

## EUR 20 Billion Mortgage Pandbrieven Programme

### Reporting Date :

|                          |          |
|--------------------------|----------|
| Reporting Date:          | 31/10/24 |
| Date of Previous Report: | 30/09/24 |

### Contact Details :

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Stichting Belfius Mortgage Pandbrieven Noteholders' Representative

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### Website :

<https://www.belfius.be/about-us/en/investors/debt-issuance/pandbrieven/belgian-mortgage>

### 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.

## Outstanding Series

| Series | ISIN         | Currency | Outstanding Amount | Issue Date | Maturity Date | Coupon Type | Coupon | Day Count | Next Interest Payment Date | Extended Maturity Date | Remaining Average Life * |
|--------|--------------|----------|--------------------|------------|---------------|-------------|--------|-----------|----------------------------|------------------------|--------------------------|
| 2      | BE0002421932 | EUR      | 30.000.000         | 18/12/2012 | 18/12/2034    | Fixed       | 3,000% | ACT/ACT   | 18/12/2024                 | 18/12/2035             | 10,14                    |
| 3      | BE0002422948 | EUR      | 30.000.000         | 18/12/2012 | 18/12/2034    | Fixed       | 2,950% | ACT/ACT   | 18/12/2024                 | 18/12/2035             | 10,14                    |
| 4      | BE0002423953 | EUR      | 30.000.000         | 21/12/2012 | 21/12/2032    | Fixed       | 2,920% | ACT/ACT   | 23/12/2024                 | 21/12/2033             | 8,15                     |
| 5      | BE6247207192 | EUR      | 15.000.000         | 17/01/2013 | 17/01/2033    | Fixed       | 3,035% | ACT/ACT   | 17/01/2025                 | 17/01/2034             | 8,22                     |
| 7      | BE0002426014 | EUR      | 75.000.000         | 04/02/2013 | 04/02/2032    | Fixed       | 2,735% | ACT/ACT   | 04/02/2025                 | 04/02/2033             | 7,27                     |
| 8      | BE0002427020 | EUR      | 20.000.000         | 27/02/2013 | 27/02/2031    | Fixed       | 2,770% | ACT/ACT   | 27/02/2025                 | 27/02/2032             | 6,33                     |
| 9      | BE0002431063 | EUR      | 25.000.000         | 02/04/2013 | 02/04/2038    | Fixed       | 2,835% | ACT/ACT   | 02/04/2025                 | 02/04/2039             | 13,43                    |
| 11     | BE0002436112 | EUR      | 15.000.000         | 13/06/2013 | 13/06/2035    | Fixed       | 2,800% | ACT/ACT   | 13/06/2025                 | 13/06/2036             | 10,62                    |
| 12     | BE0002437128 | EUR      | 50.000.000         | 21/06/2013 | 21/06/2033    | Fixed       | 2,855% | ACT/ACT   | 23/06/2025                 | 21/06/2034             | 8,65                     |
| 13     | BE0002438134 | EUR      | 50.000.000         | 27/06/2013 | 27/06/2029    | Fixed       | 2,629% | ACT/ACT   | 27/06/2025                 | 27/06/2030             | 4,66                     |
| 14     | BE0002439140 | EUR      | 30.000.000         | 23/08/2013 | 23/08/2033    | Fixed       | 3,010% | ACT/ACT   | 25/08/2025                 | 23/08/2034             | 8,82                     |
| 15     | BE0002440155 | EUR      | 20.000.000         | 27/08/2013 | 27/08/2036    | Fixed       | 3,065% | ACT/ACT   | 27/08/2025                 | 27/08/2037             | 11,83                    |
| 16     | BE6257118362 | EUR      | 10.000.000         | 23/08/2013 | 23/08/2033    | Fixed       | 3,145% | ACT/ACT   | 25/08/2025                 | 23/08/2034             | 8,82                     |
| 17     | BE0002446210 | EUR      | 50.000.000         | 17/10/2013 | 17/10/2028    | Fixed       | 2,947% | ACT/ACT   | 17/10/2025                 | 17/10/2029             | 3,97                     |
| 18     | BE0002447226 | EUR      | 20.000.000         | 25/10/2013 | 27/10/2032    | Fixed       | 3,175% | ACT/ACT   | 27/10/2025                 | 27/10/2033             | 8,00                     |
| 19     | BE0002450253 | EUR      | 44.000.000         | 31/10/2013 | 31/10/2035    | Fixed       | 3,145% | ACT/ACT   | 31/10/2024                 | 31/10/2036             | 11,01                    |
| 20     | BE6260796287 | EUR      | 30.000.000         | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 21     | BE6260791239 | EUR      | 3.000.000          | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 22     | BE6260793250 | EUR      | 3.000.000          | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 23     | BE6260794266 | EUR      | 2.000.000          | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 24     | BE6260795271 | EUR      | 30.000.000         | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 25     | BE6260797293 | EUR      | 30.000.000         | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 26     | BE6260798309 | EUR      | 1.000.000          | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 27     | BE6260799315 | EUR      | 1.000.000          | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 28     | BE6260801335 | EUR      | 5.000.000          | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 29     | BE6260802341 | EUR      | 10.000.000         | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 30     | BE6260803356 | EUR      | 10.000.000         | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 31     | BE6260804362 | EUR      | 15.000.000         | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 32     | BE6260805377 | EUR      | 10.000.000         | 02/12/2013 | 02/12/2025    | Fixed       | 2,460% | ACT/ACT   | 02/12/2024                 | 02/12/2026             | 1,09                     |
| 33     | BE6260767965 | EUR      | 10.000.000         | 29/11/2013 | 29/11/2033    | Fixed       | 3,015% | ACT/ACT   | 29/11/2024                 | 29/11/2034             | 9,09                     |
| 34     | BE6260768971 | EUR      | 10.000.000         | 29/11/2013 | 29/11/2033    | Fixed       | 3,015% | ACT/ACT   | 29/11/2024                 | 29/11/2034             | 9,09                     |
| 35     | BE6260985237 | EUR      | 10.000.000         | 05/12/2013 | 05/12/2036    | Fixed       | 3,000% | ACT/ACT   | 05/12/2024                 | 05/12/2037             | 12,11                    |
| 36     | BE6261018566 | EUR      | 8.000.000          | 09/12/2013 | 09/12/2036    | Fixed       | 2,995% | ACT/ACT   | 09/12/2024                 | 09/12/2037             | 12,12                    |
| 37     | BE6261019572 | EUR      | 2.000.000          | 09/12/2013 | 09/12/2036    | Fixed       | 2,995% | ACT/ACT   | 09/12/2024                 | 09/12/2037             | 12,12                    |
| 38     | BE6261086274 | EUR      | 10.000.000         | 16/12/2013 | 16/12/2036    | Fixed       | 3,015% | ACT/ACT   | 16/12/2024                 | 16/12/2037             | 12,14                    |

