386,590	1,011,458,652	752,956,577	460,379,729
01/02/2034	119	1,216,928,908	997,887,772	740,964,824	451,128,716
01/03/2034	120	1,202,512,324	984,555,385	729,385,556	442,379,559
01/04/2034	121	1,188,151,314	971,147,391	717,622,831	433,401,849
01/05/2034	122	1,173,623,962	957,698,757	705,943,250	424,600,387
01/06/2034	123	1,159,021,729	944,178,948	694,207,454	415,773,196
01/07/2034	124	1,144,944,318	931,180,046	682,964,906	407,363,100
01/08/2034	125	1,130,966,475	918,251,837	671,770,031	398,988,652
01/09/2034	126	1,116,898,154	905,291,465	660,604,212	390,695,021
01/10/2034	127	1,103,176,048	892,701,444	649,813,781	382,737,961
01/11/2034	128	1,089,537,056	880,169,262	639,061,965	374,810,899
01/12/2034	129	1,075,844,173	867,681,074	628,444,117	367,072,618
01/01/2035	130	1,062,073,703	855,122,212	617,772,854	359,311,208
01/02/2035	131	1,048,671,994	842,899,858	607,394,293	351,778,482
01/03/2035	132	1,035,338,350	830,907,607	597,377,110	344,653,070
01/04/2035	133	1,022,089,430	818,883,480	587,235,152	337,366,720
01/05/2035	134	1,008,722,314	806,847,396	577,179,774	330,230,652
01/06/2035	135	995,134,483	794,628,849	566,993,556	323,028,634
01/07/2035	136	982,223,855	783,032,144	557,343,772	316,229,320
01/08/2035	137	969,420,343	771,514,372	547,749,104	309,469,089
01/09/2035	138	956,090,413	759,615,179	537,929,526	302,633,919
01/10/2035	139	943,549,301	748,420,765	528,697,606	296,220,866
01/11/2035	140	931,097,071	737,291,065	519,510,798	289,840,788
01/12/2035	141	918,692,393	726,274,325	510,488,622	283,639,737
01/01/2036	142	906,335,384	715,290,217	501,489,396	277,459,360
01/02/2036	143	894,017,241	704,371,902	492,578,650	271,374,996
01/03/2036	144	881,745,909	693,601,341	483,892,541	265,533,133
01/04/2036	145	869,562,507	682,857,456	475,185,469	259,650,740
01/05/2036	146	857,449,276	672,239,842	466,645,532	253,939,118
01/06/2036	147	845,441,050	661,701,197	458,161,800	248,266,426
01/07/2036	148	833,610,444	651,370,816	449,898,992	242,789,678
01/08/2036	149	821,937,549	641,160,486	441,720,511	237,366,477
01/09/2036	150	810,377,363	631,070,688	433,663,547	232,049,884
01/10/2036	151	798,935,661	621,139,394	425,788,327	226,901,973
01/11/2036	152	787,621,206	611,304,296	417,980,689	221,797,864
01/12/2036	153	776,423,713	601,624,339	410,349,525	216,855,858
01/01/2037	154	765,317,311	592,012,563	402,766,696	211,947,060
01/02/2037	155	753,773,712	582,094,040	395,011,624	206,985,698

