



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

7. CONTACT

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

Harmonised Transparency Template

2019 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/12/2018

Cut-off Date: 31/12/2018



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A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency	EUR
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1.	Basic Facts
2.	Regulatory Summary
3.	General Cover Pool / Covered Bond Information
4.	References to Capital Requirements Regulation (CRR) 129(7)
5.	References to Capital Requirements Regulation (CRR) 129(1)
6.	Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	31/12/2018			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,929.9			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	3,229.2			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,296.0			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	30%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					



3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,929.9		99.56%	
G.3.3.2	Public Sector			0.00%	
G.3.3.3	Shipping			0.00%	
G.3.3.4	Substitute Assets	13.0		0.44%	
G.3.3.5	Other	0.0		0.00%	
G.3.3.6	Total	2,942.9		100%	
OG.3.3.1	<i>a/w [if relevant, please specify]</i>			0.00%	
OG.3.3.2	<i>a/w [if relevant, please specify]</i>			0.00%	
OG.3.3.3	<i>a/w [if relevant, please specify]</i>			0.00%	
OG.3.3.4	<i>a/w [if relevant, please specify]</i>			0.00%	
OG.3.3.5	<i>a/w [if relevant, please specify]</i>			0.00%	
OG.3.3.6	<i>a/w [if relevant, please specify]</i>			0.00%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.6	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	14.0	[Mark as ND1 if not relevant]	0.48%	
G.3.4.3	1 - 2 Y	33.0	[Mark as ND1 if not relevant]	1.13%	
G.3.4.4	2 - 3 Y	75.7	[Mark as ND1 if not relevant]	2.58%	
G.3.4.5	3 - 4 Y	346.1	[Mark as ND1 if not relevant]	11.81%	
G.3.4.6	4 - 5 Y	289.0	[Mark as ND1 if not relevant]	9.86%	
G.3.4.7	5 - 10 Y	1,459.8	[Mark as ND1 if not relevant]	49.82%	
G.3.4.8	10+ Y	712.3	[Mark as ND1 if not relevant]	24.31%	
G.3.4.9	Total	2929.9	0.0	100%	0%
OG.3.4.1	<i>a/w 0-1 day</i>			0.00%	
OG.3.4.2	<i>a/w 0-0.5y</i>			0.00%	
OG.3.4.3	<i>a/w 0.5-1 y</i>			0.00%	
OG.3.4.4	<i>a/w 1-1.5y</i>			0.00%	
OG.3.4.5	<i>a/w 1.5-2 y</i>			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8				0.00%	
OG.3.4.9				0.00%	
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6.9	7.9		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0.0	0.0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0.0	0.0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0.0	0.0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0.0	0.0	0.00%	0.00%
G.3.5.6	4 - 5 Y	500.0	0.0	22.22%	0.00%
G.3.5.7	5 - 10 Y	1,750.0	1500.0	77.78%	66.67%
G.3.5.8	10+ Y	0.0	750.0	0.00%	33.33%
G.3.5.9	Total	2,250	2,250	100%	100%
OG.3.5.1	<i>a/w 0-1 day</i>			0.00%	0.00%
OG.3.5.2	<i>a/w 0-0.5y</i>			0.00%	0.00%
OG.3.5.3	<i>a/w 0.5-1 y</i>			0.00%	0.00%
OG.3.5.4	<i>a/w 1-1.5y</i>			0.00%	0.00%
OG.3.5.5	<i>a/w 1.5-2 y</i>			0.00%	0.00%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,929.9	2929.89	100.00%	100.00%
G.3.6.2	AUD	0.00	0.00	0.00%	0.00%
G.3.6.3	BRL	0.00	0.00	0.00%	0.00%
G.3.6.4	CAD	0.00	0.00	0.00%	0.00%
G.3.6.5	CHF	0.00	0.00	0.00%	0.00%
G.3.6.6	CZK	0.00	0.00	0.00%	0.00%
G.3.6.7	DKK	0.00	0.00	0.00%	0.00%
G.3.6.8	GBP	0.00	0.00	0.00%	0.00%
G.3.6.9	HKD	0.00	0.00	0.00%	0.00%
G.3.6.10	JPY	0.00	0.00	0.00%	0.00%
G.3.6.11	KRW	0.00	0.00	0.00%	0.00%
G.3.6.12	NOK	0.00	0.00	0.00%	0.00%
G.3.6.13	PLN	0.00	0.00	0.00%	0.00%
G.3.6.14	SEK	0.00	0.00	0.00%	0.00%
G.3.6.15	SGD	0.00	0.00	0.00%	0.00%
G.3.6.16	USD	0.00	0.00	0.00%	0.00%
G.3.6.17	Other	0.00	0.00	0.00%	0.00%
G.3.6.18	Total	2929.892876	2929.892876	100%	100%
OG.3.6.1	<i>o/w [if relevant, please specify]</i>				
OG.3.6.2	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.3	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.4	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.5	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.6	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.7	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2250.00	2250.00	100.00%	100.00%
G.3.7.2	AUD	0.00	0.00	0.00%	0.00%
G.3.7.3	BRL	0.00	0.00	0.00%	0.00%
G.3.7.4	CAD	0.00	0.00	0.00%	0.00%
G.3.7.5	CHF	0.00	0.00	0.00%	0.00%
G.3.7.6	CZK	0.00	0.00	0.00%	0.00%
G.3.7.7	DKK	0.00	0.00	0.00%	0.00%
G.3.7.8	GBP	0.00	0.00	0.00%	0.00%
G.3.7.9	HKD	0.00	0.00	0.00%	0.00%
G.3.7.10	JPY	0.00	0.00	0.00%	0.00%
G.3.7.11	KRW	0.00	0.00	0.00%	0.00%
G.3.7.12	NOK	0.00	0.00	0.00%	0.00%
G.3.7.13	PLN	0.00	0.00	0.00%	0.00%
G.3.7.14	SEK	0.00	0.00	0.00%	0.00%
G.3.7.15	SGD	0.00	0.00	0.00%	0.00%
G.3.7.16	USD	0.00	0.00	0.00%	0.00%
G.3.7.17	Other	0.00	0.00	0.00%	0.00%
G.3.7.18	Total	2250	2250	100%	100%
OG.3.7.1	<i>o/w [if relevant, please specify]</i>				
OG.3.7.2	<i>o/w [if relevant, please specify]</i>				
OG.3.7.3	<i>o/w [if relevant, please specify]</i>				
OG.3.7.4	<i>o/w [if relevant, please specify]</i>				
OG.3.7.5	<i>o/w [if relevant, please specify]</i>				
OG.3.7.6	<i>o/w [if relevant, please specify]</i>				
OG.3.7.7	<i>o/w [if relevant, please specify]</i>				
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	2250	2250	100.00%	100.00%
G.3.8.2	Floating coupon	0	0	0.00%	0.00%
G.3.8.3	Other	0	0	0.00%	0.00%
G.3.8.4	Total	2250	2250	100%	100%
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	0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13	100.00%	
G.3.9.3	Exposures to central banks	0	0.00%	
G.3.9.4	Exposures to credit institutions	0	0.00%	
G.3.9.5	Other	0	0.00%	
G.3.9.6	Total	13	100%	
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>		0.00%	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>		0.00%	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>		0.00%	
OG.3.9.4	<i>o/w EU central banks</i>		0.00%	
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>		0.00%	
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>		0.00%	
OG.3.9.7	<i>o/w CQS1 credit institutions</i>		0.00%	
OG.3.9.8	<i>o/w CQS2 credit institutions</i>		0.00%	
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)	13	100.00%	
G.3.10.2	Eurozone	0	0.00%	
G.3.10.3	Rest of European Union (EU)	0	0.00%	
G.3.10.4	European Economic Area (not member of EU)	0	0.00%	
G.3.10.5	Switzerland	0	0.00%	
G.3.10.6	Australia	0	0.00%	
G.3.10.7	Brazil	0	0.00%	
G.3.10.8	Canada	0	0.00%	
G.3.10.9	Japan	0	0.00%	
G.3.10.10	Korea	0	0.00%	
G.3.10.11	New Zealand	0	0.00%	
G.3.10.12	Singapore	0	0.00%	
G.3.10.13	US	0	0.00%	
G.3.10.14	Other	0	0.00%	
G.3.10.15	Total EU	13	100%	
G.3.10.16	Total	13	100%	
OG.3.10.1	<i>o/w [if relevant, please specify]</i>		0.00%	
OG.3.10.2	<i>o/w [if relevant, please specify]</i>		0.00%	
OG.3.10.3	<i>o/w [if relevant, please specify]</i>		0.00%	
OG.3.10.4	<i>o/w [if relevant, please specify]</i>		0.00%	
OG.3.10.5	<i>o/w [if relevant, please specify]</i>		0.00%	
OG.3.10.6	<i>o/w [if relevant, please specify]</i>		0.00%	
OG.3.10.7	<i>o/w [if relevant, please specify]</i>		0.00%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13	0.44%	0.58%
G.3.11.2	Central bank eligible assets	0	0.00%	0.00%
G.3.11.3	Other	0	0.00%	0.00%
G.3.11.4	Total	13	0%	1%
OG.3.11.1	<i>o/w [if relevant, please specify]</i>			
OG.3.11.2	<i>o/w [if relevant, please specify]</i>			
OG.3.11.3	<i>o/w [if relevant, please specify]</i>			
OG.3.11.4	<i>o/w [if relevant, please specify]</i>			
OG.3.11.5	<i>o/w [if relevant, please specify]</i>			
OG.3.11.6	<i>o/w [if relevant, please specify]</i>			
OG.3.11.7	<i>o/w [if relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131		

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>	
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>	
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>	
OG.3.13.4		
OG.3.13.5		
OG.3.13.6		
OG.3.13.7		
OG.3.13.8		
OG.3.13.9		
OG.3.13.10		
OG.3.13.11		
OG.3.13.12		
OG.3.13.13		
OG.3.13.14		
OG.3.13.15		
OG.3.13.16		
OG.3.13.17		
OG.3.13.18		
OG.3.13.19		
OG.3.13.20		
OG.3.13.21		
OG.3.13.22		
OG.3.13.23		
OG.3.13.24		
OG.3.13.25		
OG.3.13.26		
OG.3.13.27		
OG.3.13.28		
OG.3.13.29		
OG.3.13.30		
OG.3.13.31		
OG.3.13.32		
OG.3.13.33		
OG.3.13.34		
OG.3.13.35		
OG.3.13.36		
OG.3.13.37		
OG.3.13.38		
OG.3.13.39		
OG.3.13.40		
OG.3.13.41		
OG.3.13.42		
OG.3.13.43		
OG.3.13.44		
OG.3.13.45		
OG.3.13.46		
OG.3.13.47		
OG.3.13.48		
OG.3.13.49		
OG.3.13.50		
OG.3.13.51		

4. References to Capital Requirements Regulation (CRR)
129(7)
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 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 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	(i)	Value of the cover pool outstanding covered bonds:	<u>38</u>		
G.4.1.2	(i)	Value of covered bonds:	<u>43 for Mortgage Assets</u>	#REF!	
G.4.1.3	(ii)	Geographical distribution:	<u>52</u>		
G.4.1.4	(ii)	Type of cover assets:	<u>186 for Residential Mortgage Assets</u>	<u>287 for Commercial Mortgage Assets</u>	#REF!
G.4.1.5	(ii)	Loan size:	<u>149 for Mortgage Assets</u>		
G.4.1.6	(ii)	Interest rate risk - cover pool:	<u>111</u>		
G.4.1.7	(ii)	Currency risk - cover pool:	<u>163</u>		
G.4.1.8	(ii)	Interest rate risk - covered bond:	<u>137</u>		
G.4.1.9	(ii)	Currency risk - covered bond:			
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<u>17 for Harmonised Glossary</u>		
G.4.1.11	(iii)	Maturity structure of cover assets:	<u>65</u>		
G.4.1.12	(iii)	Maturity structure of covered bonds:	<u>88</u>		
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	<u>179 for Mortgage Assets</u>	#REF!	
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					
OG.4.1.4					
OG.4.1.5					
OG.4.1.6					
OG.4.1.7					
OG.4.1.8					
OG.4.1.9					
OG.4.1.10					

