



## 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](http://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](http://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](http://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](http://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](http://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: 31/10/2019

Cut-off Date: 31/10/2019



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## A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency

EUR

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4. References to Capital Requirements Regulation (CRR) 129(7)
5. References to Capital Requirements Regulation (CRR) 129(1)
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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	10/31/2019			
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	2,914.2			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	3,368.0			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,390.1			
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	2,914.2		99.56%	
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	13.0		0.44%	
G.3.3.5	Other	0.0		0.00%	
G.3.3.6	Total	2,927.2		100%	
OG.3.3.1	o/w [If relevant, please specify]			0.00%	
OG.3.3.2	o/w [If relevant, please specify]			0.00%	
OG.3.3.3	o/w [If relevant, please specify]			0.00%	
OG.3.3.4	o/w [If relevant, please specify]			0.00%	
OG.3.3.5	o/w [If relevant, please specify]			0.00%	
OG.3.3.6	o/w [If relevant, please specify]			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)	7.3	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	29.4	[Mark as ND1 if not relevant]	1.01%	
G.3.4.3	1 - 2 Y	44.7	[Mark as ND1 if not relevant]	1.54%	
G.3.4.4	2 - 3 Y	175.7	[Mark as ND1 if not relevant]	6.03%	
G.3.4.5	3 - 4 Y	288.6	[Mark as ND1 if not relevant]	9.91%	
G.3.4.6	4 - 5 Y	285.8	[Mark as ND1 if not relevant]	9.81%	
G.3.4.7	5 - 10 Y	1,465.1	[Mark as ND1 if not relevant]	50.27%	
G.3.4.8	10+ Y	624.8	[Mark as ND1 if not relevant]	21.44%	
G.3.4.9	Total	2914.2	0.0	100%	0%
OG.3.4.1	<i>o/w 0-1 day</i>			0.00%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0.00%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0.00%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0.00%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6.1	7.1		
	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	500.0	0.0	22.22%	0.00%
G.3.5.6	4 - 5 Y	500.0	500.0	22.22%	22.22%
G.3.5.7	5 - 10 Y	1,250.0	1,750.0	55.56%	77.78%
G.3.5.8	10+ Y	0.0	0.0	0.00%	0.00%
G.3.5.9	Total	2,250	2,250	100%	100%
OG.3.5.1	<i>o/w 0-1 day</i>			0.00%	0.00%
OG.3.5.2	<i>o/w 0-0.5y</i>			0.00%	0.00%
OG.3.5.3	<i>o/w 0.5-1 y</i>			0.00%	0.00%
OG.3.5.4	<i>o/w 1-1.5y</i>			0.00%	0.00%
OG.3.5.5	<i>o/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	2,914.2	2914.16	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	2914.156396	2914.156396	100%	100%
OG.3.6.1	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
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>				
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>				
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>				
OG.3.9.4	<i>o/w EU central banks</i>				
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>				
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>				
OG.3.9.7	<i>o/w CQS1 credit institutions</i>				
OG.3.9.8	<i>o/w CQS2 credit institutions</i>				
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		
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%	
<b>11. Liquid Assets</b>			<b>Nominal (mn)</b>	<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets		13	0.45%	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>			
<b>12. Bond List</b>					
G.3.12.1	Bond list		<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>		
<b>13. Derivatives &amp; Swaps</b>					
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)**

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.

	Row	Row	
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<a href="#">38</a>	
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>	
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">#REF!</a>
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>	
G.4.1.5	(ii) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">287 for Commercial Mortgage Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	<a href="#">#REF!</a>
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>	
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>	
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">88</a>	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">179 for Mortgage Assets</a>	<a href="#">#REF!</a>
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	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency

EUR

**CONTENT OF TAB B1**

- [7. Mortgage Assets](#)
- [7.A Residential Cover Pool](#)
- [7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	2914.16	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	2914.16	100%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>		0.00%
OM.7.1.2	<i>a/w Forest &amp; Agriculture</i>		0.00%
OM.7.1.3	<i>a/w [If relevant, please specify]</i>		0.00%
OM.7.1.4	<i>a/w [If relevant, please specify]</i>		0.00%
OM.7.1.5	<i>a/w [If relevant, please specify]</i>		0.00%
OM.7.1.6	<i>a/w [If relevant, please specify]</i>		0.00%
OM.7.1.7	<i>a/w [If relevant, please specify]</i>		0.00%
OM.7.1.8	<i>a/w [If relevant, please specify]</i>		0.00%
OM.7.1.9	<i>a/w [If relevant, please specify]</i>		0.00%
OM.7.1.10	<i>a/w [If relevant, please specify]</i>		0.00%
OM.7.1.11	<i>a/w [If relevant, please specify]</i>		0.00%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	39434	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			
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	1.10%	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			
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	European Union	0.0%	0.0%
M.7.4.2	Austria	0	0.0%
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	0.0%
M.7.4.5	Croatia	0	0.0%
M.7.4.6	Cyprus	0	0.0%
M.7.4.7	Czech Republic	0	0.0%
M.7.4.8	Denmark	0	0.0%
M.7.4.9	Estonia	0	0.0%
M.7.4.10	Finland	0	0.0%
M.7.4.11	France	0	0.0%
M.7.4.12	Germany	0	0.0%
M.7.4.13	Greece	0	0.0%
M.7.4.14	Netherlands	0	0.0%
M.7.4.15	Hungary	0	0.0%
M.7.4.16	Ireland	0	0.0%
M.7.4.17	Italy	0	0.0%
M.7.4.18	Latvia	0	0.0%
M.7.4.19	Lithuania	0	0.0%
M.7.4.20	Luxembourg	0	0.0%
M.7.4.21	Malta	0	0.0%
M.7.4.22	Poland	0	0.0%
M.7.4.23	Portugal	0	0.0%
M.7.4.24	Romania	0	0.0%
M.7.4.25	Slovakia	0	0.0%
M.7.4.26	Slovenia	0	0.0%
M.7.4.27	Spain	0	0.0%
M.7.4.28	Sweden	0	0.0%
M.7.4.29	United Kingdom	0	0.0%
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.31	Iceland	0	0.0%
M.7.4.32	Liechtenstein	0	0.0%
M.7.4.33	Norway	0	0.0%
M.7.4.34	Other	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>a/w [if relevant, please specify]</i>			
OM.7.4.2	<i>a/w [if relevant, please specify]</i>			
OM.7.4.3	<i>a/w [if relevant, please specify]</i>			
OM.7.4.4	<i>a/w [if relevant, please specify]</i>			
OM.7.4.5	<i>a/w [if relevant, please specify]</i>			
OM.7.4.6	<i>a/w [if relevant, please specify]</i>			
OM.7.4.7	<i>a/w [if relevant, please specify]</i>			
OM.7.4.8	<i>a/w [if relevant, please specify]</i>			
OM.7.4.9	<i>a/w [if relevant, please specify]</i>			
OM.7.4.10	<i>a/w [if relevant, please specify]</i>			

<b>5. Breakdown by regions of main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Antwerpen	16.6%	0.0%	16.6%
M.7.5.2	Vlaams-Brabant	14.2%	0.0%	14.2%
M.7.5.3	Oost-Vlaanderen	14.7%	0.0%	14.7%
M.7.5.4	Brussels	10.9%	0.0%	10.9%
M.7.5.5	West-Vlaanderen	10.8%	0.0%	10.8%
M.7.5.6	Limburg	6.5%	0.0%	6.5%
M.7.5.7	Liège	8.1%	0.0%	8.1%
M.7.5.8	Hainaut	6.4%	0.0%	6.4%
M.7.5.9	Brabant Wallon	5.8%	0.0%	5.8%
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	0.1%	0.0%	0.1%
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			

<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	95.5%	0.0%	95.5%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	4.5%	0.0%	4.5%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				



<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / interest only	2.9%	0.0%	2.9%
M.7.7.2	Amortising	97.1%	0.0%	97.1%
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				
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	6.5%	0.0%	6.5%
M.7.8.2	≥ 12 - ≤ 24 months	14.8%	0.0%	14.8%
M.7.8.3	≥ 24 - ≤ 36 months	22.1%	0.0%	22.1%
M.7.8.4	≥ 36 - ≤ 60 months	29.1%	0.0%	29.1%
M.7.8.5	≥ 60 months	27.5%	0.0%	27.5%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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				



<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	73.90			
	By buckets (mn):				
M.7A.10.2	<=100K	1374.74	29828	47.17%	75.64%
M.7A.10.3	>100K and <=200K	1080.35	8063	37.07%	20.45%
M.7A.10.4	>200K and <=300K	269.15	1129	9.24%	2.86%
M.7A.10.5	>300K and <=400K	77.65	230	2.66%	0.58%
M.7A.10.6	>400K	112.26	184	3.85%	0.47%
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	2914.2	39434	100%	100%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.11.1	Weighted Average LTV (%)	0.59			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	742.31	15461	25.47%	39.21%
M.7A.11.3	>40 - <=50 %	352.53	4948	12.10%	12.55%
M.7A.11.4	>50 - <=60 %	369.83	4632	12.69%	11.75%
M.7A.11.5	>60 - <=70 %	388.38	4360	13.33%	11.06%
M.7A.11.6	>70 - <=80 %	381.07	3764	13.08%	9.55%
M.7A.11.7	>80 - <=90 %	425.91	4012	14.62%	10.17%
M.7A.11.8	>90 - <=100 %	205.38	1700	7.05%	4.31%
M.7A.11.9	>100%	48.73	557	1.67%	1.41%
M.7A.11.10	Total	2914.16	39434	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					
<b>12. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)	52%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1023.55	20048	35.12%	50.84%
M.7A.12.3	>40 - <=50 %	360.91	4555	12.38%	11.55%
M.7A.12.4	>50 - <=60 %	377.33	4244	12.95%	10.76%
M.7A.12.5	>60 - <=70 %	384.42	3885	13.19%	9.85%
M.7A.12.6	>70 - <=80 %	379.40	3478	13.02%	8.82%
M.7A.12.7	>80 - <=90 %	277.50	2310	9.52%	5.86%
M.7A.12.8	>90 - <=100 %	92.36	680	3.17%	1.72%
M.7A.12.9	>100%	18.69	234	0.64%	0.59%
M.7A.12.10	Total	2914.16	39434	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	<i>o/w Subsidised housing</i>	
OM.7A.13.2	<i>o/w Private rental</i>	
OM.7A.13.3	<i>o/w Multi-family housing</i>	
OM.7A.13.4	<i>o/w Buildings under construction</i>	
OM.7A.13.5	<i>o/w Buildings land</i>	
OM.7A.13.6	<i>o/w [ff relevant, please specify]</i>	
OM.7A.13.7	<i>o/w [ff relevant, please specify]</i>	
OM.7A.13.8	<i>o/w [ff relevant, please specify]</i>	
OM.7A.13.9	<i>o/w [ff relevant, please specify]</i>	
OM.7A.13.10	<i>o/w [ff relevant, please specify]</i>	
OM.7A.13.11	<i>o/w [ff relevant, please specify]</i>	

