

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 our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

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 following Registration Form.

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party.

We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

Any changes we 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: 29/2/2024

Cut-off Date: 29/2/2024



Index

Worksheet A: HTT General
Worksheet B1: HTT Mortgage Assets
Worksheet B2: HTT Public Sector Assets
Worksheet B3: HTT Shipping Assets
Worksheet C: HTT Harmonised Glossary
Covered Bond Label Disclaimer
Worksheet D & Onwards (If Any): National Transparency Template
Worksheet E: Optional ECB-ECAIs data
Worksheet F1: Sustainable M data
Worksheet G1: Crisis M Payment Holidays

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	Retained Pandbrief Programme			
G.1.1.4	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors			
G.1.1.5	Cut-off date	29/02/2024			
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 jurisdiction (Y/N)	Y			
G.2.1.2	CRD 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	15,274.56			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
OG.3.1.1	Cover Pool Size (NPV) (mn)	14,572.22			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	10,462.38			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	27.8%	5.0%	ND1
G.3.2.2					
G.3.2.3	Total OC (absolute value in mn)	3,774.6			
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		0.00%		
OG.3.2.2	Optional information e.g. OC (NPV basis)		0.00%		
OG.3.2.3					
OG.3.2.4					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	15,274.56		95.5%	
G.3.3.2	Public Sector	-		-	
G.3.3.3	Shipping	-		-	
G.3.3.4	Substitute Assets	91.50		0.6%	
G.3.3.5	Other	620.83		3.9%	
G.3.3.6	Total	15,986.9		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)	7.59	ND1		
G.3.4.2	Residual Life (mn)				
G.3.4.3	By buckets:				
G.3.4.4	0 - 1Y	366.55	ND1	2.4%	0.0%
G.3.4.5	1 - 2Y	492.30	ND1	3.2%	0.0%
G.3.4.6	2 - 3Y	776.07	ND1	5.1%	0.0%
G.3.4.7	3 - 4Y	812.36	ND1	5.3%	34.8%
G.3.4.8	4 - 5Y	969.01	ND1	6.3%	43.5%
G.3.4.9	5 - 10Y	7,669.95	ND1	50.2%	0.0%
G.3.4.10	10+ Y	4,188.33	ND1	27.4%	0.0%
G.3.4.11	Total	15,274.6	0.0	100.0%	
OG.3.4.1	a/w 0-1 dav	28.94		0.2%	
OG.3.4.2	a/w 0-0.5v	155.14		1.0%	
OG.3.4.3	a/w 0.5-1 v	182.46		1.2%	
OG.3.4.4	a/w 1-1.5v	247.39		1.6%	
OG.3.4.5	a/w 1.5-2 v	244.91		1.6%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4.07	5.1		
G.3.5.2	Maturity (mn)				
G.3.5.3	By buckets:				
G.3.5.4	0 - 1Y	0.00	0.0	0.0%	0.0%
G.3.5.5	1 - 2Y	2,500.00	0.0	21.7%	0.0%
G.3.5.6	2 - 3Y	0.00	2,500.0	0.0%	21.7%
G.3.5.7	3 - 4Y	4,000.00	0.0	34.8%	0.0%
G.3.5.8	4 - 5Y	2,500.00	4,000.0	21.7%	34.8%
G.3.5.9	5 - 10Y	2,500.00	5,000.0	21.7%	43.5%
G.3.5.10	10+ Y	0.00	0.0	0.0%	0.0%
G.3.5.11	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 dav	0.00		0.0%	0.0%
OG.3.5.2	a/w 0-0.5v	0.00		0.0%	0.0%
OG.3.5.3	a/w 0.5-1 v	0.00		0.0%	0.0%
OG.3.5.4	a/w 1-1.5v	0.00		0.0%	0.0%
OG.3.5.5	a/w 1.5-2 v	2,500.00		21.7%	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	15,274.56	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	15,274.6	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	11,500.00	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	11,500.0	0.0	100.0%	0.0%
OG.3.7.1	a/w lff relevant, please specify/				
OG.3.7.2	a/w lff relevant, please specify/				
OG.3.7.3	a/w lff relevant, please specify/				
OG.3.7.4	a/w lff relevant, please specify/				
OG.3.7.5	a/w lff relevant, please specify/				
OG.3.7.6	a/w lff 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	11,500.00	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	11,500.0	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)	91.50		12.8%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	620.83		87.2%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	712.3		100.0%	
OG.3.9.1	a/w EU qvts or quasi qvts			0.0%	
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) qvts or quasi qvts			0.0%	
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) qvts or quasi qvts			0.0%	
OG.3.9.4	a/w EU central banks			0.0%	
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central			0.0%	
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central			0.0%	
OG.3.9.7	a/w CQS1 credit institutions			0.0%	
OG.3.9.8	a/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)	91.50		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	91.50		100.0%	
G.3.10.16	Total	91.5			
OG.3.10.1	a/w lff relevant, please specify/			0.0%	
OG.3.10.2	a/w lff relevant, please specify/			0.0%	
OG.3.10.3	a/w lff relevant, please specify/			0.0%	
OG.3.10.4	a/w lff relevant, please specify/			0.0%	
OG.3.10.5	a/w lff relevant, please specify/			0.0%	
OG.3.10.6	a/w lff relevant, please specify/			0.0%	
OG.3.10.7	a/w lff relevant, please specify/			0.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91.50		0.6%	0.8%
G.3.11.2	Central bank eligible assets	0.00		0.0%	0.0%
G.3.11.3	Other	0.00		0.0%	0.0%
G.3.11.4	Total	91.5		0.6%	0.8%
OG.3.11.1	a/w lff relevant, please specify/				
OG.3.11.2	a/w lff relevant, please specify/				
OG.3.11.3	a/w lff relevant, please specify/				
OG.3.11.4	a/w lff relevant, please specify/				
OG.3.11.5	a/w lff relevant, please specify/				
OG.3.11.6	a/w lff relevant, please specify/				
OG.3.11.7	a/w lff relevant, please specify/				
12. Bond List		https://www.coveredbondlabel.com/issuer/			
G.3.12.1	Bond list	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 further details	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		

4. Compliance Art 14 CBD Check table		
	Row	Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2016/2162. 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:	28
G.4.1.2	(a) Value of outstanding covered bonds:	29
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Portfolio Programme (bnp.paribasfortis.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:	153
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		
G.5.1.1	Exposure to credit institute credit quality step 1	620.83
G.5.1.2	Exposure to credit institute credit quality step 2	0.00
G.5.1.3	Exposure to credit institute credit quality step 3	0.00
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Servicer	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	

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	15,274.6	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	15,274.6	100.0%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>		0.0%
OM.7.1.2	<i>a/w Forest & Agriculture</i>		0.0%
OM.7.1.3			0.0%
OM.7.1.4			0.0%
OM.7.1.5			0.0%
OM.7.1.6			0.0%
OM.7.1.7			0.0%
OM.7.1.8			0.0%
OM.7.1.9			0.0%
OM.7.1.10			0.0%
OM.7.1.11			0.0%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	231,004.0	231,004
OM.7.2.1	<i>Optional information eg. Number of borrowers</i>	106,870.0	106,870
OM.7.2.2	<i>Optional information eg. Number of guarantors</i>		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.48%	0.48%
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
M.7.4.1	European Union	100.0%	0.0%
M.7.4.2	Austria		
M.7.4.3	Belgium	100.0%	
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark		
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France		
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.0%	0.0%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	<i>a/w [If relevant, please specify]</i>		
OM.7.4.2	<i>a/w [If relevant, please specify]</i>		
OM.7.4.3	<i>a/w [If relevant, please specify]</i>		
OM.7.4.4	<i>a/w [If relevant, please specify]</i>		
OM.7.4.5	<i>a/w [If relevant, please specify]</i>		
OM.7.4.6	<i>a/w [If relevant, please specify]</i>		
OM.7.4.7	<i>a/w [If relevant, please specify]</i>		
OM.7.4.8	<i>a/w [If relevant, please specify]</i>		
OM.7.4.9	<i>a/w [If relevant, please specify]</i>		
OM.7.4.10	<i>a/w [If relevant, please specify]</i>		

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.70%		15.70%	
M.7.5.2	Vlaams-Brabant	14.61%		14.61%	
M.7.5.3	Oost-Vlaanderen	15.23%		15.23%	
M.7.5.4	Brussels	8.39%		8.39%	
M.7.5.5	West-Vlaanderen	10.71%		10.71%	
M.7.5.6	Limburg	8.08%		8.08%	
M.7.5.7	Liège	7.47%		7.47%	
M.7.5.8	Hainaut	6.92%		6.92%	
M.7.5.9	Brabant Wallon	5.29%		5.29%	
M.7.5.10	Namur	4.39%		4.39%	
M.7.5.11	Luxembourg	2.99%		2.99%	
M.7.5.12	Other	0.23%		0.23%	
M.7.5.13					
M.7.5.14					
M.7.5.15					
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
M.7.5.32					
M.7.5.33					
M.7.5.34					
M.7.5.35					
M.7.5.36					
M.7.5.37					
M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	84.77%		84.77%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	15.23%		15.23%	
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	4.55%		4.55%	
M.7.7.2	Amortising	95.45%		95.45%	
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	2.01%		2.01%	
M.7.8.2	> 12 - ≤ 24 months	6.18%		6.18%	
M.7.8.3	> 24 - ≤ 36 months	13.30%		13.30%	
M.7.8.4	> 36 - ≤ 60 months	14.56%		14.56%	
M.7.8.5	> 60 months	63.96%		63.96%	
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)	66.12			
	By buckets (mn):				
M.7A.10.2	≤100K	7,114.98	183,116.00	46.6%	79.3%
M.7A.10.3	>100K and ≤200K	5,196.74	38,035.00	34.0%	16.5%
M.7A.10.4	>200K and ≤300K	1,682.92	7,016.00	11.0%	3.0%
M.7A.10.5	>300K and ≤400K	593.73	1,742.00	3.9%	0.8%
M.7A.10.6	>400K	686.19	1,095.00	4.5%	0.5%
M.7A.10.7					
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	15,274.6	231,004	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	60.46%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	4,245.60	100,901.00	27.8%	43.7%
M.7A.11.3	>40 - <=50 %	1,747.57	27,884.00	11.4%	12.1%
M.7A.11.4	>50 - <=60 %	1,942.89	27,181.00	12.7%	11.8%
M.7A.11.5	>60 - <=70 %	2,221.57	27,068.00	14.5%	11.7%
M.7A.11.6	>70 - <=80 %	2,393.05	24,970.00	15.7%	10.8%
M.7A.11.7	>80 - <=90 %	1,829.13	15,426.00	12.0%	6.7%
M.7A.11.8	>90 - <=100 %	354.02	2,827.00	2.3%	1.2%
M.7A.11.9	>100%	540.74	4,747.00	3.5%	2.1%
M.7A.11.10	Total	15,274.6	231,004	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %	103.34	0.00	0.7%	0.0%
OM.7A.11.2	a/w >110 - <=120 %	62.57	0.00	0.4%	0.0%
OM.7A.11.3	a/w >120 - <=130 %	58.63	0.00	0.4%	0.0%
OM.7A.11.4	a/w >130 - <=140 %	34.21	0.00	0.2%	0.0%
OM.7A.11.5	a/w >140 - <=150 %	37.63	0.00	0.2%	0.0%
OM.7A.11.6	a/w >150 %	244.37	0.00	1.6%	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 (%)	51.04%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	5,809.54	[Mark as ND1 if not relevant]	38.0%	
M.7A.12.3	>40 - <=50 %	2,044.57	[Mark as ND1 if not relevant]	13.4%	
M.7A.12.4	>50 - <=60 %	2,071.77	[Mark as ND1 if not relevant]	13.6%	
M.7A.12.5	>60 - <=70 %	2,032.32	[Mark as ND1 if not relevant]	13.3%	
M.7A.12.6	>70 - <=80 %	1,830.70	[Mark as ND1 if not relevant]	12.0%	
M.7A.12.7	>80 - <=90 %	864.42	[Mark as ND1 if not relevant]	5.7%	
M.7A.12.8	>90 - <=100 %	263.88	[Mark as ND1 if not relevant]	1.7%	
M.7A.12.9	>100%	357.36	[Mark as ND1 if not relevant]	2.3%	
M.7A.12.10	Total	15,274.6	0	100.0%	0.0%
OM.7A.12.1	a/w >100 - <=110 %	62.65		0.4%	
OM.7A.12.2	a/w >110 - <=120 %	43.96		0.3%	
OM.7A.12.3	a/w >120 - <=130 %	35.06		0.2%	
OM.7A.12.4	a/w >130 - <=140 %	28.03		0.2%	
OM.7A.12.5	a/w >140 - <=150 %	19.16		0.1%	
OM.7A.12.6	a/w >150 %	168.50		1.1%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	81.24%			
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	18.76%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [If relevant, please specify]				
OM.7A.13.6	a/w [If relevant, please specify]				
OM.7A.13.7	a/w [If relevant, please specify]				
OM.7A.13.8	a/w [If relevant, please specify]				
OM.7A.13.9	a/w [If relevant, please specify]				
OM.7A.13.10	a/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				
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					