5. References to Capital Requirements Regulation (CRR)
129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

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 2019

Reporting in Domestic Currency	EUR
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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	2929.89	100.00%
M.7.1.2	Commercial	0.00	0.00%
M.7.1.3	Other	0.00	0.00%
M.7.1.4	Total	2929.89	100%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0.00%
OM.7.1.2	<i>o/w Forest & Agriculture</i>		0.00%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>		0.00%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	37290	0
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.78%	0.00%
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	0.0%	0.0%	0.0%
M.7.4.2	Austria	0	0.0%	0.0%
M.7.4.3	Belgium	100.00%	0.00%	0.0%
M.7.4.4	Bulgaria	0	0.0%	0.0%
M.7.4.5	Croatia	0	0.0%	0.0%
M.7.4.6	Cyprus	0	0.0%	0.0%
M.7.4.7	Czech Republic	0	0.0%	0.0%
M.7.4.8	Denmark	0	0.0%	0.0%
M.7.4.9	Estonia	0	0.0%	0.0%
M.7.4.10	Finland	0	0.0%	0.0%
M.7.4.11	France	0	0.0%	0.0%
M.7.4.12	Germany	0	0.0%	0.0%
M.7.4.13	Greece	0	0.0%	0.0%
M.7.4.14	Netherlands	0	0.0%	0.0%
M.7.4.15	Hungary	0	0.0%	0.0%
M.7.4.16	Ireland	0	0.0%	0.0%
M.7.4.17	Italy	0	0.0%	0.0%
M.7.4.18	Latvia	0	0.0%	0.0%
M.7.4.19	Lithuania	0	0.0%	0.0%
M.7.4.20	Luxembourg	0	0.0%	0.0%
M.7.4.21	Malta	0	0.0%	0.0%
M.7.4.22	Poland	0	0.0%	0.0%
M.7.4.23	Portugal	0	0.0%	0.0%
M.7.4.24	Romania	0	0.0%	0.0%
M.7.4.25	Slovakia	0	0.0%	0.0%
M.7.4.26	Slovenia	0	0.0%	0.0%
M.7.4.27	Spain	0	0.0%	0.0%
M.7.4.28	Sweden	0	0.0%	0.0%
M.7.4.29	United Kingdom	0	0.0%	0.0%
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.31	Iceland	0	0.0%	0.0%
M.7.4.32	Liechtenstein	0	0.0%	0.0%
M.7.4.33	Norway	0	0.0%	0.0%
M.7.4.34	Other	0.0%	0.0%	0.0%
M.7.4.35	Switzerland	0	0.0%	0.0%
M.7.4.36	Australia	0	0.0%	0.0%
M.7.4.37	Brazil	0	0.0%	0.0%
M.7.4.38	Canada	0	0.0%	0.0%
M.7.4.39	Japan	0	0.0%	0.0%
M.7.4.40	Korea	0	0.0%	0.0%
M.7.4.41	New Zealand	0	0.0%	0.0%
M.7.4.42	Singapore	0	0.0%	0.0%
M.7.4.43	US	0	0.0%	0.0%
M.7.4.44	Other	0	0.0%	0.0%
OM.7.4.1	<i>o/w [if relevant, please specify]</i>			
OM.7.4.2	<i>o/w [if relevant, please specify]</i>			
OM.7.4.3	<i>o/w [if relevant, please specify]</i>			
OM.7.4.4	<i>o/w [if relevant, please specify]</i>			
OM.7.4.5	<i>o/w [if relevant, please specify]</i>			
OM.7.4.6	<i>o/w [if relevant, please specify]</i>			
OM.7.4.7	<i>o/w [if relevant, please specify]</i>			
OM.7.4.8	<i>o/w [if relevant, please specify]</i>			
OM.7.4.9	<i>o/w [if relevant, please specify]</i>			
OM.7.4.10	<i>o/w [if relevant, please specify]</i>			



5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	16.6%	0.0%	16.6%
M.7.5.2	Vlaams-Brabant	14.3%	0.0%	14.3%
M.7.5.3	Oost-Vlaanderen	14.7%	0.0%	14.7%
M.7.5.4	Brussels	11.2%	0.0%	11.2%
M.7.5.5	West-Vlaanderen	11.0%	0.0%	11.0%
M.7.5.6	Limburg	6.4%	0.0%	6.4%
M.7.5.7	Liège	8.2%	0.0%	8.2%
M.7.5.8	Hainaut	6.3%	0.0%	6.3%
M.7.5.9	Brabant Wallon	5.4%	0.0%	5.4%
M.7.5.10	Namur	3.6%	0.0%	3.6%
M.7.5.11	Luxembourg	2.3%	0.0%	2.3%
M.7.5.12	Other	0.0%	0.0%	0.0%
M.7.5.13	TBC at a country level			
M.7.5.14	TBC at a country level			
M.7.5.15	TBC at a country level			
M.7.5.16	TBC at a country level			
M.7.5.17	TBC at a country level			
M.7.5.18	TBC at a country level			
M.7.5.19	TBC at a country level			
M.7.5.20	TBC at a country level			
M.7.5.21	TBC at a country level			
M.7.5.22	TBC at a country level			
M.7.5.23	TBC at a country level			
M.7.5.24	TBC at a country level			
M.7.5.25	TBC at a country level			
M.7.5.26	TBC at a country level			
M.7.5.27	TBC at a country level			
M.7.5.28	TBC at a country level			
M.7.5.29	TBC at a country level			
M.7.5.30	TBC at a country level			
M.7.5.31	TBC at a country level			
M.7.5.32	TBC at a country level			
M.7.5.33	TBC at a country level			
M.7.5.34	TBC at a country level			
M.7.5.35	TBC at a country level			
M.7.5.36	TBC at a country level			
M.7.5.37	TBC at a country level			
M.7.5.38	TBC at a country level			
M.7.5.39	TBC at a country level			
M.7.5.40	TBC at a country level			
M.7.5.41	TBC at a country level			
M.7.5.42	TBC at a country level			
M.7.5.43	TBC at a country level			
M.7.5.44	TBC at a country level			
M.7.5.45	TBC at a country level			
M.7.5.46	TBC at a country level			
M.7.5.47	TBC at a country level			
M.7.5.48	TBC at a country level			
M.7.5.49	TBC at a country level			
M.7.5.50	TBC at a country level			
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	96.6%	0.0%	96.6%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	3.4%	0.0%	3.4%
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	1.7%	0.0%	1.7%	
M.7.7.2	Amortising	98.3%	0.0%	98.3%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
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	10.9%	0.0%	10.9%	
M.7.8.2	≥ 12 - ≤ 24 months	18.7%	0.0%	18.7%	
M.7.8.3	≥ 24 - ≤ 36 months	36.9%	0.0%	36.9%	
M.7.8.4	≥ 36 - ≤ 60 months	28.6%	0.0%	28.6%	
M.7.8.5	≥ 60 months	4.9%	0.0%	4.9%	
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	0.0%	0.0%	0.0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
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)	78.57			
	By buckets (mn):				
M.7A.10.2	<=100K	1335.25	27230	45.57%	73.02%
M.7A.10.3	>100K and <=200K	1137.23	8489	38.81%	22.76%
M.7A.10.4	>200K and <=300K	271.20	1146	9.26%	3.07%
M.7A.10.5	>300K and <=400K	85.53	254	2.92%	0.68%
M.7A.10.6	>400K	100.69	171	3.44%	0.46%
M.7A.10.7	TBC at a country level				
M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				
M.7A.10.24	TBC at a country level				
M.7A.10.25	TBC at a country level				
M.7A.10.26	Total	2929.9	37290	100%	100%



11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0.60			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	689.30	13278	23.53%	35.61%
M.7A.11.3	>40 - <=50 %	344.16	4697	11.75%	12.60%
M.7A.11.4	>50 - <=60 %	356.65	4346	12.17%	11.65%
M.7A.11.5	>60 - <=70 %	391.55	4257	13.36%	11.42%
M.7A.11.6	>70 - <=80 %	383.06	3872	13.07%	10.38%
M.7A.11.7	>80 - <=90 %	409.35	3776	13.97%	10.13%
M.7A.11.8	>90 - <=100 %	321.56	2669	10.98%	7.16%
M.7A.11.9	>100%	34.27	395	1.17%	1.06%
M.7A.11.10	Total	2929.89	37290	100%	100%
OM.7A.11.1	o/w >100 - <=110 %			0.00%	0.00%
OM.7A.11.2	o/w >110 - <=120 %			0.00%	0.00%
OM.7A.11.3	o/w >120 - <=130 %			0.00%	0.00%
OM.7A.11.4	o/w >130 - <=140 %			0.00%	0.00%
OM.7A.11.5	o/w >140 - <=150 %			0.00%	0.00%
OM.7A.11.6	o/w >150 %			0.00%	0.00%
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 (%)	55%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	933.30	17384	31.85%	46.62%
M.7A.12.3	>40 - <=50 %	332.84	4162	11.36%	11.16%
M.7A.12.4	>50 - <=60 %	352.39	3954	12.03%	10.60%
M.7A.12.5	>60 - <=70 %	370.53	3772	12.65%	10.12%
M.7A.12.6	>70 - <=80 %	358.87	3297	12.25%	8.84%
M.7A.12.7	>80 - <=90 %	388.54	3238	13.26%	8.68%
M.7A.12.8	>90 - <=100 %	177.07	1321	6.04%	3.54%
M.7A.12.9	>100%	16.34	162	0.56%	0.43%
M.7A.12.10	Total	2929.89	37290	100%	100%
OM.7A.12.1	o/w >100 - <=110 %			0.00%	0.00%
OM.7A.12.2	o/w >110 - <=120 %			0.00%	0.00%
OM.7A.12.3	o/w >120 - <=130 %			0.00%	0.00%
OM.7A.12.4	o/w >130 - <=140 %			0.00%	0.00%
OM.7A.12.5	o/w >140 - <=150 %			0.00%	0.00%
OM.7A.12.6	o/w >150 %			0.00%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
OM.7A.13.1	o/w Subsidised housing				
OM.7A.13.2	o/w Private rental				
OM.7A.13.3	o/w Multi-family housing				
OM.7A.13.4	o/w Buildings under construction				
OM.7A.13.5	o/w Buildings land				
OM.7A.13.6	o/w [If relevant, please specify]				
OM.7A.13.7	o/w [If relevant, please specify]				
OM.7A.13.8	o/w [If relevant, please specify]				
OM.7A.13.9	o/w [If relevant, please specify]				
OM.7A.13.10	o/w [If relevant, please specify]				
OM.7A.13.11	o/w [If relevant, please specify]				



14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	100%
M.7A.14.2	Guaranteed	0%
M.7A.14.3	Other	0%
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

7B Commercial Cover Pool

15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26	TBC at a country level				
	Total	0	0	0%	0%

16. Loan to Value (LTV) Information - UNINDEXED

16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=50 %				
M.7B.16.4	>50 - <=60 %				
M.7B.16.5	>60 - <=70 %				
M.7B.16.6	>70 - <=80 %				
M.7B.16.7	>80 - <=90 %				
M.7B.16.8	>90 - <=100 %				
M.7B.16.9	>100%				
M.7B.16.10	Total	0	0	0%	0%
OM.7B.16.1	o/w >100 - <=110 %				
OM.7B.16.2	o/w >110 - <=120 %				
OM.7B.16.3	o/w >120 - <=130 %				
OM.7B.16.4	o/w >130 - <=140 %				
OM.7B.16.5	o/w >140 - <=150 %				
OM.7B.16.6	o/w >150 %				
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					



17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %				
M.7B.17.3	>40 - <=50 %				
M.7B.17.4	>50 - <=60 %				
M.7B.17.5	>60 - <=70 %				
M.7B.17.6	>70 - <=80 %				
M.7B.17.7	>80 - <=90 %				
M.7B.17.8	>90 - <=100 %				
M.7B.17.9	>100%				
M.7B.17.10	Total	0	0	0%	0%
OM.7B.17.1	o/w >100 - <=110 %				
OM.7B.17.2	o/w >110 - <=120 %				
OM.7B.17.3	o/w >120 - <=130 %				
OM.7B.17.4	o/w >130 - <=140 %				
OM.7B.17.5	o/w >140 - <=150 %				
OM.7B.17.6	o/w >150 %				
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					

18. Breakdown by Type		% Commercial loans
M.7B.18.1	Retail	
M.7B.18.2	Office	
M.7B.18.3	Hotel/Tourism	
M.7B.18.4	Shopping malls	
M.7B.18.5	Industry	
M.7B.18.6	Agriculture	
M.7B.18.7	Other commercially used	
M.7B.18.8	Land	
M.7B.18.9	Property developers / Bulding under construction	
M.7B.18.10	Other	
OM.7B.18.1	o/w Social & Cultural purposes	
OM.7B.18.2	o/w [If relevant, please specify]	
OM.7B.18.3	o/w [If relevant, please specify]	
OM.7B.18.4	o/w [If relevant, please specify]	
OM.7B.18.5	o/w [If relevant, please specify]	
OM.7B.18.6	o/w [If relevant, please specify]	
OM.7B.18.7	o/w [If relevant, please specify]	
OM.7B.18.8	o/w [If relevant, please specify]	
OM.7B.18.9	o/w [If relevant, please specify]	
OM.7B.18.10	o/w [If relevant, please specify]	
OM.7B.18.11	o/w [If relevant, please specify]	
OM.7B.18.12	o/w [If relevant, please specify]	
OM.7B.18.13	o/w [If relevant, please specify]	
OM.7B.18.14	o/w [If relevant, please specify]	
OM.7B.18.15	o/w [If relevant, please specify]	
OM.7B.18.16	o/w [If relevant, please specify]	
OM.7B.18.17	o/w [If relevant, please specify]	

C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	OC Calculation: Committed	BNP Paribas Fortis commits to the legally required OC
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	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	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.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	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.1.12	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.1.13	Non-performing loans	Loans that are more than 90 days past due.
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	Other definitions deemed relevant	
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

Residential Mortgage Pandbrieven Programme

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/12/2018

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Asset Based Solutions (cover pool and management)

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

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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.