| Series | ISIN         | Currency | Outstanding Amount | Issue Date | Maturity Date | Coupon Type | Coupon | Day Count | Next Interest Payment Date | Extended Maturity Date | Remaining Average Life * |
|--------|--------------|----------|--------------------|------------|---------------|-------------|--------|-----------|----------------------------|------------------------|--------------------------|
| 39     | BE6261087280 | EUR      | 1.000.000          | 16/12/2013 | 16/12/2036    | Fixed       | 3,015% | ACT/ACT   | 16/12/2024                 | 16/12/2037             | 12,14                    |
| 40     | BE6261088296 | EUR      | 1.000.000          | 16/12/2013 | 16/12/2036    | Fixed       | 3,015% | ACT/ACT   | 16/12/2024                 | 16/12/2037             | 12,14                    |
| 41     | BE6261294415 | EUR      | 11.000.000         | 30/12/2013 | 15/01/2026    | Fixed       | 2,470% | ACT/ACT   | 15/01/2025                 | 15/01/2027             | 1,21                     |
| 42     | BE6261298457 | EUR      | 5.000.000          | 30/12/2013 | 15/01/2026    | Fixed       | 2,470% | ACT/ACT   | 15/01/2025                 | 15/01/2027             | 1,21                     |
| 43     | BE6261301483 | EUR      | 4.000.000          | 30/12/2013 | 15/01/2026    | Fixed       | 2,470% | ACT/ACT   | 15/01/2025                 | 15/01/2027             | 1,21                     |
| 44     | BE6261296436 | EUR      | 1.000.000          | 30/12/2013 | 15/01/2026    | Fixed       | 2,470% | ACT/ACT   | 15/01/2025                 | 15/01/2027             | 1,21                     |
| 45     | BE6261304511 | EUR      | 10.000.000         | 30/12/2013 | 15/01/2026    | Fixed       | 2,470% | ACT/ACT   | 15/01/2025                 | 15/01/2027             | 1,21                     |
| 46     | BE6261305526 | EUR      | 4.000.000          | 30/12/2013 | 15/01/2026    | Fixed       | 2,470% | ACT/ACT   | 15/01/2025                 | 15/01/2027             | 1,21                     |
| 47     | BE6261295420 | EUR      | 1.000.000          | 30/12/2013 | 15/01/2026    | Fixed       | 2,470% | ACT/ACT   | 15/01/2025                 | 15/01/2027             | 1,21                     |
| 48     | BE6261293409 | EUR      | 3.000.000          | 30/12/2013 | 15/01/2026    | Fixed       | 2,470% | ACT/ACT   | 15/01/2025                 | 15/01/2027             | 1,21                     |
| 49     | BE6261299463 | EUR      | 1.000.000          | 30/12/2013 | 15/01/2026    | Fixed       | 2,470% | ACT/ACT   | 15/01/2025                 | 15/01/2027             | 1,21                     |
| 50     | BE6261303505 | EUR      | 4.000.000          | 30/12/2013 | 15/01/2026    | Fixed       | 2,470% | ACT/ACT   | 15/01/2025                 | 15/01/2027             | 1,21                     |
| 51     | BE6261300477 | EUR      | 4.000.000          | 30/12/2013 | 15/01/2026    | Fixed       | 2,470% | ACT/ACT   | 15/01/2025                 | 15/01/2027             | 1,21                     |
| 52     | BE6261302499 | EUR      | 4.000.000          | 30/12/2013 | 15/01/2026    | Fixed       | 2,470% | ACT/ACT   | 15/01/2025                 | 15/01/2027             | 1,21                     |
| 55     | BE0002461367 | EUR      | 12.000.000         | 17/02/2014 | 17/02/2034    | Fixed       | 2,830% | ACT/ACT   | 17/02/2025                 | 17/02/2035             | 9,31                     |
| 56     | BE6265556355 | EUR      | 10.000.000         | 16/04/2014 | 16/04/2029    | Fixed       | 2,455% | ACT/ACT   | 16/04/2025                 | 16/04/2030             | 4,46                     |
| 57     | BE6265571503 | EUR      | 10.000.000         | 16/04/2014 | 16/04/2029    | Fixed       | 2,455% | ACT/ACT   | 16/04/2025                 | 16/04/2030             | 4,46                     |
| 59     | BE6272220060 | EUR      | 25.000.000         | 17/10/2014 | 17/10/2039    | Fixed       | 2,050% | ACT/ACT   | 17/10/2025                 | 17/10/2040             | 14,97                    |
| 60     | BE0002483585 | EUR      | 1.000.000.000      | 10/02/2015 | 10/02/2025    | Fixed       | 0,750% | ACT/ACT   | 10/02/2025                 | 10/02/2026             | 0,28                     |
| 61     | BE6276398136 | EUR      | 5.000.000          | 19/02/2015 | 19/02/2035    | Fixed       | 1,220% | ACT/ACT   | 19/02/2025                 | 19/02/2036             | 10,31                    |
| 62     | BE0002484591 | EUR      | 25.000.000         | 20/02/2015 | 20/02/2040    | Fixed       | 1,296% | ACT/ACT   | 20/02/2025                 | 20/02/2041             | 15,32                    |
| 63     | BE0002245141 | EUR      | 25.000.000         | 28/01/2016 | 28/01/2039    | Fixed       | 1,550% | ACT/ACT   | 28/01/2025                 | 28/01/2040             | 14,25                    |
| 64     | BE0002246156 | EUR      | 20.000.000         | 29/01/2016 | 29/01/2031    | Fixed       | 1,300% | ACT/ACT   | 29/01/2025                 | 29/01/2032             | 6,25                     |
| 66     | BE0002247162 | EUR      | 25.000.000         | 17/03/2016 | 17/03/2031    | Fixed       | 1,080% | ACT/ACT   | 17/03/2025                 | 17/03/2032             | 6,38                     |
| 67     | BE0002257260 | EUR      | 25.000.000         | 22/07/2016 | 22/07/2036    | Fixed       | 0,780% | ACT/ACT   | 22/07/2025                 | 22/07/2037             | 11,73                    |
| 68     | BE0002589670 | EUR      | 42.000.000         | 26/03/2018 | 26/03/2038    | Fixed       | 1,533% | ACT/ACT   | 26/03/2025                 | 26/03/2039             | 13,41                    |
| 69     | BE0002593714 | EUR      | 50.000.000         | 27/04/2018 | 27/04/2043    | Fixed       | 1,561% | ACT/ACT   | 28/04/2025                 | 27/04/2044             | 18,50                    |
| 70     | BE0002598762 | EUR      | 500.000.000        | 12/06/2018 | 12/06/2028    | Fixed       | 1,000% | ACT/ACT   | 12/06/2025                 | 12/06/2029             | 3,62                     |
| 72     | BE0002682632 | EUR      | 500.000.000        | 28/01/2020 | 28/01/2030    | Fixed       | 0,125% | ACT/ACT   | 28/01/2025                 | 28/01/2031             | 5,25                     |
| 73     | BE0002716976 | EUR      | 700.000.000        | 18/06/2020 | 18/06/2026    | Fixed       | 0,010% | ACT/ACT   | 18/06/2025                 | 18/06/2027             | 1,63                     |
| 74     | BE0002715960 | EUR      | 700.000.000        | 18/06/2020 | 18/06/2031    | Fixed       | 0,010% | ACT/ACT   | 18/06/2025                 | 18/06/2032             | 6,64                     |
| 75     | BE0002714955 | EUR      | 600.000.000        | 19/06/2020 | 19/06/2034    | Fixed       | 0,125% | ACT/ACT   | 19/06/2025                 | 19/06/2035             | 9,64                     |
| 76     | BE0002856376 | EUR      | 600.000.000        | 12/05/2022 | 12/10/2027    | Fixed       | 1,375% | ACT/ACT   | 13/10/2025                 | 12/10/2028             | 2,95                     |
| 77     | BE0002855360 | EUR      | 700.000.000        | 12/05/2022 | 12/08/2030    | Fixed       | 1,625% | ACT/ACT   | 12/08/2025                 | 12/08/2031             | 5,79                     |
| 78     | BE0002857382 | EUR      | 700.000.000        | 12/05/2022 | 12/09/2033    | Fixed       | 1,875% | ACT/ACT   | 12/09/2025                 | 12/09/2034             | 8,87                     |
| 79     | BE0002858398 | EUR      | 700.000.000        | 12/05/2022 | 12/05/2036    | Fixed       | 1,875% | ACT/ACT   | 12/05/2025                 | 12/05/2037             | 11,54                    |
| 80     | BE0002892736 | EUR      | 500.000.000        | 18/10/2022 | 18/10/2027    | Fixed       | 3,250% | ACT/ACT   | 20/10/2025                 | 18/10/2028             | 2,97                     |