01/03/2037	156	742,933,191	572,843,579	387,841,152	202,450,738
01/04/2037	157	732,177,708	563,592,973	380,607,640	197,833,391
01/05/2037	158	721,496,798	554,459,764	373,518,171	193,352,554
01/06/2037	159	710,812,838	545,322,818	366,428,683	188,879,254
01/07/2037	160	700,252,818	536,339,561	359,505,378	184,550,945
01/08/2037	161	689,746,491	527,396,503	352,611,846	180,245,487
01/09/2037	162	679,300,666	518,528,422	345,801,053	176,015,304
01/10/2037	163	668,940,797	509,782,320	339,131,618	171,912,907
01/11/2037	164	658,652,218	501,090,332	332,501,515	167,838,060
01/12/2037	165	648,373,947	492,461,157	325,971,292	163,867,286
01/01/2038	166	638,182,669	483,898,426	319,488,827	159,928,256
01/02/2038	167	628,103,794	475,448,411	313,111,456	156,072,039
01/03/2038	168	618,116,681	467,171,747	306,953,963	152,417,348
01/04/2038	169	607,823,782	458,613,225	300,564,263	148,612,424
01/05/2038	170	597,953,208	450,425,164	294,471,440	145,003,018
01/06/2038	171	588,245,933	442,361,333	288,464,109	141,443,262
01/07/2038	172	578,430,424	434,266,084	282,488,197	137,945,288
01/08/2038	173	568,361,301	425,982,800	276,395,235	134,398,287
01/09/2038	174	558,716,980	418,044,210	270,554,520	131,000,995
01/10/2038	175	549,281,719	410,309,950	264,895,388	127,735,109
01/11/2038	176	539,895,039	402,614,136	259,265,936	124,491,003
01/12/2038	177	530,538,565	394,987,363	253,728,592	121,332,738
01/01/2039	178	521,207,056	387,381,886	248,210,191	118,191,112
01/02/2039	179	511,904,130	379,822,278	242,747,535	115,100,353
01/03/2039	180	502,651,195	372,385,399	237,447,802	112,156,641
01/04/2039	181	493,430,922	364,934,620	232,105,092	109,168,697
01/05/2039	182	484,117,786	357,459,054	226,790,925	106,231,965
01/06/2039	183	475,000,903	350,132,543	221,577,644	103,350,386
01/07/2039	184	465,989,942	342,926,578	216,483,288	100,560,314
01/08/2039	185	457,052,787	335,779,164	211,432,170	97,797,990
01/09/2039	186	448,220,244	328,731,732	206,468,140	95,097,375
01/10/2039	187	439,532,976	321,831,230	201,636,601	92,491,311
01/11/2039	188	430,934,112	314,999,870	196,854,638	89,915,350
01/12/2039	189	421,809,732	307,824,127	191,896,785	87,291,503
01/01/2040	190	413,403,525	301,177,841	187,276,011	84,828,745
01/02/2040	191	405,049,424	294,591,111	182,714,438	82,411,985
01/03/2040	192	396,761,467	288,105,433	178,266,656	80,087,212
01/04/2040	193	388,548,870	281,663,382	173,837,374	77,766,550
01/05/2040	194	380,404,255	275,306,627	169,495,900	75,513,562
01/06/2040	195	372,360,434	269,028,077	165,209,201	73,292,006
01/07/2040	196	364,323,710	262,789,540	160,980,943	71,123,469
01/08/2040	197	356,500,317	256,710,327	156,856,971	69,007,915
01/09/2040	198	348,765,782	250,714,855	152,803,972	66,940,098
