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- (i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.
- (ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

TERMS OF USE

This website www.coveredbondlabel.com (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels).

The Site is intended for use as a directory of information relating to certain covered bond products ("Products") (the "Product Information") by an issuer of ("Issuer"), or potential investor in ("Investor"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "User" or "you"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered bond product. This Site or any label made available through it does not constitute, nor contain, any form of credit rating, any offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

These terms and conditions together with the documents referred to in them set out the terms of use ("T&Cs") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

Our **Acceptable Use Policy** and **Privacy Policy** are incorporated into these T&Cs.

Please read the T&Cs carefully before you start to use the Site. By clicking 'Accept' you indicate that you accept these T&Cs and that you agree to abide by them.

If any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.

SECTION A. INVESTOR T&CS

1. DIRECTORY SERVICES

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation.

The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. No information contained on the Site should be construed as legal, tax, investment, or accounting advice.

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether such Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the value or price of a Product, the appropriateness of a Product's terms, or the Product's future investment performance. Nothing contained on this Site is intended to predict or project future performance.

We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by anyone who may be informed of any of its contents.

From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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



SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in respect of any breach of that warranty.

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site.

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reason.

4. LINKING TO OUR SITE

You may link to our home page (www.coveredbondlabel.com), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

5. SECURITY

Issuers are required to register with us in order to use the Site by completing the following Registration Form.

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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



4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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



3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2019 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/12/2019

Cut-off Date: 31/12/2019



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A. Harmonised Transparency Template - General Information

HTT 2019

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/cove			
G.1.1.4	Cut-off date	31/12/2019			
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	2,911,8			
G.3.1.2	Outstanding Covered Bonds	2,250,0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	3,316,2			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,366,1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	29%	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	2,911.8		99.56%	
G.3.3.2	Public Sector	-		#VALUE!	
G.3.3.3	Shipping	-		#VALUE!	
G.3.3.4	Substitute Assets	13.0		0.44%	