| Series | ISIN         | Currency | Outstanding Amount | Issue Date | Maturity Date | Coupon Type | Coupon | Day Count | Next Interest Payment Date | Extended Maturity Date | Remaining Average Life * |
|--------|--------------|----------|--------------------|------------|---------------|-------------|--------|-----------|----------------------------|------------------------|--------------------------|
| 81     | BE0002921022 | EUR      | 700.000.000        | 15/02/2023 | 15/02/2027    | Fixed       | 3,000% | ACT/ACT   | 17/02/2025                 | 15/02/2028             | 2,30                     |
| 82     | BE0002970516 | EUR      | 1.000.000.000      | 18/10/2023 | 18/10/2028    | Fixed       | 3,625% | ACT/ACT   | 20/10/2025                 | 18/10/2029             | 3,97                     |
| 83     | BE0002978592 | EUR      | 10.000.000         | 16/11/2023 | 16/11/2043    | Fixed       | 3,602% | ACT/ACT   | 18/11/2024                 | 16/11/2044             | 19,06                    |
| 84     | BE0002981620 | EUR      | 750.000.000        | 21/11/2023 | 21/08/2029    | Fixed       | 3,375% | ACT/ACT   | 21/08/2025                 | 21/08/2030             | 4,81                     |
| 85     | BE0002982636 | EUR      | 750.000.000        | 21/11/2023 | 21/03/2035    | Fixed       | 3,500% | ACT/ACT   | 21/03/2025                 | 21/03/2036             | 10,39                    |
| 86     | BE0002984657 | EUR      | 750.000.000        | 23/11/2023 | 23/09/2038    | Fixed       | 3,625% | ACT/ACT   | 23/09/2025                 | 23/09/2039             | 13,91                    |
| 87     | BE0002986678 | EUR      | 750.000.000        | 24/11/2023 | 24/06/2032    | Fixed       | 3,250% | ACT/ACT   | 24/06/2025                 | 24/06/2033             | 7,65                     |
| 88     | BE0002985662 | EUR      | 35.000.000         | 23/11/2023 | 23/11/2043    | Fixed       | 3,580% | ACT/ACT   | 25/11/2024                 | 23/11/2044             | 19,08                    |
| 89     | BE0002994755 | EUR      | 20.000.000         | 25/01/2024 | 25/01/2039    | Fixed       | 3,241% | ACT/ACT   | 27/01/2025                 | 25/01/2040             | 14,25                    |
| 90     | BE0390105683 | EUR      | 500.000.000        | 12/02/2024 | 12/02/2031    | Fixed       | 2,875% | ACT/ACT   | 12/02/2025                 | 12/02/2032             | 6,29                     |
| 91     | BE0390141076 | EUR      | 25.000.000         | 18/06/2024 | 18/06/2040    | Fixed       | 3,189% | ACT/ACT   | 18/06/2025                 | 18/06/2041             | 15,64                    |
| 92     | BE0390142082 | EUR      | 25.000.000         | 18/06/2024 | 18/06/2041    | Fixed       | 3,177% | ACT/ACT   | 18/06/2025                 | 18/06/2042             | 16,64                    |

\* At the Reporting Date until Maturity Date

## Totals

|   |                |
|---|----------------|
| Total Outstanding (in EUR) :                | 13.557.000.000 |
| Current Weighted Average Fixed Coupon :     | 2,069%         |
| Weighted Average Remaining Average Life : * | 6,24           |

\* At the Reporting Date until Maturity Date

## Belfius Bank Senior Unsecured Ratings

|                     | Long Term Rating | Outlook | Short Term Rating |
|---------------------|------------------|---------|-------------------|
| Standard and Poor's | A                | Stable  | A-1               |
| Moody's             | A1               | Stable  | P-1               |
| Fitch               | A-               | Stable  | F1                |

## Belfius Mortgage Pandbrieven Ratings

|                     | Rating | Outlook |
|---------------------|--------|---------|
| Standard and Poor's | AAA    | Stable  |
| Fitch               | AAA    | Stable  |

## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

|   |                     |
|---|---------------------|
| Outstanding Mortgage Pandbrieven:               | 13.557.000.000 (i)  |
| Nominal Balance Residential Mortgage Loans      | 16.751.058.292 (ii) |
| Nominal Balance Public Finance Exposures        | 367.750.000 (iii)   |
| Nominal Balance Financial Institution Exposures | 0 (iv)              |
| Nominal OC Level [(ii)+(iii)+(iv)]/(i) - 1      | 26,27%              |

### 2. Residential Mortgage Loans Cover Test

|  |                    |
|--|--------------------|
| Value of the Residential Mortgage Loans (as defined in Royal Decree Article 6 § 2):  | 15.201.615.065 (v) |
| Ratio Value of the Residential Mortgage Loans / Mortgage Pandbrieven Issued (v)/(i): | 112,13%            |
| --> Cover Test Royal Decree Article 5 § 1 (> 85%)                                    | Pass               |
| --> Issue Covenant (iv) Prospectus (> 105%)  | Pass               |

### 3. Total Asset Cover Test

|  |                       |
|--|-----------------------|
| Value of Public Finance Exposures (definition Royal Decree):                               | 371.403.912 (vi)      |
| Value of Financial Institution Exposures (definition Royal Decree):                        | 0 (vii)               |
| Value of the Cover Assets (VCA) before Amortisation Revenue Test Shortfall: (v)+(vi)+(vii) | 15.573.018.977 (viii) |
| Interest and Principal Coverage Test Revenue Shortfall: Max[0, (xiii)+(xiv)-(xi)]          | 47.491.115 (ix)       |
| Value of the Cover Assets (VCA) after Amortisation Revenue Test Shortfall: (viii)-(ix)     | 15.525.527.862 (x)    |
| Ratio Value of all Cover Assets / Mortgage Pandbrieven Issued: (x)/(i)                     | 114,52%               |
| --> Cover Test Royal Decree Article 5 § 2  | Pass                  |

### 4. Interest and Principal Coverage Test

|   |                      |
|---|----------------------|
| Interest Proceeds Cover Assets:   | 2.187.553.436 (xi)   |
| <i>Total Restricted Interest Proceeds Residential Mortgage Loans:</i>           | 2.164.528.861        |
| <i>Total Restricted Interest Proceeds Public Finance Exposures:</i>             | 23.024.575           |
| <i>Total Restricted Interest Proceeds Financial Institution Exposures:</i>      | 0                    |
| <i>Impact Derivatives:</i>  | 0                    |
| Principal Proceeds Cover Assets:  | 16.474.892.269 (xii) |
| <i>Total VCA Restricted Principal Proceeds Residential Mortgage Loans:</i>      | 16.107.142.269       |
| <i>Total VCA Restricted Principal Proceeds Public Finance Exposures:</i>        | 367.750.000          |
| <i>Total VCA Restricted Principal Proceeds Financial Institution Exposures:</i> | 0                    |
| <i>Impact Derivatives:</i>  | 0                    |
| Interest Requirement Covered Bonds:   | 2.039.897.840 (xiii) |
| Costs, Fees and Expenses Related to Covered Bonds:                              | 195.146.711 (xiv)    |
| Principal Requirements Covered Bonds:   | 13.557.000.000 (xv)  |
| Total Surplus (+) / Deficit (-): (xi)+(xii)-(xiii)-(xiv)-(xv)                   | 2.870.401.154        |
| --> Cover Test Royal Decree Article 5 §3 (Amortisation Test)                    | Pass                 |

## 5. Liquidity Tests

|  |                  |             |
|--|------------------|-------------|
| Cumulative Cash Inflow Next 180 Days                   | 1.233.090.486,96 | (xvi)       |
| Cumulative Cash Outflow Next 180 Days                  | -97.504.612,21   | (xiiv)      |
| Liquidity Surplus (+) / Deficit (-) (xvi)+(xvii)       | 1.135.585.874,74 |             |
| <i>--&gt; Liquidity Test Royal Decree Article 7 §1</i> |                  | <i>Pass</i> |

|   |                |             |
|---|----------------|-------------|
| Mark-to-Market Liquid Bonds minus ECB Haircut                               | 324.982.664,18 | (xviii)     |
| Interest Payable on Mortgage Pandbrieven next 12 months                     | 280.461.610,00 | (xix)       |
| Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (xviii)-(xix) | 44.521.054,18  | (xx)        |
| <i>--&gt; Issuer Covenant (vii) Prospectus ((xx) &gt; 0)</i>                |                | <i>Pass</i> |

## Cover Pool Summary

Portfolio Cut-off Date

31/10/24

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details.