01/10/2040	199	341,178,182	244,857,837	148,866,971	64,948,053
01/11/2040	200	333,712,627	239,093,724	144,992,859	62,989,915
01/12/2040	201	326,323,339	233,415,791	141,201,216	61,091,238
01/01/2041	202	319,009,682	227,797,388	137,451,992	59,217,238
01/02/2041	203	311,752,220	222,237,432	133,756,101	57,380,896
01/03/2041	204	304,566,032	216,782,013	130,172,951	55,630,055
01/04/2041	205	297,495,983	211,390,596	126,612,698	53,879,384
01/05/2041	206	290,511,734	206,088,993	123,133,483	52,184,029
01/06/2041	207	283,681,075	200,902,000	119,729,101	50,526,333
01/07/2041	208	277,138,422	195,946,359	116,488,331	48,957,200
01/08/2041	209	270,780,393	191,126,299	113,333,883	47,429,717
01/09/2041	210	264,580,200	186,433,244	110,269,846	45,951,972
01/10/2041	211	258,510,650	181,857,416	107,298,635	44,530,509
01/11/2041	212	252,501,569	177,328,866	104,360,634	43,127,750
01/12/2041	213	246,686,854	172,960,894	101,539,486	41,789,881
01/01/2042	214	241,040,025	168,715,063	98,795,006	40,488,136
01/02/2042	215	235,522,957	164,573,808	96,124,910	39,227,023
01/03/2042	216	230,127,844	160,557,562	93,563,640	38,035,710
01/04/2042	217	224,859,945	156,616,125	91,034,688	36,850,887
01/05/2042	218	219,656,550	152,740,812	88,563,607	35,703,634
01/06/2042	219	214,525,674	148,919,987	86,128,580	34,574,908
01/07/2042	220	209,487,001	145,183,531	83,760,916	33,486,615
01/08/2042	221	204,522,741	141,502,678	81,429,696	32,416,734
01/09/2042	222	199,619,679	137,876,162	79,140,982	31,372,166
01/10/2042	223	194,821,306	134,341,083	76,922,052	30,367,568
01/11/2042	224	190,093,846	130,858,890	74,737,633	29,380,224
01/12/2042	225	185,422,774	127,433,851	72,602,351	28,423,826
01/01/2043	226	180,807,649	124,051,297	70,495,481	27,482,090
01/02/2043	227	176,228,789	120,704,691	68,419,234	26,559,708
01/03/2043	228	171,707,543	117,427,763	66,408,851	25,680,653
01/04/2043	229	167,258,967	114,191,454	64,414,386	24,803,879
01/05/2043	230	162,770,596	110,944,737	62,428,909	23,940,794
01/06/2043	231	158,411,805	107,790,646	60,499,837	23,102,747
01/07/2043	232	154,116,967	104,696,110	58,618,330	22,292,509
01/08/2043	233	149,875,138	101,641,828	56,763,538	21,495,700
01/09/2043	234	145,681,225	98,630,046	54,941,476	20,717,582
01/10/2043	235	141,554,397	95,678,769	53,166,299	19,966,009
01/11/2043	236	137,484,520	92,770,264	51,419,013	19,228,048
01/12/2043	237	133,443,028	89,895,394	49,702,948	18,510,139
01/01/2044	238	129,197,376	86,887,644	47,917,795	17,769,736
01/02/2044	239	125,204,136	84,059,303	46,240,091	17,074,951
01/03/2044	240	121,233,275	81,264,204	44,596,177	16,402,647
01/04/2044	241	117,274,863	78,477,501	42,957,361	15,732,964
01/05/2044	242	113,267,450	75,671,425	41,319,410	15,071,037
01/06/2044	243	109,376,170	72,947,814	39,730,916	14,430,262