C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field	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?	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	Maturity Extension Triggers	Belgian allows for "Failure to pay" and "Default"
HG.1.8	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.9	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.11	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14	Non-performing loans	Loans that are more than 90 days past due.
HG.1.15	Valuation Method	Sale price of the properties is compared to the a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
OHG.1.1	NPV assumptions (when stated)	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	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	
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1	Confidential Information	ND4
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



BNP PARIBAS
FORTIS

Retained Covered Bonds

EUR 20 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 29/02/2024

Contact Details:

Head of ALM Treasury

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

Asset Based Funding

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

Asset Based Solutions (cover pool and managen

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

Website

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

Remark

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

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



BNP PARIBAS Retained Covered Bonds FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374 BE6312093121		2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2025	1.99	25/02/2027
BD@155375 BE6312092115		2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2025	4.99	25/02/2030
BD@167469 BE0002700814		2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2024	3.22	20/05/2028
BD@167470 BE0002701820		2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2024	6.22	20/05/2031
BD@178945 BE0002762434		1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2024	3.78	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR): 11,500,000,000
Current Weighted Average Fixed Coupon: 0.31 %
Weighted Average Remaining Average Life: 4.07

* At Reporting Date until Maturity Date



BNP PARIBAS
FORTIS

Retained Covered Bonds

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
---------------	------------------	---------



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,274,562,164 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	620,829,739 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	39.02%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,286,225,234 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.84% Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,019,601 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	620,829,739 (VII)
Principal Used for covering Interest in the 'Interest and Principal Coverage Test	0 (VIIbis)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,286,225,234
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]$	113.04% Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed 100%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,182,030,869 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,182,030,869
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,999,074,574 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,286,225,234
Total Principal Proceeds Public Finance Exposures	92,019,601
Total Principal Proceeds Financial Institution Exposures	620,829,739
Impact Derivatives	0
Interest Requirement Covered Bonds	145,100,000 (X)
Costs, Fees and expenses Covered Bonds	63,753,174 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	3,472,252,269
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,462,396,786 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,846,097 (XIV)
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	1,452,550,690
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	84,337,058 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,000,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	82,337,058 (XVII)

Cover Pool Summary

Portfolio Cut-off 29/02/2024 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for m

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,274,562,164
Principal Redemptions between Cut-off Date and Maturity	15,274,562,164
Interest Payments between Cut-off Date and Maturity Date	2,182,030,869
Number of borrowers	106,870
Number of loans	231,004
Average Outstanding Balance per borrower	142,927
Average Outstanding Balance per loan	66,123
Weighted average Current Loan to Current Value	51.04%
Weighted average Current Loan to Original Value	60.46%
Weighted average seasoning (in Years)	4.98
Weighted average remaining maturity (in years, at 0% CPR)	14.51
Weighted average initial maturity (in years, at 0% CPR)	19.49
Percentage of Fixed Rate Loans	84.77%
Percentage of Variable Rate Loans	15.23%
Weighted average interest rate	1.87%
Weighted average interest rate Fixed Rate Loans	1.73%
Weighted average interest rate Variable Rate Loans	2.62%
Weighted Remaining average life (in years, at 0% CPR)	7.59
Weighted Remaining average life to interest reset (in years, at 0% CP	6.57
% Construction Loans	0.07%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 620,829,739

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0 22/10/2027	BGB 0 22/10/2027
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standard & Poor's Rating	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