Residential Mortgage Pandbrieven Programme

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@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2020	4.82	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2020	5.73	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2020	9.23	22/03/2029
BD@153515	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2020	6.76	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR): 2,250,000,000

Current Weighted Average Fixed Coupon: 0.54 %

Weighted Average Remaining Average Life* 6.92

* At Reporting Date until Maturity Date

Residential Mortgage Pandbrieven Programme

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

Residential Mortgage Pandbrieven Programme

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,929,892,876 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	123,682,959 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	36.29 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,436,017,523 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	108.27 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit
:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	13,626,546 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	123,682,959 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,436,017,523
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	114.37 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit
:
105

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	444,184,655 (VIII)
Total Interest Proceeds Residential Mortgage Loans	442,744,655
Total Interest Proceeds Public Finance Exposures	1,440,000
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets	3,067,105,369 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,929,892,876
<i>Total Principal Proceeds Public Finance Exposures</i>	13,529,534
<i>Total Principal Proceeds Financial Institution Exposures</i>	123,682,959
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	102,500,000 (X)
Costs, Fees and expenses Covered Bonds	48,790,521 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,109,999,503

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	271,239,727 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,087,963 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	261,151,765

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	13,529,534 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6,562,500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	13,529,534 (XVI)

Residential Mortgage Pandbrieven Programme

Cover Pool Summary

Portfolio Cut-off Date 31/12/2018

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,929,892,876.09
Principal Redemptions between Cut-off Date and Maturity Date	2,929,892,876.09
Interest Payments between Cut-off Date and Maturity Date	442,744,654.90
Number of borrowers	22,762.00
Number of loans	37,290.00
Average Outstanding Balance per borrower	128,719
Average Outstanding Balance per loan	78,570
Weighted average Current Loan to Current Value	54.66 %
Weighted average seasoning (in Years)	2.54
Weighted average remaining maturity (in years, at 0% CPR)	14.46
Weighted average initial maturity (in years, at 0% CPR)	17.00
Percentage of Fixed Rate Loans	96.58 %
Percentage of Variable Rate Loans	3.42 %
Weighted average interest rate	1.89 %
Weighted average interest rate Fixed Rate Loans	1.89 %
Weighted average interest rate Variable Rate Loans	1.76 %
Weighted Remaining average life (in years, at 0% CPR)	7.59
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.33

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 123,682,959

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000308172	BE0000337460	BE0000345547
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 4 28MAR2022 48	BGB 1 22JUN2026 77	BGB 0,8 22JUN2028 85
Currency	EUR	EUR	EUR
Nominal Amount	5,000,000	2,000,000	6,000,000
Issue Date	5/10/2016	12/10/2018	21/03/2018
Maturity Date	28/03/2022	22/06/2026	22/06/2028
Coupon Type	F	F	F
Coupon	4.00 %	1.00 %	0.80 %
Standar & Poor's Rating	AA	AA	AA
Fitch Rating	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3

4. Derivatives

None

Residential Mortgage Pandbrieven Programme

Stratification Tables

Portfolio Cut-off Date 31/12/2018

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	486,683,123.06	16.61 %	6,214	16.66 %
Oost-Vlaanderen	431,915,004.43	14.74 %	5,876	15.76 %
Vlaams-Brabant	418,717,776.55	14.29 %	4,998	13.40 %
Brussels	327,070,290.23	11.16 %	3,100	8.31 %
West-Vlaanderen	323,440,020.28	11.04 %	4,634	12.43 %
Liège	239,067,857.69	8.16 %	3,166	8.49 %
Limburg	187,399,780.82	6.40 %	2,758	7.40 %
Hainaut	183,950,704.92	6.28 %	2,527	6.78 %
Brabant Wallon	157,203,016.69	5.37 %	1,729	4.64 %
Namur	105,005,793.47	3.58 %	1,387	3.72 %
Luxembourg	68,527,376.24	2.34 %	892	2.39 %
Other	912,131.71	0.03 %	9	0.02 %
	2,929,892,876.09	100.00 %	37,290	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	318,225,926.67	10.86 %	3,207	8.60 %
>1 and <=2	547,133,938.85	18.67 %	6,073	16.29 %
>2 and <=3	1,082,423,290.75	36.94 %	14,073	37.74 %
>3 and <=4	834,756,146.22	28.49 %	10,980	29.44 %
>4 and <=5	91,112,476.82	3.11 %	1,530	4.10 %
>5 and <=6	11,373,274.41	0.39 %	227	0.61 %
>6 and <=7	2,940,141.09	0.10 %	103	0.28 %
>7 and <=8	5,183,262.59	0.18 %	190	0.51 %
>8 and <=9	15,668,101.85	0.53 %	325	0.87 %
>9 and <=10	10,403,629.13	0.36 %	215	0.58 %
>10 and <=11	1,815,682.93	0.06 %	30	0.08 %
>11 and <=12	528,163.83	0.02 %	26	0.07 %
>12 and <=13	1,897,716.60	0.06 %	45	0.12 %
>13 and <=14	4,255,418.90	0.15 %	147	0.39 %
>14 and <=15	1,242,331.39	0.04 %	63	0.17 %
>15 and <=16	666,894.64	0.02 %	30	0.08 %
>16 and <=17	87,538.10	0.00 %	8	0.02 %
>17 and <=18	10,507.13	0.00 %	1	0.00 %
>18 and <=19	83,844.94	0.00 %	3	0.01 %
>19 and <=20	84,589.25	0.00 %	14	0.04 %
	2,929,892,876.09	100.00 %	37,290	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	131	0.35 %
<=1	3,058,337.53	0.10 %	148	0.40 %
>1 and <=2	8,903,875.52	0.30 %	272	0.73 %
>2 and <=3	17,385,931.44	0.59 %	383	1.03 %
>3 and <=4	17,681,122.60	0.60 %	510	1.37 %
>4 and <=5	30,685,720.77	1.05 %	812	2.18 %
>5 and <=6	54,776,636.30	1.87 %	1,279	3.43 %
>6 and <=7	168,257,016.29	5.74 %	3,627	9.73 %
>7 and <=8	193,366,248.67	6.60 %	3,889	10.43 %
>8 and <=9	134,249,738.29	4.58 %	2,289	6.14 %
>9 and <=10	153,749,967.97	5.25 %	2,298	6.16 %
>10 and <=11	129,655,341.61	4.43 %	1,793	4.81 %
>11 and <=12	167,752,795.83	5.73 %	2,117	5.68 %
>12 and <=13	179,307,168.99	6.12 %	2,157	5.78 %
>13 and <=14	115,241,345.25	3.93 %	1,299	3.48 %
>14 and <=15	135,166,580.52	4.61 %	1,468	3.94 %
>15 and <=16	117,584,500.56	4.01 %	1,251	3.35 %
>16 and <=17	216,538,941.58	7.39 %	2,135	5.73 %
>17 and <=18	233,883,007.35	7.98 %	2,164	5.80 %
>18 and <=19	131,114,391.03	4.48 %	1,162	3.12 %
>19 and <=20	133,925,291.31	4.57 %	1,112	2.98 %
>20 and <=21	53,261,268.16	1.82 %	563	1.51 %
>21 and <=22	183,034,041.76	6.25 %	1,634	4.38 %
>22 and <=23	192,273,147.67	6.56 %	1,564	4.19 %
>23 and <=24	100,622,815.70	3.43 %	778	2.09 %
>24 and <=25	50,691,141.78	1.73 %	380	1.02 %
>25 and <=26	1,429,432.90	0.05 %	14	0.04 %
>26 and <=27	3,687,804.75	0.13 %	31	0.08 %
>27 and <=28	1,436,397.48	0.05 %	16	0.04 %
>28 and <=29	1,076,918.97	0.04 %	12	0.03 %
>31 and <=32	95,947.51	0.00 %	2	0.01 %
	2,929,892,876.09	100.00 %	37,290	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	2,165.59	0.00 %	5	0.01 %
>1 and <=2	809,000.00	0.03 %	16	0.04 %
>2 and <=3	4,732,781.55	0.16 %	79	0.21 %
>3 and <=4	1,632,806.88	0.06 %	128	0.34 %
>4 and <=5	23,371,178.42	0.80 %	348	0.93 %
>5 and <=6	8,523,090.54	0.29 %	322	0.86 %
>6 and <=7	18,317,254.87	0.63 %	510	1.37 %
>7 and <=8	28,382,505.90	0.97 %	729	1.95 %
>8 and <=9	42,104,557.94	1.44 %	878	2.35 %
>9 and <=10	412,769,305.66	14.09 %	8,045	21.57 %
>10 and <=11	73,858,028.01	2.52 %	1,757	4.71 %
>11 and <=12	76,723,763.01	2.62 %	1,102	2.96 %
>12 and <=13	247,724,314.34	8.46 %	3,465	9.29 %
>13 and <=14	17,710,589.93	0.60 %	238	0.64 %
>14 and <=15	407,192,940.59	13.90 %	4,896	13.13 %
>15 and <=16	14,166,054.55	0.48 %	163	0.44 %
>16 and <=17	41,897,969.62	1.43 %	486	1.30 %
>17 and <=18	221,750,576.01	7.57 %	2,310	6.19 %
>18 and <=19	19,325,019.43	0.66 %	267	0.72 %
>19 and <=20	622,967,363.40	21.26 %	5,830	15.63 %
>20 and <=21	11,689,829.90	0.40 %	143	0.38 %
>21 and <=22	13,071,446.77	0.45 %	141	0.38 %
>22 and <=23	24,756,475.97	0.84 %	274	0.73 %
>23 and <=24	27,093,882.57	0.92 %	290	0.78 %
>24 and <=25	544,914,811.19	18.60 %	4,600	12.34 %
>25 and <=26	9,557,189.39	0.33 %	86	0.23 %
>26 and <=27	636,191.85	0.02 %	6	0.02 %
>27 and <=28	408,555.52	0.01 %	5	0.01 %
>28 and <=29	972,448.78	0.03 %	8	0.02 %
>29 and <=30	11,921,007.78	0.41 %	147	0.39 %
>30 and <=31	764,754.66	0.03 %	13	0.03 %
>39 and <=40	145,015.47	0.00 %	3	0.01 %
	2,929,892,876.09	100.00 %	37,290	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	84,589.25	0.00 %	14	0.04 %
2000	83,844.94	0.00 %	3	0.01 %
2001	10,507.13	0.00 %	1	0.00 %
2002	87,538.10	0.00 %	8	0.02 %
2003	666,894.64	0.02 %	30	0.08 %
2004	1,242,331.39	0.04 %	63	0.17 %
2005	4,255,418.90	0.15 %	147	0.39 %
2006	1,897,716.60	0.06 %	45	0.12 %
2007	528,163.83	0.02 %	26	0.07 %
2008	1,815,682.93	0.06 %	30	0.08 %
2009	10,507,689.54	0.36 %	218	0.58 %
2010	15,564,041.44	0.53 %	322	0.86 %
2011	5,183,262.59	0.18 %	190	0.51 %
2012	3,157,303.89	0.11 %	106	0.28 %
2013	11,156,111.61	0.38 %	224	0.60 %
2014	91,112,476.82	3.11 %	1,530	4.10 %
2015	834,756,146.22	28.49 %	10,980	29.44 %
2016	1,082,423,290.75	36.94 %	14,073	37.74 %
2017	547,133,938.85	18.67 %	6,073	16.29 %
2018	318,225,926.67	10.86 %	3,207	8.60 %
	2,929,892,876.09	100.00 %	37,290	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	607,871,440.61	20.75 %	11,092	48.73 %
>100 and <=200	1,080,428,411.83	36.88 %	7,515	33.02 %
>200 and <=300	714,027,268.86	24.37 %	2,981	13.10 %
>300 and <=400	251,144,478.82	8.57 %	735	3.23 %
>400	276,421,275.97	9.43 %	439	1.93 %
	2,929,892,876.09	100.00 %	22,762	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,031,640.78	0.07 %	49	0.13 %
0.5 - 1%	26,092,088.96	0.89 %	369	0.99 %
1 - 1.5%	331,491,198.72	11.31 %	4,679	12.55 %
1.5 - 2%	2,003,090,488.66	68.37 %	24,874	66.70 %
2 - 2.5%	329,029,719.73	11.23 %	3,902	10.46 %
2.5 - 3%	186,155,753.15	6.35 %	2,316	6.21 %
3 - 3.5%	34,032,995.79	1.16 %	552	1.48 %
3.5 - 4%	11,968,212.87	0.41 %	308	0.83 %
4 - 4.5%	4,332,601.23	0.15 %	142	0.38 %
4.5 - 5%	1,059,768.57	0.04 %	65	0.17 %
5 - 5.5%	567,352.72	0.02 %	26	0.07 %
5.5 - 6%	36,748.57	0.00 %	6	0.02 %
6 - 6.5%	4,306.34	0.00 %	2	0.01 %
	2,929,892,876.09	100.00 %	37,290	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,829,592,121.27	96.58 %	35,891	96.25 %
Variable	157,319.55	0.01 %	28	0.08 %
Variable With Cap	100,143,435.27	3.42 %	1,371	3.68 %
	2,929,892,876.09	100.00 %	37,290	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2019	51,886,706.36	1.77 %	883	2.37 %
2020	13,464,025.60	0.46 %	132	0.35 %
2021	4,862,155.65	0.17 %	56	0.15 %
2022	4,676,397.10	0.16 %	48	0.13 %
2023	5,819,679.84	0.20 %	52	0.14 %
2024	1,418,392.97	0.05 %	17	0.05 %
2025	4,383,962.18	0.15 %	45	0.12 %
2026	6,920,008.60	0.24 %	61	0.16 %
2027	3,920,220.01	0.13 %	39	0.10 %
2028	720,080.74	0.02 %	5	0.01 %
Fixed To Maturity	2,831,821,247.04	96.65 %	35,952	96.41 %
2,929,892,876.09	100.00 %	37,290	100.00 %	

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,929,892,876.09	100.00 %	37,290	100.00 %
2,929,892,876.09	100.00 %	37,290	100.00 %	

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,819,896,574.94	96.25 %	35,949	96.40 %
Interest only	50,174,779.48	1.71 %	312	0.84 %
Linear	59,821,521.67	2.04 %	1,029	2.76 %
2,929,892,876.09	100.00 %	37,290	100.00 %	

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	193,718.38	0.01 %	80	0.21 %
1-10%	28,816,994.03	0.98 %	1,162	3.12 %
11-20%	125,877,529.51	4.30 %	3,161	8.48 %
21-30%	234,418,670.03	8.00 %	4,307	11.55 %
31-40%	299,995,531.89	10.24 %	4,568	12.25 %
41-50%	344,158,223.62	11.75 %	4,697	12.60 %
51-60%	356,645,439.03	12.17 %	4,346	11.65 %
61-70%	391,552,584.88	13.36 %	4,257	11.42 %
71-80%	383,058,452.77	13.07 %	3,872	10.38 %
81-90%	409,348,131.99	13.97 %	3,776	10.13 %
91-100%	321,560,087.79	10.98 %	2,669	7.16 %
101-110%	23,378,122.20	0.80 %	231	0.62 %
111-120%	4,597,133.72	0.16 %	66	0.18 %
>120%	6,292,256.25	0.21 %	98	0.26 %
2,929,892,876.09	100.00 %	37,290	100.00 %	