G.3.3.5	Other	0.0		0.00%	
G.3.3.6	Total	2,924.8		#VALUE!	
OG.3.3.1	<i>o/w [if relevant, please specify]</i>			0.00%	
OG.3.3.2	<i>o/w [if relevant, please specify]</i>			0.00%	
OG.3.3.3	<i>o/w [if relevant, please specify]</i>			0.00%	
OG.3.3.4	<i>o/w [if relevant, please specify]</i>			0.00%	
OG.3.3.5	<i>o/w [if relevant, please specify]</i>			0.00%	
OG.3.3.6	<i>o/w [if relevant, please specify]</i>			0.00%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.3	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	27.8	[Mark as ND1 if not relevant]	0.95%	
G.3.4.3	1 - 2 Y	46.4	[Mark as ND1 if not relevant]	1.60%	
G.3.4.4	2 - 3 Y	180.6	[Mark as ND1 if not relevant]	6.20%	
G.3.4.5	3 - 4 Y	275.5	[Mark as ND1 if not relevant]	9.46%	
G.3.4.6	4 - 5 Y	355.9	[Mark as ND1 if not relevant]	12.22%	
G.3.4.7	5 - 10 Y	1,433.9	[Mark as ND1 if not relevant]	49.25%	
G.3.4.8	10+ Y	661.6	[Mark as ND1 if not relevant]	22.72%	
G.3.4.9	Total	2,911.8	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)	5.9	6.9		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0.0	0.0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0.0	0.0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0.0	0.0	0.00%	0.00%
G.3.5.5	3 - 4 Y	500.0	500.0	22.22%	22.22%
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	2,250.0	2,250.0	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	2911,8	2911,82	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					
OG.3.6.1	Total	2911,820169	2911,820169	100%	100%
OG.3.6.2	<i>o/w [if relevant, please specify]</i>				
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					
OG.3.7.1	Total	2250	2250	100%	100%
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					
OG.3.8.1	Total	2250	2250	100%	100%
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	a/w EU gyvs or quasi govts		0.00%	
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gyvs or quasi govts		0.00%	
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gyvs or quasi govts		0.00%	
OG.3.9.4	a/w EU central banks		0.00%	
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.00%	
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.00%	
OG.3.9.7	a/w CQS1 credit institutions		0.00%	
OG.3.9.8	a/w CQS2 credit institutions		0.00%	
OG.3.9.9				
OG.3.9.10				
OG.3.9.11				
OG.3.9.12				
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13	100.00%	
G.3.10.2	Eurozone	0	0.00%	
G.3.10.3	Rest of European Union (EU)	0	0.00%	
G.3.10.4	European Economic Area (not member of EU)	0	0.00%	
G.3.10.5	Switzerland	0	0.00%	
G.3.10.6	Australia	0	0.00%	
G.3.10.7	Brazil	0	0.00%	
G.3.10.8	Canada	0	0.00%	
G.3.10.9	Japan	0	0.00%	
G.3.10.10	Korea	0	0.00%	
G.3.10.11	New Zealand	0	0.00%	
G.3.10.12	Singapore	0	0.00%	
G.3.10.13	US	0	0.00%	
G.3.10.14	Other	0	0.00%	
G.3.10.15	Total EU	13	100%	
G.3.10.16	Total	13	100%	
OG.3.10.1	a/w [if relevant, please specify]		0.00%	
OG.3.10.2	a/w [if relevant, please specify]		0.00%	
OG.3.10.3	a/w [if relevant, please specify]		0.00%	
OG.3.10.4	a/w [if relevant, please specify]		0.00%	
OG.3.10.5	a/w [if relevant, please specify]		0.00%	
OG.3.10.6	a/w [if relevant, please specify]		0.00%	
OG.3.10.7	a/w [if relevant, please specify]		0.00%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
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	a/w [if relevant, please specify]			
OG.3.11.2	a/w [if relevant, please specify]			
OG.3.11.3	a/w [if relevant, please specify]			
OG.3.11.4	a/w [if relevant, please specify]			
OG.3.11.5	a/w [if relevant, please specify]			
OG.3.11.6	a/w [if relevant, please specify]			
OG.3.11.7	a/w [if relevant, please specify]			
12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/133/		