5. Prepayments Last Calendar Month

20,453,223 EUR



Stratification Tables

Portfolio Cut-off I 29/02/2024

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,398,164,626.09	15.70 %	35,398	15.32 %
Oost-Vlaanderen	2,325,766,353.87	15.23 %	36,981	16.01 %
Vlaams-Brabant	2,231,807,596.55	14.61 %	31,920	13.82 %
West-Vlaanderen	1,636,203,244.10	10.71 %	28,419	12.30 %
Brussels	1,281,279,135.62	8.39 %	12,652	5.48 %
Limburg	1,233,900,734.23	8.08 %	21,593	9.35 %
Liège	1,141,684,753.94	7.47 %	18,118	7.84 %
Hainaut	1,056,911,478.36	6.92 %	17,716	7.67 %
Brabant Wallon	807,329,290.24	5.29 %	9,986	4.32 %
Namur	670,366,303.79	4.39 %	10,826	4.69 %
Luxembourg	456,596,090.16	2.99 %	6,775	2.93 %
Other	34,552,556.90	0.23 %	620	0.27 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	307,566,227.04	2.01 %	2,762	1.20 %
>1 and <=2	943,765,289.14	6.18 %	8,903	3.85 %
>2 and <=3	2,030,949,800.73	13.30 %	19,408	8.40 %
>3 and <=4	2,223,048,812.09	14.55 %	24,737	10.71 %
>4 and <=5	4,072,256,536.77	26.66 %	54,395	23.55 %
>5 and <=6	1,672,291,755.72	10.95 %	26,620	11.52 %
>6 and <=7	987,288,480.65	6.46 %	17,410	7.54 %
>7 and <=8	1,556,962,281.18	10.19 %	32,958	14.27 %
>8 and <=9	612,982,602.90	4.01 %	15,881	6.87 %
>9 and <=10	226,343,954.75	1.48 %	6,517	2.82 %
>10 and <=11	54,838,842.11	0.36 %	1,416	0.61 %
>11 and <=12	37,409,980.35	0.24 %	1,182	0.51 %
>12 and <=13	107,659,824.70	0.70 %	4,491	1.94 %
>13 and <=14	199,320,724.26	1.30 %	5,927	2.57 %
>14 and <=15	133,563,413.86	0.87 %	3,722	1.61 %
>15 and <=16	18,915,012.47	0.12 %	705	0.31 %
>16 and <=17	13,042,310.76	0.09 %	292	0.13 %
>17 and <=18	11,816,634.60	0.08 %	427	0.18 %
>18 and <=19	39,218,665.83	0.26 %	1,765	0.76 %
>19 and <=20	19,781,762.00	0.13 %	1,115	0.48 %
>20 and <=21	3,211,640.97	0.02 %	147	0.06 %
>21 and <=22	1,282,265.59	0.01 %	66	0.03 %
>22 and <=23	192,803.78	0.00 %	22	0.01 %
>23 and <=24	228,788.18	0.00 %	32	0.01 %
>24 and <=25	431,582.29	0.00 %	90	0.04 %
>25 and <=26	20,293.64	0.00 %	2	0.00 %
>26 and <=27	18,648.04	0.00 %	3	0.00 %
	55,439.19	0.00 %	5	0.00 %
	97,790.26	0.00 %	4	0.00 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,040,000.00	0.01 %	758	0.33 %
<=1	155,834,030.78	1.02 %	6,510	2.82 %
>1 and <=2	183,108,970.60	1.20 %	8,038	3.48 %
>2 and <=3	265,815,427.84	1.74 %	10,624	4.60 %
>3 and <=4	248,826,099.69	1.63 %	7,820	3.39 %
>4 and <=5	294,433,744.71	1.93 %	9,980	4.32 %
>5 and <=6	503,121,948.97	3.29 %	14,671	6.35 %
>6 and <=7	363,227,574.91	2.38 %	9,361	4.05 %
>7 and <=8	469,656,201.51	3.07 %	10,697	4.63 %
>8 and <=9	496,531,593.69	3.25 %	9,355	4.05 %
>9 and <=10	527,839,818.65	3.46 %	9,594	4.15 %
>10 and <=11	822,682,502.68	5.39 %	13,805	5.98 %
>11 and <=12	599,543,028.31	3.93 %	9,602	4.16 %
>12 and <=13	760,594,077.92	4.98 %	10,882	4.71 %
>13 and <=14	674,707,376.08	4.42 %	9,289	4.02 %
>14 and <=15	788,957,488.14	5.17 %	10,294	4.46 %
>15 and <=16	1,343,768,838.11	8.80 %	16,164	7.00 %
>16 and <=17	966,470,034.45	6.33 %	11,462	4.96 %
>17 and <=18	1,071,981,730.08	7.02 %	11,255	4.87 %
>18 and <=19	651,221,390.76	4.26 %	7,033	3.04 %
>19 and <=20	589,257,472.18	3.86 %	6,117	2.65 %
>20 and <=21	1,240,491,691.80	8.12 %	11,190	4.84 %
>21 and <=22	941,973,493.49	6.17 %	7,311	3.16 %
>22 and <=23	758,772,160.48	4.97 %	5,152	2.23 %
>23 and <=24	299,565,454.81	1.96 %	2,186	0.95 %
>24 and <=25	156,435,126.15	1.02 %	1,117	0.48 %
>25 and <=26	18,119,266.72	0.12 %	148	0.06 %
>26 and <=27	8,656,370.52	0.06 %	81	0.04 %
>27 and <=28	58,599,267.20	0.38 %	401	0.17 %
>28 and <=29	11,292,799.95	0.07 %	92	0.04 %
>29 and <=30	2,037,182.67	0.01 %	15	0.01 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	928,000.00	0.01 %	13	0.01 %
>1 and <=2	13,538,577.94	0.09 %	109	0.05 %
>2 and <=3	26,822,693.13	0.18 %	202	0.09 %
>3 and <=4	15,921,230.30	0.10 %	178	0.08 %
>4 and <=5	304,398,032.06	1.99 %	2,110	0.91 %
>5 and <=6	19,711,227.79	0.13 %	625	0.27 %
>6 and <=7	36,844,389.39	0.24 %	983	0.43 %
>7 and <=8	49,745,474.45	0.33 %	1,788	0.77 %
>8 and <=9	62,413,905.78	0.41 %	2,632	1.14 %
>9 and <=10	942,385,473.19	6.17 %	32,263	13.97 %
>10 and <=11	96,013,332.79	0.63 %	4,478	1.94 %
>11 and <=12	186,280,660.16	1.22 %	4,756	2.06 %
>12 and <=13	582,849,467.86	3.82 %	13,616	5.89 %
>13 and <=14	117,251,272.91	0.77 %	2,628	1.14 %
>14 and <=15	1,642,449,114.78	10.75 %	31,287	13.54 %
>15 and <=16	167,599,365.93	1.10 %	3,138	1.36 %
>16 and <=17	232,782,207.52	1.52 %	3,700	1.60 %
>17 and <=18	852,761,522.16	5.58 %	12,993	5.62 %
>18 and <=19	173,457,998.53	1.14 %	2,986	1.29 %
>19 and <=20	3,826,380,007.78	25.05 %	49,602	21.47 %
>20 and <=21	295,107,956.06	1.93 %	4,246	1.84 %
>21 and <=22	170,557,770.88	1.12 %	2,632	1.14 %
>22 and <=23	189,792,818.42	1.24 %	2,610	1.13 %
>23 and <=24	118,203,498.68	0.77 %	1,690	0.73 %
>24 and <=25	4,289,676,869.74	28.08 %	39,923	17.28 %
>25 and <=26	436,656,597.85	2.86 %	4,673	2.02 %
>26 and <=27	36,091,357.65	0.24 %	385	0.17 %
>27 and <=28	13,395,478.79	0.09 %	165	0.07 %
>28 and <=29	48,235,684.59	0.32 %	452	0.20 %
>29 and <=30	297,122,671.94	1.95 %	3,750	1.62 %
>30 and <=31	25,186,467.03	0.16 %	334	0.14 %
>31 and <=32	0.00	0.00 %	1	0.00 %
>32 and <=33	186,169.33	0.00 %	2	0.00 %
>33 and <=34	98,950.07	0.00 %	2	0.00 %
>34 and <=35	107,041.84	0.00 %	1	0.00 %
>35 and <=36	335,325.21	0.00 %	5	0.00 %
>36 and <=37	3,183,821.87	0.02 %	41	0.02 %
>37 and <=38	85,955.02	0.00 %	4	0.00 %
>38 and <=39	3,774.43	0.00 %	1	0.00 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	18,648.04	0.00 %	3	0.00 %
1996	20,293.64	0.00 %	2	0.00 %
1997	97,790.26	0.00 %	4	0.00 %
1998	55,439.19	0.00 %	3	0.00 %
1999	361,180.44	0.00 %	82	0.04 %
2000	280,324.31	0.00 %	40	0.02 %
2001	187,746.10	0.00 %	22	0.01 %
2002	828,510.40	0.01 %	55	0.02 %
2003	3,515,623.15	0.02 %	141	0.06 %
2004	14,015,831.50	0.09 %	827	0.36 %
2005	41,522,885.39	0.27 %	1,888	0.82 %
2006	14,692,503.26	0.10 %	574	0.25 %
2007	12,970,655.82	0.08 %	292	0.13 %
2008	12,687,372.69	0.08 %	445	0.19 %
2009	113,920,840.51	0.75 %	3,279	1.42 %
2010	205,820,524.25	1.35 %	5,945	2.57 %
2011	121,048,455.51	0.79 %	5,040	2.18 %
2012	35,670,730.97	0.23 %	1,124	0.49 %
2013	58,353,195.53	0.38 %	1,472	0.64 %
2014	157,122,935.72	1.03 %	4,520	1.96 %
2015	641,960,609.75	4.20 %	16,703	7.23 %
2016	1,366,944,282.36	8.95 %	30,123	13.04 %
2017	1,017,553,224.15	6.66 %	18,167	7.86 %
2018	1,689,550,548.06	11.06 %	26,995	11.69 %
2019	3,688,528,322.82	24.15 %	49,683	21.51 %
2020	2,511,523,668.76	16.44 %	29,522	12.78 %
2021	2,034,567,980.28	13.32 %	19,947	8.63 %
2022	1,164,655,565.71	7.62 %	10,651	4.61 %
2023	366,086,475.28	2.40 %	3,455	1.50 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	n number of Borrower:	In %
<=100	2,203,399,136.62	14.43 %	47,848	44.77 %
>100 and <=200	4,878,596,712.69	31.94 %	33,407	31.26 %
>200 and <=300	3,995,308,731.87	26.16 %	16,487	15.43 %
>300 and <=400	1,844,877,607.50	12.08 %	5,424	5.08 %
>400	2,352,379,975.17	15.40 %	3,704	3.47 %
	15,274,562,163.85	100.00 %	106,870	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	27,904,286.08	0.18 %	568	0.25 %
0.5 - 1%	671,541,522.54	4.40 %	7,197	3.12 %
1 - 1.5%	4,599,586,757.53	30.11 %	56,200	24.33 %
1.5 - 2%	6,586,359,454.37	43.12 %	100,504	43.51 %
2 - 2.5%	1,397,980,012.80	9.15 %	25,255	10.93 %
2.5 - 3%	773,425,916.77	5.06 %	14,547	6.30 %
3 - 3.5%	413,184,071.58	2.71 %	6,288	2.72 %
3.5 - 4%	245,475,564.11	1.61 %	4,758	2.06 %
4 - 4.5%	125,541,140.28	0.82 %	3,520	1.52 %
4.5 - 5%	114,855,121.24	0.75 %	3,366	1.46 %
5 - 5.5%	132,849,581.08	0.87 %	3,639	1.58 %
5.5 - 6%	104,770,130.87	0.69 %	2,917	1.26 %
6 - 6.5%	59,535,900.89	0.39 %	1,622	0.70 %
6.5 - 7%	17,357,131.56	0.11 %	459	0.20 %
8 - 8.5%	140,925.17	0.00 %	9	0.00 %
7.5 - 8%	367,891.50	0.00 %	16	0.01 %
7 - 7.5%	3,682,919.34	0.02 %	136	0.06 %
8.5 - 9%	3,836.14	0.00 %	3	0.00 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,948,909,556.56	84.77 %	195,642	84.69 %
Variable	26,103,384.69	0.17 %	1,897	0.82 %
Variable With Cap	2,299,549,222.60	15.05 %	33,465	14.49 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	797,587,452.23	5.22 %	15,079	6.53 %
2025	186,105,294.08	1.22 %	3,459	1.50 %
2026	160,216,717.71	1.05 %	2,172	0.94 %
2027	179,770,599.04	1.18 %	2,198	0.95 %
2028	318,675,328.33	2.09 %	3,726	1.61 %
2029	125,266,620.45	0.82 %	1,274	0.55 %
2030	9,471,372.91	0.06 %	110	0.05 %
2031	95,410,404.16	0.62 %	620	0.27 %
2032	46,835,560.85	0.31 %	320	0.14 %
2033	71,189,983.84	0.47 %	1,010	0.44 %
2034	240,696,660.54	1.58 %	2,738	1.19 %
2035	23,448,700.91	0.15 %	211	0.09 %
2036	20,439,735.09	0.13 %	133	0.06 %
2037	3,900,133.63	0.03 %	33	0.01 %
2038	240,031.09	0.00 %	2	0.00 %
Fixed To Maturity	12,995,307,568.99	85.08 %	197,919	85.68 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,274,543,515.81	100.00 %	231,001	100.00 %
Twice A Year	18,648.04	0.00 %	3	0.00 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,464,094,132.32	94.69 %	223,520	96.76 %
Interest only	694,728,102.10	4.55 %	4,324	1.87 %
Linear	115,739,929.43	0.76 %	3,160	1.37 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,075,003,818.41	7.04 %	37,488	16.23 %
11-20%	1,319,851,199.79	8.64 %	31,912	13.81 %
21-30%	1,588,653,134.83	10.40 %	30,066	13.02 %
31-40%	1,826,036,810.36	11.95 %	29,155	12.62 %
41-50%	2,044,571,863.76	13.39 %	28,246	12.23 %
51-60%	2,071,769,442.68	13.56 %	24,882	10.77 %
61-70%	2,032,315,057.55	13.31 %	21,718	9.40 %
71-80%	1,830,697,342.84	11.99 %	16,323	7.07 %
81-90%	864,424,952.84	5.66 %	6,495	2.81 %
91-100%	263,879,027.80	1.73 %	1,926	0.83 %
101-110%	62,645,126.58	0.41 %	613	0.27 %
111-120%	43,962,587.03	0.29 %	437	0.19 %
>120%	250,751,799.38	1.64 %	1,743	0.75 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	752,558,948.04	4.93 %	24,394	10.56 %
11-20%	905,352,742.71	5.93 %	25,018	10.83 %
21-30%	1,155,561,487.20	7.57 %	25,231	10.92 %
31-40%	1,432,131,698.40	9.38 %	26,258	11.37 %
41-50%	1,747,567,045.73	11.44 %	27,884	12.07 %
51-60%	1,942,885,516.42	12.72 %	27,181	11.77 %
61-70%	2,221,573,772.78	14.54 %	27,068	11.72 %
71-80%	2,393,047,825.93	15.67 %	24,970	10.81 %
81-90%	1,829,128,645.02	11.97 %	15,426	6.68 %
91-100%	354,015,452.33	2.32 %	2,827	1.22 %
101-110%	103,338,070.49	0.68 %	1,074	0.46 %
111-120%	62,570,308.45	0.41 %	716	0.31 %
>120%	374,830,650.35	2.45 %	2,957	1.28 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	125,182,018.52	0.82 %	13,358	5.78 %
21-40%	395,980,623.86	2.59 %	16,901	7.32 %
41-60%	859,308,266.87	5.63 %	22,276	9.64 %
61-80%	1,727,407,104.92	11.31 %	29,537	12.79 %
81-100%	2,226,366,275.14	14.58 %	29,038	12.57 %
101-120%	764,350,137.12	5.00 %	15,089	6.53 %
121-140%	794,100,226.91	5.20 %	13,972	6.05 %
141-160%	855,543,628.73	5.60 %	13,372	5.79 %
161-180%	1,048,187,099.79	6.86 %	13,513	5.85 %
181-200%	1,051,826,005.38	6.89 %	11,681	5.06 %
201-300%	2,579,609,561.44	16.89 %	29,408	12.73 %
301-400%	1,097,129,745.63	7.18 %	10,527	4.56 %
401-500%	475,021,757.61	3.11 %	4,203	1.82 %
>500%	1,274,549,711.93	8.34 %	8,129	3.52 %
	15,274,562,163.85	100.00 %	231,004	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	366,547,486.59	2.40 %	15,851	6.86 %
>1 and <=2	492,299,909.99	3.22 %	17,676	7.65 %
>2 and <=3	776,068,045.17	5.08 %	24,096	10.43 %
>3 and <=4	812,359,633.79	5.32 %	19,753	8.55 %
>4 and <=5	969,010,599.15	6.34 %	18,249	7.90 %
>5 and <=6	1,343,491,936.49	8.80 %	22,186	9.60 %
>6 and <=7	1,254,595,266.96	8.21 %	18,257	7.90 %
>7 and <=8	1,501,377,566.85	9.83 %	19,501	8.44 %
>8 and <=9	2,241,338,970.26	14.67 %	25,832	11.18 %
>9 and <=10	1,329,143,109.72	8.70 %	14,481	6.27 %
>10 and <=11	1,830,852,451.18	11.99 %	17,515	7.58 %
>11 and <=12	1,724,237,995.28	11.29 %	12,857	5.57 %
>12 and <=13	326,098,868.80	2.13 %	2,414	1.05 %
>13 and <=14	214,503,238.60	1.40 %	1,639	0.71 %
>14 and <=15	42,333,509.14	0.28 %	341	0.15 %
>15 and <=16	39,394,573.20	0.26 %	267	0.12 %
>16 and <=17	8,521,425.30	0.06 %	70	0.03 %
>17 and <=18	2,387,577.38	0.02 %	19	0.01 %
	15,274,562,163.85	100.00 %	231,004	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	12,995,307,568.99	85.08 %	197,919	85.68 %
>=0 and <=1	1,012,092,203.16	6.63 %	19,000	8.22 %
>1 and <=2	327,591,067.99	2.14 %	4,106	1.78 %
>2 and <=3	429,283,264.95	2.81 %	4,815	2.08 %
>3 and <=4	117,021,268.01	0.77 %	801	0.35 %
>4 and <=5	79,308,452.28	0.52 %	916	0.40 %
>5 and <=6	288,855,562.58	1.89 %	3,273	1.42 %
>7 and <=8	374,674.20	0.00 %	4	0.00 %
>6 and <=7	24,728,101.69	0.16 %	170	0.07 %
	15,274,562,163.85	100.00 %	231,004	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,846,978,909.80	81.24 %	105,060	79.87 %
Other/No data	9,202,938,648.00	18.76 %	26,484	20.13 %
	49,049,917,557.80	100.00 %	131,544	100.00 %

18. IFRS9 Norms

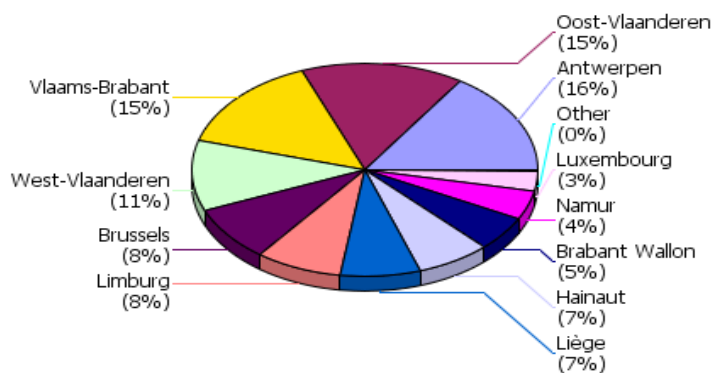
	In EUR	In %	In number of loans	In %
Phase 1	13,922,562,949.62	91.15 %	213,394	92.38 %
Phase 2	1,351,485,823.19	8.85 %	16,893	7.31 %
Phase 3	513,391.04	0.00 %	16	0.01 %
Other/No data	0.00	0.00 %	701	0.30 %
	15,274,562,163.85	100.00 %	231,004	100.00 %