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)				
M.7B.15.2	By buckets (mn):				
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	Total	0	0	0%	0%

16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)				
M.7B.16.2	By LTV buckets (mn):				
M.7B.16.3	>0 - <=40 %				
M.7B.16.4	>40 - <=50 %				
M.7B.16.5	>50 - <=60 %				
M.7B.16.6	>60 - <=70 %				
M.7B.16.7	>70 - <=80 %				
M.7B.16.8	>80 - <=90 %				
M.7B.16.9	>90 - <=100 %				
M.7B.16.10	>100%				
M.7B.16.11	Total	0	0	0%	0%
OM.7B.16.1	<i>o/w &gt;100 - &lt;=110 %</i>				
OM.7B.16.2	<i>o/w &gt;110 - &lt;=120 %</i>				
OM.7B.16.3	<i>o/w &gt;120 - &lt;=130 %</i>				
OM.7B.16.4	<i>o/w &gt;130 - &lt;=140 %</i>				
OM.7B.16.5	<i>o/w &gt;140 - &lt;=150 %</i>				
OM.7B.16.6	<i>o/w &gt;150 %</i>				
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	a/w >100 - <=110 %				
OM.7B.17.2	a/w >110 - <=120 %				
OM.7B.17.3	a/w >120 - <=130 %				
OM.7B.17.4	a/w >130 - <=140 %				
OM.7B.17.5	a/w >140 - <=150 %				
OM.7B.17.6	a/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	a/w Social & Cultural purposes	
OM.7B.18.2	a/w [If relevant, please specify]	
OM.7B.18.3	a/w [If relevant, please specify]	
OM.7B.18.4	a/w [If relevant, please specify]	
OM.7B.18.5	a/w [If relevant, please specify]	
OM.7B.18.6	a/w [If relevant, please specify]	
OM.7B.18.7	a/w [If relevant, please specify]	
OM.7B.18.8	a/w [If relevant, please specify]	
OM.7B.18.9	a/w [If relevant, please specify]	
OM.7B.18.10	a/w [If relevant, please specify]	
OM.7B.18.11	a/w [If relevant, please specify]	
OM.7B.18.12	a/w [If relevant, please specify]	
OM.7B.18.13	a/w [If relevant, please specify]	
OM.7B.18.14	a/w [If relevant, please specify]	
OM.7B.18.15	a/w [If relevant, please specify]	
OM.7B.18.16	a/w [If relevant, please specify]	
OM.7B.18.17	a/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	<b>OC Calculation: Actual</b>	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	<b>OC Calculation: Legal minimum</b>	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	<b>OC Calculation: Committed</b>	BNP Paribas Fortis commits to the legally required OC
HG.1.4	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>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.]</b>	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	<b>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.]</b>	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	<b>LTVs: Definition</b>	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	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	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	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	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	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	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	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
OHG.1.1	<b>NPV assumptions (when stated)</b>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.2.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.2.3	<b>Not available at the present time</b>	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	<b>Other definitions deemed relevant</b>	
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		



## 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	KGCEPHLVVQVRZYO1T647	
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)	37.72				
E.3.1.2	Weighted Average Maturity (months)**	166.32				
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	0.06%				0.06%
E.3.2.2	30-<60 days	0.12%				0.12%
E.3.2.3	60-<90 days	0.01%				0.01%
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						

# Residential Mortgage Pandbrieven Programme

## EUR 10 Billion Mortgage Pandbrieven Programme

### Reporting Date

Reporting Date 31/10/2019

### Contact Details:

#### Head of ALM Treasury

GOOSSE Philippe + 32 2 565 22 62 [philippe.goosse@bnpparibasfortis.com](mailto:philippe.goosse@bnpparibasfortis.com)

#### Asset Based Funding

VERRET Nancy + 32 2 565 55 63 [nancy.verret@bnpparibasfortis.com](mailto:nancy.verret@bnpparibasfortis.com)

#### Asset Based Solutions (cover pool and management)

MEESTER Oscar + 32 2 565 32 91 [oscar.meester@bnpparibasfortis.com](mailto:oscar.meester@bnpparibasfortis.com)

#### Website

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

#### Remark

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

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

## Residential Mortgage Pandbrieven Programme

### Covered Bond Emission

#### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
<a href="#">BD@135194</a>	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2021	3.98	24/10/2024
<a href="#">BD@138090</a>	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2021	4.90	23/09/2025
<a href="#">BD@150169</a>	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2021	8.40	22/03/2029
<a href="#">BD@153515</a>	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2021	5.93	04/10/2026
		<b>2,250,000,000</b>									

#### Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	0.54 %
Weighted Average Remaining Average Life*	6.09

\* 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	2,914,156,396 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	141,463,821 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	36.38 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,391,139,981 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 106.27 % Limit  
:

> > Cover Test Royal Decree Art 5 Paraf 1 Passed 85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 13,468,174 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 141,463,821 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,391,139,981

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued  $[V+VI+VII]/I$  113.16 % Limit  
:

> > Cover Test Royal Decree Art 5 Paraf 2 Passed 105

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	416,202,471 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	415,030,471
<i>Total Interest Proceeds Public Finance Exposures</i>	1,172,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,069,088,325 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,914,156,396
<i>Total Principal Proceeds Public Finance Exposures</i>	13,468,107
<i>Total Principal Proceeds Financial Institution Exposures</i>	141,463,821
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	90,312,500 (X)
Costs, Fees and expenses Covered Bonds	42,855,158 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,102,123,138
>>> Cover Test Royal Decree Art 5 paraf 3	Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	293,157,380 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,082,455 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	283,074,925
>>> Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	13,468,107 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	13,468,107 (XVI)

# Residential Mortgage Pandbrieven Programme

## Cover Pool Summary

Portfolio Cut-off Date 31/10/2019

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,914,156,396.22
Principal Redemptions between Cut-off Date and Maturity Date	2,914,156,396.22
Interest Payments between Cut-off Date and Maturity Date	415,030,471.23
Number of borrowers	23,127.00
Number of loans	39,434.00
Average Outstanding Balance per borrower	126,007
Average Outstanding Balance per loan	73,900
Weighted average Current Loan to Current Value	51.74 %
Weighted average seasoning (in Years)	3.14
Weighted average remaining maturity (in years, at 0% CPR)	13.86
Weighted average initial maturity (in years, at 0% CPR)	17.00
Percentage of Fixed Rate Loans	95.53 %
Percentage of Variable Rate Loans	4.47 %
Weighted average interest rate	1.85 %
Weighted average interest rate Fixed Rate Loans	1.86 %
Weighted average interest rate Variable Rate Loans	1.57 %
Weighted Remaining average life (in years, at 0% CPR)	7.26
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.96

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 141,463,821

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

	Position	Position	Position
ISIN	BE0000308172	BE0000337460	BE0000345547
Issuer Name(Liquid_Bonds_C	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series(Liquid_Bonds_CB_UA	BGB 4 28MAR2022 48	BGB 1 22JUN2026 77	BGB 0,8 22JUN2028 85
TASOIRCF)			
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(Liquid	AA	AA	AA
Fitch Rating(Liquid_Bonds_CB	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds_	Aa3	Aa3	Aa3