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

4. References to Capital Requirements Regulation (CRR)

129(7)

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	32	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.7	(ii) Currency risk - cover pool:	111	
G.4.1.8	(ii) Interest rate risk - covered bond:	163	
G.4.1.9	(ii) Currency risk - covered bond:	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	38	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets	
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 Agents	
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency

EUR

CONTENT OF TAB B1

7 Mortgage Assets

7.A Residential Cover Pool

7.B Commercial Cover Pool

Field Number	7. Mortgage Assets	Nominal (€m)	% Residential Loans	% Commercial Loans	% Total Mortgages
1. Property Type Information					
M.7.1.1	Residential	2911,82			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	2911,82			100%
OM.7.1.1	a/w Housing Cooperatives / Multi family assets				0,00%
OM.7.1.2	a/w Forest & Agriculture				0,00%
OM.7.1.3	a/w (if relevant, please specify)				0,00%
OM.7.1.4	a/w (if relevant, please specify)				0,00%
OM.7.1.5	a/w (if relevant, please specify)				0,00%
OM.7.1.6	a/w (if relevant, please specify)				0,00%
OM.7.1.7	a/w (if relevant, please specify)				0,00%
OM.7.1.8	a/w (if relevant, please specify)				0,00%
OM.7.1.9	a/w (if relevant, please specify)				0,00%
OM.7.1.10	a/w (if relevant, please specify)				0,00%
OM.7.1.11	a/w (if relevant, please specify)				0,00%
2. General Information					
M.7.2.1	Number of mortgage loans	39594		0	39594
OM.7.2.1	Optional information eg. Number of borrowers				
OM.7.2.2	Optional information eg. Number of guarantors				
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
3. Concentration Risks					
M.7.3.1	10 largest exposures	1,12%		0,00%	1,12%
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
4. Breakdown by Geography					
M.7.4.1	European Union	0,0%		0,0%	0,0%
M.7.4.2	Austria	0		0,0%	0,0%
M.7.4.3	Belgium	100,00%		0,00%	0,0%
M.7.4.4	Bulgaria	0		0,0%	0,0%
M.7.4.5	Croatia	0		0,0%	0,0%
M.7.4.6	Cyprus	0		0,0%	0,0%
M.7.4.7	Czech Republic	0		0,0%	0,0%
M.7.4.8	Denmark	0		0,0%	0,0%
M.7.4.9	Estonia	0		0,0%	0,0%
M.7.4.10	Finland	0		0,0%	0,0%
M.7.4.11	France	0		0,0%	0,0%
M.7.4.12	Germany	0		0,0%	0,0%
M.7.4.13	Greece	0		0,0%	0,0%
M.7.4.14	Netherlands	0		0,0%	0,0%
M.7.4.15	Hungary	0		0,0%	0,0%
M.7.4.16	Ireland	0		0,0%	0,0%
M.7.4.17	Italy	0		0,0%	0,0%
M.7.4.18	Latvia	0		0,0%	0,0%
M.7.4.19	Lithuania	0		0,0%	0,0%
M.7.4.20	Luxembourg	0		0,0%	0,0%
M.7.4.21	Malta	0		0,0%	0,0%
M.7.4.22	Poland	0		0,0%	0,0%
M.7.4.23	Portugal	0		0,0%	0,0%
M.7.4.24	Romania	0		0,0%	0,0%
M.7.4.25	Slovakia	0		0,0%	0,0%
M.7.4.26	Slovenia	0		0,0%	0,0%
M.7.4.27	Spain	0		0,0%	0,0%
M.7.4.28	Sweden	0		0,0%	0,0%
M.7.4.29	United Kingdom	0		0,0%	0,0%
M.7.4.30	European Economic Area (incl. number of EU)	0,0%		0,0%	0,0%
M.7.4.31	Iceland	0		0,0%	0,0%
M.7.4.32	Liechtenstein	0		0,0%	0,0%
M.7.4.33	Norway	0		0,0%	0,0%
M.7.4.34	Other	0,0%		0,0%	0,0%
M.7.4.35	Switzerland	0		0,0%	0,0%
M.7.4.36	Australia	0		0,0%	0,0%
M.7.4.37	Brazil	0		0,0%	0,0%
M.7.4.38	Canada	0		0,0%	0,0%
M.7.4.39	Japan	0		0,0%	0,0%
M.7.4.40	Korea	0		0,0%	0,0%
M.7.4.41	New Zealand	0		0,0%	0,0%
M.7.4.42	Singapore	0		0,0%	0,0%
M.7.4.43	US	0		0,0%	0,0%
M.7.4.44	Other	0		0,0%	0,0%
OM.7.4.1	a/w (if relevant, please specify)				
OM.7.4.2	a/w (if relevant, please specify)				
OM.7.4.3	a/w (if relevant, please specify)				
OM.7.4.4	a/w (if relevant, please specify)				
OM.7.4.5	a/w (if relevant, please specify)				
OM.7.4.6	a/w (if relevant, please specify)				
OM.7.4.7	a/w (if relevant, please specify)				
OM.7.4.8	a/w (if relevant, please specify)				
OM.7.4.9	a/w (if relevant, please specify)				
OM.7.4.10	a/w (if relevant, please specify)				