Stratification Tables

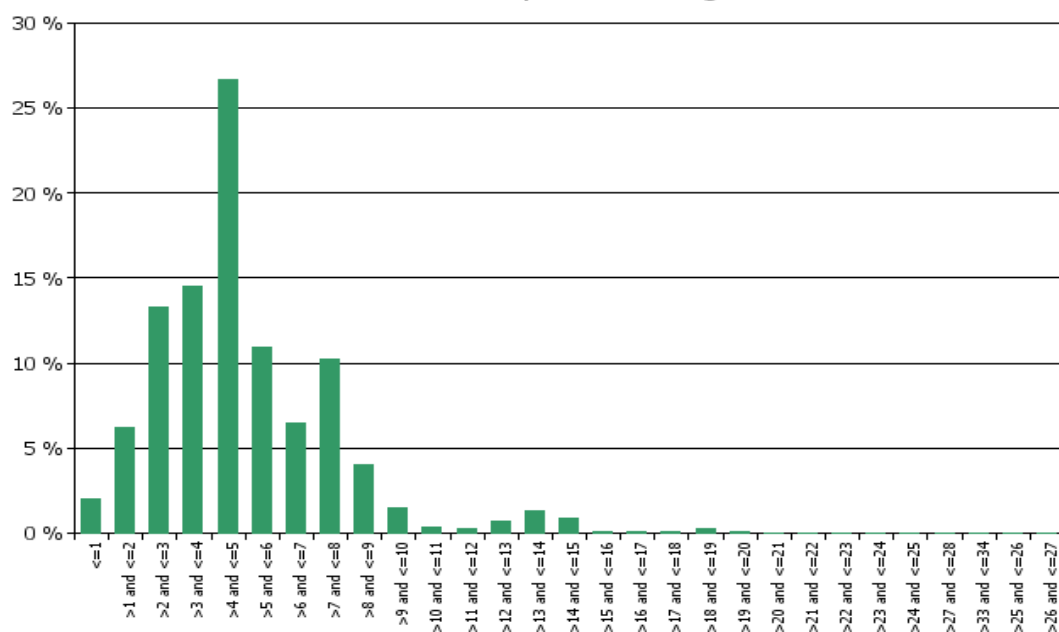
Portfolio Cut-off Date 29/02/2024

1. Geographic distribution

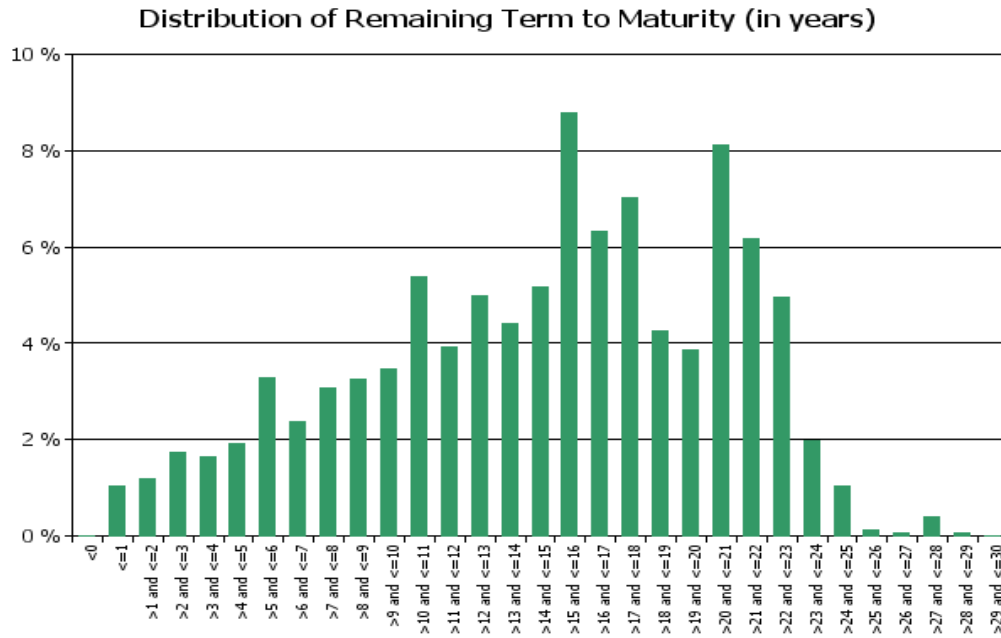


2. Seasoning

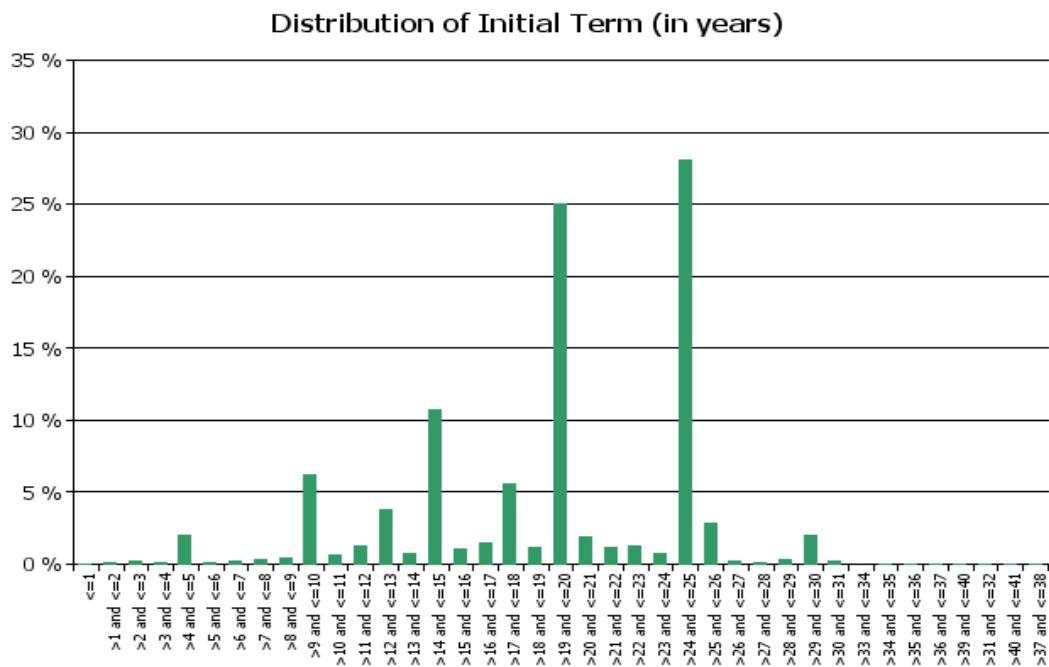
Distribution per Seasoning



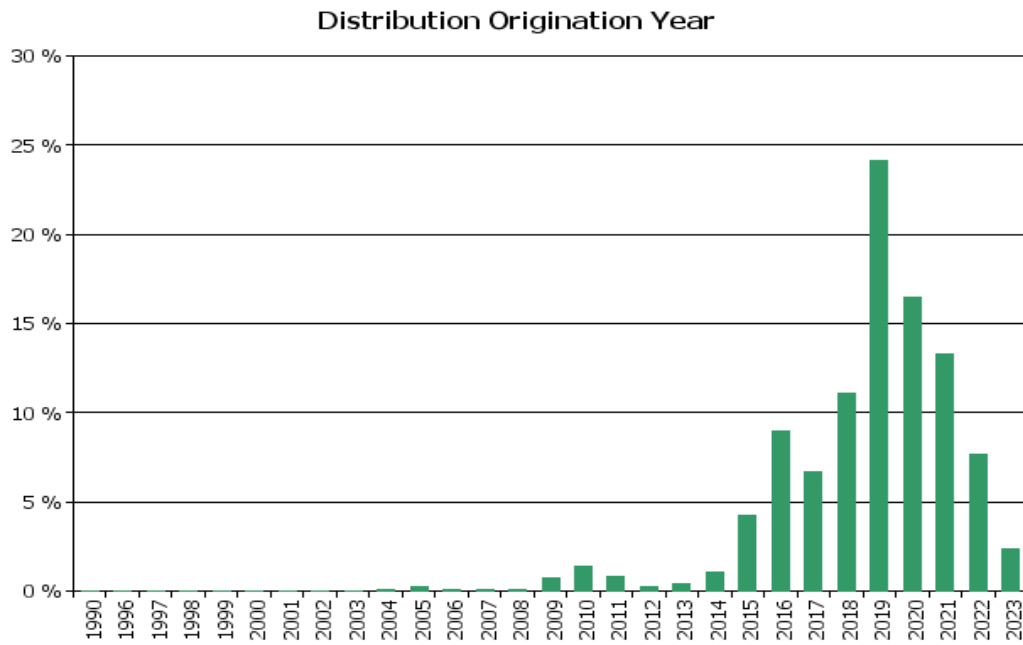
3. Remaining term to maturity



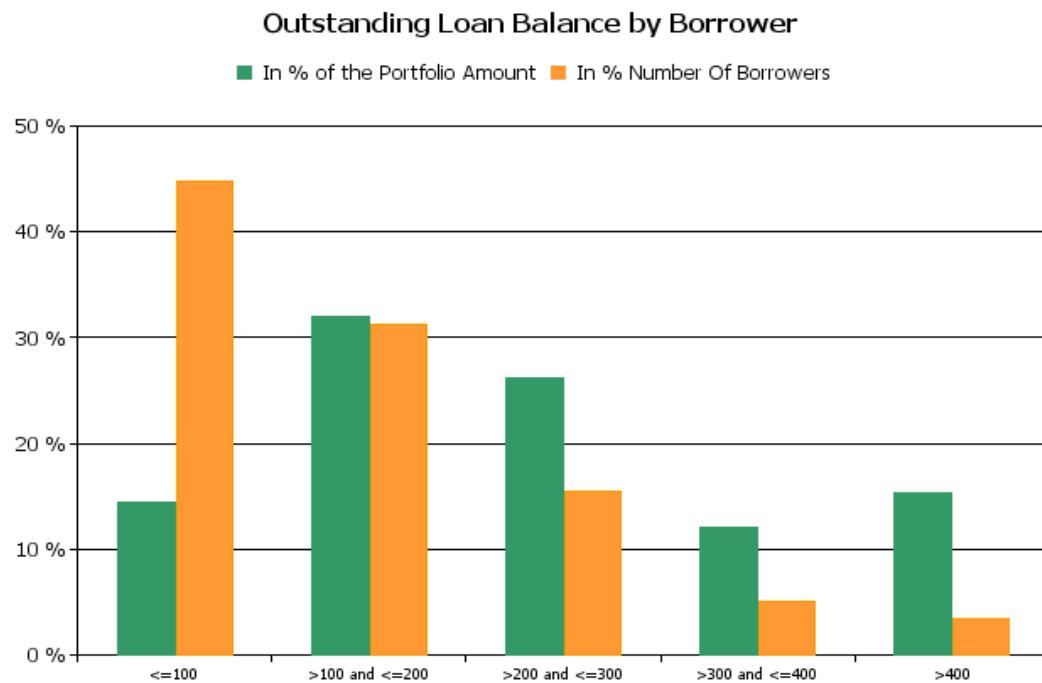
4. Original term to maturity



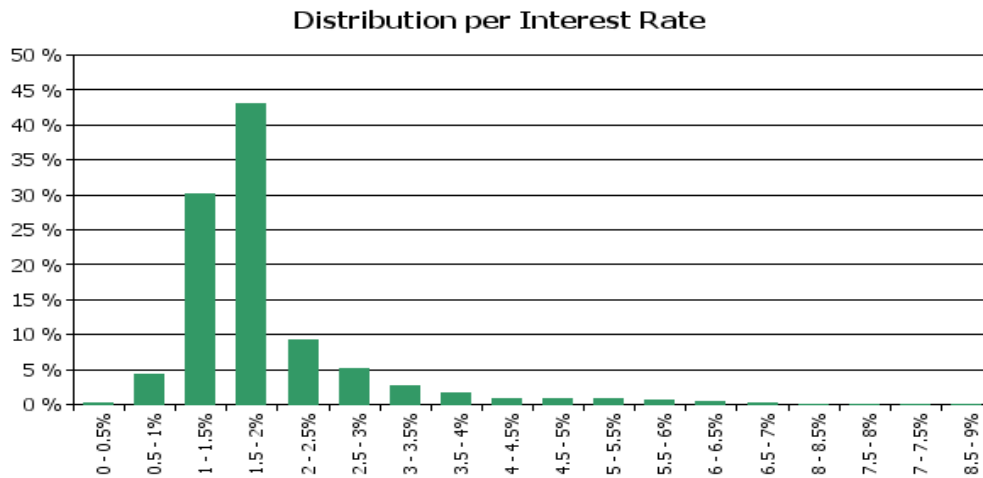
5. Origination Year



6. Outstanding Loan Balance by Borrower

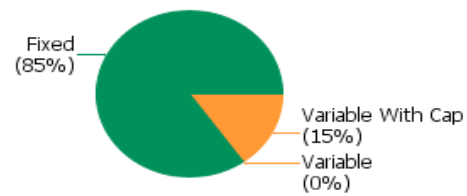


7. Interest Rate

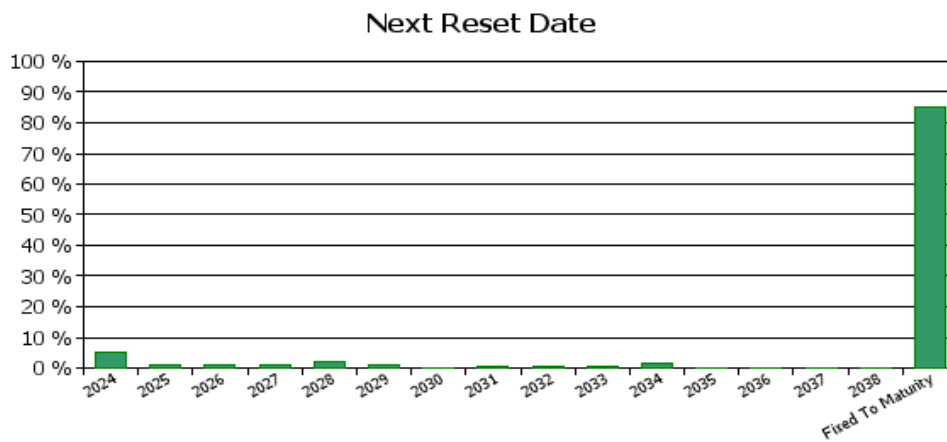


8. Interest Rate Type

Distribution per Interest Type

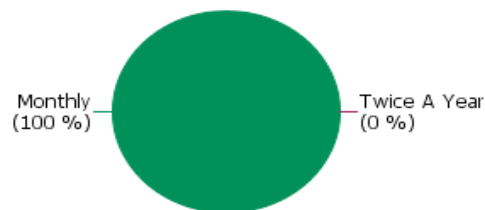


9. Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



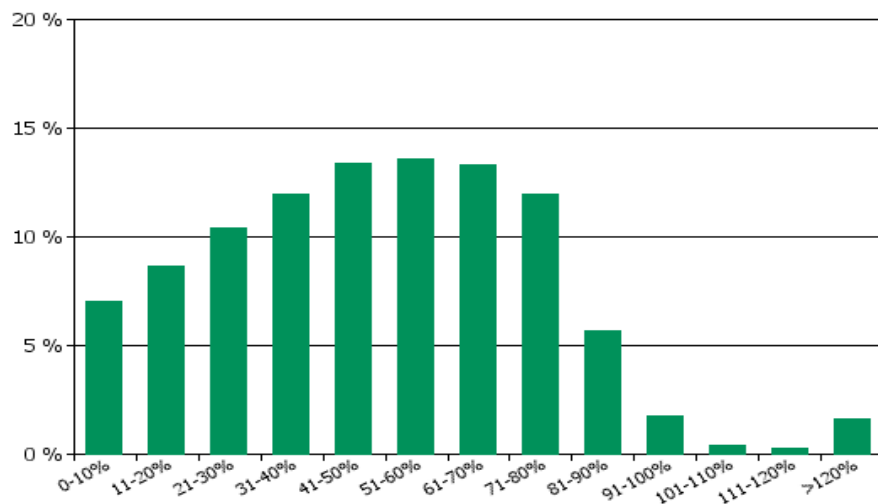
11. Repayment Type

Distribution per Repayment Type

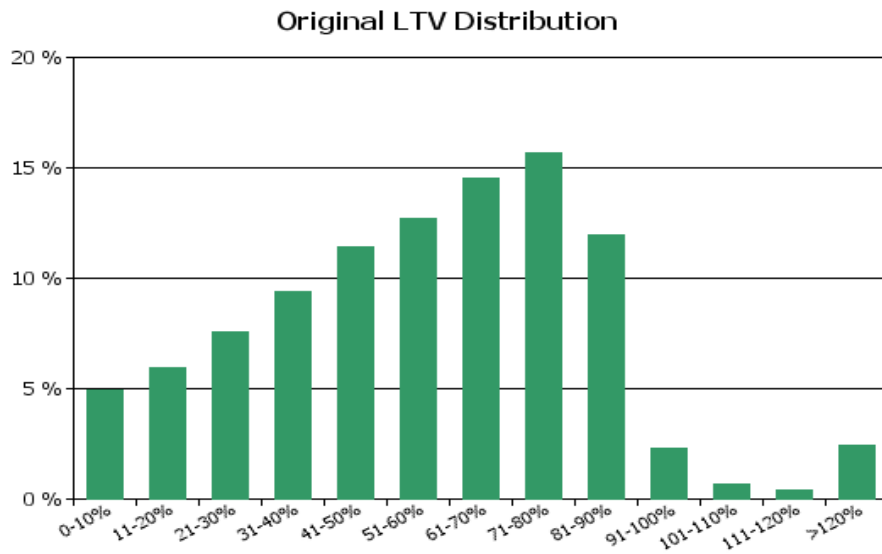


12. Current Loan to Current Value (LTV)