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	6,837,726.87	0.23 %	549	1.47 %
21-40%	46,592,123.39	1.59 %	1,530	4.10 %
41-60%	111,419,722.73	3.80 %	2,393	6.42 %
61-80%	341,729,886.16	11.66 %	6,057	16.24 %
81-100%	869,587,015.59	29.68 %	9,962	26.71 %
101-120%	55,901,982.52	1.91 %	916	2.46 %
121-140%	80,680,160.26	2.75 %	1,311	3.52 %
141-160%	128,488,019.81	4.39 %	1,811	4.86 %
161-180%	186,081,572.73	6.35 %	2,353	6.31 %
181-200%	180,708,738.22	6.17 %	2,060	5.52 %
201-300%	470,019,837.18	16.04 %	4,844	12.99 %
301-400%	170,861,201.82	5.83 %	1,530	4.10 %
401-500%	90,450,874.26	3.09 %	706	1.89 %
>500%	190,534,014.55	6.50 %	1,268	3.40 %
2,929,892,876.09	100.00 %	37,290	100.00 %	

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	13,972,212.35	0.48 %	622	1.67 %
>1 and <=2	32,982,216.66	1.13 %	839	2.25 %
>2 and <=3	75,700,997.00	2.58 %	1,867	5.01 %
>3 and <=4	346,133,971.98	11.81 %	7,285	19.54 %
>4 and <=5	289,001,988.55	9.86 %	4,732	12.69 %
>5 and <=6	271,964,821.09	9.28 %	3,612	9.69 %
>6 and <=7	289,373,243.24	9.88 %	3,421	9.17 %
>7 and <=8	210,139,301.79	7.17 %	2,307	6.19 %
>8 and <=9	333,842,030.18	11.39 %	3,355	9.00 %
>9 and <=10	354,476,950.78	12.10 %	3,205	8.59 %
>10 and <=11	140,577,244.14	4.80 %	1,224	3.28 %
>11 and <=12	302,237,350.82	10.32 %	2,719	7.29 %
>12 and <=13	236,521,973.74	8.07 %	1,832	4.91 %
>13 and <=14	26,415,648.35	0.90 %	206	0.55 %
>14 and <=15	4,020,591.31	0.14 %	35	0.09 %
>15 and <=16	2,274,110.19	0.08 %	25	0.07 %
>16 and <=17	113,208.45	0.00 %	1	0.00 %
>17 and <=18	49,067.96	0.00 %	1	0.00 %
>19 and <=20	95,947.51	0.00 %	2	0.01 %
	2,929,892,876.09	100.00 %	37,290	100.00 %

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

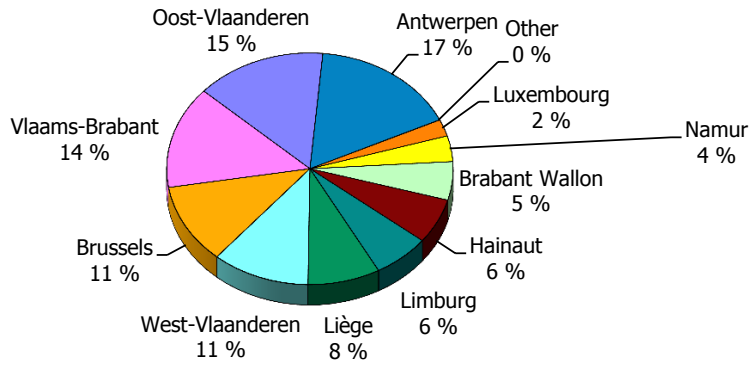
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,831,821,247.04	96.65 %	35,952	96.41 %
>=0 and <=1	65,640,688.49	2.24 %	1,021	2.74 %
>1 and <=2	8,984,297.28	0.31 %	94	0.25 %
>2 and <=3	6,661,690.98	0.23 %	63	0.17 %
>3 and <=4	10,221,097.02	0.35 %	100	0.27 %
>4 and <=5	6,563,855.28	0.22 %	60	0.16 %
	2,929,892,876.09	100.00 %	37,290	100.00 %

Residential Mortgage Pandbrieven Programme

Stratification Tables

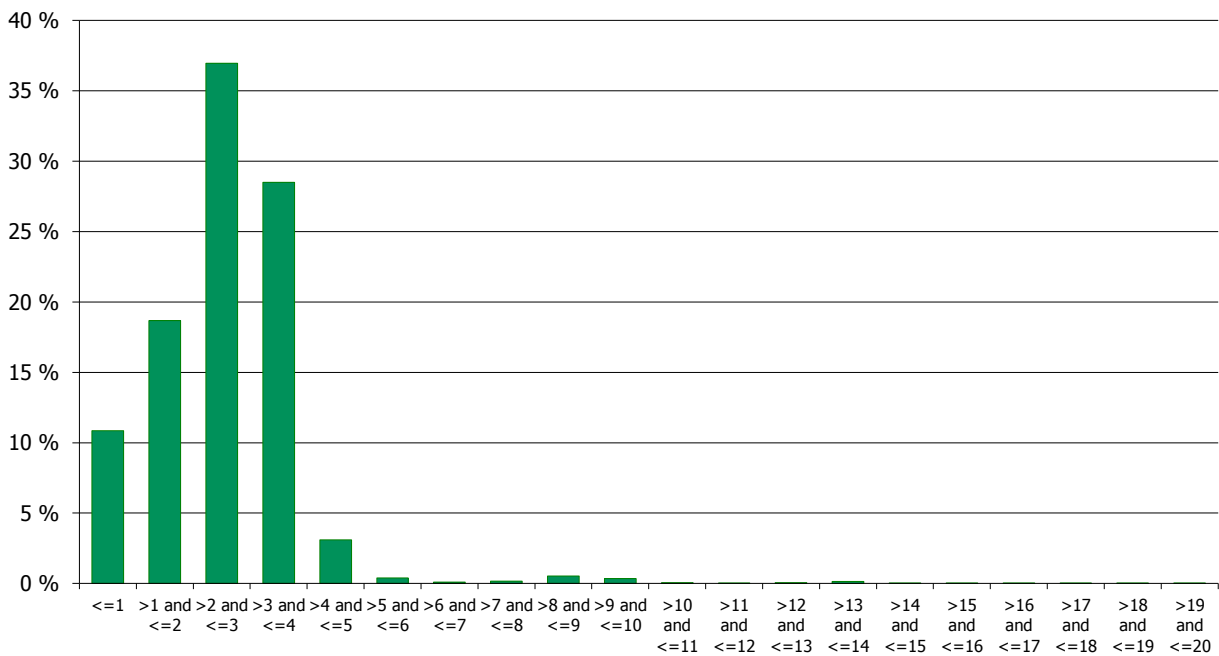
Portfolio Cut-off Date 31/12/2018

1. Geographic distribution



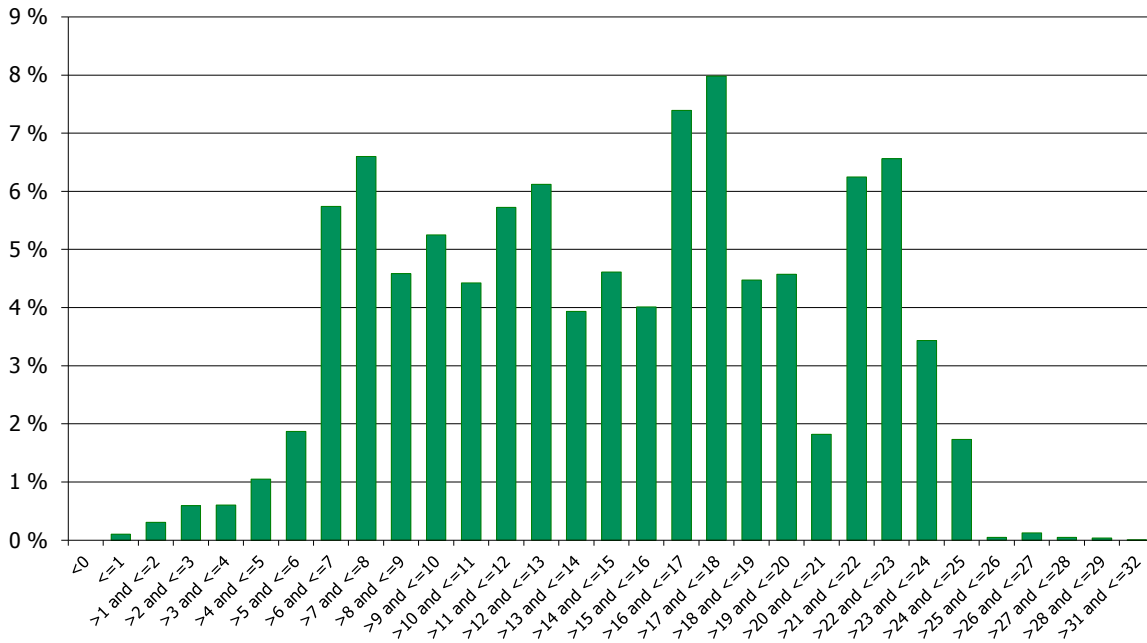
2. Seasoning

Distribution per Seasoning



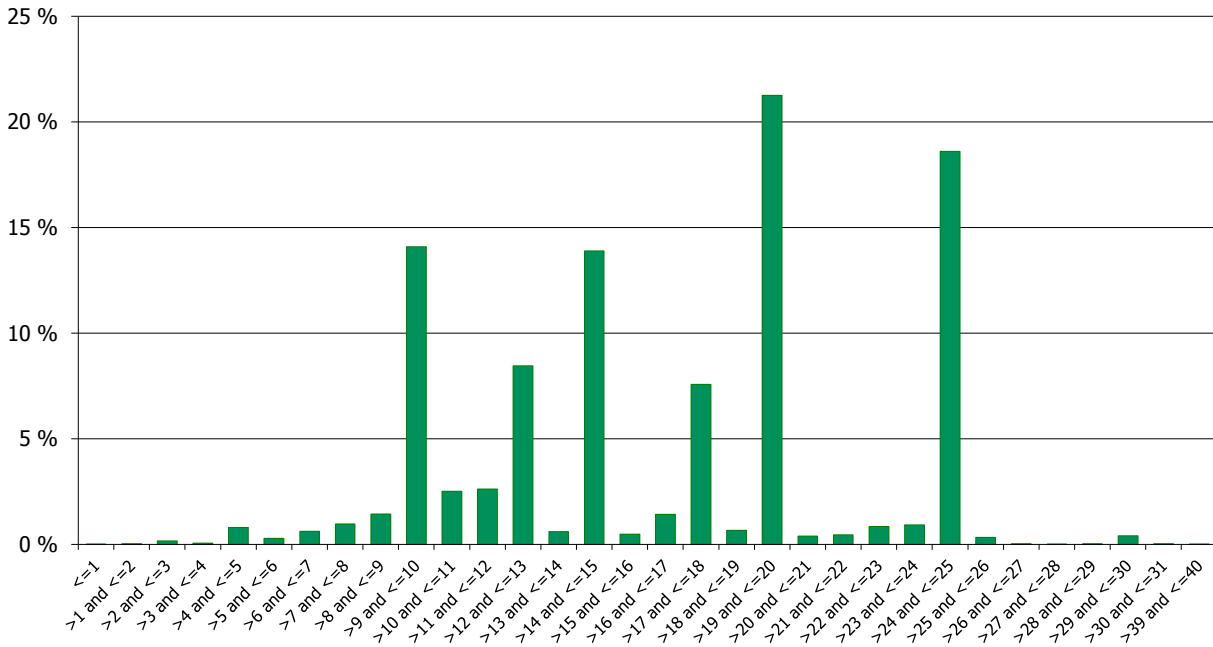
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



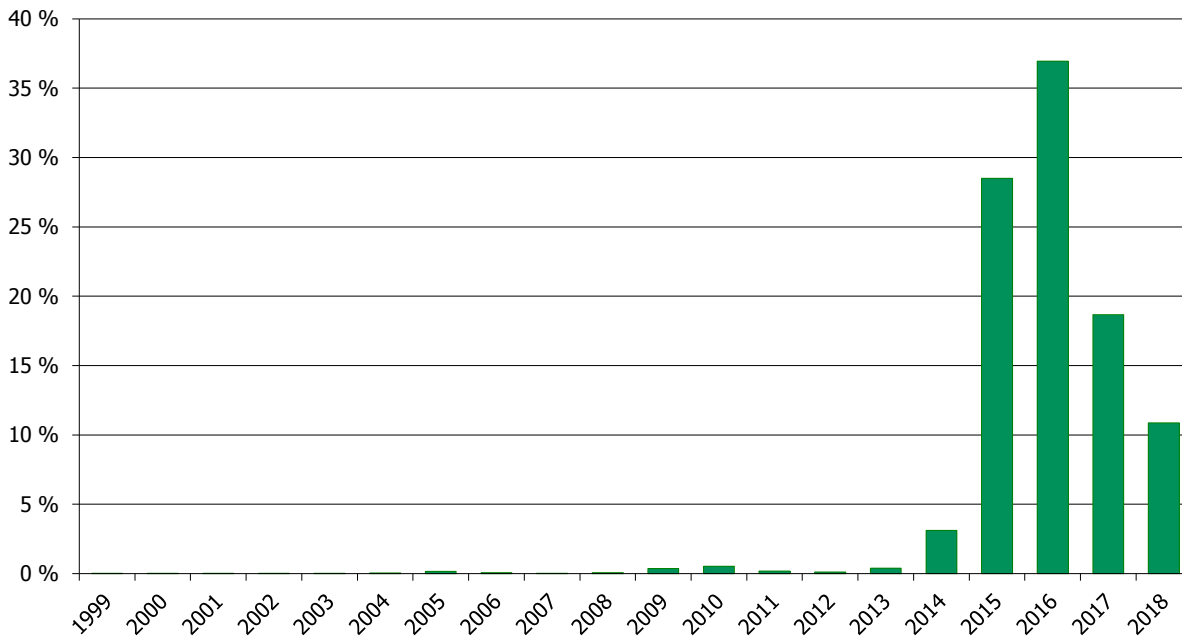
4. Original term to maturity

Distribution of Initial Term (in years)