All Residential Mortgage Loans are euro denominated.

|   |                   |
|---|-------------------|
| Outstanding Balance of Residential Mortgage Loans at the Cut-off Date | 16.751.058.292,23 |
| Principal Redemptions between Cut-off date and Reporting Date         | 0,00              |
| Interest Payments between Cut-off Date and Reporting Date             | 0,00              |
| Number of borrowers   | 158.180           |
| Number of loans   | 265.405           |
| Average Outstanding Balance per borrower                              | 105.898,71        |
| Average Outstanding Balance per loan                                  | 63.115,08         |
| Weighted average Original Loan to Initial Value                       | 77,99%            |
| Weighted average Current Loan to Current Value                        | 42,92%            |
| Weighted average seasoning (in months)                                | 75,18             |
| Weighted average remaining maturity (in years, at 0% CPR)             | 13,42             |
| Weighted average initial maturity (in years, at 0% CPR)               | 19,74             |
| Remaining average life (in years, at 0% CPR)                          | 7,14              |
| Remaining average life (in years, at 2% CPR)                          | 6,50              |
| Remaining average life (in years, at 5% CPR)                          | 5,59              |
| Remaining average life (in years, at 10% CPR)                         | 4,45              |
| Remaining average life to interest reset (in years, at 0% CPR)        | 6,59              |
| Percentage of Fixed Rate Loans  | 89,81%            |
| Percentage of Resettable Rate Loans                                   | 10,19%            |
| Weighted average interest rate  | 2,070%            |
| Weighted average interest rate Fixed Rate Loans                       | 2,017%            |
| Weighted average interest rate Resettable Rate Loans                  | 2,546%            |

### 2. Registered Cash

|   |                |
|---|----------------|
| Registered Cash Proceeds under the Residential Mortgage Loans | 360.775.845,48 |
|---|----------------|







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

|                      | Position 1           | Position 2          | Position 3           | Position 4          | Position 5           | Position 6    | Position 7          |
|----------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------------|---------------------|
| Isin Code            | SI0002103602         | XS1936209490        | SI0002103966         | XS2153608141        | SI0002103990         | FR0013510724  | XS2262263622        |
| Issuer Name          | REPUBLIC OF SLOVENIA | PROVINCE OF ALBERTA | REPUBLIC OF SLOVENIA | PROVINCE OF ONTARIO | REPUBLIC OF SLOVENIA | BPIFRANCE SA  | PROVINCE OF ONTARIO |
| Series Number        | 0                    | 0                   | 0                    | 0                   | 0                    | 0             | 0                   |
| Currency             | EUR                  | EUR                 | EUR                  | EUR                 | EUR                  | EUR           | EUR                 |
| Nominal Amount       | 21.000.000,00        | 31.500.000,00       | 5.000.000,00         | 14.000.000,00       | 27.000.000,00        | 13.500.000,00 | 36.000.000,00       |
| Issue Date           | 3/03/16              | 16/01/19            | 14/01/20             | 8/04/20             | 15/04/20             | 6/05/20       | 24/11/20            |
| Maturity Date        | 3/03/32              | 16/01/26            | 14/01/30             | 8/04/27             | 15/07/30             | 26/02/27      | 25/11/30            |
| Coupon Type          | Fixed                | Fixed               | Fixed                | Fixed               | Fixed                | Fixed         | Fixed               |
| Coupon               | 2,2500%              | 0,6250%             | 0,2750%              | 0,3750%             | 0,8750%              | 0,1250%       | 0,0100%             |
| ECB Haircut          | 3,0000%              | 1,5000%             | 2,0000%              | 1,5000%             | 2,0000%              | 1,5000%       | 3,5000%             |
| S&P Rating           | AA-                  | AA-                 | AA-                  | A+                  | AA-                  | -             | A+                  |
| Fitch Rating         | A                    | AA                  | A                    | AA-                 | A                    | AA-           | AA-                 |
| Moody's Rating       | A3                   | Aa2                 | A3                   | Aa3                 | A3                   | Aa2           | Aa3                 |
| Mark-to-Market Value | 20.426.443,97        | 30.944.973,44       | 4.454.082,38         | 13.320.390,14       | 24.602.644,11        | 12.748.211,93 | 30.473.034,10       |
| Accounting Value     | 23.241.169,65        | 31.633.702,78       | 5.005.478,31         | 14.017.274,10       | 27.030.236,45        | 13.473.964,97 | 36.018.637,06       |

### 4. Derivatives

None

|                      | Position 8                                  | Position 9         | Position 10        | Position 11   | Position 12         | Position 13        | Position 14   |
|----------------------|---|--------------------|--------------------|---------------|---------------------|--------------------|---------------|
| Isin Code            | SI0002104105                                | XS2307854062       | XS2338991941       | FR0014003U03  | XS2351088955        | XS2435787283       | XS2529234200  |
| Issuer Name          | REPUBLIC OF SLOVENIA UNICIPALITY FINANCE PL | PROVINCE OF QUEBEC | PROVINCE OF QUEBEC | BPIFRANCE SA  | PROVINCE OF ONTARIO | PROVINCE OF QUEBEC | KOMMUNEKREDIT |
| Series Number        | 0   | 0                  | 0                  | 0             | 0                   | 0                  | 0             |
| Currency             | EUR   | EUR                | EUR                | EUR           | EUR                 | EUR                | EUR           |
| Nominal Amount       | 20.000.000,00                               | 32.500.000,00      | 28.000.000,00      | 20.000.000,00 | 19.000.000,00       | 25.000.000,00      | 14.000.000,00 |
| Issue Date           | 12/01/21                                    | 2/03/21            | 5/05/21            | 4/06/21       | 9/06/21             | 25/01/22           | 8/09/22       |
| Maturity Date        | 12/02/31                                    | 2/03/31            | 5/05/31            | 4/06/31       | 9/06/31             | 25/01/32           | 15/09/32      |
| Coupon Type          | Fixed                                       | Fixed              | Fixed              | Fixed         | Fixed               | Fixed              | Fixed         |
| Coupon               | 0,0000%                                     | 0,0000%            | 0,2500%            | 0,2500%       | 0,2500%             | 0,5000%            | 2,3750%       |
| ECB Haircut          | 2,0000%                                     | 3,5000%            | 3,5000%            | 3,5000%       | 3,5000%             | 4,5000%            | 16,0000%      |
| S&P Rating           | AA-   | AA+                | AA-                | -             | A+                  | AA-                | AAA           |
| Fitch Rating         | A   |                    | AA-                | AA-           | AA-                 | AA-                |               |
| Moody's Rating       | A3  | Aa1                | Aa2                | Aa2           | Aa3                 | Aa2                | Aaa           |
| Mark-to-Market Value | 16.938.200,00                               | 27.603.550,00      | 23.818.788,77      | 16.756.510,96 | 16.094.639,73       | 21.300.378,42      | 13.752.034,11 |
| Accounting Value     | 20.113.646,00                               | 32.543.244,50      | 27.989.107,39      | 19.981.213,97 | 18.928.131,59       | 24.957.436,89      | 13.971.492,95 |

|                      | Position 15   | Position 16   | Position 17   |
|----------------------|---|---------------|---------------|
| Isin Code            | XS2577109049  | XS2586011491  | XS2586011491  |
| Issuer Name          | ANK FOR RECONSTRUCT FRASTRUCTURE INVEST FRASTRUCTURE INVEST |               |               |
| Series Number        | 0   | 0             | 0             |
| Currency             | EUR   | EUR           | EUR           |
| Nominal Amount       | 35.000.000,00   | 16.250.000,00 | 10.000.000,00 |
| Issue Date           | 19/01/23  | 14/02/23      | 14/02/23      |
| Maturity Date        | 19/01/33  | 14/02/28      | 14/02/28      |
| Coupon Type          | Fixed   | Fixed         | Fixed         |
| Coupon               | 2,9000%   | 3,0000%       | 3,0000%       |
| ECB Haircut          | 4,5000%   | 2,5000%       | 2,5000%       |
| S&P Rating           | AAA   | AAA           | AAA           |
| Fitch Rating         |   | AAA           | AAA           |
| Moody's Rating       | Aaa   | Aaa           | Aaa           |
| Mark-to-Market Value | 36.390.417,08   | 16.862.730,23 | 10.377.064,75 |
| Accounting Value     | 35.765.623,85   | 16.549.341,39 | 10.184.210,08 |

