

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: 31/1/2024

Cut-off Date: 31/1/2024



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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency		EUR			
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100. Cover Assets - Currency					

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 [if relevant, please specify]					
OG.3.7.2	a/w [if relevant, please specify]					
OG.3.7.3	a/w [if relevant, please specify]					
OG.3.7.4	a/w [if relevant, please specify]					
OG.3.7.5	a/w [if relevant, please specify]					
OG.3.7.6	a/w [if relevant, please specify]					
8. Covered Bonds - Breakdown by interest rate			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon		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		12.9%	
G.3.9.3	Exposures to central banks		0.00		0.0%	
G.3.9.4	Exposures to credit institutions		619.91		87.1%	
G.3.9.5	Other		0.00		0.0%	
G.3.9.6		Total	711.4		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 [if relevant, please specify]				0.0%	
OG.3.10.2	a/w [if relevant, please specify]				0.0%	
OG.3.10.3	a/w [if relevant, please specify]				0.0%	
OG.3.10.4	a/w [if relevant, please specify]				0.0%	
OG.3.10.5	a/w [if relevant, please specify]				0.0%	
OG.3.10.6	a/w [if relevant, please specify]				0.0%	
OG.3.10.7	a/w [if relevant, please specify]				0.0%	
11. Liquid Assets			Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets		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 [if relevant, please specify]					
OG.3.11.2	a/w [if relevant, please specify]					
OG.3.11.3	a/w [if relevant, please specify]					
OG.3.11.4	a/w [if relevant, please specify]					
OG.3.11.5	a/w [if relevant, please specify]					
OG.3.11.6	a/w [if relevant, please specify]					
OG.3.11.7	a/w [if 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 Pandbrief 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	619.91
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	15,278.8	100.0%	
M.7.1.2	Commercial	0.0	0.0%	
M.7.1.3	Other	0.0	0.0%	
M.7.1.4	Total	15,278.8	100.0%	
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%	
OM.7.1.2	a/w Forest & Agriculture		0.0%	
OM.7.1.3			0.0%	
OM.7.1.4			0.0%	
OM.7.1.5			0.0%	
OM.7.1.6			0.0%	
OM.7.1.7			0.0%	
OM.7.1.8			0.0%	
OM.7.1.9			0.0%	
OM.7.1.10			0.0%	
OM.7.1.11			0.0%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	230,795.0		230,795
OM.7.2.1	Optional information eg. Number of borrowers	106,739.0		106,739
OM.7.2.2	Optional information eg. Number of guarantors			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.48%		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	% Total Mortgages
M.7.4.1	European Union	100.0%	0.0%	100.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.0%		100.0%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.0%	0.0%	0.0%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	a/w [If relevant, please specify]			
OM.7.4.2	a/w [If relevant, please specify]			
OM.7.4.3	a/w [If relevant, please specify]			
OM.7.4.4	a/w [If relevant, please specify]			
OM.7.4.5	a/w [If relevant, please specify]			
OM.7.4.6	a/w [If relevant, please specify]			
OM.7.4.7	a/w [If relevant, please specify]			
OM.7.4.8	a/w [If relevant, please specify]			
OM.7.4.9	a/w [If relevant, please specify]			
OM.7.4.10	a/w [If relevant, please specify]			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.70%		15.70%	
M.7.5.2	Vlaams-Brabant	14.62%		14.62%	
M.7.5.3	Oost-Vlaanderen	15.24%		15.24%	
M.7.5.4	Brussels	8.40%		8.40%	
M.7.5.5	West-Vlaanderen	10.73%		10.73%	
M.7.5.6	Limburg	8.10%		8.10%	
M.7.5.7	Liège	7.42%		7.42%	
M.7.5.8	Hainaut	6.90%		6.90%	
M.7.5.9	Brabant Wallon	5.31%		5.31%	
M.7.5.10	Namur	4.39%		4.39%	
M.7.5.11	Luxembourg	2.97%		2.97%	
M.7.5.12	Other	0.22%		0.22%	
M.7.5.13					
M.7.5.14					
M.7.5.15					
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
M.7.5.32					
M.7.5.33					
M.7.5.34					
M.7.5.35					
M.7.5.36					
M.7.5.37					
M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	84.68%		84.68%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	15.32%		15.32%	
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	4.59%		4.59%	
M.7.7.2	Amortising	95.41%		95.41%	
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	1.82%		1.82%	
M.7.8.2	> 12 - ≤ 24 months	6.68%		6.68%	
M.7.8.3	> 24 - ≤ 36 months	13.28%		13.28%	
M.7.8.4	> 36 - ≤ 60 months	15.48%		15.48%	
M.7.8.5	> 60 months	62.74%		62.74%	
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	0.01%		0.01%	
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)	66.20			
	By buckets (mn):				
M.7A.10.2	≤100K	7,127.63	182,910.00	46.7%	79.3%
M.7A.10.3	>100K and ≤200K	5,204.17	38,075.00	34.1%	16.5%
M.7A.10.4	>200K and ≤300K	1,678.63	6,995.00	11.0%	3.0%
M.7A.10.5	>300K and ≤400K	588.41	1,725.00	3.9%	0.7%
M.7A.10.6	>400K	680.01	1,090.00	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	15,278.8	230,795	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 (%)	60.37%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	4,223.14	100,299.00	27.6%	43.5%
M.7A.11.3	>40 - <=50 %	1,740.79	27,696.00	11.4%	12.0%
M.7A.11.4	>50 - <=60 %	1,943.73	27,298.00	12.7%	11.8%
M.7A.11.5	>60 - <=70 %	2,210.83	27,016.00	14.5%	11.7%
M.7A.11.6	>70 - <=80 %	2,378.68	24,925.00	15.6%	10.8%
M.7A.11.7	>80 - <=90 %	1,881.35	15,883.00	12.3%	6.9%
M.7A.11.8	>90 - <=100 %	360.95	2,905.00	2.4%	1.3%
M.7A.11.9	>100%	539.39	4,773.00	3.5%	2.1%
M.7A.11.10	Total	15,278.8	230,795	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %	104.33	0.00	0.7%	0.0%
OM.7A.11.2	a/w >110 - <=120 %	65.00	0.00	0.4%	0.0%
OM.7A.11.3	a/w >120 - <=130 %	58.66	0.00	0.4%	0.0%
OM.7A.11.4	a/w >130 - <=140 %	34.09	0.00	0.2%	0.0%
OM.7A.11.5	a/w >140 - <=150 %	37.49	0.00	0.2%	0.0%
OM.7A.11.6	a/w >150 %	239.82	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 (%)	50.89%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	5,797.70	[Mark as ND1 if not relevant]	37.9%	
M.7A.12.3	>40 - <=50 %	2,043.40	[Mark as ND1 if not relevant]	13.4%	
M.7A.12.4	>50 - <=60 %	2,076.59	[Mark as ND1 if not relevant]	13.6%	
M.7A.12.5	>60 - <=70 %	2,026.41	[Mark as ND1 if not relevant]	13.3%	
M.7A.12.6	>70 - <=80 %	1,836.13	[Mark as ND1 if not relevant]	12.0%	
M.7A.12.7	>80 - <=90 %	884.52	[Mark as ND1 if not relevant]	5.8%	
M.7A.12.8	>90 - <=100 %	260.42	[Mark as ND1 if not relevant]	1.7%	
M.7A.12.9	>100%	353.67	[Mark as ND1 if not relevant]	2.3%	
M.7A.12.10	Total	15,278.8	0	100.0%	0.0%
OM.7A.12.1	a/w >100 - <=110 %	65.88		0.4%	
OM.7A.12.2	a/w >110 - <=120 %	42.82		0.3%	
OM.7A.12.3	a/w >120 - <=130 %	35.34		0.2%	
OM.7A.12.4	a/w >130 - <=140 %	27.24		0.2%	
OM.7A.12.5	a/w >140 - <=150 %	19.17		0.1%	
OM.7A.12.6	a/w >150 %	163.23		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	81.16%			
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	18.84%			
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 31/01/2024

Contact Details:

Head of ALM Treasury

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Asset Based Funding

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Asset Based Solutions (cover pool and managen

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Remark

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

Covered Bond Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2024	2.07	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2024	5.07	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2024	3.30	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2024	6.30	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2024	3.86	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* 4.14

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
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Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,278,846,587 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	619,905,202 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	39.05%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,284,305,513 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.82%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,031,698 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	619,905,202 (VII)	
Principal Used for covering Interest in the 'Interest and Principal Coverage Tes	0 (VIIbis)	
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,284,305,513	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]$	113.01%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	100%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,170,023,112 (VIII)	
Total Interest Proceeds Residential Mortgage Loans	2,170,023,112	
Total Interest Proceeds Public Finance Exposures	0	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	12,996,242,413 (IX)	
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,284,305,513	
Total Principal Proceeds Public Finance Exposures	92,031,698	
Total Principal Proceeds Financial Institution Exposures	619,905,202	
Impact Derivatives	0	
Interest Requirement Covered Bonds	178,850,000 (X)	
Costs, Fees and expenses Covered Bonds	65,011,523 (XI)	
Principal Requirement Covered Bonds	11,500,000,000 (XII)	
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	3,422,404,002	
> > > Cover Test Royal Decree Art 5 paraf 3	Passed	

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,463,112,115 (XIII)	
Cumulative Cash Outflow Next 180 Days	-43,597,596 (XIV)	
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	1,419,514,519	
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed	
MtM Liquid Bonds	85,396,290 (XV)	
Interest Payable on Mortgage Pandbrieven next 3 months	33,750,000 (XVI)	
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	51,646,290 (XVII)	