### 4. Derivatives

None

# Residential Mortgage Pandbrieven Programme

## Stratification Tables

Portfolio Cut-off Date 31/10/2019

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	483,359,634.25	16.59 %	6,469	16.40 %
Oost-Vlaanderen	429,067,631.75	14.72 %	6,218	15.77 %
Vlaams-Brabant	414,951,634.34	14.24 %	5,259	13.34 %
Brussels	317,085,826.01	10.88 %	3,161	8.02 %
West-Vlaanderen	315,034,300.84	10.81 %	4,859	12.32 %
Liège	235,854,771.59	8.09 %	3,340	8.47 %
Limburg	190,068,298.89	6.52 %	3,024	7.67 %
Hainaut	186,074,739.52	6.39 %	2,712	6.88 %
Brabant Wallon	167,774,480.46	5.76 %	1,892	4.80 %
Namur	104,759,132.48	3.59 %	1,503	3.81 %
Luxembourg	68,165,519.27	2.34 %	980	2.49 %
Other	1,960,426.82	0.07 %	17	0.04 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	189,097,091.74	6.49 %	2,141	5.43 %
>1 and <=2	432,529,412.99	14.84 %	4,752	12.05 %
>2 and <=3	643,728,496.04	22.09 %	7,708	19.55 %
>3 and <=4	848,443,168.04	29.11 %	12,271	31.12 %
>4 and <=5	708,091,338.46	24.30 %	10,303	26.13 %
>5 and <=6	32,624,342.86	1.12 %	618	1.57 %
>6 and <=7	9,170,489.22	0.31 %	199	0.50 %
>7 and <=8	3,155,673.16	0.11 %	187	0.47 %
>8 and <=9	7,411,035.72	0.25 %	394	1.00 %
>9 and <=10	17,983,466.36	0.62 %	374	0.95 %
>10 and <=11	6,644,111.89	0.23 %	148	0.38 %
>11 and <=12	4,621,277.71	0.16 %	26	0.07 %
>12 and <=13	2,562,658.48	0.09 %	25	0.06 %
>13 and <=14	2,871,200.69	0.10 %	65	0.16 %
>14 and <=15	3,327,741.00	0.11 %	138	0.35 %
>15 and <=16	1,123,460.95	0.04 %	46	0.12 %
>16 and <=17	638,648.17	0.02 %	29	0.07 %
>17 and <=18	53,570.67	0.00 %	5	0.01 %
>19 and <=20	63,987.69	0.00 %	3	0.01 %
>20 and <=21	15,224.38	0.00 %	2	0.01 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	391	0.99 %
<=1	7,247,224.26	0.25 %	283	0.72 %
>1 and <=2	19,156,299.25	0.66 %	503	1.28 %
>2 and <=3	17,639,872.88	0.61 %	566	1.44 %
>3 and <=4	31,282,219.17	1.07 %	798	2.02 %
>4 and <=5	39,861,049.60	1.37 %	1,025	2.60 %
>5 and <=6	143,397,441.12	4.92 %	3,538	8.97 %
>6 and <=7	165,405,721.77	5.68 %	3,780	9.59 %
>7 and <=8	133,474,972.33	4.58 %	2,510	6.37 %
>8 and <=9	155,396,104.63	5.33 %	2,555	6.48 %
>9 and <=10	141,726,728.76	4.86 %	2,148	5.45 %
>10 and <=11	158,293,568.99	5.43 %	2,168	5.50 %
>11 and <=12	160,445,004.27	5.51 %	2,075	5.26 %
>12 and <=13	125,095,696.18	4.29 %	1,491	3.78 %
>13 and <=14	143,188,167.47	4.91 %	1,676	4.25 %
>14 and <=15	128,861,680.39	4.42 %	1,433	3.63 %
>15 and <=16	206,276,493.64	7.08 %	2,145	5.44 %
>16 and <=17	191,125,287.92	6.56 %	1,881	4.77 %
>17 and <=18	160,317,200.61	5.50 %	1,501	3.81 %
>18 and <=19	161,909,754.11	5.56 %	1,415	3.59 %
>19 and <=20	69,578,582.76	2.39 %	746	1.89 %
>20 and <=21	164,373,234.09	5.64 %	1,545	3.92 %
>21 and <=22	154,631,258.28	5.31 %	1,326	3.36 %
>22 and <=23	131,344,858.25	4.51 %	1,064	2.70 %
>23 and <=24	70,944,595.93	2.43 %	589	1.49 %
>24 and <=25	27,070,147.26	0.93 %	222	0.56 %
>25 and <=26	3,120,914.32	0.11 %	26	0.07 %
>26 and <=27	811,190.22	0.03 %	11	0.03 %
>27 and <=28	1,902,036.51	0.07 %	18	0.05 %
>28 and <=29	48,461.47	0.00 %	1	0.00 %
>30 and <=31	13,542.87	0.00 %	1	0.00 %
>31 and <=32	217,086.91	0.01 %	3	0.01 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	4	0.01 %
>1 and <=2	2,605,881.45	0.09 %	52	0.13 %
>2 and <=3	5,175,575.78	0.18 %	98	0.25 %
>3 and <=4	1,536,486.99	0.05 %	184	0.47 %
>4 and <=5	33,243,317.25	1.14 %	553	1.40 %
>5 and <=6	9,591,784.13	0.33 %	342	0.87 %
>6 and <=7	16,343,390.60	0.56 %	534	1.35 %
>7 and <=8	24,509,958.35	0.84 %	727	1.84 %
>8 and <=9	38,182,099.66	1.31 %	881	2.23 %
>9 and <=10	409,250,363.56	14.04 %	8,635	21.90 %
>10 and <=11	67,540,317.34	2.32 %	1,933	4.90 %
>11 and <=12	71,005,741.53	2.44 %	1,104	2.80 %
>12 and <=13	231,883,316.77	7.96 %	3,489	8.85 %
>13 and <=14	18,569,007.95	0.64 %	267	0.68 %
>14 and <=15	427,516,245.47	14.67 %	5,401	13.70 %
>15 and <=16	14,640,139.90	0.50 %	167	0.42 %
>16 and <=17	40,773,137.69	1.40 %	491	1.25 %
>17 and <=18	214,434,396.67	7.36 %	2,324	5.89 %
>18 and <=19	17,237,832.38	0.59 %	256	0.65 %
>19 and <=20	636,516,776.98	21.84 %	6,206	15.74 %
>20 and <=21	11,087,381.51	0.38 %	146	0.37 %
>21 and <=22	12,298,172.79	0.42 %	138	0.35 %
>22 and <=23	23,135,535.70	0.79 %	269	0.68 %
>23 and <=24	20,115,409.08	0.69 %	230	0.58 %
>24 and <=25	541,176,846.36	18.57 %	4,719	11.97 %
>25 and <=26	10,903,349.01	0.37 %	107	0.27 %
>26 and <=27	464,637.53	0.02 %	4	0.01 %
>27 and <=28	815,716.58	0.03 %	7	0.02 %
>28 and <=29	1,247,423.27	0.04 %	10	0.03 %
>29 and <=30	10,878,592.65	0.37 %	134	0.34 %
>30 and <=31	1,198,470.04	0.04 %	17	0.04 %
>39 and <=40	279,091.25	0.01 %	5	0.01 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	15,224.38	0.00 %	2	0.01 %
2000	63,987.69	0.00 %	3	0.01 %
2001	7,635.35	0.00 %	1	0.00 %
2002	310,918.76	0.01 %	8	0.02 %
2003	605,071.52	0.02 %	34	0.09 %
2004	1,021,548.53	0.04 %	44	0.11 %
2005	3,641,449.60	0.12 %	149	0.38 %
2006	2,629,276.90	0.09 %	54	0.14 %
2007	5,086,983.44	0.17 %	23	0.06 %
2008	2,100,435.10	0.07 %	28	0.07 %
2009	9,863,708.97	0.34 %	197	0.50 %
2010	16,400,767.41	0.56 %	397	1.01 %
2011	6,393,908.32	0.22 %	418	1.06 %
2012	3,089,920.12	0.11 %	105	0.27 %
2013	10,116,342.26	0.35 %	212	0.54 %
2014	74,015,388.90	2.54 %	1,390	3.52 %
2015	720,090,837.42	24.71 %	10,315	26.16 %
2016	987,434,208.42	33.88 %	13,815	35.03 %
2017	530,424,837.90	18.20 %	6,258	15.87 %
2018	379,891,445.03	13.04 %	4,101	10.40 %
2019	160,952,500.20	5.52 %	1,880	4.77 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	616,671,319.33	21.16 %	11,816	51.09 %
>100 and <=200	1,038,586,446.39	35.64 %	7,225	31.24 %
>200 and <=300	680,543,665.19	23.35 %	2,846	12.31 %
>300 and <=400	258,927,705.56	8.89 %	760	3.29 %
>400	319,427,259.75	10.96 %	480	2.08 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>23,127</b>	<b>100.00 %</b>

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,970,079.12	0.10 %	52	0.13 %
0.5 - 1%	38,603,306.49	1.32 %	476	1.21 %
1 - 1.5%	392,432,540.42	13.47 %	5,677	14.40 %
1.5 - 2%	1,968,336,020.31	67.54 %	25,924	65.74 %
2 - 2.5%	314,455,853.60	10.79 %	4,089	10.37 %
2.5 - 3%	153,468,278.98	5.27 %	2,178	5.52 %
3 - 3.5%	28,301,854.89	0.97 %	528	1.34 %
3.5 - 4%	10,608,408.98	0.36 %	313	0.79 %
4 - 4.5%	3,508,687.70	0.12 %	120	0.30 %
4.5 - 5%	1,159,316.43	0.04 %	54	0.14 %
5 - 5.5%	273,406.92	0.01 %	17	0.04 %
5.5 - 6%	38,642.38	0.00 %	6	0.02 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,783,905,076.94	95.53 %	37,703	95.61 %
Variable	2,235,319.06	0.08 %	40	0.10 %
Variable With Cap	128,016,000.22	4.39 %	1,691	4.29 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2019	13,787,421.34	0.47 %	189	0.48 %
2020	44,106,585.07	1.51 %	752	1.91 %
2021	5,480,911.16	0.19 %	66	0.17 %
2022	11,665,530.31	0.40 %	79	0.20 %
2023	10,545,029.07	0.36 %	111	0.28 %
2024	14,269,528.24	0.49 %	163	0.41 %
2025	3,843,157.98	0.13 %	41	0.10 %
2026	7,401,510.33	0.25 %	64	0.16 %
2027	4,421,325.68	0.15 %	43	0.11 %
2028	2,405,631.72	0.08 %	26	0.07 %
2029	376,793.21	0.01 %	5	0.01 %
2033	2,089,213.44	0.07 %	28	0.07 %
2034	3,863,587.97	0.13 %	57	0.14 %
Fixed To Maturity	2,789,900,170.70	95.74 %	37,810	95.88 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	2,914,156,396.22	100.00 %	39,434	100.00 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	2,771,431,099.25	95.10 %	37,851	95.99 %
Interest only	85,635,242.78	2.94 %	519	1.32 %
Linear	57,090,054.19	1.96 %	1,064	2.70 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

**12. Current Loan to Current Value (LTV)**

	In EUR	In %	In number of loans	In %
0	0.00	0.00 %	148	0.38 %
1-10%	37,206,094.38	1.28 %	1,637	4.15 %
11-20%	144,811,860.06	4.97 %	3,856	9.78 %
21-30%	251,967,590.51	8.65 %	4,855	12.31 %
31-40%	308,322,020.83	10.58 %	4,965	12.59 %
41-50%	352,534,271.35	12.10 %	4,948	12.55 %
51-60%	369,833,185.21	12.69 %	4,632	11.75 %
61-70%	388,384,008.75	13.33 %	4,360	11.06 %
71-80%	381,069,869.60	13.08 %	3,764	9.55 %
81-90%	425,914,730.24	14.62 %	4,012	10.17 %
91-100%	205,382,512.34	7.05 %	1,700	4.31 %
101-110%	22,701,763.69	0.78 %	245	0.62 %
111-120%	4,902,788.24	0.17 %	70	0.18 %
>120%	21,125,701.02	0.72 %	242	0.61 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