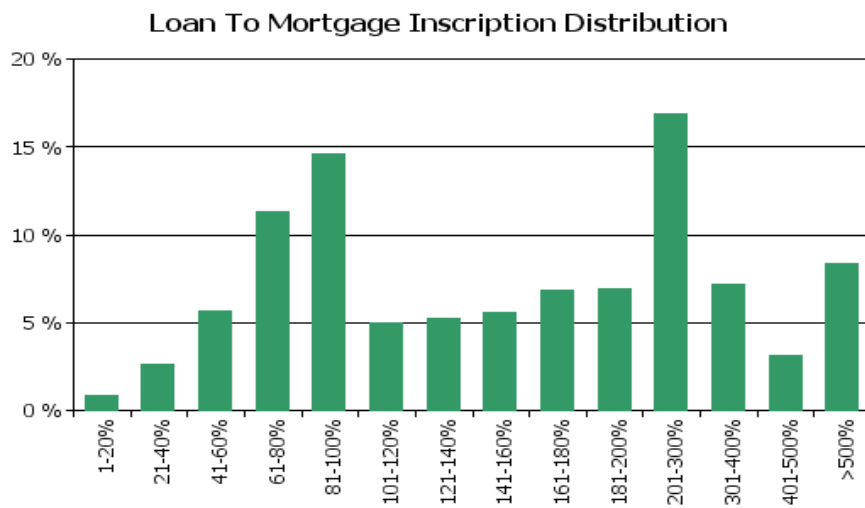
Current LTV Distribution



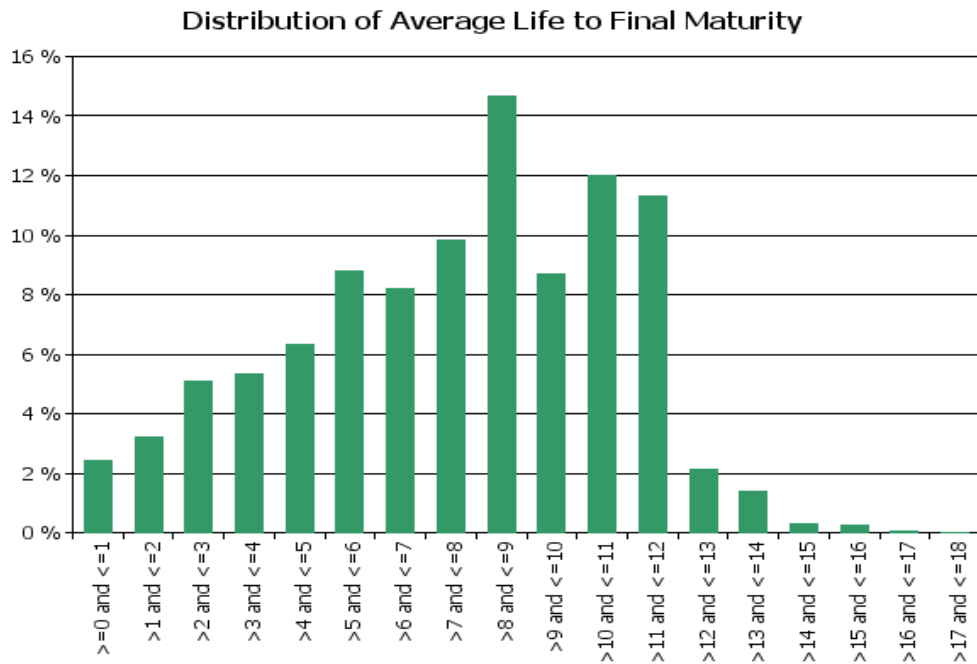
13. Current Loan to Original Value (LTOV)



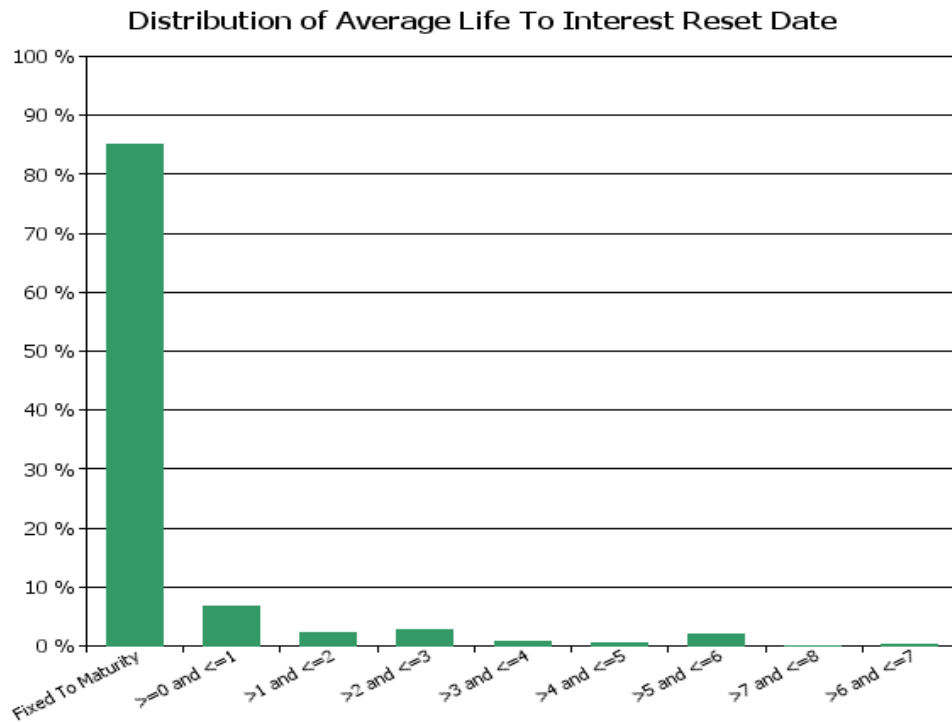
14. Loan to Mortgage Inscription Ratio (LTM)



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

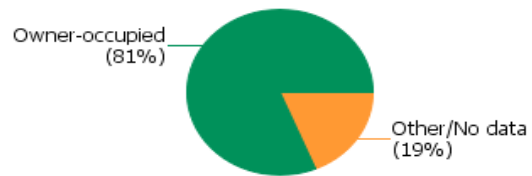


16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



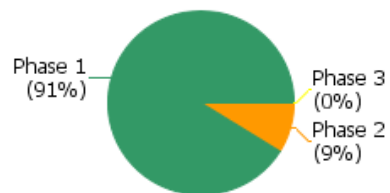
17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





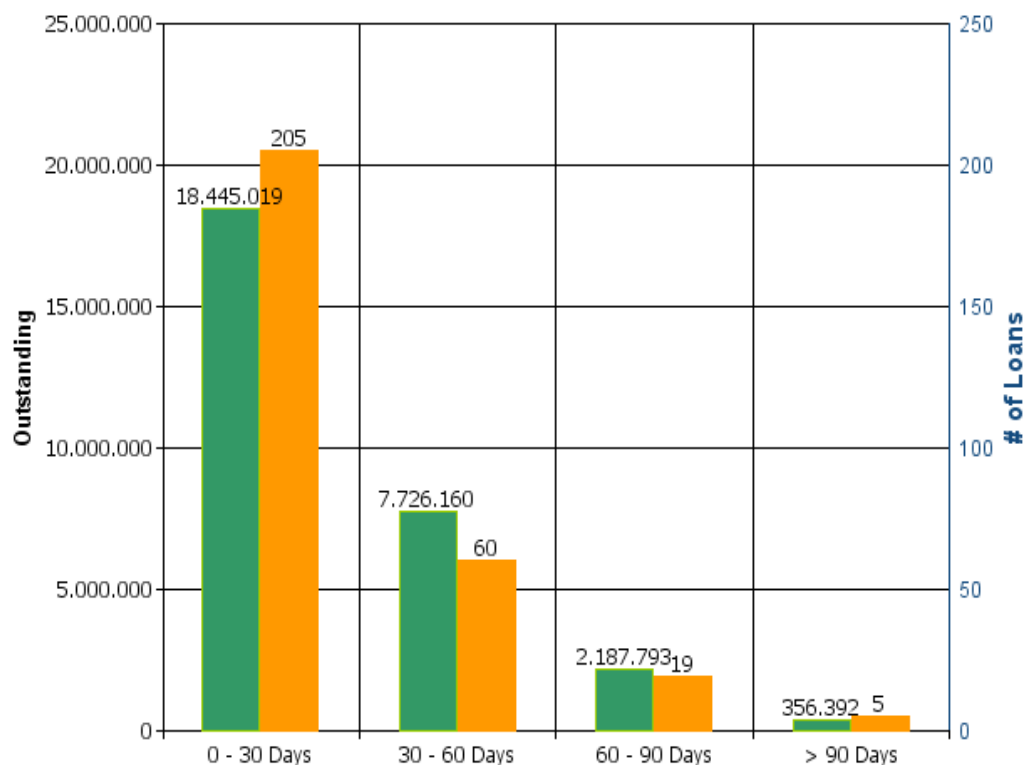
Cover Pool Performance

Portfolio Cut-off Date 29/02/2024

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,245,846,799.19	99.81 %	230,715	99.87 %
0 - 30 Days	18,445,019.47	0.12 %	205	0.09 %
30 - 60 Days	7,726,160.10	0.05 %	60	0.03 %
60 - 90 Days	2,187,793.03	0.01 %	19	0.01 %
> 90 Days	356,392.06	0.00 %	5	0.00 %
Total	15,274,562,163.85	100.00 %	231,004	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off