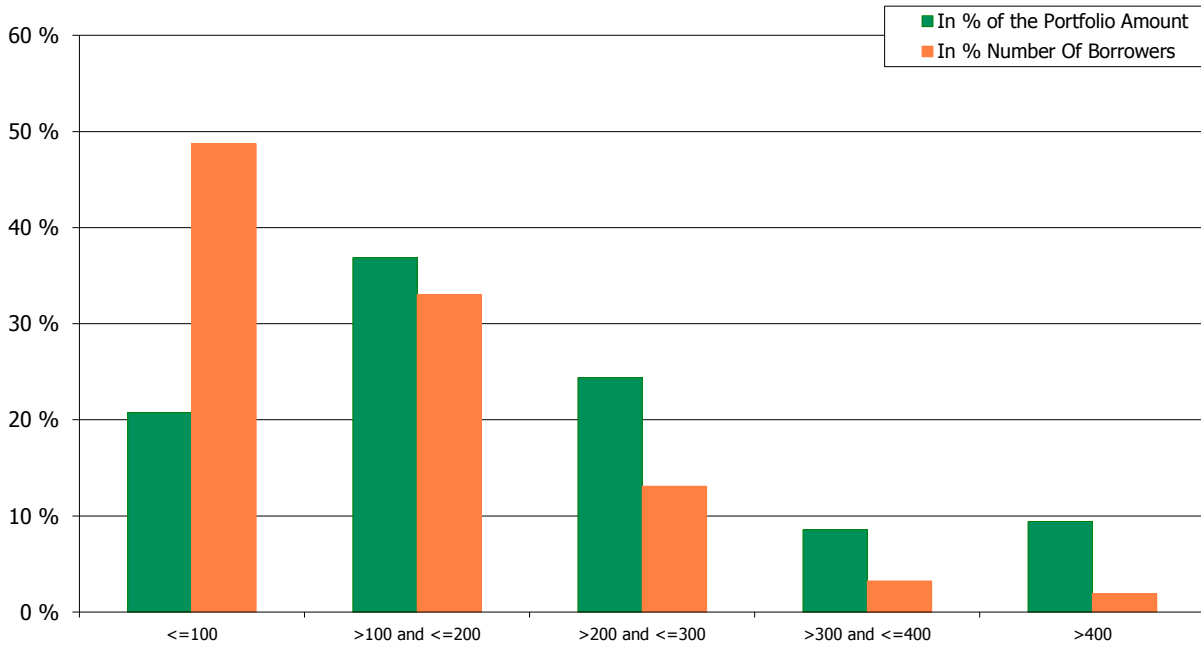
5. Origination Year

Distribution Origination Year



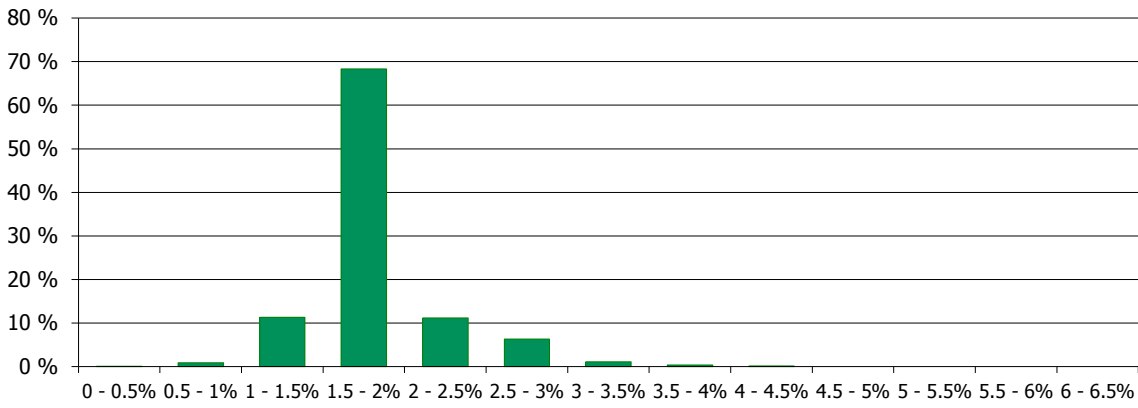
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



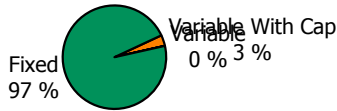
7. Interest Rate

Distribution per Interest Rate



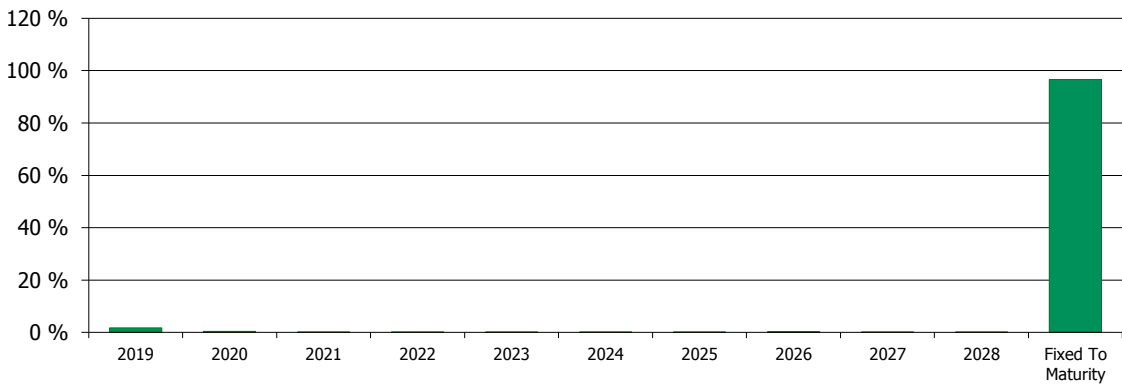
8. Interest Rate Type

Distribution per Interest Type



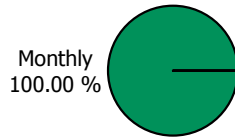
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



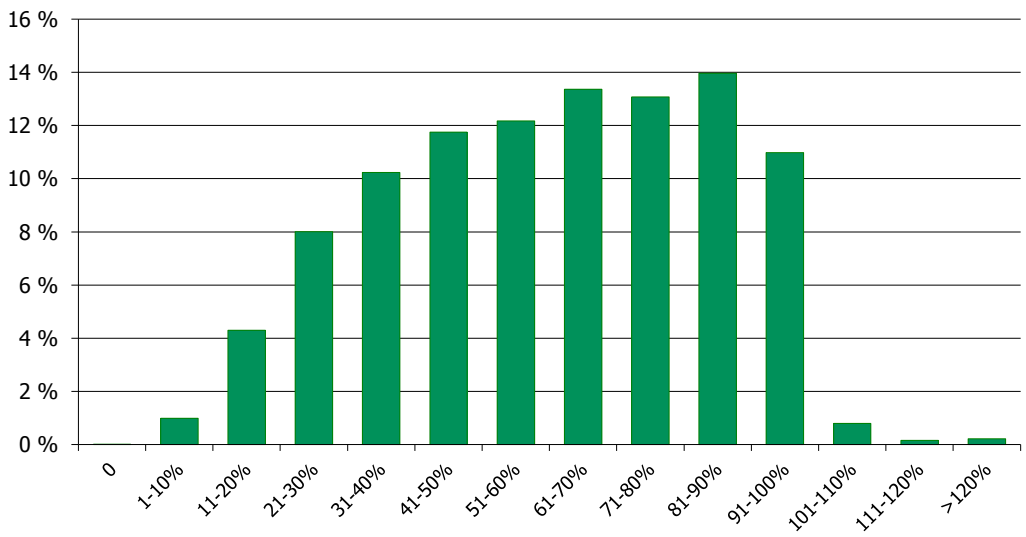
11. Repayment Type

Distribution per Repayment Type



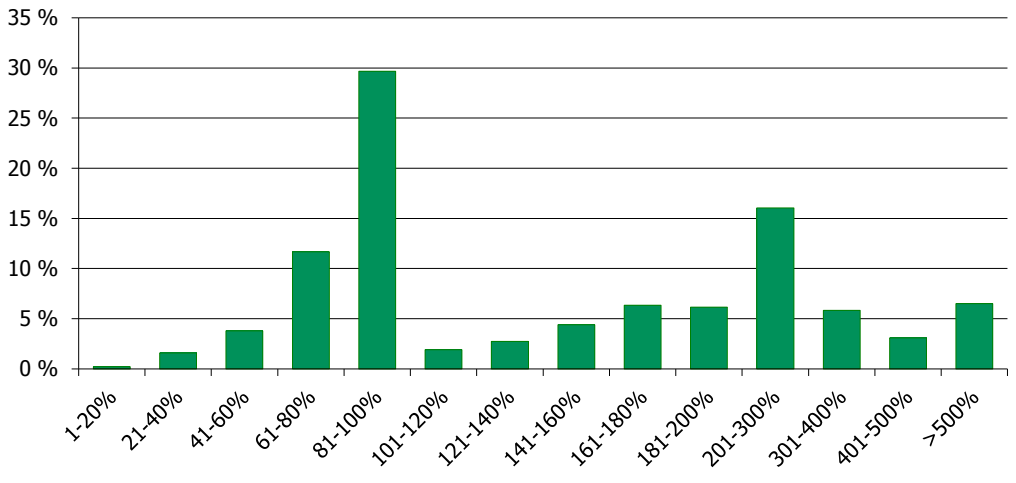
12. Current Loan to Current Value (LTV)

Current LTV Distribution



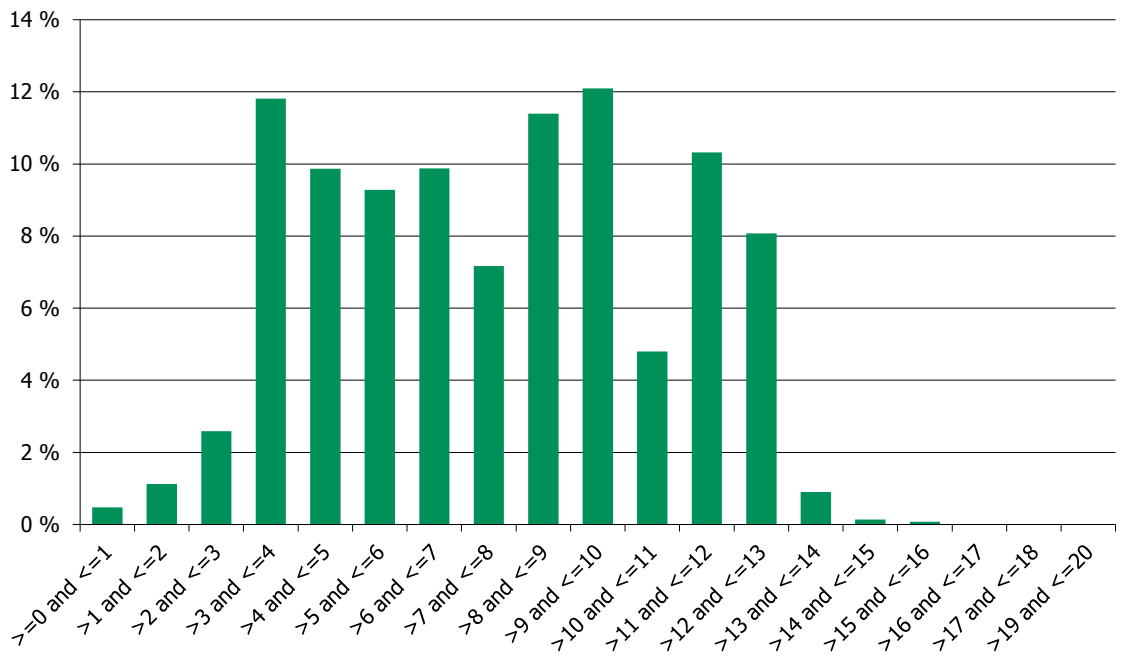
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



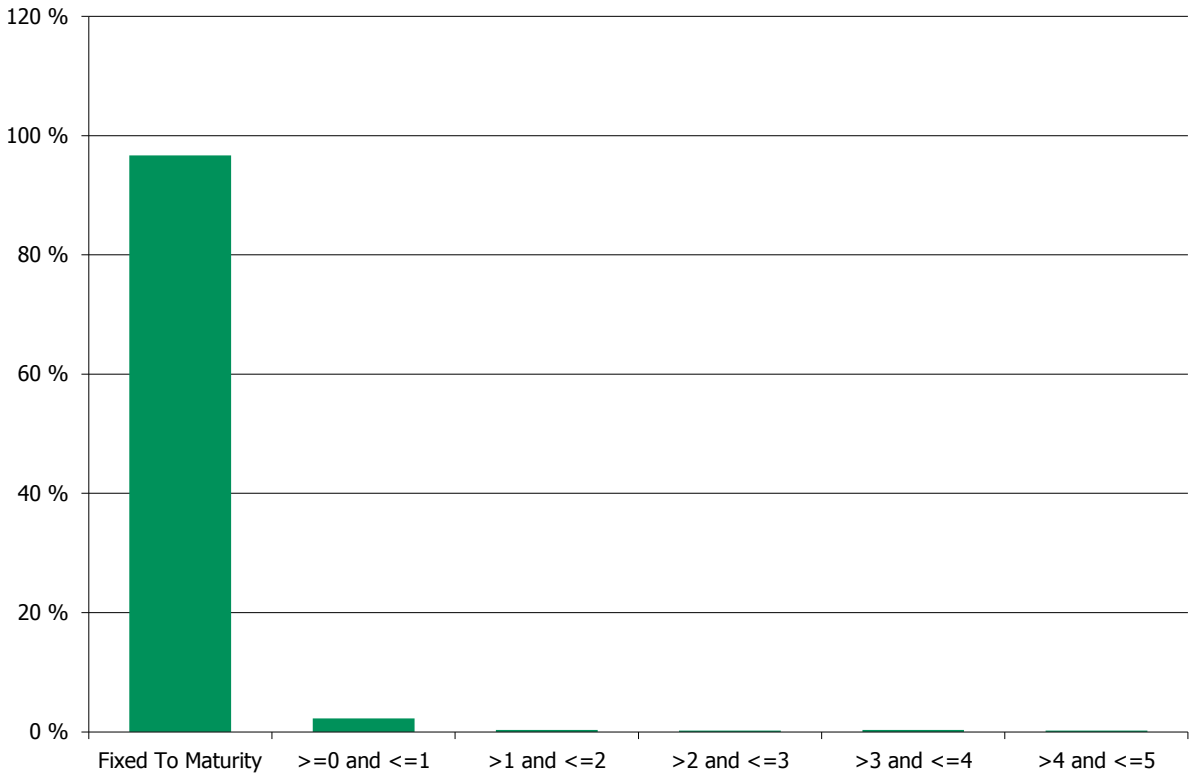
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