**13. Loan to Mortgage Inscription Ratio (LTM)**

	In EUR	In %	In number of loans	In %
1-20%	8,431,127.88	0.29 %	937	2.38 %
21-40%	54,097,392.50	1.86 %	1,900	4.82 %
41-60%	153,846,654.12	5.28 %	3,508	8.90 %
61-80%	373,060,810.13	12.80 %	6,791	17.22 %
81-100%	718,815,259.14	24.67 %	8,119	20.59 %
101-120%	73,746,874.13	2.53 %	1,365	3.46 %
121-140%	105,251,514.10	3.61 %	1,620	4.11 %
141-160%	136,319,979.52	4.68 %	2,025	5.14 %
161-180%	185,016,215.90	6.35 %	2,335	5.92 %
181-200%	156,169,403.53	5.36 %	1,850	4.69 %
201-300%	437,260,100.23	15.00 %	4,794	12.16 %
301-400%	196,518,780.04	6.74 %	1,844	4.68 %
401-500%	81,467,957.26	2.80 %	725	1.84 %
>500%	234,154,327.74	8.04 %	1,621	4.11 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	29,360,517.25	1.01 %	1,245	3.16 %
>1 and <=2	44,749,411.12	1.54 %	1,286	3.26 %
>2 and <=3	175,711,195.22	6.03 %	4,373	11.09 %
>3 and <=4	288,648,895.23	9.91 %	6,144	15.58 %
>4 and <=5	285,840,202.29	9.81 %	4,620	11.72 %
>5 and <=6	286,348,932.87	9.83 %	3,866	9.80 %
>6 and <=7	256,480,581.03	8.80 %	3,117	7.90 %
>7 and <=8	253,727,517.60	8.71 %	2,846	7.22 %
>8 and <=9	409,325,599.27	14.05 %	4,031	10.22 %
>9 and <=10	259,192,199.53	8.89 %	2,327	5.90 %
>10 and <=11	137,043,993.83	4.70 %	1,452	3.68 %
>11 and <=12	346,142,980.20	11.88 %	2,941	7.46 %
>12 and <=13	116,896,249.38	4.01 %	985	2.50 %
>13 and <=14	19,945,564.02	0.68 %	152	0.39 %
>14 and <=15	3,506,584.07	0.12 %	33	0.08 %
>15 and <=16	956,882.06	0.03 %	11	0.03 %
>16 and <=17	48,461.47	0.00 %	1	0.00 %
>18 and <=19	230,629.78	0.01 %	4	0.01 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

**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	2,789,900,170.70	95.74 %	37,810	95.88 %
>=0 and <=1	63,909,634.93	2.19 %	1,003	2.54 %
>1 and <=2	19,889,981.47	0.68 %	162	0.41 %
>2 and <=3	19,534,855.61	0.67 %	234	0.59 %
>3 and <=4	11,306,479.06	0.39 %	100	0.25 %
>4 and <=5	3,662,473.04	0.13 %	40	0.10 %
>7 and <=8	5,952,801.41	0.20 %	85	0.22 %
	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

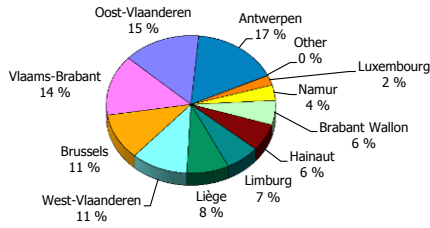


# Residential Mortgage Pandbrieven Programme

## Stratification Tables

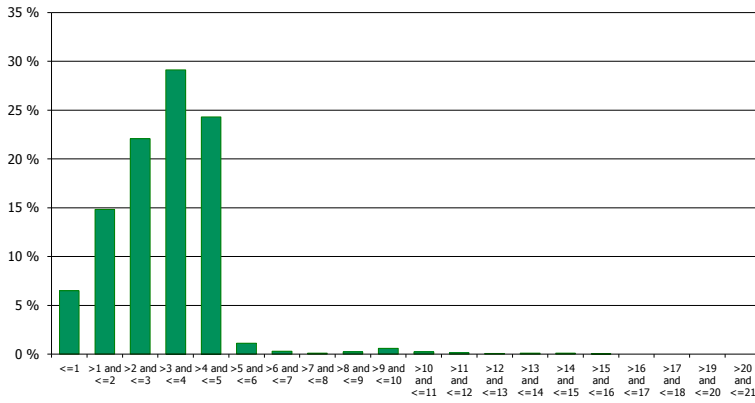
Portfolio Cut-off Date 31/10/2019

### 1. Geographic distribution



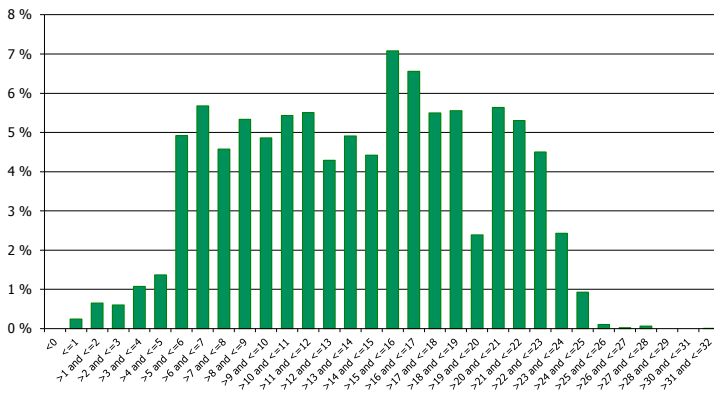
### 2. Seasoning

Distribution per Seasoning



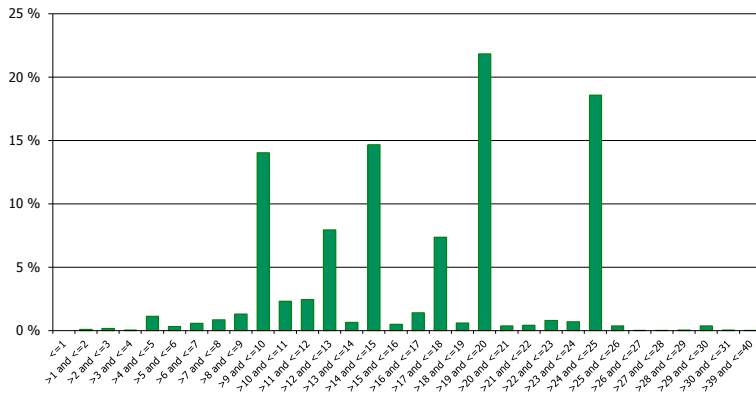
### 3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



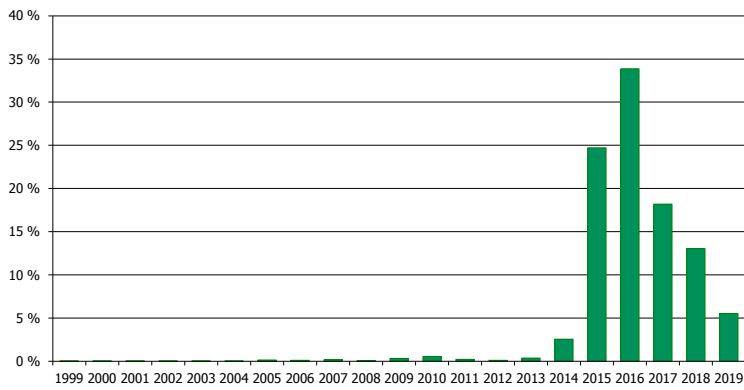
**4. Original term to maturity**

**Distribution of Initial Term (in years)**



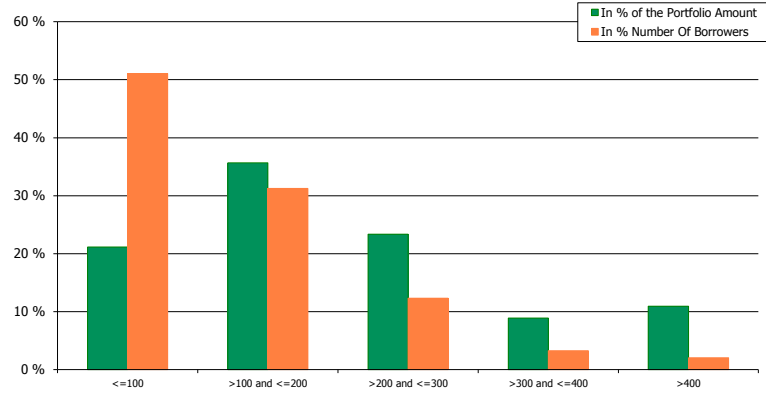
**5. Origination Year**

**Distribution Origination Year**



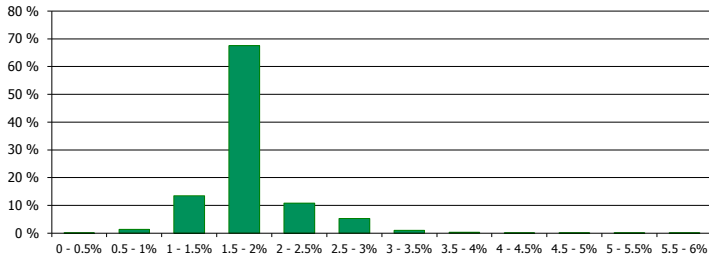
**6. Outstanding Loan Balance by Borrower**