## Stratification Tables Residential Mortgage Loans

| Original Loan to Initial Value | average           |         |
|--------------------------------|-------------------|---------|
|                                | Balance in EUR    | 77,99%  |
| 0 - 10%                        | 6.747.599,94      | 0,04%   |
| 10 - 20%                       | 69.045.715,66     | 0,41%   |
| 20 - 30%                       | 229.546.967,44    | 1,37%   |
| 30 - 40%                       | 519.729.515,14    | 3,10%   |
| 40 - 50%                       | 954.675.144,44    | 5,70%   |
| 50 - 60%                       | 1.518.841.320,90  | 9,07%   |
| 60 - 70%                       | 2.178.257.429,79  | 13,00%  |
| 70 - 80%                       | 2.831.871.276,76  | 16,91%  |
| 80 - 90%                       | 2.940.302.470,47  | 17,55%  |
| 90 - 100%                      | 4.076.960.763,82  | 24,34%  |
| 100 - 110%                     | 1.048.367.895,59  | 6,26%   |
| 110 - 120%                     | 376.712.192,28    | 2,25%   |
| >=120%                         | 0,00              | 0,00%   |
|                                | 16.751.058.292,23 | 100,00% |

| Current Loan to Current Value | average           |         |
|-------------------------------|-------------------|---------|
|                               | Balance in EUR    | 42,92%  |
| 0 - 10%                       | 669.270.196,75    | 4,00%   |
| 10 - 20%                      | 1.479.225.597,23  | 8,83%   |
| 20 - 30%                      | 2.207.935.378,19  | 13,18%  |
| 30 - 40%                      | 2.809.224.980,93  | 16,77%  |
| 40 - 50%                      | 3.260.697.668,19  | 19,47%  |
| 50 - 60%                      | 3.089.167.028,42  | 18,44%  |
| 60 - 70%                      | 2.262.899.503,20  | 13,51%  |
| 70 - 80%                      | 714.124.033,43    | 4,26%   |
| 80 - 90%                      | 220.340.600,54    | 1,32%   |
| 90 - 100%                     | 32.585.861,73     | 0,19%   |
| 100 - 110%                    | 5.058.176,25      | 0,03%   |
| 110 - 120%                    | 529.267,37        | 0,00%   |
| >=120%                        | 0,00              | 0,00%   |
|                               | 16.751.058.292,23 | 100,00% |

| Current Loan to Initial Value | average           |         |
|-------------------------------|-------------------|---------|
|                               | Balance in EUR    | 53,36%  |
| 0 - 10%                       | 347.760.707,43    | 2,08%   |
| 10 - 20%                      | 832.492.206,65    | 4,97%   |
| 20 - 30%                      | 1.380.778.855,63  | 8,24%   |
| 30 - 40%                      | 1.915.067.727,75  | 11,43%  |
| 40 - 50%                      | 2.428.259.895,98  | 14,50%  |
| 50 - 60%                      | 2.866.812.154,31  | 17,11%  |
| 60 - 70%                      | 2.973.947.992,20  | 17,75%  |
| 70 - 80%                      | 2.541.664.296,00  | 15,17%  |
| 80 - 90%                      | 1.225.421.592,99  | 7,32%   |
| 90 - 100%                     | 187.752.617,51    | 1,12%   |
| 100 - 110%                    | 44.197.036,34     | 0,26%   |
| 110 - 120%                    | 6.539.095,70      | 0,04%   |
| >=120%                        | 364.113,74        | 0,00%   |
|                               | 16.751.058.292,23 | 100,00% |

| <b>Remaining Term To Maturity</b> |                   | average |
|-----------------------------------|-------------------|---------|
| in months                         | Balance in EUR    | 161,07  |
| 0 - 24                            | 274.143.032,17    | 1,64%   |
| 24 - 48                           | 498.804.691,65    | 2,98%   |
| 48 - 72                           | 925.100.767,44    | 5,52%   |
| 72 - 96                           | 1.131.760.194,97  | 6,76%   |
| 96 - 120                          | 1.344.718.666,16  | 8,03%   |
| 120 - 144                         | 2.430.154.383,00  | 14,51%  |
| 144 - 168                         | 2.472.749.241,21  | 14,76%  |
| 168 - 192                         | 2.380.772.356,40  | 14,21%  |
| 192 - 216                         | 1.401.136.773,65  | 8,36%   |
| 216 - 240                         | 1.961.575.589,68  | 11,71%  |
| 240 - 264                         | 1.228.473.913,62  | 7,33%   |
| 264 - 288                         | 567.620.994,59    | 3,39%   |
| 288 - 312                         | 134.047.687,69    | 0,80%   |
| 312 - 336                         | 0,00              | 0,00%   |
| 336 - 360                         | 0,00              | 0,00%   |
|                                   | 16.751.058.292,23 | 100,00% |

| <b>Distribution of Outstanding Loan Balance</b> |                   |         | average |                   |         |
|---|-------------------|---------|---------|-------------------|---------|
| in EUR 1000                                     | Balance in EUR    | 105.899 |         | Number of Clients |         |
| 0 - 50  | 1.192.491.639,10  | 7,12%   |         | 60.755            | 38,41%  |
| 50 - 100  | 2.560.096.421,58  | 15,28%  |         | 34.558            | 21,85%  |
| 100 - 150                                       | 3.145.212.423,99  | 18,78%  |         | 25.520            | 16,13%  |
| 150 - 200                                       | 2.655.620.191,44  | 15,85%  |         | 15.366            | 9,71%   |
| 200 - 250                                       | 1.986.807.479,18  | 11,86%  |         | 8.908             | 5,63%   |
| 250 - 300                                       | 1.350.562.462,85  | 8,06%   |         | 4.955             | 3,13%   |
| 300 - 350                                       | 879.326.612,23    | 5,25%   |         | 2.731             | 1,73%   |
| 350 - 400                                       | 625.521.305,45    | 3,73%   |         | 1.678             | 1,06%   |
| 400 - 450                                       | 419.205.625,95    | 2,50%   |         | 992               | 0,63%   |
| 450 - 500                                       | 320.915.653,89    | 1,92%   |         | 679               | 0,43%   |
| 500 - 550                                       | 247.952.892,24    | 1,48%   |         | 473               | 0,30%   |
| 550 - 600                                       | 186.067.885,44    | 1,11%   |         | 324               | 0,20%   |
| 600 - 650                                       | 141.236.940,36    | 0,84%   |         | 226               | 0,14%   |
| 650 - 700                                       | 129.931.076,82    | 0,78%   |         | 193               | 0,12%   |
| 700 - 750                                       | 98.389.000,54     | 0,59%   |         | 136               | 0,09%   |
| 750 - 800                                       | 84.517.484,88     | 0,50%   |         | 109               | 0,07%   |
| 800 - 850                                       | 74.207.360,03     | 0,44%   |         | 90                | 0,06%   |
| 850 - 900                                       | 56.781.128,23     | 0,34%   |         | 65                | 0,04%   |
| 900 - 950                                       | 51.744.683,39     | 0,31%   |         | 56                | 0,04%   |
| 950 - 1.000                                     | 47.731.759,92     | 0,28%   |         | 49                | 0,03%   |
| >=1.000   | 496.738.264,72    | 2,97%   |         | 317               | 0,20%   |
|   | 16.751.058.292,23 | 100,00% |         | 158.180,00        | 100,00% |