Cover Pool Summary

Portfolio Cut-off 31/01/2024 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,278,846,587
Principal Redemptions between Cut-off Date and Maturity	15,278,846,587
Interest Payments between Cut-off Date and Maturity Date	2,170,023,112
Number of borrowers	106,739
Number of loans	230,795
Average Outstanding Balance per borrower	143,142
Average Outstanding Balance per loan	66,201
Weighted average Current Loan to Current Value	50.89%
Weighted average Current Loan to Original Value	60.37%
Weighted average seasoning (in Years)	4.93
Weighted average remaining maturity (in years, at 0% CPR)	14.52
Weighted average initial maturity (in years, at 0% CPR)	19.45
Percentage of Fixed Rate Loans	84.68%
Percentage of Variable Rate Loans	15.32%
Weighted average interest rate	1.86%
Weighted average interest rate Fixed Rate Loans	1.72%
Weighted average interest rate Variable Rate Loans	2.61%
Weighted Remaining average life (in years, at 0% CPR)	7.60
Weighted Remaining average life to interest reset (in years, at 0% CF)	6.57
% Construction Loans	0.07%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	619,905,202
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3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE000035160	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 0.8 22/10/2027	BGB 0.8 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 %
Standar & Poor's Rating	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

5. Prepayments Last Calendar Month

30,939,143 EUR


Stratification Tables

Portfolio Cut-off L

31/01/2024

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,398,606,999.89	15.70 %	35,353	15.32 %
Oost-Vlaanderen	2,327,842,104.77	15.24 %	36,957	16.01 %
Vlaams-Brabant	2,234,469,287.40	14.62 %	31,898	13.82 %
West-Vlaanderen	1,639,685,189.94	10.73 %	28,401	12.31 %
Brussels	1,282,859,643.47	8.40 %	12,663	5.49 %
Limburg	1,237,816,989.55	8.10 %	21,589	9.35 %
Liège	1,134,104,704.42	7.42 %	18,066	7.83 %
Hainaut	1,053,585,718.97	6.90 %	17,683	7.66 %
Brabant Wallon	810,878,147.99	5.31 %	9,986	4.33 %
Namur	671,363,784.38	4.39 %	10,853	4.70 %
Luxembourg	453,855,594.49	2.97 %	6,736	2.92 %
Other	33,778,421.77	0.22 %	610	0.26 %
	15,278,846,587.04	100.00 %	230,795	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	278,744,817.33	1.82 %	2,664	1.15 %
>1 and <=2	1,020,725,619.65	6.68 %	9,503	4.12 %
>2 and <=3	2,028,277,184.45	13.28 %	19,512	8.45 %
>3 and <=4	2,348,380,672.24	15.37 %	26,595	11.52 %
>4 and <=5	3,946,907,972.21	25.83 %	52,773	22.87 %
>5 and <=6	1,696,796,200.00	11.11 %	26,883	11.65 %
>6 and <=7	1,007,425,694.33	6.59 %	17,765	7.70 %
>7 and <=8	1,476,137,808.78	9.66 %	31,729	13.75 %
>8 and <=9	634,560,157.13	4.15 %	16,266	7.05 %
>9 and <=10	192,553,542.02	1.26 %	5,575	2.42 %
>10 and <=11	57,943,041.84	0.38 %	1,482	0.64 %
>11 and <=12	37,032,438.94	0.24 %	1,151	0.50 %
>12 and <=13	115,453,641.34	0.76 %	4,804	2.08 %
>13 and <=14	205,887,864.00	1.35 %	5,969	2.59 %
>14 and <=15	125,114,682.82	0.82 %	3,509	1.52 %
>15 and <=16	15,954,500.78	0.10 %	576	0.25 %
>16 and <=17	12,957,560.32	0.08 %	294	0.13 %
>17 and <=18	12,954,702.72	0.08 %	497	0.22 %
>18 and <=19	41,943,684.21	0.27 %	1,884	0.82 %
>19 and <=20	17,244,375.24	0.11 %	985	0.43 %
>20 and <=21	3,535,114.36	0.02 %	157	0.07 %
>21 and <=22	1,190,042.44	0.01 %	63	0.03 %
>22 and <=23	209,160.67	0.00 %	24	0.01 %
>23 and <=24	277,529.70	0.00 %	35	0.02 %
>24 and <=25	417,048.45	0.00 %	88	0.04 %
>27 and <=28	20,988.86	0.00 %	2	0.00 %
>33 and <=34	43,734.86	0.00 %	3	0.00 %
>25 and <=26	56,633.07	0.00 %	3	0.00 %
>26 and <=27	100,174.28	0.00 %	4	0.00 %
	15,278,846,587.04	100.00 %	230,795	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	375,000.00	0.00 %	723	0.31 %
<=1	150,665,471.86	0.99 %	6,127	2.65 %
>1 and <=2	191,590,305.04	1.25 %	8,240	3.57 %
>2 and <=3	264,604,416.93	1.73 %	10,592	4.59 %
>3 and <=4	249,615,434.76	1.63 %	7,751	3.36 %
>4 and <=5	297,169,810.31	1.94 %	10,005	4.34 %
>5 and <=6	497,916,001.32	3.26 %	14,407	6.24 %
>6 and <=7	379,318,470.14	2.48 %	9,777	4.24 %
>7 and <=8	467,125,539.72	3.06 %	10,651	4.61 %
>8 and <=9	489,696,673.59	3.21 %	9,261	4.01 %
>9 and <=10	542,222,849.39	3.55 %	9,764	4.23 %
>10 and <=11	799,183,501.92	5.23 %	13,378	5.80 %
>11 and <=12	629,442,769.53	4.12 %	10,007	4.34 %
>12 and <=13	744,242,930.06	4.87 %	10,721	4.65 %
>13 and <=14	669,003,927.18	4.38 %	9,145	3.96 %
>14 and <=15	804,698,520.88	5.27 %	10,508	4.55 %
>15 and <=16	1,302,865,157.48	8.53 %	15,664	6.79 %
>16 and <=17	1,006,628,615.92	6.59 %	11,933	5.17 %
>17 and <=18	1,055,367,229.53	6.91 %	11,081	4.80 %
>18 and <=19	675,502,709.51	4.42 %	7,313	3.17 %
>19 and <=20	577,656,711.15	3.78 %	6,052	2.62 %
>20 and <=21	1,214,406,402.21	7.95 %	10,982	4.76 %
>21 and <=22	947,385,462.09	6.20 %	7,401	3.21 %
>22 and <=23	758,026,054.87	4.96 %	5,204	2.25 %
>23 and <=24	326,174,135.47	2.13 %	2,323	1.01 %
>24 and <=25	138,292,723.06	0.91 %	1,040	0.45 %
>25 and <=26	19,821,464.32	0.13 %	166	0.07 %
>26 and <=27	8,787,937.39	0.06 %	82	0.04 %
>27 and <=28	58,059,250.65	0.38 %	398	0.17 %
>28 and <=29	11,175,463.86	0.07 %	85	0.04 %
>29 and <=30	1,825,646.90	0.01 %	14	0.01 %
15,278,846,587.04	100.00 %		230,795	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	718,000.00	0.00 %	12	0.01 %
>1 and <=2	13,791,678.15	0.09 %	115	0.05 %
>2 and <=3	26,943,959.35	0.18 %	190	0.08 %
>3 and <=4	16,039,154.88	0.10 %	183	0.08 %
>4 and <=5	309,135,165.37	2.02 %	2,129	0.92 %
>5 and <=6	20,028,309.70	0.13 %	619	0.27 %
>6 and <=7	37,656,843.16	0.25 %	1,008	0.44 %
>7 and <=8	50,938,354.20	0.33 %	1,836	0.80 %
>8 and <=9	64,257,173.06	0.42 %	2,669	1.16 %
>9 and <=10	955,718,313.89	6.26 %	32,319	14.00 %
>10 and <=11	97,797,683.13	0.64 %	4,514	1.96 %
>11 and <=12	188,599,468.85	1.23 %	4,762	2.06 %
>12 and <=13	589,547,348.63	3.86 %	13,627	5.90 %
>13 and <=14	117,694,547.10	0.77 %	2,617	1.13 %
>14 and <=15	1,649,497,138.74	10.80 %	31,269	13.55 %
>15 and <=16	169,362,372.71	1.11 %	3,144	1.36 %
>16 and <=17	234,277,909.80	1.53 %	3,696	1.60 %
>17 and <=18	855,004,813.62	5.60 %	12,989	5.63 %
>18 and <=19	173,927,739.29	1.14 %	3,027	1.31 %
>19 and <=20	3,825,654,746.74	25.04 %	49,510	21.45 %
>20 and <=21	287,300,997.92	1.88 %	4,189	1.82 %
>21 and <=22	170,015,806.67	1.11 %	2,620	1.14 %
>22 and <=23	190,402,239.30	1.25 %	2,607	1.13 %
>23 and <=24	118,094,869.42	0.77 %	1,691	0.73 %
>24 and <=25	4,256,228,175.93	27.86 %	39,662	17.18 %
>25 and <=26	436,132,393.24	2.85 %	4,652	2.02 %
>26 and <=27	35,318,224.00	0.23 %	377	0.16 %
>27 and <=28	14,410,431.49	0.09 %	180	0.08 %
>28 and <=29	48,646,841.17	0.32 %	456	0.20 %
>29 and <=30	296,019,229.58	1.94 %	3,732	1.62 %
>30 and <=31	25,492,587.15	0.17 %	335	0.15 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	186,581.81	0.00 %	2	0.00 %
>35 and <=36	99,131.53	0.00 %	2	0.00 %
>36 and <=37	107,308.93	0.00 %	1	0.00 %
>39 and <=40	335,968.45	0.00 %	5	0.00 %
>31 and <=32	3,350,101.85	0.02 %	43	0.02 %
>40 and <=41	86,116.98	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
15,278,846,587.04	100.00 %		230,795	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	43,734.86	0.00 %	3	0.00 %
1996	20,988.86	0.00 %	2	0.00 %
1997	100,174.28	0.00 %	4	0.00 %
1998	56,633.07	0.00 %	3	0.00 %
1999	389,427.32	0.00 %	82	0.04 %