**Outstanding Loan Balance by Borrower**



7. Interest Rate

Distribution per Interest Rate



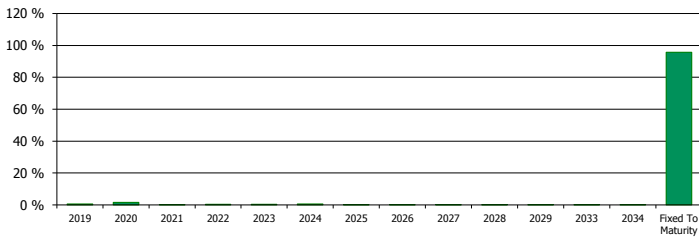
8. Interest Rate Type

Distribution per Interest Type



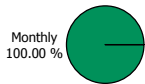
9. Next Reset Date

Next Reset Date



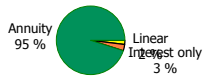
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



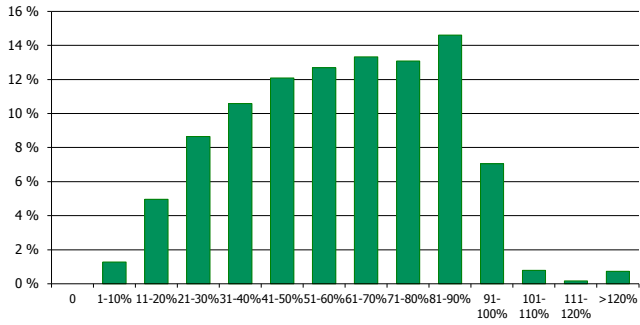
11. Repayment Type

Distribution per Repayment Type



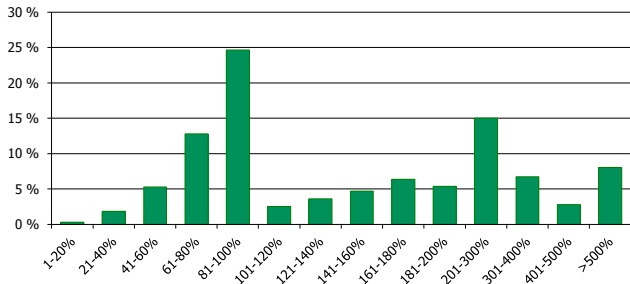
**12. Current Loan to Current Value (LTV)**

**Current LTV Distribution**



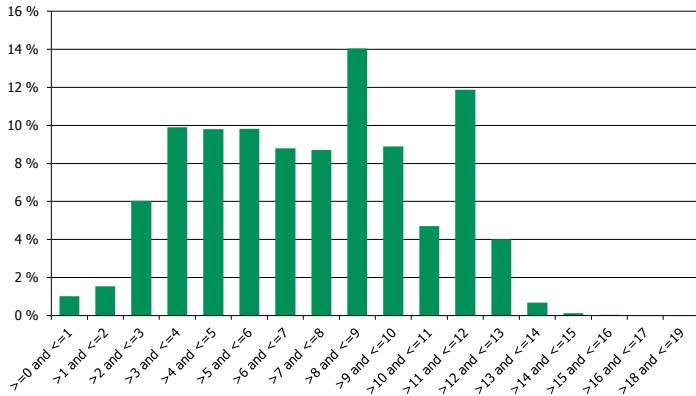
**13. Loan to Mortgage Inscription Ratio (LTM)**

**Loan To Mortgage Inscription Distribution**



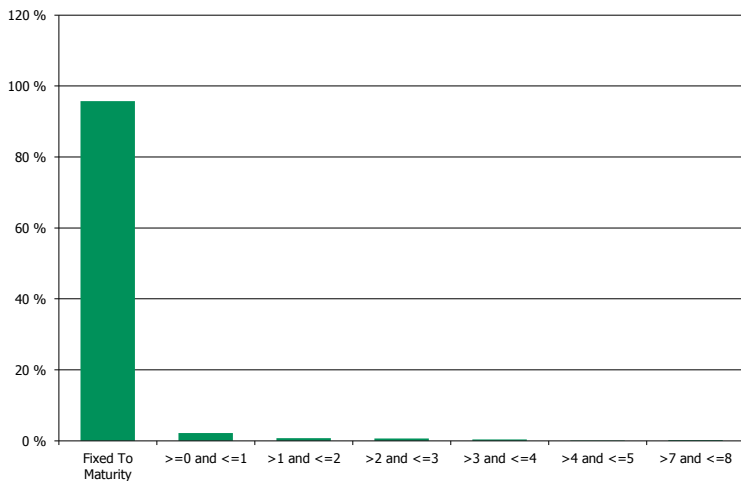
**14. Distribution of Average Life to Final Maturity (at 0% CPR)**

**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

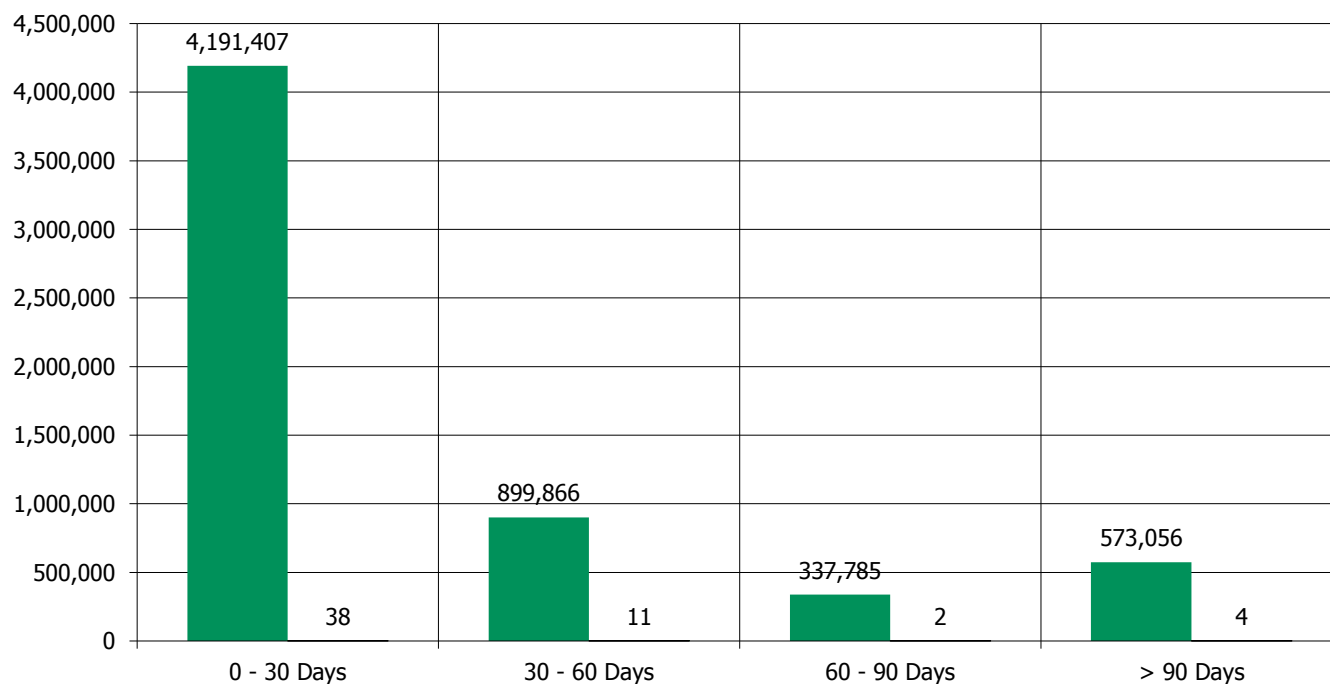
## Cover Pool Performance

Portfolio Cut-off Date      31/10/2019

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

	In EUR	In %	In number of loans	In %
Performing	2,908,154,282.12	99.79 %	39,379	99.86 %
0 - 30 Days	4,191,407.46	0.14 %	38	0.10 %
30 - 60 Days	899,865.57	0.03 %	11	0.03 %
60 - 90 Days	337,785.18	0.01 %	2	0.01 %
> 90 Days	573,055.89	0.02 %	4	0.01 %
<b>Total</b>	<b>2,914,156,396.22</b>	<b>100.00 %</b>	<b>39,434</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro



# Residential Mortgage Pandbrieven Programme

## Amortisation

Portfolio Cut-off Date                      Oct/2019

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/11/2019	1	2,250,000,000	2,895,627,441	2,890,716,242	2,883,364,556	2,871,151,936
1/12/2019	2	2,250,000,000	2,876,549,242	2,866,956,822	2,852,627,158	2,828,900,781
1/01/2020	3	2,250,000,000	2,858,041,119	2,843,679,134	2,822,269,902	2,786,941,591
1/02/2020	4	2,250,000,000	2,839,382,931	2,820,323,102	2,791,971,050	2,745,344,520
1/03/2020	5	2,250,000,000	2,819,918,223	2,796,544,622	2,761,844,615	2,704,959,272
1/04/2020	6	2,250,000,000	2,800,868,310	2,772,941,504	2,731,569,713	2,663,976,551
1/05/2020	7	2,250,000,000	2,781,897,511	2,749,639,161	2,701,948,409	2,624,286,492
1/06/2020	8	2,250,000,000	2,761,709,749	2,725,055,744	2,670,981,201	2,583,221,482
1/07/2020	9	2,250,000,000	2,742,582,441	2,701,740,352	2,641,610,714	2,544,343,323
1/08/2020	10	2,250,000,000	2,723,219,214	2,678,115,480	2,611,852,220	2,505,025,297
1/09/2020	11	2,250,000,000	2,704,301,273	2,655,000,143	2,582,723,669	2,466,596,309
1/10/2020	12	2,250,000,000	2,684,693,714	2,631,423,704	2,553,488,720	2,428,679,247
1/11/2020	13	2,250,000,000	2,665,372,099	2,608,054,502	2,524,375,269	2,390,819,308
1/12/2020	14	2,250,000,000	2,646,608,634	2,585,443,795	2,496,330,726	2,354,566,949
1/01/2021	15	2,250,000,000	2,626,857,327	2,561,796,574	2,467,207,944	2,317,241,487
1/02/2021	16	2,250,000,000	2,607,074,280	2,538,191,230	2,438,257,374	2,280,351,033
1/03/2021	17	2,250,000,000	2,585,962,917	2,513,780,482	2,409,260,016	2,244,609,748
1/04/2021	18	2,250,000,000	2,565,656,620	2,489,810,920	2,380,218,265	2,208,160,183
1/05/2021	19	2,250,000,000	2,546,117,262	2,466,793,514	2,352,409,807	2,173,415,980
1/06/2021	20	2,250,000,000	2,525,461,837	2,442,631,682	2,323,444,281	2,137,562,177
1/07/2021	21	2,250,000,000	2,504,881,382	2,418,749,545	2,295,064,758	2,102,797,838
1/08/2021	22	2,250,000,000	2,484,056,133	2,394,572,113	2,266,345,182	2,067,689,175
1/09/2021	23	2,250,000,000	2,464,415,157	2,371,609,412	2,238,903,600	2,034,001,231
1/10/2021	24	2,250,000,000	2,444,865,519	2,348,934,085	2,212,039,239	2,001,357,747
1/11/2021	25	2,250,000,000	2,425,697,936	2,326,565,866	2,185,402,531	1,968,883,237
1/12/2021	26	2,250,000,000	2,405,826,003	2,303,718,492	2,158,615,371	1,936,778,112
1/01/2022	27	2,250,000,000	2,385,912,301	2,280,775,028	2,131,681,906	1,904,511,598
1/02/2022	28	2,250,000,000	2,365,804,711	2,257,717,733	2,104,765,356	1,872,498,718
1/03/2022	29	2,250,000,000	2,345,735,253	2,235,135,569	2,078,925,989	1,842,433,757
1/04/2022	30	2,250,000,000	2,326,621,763	2,213,163,200	2,053,254,068	1,811,974,848
1/05/2022	31	2,250,000,000	2,306,361,773	2,190,290,127	2,027,032,279	1,781,501,618
1/06/2022	32	2,250,000,000	2,287,097,757	2,168,311,741	2,001,588,666	1,751,689,027
1/07/2022	33	2,250,000,000	2,268,045,875	2,146,719,931	1,976,779,678	1,722,885,942
1/08/2022	34	2,250,000,000	2,248,147,793	2,124,277,216	1,951,138,790	1,693,335,614
1/09/2022	35	2,250,000,000	2,228,961,378	2,102,575,770	1,926,294,657	1,664,693,251
1/10/2022	36	2,250,000,000	2,209,205,068	2,080,519,081	1,901,395,822	1,636,440,117
1/11/2022	37	2,250,000,000	2,189,643,112	2,058,599,138	1,876,578,394	1,608,240,199
1/12/2022	38	2,250,000,000	2,169,580,636	2,036,389,306	1,851,763,417	1,580,468,285
1/01/2023	39	2,250,000,000	2,149,784,629	2,014,386,231	1,827,096,684	1,552,810,411
1/02/2023	40	2,250,000,000	2,129,823,791	1,992,297,747	1,802,466,169	1,525,389,127
1/03/2023	41	2,250,000,000	2,110,260,172	1,970,973,092	1,779,076,772	1,499,834,106
1/04/2023	42	2,250,000,000	2,091,355,602	1,950,003,343	1,755,672,243	1,473,834,092
1/05/2023	43	2,250,000,000	2,071,833,754	1,928,630,082	1,732,155,156	1,448,131,597
1/06/2023	44	2,250,000,000	2,051,536,620	1,906,496,818	1,707,921,998	1,421,824,163
1/07/2023	45	2,250,000,000	2,031,423,862	1,884,707,337	1,684,246,432	1,396,367,003
1/08/2023	46	2,250,000,000	2,011,271,878	1,862,845,908	1,660,476,523	1,370,829,055
1/09/2023	47	2,250,000,000	1,992,008,932	1,841,875,246	1,637,608,605	1,346,223,888
1/10/2023	48	1,750,000,000	1,971,885,738	1,820,275,971	1,614,421,393	1,321,722,150
1/11/2023	49	1,750,000,000	1,953,142,426	1,799,915,775	1,592,303,845	1,298,093,059
1/12/2023	50	1,750,000,000	1,934,197,902	1,779,531,735	1,570,396,307	1,274,985,462
1/01/2024	51	1,750,000,000	1,914,404,262	1,758,333,543	1,547,743,119	1,251,271,258
1/02/2024	52	1,750,000,000	1,895,152,399	1,737,698,905	1,525,689,794	1,228,217,971
1/03/2024	53	1,750,000,000	1,876,210,768	1,717,601,274	1,504,456,064	1,206,324,818
1/04/2024	54	1,750,000,000	1,856,983,229	1,697,115,851	1,482,732,265	1,183,870,262
1/05/2024	55	1,750,000,000	1,837,651,502	1,676,691,732	1,461,282,685	1,161,961,384
1/06/2024	56	1,750,000,000	1,817,585,882	1,655,570,917	1,439,205,789	1,139,559,415
1/07/2024	57	1,750,000,000	1,798,378,743	1,635,387,104	1,418,160,695	1,118,292,995
1/08/2024	58	1,750,000,000	1,779,722,638	1,615,676,886	1,397,505,355	1,097,337,599
1/09/2024	59	1,250,000,000	1,760,882,232	1,595,861,794	1,376,855,422	1,076,543,884
1/10/2024	60	1,250,000,000	1,742,301,018	1,576,430,094	1,356,742,864	1,056,469,658
1/11/2024	61	1,250,000,000	1,723,624,420	1,556,886,469	1,336,515,088	1,036,310,666
1/12/2024	62	1,250,000,000	1,705,239,369	1,537,751,704	1,316,839,684	1,016,869,196
1/01/2025	63	1,250,000,000	1,686,318,195	1,518,109,756	1,296,713,264	997,086,321

1/02/2025	64	1,250,000,000	1,668,247,272	1,499,294,154	1,277,384,736	978,063,714
1/03/2025	65	1,250,000,000	1,650,093,901	1,480,707,262	1,258,650,630	960,031,832
1/04/2025	66	1,250,000,000	1,631,738,097	1,461,752,279	1,239,378,230	941,327,874
1/05/2025	67	1,250,000,000	1,614,018,968	1,443,505,760	1,220,895,160	923,488,541
1/06/2025	68	1,250,000,000	1,595,092,545	1,424,159,237	1,201,468,793	904,945,143
1/07/2025	69	1,250,000,000	1,576,996,722	1,405,691,494	1,182,969,992	887,359,432
1/08/2025	70	1,250,000,000	1,559,472,437	1,387,713,165	1,164,870,140	870,081,579
1/09/2025	71	1,250,000,000	1,541,795,827	1,369,656,460	1,146,789,076	852,948,144
1/10/2025	72	750,000,000	1,524,743,275	1,352,284,503	1,129,457,089	836,613,561
1/11/2025	73	750,000,000	1,506,984,143	1,334,267,188	1,111,574,470	819,880,104
1/12/2025	74	750,000,000	1,490,286,277	1,317,317,273	1,094,752,412	804,162,429
1/01/2026	75	750,000,000	1,473,780,036	1,300,517,296	1,078,042,171	788,533,660
1/02/2026	76	750,000,000	1,457,529,615	1,283,995,879	1,061,640,164	773,247,362
1/03/2026	77	750,000,000	1,440,602,457	1,267,139,754	1,045,296,131	758,429,926
1/04/2026	78	750,000,000	1,423,680,155	1,250,131,146	1,028,642,573	743,185,508
1/05/2026	79	750,000,000	1,407,163,480	1,233,599,714	1,012,541,766	728,554,034
1/06/2026	80	750,000,000	1,390,515,033	1,216,937,214	996,324,825	713,849,060
1/07/2026	81	750,000,000	1,374,329,873	1,200,798,207	980,691,876	699,768,037
1/08/2026	82	750,000,000	1,358,408,980	1,184,874,538	965,225,989	685,815,269
1/09/2026	83	750,000,000	1,342,100,465	1,168,663,900	949,599,247	671,854,336
1/10/2026	84	750,000,000	1,326,674,763	1,153,335,421	934,837,511	658,698,959
1/11/2026	85	750,000,000	1,311,539,430	1,138,243,800	920,258,603	645,680,027
1/12/2026	86	750,000,000	1,295,917,511	1,122,839,960	905,570,404	632,769,838
1/01/2027	87	750,000,000	1,280,247,300	1,107,381,208	890,831,576	619,834,537
1/02/2027	88	750,000,000	1,265,610,459	1,092,863,987	876,917,346	607,568,780
1/03/2027	89	750,000,000	1,250,900,233	1,078,506,723	863,408,895	595,920,490
1/04/2027	90	750,000,000	1,235,949,269	1,063,808,870	849,476,486	583,821,093
1/05/2027	91	750,000,000	1,221,494,517	1,049,641,624	836,100,661	572,272,754
1/06/2027	92	750,000,000	1,205,310,161	1,033,977,574	821,528,689	559,917,262
1/07/2027	93	750,000,000	1,190,400,368	1,019,510,996	808,040,812	548,467,001
1/08/2027	94	750,000,000	1,176,351,456	1,005,770,134	795,122,807	537,412,837
1/09/2027	95	750,000,000	1,162,359,695	992,121,731	782,338,189	526,532,248
1/10/2027	96	750,000,000	1,148,503,694	978,686,002	769,843,969	515,999,452
1/11/2027	97	750,000,000	1,134,711,497	965,293,128	757,377,925	505,493,751
1/12/2027	98	750,000,000	1,117,916,911	949,445,074	743,109,890	493,937,811
1/01/2028	99	750,000,000	1,104,354,265	936,335,548	730,985,564	483,820,929
1/02/2028	100	750,000,000	1,091,061,896	923,496,528	719,128,744	473,957,193
1/03/2028	101	0	1,077,115,902	910,245,744	707,123,842	464,198,250
1/04/2028	102		1,063,856,597	897,515,773	695,461,360	454,608,596
1/05/2028	103		1,050,634,909	884,906,501	684,003,098	445,285,743
1/06/2028	104		1,037,564,885	872,415,962	672,633,324	436,029,347
1/07/2028	105		1,024,294,587	859,844,220	661,308,827	426,931,052
1/08/2028	106		1,011,719,296	847,847,435	650,423,684	418,125,246
1/09/2028	107		998,595,491	835,429,982	639,267,737	409,213,026
1/10/2028	108		986,170,066	823,680,591	628,725,868	400,815,101
1/11/2028	109		973,918,897	812,068,358	618,285,666	392,489,953
1/12/2028	110		961,572,542	800,457,743	607,945,666	384,344,098
1/01/2029	111		949,431,487	789,010,469	597,727,470	376,283,595
1/02/2029	112		936,660,276	777,076,932	587,189,876	368,084,261
1/03/2029	113		924,383,402	765,716,801	577,276,442	360,485,280
1/04/2029	114		911,263,495	753,568,593	566,673,027	352,365,079
1/05/2029	115		899,286,768	742,443,792	556,933,188	344,889,126
1/06/2029	116		887,134,156	731,168,472	547,080,289	337,352,623
1/07/2029	117		875,619,915	720,493,964	537,766,477	330,250,005
1/08/2029	118		864,183,262	709,877,393	528,494,921	323,181,538
1/09/2029	119		852,857,740	699,385,896	519,359,924	316,250,179
1/10/2029	120		841,612,976	689,031,787	510,411,663	309,527,342
1/11/2029	121		830,177,332	678,516,611	501,344,101	302,740,803
1/12/2029	122		818,561,887	667,924,992	492,303,458	296,062,920
1/01/2030	123		807,563,878	657,833,276	483,632,106	289,616,216
1/02/2030	124		796,255,443	647,521,430	474,840,249	283,146,955
1/03/2030	125		784,873,935	637,288,031	466,262,251	276,968,028
1/04/2030	126		774,085,691	627,462,353	457,905,923	270,852,135
1/05/2030	127		763,353,942	617,747,715	449,706,849	264,911,973
1/06/2030	128		752,741,829	608,126,633	441,577,027	259,021,119
1/07/2030	129		742,168,389	598,600,378	433,589,944	253,293,468
1/08/2030	130		731,821,224	589,253,694	425,734,280	247,650,967
1/09/2030	131		721,622,022	580,055,930	418,023,090	242,135,406
1/10/2030	132		711,431,864	570,926,190	410,430,979	236,763,223
1/11/2030	133		701,436,522	561,950,169	402,950,841	231,463,650
1/12/2030	134		691,484,412	553,067,815	395,605,585	226,312,857
1/01/2031	135		681,587,987	544,227,770	388,292,336	221,188,352
1/02/2031	136		671,627,859	535,365,342	380,997,798	216,113,810
1/03/2031	137		661,813,996	526,734,325	373,994,272	211,329,446
1/04/2031	138		651,993,654	518,038,242	366,884,398	206,433,857
1/05/2031	139		642,113,847	509,350,865	359,843,977	201,642,468