| <b>Initial Term To Maturity</b> |                   | average |
|---------------------------------|-------------------|---------|
| in years                        | Balance in EUR    | 19,74   |
| 0 - 2                           | 31.827.563,40     | 0,19%   |
| 2 - 4                           | 6.223.966,38      | 0,04%   |
| 4 - 6                           | 39.976.017,93     | 0,24%   |
| 6 - 8                           | 46.487.955,60     | 0,28%   |
| 8 - 10                          | 979.565.551,96    | 5,85%   |
| 10 - 12                         | 218.399.468,33    | 1,30%   |
| 12 - 14                         | 401.798.869,87    | 2,40%   |
| 14 - 16                         | 2.248.665.743,16  | 13,42%  |
| 16 - 18                         | 934.400.013,91    | 5,58%   |
| 18 - 20                         | 6.713.919.490,44  | 40,08%  |
| 20 - 22                         | 131.880.849,48    | 0,79%   |
| 22 - 24                         | 203.194.122,44    | 1,21%   |
| 24 - 26                         | 4.634.600.936,96  | 27,67%  |
| 26 - 28                         | 6.958.915,42      | 0,04%   |
| 28 - 30                         | 153.158.826,95    | 0,91%   |
|                                 | 16.751.058.292,23 | 100,00% |

| <b>Interest Rate</b> |                   | average |
|----------------------|-------------------|---------|
| Rate                 | Balance in EUR    | 2,07%   |
| 0 - 0,5%             | 22.185.553,87     | 0,13%   |
| 0,5 - 1%             | 421.863.673,92    | 2,52%   |
| 1 - 1,5%             | 3.248.401.093,59  | 19,39%  |
| 1,5 - 2%             | 6.286.684.638,57  | 37,53%  |
| 2 - 2,5%             | 3.251.923.115,15  | 19,41%  |
| 2,5 - 3%             | 1.368.472.688,44  | 8,17%   |
| 3 - 3,5%             | 943.907.642,23    | 5,63%   |
| 3,5 - 4%             | 674.530.930,56    | 4,03%   |
| 4 - 4,5%             | 242.234.730,80    | 1,45%   |
| 4,5 - 5%             | 153.823.721,36    | 0,92%   |
| 5 - 5,5%             | 99.304.648,02     | 0,59%   |
| 5,5 - 6%             | 31.444.974,58     | 0,19%   |
| 6 - 6,5%             | 5.455.023,96      | 0,03%   |
| 6,5 - 7%             | 744.042,83        | 0,00%   |
| 7 - 7,5%             | 81.814,35         | 0,00%   |
| 7,5 - 8%             | 0,00              | 0,00%   |
| 8 - 8,5%             | 0,00              | 0,00%   |
| 8,5 - 9%             | 0,00              | 0,00%   |
| 9 - 9,5%             | 0,00              | 0,00%   |
| 9,5 - 10%            | 0,00              | 0,00%   |
| >=10%                | 0,00              | 0,00%   |
|                      | 16.751.058.292,23 | 100,00% |



| <b>Loan to Mortgage Inscription Ratio (LTM)</b> |                   | average |
|---|-------------------|---------|
|   | Balance in EUR    | 137,10% |
| 0 - 20%   | 290.588.362,04    | 1,73%   |
| 20 - 40%  | 909.808.176,78    | 5,43%   |
| 40 - 60%  | 2.212.079.966,72  | 13,21%  |
| 60 - 80%  | 4.099.122.841,62  | 24,47%  |
| 80 - 100%                                       | 1.830.582.856,29  | 10,93%  |
| 100 - 120%                                      | 1.041.346.771,12  | 6,22%   |
| 120 - 140%                                      | 1.067.075.726,83  | 6,37%   |
| 140 - 160%                                      | 1.123.507.208,40  | 6,71%   |
| 160 - 180%                                      | 768.485.084,41    | 4,59%   |
| 180 - 200%                                      | 544.249.920,48    | 3,25%   |
| 200 - 300%                                      | 1.605.032.786,09  | 9,58%   |
| 300 - 400%                                      | 578.761.013,39    | 3,46%   |
| 400 - 500%                                      | 222.200.969,62    | 1,33%   |
| >=500%  | 458.216.608,44    | 2,74%   |
|   | 16.751.058.292,23 | 100,00% |

### Interest Type

| Type               | Balance in EUR    |         |
|--------------------|-------------------|---------|
| 10/5/5             | 81.566.642,05     | 0,49%   |
| 1/1/1              | 521.482.487,92    | 3,11%   |
| 15/5/5             | 42.322.673,75     | 0,25%   |
| 20/5/5             | 53.387.224,14     | 0,32%   |
| 3/3/3              | 892.891.671,77    | 5,33%   |
| 5/5/5              | 115.612.413,92    | 0,69%   |
| FIXED RATE PRODUCT | 15.043.795.178,68 | 89,81%  |
|                    | 16.751.058.292,23 | 100,00% |

| Seasoning<br>in months | Balance in EUR    | average |
|------------------------|-------------------|---------|
|                        |                   | 75,18   |
| 0 - 12                 | 493.420.453,91    | 2,95%   |
| 12 - 24                | 796.070.721,64    | 4,75%   |
| 24 - 36                | 972.526.097,85    | 5,81%   |
| 36 - 48                | 1.191.275.454,13  | 7,11%   |
| 48 - 60                | 2.356.926.370,16  | 14,07%  |
| 60 - 72                | 2.860.171.711,69  | 17,07%  |
| 72 - 84                | 2.086.051.042,62  | 12,45%  |
| 84 - 96                | 1.841.346.548,49  | 10,99%  |
| 96 - 108               | 1.741.315.003,37  | 10,40%  |
| 108 - 120              | 1.411.063.942,88  | 8,42%   |
| 120 - 132              | 159.710.164,34    | 0,95%   |
| 132 - 144              | 109.361.794,43    | 0,65%   |
| 144 - 156              | 134.200.587,94    | 0,80%   |
| 156 - 168              | 139.061.273,35    | 0,83%   |
| 168 - 180              | 186.210.207,90    | 1,11%   |
| 180 - 192              | 38.507.138,91     | 0,23%   |
| 192 - 204              | 35.521.688,58     | 0,21%   |
| 204 - 216              | 45.671.361,07     | 0,27%   |
| 216 - 228              | 73.993.877,28     | 0,44%   |
| 228 - 240              | 58.573.975,31     | 0,35%   |
| 240 - 252              | 10.531.616,91     | 0,06%   |
| 252 - 264              | 4.653.697,70      | 0,03%   |
| 264 - 276              | 1.757.538,05      | 0,01%   |
| 276 - 288              | 716.441,54        | 0,00%   |
| 288 - 300              | 903.616,73        | 0,01%   |
| 300 - 312              | 778.190,71        | 0,00%   |
| 312 - 324              | 346.163,55        | 0,00%   |
| 324 - 336              | 163.415,75        | 0,00%   |
| 336 - 348              | 176.167,33        | 0,00%   |
| 348 - 360              | 52.028,11         | 0,00%   |
|                        | 16.751.058.292,23 | 100,00% |

| Distribution of Average Life to Final Maturity<br>(at 0% CPR) | average           |         |
|---|-------------------|---------|
|   | Balance in EUR    | 7,14    |
| 0 - 1   | 226.471.245,26    | 1,35%   |
| 1 - 2   | 446.311.946,53    | 2,66%   |
| 2 - 3   | 825.244.829,85    | 4,93%   |
| 3 - 4   | 1.016.193.336,20  | 6,07%   |
| 4 - 5   | 1.174.966.892,65  | 7,01%   |
| 5 - 6   | 2.054.695.345,80  | 12,27%  |
| 6 - 7   | 2.384.781.296,14  | 14,24%  |
| 7 - 8   | 2.553.060.822,02  | 15,24%  |
| 8 - 9   | 1.356.734.536,44  | 8,10%   |
| 9 - 10  | 1.232.149.144,88  | 7,36%   |
| 10 - 11   | 2.254.800.561,17  | 13,46%  |
| 11 - 12   | 634.897.141,89    | 3,79%   |
| 12 - 13   | 244.780.243,59    | 1,46%   |
| 13 - 14   | 296.914.019,75    | 1,77%   |
| 14 - 15   | 33.569.587,82     | 0,20%   |
| 15 - 16   | 4.351.676,94      | 0,03%   |
| 16 - 17   | 5.666.988,00      | 0,03%   |
| 17 - 18   | 2.818.263,00      | 0,02%   |
| 18 - 19   | 1.526.700,00      | 0,01%   |
| 19 - 20   | 466.714,30        | 0,00%   |
| 20 - 21   | 0,00              | 0,00%   |
| 21 - 22   | 177.000,00        | 0,00%   |
| 22 - 23   | 0,00              | 0,00%   |
| 23 - 24   | 480.000,00        | 0,00%   |
| 24 - 25   | 0,00              | 0,00%   |
| >=25  | 0,00              | 0,00%   |
|   | 16.751.058.292,23 | 100,00% |