01/07/2044	244	105,530,827	70,267,657	38,176,976	13,809,033
01/08/2044	245	101,769,768	67,648,426	36,660,455	13,204,325
01/09/2044	246	98,078,605	65,084,260	35,181,165	12,617,845
01/10/2044	247	94,484,485	62,596,312	33,753,029	12,056,016
01/11/2044	248	90,957,367	60,157,379	32,355,418	11,507,863
01/12/2044	249	87,488,548	57,768,195	30,993,932	10,978,435
01/01/2045	250	84,142,880	55,464,837	29,682,447	10,469,359
01/02/2045	251	80,826,736	53,188,555	28,391,886	9,971,747
01/03/2045	252	77,529,689	50,940,747	27,129,544	9,491,929
01/04/2045	253	74,255,203	48,706,502	25,873,680	9,014,193
01/05/2045	254	71,015,788	46,505,201	24,643,509	8,550,416
01/06/2045	255	67,845,304	44,353,631	23,443,600	8,099,638
01/07/2045	256	64,721,652	42,242,104	22,272,575	7,663,512
01/08/2045	257	61,632,914	40,157,940	21,119,830	7,236,098
01/09/2045	258	58,582,678	38,105,769	19,989,586	6,819,844
01/10/2045	259	55,619,594	36,119,014	18,900,737	6,421,928
01/11/2045	260	52,763,341	34,206,066	17,854,187	6,040,647
01/12/2045	261	49,984,935	32,351,657	16,844,698	5,675,742
01/01/2046	262	47,305,794	30,565,712	15,874,327	5,326,125
01/02/2046	263	44,704,739	28,836,100	14,937,964	4,990,730
01/03/2046	264	42,200,031	27,178,774	14,047,074	4,675,129
01/04/2046	265	39,801,103	25,590,276	13,192,438	4,372,093
01/05/2046	266	37,480,145	24,058,453	12,372,218	4,083,457
01/06/2046	267	35,305,016	22,623,803	11,604,851	3,813,964
01/07/2046	268	33,349,665	21,335,717	10,917,193	3,573,255
01/08/2046	269	31,496,000	20,115,644	10,266,721	3,346,120
01/09/2046	270	29,705,001	18,939,604	9,641,904	3,129,170
01/10/2046	271	27,998,091	17,821,995	9,050,613	2,925,233
01/11/2046	272	26,383,229	16,765,581	8,492,477	2,733,213
01/12/2046	273	24,840,516	15,759,333	7,963,122	2,552,340
01/01/2047	274	23,377,771	14,806,183	7,462,472	2,381,741
01/02/2047	275	22,010,143	13,916,359	6,996,154	2,223,452
01/03/2047	276	20,707,338	13,072,576	6,556,862	2,075,866
01/04/2047	277	19,458,792	12,263,532	6,135,423	1,934,214
01/05/2047	278	18,274,490	11,498,244	5,738,392	1,801,633
01/06/2047	279	17,158,615	10,777,828	5,365,177	1,677,323
01/07/2047	280	16,107,248	10,100,827	5,015,792	1,561,666
01/08/2047	281	15,124,174	9,468,257	4,689,718	1,453,959
01/09/2047	282	14,200,949	8,875,208	4,384,795	1,353,665
01/10/2047	283	13,350,931	8,330,273	4,105,440	1,262,228
01/11/2047	284	12,570,651	7,830,117	3,849,132	1,178,413
01/12/2047	285	11,827,121	7,354,888	3,606,621	1,099,642
01/01/2048	286	11,136,173	6,913,465	3,381,538	1,026,648
01/02/2048	287	10,473,372	6,490,963	3,166,808	957,383
01/03/2048	288	9,847,953	6,093,670	2,965,903	893,093
01/04/2048	289	9,244,673	5,710,673	2,772,422	831,296
01/05/2048	290	8,681,201	5,353,800	2,592,770	774,241
01/06/2048	291	8,144,078	5,014,031	2,422,049	720,198
01/07/2048	292	7,672,076	4,715,682	2,272,324	672,907
01/08/2048	293	7,289,396	4,472,867	2,149,838	633,939
01/09/2048	294	6,964,749	4,266,411	2,045,392	600,585
01/10/2048	295	6,715,813	4,107,167	1,964,201	574,381
01/11/2048	296	6,534,494	3,989,500	1,903,076	554,150
01/12/2048	297	6,356,412	3,874,406	1,843,625	534,638
01/01/2049	298	6,178,241	3,759,419	1,784,360	515,259
01/02/2049	299	5,999,658	3,644,560	1,725,444	496,136
01/03/2049	300	5,820,662	3,530,410	1,667,562	477,658
01/04/2049	301	5,641,267	3,415,798	1,609,323	459,024
01/05/2049	302	5,462,055	3,301,856	1,551,811	440,805
01/06/2049	303	5,282,428	3,187,854	1,494,422	422,705
01/07/2049	304	5,103,863	3,075,038	1,437,987	405,075
01/08/2049	305	4,925,243	2,962,388	1,381,785	387,595
01/09/2049	306	4,747,115	2,850,406	1,326,171	370,419
01/10/2049	307	4,569,314	2,739,142	1,271,268	353,628
01/11/2049	308	4,391,099	2,627,844	1,216,511	336,963
01/12/2049	309	4,212,469	2,516,805	1,162,240	320,611
01/01/2050	310	4,033,423	2,405,744	1,108,128	304,389
01/02/2050	311	3,854,893	2,295,360	1,054,594	288,457
01/03/2050	312	3,675,947	2,185,455	1,001,792	272,966
01/04/2050	313	3,496,850	2,075,451	948,947	257,472
01/05/2050	314	3,317,943	1,966,033	896,707	242,300
01/06/2050	315	3,140,550	1,857,764	845,170	227,407
01/07/2050	316	2,962,931	1,749,818	794,102	212,791
01/08/2050	317	2,786,348	1,642,742	743,613	198,417
01/09/2050	318	2,609,613	1,535,935	693,497	184,261
01/10/2050	319	2,434,721	1,430,648	644,368	170,506
01/11/2050	320	2,262,880	1,327,418	596,353	157,132
01/12/2050	321	2,092,641	1,225,540	549,228	144,122
01/01/2051	322	1,922,777	1,124,151	502,509	131,304
01/02/2051	323	1,754,975	1,024,305	456,712	118,832
01/03/2051	324	1,589,664	926,398	412,109	106,817
01/04/2051	325	1,430,815	832,412	369,358	95,330
01/05/2051	326	1,276,779	741,579	328,243	84,371
01/06/2051	327	1,134,729	657,956	290,489	74,351
01/07/2051	328	1,003,353	580,824	255,804	65,205
01/08/2051	329	876,008	506,246	222,391	56,448
01/09/2051	330	758,355	437,511	191,708	48,453
01/10/2051	331	652,065	375,573	164,163	41,321