2000	295,262.00	0.00 %	40	0.02 %
2001	194,474.32	0.00 %	23	0.01 %
2002	855,416.79	0.01 %	56	0.02 %
2003	3,768,009.97	0.02 %	142	0.06 %
2004	14,154,383.46	0.09 %	852	0.37 %
2005	42,826,214.84	0.28 %	1,936	0.84 %
2006	14,942,053.05	0.10 %	582	0.25 %
2007	13,071,800.93	0.09 %	294	0.13 %
2008	12,830,831.48	0.08 %	450	0.19 %
2009	115,644,676.38	0.76 %	3,309	1.43 %
2010	208,617,673.17	1.37 %	5,963	2.58 %
2011	122,723,463.50	0.80 %	5,078	2.20 %
2012	36,234,787.46	0.24 %	1,129	0.49 %
2013	59,214,669.51	0.39 %	1,502	0.65 %
2014	159,120,505.49	1.04 %	4,555	1.97 %
2015	650,049,186.52	4.25 %	16,771	7.27 %
2016	1,382,516,599.23	9.05 %	30,245	13.10 %
2017	1,026,343,279.81	6.72 %	18,225	7.90 %
2018	1,703,536,978.20	11.15 %	27,048	11.72 %
2019	3,717,268,854.02	24.33 %	49,775	21.57 %
2020	2,520,081,649.94	16.49 %	29,504	12.78 %
2021	2,020,736,171.44	13.23 %	19,733	8.55 %
2022	1,146,504,705.41	7.50 %	10,475	4.54 %
2023	306,703,981.73	2.01 %	3,014	1.31 %
15,278,846,587.04	100.00 %		230,795	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	n number of Borrowers	In %
<=100	2,204,993,403.12	14.43 %	47,702	44.69 %
>100 and <=200	4,873,038,475.89	31.89 %	33,370	31.26 %
>200 and <=300	4,000,213,567.59	26.18 %	16,510	15.47 %
>300 and <=400	1,851,154,548.78	12.12 %	5,444	5.10 %
>400	2,349,446,591.66	15.38 %	3,713	3.48 %
15,278,846,587.04	100.00 %		106,739	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	28,096,267.81	0.18 %	569	0.25 %
0.5 - 1%	677,695,408.97	4.44 %	7,206	3.12 %
1 - 1.5%	4,621,452,014.96	30.25 %	56,216	24.36 %
1.5 - 2%	6,626,166,399.41	43.37 %	100,660	43.61 %
2 - 2.5%	1,396,534,710.87	9.14 %	25,263	10.95 %
2.5 - 3%	766,085,259.92	5.01 %	14,535	6.30 %
3 - 3.5%	380,607,314.96	2.49 %	6,210	2.69 %
3.5 - 4%	227,392,433.10	1.49 %	4,641	2.01 %
4 - 4.5%	120,576,720.03	0.79 %	3,424	1.48 %
4.5 - 5%	122,138,735.74	0.80 %	3,560	1.54 %
5 - 5.5%	134,088,315.32	0.88 %	3,648	1.58 %
5.5 - 6%	101,589,010.91	0.66 %	2,743	1.19 %
6 - 6.5%	56,227,626.99	0.37 %	1,527	0.66 %
6.5 - 7%	15,951,325.37	0.10 %	431	0.19 %
8 - 8.5%	141,837.11	0.00 %	9	0.00 %
7.5 - 8%	395,537.79	0.00 %	16	0.01 %
7 - 7.5%	3,703,628.71	0.02 %	134	0.06 %
8.5 - 9%	4,039.07	0.00 %	3	0.00 %
15,278,846,587.04	100.00 %		230,795	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,938,351,560.07	84.68 %	195,282	84.61 %
Variable	26,797,903.04	0.18 %	1,812	0.79 %
Variable With Cap	2,313,697,123.93	15.14 %	33,701	14.60 %
15,278,846,587.04	100.00 %		230,795	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	870,201,592.66	5.70 %	16,463	7.13 %
2025	144,575,564.46	0.95 %	2,548	1.10 %
2026	161,050,994.43	1.05 %	2,173	0.94 %
2027	180,065,286.15	1.18 %	2,195	0.95 %
2028	319,770,140.61	2.09 %	3,728	1.62 %
2029	104,969,649.66	0.69 %	1,057	0.46 %
2030	9,499,542.05	0.06 %	110	0.05 %
2031	95,781,731.11	0.63 %	621	0.27 %
2032	46,285,521.91	0.30 %	315	0.14 %
2033	71,300,585.97	0.47 %	1,008	0.44 %
2034	241,628,485.96	1.58 %	2,737	1.19 %
2035	23,531,724.82	0.15 %	211	0.09 %
2036	20,351,492.32	0.13 %	132	0.06 %
2037	3,912,826.12	0.03 %	33	0.01 %
2038	240,705.97	0.00 %	2	0.00 %
Fixed To Maturity	12,985,680,742.84	84.99 %	197,462	85.56 %
	15,278,846,587.04	100.00 %	230,795	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,278,802,852.18	100.00 %	230,792	100.00 %
Twice A Year	43,734.86	0.00 %	3	0.00 %
	15,278,846,587.04	100.00 %	230,795	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,461,205,014.54	94.65 %	223,279	96.74 %
Interest only	701,225,003.94	4.59 %	4,346	1.88 %
Linear	116,416,568.56	0.76 %	3,170	1.37 %
	15,278,846,587.04	100.00 %	230,795	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,060,650,683.35	6.94 %	37,161	16.10 %
11-20%	1,326,577,701.07	8.68 %	31,843	13.80 %
21-30%	1,590,004,386.77	10.41 %	30,126	13.05 %
31-40%	1,820,467,856.67	11.91 %	29,038	12.58 %
41-50%	2,043,399,304.32	13.37 %	28,249	12.24 %
51-60%	2,076,589,678.32	13.59 %	24,983	10.82 %
61-70%	2,026,413,054.07	13.26 %	21,722	9.41 %
71-80%	1,836,128,956.64	12.02 %	16,402	7.11 %
81-90%	884,522,661.68	5.79 %	6,630	2.87 %
91-100%	260,417,922.46	1.70 %	1,892	0.82 %
101-110%	65,876,039.90	0.43 %	639	0.28 %
111-120%	42,818,440.04	0.28 %	438	0.19 %
>120%	244,979,901.75	1.60 %	1,672	0.72 %
	15,278,846,587.04	100.00 %	230,795	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	733,862,561.85	4.80 %	23,904	10.36 %
11-20%	913,758,994.04	5.98 %	24,961	10.82 %
21-30%	1,146,944,805.92	7.51 %	25,166	10.90 %
31-40%	1,428,576,666.22	9.35 %	26,268	11.38 %
41-50%	1,740,785,133.42	11.39 %	27,696	12.00 %
51-60%	1,943,727,797.96	12.72 %	27,298	11.83 %
61-70%	2,210,825,758.23	14.47 %	27,016	11.71 %
71-80%	2,378,676,216.14	15.57 %	24,925	10.80 %
81-90%	1,881,347,152.72	12.31 %	15,883	6.88 %
91-100%	360,951,359.73	2.36 %	2,905	1.26 %
101-110%	104,328,327.18	0.68 %	1,096	0.47 %
111-120%	65,004,373.12	0.43 %	725	0.31 %
>120%	370,057,440.51	2.42 %	2,952	1.28 %
	15,278,846,587.04	100.00 %	230,795	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	123,405,061.68	0.81 %	13,020	5.64 %
21-40%	395,505,496.76	2.59 %	16,899	7.32 %
41-60%	850,253,223.74	5.56 %	22,041	9.55 %
61-80%	1,725,865,747.59	11.30 %	29,624	12.84 %
81-100%	2,232,126,173.90	14.61 %	29,113	12.61 %
101-120%	770,334,141.78	5.04 %	15,208	6.59 %
121-140%	789,806,859.02	5.17 %	13,803	5.98 %
141-160%	855,217,901.13	5.60 %	13,428	5.82 %
161-180%	1,036,499,263.66	6.78 %	13,505	5.85 %
181-200%	1,059,615,250.35	6.94 %	11,691	5.07 %
201-300%	2,589,916,734.03	16.95 %	29,505	12.78 %
301-400%	1,098,776,155.44	7.19 %	10,568	4.58 %
401-500%	479,654,929.20	3.14 %	4,248	1.84 %
>500%	1,271,869,648.76	8.32 %	8,142	3.53 %
	15,278,846,587.04	100.00 %	230,795	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	369,407,204.48	2.42 %	15,663	6.79 %
>1 and <=2	490,646,435.73	3.21 %	17,554	7.61 %
>2 and <=3	767,865,902.06	5.03 %	23,646	10.25 %
>3 and <=4	814,950,561.72	5.33 %	19,933	8.64 %
>4 and <=5	979,273,566.78	6.41 %	18,523	8.03 %
>5 and <=6	1,349,730,280.00	8.83 %	22,190	9.61 %
>6 and <=7	1,250,307,516.15	8.18 %	18,230	7.90 %
>7 and <=8	1,467,616,434.40	9.61 %	19,069	8.26 %
>8 and <=9	2,252,566,496.33	14.74 %	26,039	11.28 %
>9 and <=10	1,373,197,625.14	8.99 %	14,915	6.46 %
>10 and <=11	1,756,965,929.58	11.50 %	16,949	7.34 %
>11 and <=12	1,768,794,754.53	11.58 %	13,291	5.76 %
>12 and <=13	351,424,020.97	2.30 %	2,582	1.12 %
>13 and <=14	191,594,788.30	1.25 %	1,497	0.65 %
>14 and <=15	45,161,261.39	0.30 %	365	0.16 %
>15 and <=16	38,957,795.67	0.25 %	267	0.12 %
>16 and <=17	8,725,761.87	0.06 %	67	0.03 %
>17 and <=18	1,660,251.94	0.01 %	15	0.01 %
	15,278,846,587.04	100.00 %	230,795	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	12,985,680,742.84	84.99 %	197,462	85.56 %
>=0 and <=1	1,040,280,872.25	6.81 %	19,428	8.42 %
>1 and <=2	315,612,565.45	2.07 %	3,951	1.71 %
>2 and <=3	424,739,790.27	2.78 %	4,785	2.07 %
>3 and <=4	103,500,686.23	0.68 %	715	0.31 %
>4 and <=5	75,225,221.72	0.49 %	739	0.32 %
>5 and <=6	308,294,856.70	2.02 %	3,540	1.53 %
>7 and <=8	375,670.87	0.00 %	4	0.00 %
>6 and <=7	25,136,180.71	0.16 %	171	0.07 %
	15,278,846,587.04	100.00 %	230,795	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,764,444,812.50	81.16 %	104,812	79.80 %
Other/No data	9,228,556,261.13	18.84 %	26,538	20.20 %
	48,993,001,073.63	100.00 %	131,350	100.00 %