Residential Mortgage Pandbrieven Programme

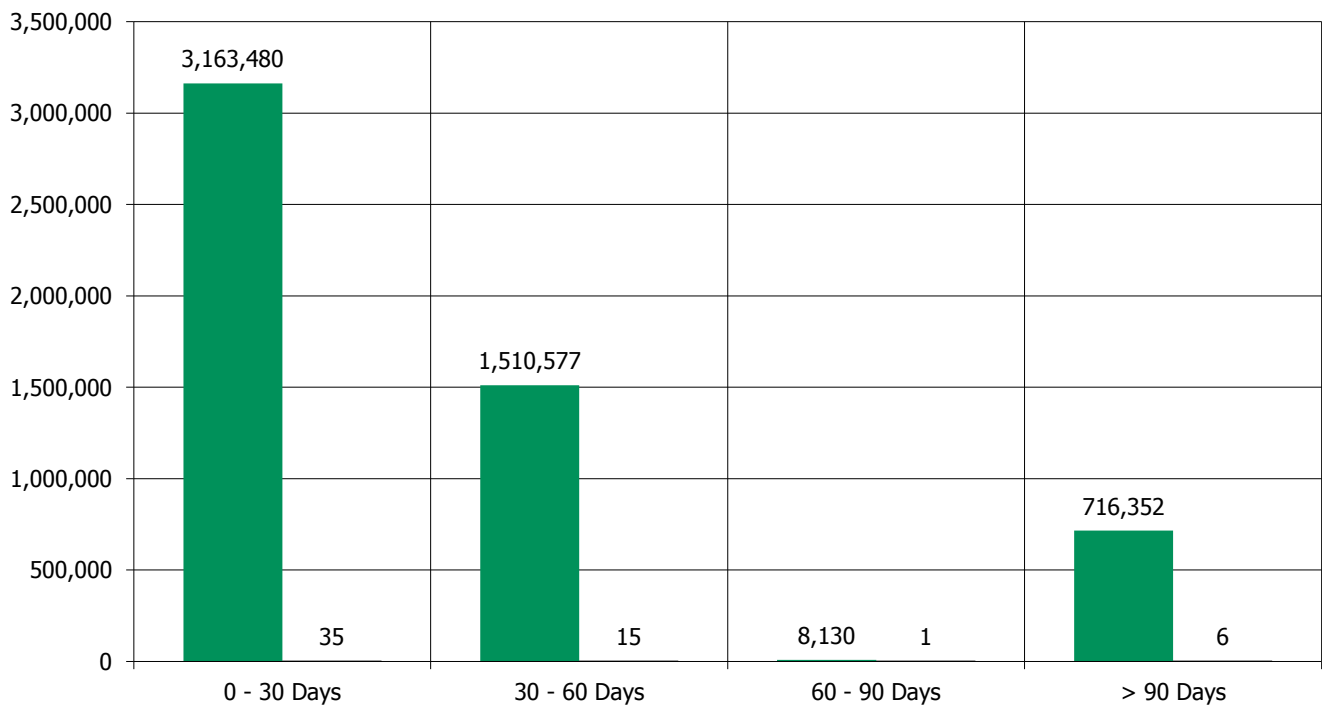
Cover Pool Performance

Portfolio Cut-off Date 31/12/2018

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,924,494,337.04	99.82 %	37,233	99.85 %
0 - 30 Days	3,163,480.26	0.11 %	35	0.09 %
30 - 60 Days	1,510,576.56	0.05 %	15	0.04 %
60 - 90 Days	8,130.01	0.00 %	1	0.00 %
> 90 Days	716,352.22	0.02 %	6	0.02 %
Total	2,929,892,876.09	100.00 %	37,290	100.00 %

Delinquency Outstanding in Euro



Residential Mortgage Pandbrieven Programme

Amortisation

Portfolio Cut-off Date Dec/2018

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/01/2019	1	2,250,000,000	2,912,281,152	2,907,341,708	2,899,947,739	2,887,664,880
1/02/2019	2	2,250,000,000	2,894,658,909	2,884,848,124	2,870,193,258	2,845,931,084
1/03/2019	3	2,250,000,000	2,876,778,187	2,862,635,536	2,841,550,378	2,806,749,219
1/04/2019	4	2,250,000,000	2,859,083,422	2,840,202,384	2,812,112,445	2,765,906,865
1/05/2019	5	2,250,000,000	2,841,354,833	2,817,957,851	2,783,220,760	2,726,268,392
1/06/2019	6	2,250,000,000	2,823,500,755	2,795,501,359	2,754,019,194	2,686,238,292
1/07/2019	7	2,250,000,000	2,805,263,530	2,772,886,068	2,725,015,946	2,647,053,411
1/08/2019	8	2,250,000,000	2,786,171,934	2,749,343,808	2,695,008,674	2,606,816,393
1/09/2019	9	2,250,000,000	2,768,337,861	2,727,112,226	2,666,417,914	2,568,237,092
1/10/2019	10	2,250,000,000	2,750,254,485	2,704,851,085	2,638,143,017	2,530,587,243
1/11/2019	11	2,250,000,000	2,732,315,782	2,682,650,824	2,609,835,994	2,492,830,875
1/12/2019	12	2,250,000,000	2,714,298,454	2,660,586,709	2,582,000,088	2,456,133,309
1/01/2020	13	2,250,000,000	2,696,171,026	2,638,335,579	2,553,894,557	2,419,108,036
1/02/2020	14	2,250,000,000	2,677,828,552	2,615,942,200	2,525,777,936	2,382,341,885
1/03/2020	15	2,250,000,000	2,658,961,860	2,593,389,962	2,498,045,179	2,346,846,891
1/04/2020	16	2,250,000,000	2,640,520,479	2,571,035,284	2,470,214,080	2,310,870,885
1/05/2020	17	2,250,000,000	2,622,247,071	2,549,051,830	2,443,064,816	2,276,104,308
1/06/2020	18	2,250,000,000	2,602,670,743	2,525,730,835	2,414,557,113	2,240,016,790
1/07/2020	19	2,250,000,000	2,584,379,053	2,503,863,266	2,387,760,658	2,206,077,000
1/08/2020	20	2,250,000,000	2,565,297,880	2,481,161,181	2,360,093,746	2,171,279,581
1/09/2020	21	2,250,000,000	2,546,869,815	2,459,159,518	2,333,216,667	2,137,460,923
1/10/2020	22	2,250,000,000	2,528,474,162	2,437,390,057	2,306,870,267	2,104,662,043
1/11/2020	23	2,250,000,000	2,509,719,675	2,415,207,838	2,280,062,432	2,071,393,245
1/12/2020	24	2,250,000,000	2,491,580,321	2,393,815,895	2,254,305,357	2,039,598,309
1/01/2021	25	2,250,000,000	2,473,451,148	2,372,367,526	2,228,425,196	2,007,643,421
1/02/2021	26	2,250,000,000	2,454,225,375	2,349,935,027	2,201,740,023	1,975,200,452
1/03/2021	27	2,250,000,000	2,433,728,697	2,326,739,157	2,174,998,678	1,943,744,367
1/04/2021	28	2,250,000,000	2,414,595,395	2,304,531,680	2,148,760,808	1,912,162,709
1/05/2021	29	2,250,000,000	2,396,164,985	2,283,187,575	2,123,619,728	1,882,043,273
1/06/2021	30	2,250,000,000	2,376,084,910	2,260,214,258	2,096,905,515	1,850,496,786
1/07/2021	31	2,250,000,000	2,357,250,047	2,238,617,361	2,071,757,341	1,820,809,217
1/08/2021	32	2,250,000,000	2,337,092,125	2,215,709,530	2,045,342,004	1,789,979,732
1/09/2021	33	2,250,000,000	2,318,014,056	2,193,894,996	2,020,054,294	1,760,361,404
1/10/2021	34	2,250,000,000	2,299,551,548	2,172,848,679	1,995,751,454	1,732,053,624
1/11/2021	35	2,250,000,000	2,281,179,155	2,151,832,718	1,971,421,876	1,703,691,945
1/12/2021	36	2,250,000,000	2,262,814,239	2,131,005,523	1,947,535,610	1,676,150,418
1/01/2022	37	2,250,000,000	2,243,753,381	2,109,471,060	1,922,952,235	1,647,982,891
1/02/2022	38	2,250,000,000	2,224,977,541	2,088,271,022	1,898,785,384	1,620,379,355
1/03/2022	39	2,250,000,000	2,206,720,276	2,067,962,404	1,875,999,737	1,594,808,735
1/04/2022	40	2,250,000,000	2,188,192,506	2,047,121,685	1,852,370,627	1,568,051,557
1/05/2022	41	2,250,000,000	2,168,597,309	2,025,459,704	1,828,258,502	1,541,296,305
1/06/2022	42	2,250,000,000	2,150,156,104	2,004,829,588	1,805,034,680	1,515,272,375
1/07/2022	43	2,250,000,000	2,131,669,197	1,984,329,742	1,782,180,537	1,489,954,256
1/08/2022	44	2,250,000,000	2,112,935,634	1,963,555,037	1,759,037,208	1,464,376,950
1/09/2022	45	2,250,000,000	2,094,614,233	1,943,227,468	1,736,399,615	1,439,408,817
1/10/2022	46	2,250,000,000	2,075,664,549	1,922,486,588	1,713,638,166	1,414,717,375
1/11/2022	47	2,250,000,000	2,057,273,004	1,902,220,497	1,691,261,479	1,390,330,142
1/12/2022	48	2,250,000,000	2,038,004,626	1,881,311,264	1,668,554,219	1,366,040,539
1/01/2023	49	2,250,000,000	2,019,528,005	1,861,093,315	1,646,424,840	1,342,214,090
1/02/2023	50	2,250,000,000	2,000,499,092	1,840,430,437	1,624,004,620	1,318,328,873
1/03/2023	51	2,250,000,000	1,981,573,073	1,820,225,790	1,602,485,959	1,295,882,866
1/04/2023	52	2,250,000,000	1,963,271,318	1,800,355,510	1,580,961,649	1,273,061,748
1/05/2023	53	2,250,000,000	1,944,642,773	1,780,345,719	1,559,542,356	1,250,666,140
1/06/2023	54	2,250,000,000	1,925,897,461	1,760,193,652	1,537,968,261	1,228,140,945
1/07/2023	55	2,250,000,000	1,907,066,950	1,740,122,370	1,516,688,801	1,206,183,549
1/08/2023	56	2,250,000,000	1,888,781,295	1,720,514,363	1,495,784,696	1,184,520,621
1/09/2023	57	2,250,000,000	1,870,476,296	1,700,950,273	1,475,015,191	1,163,125,703
1/10/2023	58	1,750,000,000	1,852,326,422	1,681,680,507	1,454,715,725	1,142,416,262
1/11/2023	59	1,750,000,000	1,834,191,316	1,662,391,772	1,434,373,049	1,121,669,677
1/12/2023	60	1,750,000,000	1,816,103,832	1,643,296,699	1,414,407,290	1,101,522,652