| <b>Distribution of Average Life To Interest Reset Date<br/>(at 0% CPR)</b> |                   | average |
|--|-------------------|---------|
|  | Balance in EUR    | 6,59    |
| 0 - 1  | 1.196.405.022,31  | 7,14%   |
| 1 - 2  | 680.052.270,00    | 4,06%   |
| 2 - 3  | 979.287.032,74    | 5,85%   |
| 3 - 4  | 940.206.969,71    | 5,61%   |
| 4 - 5  | 1.087.895.811,47  | 6,49%   |
| 5 - 6  | 1.888.967.567,08  | 11,28%  |
| 6 - 7  | 2.184.935.404,20  | 13,04%  |
| 7 - 8  | 2.257.162.673,98  | 13,47%  |
| 8 - 9  | 1.247.537.534,79  | 7,45%   |
| 9 - 10   | 1.107.179.874,52  | 6,61%   |
| 10 - 11  | 2.016.686.733,68  | 12,04%  |
| 11 - 12  | 589.766.792,02    | 3,52%   |
| 12 - 13  | 236.170.131,31    | 1,41%   |
| 13 - 14  | 292.010.479,04    | 1,74%   |
| 14 - 15  | 32.700.947,94     | 0,20%   |
| 15 - 16  | 4.005.216,14      | 0,02%   |
| 16 - 17  | 5.666.988,00      | 0,03%   |
| 17 - 18  | 2.412.580,00      | 0,01%   |
| 18 - 19  | 1.276.700,00      | 0,01%   |
| 19 - 20  | 251.563,30        | 0,00%   |
| 20 - 21  | 0,00              | 0,00%   |
| 21 - 22  | 0,00              | 0,00%   |
| 22 - 23  | 0,00              | 0,00%   |
| 23 - 24  | 480.000,00        | 0,00%   |
| 24 - 25  | 0,00              | 0,00%   |
| >=25   | 0,00              | 0,00%   |
|  | 16.751.058.292,23 | 100,00% |

## Geographic distribution

| Province        | Balance in EUR    |         |
|-----------------|-------------------|---------|
| Antwerpen       | 2.567.525.535,21  | 15,33%  |
| Brabant wallon  | 772.394.392,08    | 4,61%   |
| Brussel         | 1.569.111.917,38  | 9,37%   |
| Hainaut         | 1.612.059.131,19  | 9,62%   |
| Liège           | 1.719.137.149,06  | 10,26%  |
| Limburg         | 1.402.647.876,04  | 8,37%   |
| Luxembourg      | 373.162.401,87    | 2,23%   |
| Namur           | 834.416.771,99    | 4,98%   |
| Oost-Vlaanderen | 2.212.051.494,60  | 13,21%  |
| Vlaams-Brabant  | 1.887.222.688,05  | 11,27%  |
| West-Vlaanderen | 1.801.328.934,76  | 10,75%  |
|                 | 16.751.058.292,23 | 100,00% |

## Repayment Type

| Repayment Type      | Balance in EUR    |         |
|---------------------|-------------------|---------|
| ANNUITY             | 15.796.830.718,37 | 94,30%  |
| BULLET              | 569.963.542,10    | 3,40%   |
| LINEAR              | 119.218.567,70    | 0,71%   |
| PROGRESSIVE ANNUITY | 265.045.464,06    | 1,58%   |
|                     | 16.751.058.292,23 | 100,00% |

## Property Use Status

| Type                          | Balance in EUR    |         |
|-------------------------------|-------------------|---------|
| Buy-to-let/Non-owner occupied | 619.670.795,98    | 3,70%   |
| Owner occupied                | 16.068.439.567,92 | 95,92%  |
| Second home/Holiday houses    | 62.947.928,33     | 0,38%   |
|                               | 16.751.058.292,23 | 100,00% |

## IFRS9 Status

| Status  | Balance in EUR    |         | Number of loans |         |
|---------|-------------------|---------|-----------------|---------|
| Stage 1 | 16.006.096.733,92 | 95,55%  | 255.464         | 96,25%  |
| Stage 2 | 744.961.558,31    | 4,45%   | 9.941           | 3,75%   |
| Stage 3 | 0,00              | 0,00%   | 0               | 0,00%   |
|         | 16.751.058.292,23 | 100,00% | 265.405         | 100,00% |

## Cover Pool Performance

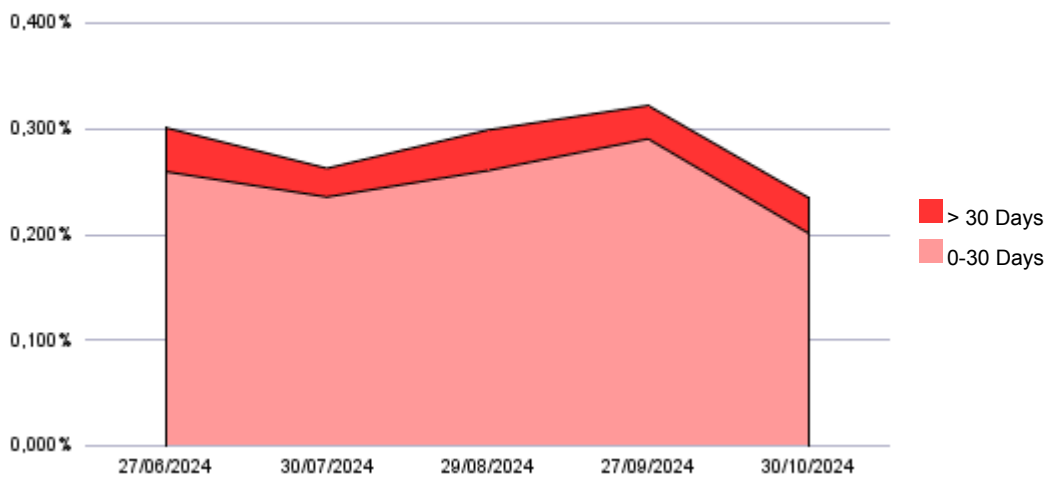
Portfolio Cut-Off Date

31/10/24

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

|              | in EUR            | in %     | in number of loans | in %     |
|--------------|-------------------|----------|--------------------|----------|
| Performing   | 16.711.724.742,13 | 99,765%  | 264.918            | 99,817%  |
| 0 - 30 Days  | 33.702.161,04     | 0,201%   | 412                | 0,155%   |
| 30 - 60 Days | 5.631.389,06      | 0,034%   | 75                 | 0,028%   |
| 60 - 90 Days | 0,00              | 0,000%   | 0                  | 0,000%   |
| >=90 Days    | 0,00              | 0,000%   | 0                  | 0,000%   |
| Total        | 16.751.058.292,23 | 100,000% | 265.405            | 100,000% |

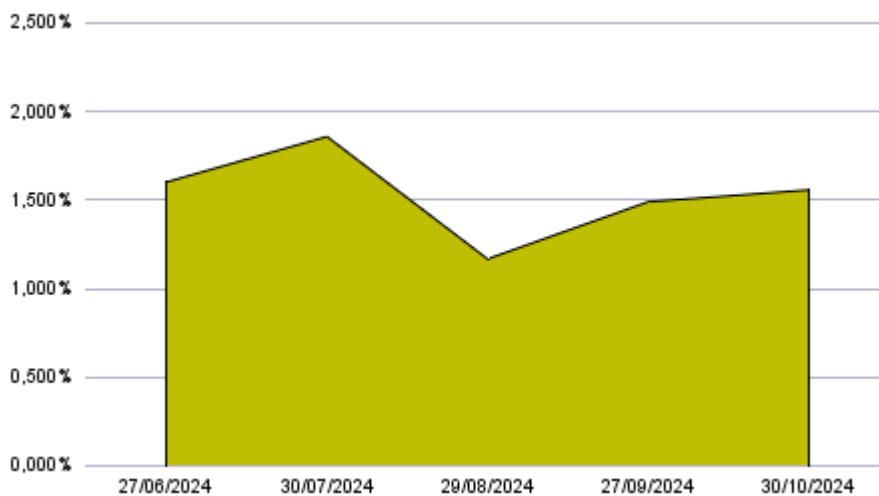
### Delinquency History (Balance delinquent loans divided by total balance)