01/11/2051	332	557,202	320,390	139,686	35,012
01/12/2051	333	476,200	273,365	118,890	29,677
01/01/2052	334	405,940	232,636	100,920	25,085
01/02/2052	335	346,937	198,485	85,886	21,257
01/03/2052	336	293,209	167,481	72,297	17,823
01/04/2052	337	244,427	139,380	60,014	14,732
01/05/2052	338	198,853	113,206	48,624	11,887
01/06/2052	339	159,354	90,566	38,801	9,446
01/07/2052	340	127,403	72,288	30,894	7,490
01/08/2052	341	104,597	59,247	25,256	6,097
01/09/2052	342	86,669	49,009	20,839	5,009
01/10/2052	343	71,552	40,394	17,133	4,102
01/11/2052	344	58,057	32,720	13,843	3,300
01/12/2052	345	45,701	25,714	10,852	2,577
01/01/2053	346	37,632	21,138	8,898	2,104
01/02/2053	347	30,980	17,372	7,294	1,717
01/03/2053	348	25,186	14,102	5,908	1,385
01/04/2053	349	19,831	11,085	4,632	1,082
01/05/2053	350	14,460	8,069	3,363	782
01/06/2053	351	10,371	5,778	2,402	556
01/07/2053	352	6,269	3,487	1,446	333
01/08/2053	353	3,623	2,011	832	191
01/09/2053	354	968	0	0	0
01/10/2053	355	0	0	0	0
01/11/2053	356		0	0	0
		340,253,292,490	**302,544,682,973**	**257,560,343,266**	**203,912,502,422**