1/01/2024	61	1,750,000,000	1,797,657,955	1,623,847,152	1,394,112,253	1,081,118,528
1/02/2024	62	1,750,000,000	1,779,593,248	1,604,802,586	1,374,258,097	1,061,207,938
1/03/2024	63	1,750,000,000	1,761,466,231	1,585,935,533	1,354,870,105	1,042,090,396
1/04/2024	64	1,750,000,000	1,743,450,344	1,567,052,583	1,335,333,650	1,022,713,869
1/05/2024	65	1,750,000,000	1,725,301,658	1,548,194,738	1,316,017,238	1,003,788,033
1/06/2024	66	1,750,000,000	1,707,315,861	1,529,456,753	1,296,782,930	984,927,675
1/07/2024	67	1,750,000,000	1,688,921,373	1,510,495,092	1,277,553,716	966,345,233
1/08/2024	68	1,750,000,000	1,670,895,036	1,491,838,581	1,258,565,372	947,950,231
1/09/2024	69	1,250,000,000	1,652,795,034	1,473,175,352	1,239,659,694	929,755,720
1/10/2024	70	1,250,000,000	1,634,841,353	1,454,780,998	1,221,168,024	912,132,406
1/11/2024	71	1,250,000,000	1,616,693,201	1,436,191,646	1,202,497,808	894,382,667
1/12/2024	72	1,250,000,000	1,598,976,463	1,418,121,415	1,184,445,493	877,344,675
1/01/2025	73	1,250,000,000	1,580,799,172	1,399,622,203	1,166,021,560	860,039,434
1/02/2025	74	1,250,000,000	1,563,382,876	1,381,854,297	1,148,291,377	843,374,581
1/03/2025	75	1,250,000,000	1,545,990,831	1,364,388,152	1,131,172,675	827,622,560
1/04/2025	76	1,250,000,000	1,528,293,291	1,346,481,874	1,113,488,076	811,232,993
1/05/2025	77	1,250,000,000	1,511,134,828	1,329,179,334	1,096,474,173	795,562,904
1/06/2025	78	1,250,000,000	1,493,570,541	1,311,501,777	1,079,140,030	779,669,491
1/07/2025	79	1,250,000,000	1,476,638,952	1,294,505,873	1,062,533,696	764,524,720
1/08/2025	80	1,250,000,000	1,459,983,605	1,277,734,033	1,046,100,096	749,512,159
1/09/2025	81	1,250,000,000	1,443,176,012	1,260,882,347	1,029,678,007	734,621,267
1/10/2025	82	750,000,000	1,427,152,223	1,244,835,949	1,014,071,930	720,521,434
1/11/2025	83	750,000,000	1,410,240,926	1,227,998,726	997,811,831	705,965,393
1/12/2025	84	750,000,000	1,394,467,982	1,212,270,981	982,607,805	692,358,544
1/01/2026	85	750,000,000	1,378,652,883	1,196,489,454	967,349,625	678,720,449
1/02/2026	86	750,000,000	1,363,094,458	1,180,980,353	952,382,394	665,388,735
1/03/2026	87	750,000,000	1,346,891,325	1,165,154,185	937,460,982	652,457,606
1/04/2026	88	750,000,000	1,331,411,021	1,149,809,176	922,761,922	639,507,116
1/05/2026	89	750,000,000	1,316,236,574	1,134,838,699	908,505,999	627,046,285
1/06/2026	90	750,000,000	1,300,822,146	1,119,646,390	894,064,064	614,464,870
1/07/2026	91	750,000,000	1,285,961,509	1,105,038,711	880,227,666	602,475,676
1/08/2026	92	750,000,000	1,271,127,031	1,090,438,699	866,388,883	590,491,966
1/09/2026	93	750,000,000	1,256,253,086	1,075,851,234	852,624,740	578,649,620
1/10/2026	94	750,000,000	1,241,567,062	1,061,528,903	839,203,524	567,206,402
1/11/2026	95	750,000,000	1,227,179,292	1,047,447,919	825,965,688	555,894,595
1/12/2026	96	750,000,000	1,212,301,933	1,033,051,037	812,608,037	544,662,709
1/01/2027	97	750,000,000	1,197,482,486	1,018,692,080	799,275,237	533,457,108
1/02/2027	98	750,000,000	1,183,595,605	1,005,170,842	786,660,608	522,813,955
1/03/2027	99	750,000,000	1,169,784,720	991,919,906	774,506,814	512,766,946
1/04/2027	100	750,000,000	1,155,584,369	978,216,760	761,864,662	502,260,735
1/05/2027	101	750,000,000	1,142,008,428	965,137,766	749,828,265	492,299,381
1/06/2027	102	750,000,000	1,126,718,565	950,600,920	736,656,153	481,602,710
1/07/2027	103	750,000,000	1,113,559,967	937,957,045	725,068,950	472,084,229
1/08/2027	104	750,000,000	1,100,472,156	925,360,970	713,512,570	462,592,336
1/09/2027	105	750,000,000	1,087,468,316	912,875,415	702,095,282	453,262,175
1/10/2027	106	750,000,000	1,074,564,059	900,562,315	690,920,503	444,219,468
1/11/2027	107	750,000,000	1,061,761,292	888,323,449	679,797,448	435,216,806
1/12/2027	108	750,000,000	1,048,640,662	875,905,981	668,645,095	426,322,127
1/01/2028	109	750,000,000	1,035,668,188	863,603,142	657,576,793	417,489,260
1/02/2028	110	750,000,000	1,023,115,639	851,689,081	646,855,740	408,943,101
1/03/2028	111	0	1,010,065,657	839,491,500	636,074,670	400,533,733
1/04/2028	112		997,547,197	827,680,893	625,530,977	392,226,053
1/05/2028	113		985,339,087	816,209,694	615,343,202	384,256,398
1/06/2028	114		973,279,552	804,852,719	605,237,972	376,345,292
1/07/2028	115		961,283,032	793,627,400	595,327,812	368,665,566
1/08/2028	116		949,457,882	782,535,160	585,514,253	361,052,615
1/09/2028	117		937,332,935	771,231,594	575,589,041	353,428,981
1/10/2028	118		925,745,836	760,447,546	566,143,773	346,204,302
1/11/2028	119		914,220,058	749,706,058	556,727,386	339,004,084
1/12/2028	120		902,548,113	738,919,618	547,366,897	331,937,989
1/01/2029	121		891,141,833	728,343,830	538,160,565	324,972,730
1/02/2029	122		879,752,327	717,815,476	529,032,478	318,107,569
1/03/2029	123		868,387,109	707,456,732	520,200,204	311,599,819
1/04/2029	124		857,081,909	697,062,346	511,253,566	304,943,689
1/05/2029	125		845,872,024	686,816,179	502,498,779	298,493,167
1/06/2029	126		834,736,295	676,624,831	493,783,437	292,073,746
1/07/2029	127		823,687,656	666,573,052	485,250,629	285,849,997
1/08/2029	128		812,714,042	656,577,109	476,758,215	279,657,770
1/09/2029	129		801,857,240	646,707,366	468,397,262	273,589,655
1/10/2029	130		791,080,243	636,968,347	460,207,995	267,704,436
1/11/2029	131		780,327,684	627,244,854	452,030,259	261,833,695
1/12/2029	132		769,248,306	617,324,056	443,785,766	256,004,429

1/01/2030	133	758,739,692	607,858,138	435,869,516	250,372,846
1/02/2030	134	747,931,793	598,183,191	427,841,156	244,720,251
1/03/2030	135	737,304,849	588,780,508	420,148,574	239,400,611
1/04/2030	136	727,026,162	579,587,689	412,536,818	234,067,812
1/05/2030	137	716,809,830	570,505,224	405,072,682	228,890,633
1/06/2030	138	706,716,103	561,517,686	397,677,356	223,760,048
1/07/2030	139	696,666,884	552,624,557	390,415,786	218,773,713
1/08/2030	140	686,846,353	543,910,432	383,282,218	213,866,646
1/09/2030	141	677,169,867	535,338,152	376,282,110	209,071,376
1/10/2030	142	667,508,307	526,834,013	369,393,245	204,402,423
1/11/2030	143	658,045,331	518,484,434	362,614,326	199,801,465
1/12/2030	144	648,626,673	510,224,460	355,959,246	195,330,504
1/01/2031	145	639,262,865	502,005,790	349,334,777	190,883,432
1/02/2031	146	629,922,333	493,831,779	342,772,698	186,504,474
1/03/2031	147	620,638,650	485,808,343	336,428,883	182,352,330
1/04/2031	148	611,341,607	477,719,408	329,985,824	178,102,472
1/05/2031	149	601,983,712	469,634,758	323,602,894	173,941,473
1/06/2031	150	592,995,330	461,837,872	317,421,107	169,896,005
1/07/2031	151	584,154,235	454,205,470	311,407,011	165,993,788
1/08/2031	152	575,433,544	446,665,886	305,458,984	162,133,580
1/09/2031	153	566,821,151	439,234,492	299,612,996	158,357,026
1/10/2031	154	558,344,745	431,955,872	293,922,857	154,712,760
1/11/2031	155	549,951,115	424,740,638	288,278,256	151,098,891
1/12/2031	156	541,622,718	417,621,800	282,748,949	147,593,243
1/01/2032	157	533,402,944	410,586,321	277,278,635	144,124,729
1/02/2032	158	525,254,119	403,628,025	271,886,308	140,723,313
1/03/2032	159	517,163,585	396,780,322	266,637,723	137,459,846
1/04/2032	160	509,147,327	389,967,519	261,393,025	134,185,280
1/05/2032	161	501,169,034	383,226,698	256,242,453	131,002,037
1/06/2032	162	493,231,817	376,517,694	251,116,246	127,837,537
1/07/2032	163	485,347,299	369,890,762	246,089,266	124,764,876
1/08/2032	164	477,503,894	363,295,956	241,087,028	121,711,084
1/09/2032	165	469,713,320	356,762,584	236,149,306	118,713,355
1/10/2032	166	461,970,618	350,305,810	231,304,712	115,801,309
1/11/2032	167	454,289,804	343,897,291	226,495,713	112,913,429
1/12/2032	168	446,645,620	337,555,668	221,771,842	110,105,268
1/01/2033	169	438,938,672	331,168,446	217,022,140	107,290,768
1/02/2033	170	431,417,162	324,941,590	212,399,987	104,560,925
1/03/2033	171	423,963,344	318,838,175	207,931,658	101,969,564
1/04/2033	172	416,586,896	312,759,413	203,448,637	99,348,508
1/05/2033	173	409,290,537	306,777,179	199,066,056	96,809,919
1/06/2033	174	402,068,915	300,853,191	194,725,522	94,297,927
1/07/2033	175	394,933,507	295,028,972	190,485,836	91,866,684
1/08/2033	176	387,899,607	289,282,928	186,300,885	89,467,827
1/09/2033	177	380,954,236	283,621,435	182,190,303	87,123,206
1/10/2033	178	374,080,991	278,047,147	178,169,934	84,851,415
1/11/2033	179	367,233,391	272,494,503	174,167,779	82,594,115
1/12/2033	180	360,392,764	266,979,678	170,222,922	80,392,478
1/01/2034	181	353,564,237	261,476,854	166,290,401	78,202,597
1/02/2034	182	346,740,901	255,995,761	162,390,566	76,045,131
1/03/2034	183	339,920,294	250,575,680	158,587,172	73,979,890
1/04/2034	184	333,120,851	245,146,909	154,756,768	71,887,254
1/05/2034	185	326,359,353	239,776,837	150,994,186	69,851,953
1/06/2034	186	319,366,130	234,240,938	147,132,932	67,777,389
1/07/2034	187	312,715,923	228,986,826	143,478,674	65,823,108
1/08/2034	188	306,132,882	223,786,180	139,863,442	63,892,792
1/09/2034	189	299,611,560	218,647,556	136,304,336	62,003,177
1/10/2034	190	293,151,370	213,581,951	132,818,741	60,169,959
1/11/2034	191	286,770,053	208,578,335	129,377,305	58,362,660
1/12/2034	192	280,459,335	203,653,492	126,011,602	56,611,360
1/01/2035	193	274,161,905	198,743,004	122,660,467	54,872,442
1/02/2035	194	267,978,117	193,930,827	119,386,084	53,181,429
1/03/2035	195	260,843,180	188,478,201	115,762,821	51,370,100
1/04/2035	196	254,779,276	183,784,347	112,592,791	49,751,767
1/05/2035	197	248,790,817	179,170,014	109,495,724	48,184,923
1/06/2035	198	242,906,553	174,635,685	106,453,248	46,647,626
1/07/2035	199	237,217,049	170,265,328	103,533,742	45,182,330
1/08/2035	200	231,679,182	166,008,418	100,688,506	43,754,551
1/09/2035	201	226,125,289	161,753,994	97,858,576	42,344,679
1/10/2035	202	220,904,211	157,759,832	95,207,263	41,028,545
1/11/2035	203	215,765,396	153,828,573	92,598,671	39,735,383
1/12/2035	204	210,658,003	149,940,772	90,036,219	38,477,424