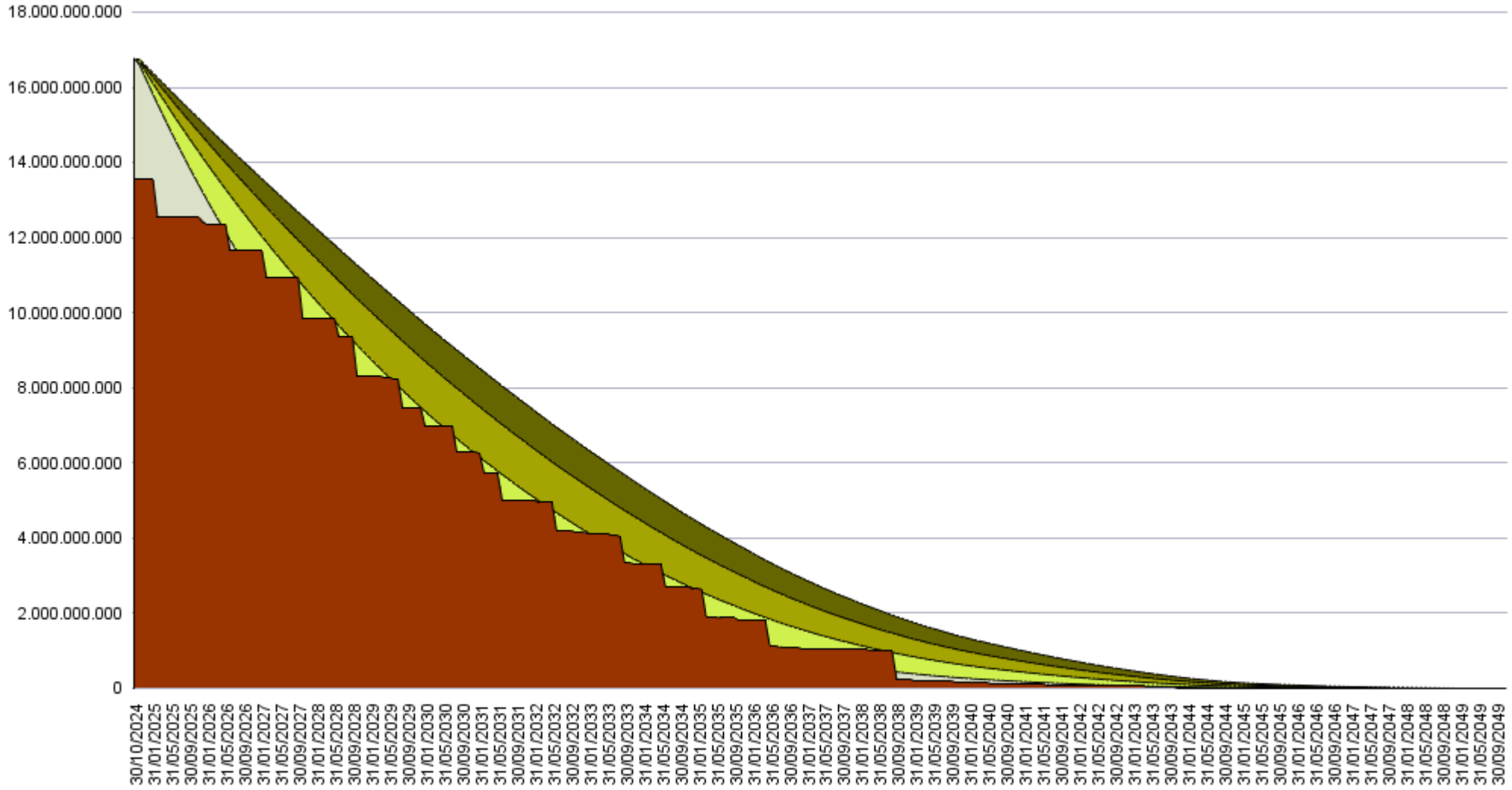
### 2. Prepayments Past Month

|                    | Monthly% | Annualised% |
|--------------------|----------|-------------|
| Full Prepayment    | 0,11%    | 1,34%       |
| Partial Prepayment | 0,02%    | 0,22%       |
| Total Prepayment   | 0,13%    | 1,56%       |

### Prepayment History (annualised CPR)



### Amortisation Profiles (all amounts in EUR)



- Outstanding Residential Mortgage Loans (0% CPR)
- Outstanding Residential Mortgage Loans (2% CPR)
- Outstanding Residential Mortgage Loans (5% CPR)
- Outstanding Residential Mortgage Loans (10% CPR)
- Covered Bonds (until maturity date)

## Definitions and Remarks

### Interest and Principal coverage Test

The interest and principal coverage test is done at the CPR which is derived from Belfius internal Prepayment model. This CPR changes over time.

Costs, Fees and Expenses Related to Covered Bonds are simulated based on the assumption of a fixed amount of EUR 5,3 million p.a. and 6 bp on the outstanding mortgage loan balance.

### Liquidity Test

The liquidity test is done as defined in the Royal Decree. The liquidity test is done at the most conservative CPR assumption, being the CPR at which the cash flow comes in at the slowest speed, being 0% CPR

### Original Loan to Initial Value

Original Loan to Initial Value is defined as the ratio of the sum of the initial (active) credit opening a client has been granted divided by the sum of the initial property values on which Belfius has been granted a first ranking mortgage inscription by the client. Properties on which Belfius has no first ranking inscriptions as well as any other guarantee Belfius has obtained are excluded for the purpose of this calculation.

### Current Loan to Current Value

Current Loan to Current Value is defined as the ratio of the sum of the current balance of all residential mortgage loans a client has with Belfius divided by the sum of the current property values on which Belfius has been granted a first ranking mortgage inscription by the client. Properties on which Belfius has no first ranking inscriptions as well as any other guarantee Belfius has obtained are excluded for the purpose of this calculation. The current property value is the value derived after indexation.

### Loan to Mortgage Inscription Ratio (LTM)

The Loan to Mortgage Inscription (LTM) gives the ratio between the sum of the current balance of all residential mortgage loans a client has with Belfius divided by the sum of all first and subsequent ranking mortgage inscriptions which the client has granted to Belfius. In case this ratio is in excess of 100%, the part above 100% is typically secured by a mandate.

### Interest Type

The interest type "Fixed" means that the interest rate of a loan is fixed during the entire life of the loan. The interest types "X/Y/Y" are interest types whereby the loan has a first fixed interest period of Y years followed by fixed interest periods of X years. A 10/5/5 is hence a loan that has an interest rate that is fixed during the first 10 years after which it will have fixed interest periods of 5 year. The interest resets are legally defined in Belgium and are based on the OLO rates.

### Prepayments

The monthly percentage is defined as:  $\text{Amount Prepaid during the month} / (\text{Initial Balance} - \text{Scheduled Payments})$

The annual percentage (CPR) is defined as:  $1 - (1 - \text{monthly percentage})^{12}$

In order to calculate the prepayment rates, only those loans are taken into account that were present in the cover pool during the entire month. Loans that were taken out of the cover pool during the past month or added to the cover pool during the past month are excluded for the prepayment calculation.

### Amortisation Profiles

For the purpose of calculating the amortisation profiles, the interest and principal payments, loans with a resettable rate are simulated using the relevant forward OLO rates in order to simulate the interest resets and the resulting monthly interest and principal payments amounts.

No yield compression is assumed in the calculations provided in this report where CPR assumptions different from 0% are used.



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