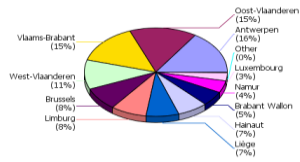
18. IFRS9 Norms

	In EUR	In %	In number of loans	In %
Phase 1	13,953,637,843.89	91.33 %	213,613	92.56 %
Phase 2	1,324,019,642.87	8.67 %	16,474	7.14 %
Phase 3	1,189,100.28	0.01 %	26	0.01 %
Other/No data	0.00	0.00 %	682	0.30 %
	15,278,846,587.04	100.00 %	230,795	100.00 %

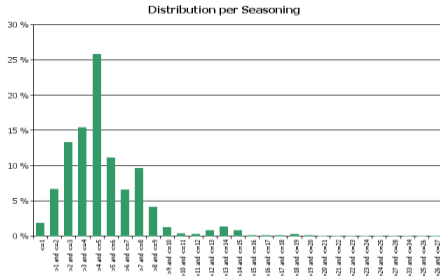
Stratification Tables

Portfolio Cut-off Date 31/01/2024

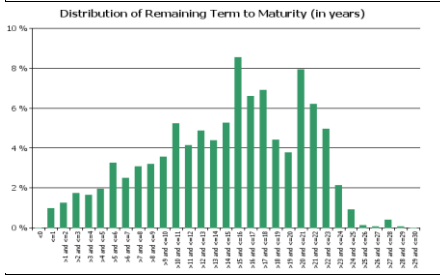
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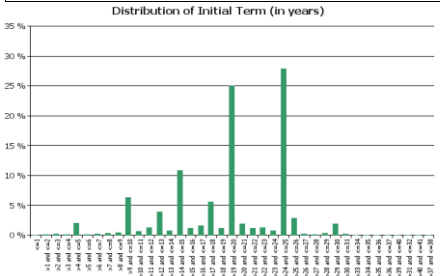
2. Seasoning



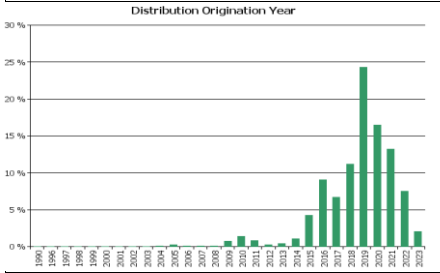
3. Remaining term to maturity



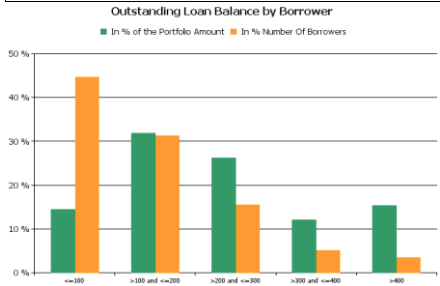
4. Original term to maturity



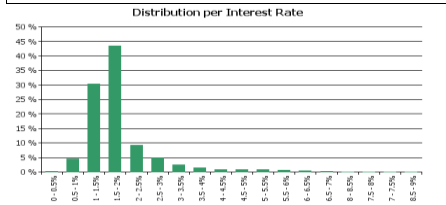
5. Origination Year



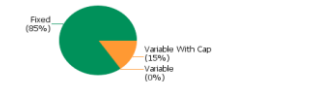
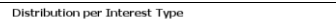
6. Outstanding Loan Balance by Borrower



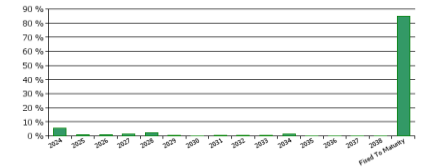
7. Interest Rate	
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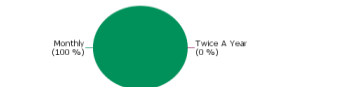
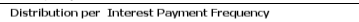
8. Interest Rate Type



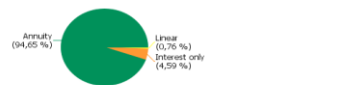
9. Next Reset Date



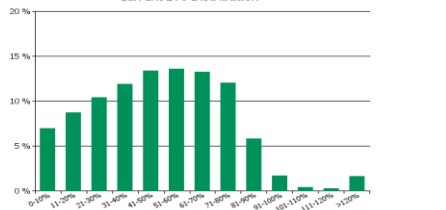
10. Interest Payment Frequency



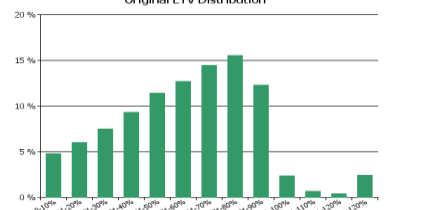
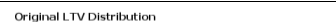
11. Repayment Type	
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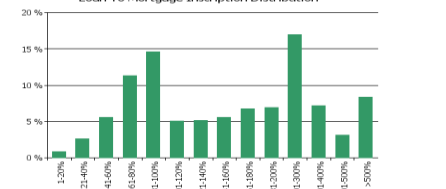
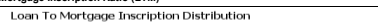
12. Current Loan to Current Value (LTV)



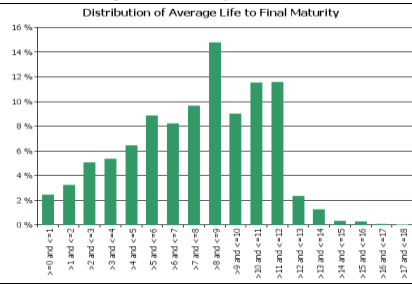
13. Current Loan to Original Value (LTOV)



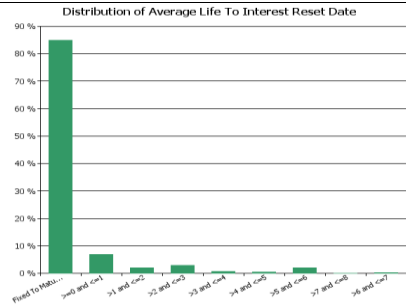
14. Loan to Mortgage Inscription Ratio (LTM)



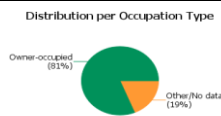
15. Distribution of Average Life to Final Maturity (at 0% CPR)



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



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms

Distribution per IFRS9 Norm





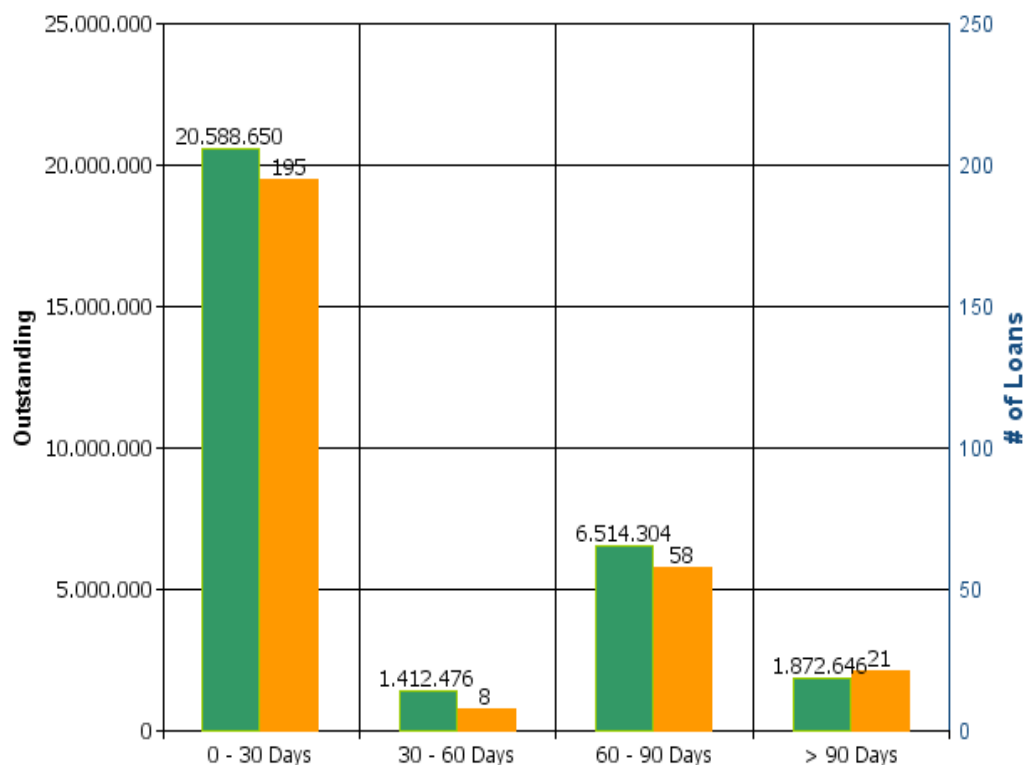
Cover Pool Performance

Portfolio Cut-off Date 31/01/2024

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,248,458,510.80	99.80 %	230,513	99.88 %
0 - 30 Days	20,588,650.45	0.13 %	195	0.08 %
30 - 60 Days	1,412,476.26	0.01 %	8	0.00 %
60 - 90 Days	6,514,304.00	0.04 %	58	0.03 %
> 90 Days	1,872,645.53	0.01 %	21	0.01 %
Total	15,278,846,587.04	100.00 %	230,795	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off