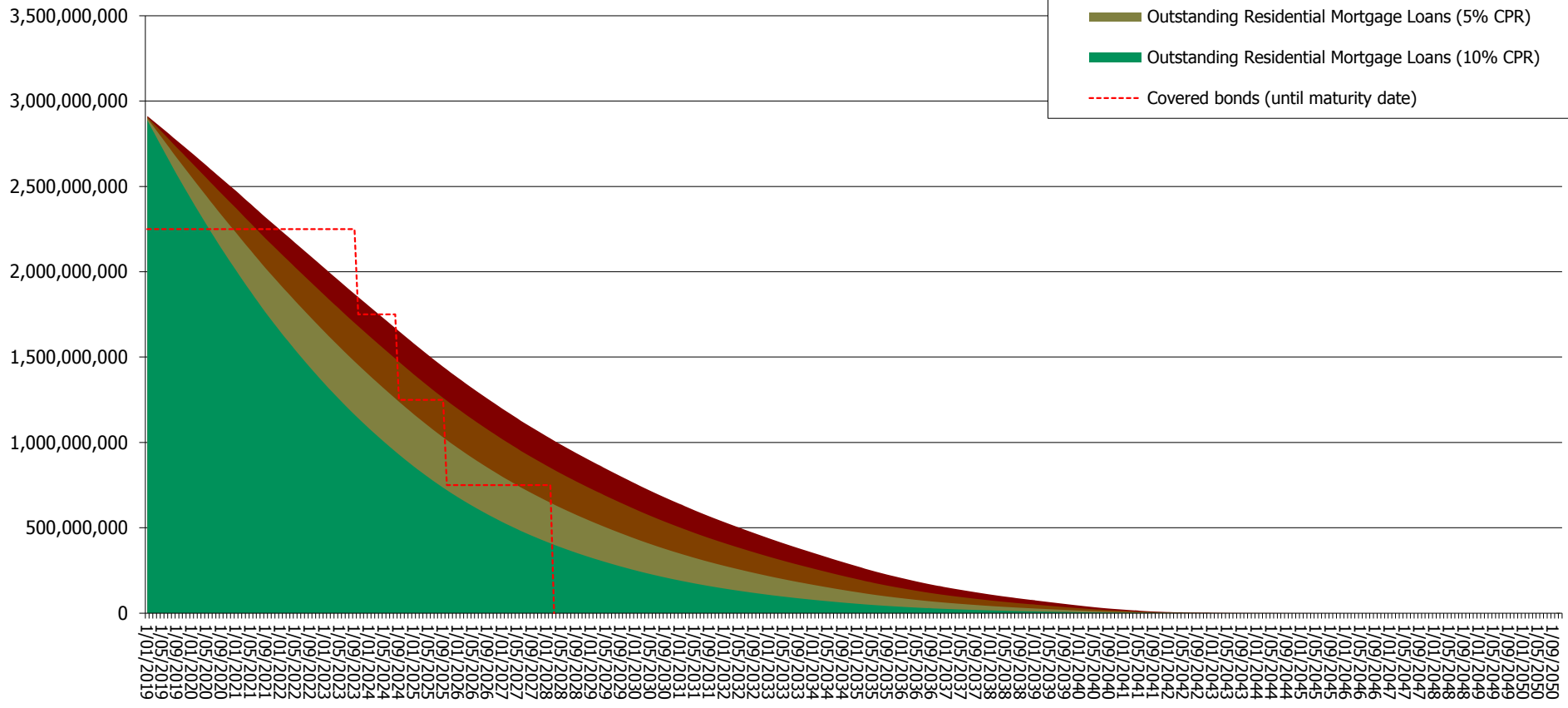
1/01/2036	205	205,582,290	146,079,831	87,494,722	37,232,930
1/02/2036	206	200,532,842	142,250,187	84,984,268	36,011,442
1/03/2036	207	195,514,894	138,470,585	82,529,395	34,832,623
1/04/2036	208	190,553,785	134,728,054	80,094,605	33,661,806
1/05/2036	209	185,671,537	131,060,660	77,722,604	32,531,012
1/06/2036	210	180,897,080	127,473,924	75,403,315	31,426,592
1/07/2036	211	176,266,163	124,006,745	73,171,871	30,371,560
1/08/2036	212	171,788,402	120,651,570	71,011,048	29,349,822
1/09/2036	213	167,432,504	117,392,861	68,917,375	28,363,832
1/10/2036	214	163,194,124	114,233,371	66,897,486	27,419,659
1/11/2036	215	159,066,041	111,154,929	64,929,136	26,500,160
1/12/2036	216	155,048,156	108,169,400	63,029,678	25,619,464
1/01/2037	217	151,174,111	105,287,792	61,194,555	24,768,195
1/02/2037	218	147,391,013	102,478,882	59,410,503	23,944,260
1/03/2037	219	143,696,692	99,757,204	57,699,790	23,165,808
1/04/2037	220	140,062,893	97,069,629	56,002,502	22,389,132
1/05/2037	221	136,461,029	94,418,148	54,338,708	21,634,916
1/06/2037	222	132,878,991	91,783,780	52,688,260	20,888,939
1/07/2037	223	129,337,258	89,190,752	51,073,723	20,165,831
1/08/2037	224	125,827,953	86,623,572	49,477,514	19,452,844
1/09/2037	225	122,359,024	84,092,591	47,909,718	18,756,658
1/10/2037	226	118,932,350	81,603,407	46,377,137	18,082,225
1/11/2037	227	115,556,217	79,152,455	44,869,799	17,420,422
1/12/2037	228	112,222,467	76,742,765	43,396,724	16,779,445
1/01/2038	229	108,974,680	74,395,388	41,962,332	16,156,113
1/02/2038	230	105,802,982	72,107,610	40,568,485	15,553,304
1/03/2038	231	102,728,089	69,904,724	39,238,765	14,985,948
1/04/2038	232	99,756,445	67,767,437	37,942,326	14,429,440
1/05/2038	233	96,862,532	65,693,511	36,690,627	13,896,222
1/06/2038	234	94,050,870	63,678,416	35,474,723	13,378,802
1/07/2038	235	91,313,412	61,723,503	34,301,024	12,883,130
1/08/2038	236	88,117,929	59,462,485	32,960,491	12,327,204
1/09/2038	237	85,463,330	57,573,332	31,832,157	11,854,783
1/10/2038	238	82,825,091	55,704,468	30,723,063	11,394,837
1/11/2038	239	80,191,648	53,841,857	29,620,242	10,939,283
1/12/2038	240	77,557,151	51,987,544	28,529,729	10,493,345
1/01/2039	241	74,936,063	50,145,400	27,448,811	10,053,018
1/02/2039	242	72,320,488	48,313,039	26,378,548	9,620,119
1/03/2039	243	69,708,072	46,496,494	25,328,405	9,201,792
1/04/2039	244	67,105,494	44,684,612	24,279,499	8,783,365
1/05/2039	245	64,507,896	42,884,401	23,243,999	8,374,292
1/06/2039	246	61,920,889	41,094,758	22,217,338	7,970,506
1/07/2039	247	59,352,527	39,325,570	21,208,521	7,577,403
1/08/2039	248	56,801,775	37,571,670	20,211,100	7,190,458
1/09/2039	249	54,263,261	35,831,687	19,226,083	6,811,049
1/10/2039	250	51,749,803	34,115,884	18,260,386	6,442,423
1/11/2039	251	49,252,862	32,414,713	17,305,717	6,079,747
1/12/2039	252	46,784,429	30,739,628	16,371,021	5,727,799
1/01/2040	253	44,385,627	29,114,036	15,465,846	5,388,183
1/02/2040	254	42,007,020	27,507,093	14,575,050	5,056,329
1/03/2040	255	39,652,089	25,923,834	13,703,454	4,735,118
1/04/2040	256	37,345,269	24,374,266	12,851,577	4,421,950
1/05/2040	257	35,075,305	22,855,144	12,020,945	4,119,193
1/06/2040	258	32,883,575	21,390,666	11,222,072	3,829,157
1/07/2040	259	30,808,199	20,007,746	10,470,723	3,558,139
1/08/2040	260	28,851,716	18,705,369	9,764,250	3,304,013
1/09/2040	261	27,008,393	17,480,592	9,101,707	3,066,778
1/10/2040	262	25,308,718	16,353,628	8,493,967	2,850,271
1/11/2040	263	23,706,162	15,292,130	7,922,433	2,647,224
1/12/2040	264	22,149,448	14,264,489	7,371,851	2,453,154
1/01/2041	265	20,609,201	13,250,042	6,830,173	2,263,271
1/02/2041	266	19,078,494	12,245,118	6,296,098	2,077,461
1/03/2041	267	17,559,562	11,252,957	5,772,664	1,897,461
1/04/2041	268	16,061,052	10,275,187	5,257,672	1,720,864
1/05/2041	269	14,595,849	9,322,485	4,758,446	1,551,081
1/06/2041	270	13,186,463	8,408,014	4,280,761	1,389,462
1/07/2041	271	11,947,073	7,605,245	3,862,518	1,248,569
1/08/2041	272	10,819,845	6,875,994	3,483,268	1,121,206
1/09/2041	273	9,800,837	6,217,852	3,141,853	1,007,027
1/10/2041	274	8,850,196	5,605,530	2,825,478	901,910
1/11/2041	275	7,972,297	5,040,922	2,534,425	805,577
1/12/2041	276	7,158,912	4,519,185	2,266,519	717,469

1/01/2042	277	6,469,844	4,077,272	2,039,685	642,930
1/02/2042	278	5,871,732	3,694,068	1,843,284	578,561
1/03/2042	279	5,354,243	3,363,341	1,674,400	523,542
1/04/2042	280	4,893,790	3,068,887	1,523,924	474,474
1/05/2042	281	4,454,164	2,788,613	1,381,340	428,317
1/06/2042	282	4,032,643	2,520,430	1,245,321	384,506
1/07/2042	283	3,649,744	2,277,371	1,122,458	345,150
1/08/2042	284	3,282,100	2,044,495	1,005,116	307,759
1/09/2042	285	2,935,938	1,825,761	895,299	272,973
1/10/2042	286	2,612,621	1,622,034	793,440	240,925
1/11/2042	287	2,318,116	1,436,751	701,019	211,960
1/12/2042	288	2,045,507	1,265,709	616,044	185,503
1/01/2043	289	1,798,532	1,111,000	539,369	161,727
1/02/2043	290	1,570,074	968,230	468,862	139,990
1/03/2043	291	1,372,368	845,013	408,254	121,428
1/04/2043	292	1,214,435	746,500	359,742	106,546
1/05/2043	293	1,085,939	666,419	320,360	94,493
1/06/2043	294	989,305	606,087	290,616	85,357
1/07/2043	295	917,268	561,032	268,351	78,494
1/08/2043	296	861,799	526,211	251,055	73,124
1/09/2043	297	822,784	501,537	238,674	69,223
1/10/2043	298	791,294	481,550	228,599	66,029
1/11/2043	299	759,736	461,561	218,553	62,860
1/12/2043	300	728,109	441,621	208,596	59,750
1/01/2044	301	696,414	421,680	198,671	56,666
1/02/2044	302	664,649	401,764	188,806	53,625
1/03/2044	303	632,816	381,914	179,051	50,652
1/04/2044	304	601,351	362,309	169,428	47,727
1/05/2044	305	569,818	342,747	159,885	44,854
1/06/2044	306	540,083	324,311	150,900	42,154
1/07/2044	307	510,285	305,914	141,990	39,503
1/08/2044	308	480,421	287,523	133,114	36,877
1/09/2044	309	451,564	269,794	124,589	34,369
1/10/2044	310	422,645	252,102	116,132	31,904
1/11/2044	311	394,404	234,857	107,913	29,521
1/12/2044	312	368,155	218,866	100,318	27,331
1/01/2045	313	341,846	202,881	92,755	25,163
1/02/2045	314	315,479	186,915	85,238	23,026
1/03/2045	315	289,054	170,997	77,799	20,936
1/04/2045	316	265,317	156,688	71,108	19,054
1/05/2045	317	243,465	143,547	64,984	17,342
1/06/2045	318	224,569	132,181	59,687	15,861
1/07/2045	319	207,651	122,023	54,964	14,546
1/08/2045	320	194,048	113,836	51,146	13,478
1/09/2045	321	181,824	106,484	47,721	12,522
1/10/2045	322	170,065	99,434	44,452	11,617
1/11/2045	323	158,784	92,681	41,327	10,754
1/12/2045	324	148,171	86,344	38,407	9,954
1/01/2046	325	137,534	80,010	35,499	9,161
1/02/2046	326	127,676	74,149	32,815	8,432
1/03/2046	327	118,259	68,574	30,278	7,751
1/04/2046	328	109,272	63,255	27,859	7,101
1/05/2046	329	100,265	57,946	25,458	6,463
1/06/2046	330	92,189	53,188	23,308	5,892
1/07/2046	331	84,095	48,439	21,174	5,331
1/08/2046	332	75,983	43,693	19,051	4,776
1/09/2046	333	67,854	38,952	16,941	4,229
1/10/2046	334	59,707	34,219	14,846	3,691
1/11/2046	335	52,490	30,032	12,996	3,217
1/12/2046	336	47,134	26,923	11,622	2,865
1/01/2047	337	42,333	24,139	10,394	2,552
1/02/2047	338	37,520	21,359	9,173	2,242
1/03/2047	339	32,696	18,584	7,963	1,939
1/04/2047	340	28,610	16,234	6,939	1,682
1/05/2047	341	25,543	14,470	6,169	1,490
1/06/2047	342	23,560	13,324	5,666	1,363
1/07/2047	343	21,573	12,180	5,167	1,237
1/08/2047	344	19,580	11,036	4,670	1,114
1/09/2047	345	17,581	9,893	4,176	991
1/10/2047	346	16,888	9,487	3,994	945
1/11/2047	347	16,192	9,081	3,814	898
1/12/2047	348	15,492	8,674	3,634	852

1/01/2048	349	15,067	8,421	3,519	822
1/02/2048	350	14,640	8,169	3,405	792
1/03/2048	351	14,211	7,917	3,292	762
1/04/2048	352	13,781	7,665	3,179	733
1/05/2048	353	13,349	7,412	3,067	704
1/06/2048	354	12,916	7,159	2,954	676
1/07/2048	355	12,480	6,907	2,843	648
1/08/2048	356	12,043	6,653	2,732	620
1/09/2048	357	11,605	6,400	2,621	592
1/10/2048	358	11,164	6,147	2,511	565
1/11/2048	359	10,722	5,894	2,402	538
1/12/2048	360	10,278	5,640	2,293	511
1/01/2049	361	9,832	5,387	2,184	485
1/02/2049	362	9,385	5,133	2,076	459
1/03/2049	363	8,935	4,880	1,969	434
1/04/2049	364	8,484	4,625	1,862	408
1/05/2049	365	8,032	4,371	1,755	383
1/06/2049	366	7,577	4,117	1,649	359
1/07/2049	367	7,121	3,863	1,543	334
1/08/2049	368	6,663	3,608	1,438	310
1/09/2049	369	6,203	3,353	1,333	286
1/10/2049	370	5,741	3,099	1,229	263
1/11/2049	371	5,277	2,844	1,125	240
1/12/2049	372	4,812	2,589	1,021	217
1/01/2050	373	4,345	2,333	918	194
1/02/2050	374	3,876	2,078	816	172
1/03/2050	375	3,405	1,823	714	150
1/04/2050	376	2,932	1,567	612	128
1/05/2050	377	2,457	1,311	511	106
1/06/2050	378	2,052	1,093	425	88
1/07/2050	379	1,645	874	339	70
1/08/2050	380	1,236	656	254	52
1/09/2050	381	826	437	169	34
1/10/2050	382	414	219	84	17
1/11/2050	383	0	0	0	0
		269,809,796,048	241,178,921,115	206,717,863,179	165,105,022,573

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)





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

HTT 2019

Reporting in Domestic Currency

[Please insert currency]

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	KGCEPHLVVVRZY01T647	
E.1.1.3	Back-up servicer			
E.1.1.4	BUS facilitator			
E.1.1.5	Cash manager			
E.1.1.6	Back-up cash manager			
E.1.1.7	Account bank			
E.1.1.8	Standby account bank			
E.1.1.9	Account bank guarantor			
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative		
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker		
OE.1.1.1				
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	<i>Example Bank</i>	<i>Example Guarantor</i>	<i>Example Bank(LEI)</i>	<i>FX</i>
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 (months)	30.48				
E.3.1.2	Weighted Average Maturity (months)**	173.54				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0.11%				0.11%
E.3.2.2	30-<60 days	0.05%				0.05%
E.3.2.3	60-<90 days	0.00%				0.00%
E.3.2.4	90-<180 days	0.02%				0.02%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						