1/06/2031	140	632,608,139	500,959,442	353,015,561	196,978,233
1/07/2031	141	623,245,750	492,735,302	346,365,580	192,475,386
1/08/2031	142	614,005,297	484,606,516	339,785,148	188,018,889
1/09/2031	143	604,867,311	476,584,621	333,310,703	183,655,090
1/10/2031	144	595,681,786	468,576,810	326,903,669	179,386,430
1/11/2031	145	586,769,195	460,783,114	320,648,824	175,208,860
1/12/2031	146	577,933,431	453,099,546	314,525,956	171,158,703
1/01/2032	147	569,212,144	445,505,167	308,467,705	167,150,938
1/02/2032	148	560,585,826	438,009,450	302,506,374	163,226,348
1/03/2032	149	552,026,321	430,637,153	296,707,133	159,462,757
1/04/2032	150	543,522,674	423,284,295	290,899,342	155,679,218
1/05/2032	151	535,082,523	416,027,286	285,208,304	152,007,897
1/06/2032	152	526,685,699	408,804,205	279,543,758	148,357,807
1/07/2032	153	518,348,224	401,672,411	273,990,948	144,814,785
1/08/2032	154	510,049,426	394,571,244	268,462,565	141,291,828
1/09/2032	155	501,793,847	387,526,386	262,998,745	137,829,951
1/10/2032	156	493,504,593	380,499,163	257,594,075	134,444,141
1/11/2032	157	485,358,191	373,583,468	252,269,012	131,107,198
1/12/2032	158	477,128,675	366,646,349	246,975,225	127,829,798
1/01/2033	159	468,957,201	359,755,825	241,717,421	124,578,554
1/02/2033	160	460,967,245	353,026,634	236,592,886	121,420,952
1/03/2033	161	453,036,834	346,421,662	231,632,966	118,420,621
1/04/2033	162	445,184,446	339,839,839	226,654,167	115,384,452
1/05/2033	163	437,413,854	333,359,933	221,785,213	112,442,956
1/06/2033	164	429,721,409	326,941,941	216,962,120	109,531,795
1/07/2033	165	422,112,112	320,625,471	212,246,759	106,712,044
1/08/2033	166	414,598,742	314,384,384	207,586,022	103,926,690
1/09/2033	167	407,168,377	308,226,380	203,002,337	101,201,430
1/10/2033	168	399,820,061	302,166,912	198,521,663	98,562,021
1/11/2033	169	392,515,505	296,143,306	194,069,378	95,943,449
1/12/2033	170	385,230,842	290,170,137	189,687,003	93,392,493
1/01/2034	171	377,983,394	284,228,199	185,330,167	90,860,921
1/02/2034	172	370,774,273	278,334,355	181,025,544	88,374,607
1/03/2034	173	363,609,133	272,537,413	176,848,056	86,004,849
1/04/2034	174	356,502,834	266,757,790	172,657,467	83,611,234
1/05/2034	175	349,469,885	261,066,077	168,557,649	81,291,252
1/06/2034	176	342,240,195	255,231,621	164,371,529	78,936,627
1/07/2034	177	335,378,542	249,703,884	160,415,814	76,721,173
1/08/2034	178	328,587,169	244,232,472	156,501,815	74,532,219
1/09/2034	179	321,853,991	238,822,082	152,645,691	72,387,877
1/10/2034	180	315,175,773	233,482,841	148,865,755	70,305,966
1/11/2034	181	308,569,122	228,200,918	145,128,035	68,250,417
1/12/2034	182	302,029,551	222,997,975	141,470,085	66,257,446
1/01/2035	183	295,325,552	217,678,374	137,744,121	64,239,148
1/02/2035	184	288,898,531	212,579,986	134,175,819	62,309,974
1/03/2035	185	281,515,156	206,829,720	130,246,464	60,253,776
1/04/2035	186	275,201,177	201,847,897	126,786,006	58,404,494
1/05/2035	187	268,954,850	196,942,698	123,400,449	56,611,905
1/06/2035	188	262,800,966	192,110,118	120,066,317	54,849,016
1/07/2035	189	256,841,590	187,445,575	116,862,698	53,166,693
1/08/2035	190	251,015,418	182,882,866	113,728,112	51,521,463
1/09/2035	191	245,165,857	178,318,084	110,607,428	49,895,487
1/10/2035	192	239,632,072	174,007,074	107,667,734	48,370,283
1/11/2035	193	234,175,308	169,756,276	104,770,401	46,869,280
1/12/2035	194	228,748,059	165,549,822	101,922,777	45,408,485
1/01/2036	195	223,354,683	161,372,357	99,098,200	43,963,084
1/02/2036	196	217,990,146	157,229,386	96,308,460	42,544,501
1/03/2036	197	212,661,261	153,142,448	93,581,875	41,176,202
1/04/2036	198	207,389,777	149,093,024	90,875,659	39,816,102
1/05/2036	199	202,191,424	145,117,327	88,234,675	38,500,515
1/06/2036	200	197,096,507	141,220,663	85,647,040	37,213,132
1/07/2036	201	192,146,359	137,447,877	83,153,765	35,981,716
1/08/2036	202	187,345,782	133,786,588	80,732,899	34,786,211
1/09/2036	203	182,664,376	130,222,280	78,382,184	33,630,285
1/10/2036	204	178,098,992	126,759,191	76,109,924	32,521,500
1/11/2036	205	173,651,258	123,383,962	73,894,929	31,441,303
1/12/2036	206	169,315,173	120,105,588	71,754,461	30,405,412
1/01/2037	207	165,128,783	116,937,255	69,683,937	29,402,975
1/02/2037	208	161,040,407	113,848,616	67,670,850	28,432,618
1/03/2037	209	157,052,481	110,859,220	65,742,591	27,516,744
1/04/2037	210	153,125,182	107,903,720	63,827,157	26,601,881
1/05/2037	211	149,240,371	104,993,564	61,952,884	25,714,878
1/06/2037	212	145,381,100	102,105,018	60,095,234	24,838,169
1/07/2037	213	141,575,659	99,269,146	58,282,343	23,990,132
1/08/2037	214	137,806,113	96,462,155	56,490,285	23,154,000
1/09/2037	215	134,079,230	93,694,212	54,729,775	22,337,396