Feb/2024

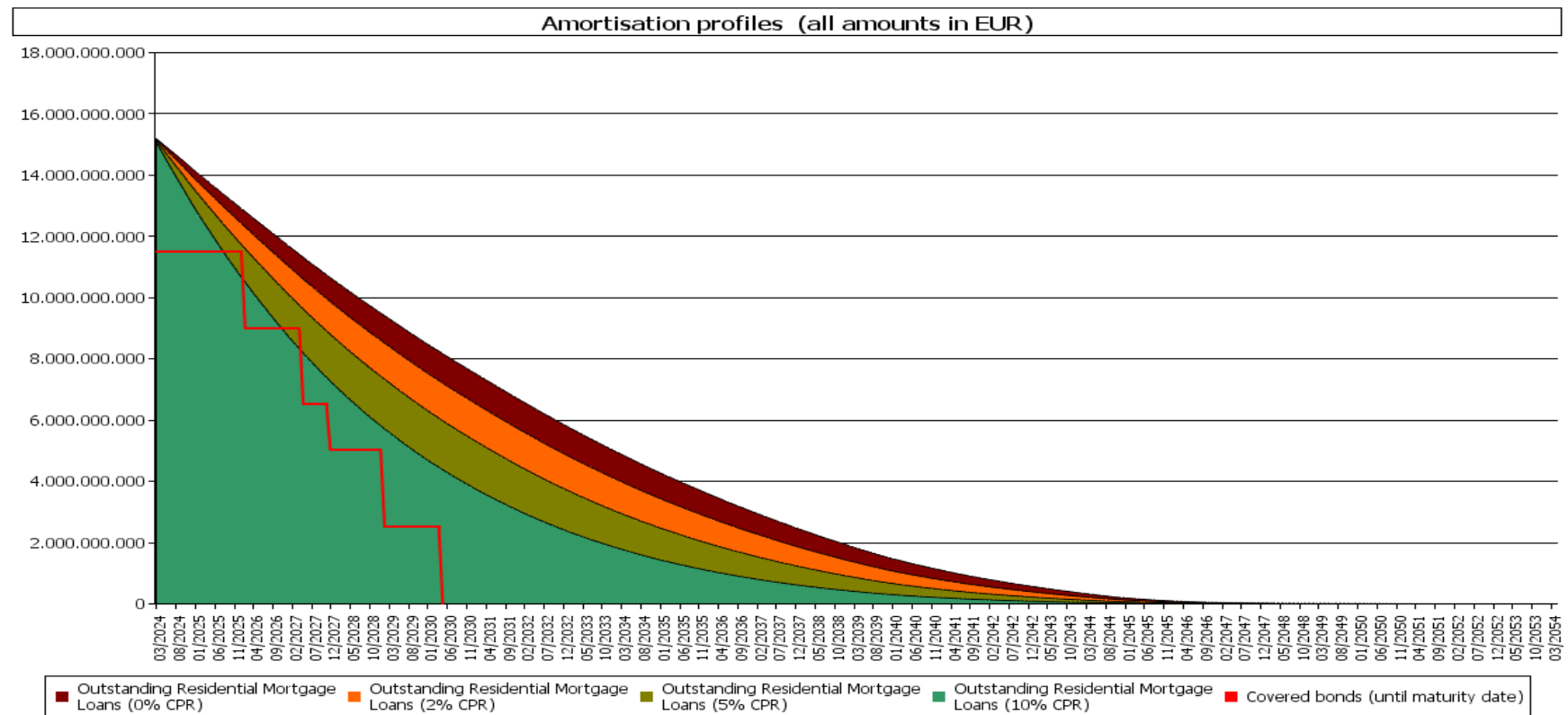
TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity Month		Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/03/2024	1	11,500,000,000	15,174,414,924	15,150,337,122	15,114,289,571	15,054,394,269
01/04/2024	2	11,500,000,000	15,071,636,214	15,022,199,446	14,948,343,132	14,826,041,970
01/05/2024	3	11,500,000,000	14,969,076,577	14,895,486,466	14,785,771,596	14,604,686,653
01/06/2024	4	11,500,000,000	14,862,711,939	14,764,560,399	14,618,537,144	14,378,341,208
01/07/2024	5	11,500,000,000	14,758,126,545	14,636,601,557	14,456,175,520	14,160,362,327
01/08/2024	6	11,500,000,000	14,657,538,045	14,512,185,789	14,296,840,916	13,944,972,356
01/09/2024	7	11,500,000,000	14,554,918,736	14,386,142,692	14,136,624,148	13,730,296,130
01/10/2024	8	11,500,000,000	14,445,482,366	14,254,539,359	13,972,827,664	13,515,576,612
01/11/2024	9	11,500,000,000	14,335,630,146	14,122,146,287	13,807,845,341	13,299,423,311
01/12/2024	10	11,500,000,000	14,225,504,666	13,990,658,659	13,645,615,704	13,089,290,767
01/01/2025	11	11,500,000,000	14,121,042,173	13,864,365,774	13,488,047,161	12,883,346,115
01/02/2025	12	11,500,000,000	14,015,346,223	13,737,252,066	13,330,395,304	12,678,831,977
01/03/2025	13	11,500,000,000	13,913,366,190	13,616,402,329	13,182,769,315	12,490,444,151
01/04/2025	14	11,500,000,000	13,813,055,112	13,495,304,346	13,032,299,538	12,295,576,673
01/05/2025	15	11,500,000,000	13,710,920,285	13,373,531,496	12,882,917,994	12,104,815,510
01/06/2025	16	11,500,000,000	13,605,444,231	13,248,142,918	12,729,672,626	11,910,165,240
01/07/2025	17	11,500,000,000	13,500,085,619	13,123,973,998	12,579,325,613	11,721,251,763
01/08/2025	18	11,500,000,000	13,401,374,416	13,005,916,410	12,434,463,417	11,537,196,883
01/09/2025	19	11,500,000,000	13,293,936,220	12,879,766,432	12,282,539,537	11,347,966,508
01/10/2025	20	11,500,000,000	13,195,686,904	12,763,593,358	12,141,795,391	11,171,947,035
01/11/2025	21	11,500,000,000	13,097,655,359	12,647,284,687	12,000,555,177	10,995,219,805
01/12/2025	22	11,500,000,000	12,988,653,282	12,521,444,137	11,851,906,896	10,814,511,138
01/01/2026	23	11,500,000,000	12,890,335,421	12,405,586,284	11,712,381,164	10,641,931,965
01/02/2026	24	9,000,000,000	12,791,991,271	12,290,060,161	11,573,800,857	10,471,476,096
01/03/2026	25	9,000,000,000	12,688,704,158	12,172,148,699	11,436,426,996	10,307,593,274
01/04/2026	26	9,000,000,000	12,589,087,931	12,056,105,049	11,298,589,474	10,140,228,936
01/05/2026	27	9,000,000,000	12,488,256,441	11,939,911,976	11,162,156,263	9,976,718,363
01/06/2026	28	9,000,000,000	12,388,646,469	11,824,586,313	11,026,229,346	9,813,484,834
01/07/2026	29	9,000,000,000	12,290,507,052	11,711,660,018	10,894,048,133	9,656,096,722
01/08/2026	30	9,000,000,000	12,192,308,444	11,598,381,145	10,761,239,633	9,497,979,754
01/09/2026	31	9,000,000,000	12,090,185,838	11,481,726,323	10,625,911,874	9,338,814,876
01/10/2026	32	9,000,000,000	11,991,170,948	11,369,002,688	10,495,693,878	9,186,557,454
01/11/2026	33	9,000,000,000	11,892,688,236	11,256,505,501	10,365,409,568	9,034,096,530
01/12/2026	34	9,000,000,000	11,790,753,587	11,141,705,564	10,234,445,646	8,883,388,731
01/01/2027	35	9,000,000,000	11,688,836,605	11,026,665,013	10,103,013,198	8,732,163,988
01/02/2027	36	9,000,000,000	11,593,564,273	10,918,240,246	9,978,229,270	8,587,782,977
01/03/2027	37	9,000,000,000	11,495,786,423	10,809,571,584	9,856,220,941	8,450,317,440
01/04/2027	38	9,000,000,000	11,398,986,552	10,700,370,508	9,731,837,687	8,308,336,350
01/05/2027	39	6,500,000,000	11,293,432,230	10,583,884,329	9,602,203,225	8,164,060,038
01/06/2027	40	6,500,000,000	11,199,186,636	10,477,758,786	9,481,745,572	8,027,498,140
01/07/2027	41	6,500,000,000	11,102,891,929	10,370,616,791	9,361,689,990	7,893,366,261
01/08/2027	42	6,500,000,000	11,011,531,744	10,267,837,535	9,245,337,080	7,762,245,407
01/09/2027	43	6,500,000,000	10,918,522,906	10,163,842,390	9,128,423,415	7,631,624,877
01/10/2027	44	6,500,000,000	10,821,365,223	10,056,865,628	9,010,113,654	7,501,836,444
01/11/2027	45	6,500,000,000	10,728,443,480	9,953,597,829	8,894,915,033	7,374,553,755
01/12/2027	46	5,000,000,000	10,634,207,563	9,849,973,564	8,780,647,584	7,249,976,052
01/01/2028	47	5,000,000,000	10,540,985,101	9,747,066,086	8,666,814,185	7,125,676,965
01/02/2028	48	5,000,000,000	10,450,492,487	9,646,999,312	8,556,022,447	7,004,790,963
01/03/2028	49	5,000,000,000	10,360,684,434	9,548,920,509	8,448,884,778	6,889,666,486
01/04/2028	50	5,000,000,000	10,269,712,261	9,449,022,574	8,339,232,627	6,771,447,569
01/05/2028	51	5,000,000,000	10,179,026,525	9,350,211,128	8,231,716,160	6,656,744,708
01/06/2028	52	5,000,000,000	10,090,305,481	9,252,993,668	8,125,410,808	6,542,947,894
01/07/2028	53	5,000,000,000	10,002,108,356	9,157,060,126	8,021,376,395	6,432,697,268
01/08/2028	54	5,000,000,000	9,914,017,815	9,061,017,825	7,917,059,475	6,322,149,258
01/09/2028	55	5,000,000,000	9,823,676,720	8,963,221,543	7,811,692,630	6,211,587,444
01/10/2028	56	5,000,000,000	9,735,543,200	8,868,227,331	7,709,879,677	6,105,498,665
01/11/2028	57	5,000,000,000	9,650,596,958	8,775,938,814	7,610,241,916	6,001,069,028
01/12/2028	58	5,000,000,000	9,565,633,904	8,684,398,110	7,512,324,983	5,899,573,424
01/01/2029	59	5,000,000,000	9,481,657,091	8,593,557,604	7,414,839,049	5,798,352,198
01/02/2029	60	2,500,000,000	9,395,254,673	8,500,805,579	7,316,155,245	5,696,949,830
01/03/2029	61	2,500,000,000	9,310,088,229	8,410,841,453	7,222,098,235	5,602,190,660
01/04/2029	62	2,500,000,000	9,226,834,531	8,321,491,254	7,127,204,152	5,505,164,647
01/05/2029	63	2,500,000,000	9,139,538,780	8,229,231,298	7,030,837,725	5,408,468,082
01/06/2029	64	2,500,000,000	9,053,478,925	8,137,917,133	6,935,138,860	5,312,255,778