Jan/2024

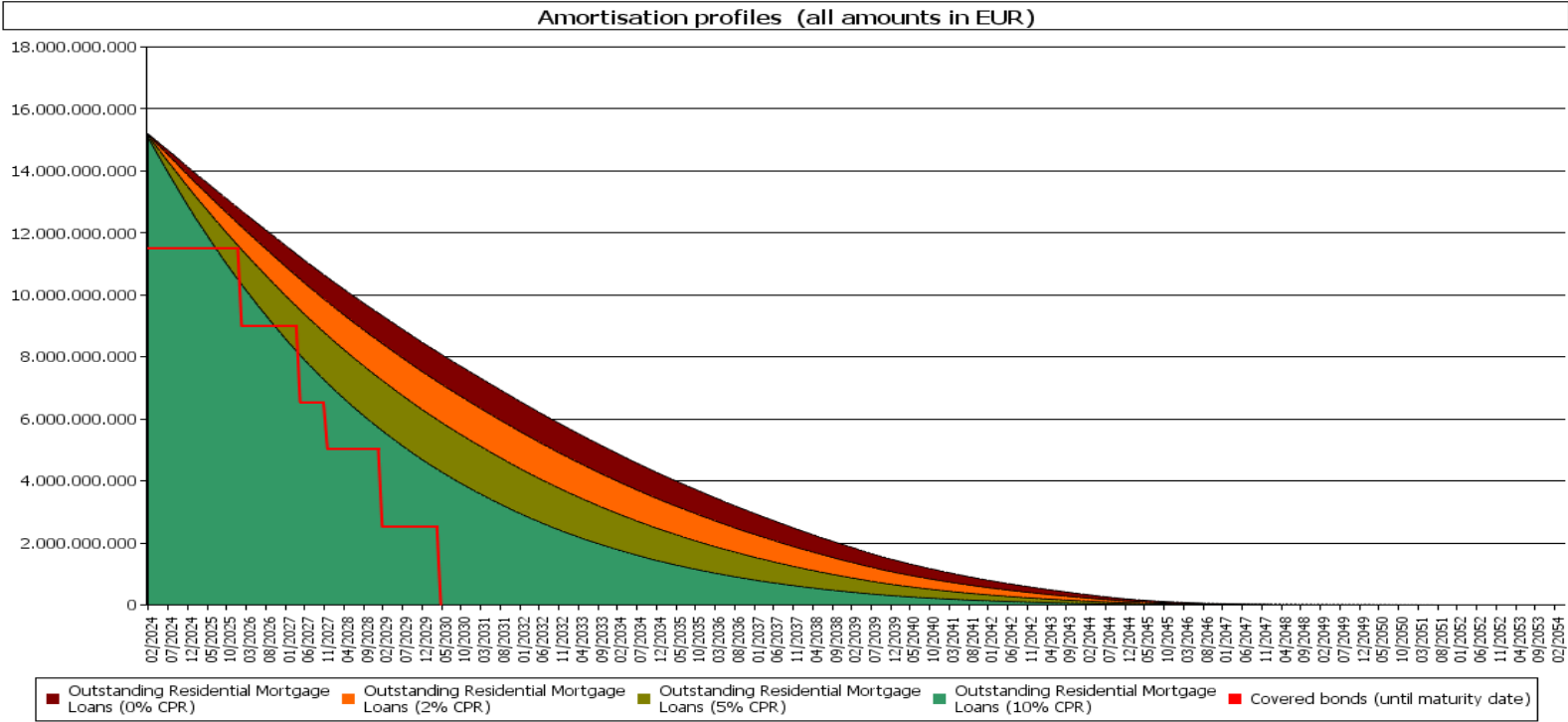
TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity Month		Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/02/2024	1	11,500,000,000	15,175,796,680	15,150,057,406	15,111,527,692	15,047,522,137
01/03/2024	2	11,500,000,000	15,074,587,670	15,025,141,221	14,951,270,444	14,828,945,332
01/04/2024	3	11,500,000,000	14,971,961,819	14,897,541,734	14,786,597,055	14,603,502,344
01/05/2024	4	11,500,000,000	14,869,453,796	14,771,257,734	14,625,168,241	14,384,863,351
01/06/2024	5	11,500,000,000	14,763,348,427	14,640,978,699	14,459,310,919	14,161,494,433
01/07/2024	6	11,500,000,000	14,658,952,635	14,513,586,351	14,298,220,694	13,946,318,176
01/08/2024	7	11,500,000,000	14,558,451,320	14,389,634,314	14,140,055,209	13,733,628,572
01/09/2024	8	11,500,000,000	14,456,038,324	14,264,174,680	13,981,124,058	13,521,749,979
01/10/2024	9	11,500,000,000	14,346,766,252	14,133,116,556	13,818,571,457	13,309,754,478
01/11/2024	10	11,500,000,000	14,237,995,243	14,002,176,272	13,655,727,491	13,097,196,902
01/12/2024	11	11,500,000,000	14,128,433,559	13,871,622,808	13,495,107,218	12,890,089,653
01/01/2025	12	11,500,000,000	14,024,201,849	13,745,931,978	13,338,818,143	12,686,843,124
01/02/2025	13	11,500,000,000	13,918,638,711	13,619,324,809	13,182,349,796	12,484,917,281
01/03/2025	14	11,500,000,000	13,816,895,093	13,499,055,994	13,035,922,472	12,298,994,800
01/04/2025	15	11,500,000,000	13,716,828,496	13,378,561,712	12,886,705,073	12,106,716,084
01/05/2025	16	11,500,000,000	13,614,785,742	13,257,239,106	12,738,412,831	11,918,342,771
01/06/2025	17	11,500,000,000	13,509,650,510	13,132,553,273	12,586,514,905	11,726,344,962
01/07/2025	18	11,500,000,000	13,404,541,414	13,008,989,953	12,437,401,915	11,539,923,341
01/08/2025	19	11,500,000,000	13,306,080,556	12,891,532,413	12,293,759,937	11,358,333,153
01/09/2025	20	11,500,000,000	13,198,599,134	12,765,711,176	12,142,812,543	11,171,353,246
01/10/2025	21	11,500,000,000	13,100,605,273	12,650,133,166	12,003,257,997	10,997,696,198
01/11/2025	22	11,500,000,000	13,002,829,228	12,534,423,781	11,863,217,977	10,823,350,120
01/12/2025	23	11,500,000,000	12,893,823,346	12,408,943,043	11,715,550,353	10,644,811,507
01/01/2026	24	11,500,000,000	12,795,698,577	12,293,622,000	11,577,155,113	10,474,510,883
01/02/2026	25	9,000,000,000	12,697,614,253	12,178,695,239	11,439,758,394	10,306,361,515
01/03/2026	26	9,000,000,000	12,594,582,744	12,061,367,229	11,303,521,018	10,144,654,885
01/04/2026	27	9,000,000,000	12,495,228,099	11,945,923,358	11,166,858,747	9,979,554,936
01/05/2026	28	9,000,000,000	12,394,693,178	11,830,357,713	11,031,611,080	9,818,274,646
01/06/2026	29	9,000,000,000	12,295,445,791	11,715,724,604	10,896,933,815	9,657,332,108
01/07/2026	30	9,000,000,000	12,197,574,156	11,603,390,347	10,765,887,283	9,502,081,818
01/08/2026	31	9,000,000,000	12,099,644,640	11,490,709,094	10,634,225,096	9,346,121,132
01/09/2026	32	9,000,000,000	11,999,109,016	11,375,905,940	10,501,204,218	9,190,122,081
01/10/2026	33	9,000,000,000	11,900,313,705	11,263,723,056	10,372,055,762	9,039,889,099
01/11/2026	34	9,000,000,000	11,801,929,692	11,151,655,791	10,242,744,226	8,889,374,587
01/12/2026	35	9,000,000,000	11,700,283,809	11,037,463,735	10,112,907,362	8,740,715,640
01/01/2027	36	9,000,000,000	11,598,652,465	10,923,032,052	9,982,608,523	8,591,551,990
01/02/2027	37	9,000,000,000	11,503,266,586	10,814,828,478	9,858,584,450	8,448,872,627
01/03/2027	38	9,000,000,000	11,405,809,149	10,706,774,964	9,737,662,451	8,313,309,111
01/04/2027	39	9,000,000,000	11,309,373,560	10,598,243,732	9,614,440,963	8,173,345,727
01/05/2027	40	6,500,000,000	11,203,808,612	10,482,083,024	9,485,658,749	8,030,811,139
01/06/2027	41	6,500,000,000	11,109,857,940	10,376,555,149	9,366,281,212	7,896,156,158
01/07/2027	42	6,500,000,000	11,013,861,600	10,270,010,038	9,247,293,239	7,763,887,768
01/08/2027	43	6,500,000,000	10,922,801,242	10,167,825,009	9,132,000,314	7,634,615,267
01/09/2027	44	6,500,000,000	10,830,096,679	10,064,429,102	9,016,149,250	7,505,833,917
01/10/2027	45	6,500,000,000	10,733,576,155	9,958,359,804	8,899,170,516	7,378,081,871
01/11/2027	46	6,500,000,000	10,641,111,133	9,855,828,315	8,785,145,065	7,252,696,405
01/12/2027	47	5,000,000,000	10,547,184,890	9,752,798,923	8,671,911,661	7,129,868,006
01/01/2028	48	5,000,000,000	10,454,276,614	9,650,492,494	8,559,120,586	7,007,327,401
01/02/2028	49	5,000,000,000	10,364,100,639	9,551,022,996	8,449,356,827	6,888,164,897
01/03/2028	50	5,000,000,000	10,274,611,921	9,453,530,685	8,343,211,259	6,774,678,214
01/04/2028	51	5,000,000,000	10,184,068,442	9,354,330,270	8,234,666,109	6,658,218,534
01/05/2028	52	5,000,000,000	10,093,700,215	9,256,106,700	8,128,144,483	6,545,149,172
01/06/2028	53	5,000,000,000	10,005,299,740	9,159,480,307	8,022,837,368	6,432,988,018
01/07/2028	54	5,000,000,000	9,917,427,901	9,064,134,508	7,919,782,674	6,324,323,862
01/08/2028	55	5,000,000,000	9,829,702,940	8,968,719,927	7,816,484,622	6,215,397,870
01/09/2028	56	5,000,000,000	9,739,693,177	8,871,521,792	7,712,110,298	6,106,428,954
01/10/2028	57	5,000,000,000	9,653,551,307	8,778,625,402	7,612,571,648	6,002,906,142
01/11/2028	58	5,000,000,000	9,568,606,872	8,686,621,513	7,513,631,089	5,899,791,275
01/12/2028	59	5,000,000,000	9,483,982,169	8,595,664,903	7,416,657,305	5,799,774,061
01/01/2029	60	5,000,000,000	9,400,348,590	8,505,414,543	7,320,121,916	5,700,038,601
01/02/2029	61	2,500,000,000	9,314,288,794	8,413,254,086	7,222,389,846	5,600,116,076
01/03/2029	62	2,500,000,000	9,229,473,119	8,323,870,943	7,129,242,312	5,506,738,953
01/04/2029	63	2,500,000,000	9,146,575,946	8,235,116,599	7,035,288,044	5,411,150,539
01/05/2029	64	2,500,000,000	9,059,633,597	8,143,449,395	6,939,853,458	5,315,867,118