Amortisation profiles (all amounts in EUR)

Legend:
- Outstanding Residential Mortgage Loans (0% CPR)
- Outstanding Residential Mortgage Loans (2% CPR)
- Outstanding Residential Mortgage Loans (5% CPR)
- Outstanding Residential Mortgage Loans (10% CPR)
- Covered bonds (until maturity date)
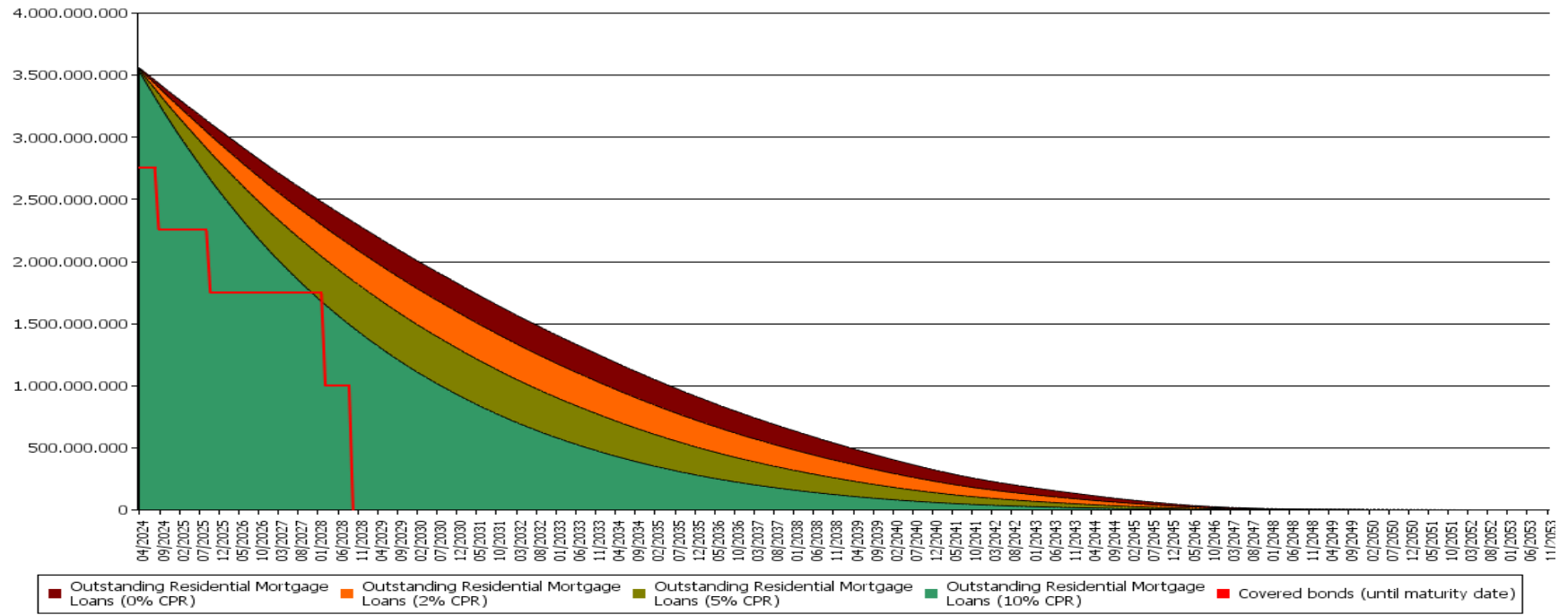
E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2024

Reporting in Domestic Currency	EUR

CONTENT OF TAB E
1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

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

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

Field Number	1. Additional information on the programme		
	Transaction Counterparties	**Name**	**Legal Entity Identifier (LEI)***
E.1.1.1	Sponsor (if applicable)		
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVVKVRZYO1T647
E.1.1.3	Back-up servicer		
E.1.1.4	BUS facilitator		
E.1.1.5	Cash manager		
E.1.1.6	Back-up cash manager		
E.1.1.7	Account bank		
E.1.1.8	Standby account bank		
E.1.1.9	Account bank guarantor		
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative	
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker	
OE.1.1.1	*where applicable - paying agent*		
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

Field Number	2. Additional information on the swaps			
	Swap Counterparties	**Guarantor (if applicable)**	**Legal Entity Identifier (LEI)***	**Type of Swap**
E.2.1.1				
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				

Field Number	3. Additional information on the asset distribution					
	1. General Information	**Total Assets**				
E.3.1.1	Weighted Average Seasoning (years)	4.57				
E.3.1.2	Weighted Average Maturity (years)**	14.92				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	**% Residential Loans**	**% Commercial Loans**	**% Public Sector Assets**	**% Shipping Loans**	**% Total Loans**
E.3.2.1	1-<30 days	0.03%				0.03%
E.3.2.2	30-<60 days	0.17%				0.17%
E.3.2.3	60-<90 days	0.03%				0.03%
E.3.2.4	90-<180 days	0.00%				0.00%
E.3.2.5	>= 180 days	0.00%				0.00%