01/07/2029	65	2,500,000,000	8,969,717,166	8,049,391,998	6,842,814,122	5,220,049,758
01/08/2029	66	2,500,000,000	8,887,447,063	7,962,035,958	6,751,338,649	5,128,453,383
01/09/2029	67	2,500,000,000	8,800,985,394	7,871,204,339	6,657,344,607	5,035,634,230
01/10/2029	68	2,500,000,000	8,719,026,339	7,785,104,324	6,568,316,253	4,947,926,931
01/11/2029	69	2,500,000,000	8,634,230,830	7,696,315,827	6,476,891,061	4,858,390,673
01/12/2029	70	2,500,000,000	8,551,733,006	7,610,267,454	6,388,713,289	4,772,603,153
01/01/2030	71	2,500,000,000	8,472,165,527	7,526,672,126	6,302,466,840	4,688,232,210
01/02/2030	72	2,500,000,000	8,392,917,909	7,443,622,157	6,217,073,250	4,605,122,093
01/03/2030	73	2,500,000,000	8,312,697,059	7,361,179,727	6,134,090,822	4,526,269,175
01/04/2030	74	2,500,000,000	8,234,356,693	7,279,439,189	6,050,549,187	4,445,714,724
01/05/2030	75	0	8,153,533,286	7,196,157,426	5,966,605,118	4,366,064,780
01/06/2030	76		8,075,765,115	7,115,431,877	5,884,668,443	4,287,868,885
01/07/2030	77		7,996,959,665	7,034,432,263	5,803,360,547	4,211,289,861
01/08/2030	78		7,919,398,050	6,954,390,892	5,722,735,737	4,135,194,038
01/09/2030	79		7,843,230,283	6,875,822,724	5,643,692,691	4,060,805,406
01/10/2030	80		7,767,454,578	6,798,216,437	5,566,259,396	3,988,672,194
01/11/2030	81		7,692,084,928	6,720,833,163	5,488,904,333	3,916,581,656
01/12/2030	82		7,615,631,766	6,643,111,489	5,412,075,609	3,845,930,773
01/01/2031	83		7,539,534,983	6,565,577,681	5,335,306,224	3,775,318,343
01/02/2031	84		7,464,617,340	6,489,312,847	5,259,920,882	3,706,210,297
01/03/2031	85		7,388,595,051	6,413,382,616	5,186,432,933	3,640,446,257
01/04/2031	86		7,314,106,713	6,337,958,001	5,112,402,822	3,573,284,071
01/05/2031	87		7,236,944,193	6,260,800,260	5,037,735,073	3,506,661,827
01/06/2031	88		7,162,117,946	6,185,557,846	4,964,533,457	3,441,070,910
01/07/2031	89		7,087,981,798	6,111,482,295	4,893,007,646	3,377,591,774
01/08/2031	90		7,013,313,467	6,036,844,566	4,820,958,836	3,313,761,949
01/09/2031	91		6,938,996,709	5,962,744,548	4,749,673,168	3,250,934,573
01/10/2031	92		6,863,237,073	5,887,963,154	4,678,561,828	3,189,135,409
01/11/2031	93		6,788,853,786	5,814,271,629	4,608,257,085	3,127,907,530
01/12/2031	94		6,715,903,766	5,742,353,004	4,540,054,187	3,068,981,891
01/01/2032	95		6,639,280,948	5,667,209,245	4,469,248,371	3,008,322,553
01/02/2032	96		6,567,811,878	5,596,695,581	4,402,415,416	2,950,784,879
01/03/2032	97		6,494,922,824	5,525,801,971	4,336,307,724	2,894,957,352
01/04/2032	98		6,424,019,068	5,456,208,056	4,270,805,492	2,839,150,980
01/05/2032	99		6,352,465,171	5,386,578,013	4,205,925,652	2,784,558,655
01/06/2032	100		6,278,014,261	5,314,418,343	4,139,028,994	2,728,662,782
01/07/2032	101		6,207,556,428	5,246,149,675	4,075,802,905	2,675,966,403
01/08/2032	102		6,137,518,291	5,178,161,357	4,012,750,613	2,623,410,614
01/09/2032	103		6,067,069,226	5,110,042,467	3,949,891,741	2,571,377,940
01/10/2032	104		5,997,479,291	5,043,138,281	3,888,582,587	2,521,088,734
01/11/2032	105		5,929,289,413	4,977,342,743	3,828,089,571	2,471,357,167
01/12/2032	106		5,860,048,468	4,911,143,984	3,767,879,261	2,422,515,059
01/01/2033	107		5,792,174,926	4,846,027,866	3,708,466,078	2,374,217,151
01/02/2033	108		5,723,831,483	4,780,726,028	3,649,188,962	2,326,371,664
01/03/2033	109		5,656,663,895	4,717,387,096	3,592,569,077	2,281,512,673
01/04/2033	110		5,589,032,796	4,653,080,618	3,534,583,800	2,235,180,810
01/05/2033	111		5,523,196,202	4,590,721,539	3,478,631,484	2,190,780,590
01/06/2033	112		5,456,310,682	4,527,436,309	3,421,952,015	2,145,956,903
01/07/2033	113		5,390,739,414	4,465,685,740	3,366,971,890	2,102,822,691
01/08/2033	114		5,325,859,775	4,404,456,505	3,312,361,678	2,059,954,060
01/09/2033	115		5,261,160,061	4,343,570,666	3,258,265,053	2,017,728,896
01/10/2033	116		5,195,937,853	4,282,682,563	3,204,683,700	1,976,412,801
01/11/2033	117		5,132,014,679	4,222,820,354	3,151,853,226	1,935,597,674
01/12/2033	118		5,068,364,841	4,163,601,403	3,100,004,274	1,895,952,630
01/01/2034	119		5,005,260,198	4,104,787,838	3,048,442,124	1,856,520,561
01/02/2034	120		4,942,251,317	4,046,240,200	2,997,319,179	1,817,654,858
01/03/2034	121		4,879,101,823	3,988,419,578	2,947,700,042	1,780,724,475
01/04/2034	122		4,816,640,496	3,930,682,540	2,897,640,551	1,743,068,965
01/05/2034	123		4,754,295,871	3,873,437,053	2,848,412,028	1,706,431,872
01/06/2034	124		4,692,486,018	3,816,594,882	2,799,474,171	1,670,010,599
01/07/2034	125		4,631,386,764	3,760,717,290	2,751,698,553	1,634,781,452
01/08/2034	126		4,570,662,039	3,705,113,581	2,704,118,923	1,599,709,976
01/09/2034	127		4,509,990,036	3,649,730,335	2,656,923,999	1,565,132,886
01/10/2034	128		4,450,586,477	3,595,745,943	2,611,181,865	1,531,881,917
01/11/2034	129		4,391,350,594	3,541,870,234	2,565,516,784	1,498,717,051
01/12/2034	130		4,333,029,935	3,489,094,916	2,521,069,195	1,466,714,676
01/01/2035	131		4,274,768,737	3,436,342,933	2,476,638,232	1,434,762,656
01/02/2035	132		4,217,828,660	3,384,820,060	2,433,300,547	1,403,685,665
01/03/2035	133		4,161,274,241	3,334,318,744	2,391,489,055	1,374,287,258
01/04/2035	134		4,105,042,822	3,283,683,166	2,349,181,777	1,344,257,180
01/05/2035	135		4,049,334,582	3,233,804,623	2,307,803,999	1,315,166,526
01/06/2035	136		3,993,853,794	3,184,087,959	2,266,544,725	1,286,182,920
01/07/2035	137		3,938,665,133	3,134,934,801	2,226,063,338	1,258,033,035
01/08/2035	138		3,883,862,152	3,086,071,905	2,185,793,539	1,230,042,977
01/09/2035	139		3,829,039,347	3,037,350,017	2,145,813,789	1,202,429,989
01/10/2035	140		3,774,518,424	2,989,187,260	2,106,590,299	1,175,611,784
01/11/2035	141		3,719,998,345	2,941,014,046	2,067,369,709	1,148,837,542
01/12/2035	142		3,666,604,426	2,894,042,941	2,029,344,544	1,123,084,263
01/01/2036	143		3,612,983,599	2,846,883,410	1,991,198,663	1,097,306,029
01/02/2036	144		3,560,148,190	2,800,493,353	1,953,770,507	1,072,119,863
01/03/2036	145		3,506,795,436	2,754,147,814	1,916,865,716	1,047,700,208
01/04/2036	146		3,454,467,170	2,708,448,992	1,880,265,592	1,023,342,848
01/05/2036	147		3,401,398,329	2,662,463,396	1,843,792,104	999,378,482
01/06/2036	148		3,348,760,958	2,616,815,349	1,807,571,463	975,596,288
01/07/2036	149		3,297,337,113	2,572,402,020	1,772,519,441	952,756,134

01/08/2036	150	3,246,633,483	2,528,549,928	1,737,872,022	930,176,059
01/09/2036	151	3,195,964,668	2,484,866,257	1,703,504,832	907,919,524
01/10/2036	152	3,145,679,088	2,441,754,658	1,669,829,553	886,323,393
01/11/2036	153	3,096,157,628	2,399,238,664	1,636,581,595	864,996,502
01/12/2036	154	3,046,829,715	2,357,138,663	1,603,906,731	844,251,580
01/01/2037	155	2,998,295,652	2,315,656,743	1,571,673,224	823,780,763
01/02/2037	156	2,949,576,070	2,274,165,717	1,539,587,132	803,545,149
01/03/2037	157	2,901,495,197	2,233,667,299	1,508,696,096	784,409,399
01/04/2037	158	2,853,768,250	2,193,199,363	1,477,595,243	764,985,364
01/05/2037	159	2,806,550,457	2,153,370,822	1,447,191,372	746,173,275
01/06/2037	160	2,759,410,841	2,113,611,264	1,416,858,071	727,439,188
01/07/2037	161	2,712,716,758	2,074,434,656	1,387,173,425	709,279,142
01/08/2037	162	2,665,753,287	2,035,063,858	1,357,385,280	691,108,418
01/09/2037	163	2,619,669,010	1,996,490,691	1,328,270,343	673,420,207
01/10/2037	164	2,573,677,991	1,958,220,695	1,299,602,655	656,185,064
01/11/2037	165	2,527,890,905	1,920,120,719	1,271,076,181	639,063,408
01/12/2037	166	2,482,474,000	1,882,528,135	1,243,123,538	622,447,524
01/01/2038	167	2,436,907,918	1,844,839,824	1,215,137,915	605,857,719
01/02/2038	168	2,392,335,967	1,808,025,264	1,187,860,646	589,748,965
01/03/2038	169	2,348,392,935	1,772,095,869	1,161,580,544	574,494,709
01/04/2038	170	2,304,791,329	1,736,244,322	1,135,186,054	559,062,512
01/05/2038	171	2,261,401,816	1,700,761,922	1,109,250,160	544,050,116
01/06/2038	172	2,217,878,708	1,665,199,831	1,083,294,223	529,069,169
01/07/2038	173	2,174,765,013	1,630,149,610	1,057,882,178	514,540,319
01/08/2038	174	2,132,817,696	1,595,995,422	1,033,083,846	500,350,457
01/09/2038	175	2,090,872,438	1,561,953,939	1,008,477,573	486,364,194
01/10/2038	176	2,049,796,577	1,528,755,417	984,613,528	472,908,621
01/11/2038	177	2,009,161,526	1,495,907,975	961,007,462	459,615,655
01/12/2038	178	1,968,626,076	1,463,321,718	937,759,490	446,658,501
01/01/2039	179	1,928,203,046	1,430,843,479	914,614,055	433,789,091
01/02/2039	180	1,888,292,098	1,398,850,552	891,889,711	421,219,559
01/03/2039	181	1,848,599,217	1,367,347,908	869,801,159	409,215,776
01/04/2039	182	1,809,252,557	1,335,974,719	847,682,631	397,120,485
01/05/2039	183	1,769,662,201	1,304,595,812	825,735,187	385,252,869
01/06/2039	184	1,731,021,958	1,273,945,829	804,284,809	373,655,668
01/07/2039	185	1,692,054,664	1,243,223,853	782,957,171	362,256,176
01/08/2039	186	1,653,682,739	1,212,969,602	761,960,893	351,048,478
01/09/2039	187	1,615,463,608	1,182,926,284	741,198,513	340,036,526
01/10/2039	188	1,578,916,509	1,154,266,865	721,460,991	329,624,868
01/11/2039	189	1,543,352,032	1,126,353,830	702,223,822	319,476,776
01/12/2039	190	1,508,293,406	1,098,960,885	683,459,399	309,665,297
01/01/2040	191	1,474,854,855	1,072,774,555	665,476,987	300,240,642
01/02/2040	192	1,442,082,545	1,047,157,676	647,933,973	291,087,669
01/03/2040	193	1,409,629,235	1,021,967,773	630,843,036	282,286,376
01/04/2040	194	1,378,111,366	997,423,040	614,126,166	273,642,044
01/05/2040	195	1,346,891,934	973,227,549	597,753,829	265,255,058
01/06/2040	196	1,316,189,895	949,430,049	581,654,428	257,017,660
01/07/2040	197	1,286,201,579	926,275,164	566,072,233	249,106,961
01/08/2040	198	1,256,726,707	903,513,414	550,757,640	241,341,029
01/09/2040	199	1,227,369,804	880,910,880	535,614,089	233,711,048
01/10/2040	200	1,198,754,570	858,960,862	520,982,532	226,394,825
01/11/2040	201	1,170,563,373	837,338,017	506,576,091	219,202,065
01/12/2040	202	1,142,756,631	816,105,283	492,515,424	212,244,220
01/01/2041	203	1,115,348,103	795,180,372	478,666,893	205,402,652
01/02/2041	204	1,088,021,069	774,382,095	464,961,651	198,676,459
01/03/2041	205	1,060,833,891	753,875,286	451,608,861	192,232,468
01/04/2041	206	1,034,227,694	733,721,191	438,417,724	185,827,083
01/05/2041	207	1,007,861,838	713,842,599	425,489,913	179,608,241
01/06/2041	208	981,997,219	694,343,696	412,814,932	173,519,787
01/07/2041	209	956,759,475	675,388,360	400,556,921	167,677,169
01/08/2041	210	931,985,006	656,783,908	388,532,422	161,954,708
01/09/2041	211	907,757,583	638,625,481	376,829,676	156,411,265
01/10/2041	212	883,822,160	620,765,831	365,389,805	151,041,205
01/11/2041	213	860,190,874	603,143,327	354,114,118	145,760,174
01/12/2041	214	837,218,461	586,072,108	343,244,459	140,706,854
01/01/2042	215	814,889,438	569,473,770	332,675,103	135,796,519
01/02/2042	216	793,035,292	553,261,347	322,382,158	131,037,607
01/03/2042	217	771,505,627	537,416,550	312,430,066	126,506,485
01/04/2042	218	749,918,761	521,493,543	302,402,107	121,927,425
01/05/2042	219	728,859,744	506,017,156	292,705,502	117,534,011
01/06/2042	220	708,137,294	490,796,575	283,179,141	113,227,144
01/07/2042	221	687,850,861	475,953,913	273,939,341	109,083,680
01/08/2042	222	667,648,833	461,191,708	264,767,751	104,984,959
01/09/2042	223	647,912,250	446,799,179	255,852,730	101,020,304
01/10/2042	224	628,142,826	432,455,216	247,029,374	97,136,689
01/11/2042	225	608,944,811	418,526,969	238,465,194	93,371,926
01/12/2042	226	589,957,304	404,811,328	230,082,705	89,720,436
01/01/2043	227	571,112,787	391,216,117	221,790,096	86,120,426
01/02/2043	228	552,405,763	377,759,882	213,616,766	82,595,422
01/03/2043	229	534,055,447	364,651,585	205,730,520	79,241,808
01/04/2043	230	515,875,720	351,641,095	197,885,665	75,897,349
01/05/2043	231	497,921,351	338,845,596	190,215,684	72,656,534
01/06/2043	232	480,178,885	326,217,258	182,660,863	69,475,308
01/07/2043	233	462,726,125	313,844,451	175,300,354	66,402,411
01/08/2043	234	445,535,373	301,672,279	168,072,955	63,395,074
01/09/2043	235	428,657,365	289,751,894	161,021,107	60,477,956
01/10/2043	236	411,741,000	277,860,408	154,032,712	57,616,031