01/06/2029	65	2,500,000,000	8,973,928,062	8,052,729,873	6,845,089,359	5,221,070,504
01/07/2029	66	2,500,000,000	8,890,523,484	7,964,792,044	6,753,675,648	5,130,228,615
01/08/2029	67	2,500,000,000	8,808,606,986	7,878,020,747	6,663,109,821	5,039,995,054
01/09/2029	68	2,500,000,000	8,722,383,389	7,787,675,337	6,569,945,724	4,948,476,820
01/10/2029	69	2,500,000,000	8,640,778,808	7,702,152,514	6,481,802,969	4,862,075,152
01/11/2029	70	2,500,000,000	8,556,340,827	7,613,951,057	6,391,280,599	4,773,867,342
01/12/2029	71	2,500,000,000	8,473,874,966	7,528,190,792	6,303,738,497	4,689,178,160
01/01/2030	72	2,500,000,000	8,394,670,223	7,445,176,272	6,218,371,281	4,606,083,572
01/02/2030	73	2,500,000,000	8,315,785,174	7,362,704,747	6,133,849,873	4,524,232,618
01/03/2030	74	2,500,000,000	8,235,846,057	7,280,755,835	6,051,643,561	4,446,518,829
01/04/2030	75	2,500,000,000	8,157,946,340	7,199,658,052	5,969,017,283	4,367,231,877
01/05/2030	76	0	8,077,495,514	7,116,956,504	5,885,929,355	4,288,787,649
01/06/2030	77		8,000,099,802	7,036,809,112	5,804,844,582	4,211,790,052
01/07/2030	78		7,921,661,847	6,956,378,837	5,724,371,607	4,136,376,102
01/08/2030	79		7,844,469,171	6,876,908,804	5,644,584,148	4,061,446,836
01/09/2030	80		7,768,221,344	6,798,515,238	5,566,046,815	3,987,973,790
01/10/2030	81		7,692,817,743	6,721,473,447	5,489,427,254	3,916,954,783
01/11/2030	82		7,617,822,756	6,644,658,827	5,412,891,558	3,845,983,973
01/12/2030	83		7,541,745,508	6,567,502,650	5,336,870,488	3,776,425,233
01/01/2031	84		7,466,025,262	6,490,536,814	5,260,912,971	3,706,909,335
01/02/2031	85		7,391,485,882	6,414,838,001	5,186,331,661	3,638,880,152
01/03/2031	86		7,315,843,395	6,339,462,904	5,113,616,726	3,574,132,521
01/04/2031	87		7,241,735,773	6,264,602,485	5,040,380,472	3,508,022,880
01/05/2031	88		7,164,955,071	6,188,008,127	4,966,500,054	3,442,434,019
01/06/2031	89		7,090,512,235	6,113,329,352	4,894,084,413	3,377,872,523
01/07/2031	90		7,016,761,446	6,039,812,480	4,823,328,981	3,315,391,105
01/08/2031	91		6,942,643,406	5,965,878,189	4,752,169,295	3,252,643,058
01/09/2031	92		6,868,712,833	5,892,338,138	4,681,653,597	3,190,805,992
01/10/2031	93		6,793,340,409	5,818,114,169	4,611,302,594	3,129,974,703
01/11/2031	94		6,719,344,949	5,744,980,751	4,541,758,662	3,069,713,745
01/12/2031	95		6,646,782,813	5,673,612,745	4,474,298,270	3,011,721,721
01/01/2032	96		6,570,549,841	5,599,028,710	4,404,250,678	2,952,014,990
01/02/2032	97		6,499,468,759	5,529,064,038	4,338,154,833	2,895,397,510
01/03/2032	98		6,426,969,983	5,458,714,401	4,272,767,315	2,840,455,163
01/04/2032	99		6,356,456,883	5,389,667,651	4,207,992,417	2,785,545,544
01/05/2032	100		6,285,296,103	5,320,582,515	4,143,829,837	2,731,827,746
01/06/2032	101		6,211,238,646	5,248,974,168	4,077,662,325	2,676,820,667
01/07/2032	102		6,141,174,993	5,181,246,479	4,015,141,390	2,624,973,629
01/08/2032	103		6,071,524,405	5,113,794,881	3,952,792,232	2,573,266,159
01/09/2032	104		6,001,468,461	5,046,216,348	3,890,636,371	2,522,074,918
01/10/2032	105		5,932,272,820	4,979,847,164	3,830,015,729	2,472,600,665
01/11/2032	106		5,864,528,086	4,914,629,102	3,770,243,365	2,423,703,155
01/12/2032	107		5,795,682,666	4,848,962,620	3,710,711,924	2,375,654,977
01/01/2033	108		5,728,202,479	4,784,376,823	3,651,975,660	2,328,148,195
01/02/2033	109		5,660,254,087	4,719,605,765	3,593,373,100	2,281,086,104
01/03/2033	110		5,593,482,020	4,656,784,765	3,537,397,553	2,236,960,156
01/04/2033	111		5,526,246,066	4,593,004,985	3,480,075,894	2,191,390,186
01/05/2033	112		5,460,805,592	4,531,166,012	3,424,771,020	2,147,724,743
01/06/2033	113		5,394,317,429	4,468,405,075	3,368,745,443	2,103,642,301
01/07/2033	114		5,329,146,157	4,407,174,324	3,314,405,608	2,061,225,178
01/08/2033	115		5,264,669,330	4,346,467,890	3,260,438,363	2,019,074,750
01/09/2033	116		5,200,375,451	4,286,105,487	3,206,981,592	1,977,559,184
01/10/2033	117		5,135,611,539	4,225,779,990	3,154,062,256	1,936,954,271
01/11/2033	118		5,072,081,306	4,166,426,282	3,101,852,727	1,896,823,405
01/12/2033	119		5,008,926,203	4,107,794,310	3,050,674,896	1,857,880,333
01/01/2034	120		4,946,215,308	4,049,485,536	2,999,723,215	1,819,112,730
01/02/2034	121		4,883,598,248	3,991,439,429	2,949,205,044	1,780,901,979
01/03/2034	122		4,820,840,351	3,934,109,886	2,900,167,139	1,744,588,828
01/04/2034	123		4,758,783,453	3,876,880,894	2,850,710,352	1,707,574,938
01/05/2034	124		4,696,851,211	3,820,145,275	2,802,078,386	1,671,564,129
01/06/2034	125		4,635,490,329	3,763,843,305	2,753,759,630	1,635,781,948
01/07/2034	126		4,574,807,088	3,708,473,679	2,706,571,239	1,601,160,723
01/08/2034	127		4,514,500,379	3,653,380,350	2,659,581,130	1,566,698,142
01/09/2034	128		4,454,247,971	3,598,507,106	2,612,972,337	1,532,722,444
01/10/2034	129		4,395,260,453	3,545,023,754	2,567,801,003	1,500,051,441
01/11/2034	130		4,336,432,389	3,491,643,478	2,522,703,445	1,467,464,514
01/12/2034	131		4,278,521,089	3,439,359,323	2,478,812,202	1,436,022,077
01/01/2035	132		4,220,672,479	3,387,102,233	2,434,941,170	1,404,632,083
01/02/2035	133		4,164,147,438	3,336,072,880	2,392,157,610	1,374,106,901
01/03/2035	134		4,108,007,851	3,286,054,936	2,350,878,566	1,345,228,123
01/04/2035	135		4,052,192,377	3,235,909,664	2,309,116,574	1,315,734,371
01/05/2035	136		3,996,900,415	3,186,516,869	2,268,273,708	1,287,164,056
01/06/2035	137		3,941,840,035	3,137,290,029	2,227,552,759	1,258,702,409
01/07/2035	138		3,887,075,701	3,088,625,355	2,187,602,088	1,231,060,728
01/08/2035	139		3,832,691,986	3,040,247,439	2,147,860,747	1,203,577,024
01/09/2035	140		3,778,292,654	2,992,012,376	2,108,408,063	1,176,465,119
01/10/2035	141		3,724,197,441	2,944,333,833	2,069,703,335	1,150,134,338
01/11/2035	142		3,670,105,293	2,896,647,548	2,031,004,091	1,123,848,805
01/12/2035	143		3,617,139,321	2,850,157,949	1,993,488,977	1,098,568,171
01/01/2036	144		3,563,947,874	2,803,482,271	1,955,855,732	1,073,264,118
01/02/2036	145		3,511,541,526	2,757,573,254	1,918,934,514	1,048,543,776
01/03/2036	146		3,458,615,325	2,711,701,322	1,882,523,432	1,024,571,687
01/04/2036	147		3,406,715,464	2,666,479,396	1,846,421,561	1,000,666,688
01/05/2036	148		3,354,072,634	2,620,966,041	1,810,438,564	977,143,742
01/06/2036	149		3,301,854,676	2,575,785,325	1,774,704,929	953,800,263