1/10/2037	216	130,399,726	90,973,414	53,009,677	21,546,668
1/11/2037	217	126,770,228	88,291,291	51,315,980	20,769,890
1/12/2037	218	123,186,486	85,654,507	49,660,919	20,017,619
1/01/2038	219	119,685,356	83,078,941	48,045,152	19,284,299
1/02/2038	220	116,259,155	80,563,787	46,472,131	18,573,916
1/03/2038	221	112,935,987	78,141,040	44,971,049	17,905,190
1/04/2038	222	109,721,856	75,788,404	43,506,153	17,248,575
1/05/2038	223	106,584,203	73,500,284	42,088,816	16,618,251
1/06/2038	224	103,524,180	71,269,015	40,707,322	16,004,709
1/07/2038	225	100,537,064	69,098,992	39,370,711	15,415,747
1/08/2038	226	97,100,766	66,624,038	37,864,009	14,762,997
1/09/2038	227	94,065,318	64,431,850	36,525,009	14,180,609
1/10/2038	228	91,213,191	62,375,679	35,272,382	13,638,149
1/11/2038	229	88,378,337	60,334,572	34,031,401	13,102,588
1/12/2038	230	85,557,748	58,313,125	32,810,261	12,580,648
1/01/2039	231	82,755,231	56,307,366	31,601,134	12,065,703
1/02/2039	232	79,975,881	54,323,978	30,410,469	11,561,913
1/03/2039	233	77,240,686	52,385,703	29,258,054	11,081,206
1/04/2039	234	74,531,854	50,462,801	28,112,412	10,602,208
1/05/2039	235	71,857,641	48,572,332	26,992,647	10,138,175
1/06/2039	236	69,211,832	46,704,542	25,888,670	9,682,347
1/07/2039	237	66,613,846	44,877,622	24,814,768	9,242,665
1/08/2039	238	64,034,959	43,067,062	23,753,069	8,809,745
1/09/2039	239	61,468,940	41,271,154	22,704,670	8,385,239
1/10/2039	240	58,922,793	39,496,697	21,675,000	7,972,149
1/11/2039	241	56,391,621	37,735,908	20,656,048	7,565,196
1/12/2039	242	53,886,817	36,000,565	19,657,646	7,170,023
1/01/2040	243	51,438,269	34,306,461	18,684,961	6,786,375
1/02/2040	244	49,006,044	32,628,867	17,726,067	6,410,836
1/03/2040	245	46,593,406	30,973,276	16,786,609	6,047,011
1/04/2040	246	44,219,694	29,345,479	15,863,942	5,690,436
1/05/2040	247	41,879,634	27,746,928	14,962,859	5,345,214
1/06/2040	248	39,607,478	26,197,027	14,091,129	5,012,483
1/07/2040	249	37,440,307	24,722,977	13,265,521	4,699,455
1/08/2040	250	35,381,599	23,323,923	12,483,008	4,403,511
1/09/2040	251	33,427,615	21,998,462	11,743,676	4,125,157
1/10/2040	252	31,607,208	20,766,324	11,058,625	3,868,599
1/11/2040	253	29,864,903	19,588,328	10,404,782	3,624,450
1/12/2040	254	28,164,333	18,442,606	9,772,095	3,390,103
1/01/2041	255	26,477,814	17,308,831	9,148,022	3,160,160
1/02/2041	256	24,799,738	16,184,358	8,531,964	2,934,861
1/03/2041	257	23,128,659	15,070,684	7,926,612	2,716,196
1/04/2041	258	21,477,512	13,971,057	7,329,562	2,500,968
1/05/2041	259	19,861,391	12,898,568	6,750,253	2,293,856
1/06/2041	260	18,297,008	11,862,458	6,192,233	2,095,319
1/07/2041	261	16,896,111	10,936,238	5,694,693	1,919,063
1/08/2041	262	15,605,067	10,083,460	5,237,283	1,757,444
1/09/2041	263	14,421,598	9,302,938	4,819,597	1,610,434
1/10/2041	264	13,310,409	8,572,050	4,430,013	1,474,189
1/11/2041	265	12,272,112	7,889,971	4,067,147	1,347,704
1/12/2041	266	11,294,995	7,249,845	3,727,974	1,230,251
1/01/2042	267	10,440,607	6,690,078	3,431,385	1,127,579
1/02/2042	268	9,676,219	6,189,761	3,166,695	1,036,192
1/03/2042	269	8,989,562	5,741,705	2,930,720	955,308
1/04/2042	270	8,362,427	5,332,089	2,714,720	881,152
1/05/2042	271	7,758,024	4,938,588	2,508,188	810,778
1/06/2042	272	7,176,169	4,560,444	2,310,248	743,630
1/07/2042	273	6,635,199	4,209,737	2,127,337	681,947
1/08/2042	274	6,111,250	3,870,738	1,951,053	622,788
1/09/2042	275	5,607,791	3,545,834	1,782,739	566,651
1/10/2042	276	5,130,875	3,238,952	1,624,440	514,218
1/11/2042	277	4,684,987	2,952,462	1,476,990	465,563
1/12/2042	278	4,262,432	2,681,760	1,338,268	420,107
1/01/2043	279	3,871,216	2,431,491	1,210,291	378,323
1/02/2043	280	3,501,519	2,195,556	1,090,073	339,301
1/03/2043	281	3,165,205	1,981,636	981,604	304,370
1/04/2043	282	2,869,388	1,793,388	886,096	273,591
1/05/2043	283	2,604,445	1,625,125	800,982	246,298
1/06/2043	284	2,372,683	1,477,999	726,615	222,484
1/07/2043	285	2,171,109	1,350,214	662,159	201,917
1/08/2043	286	1,992,861	1,237,259	605,222	183,773
1/09/2043	287	1,836,299	1,138,124	555,313	167,904
1/10/2043	288	1,691,969	1,046,949	509,569	153,442
1/11/2043	289	1,554,727	960,395	466,253	139,804
1/12/2043	290	1,425,339	879,023	425,699	127,120
1/01/2044	291	1,299,820	800,255	386,566	114,946

1/02/2044	292	1,188,028	730,188	351,823	104,172
1/03/2044	293	1,087,564	667,380	320,796	94,608
1/04/2044	294	995,369	609,769	292,358	85,856
1/05/2044	295	916,597	560,591	268,118	78,415
1/06/2044	296	860,751	525,543	250,716	73,015
1/07/2044	297	820,588	500,198	238,038	69,039
1/08/2044	298	792,642	482,344	228,957	66,124
1/09/2044	299	765,555	465,070	220,196	63,324
1/10/2044	300	738,409	447,843	211,518	60,579
1/11/2044	301	713,897	432,242	203,630	58,073
1/12/2044	302	691,382	417,923	196,400	55,781
1/01/2045	303	668,817	403,597	189,185	53,505
1/02/2045	304	646,200	389,288	182,014	51,258
1/03/2045	305	623,533	375,057	174,957	49,083
1/04/2045	306	601,836	361,392	168,154	46,974
1/05/2045	307	581,229	348,445	161,731	44,995
1/06/2045	308	562,447	336,614	155,842	43,173
1/07/2045	309	545,643	326,021	150,566	41,540
1/08/2045	310	532,152	317,421	146,222	40,171
1/09/2045	311	519,284	309,220	142,081	38,868
1/10/2045	312	506,879	301,337	138,119	37,629
1/11/2045	313	495,747	294,220	134,514	36,492
1/12/2045	314	484,590	287,126	130,947	35,379
1/01/2046	315	473,407	280,024	127,384	34,270
1/02/2046	316	463,000	273,404	124,056	33,233
1/03/2046	317	453,031	267,107	120,920	32,269
1/04/2046	318	443,491	261,039	117,873	31,323
1/05/2046	319	433,929	254,992	114,858	30,397
1/06/2046	320	425,295	249,494	112,096	29,540
1/07/2046	321	416,642	244,017	109,366	28,702
1/08/2046	322	407,969	238,532	106,635	27,867
1/09/2046	323	399,275	233,053	103,921	27,043
1/10/2046	324	390,562	227,593	101,237	26,236
1/11/2046	325	382,777	222,678	98,798	25,496
1/12/2046	326	376,846	218,868	96,869	24,896
1/01/2047	327	121,468	0	0	0
1/02/2047	328	66,076	38,246	16,841	4,292
1/03/2047	329	60,670	35,063	15,404	3,911
1/04/2047	330	56,000	32,310	14,158	3,579
1/05/2047	331	52,347	30,152	13,181	3,318
1/06/2047	332	49,776	28,623	12,480	3,129
1/07/2047	333	47,198	27,096	11,785	2,942
1/08/2047	334	44,613	25,568	11,093	2,758
1/09/2047	335	42,019	24,040	10,403	2,575
1/10/2047	336	40,728	23,264	10,042	2,476
1/11/2047	337	39,431	22,485	9,682	2,377
1/12/2047	338	38,129	21,707	9,323	2,279
1/01/2048	339	37,099	21,085	9,033	2,199
1/02/2048	340	36,065	20,462	8,744	2,120
1/03/2048	341	35,027	19,842	8,459	2,042
1/04/2048	342	33,985	19,219	8,173	1,965
1/05/2048	343	32,939	18,597	7,888	1,889
1/06/2048	344	31,889	17,973	7,605	1,813
1/07/2048	345	30,835	17,350	7,323	1,739
1/08/2048	346	29,776	16,726	7,042	1,665
1/09/2048	347	28,713	16,102	6,762	1,592
1/10/2048	348	27,647	15,478	6,484	1,520
1/11/2048	349	26,576	14,854	6,206	1,449
1/12/2048	350	25,500	14,229	5,931	1,379
1/01/2049	351	24,421	13,604	5,656	1,309
1/02/2049	352	23,337	12,978	5,382	1,241
1/03/2049	353	22,249	12,354	5,111	1,174
1/04/2049	354	21,157	11,728	4,840	1,107
1/05/2049	355	20,060	11,102	4,570	1,041
1/06/2049	356	18,960	10,475	4,301	975
1/07/2049	357	17,854	9,848	4,034	911
1/08/2049	358	16,745	9,220	3,767	847
1/09/2049	359	15,631	8,592	3,502	784
1/10/2049	360	14,513	7,965	3,238	722
1/11/2049	361	13,390	7,336	2,975	661
1/12/2049	362	12,263	6,707	2,713	600
1/01/2050	363	11,132	6,078	2,452	540
1/02/2050	364	9,996	5,449	2,193	481
1/03/2050	365	8,856	4,820	1,935	423
1/04/2050	366	7,711	4,190	1,678	365
1/05/2050	367	6,561	3,559	1,422	308

1/06/2050	368	5,479	2,967	1,182	255
1/07/2050	369	4,391	2,374	944	203
1/08/2050	370	3,300	1,781	706	151
1/09/2050	371	2,204	1,188	470	100
1/10/2050	372	1,104	594	234	50
1/11/2050	373	0	0	0	0
		<b>257,584,334,050</b>	<b>231,013,852,695</b>	<b>198,852,198,153</b>	<b>159,713,898,458</b>