01/11/2043	237	395,376,245	266,364,231	147,284,244	54,858,419
01/12/2043	238	379,394,979	255,178,143	140,751,692	52,210,362
01/01/2044	239	363,602,781	244,141,646	134,321,680	49,614,180
01/02/2044	240	347,950,372	233,235,555	127,995,026	47,077,069
01/03/2044	241	332,457,781	222,497,069	121,811,439	44,625,176
01/04/2044	242	317,135,795	211,882,864	115,705,421	42,208,721
01/05/2044	243	301,991,380	201,433,490	109,728,469	39,864,277
01/06/2044	244	287,041,802	191,137,129	103,854,852	37,570,587
01/07/2044	245	272,405,797	181,093,481	98,155,427	35,363,203
01/08/2044	246	258,111,759	171,299,873	92,611,013	33,224,353
01/09/2044	247	244,187,919	161,784,236	87,244,064	31,166,383
01/10/2044	248	230,677,210	152,581,992	82,079,128	29,201,108
01/11/2044	249	217,746,163	143,784,437	77,149,911	27,331,196
01/12/2044	250	205,589,257	135,534,028	72,544,027	25,594,165
01/01/2045	251	195,271,754	128,513,910	68,611,599	24,104,241
01/02/2045	252	185,191,740	121,673,248	64,794,270	22,666,744
01/03/2045	253	175,388,926	115,056,135	61,129,718	21,302,960
01/04/2045	254	165,848,309	108,612,907	57,559,650	19,973,875
01/05/2045	255	156,473,461	102,305,183	54,083,416	18,690,648
01/06/2045	256	147,549,315	96,306,794	50,782,900	17,475,692
01/07/2045	257	139,152,765	90,677,206	47,696,715	16,346,374
01/08/2045	258	131,130,402	85,304,602	44,756,580	15,273,778
01/09/2045	259	123,480,084	80,191,579	41,966,938	14,261,115
01/10/2045	260	116,200,691	75,340,261	39,331,038	13,310,602
01/11/2045	261	109,341,586	70,772,829	36,852,668	12,419,035
01/12/2045	262	102,785,567	66,420,155	34,501,028	11,578,892
01/01/2046	263	96,548,068	62,283,659	32,270,104	10,784,300
01/02/2046	264	90,652,198	58,381,016	30,171,158	10,040,150
01/03/2046	265	84,988,829	54,649,888	28,178,036	9,341,013
01/04/2046	266	79,604,859	51,101,046	26,281,208	8,675,314
01/05/2046	267	74,493,071	47,741,125	24,492,773	8,051,817
01/06/2046	268	69,616,947	44,540,442	22,792,603	7,461,162
01/07/2046	269	65,065,764	41,560,297	21,215,233	6,916,342
01/08/2046	270	60,789,471	38,762,988	19,736,971	6,407,163
01/09/2046	271	56,887,337	36,213,230	18,391,816	5,945,200
01/10/2046	272	53,274,214	33,857,531	17,153,091	5,522,050
01/11/2046	273	49,917,630	31,670,503	16,004,282	5,130,395
01/12/2046	274	46,728,138	29,598,250	14,920,282	4,763,297
01/01/2047	275	43,723,771	27,648,270	13,901,864	4,419,370
01/02/2047	276	41,055,014	25,916,677	12,998,059	4,114,551
01/03/2047	277	38,573,076	24,312,607	12,165,552	3,836,284
01/04/2047	278	36,235,117	22,800,254	11,379,785	3,573,301
01/05/2047	279	34,004,420	21,361,511	10,635,456	3,325,889
01/06/2047	280	31,888,236	19,998,152	9,931,346	3,092,547
01/07/2047	281	29,952,460	18,753,331	9,290,229	2,881,050
01/08/2047	282	28,158,006	17,599,916	8,696,664	2,685,553
01/09/2047	283	26,532,892	16,556,025	8,160,040	2,509,168
01/10/2047	284	25,045,934	15,602,539	7,671,163	2,349,172
01/11/2047	285	23,672,472	14,721,919	7,219,789	2,201,581
01/12/2047	286	22,359,093	13,882,305	6,791,276	2,062,423
01/01/2048	287	21,113,800	13,086,893	6,385,876	1,931,094
01/02/2048	288	19,909,599	12,319,567	5,996,163	1,805,565
01/03/2048	289	18,750,729	11,584,077	5,624,772	1,687,019
01/04/2048	290	17,634,104	10,875,756	5,267,408	1,573,145
01/05/2048	291	16,566,506	10,200,549	4,928,229	1,465,813
01/06/2048	292	15,550,495	9,558,718	4,606,393	1,364,286
01/07/2048	293	14,604,131	8,962,263	4,308,329	1,270,777
01/08/2048	294	13,781,830	8,443,288	4,048,526	1,189,088
01/09/2048	295	13,101,000	8,012,573	3,832,228	1,120,792
01/10/2048	296	12,543,458	7,658,988	3,654,101	1,064,315
01/11/2048	297	12,105,551	7,379,067	3,511,597	1,018,477
01/12/2048	298	11,678,101	7,106,825	3,373,717	974,476
01/01/2049	299	11,261,302	6,841,555	3,239,529	931,754
01/02/2049	300	10,851,598	6,581,467	3,108,450	890,266
01/03/2049	301	10,452,648	6,329,792	2,982,715	850,986
01/04/2049	302	10,063,371	6,083,722	2,859,471	812,369
01/05/2049	303	9,678,355	5,841,360	2,738,799	774,896
01/06/2049	304	9,300,959	5,604,062	2,620,856	738,386
01/07/2049	305	8,928,118	5,370,586	2,505,484	702,988
01/08/2049	306	8,561,546	5,141,345	2,392,439	668,427
01/09/2049	307	8,201,982	4,917,067	2,282,256	634,942
01/10/2049	308	7,844,540	4,695,062	2,173,849	602,303
01/11/2049	309	7,493,264	4,477,213	2,067,711	570,469
01/12/2049	310	7,147,777	4,263,774	1,964,292	539,715
01/01/2050	311	6,812,239	4,056,728	1,864,154	510,031
01/02/2050	312	6,480,215	3,852,461	1,765,787	481,072
01/03/2050	313	6,151,337	3,651,342	1,669,758	453,169
01/04/2050	314	5,710,359	3,383,834	1,543,492	417,126
01/05/2050	315	5,388,037	3,187,593	1,450,400	390,362
01/06/2050	316	5,068,405	2,993,411	1,358,581	364,100
01/07/2050	317	4,752,043	2,801,960	1,268,559	338,581
01/08/2050	318	4,437,108	2,611,827	1,179,471	313,470
01/09/2050	319	4,123,921	2,423,357	1,091,577	288,881
01/10/2050	320	3,812,633	2,236,756	1,005,045	264,891
01/11/2050	321	3,502,824	2,051,516	919,466	241,309
01/12/2050	322	3,193,543	1,867,307	834,846	218,203
01/01/2051	323	2,887,708	1,685,618	751,699	195,639

01/02/2051	324	2,583,970	1,505,761	669,784	173,581
01/03/2051	325	2,286,260	1,330,235	590,348	152,409
01/04/2051	326	1,999,511	1,161,420	514,119	132,167
01/05/2051	327	1,725,412	1,000,564	441,823	113,116
01/06/2051	328	1,482,565	858,279	378,030	96,374
01/07/2051	329	1,264,276	730,707	321,049	81,511
01/08/2051	330	1,075,487	620,540	271,951	68,754
01/09/2051	331	914,886	526,980	230,361	57,992
01/10/2051	332	781,752	449,554	196,032	49,148
01/11/2051	333	670,321	384,822	167,378	41,786
01/12/2051	334	576,396	330,358	143,335	35,637
01/01/2052	335	493,498	282,365	122,201	30,254
01/02/2052	336	425,812	243,224	104,994	25,884
01/03/2052	337	368,842	210,349	90,586	22,243
01/04/2052	338	318,688	181,437	77,937	19,056
01/05/2052	339	275,941	156,843	67,207	16,365
01/06/2052	340	236,014	133,921	57,239	13,879
01/07/2052	341	199,585	113,064	48,205	11,641
01/08/2052	342	166,160	93,969	39,962	9,609
01/09/2052	343	138,980	78,465	33,284	7,969
01/10/2052	344	115,839	65,293	27,628	6,588
01/11/2052	345	95,101	53,513	22,586	5,363
01/12/2052	346	75,929	42,655	17,959	4,247
01/01/2053	347	62,030	34,787	14,609	3,440
01/02/2053	348	50,030	28,010	11,733	2,751
01/03/2053	349	40,594	22,692	9,484	2,215
01/04/2053	350	31,128	17,371	7,241	1,684
01/05/2053	351	21,764	12,126	5,042	1,168
01/06/2053	352	13,762	7,654	3,175	732
01/07/2053	353	8,363	4,644	1,921	441
01/08/2053	354	3,931	0	0	0
01/09/2053	355	986	0	0	0
01/10/2053	356	0	0	0	0
01/11/2053	357	0	0	0	0
01/12/2053	358	0	0	0	0
01/01/2054	359	0	0	0	0
01/02/2054	360	0	0	0	0
01/03/2054	361	0	0	0	0
01/04/2054	362	0	0	0	0
		##### 1,262,573,984,938	#####	860,727,108,943	





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

HTT 2024

Reporting in Domestic Currency		EUR				
<div>CONTENT OF TAB E</div> <div>1. Additional information on the programme</div> <div>2. Additional information on the swaps</div> <div>3. Additional information on the asset distribution</div>						
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	KGCEPHLVKKRZY01T647			
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 BNPFF Fortis Pfandbriefe				
E.1.1.11	Cover Pool Monitor	Representative				
OE.1.1.1	where applicable - paying agent	David De Schacht & Jurgen De				
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General information	Total Assets				
E.3.1.1	Weighted Average Seasoning (years)	4.98				
E.3.1.2	Weighted Average Maturity (years)**	14.51				
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	% Shiooine Loans	% Total Loans
E.3.2.1	1<30 days	0.12%				0.12%
E.3.2.2	30<60 days	0.05%				0.05%
E.3.2.3	60<90 days	0.00%				0.00%
E.3.2.4	90<180 days	0.02%				0.02%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

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 = Remainder Term to Maturity