01/07/2036	150	3,250,853,939	2,531,836,912	1,740,131,166	931,385,240
01/08/2036	151	3,200,573,009	2,488,449,248	1,705,961,158	909,228,676
01/09/2036	152	3,150,328,317	2,445,229,604	1,672,068,591	887,390,335
01/10/2036	153	3,100,464,430	2,402,576,042	1,638,858,105	866,199,725
01/11/2036	154	3,051,362,651	2,360,516,246	1,606,073,062	845,276,132
01/12/2036	155	3,002,455,314	2,318,869,351	1,573,853,673	824,923,629
01/01/2037	156	2,954,339,605	2,277,838,471	1,542,073,549	804,842,866
01/02/2037	157	2,906,039,168	2,236,797,917	1,510,438,361	784,992,735
01/03/2037	158	2,858,376,920	2,196,741,252	1,479,981,474	766,220,771
01/04/2037	159	2,811,068,863	2,156,719,539	1,449,322,849	747,169,956
01/05/2037	160	2,764,269,259	2,117,332,641	1,419,352,693	728,719,970
01/06/2037	161	2,717,547,978	2,078,015,333	1,389,453,683	710,347,798
01/07/2037	162	2,671,272,867	2,039,277,563	1,360,195,816	692,539,394
01/08/2037	163	2,624,728,015	2,000,346,238	1,330,835,448	674,720,690
01/09/2037	164	2,579,063,856	1,962,211,159	1,302,144,020	657,378,215
01/10/2037	165	2,533,488,740	1,924,372,690	1,273,890,890	640,478,569
01/11/2037	166	2,488,113,593	1,886,701,477	1,245,777,059	623,690,773
01/12/2037	167	2,443,110,581	1,849,535,495	1,218,230,806	607,399,809
01/01/2038	168	2,397,956,147	1,812,272,756	1,190,651,221	591,134,429
01/02/2038	169	2,353,796,770	1,775,881,841	1,163,775,364	575,343,846
01/03/2038	170	2,310,267,690	1,740,369,771	1,137,883,344	560,390,887
01/04/2038	171	2,267,081,129	1,704,939,875	1,111,883,716	545,267,124
01/05/2038	172	2,224,107,101	1,669,876,155	1,086,336,401	530,554,936
01/06/2038	173	2,181,001,575	1,634,734,864	1,060,770,630	515,874,586
01/07/2038	174	2,138,306,775	1,600,102,921	1,035,742,619	501,638,173
01/08/2038	175	2,096,779,606	1,566,366,798	1,011,326,741	487,738,278
01/09/2038	176	2,055,258,270	1,532,744,860	987,101,890	474,038,868
01/10/2038	177	2,014,607,802	1,499,962,964	963,612,485	460,861,544
01/11/2038	178	1,974,376,430	1,467,515,717	940,369,937	447,840,544
01/12/2038	179	1,934,242,878	1,435,325,400	917,478,958	435,147,876
01/01/2039	180	1,894,219,299	1,403,241,434	894,689,283	422,541,734
01/02/2039	181	1,854,707,591	1,371,640,726	872,316,927	410,230,829
01/03/2039	182	1,815,413,195	1,340,523,811	850,569,052	398,472,710
01/04/2039	183	1,776,463,863	1,309,538,290	828,795,413	386,627,699
01/05/2039	184	1,737,271,608	1,278,545,260	807,188,584	375,004,708
01/06/2039	185	1,699,030,400	1,248,280,864	786,077,400	363,650,040
01/07/2039	186	1,660,462,173	1,217,942,289	765,084,626	352,487,635
01/08/2039	187	1,622,490,911	1,188,072,040	744,422,743	341,515,693
01/09/2039	188	1,584,672,340	1,158,411,231	723,991,904	330,735,917
01/10/2039	189	1,548,526,009	1,130,129,851	704,577,977	320,547,799
01/11/2039	190	1,513,364,339	1,102,595,250	685,663,337	310,621,335
01/12/2039	191	1,478,712,148	1,075,580,258	667,217,457	301,025,882
01/01/2040	192	1,445,683,789	1,049,772,694	649,552,028	291,814,589
01/02/2040	193	1,413,322,065	1,024,532,829	632,322,511	282,870,931
01/03/2040	194	1,381,280,862	999,716,997	615,538,585	274,271,389
01/04/2040	195	1,350,176,433	975,547,418	599,129,470	265,829,103
01/05/2040	196	1,319,370,604	951,724,446	583,060,056	257,638,770
01/06/2040	197	1,289,084,135	928,300,242	567,263,215	249,596,890
01/07/2040	198	1,259,501,723	905,508,490	551,973,785	241,873,942
01/08/2040	199	1,230,432,395	883,108,970	536,950,579	234,294,215
01/09/2040	200	1,201,481,905	860,867,977	522,096,359	226,847,780
01/10/2040	201	1,173,272,199	839,275,719	507,748,370	219,709,325
01/11/2040	202	1,145,484,027	818,008,272	493,623,319	212,692,531
01/12/2040	203	1,118,077,848	797,126,526	479,838,400	205,905,362
01/01/2041	204	1,091,070,304	776,552,340	466,264,730	199,233,260
01/02/2041	205	1,064,146,394	756,105,077	452,833,011	192,674,382
01/03/2041	206	1,037,359,679	735,943,142	439,745,399	186,389,829
01/04/2041	207	1,011,151,560	716,133,408	426,820,302	180,145,158
01/05/2041	208	985,185,849	696,598,290	414,155,378	174,083,221
01/06/2041	209	959,718,142	677,439,822	401,740,593	168,149,641
01/07/2041	210	934,871,749	658,818,239	389,735,867	162,456,349
01/08/2041	211	910,488,910	640,547,024	377,963,509	156,881,887
01/09/2041	212	886,650,898	622,718,538	366,509,083	151,483,138
01/10/2041	213	863,101,987	605,184,523	355,312,534	146,253,464
01/11/2041	214	839,848,540	587,881,031	344,275,608	141,110,233
01/12/2041	215	817,250,730	571,123,925	333,639,090	136,190,015
01/01/2042	216	795,293,722	554,836,942	323,300,247	131,410,780
01/02/2042	217	773,811,701	538,934,377	313,235,263	126,780,431
01/03/2042	218	752,656,442	523,397,327	303,506,067	122,372,537
01/04/2042	219	731,441,371	507,781,667	293,702,056	117,918,024
01/05/2042	220	710,753,798	492,610,025	284,225,463	113,645,508
01/06/2042	221	690,399,936	477,691,571	274,916,881	109,457,952
01/07/2042	222	670,476,734	463,145,137	265,889,205	105,429,634
01/08/2042	223	650,637,600	448,678,576	256,928,939	101,445,231
01/09/2042	224	631,257,686	434,575,895	248,220,369	97,591,647
01/10/2042	225	611,843,525	420,519,251	239,600,341	93,816,397
01/11/2042	226	592,995,346	406,873,663	231,235,879	90,157,769
01/12/2042	227	574,354,582	393,436,768	223,049,038	86,609,269
01/01/2043	228	555,856,246	380,119,477	214,951,077	83,111,336
01/02/2043	229	537,492,113	366,937,847	206,969,382	79,686,245
01/03/2043	230	519,484,626	354,101,066	199,270,012	76,428,303
01/04/2043	231	501,648,743	341,363,468	191,613,387	73,180,393
01/05/2043	232	484,037,491	328,838,665	184,128,684	70,033,595
01/06/2043	233	466,635,294	316,478,519	176,757,114	66,945,054
01/07/2043	234	449,522,993	304,372,299	169,577,238	63,962,471
01/08/2043	235	432,672,846	292,466,167	162,529,485	61,044,488
01/09/2043	236	416,133,136	280,809,031	155,654,503	58,214,692

01/10/2043	237	399,551,852	269,177,330	148,839,728	55,437,784
01/11/2043	238	383,476,983	257,909,544	142,246,599	52,757,658
01/12/2043	239	367,748,045	246,924,990	135,853,018	50,179,808
01/01/2044	240	352,207,736	236,089,320	129,561,116	47,653,083
01/02/2044	241	336,807,113	225,383,171	123,371,236	45,184,227
01/03/2044	242	321,559,589	214,838,463	117,319,421	42,797,500
01/04/2044	243	306,481,418	204,417,230	111,344,678	40,445,906
01/05/2044	244	291,582,008	194,160,389	105,497,548	38,164,850
01/06/2044	245	276,876,734	184,055,650	99,752,774	35,933,771
01/07/2044	246	262,484,759	174,202,083	94,180,054	33,787,249
01/08/2044	247	248,433,778	164,597,287	88,761,036	31,708,294
01/09/2044	248	234,753,527	155,269,779	83,518,121	29,708,987
01/10/2044	249	221,484,181	146,252,764	78,474,332	27,800,387
01/11/2044	250	208,794,338	137,639,430	73,664,883	25,986,054
01/12/2044	251	196,874,974	129,569,034	69,174,914	24,302,142
01/01/2045	252	186,793,868	122,725,866	65,354,817	22,862,838
01/02/2045	253	176,951,368	116,062,038	61,648,964	21,475,088
01/03/2045	254	167,384,365	109,618,859	58,092,757	20,158,869
01/04/2045	255	158,080,841	103,350,458	54,631,510	18,877,479
01/05/2045	256	148,942,571	97,216,185	51,262,425	17,640,708
01/06/2045	257	140,255,798	91,390,979	48,068,215	16,471,437
01/07/2045	258	132,097,132	85,933,492	45,086,538	15,386,380
01/08/2045	259	124,313,062	80,732,539	42,250,041	14,357,318
01/09/2045	260	116,901,321	75,790,373	39,562,767	13,387,192
01/10/2045	261	109,857,532	71,106,782	37,026,563	12,477,636
01/11/2045	262	103,228,731	66,702,875	34,645,037	11,625,631
01/12/2045	263	96,901,284	62,511,520	32,388,162	10,823,754
01/01/2046	264	90,889,022	58,533,533	30,249,979	10,066,379
01/02/2046	265	85,213,705	54,785,488	28,240,993	9,358,038
01/03/2046	266	79,766,066	51,204,530	26,334,430	8,692,882
01/04/2046	267	74,592,121	47,801,986	24,521,983	8,060,316
01/05/2046	268	69,687,602	44,585,647	22,815,736	7,468,735
01/06/2046	269	65,010,886	41,522,970	21,194,438	6,908,616
01/07/2046	270	60,649,602	38,673,799	19,691,559	6,392,421
01/08/2046	271	56,556,913	36,002,890	18,284,990	5,910,668
01/09/2046	272	52,833,242	33,575,439	17,008,780	5,474,843
01/10/2046	273	49,399,046	31,341,485	15,838,016	5,077,096
01/11/2046	274	46,219,176	29,274,264	14,755,750	4,710,126
01/12/2046	275	43,206,277	27,321,038	13,737,328	4,367,064
01/01/2047	276	40,378,522	25,489,631	12,783,881	4,046,752
01/02/2047	277	37,879,529	23,871,542	11,941,909	3,764,214
01/03/2047	278	35,562,599	22,377,085	11,168,578	3,506,981
01/04/2047	279	33,385,685	20,971,674	10,440,507	3,264,478
01/05/2047	280	31,311,085	19,636,201	9,751,596	3,036,575
01/06/2047	281	29,346,132	18,372,701	9,100,921	2,821,956
01/07/2047	282	27,556,775	17,224,122	8,510,973	2,628,210
01/08/2047	283	25,908,826	16,166,619	7,968,112	2,450,152
01/09/2047	284	24,428,972	15,217,365	7,481,174	2,290,677
01/10/2047	285	23,086,278	14,357,365	7,041,007	2,147,064
01/11/2047	286	21,850,608	13,565,854	6,635,922	2,014,968
01/12/2047	287	20,672,419	12,813,314	6,252,380	1,890,725
01/01/2048	288	19,560,162	12,103,344	5,890,924	1,773,875
01/02/2048	289	18,486,643	11,419,676	5,544,034	1,662,349
01/03/2048	290	17,465,194	10,771,582	5,216,954	1,558,076
01/04/2048	291	16,482,256	10,148,118	4,902,495	1,457,960
01/05/2048	292	15,539,512	9,551,966	4,603,140	1,363,323
01/06/2048	293	14,645,741	8,987,306	4,320,013	1,274,049
01/07/2048	294	13,818,319	8,465,643	4,059,245	1,192,236
01/08/2048	295	13,112,490	8,019,600	3,835,589	1,121,775
01/09/2048	296	12,544,660	7,659,302	3,653,950	1,064,126
01/10/2048	297	12,091,093	7,370,253	3,507,403	1,017,260
01/11/2048	298	11,661,010	7,096,036	3,368,318	972,784
01/12/2048	299	11,241,410	6,829,470	3,233,807	930,108
01/01/2049	300	10,832,486	6,569,875	3,102,975	888,698
01/02/2049	301	10,430,707	6,315,468	2,975,232	848,503
01/03/2049	302	10,040,240	6,069,738	2,852,899	810,501
01/04/2049	303	9,659,474	5,829,645	2,733,082	773,173
01/05/2049	304	9,282,997	5,593,240	2,615,795	736,960
01/06/2049	305	8,914,169	5,361,902	2,501,228	701,698
01/07/2049	306	8,549,924	5,134,366	2,389,191	667,519
01/08/2049	307	8,191,977	4,911,069	2,279,472	634,167
01/09/2049	308	7,841,067	4,692,727	2,172,589	601,871
01/10/2049	309	7,492,307	4,476,641	2,067,447	570,396
01/11/2049	310	7,149,743	4,264,714	1,964,563	539,715
01/12/2049	311	6,812,996	4,057,179	1,864,361	510,088
01/01/2050	312	6,486,228	3,856,035	1,767,425	481,518
01/02/2050	313	6,163,003	3,657,665	1,672,238	453,655
01/03/2050	314	5,842,953	3,462,407	1,579,331	426,812
01/04/2050	315	5,410,831	3,200,903	1,456,337	391,906
01/05/2050	316	5,097,396	3,010,533	1,366,352	366,183
01/06/2050	317	4,786,680	2,822,229	1,277,631	340,956
01/07/2050	318	4,479,264	2,636,641	1,190,677	316,448
01/08/2050	319	4,173,306	2,452,378	1,104,649	292,341
01/09/2050	320	3,869,124	2,269,774	1,019,797	268,742
01/10/2050	321	3,566,872	2,089,027	936,278	245,721
01/11/2050	322	3,265,417	1,909,229	853,518	223,053
01/12/2050	323	2,964,518	1,730,454	771,693	200,842

01/01/2051	324	2,667,119	1,554,214	691,337	179,167
01/02/2051	325	2,373,336	1,380,672	612,581	158,084
01/03/2051	326	2,086,272	1,211,816	536,427	137,902
01/04/2051	327	1,810,200	1,049,675	463,472	118,642
01/05/2051	328	1,546,812	895,473	394,412	100,550
01/06/2051	329	1,314,707	759,813	333,809	84,740
01/07/2051	330	1,106,812	638,614	279,872	70,756
01/08/2051	331	928,373	534,749	233,757	58,847
01/09/2051	332	777,927	447,331	195,047	48,894
01/10/2051	333	654,066	375,490	163,319	40,773
01/11/2051	334	551,887	316,293	137,222	34,112
01/12/2051	335	467,242	267,342	115,699	28,644
01/01/2052	336	393,653	224,855	97,064	23,929
01/02/2052	337	335,335	191,219	82,335	20,212
01/03/2052	338	285,558	162,576	69,835	17,075
01/04/2052	339	242,620	137,896	59,083	14,385
01/05/2052	340	207,369	117,667	50,292	12,194
01/06/2052	341	175,297	99,300	42,333	10,221
01/07/2052	342	146,750	82,992	35,294	8,487
01/08/2052	343	121,235	68,446	29,034	6,952
01/09/2052	344	101,992	57,484	24,322	5,799
01/10/2052	345	86,270	48,543	20,489	4,865
01/11/2052	346	72,348	40,641	17,109	4,045
01/12/2052	347	59,558	33,401	14,027	3,303
01/01/2053	348	50,671	28,369	11,883	2,786
01/02/2053	349	42,226	23,601	9,861	2,302
01/03/2053	350	33,754	18,837	7,853	1,826
01/04/2053	351	25,256	14,071	5,851	1,355
01/05/2053	352	16,864	9,380	3,891	897
01/06/2053	353	9,836	5,461	2,260	519
01/07/2053	354	5,414	3,001	1,239	283
01/08/2053	355	1,961	0	0	0
01/09/2053	356	0	0	0	0
01/10/2053	357	0	0	0	0
01/11/2053	358	0	0	0	0
01/12/2053	359	0	0	0	0
01/01/2054	360	0	0	0	0
01/02/2054	361	0	0	0	0
01/03/2054	362	0	0	0	0
01/04/2054	363	0	0	0	0
		#####	1,263,474,323,712	#####	861,109,093,306





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

HTT 2024

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

1. Additional information on the programme

2. Additional information on the swaps

3. Additional information on the asset distribution

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 BNPP 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)		4.93			
E.3.1.2	Weighted Average Maturity (years)**		14.52			
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	% Shogine Loans	% Total Loans
E.3.2.1	1<30 days	0.13%				0.13%
E.3.2.2	30<60 days	0.01%				0.01%
E.3.2.3	60<90 days	0.03%				0.03%
E.3.2.4	90<180 days	0.03%				0.03%
E.3.2.5	>= 180 days	0.00%				0.00%

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4
* Legal Entity Identifier (LEI) finder: http://www.lei-lookup.com/#search	
** Weighted Average Maturity = Remainine Term to Maturity	