5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	16,7%	0,0%	16,7%
M.7.5.2	Vlaams-Brabant	14,4%	0,0%	14,4%
M.7.5.3	Oost-Vlaanderen	14,7%	0,0%	14,7%
M.7.5.4	Brussels	10,7%	0,0%	10,7%
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	Lige	8,0%	0,0%	8,0%
M.7.5.8	Hainaut	6,4%	0,0%	6,4%
M.7.5.9	Brabant Wallon	5,7%	0,0%	5,7%
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			
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	95,4%	0,0%	95,4%
M.7.6.2	Floating rate	0,0%	0,0%	0,0%
M.7.6.3	Other	4,6%	0,0%	4,6%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / Interest only	3,0%	0,0%	3,0%
M.7.7.2	Amortising	97,0%	0,0%	97,0%
M.7.7.3	Other	0,0%	0,0%	0,0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Structuring		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12 months	10,6%	0,0%	10,6%
M.7.8.2	≥ 12 - ≤ 24 months	12,7%	0,0%	12,7%
M.7.8.3	≥ 24 - ≤ 36 months	17,7%	0,0%	17,7%
M.7.8.4	≥ 36 - ≤ 60 months	32,0%	0,0%	32,0%
M.7.8.5	≥ 60 months	27,0%	0,0%	27,0%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,0%	0,0%	0,0%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	73,54			
By buckets (mn):					
M.7A.10.2	<=100K	1370,52	29998	47,07%	75,76%
M.7A.10.3	>100K and <=200K	1077,99	8043	37,02%	20,31%
M.7A.10.4	>200K and <=300K	273,02	1137	9,31%	2,87%
M.7A.10.5	>300K and <=400K	75,74	224	2,60%	0,57%
M.7A.10.6	>400K	116,54	192	4,00%	0,48%
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	2911,8	39594	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
M.7A.11.1	Weighted Average LTV (%)	0,59			
By LTV buckets (mn):					
M.7A.11.2	>0 <=40 %	761,06	15947	26,14%	40,28%
M.7A.11.3	>40 <=50 %	553,82	4940	12,15%	12,48%
M.7A.11.4	>50 <=60 %	368,65	4586	12,66%	11,58%
M.7A.11.5	>60 <=70 %	382,22	4316	13,13%	10,90%
M.7A.11.6	>70 <=80 %	375,55	3669	12,90%	9,32%
M.7A.11.7	>80 <=90 %	422,04	3925	14,49%	9,91%
M.7A.11.8	>90 <=100 %	199,30	1632	6,84%	4,12%
M.7A.11.9	>100%	49,38	559	1,69%	1,41%
M.7A.11.10	Total	2911,82	39594	100%	100%
OM.7A.11.1	a/w >100 <=120 %			0,00%	0,00%
OM.7A.11.2	a/w >110 <=120 %			0,00%	0,00%
OM.7A.11.3	a/w >120 <=130 %			0,00%	0,00%
OM.7A.11.4	a/w >130 <=140 %			0,00%	0,00%
OM.7A.11.5	a/w >140 <=150 %			0,00%	0,00%
OM.7A.11.6	a/w >150 %			0,00%	0,00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
M.7A.12.1	Weighted Average LTV (%)	52%			
By LTV buckets (mn):					
M.7A.12.2	>0 <=40 %	1028,60	20323	35,33%	51,33%
M.7A.12.3	>40 <=50 %	360,06	4628	12,57%	11,69%
M.7A.12.4	>50 <=60 %	375,42	4206	12,89%	10,62%
M.7A.12.5	>60 <=70 %	366,88	3721	12,60%	9,40%
M.7A.12.6	>70 <=80 %	387,03	3547	13,32%	8,96%
M.7A.12.7	>80 <=90 %	254,78	2121	8,75%	5,36%
M.7A.12.8	>90 <=100 %	107,39	793	3,69%	2,00%
M.7A.12.9	>100%	21,75	255	0,75%	0,64%
M.7A.12.10	Total	2911,82	39594	100%	100%
OM.7A.12.1	a/w >100 <=120 %			0,00%	0,00%
OM.7A.12.2	a/w >110 <=120 %			0,00%	0,00%
OM.7A.12.3	a/w >120 <=130 %			0,00%	0,00%
OM.7A.12.4	a/w >130 <=140 %			0,00%	0,00%
OM.7A.12.5	a/w >140 <=150 %			0,00%	0,00%
OM.7A.12.6	a/w >150 %			0,00%	0,00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type					
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	a/w Subsidised housing				
OM.7A.13.2	a/w Private rental				
OM.7A.13.3	a/w Multi-family housing				
OM.7A.13.4	a/w Buildings under construction				
OM.7A.13.5	a/w Buildings land				
OM.7A.13.6	a/w (if relevant, please specify)				
OM.7A.13.7	a/w (if relevant, please specify)				
OM.7A.13.8	a/w (if relevant, please specify)				
OM.7A.13.9	a/w (if relevant, please specify)				
OM.7A.13.10	a/w (if relevant, please specify)				
OM.7A.13.11	a/w (if relevant, please specify)				
14. Loss by Ranking					
M.7A.14.1	1st lien / No prior ranks			100%	
M.7A.14.2	Guaranteed			0%	
M.7A.14.3	Other			0%	
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					



7B Commercial Cover Pool					
15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED					
Weighted Average LTV (%)		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	By LTV buckets (mn):				
M.7B.16.2	>0 -<=40 %				
M.7B.16.3	>40 -<=50 %				
M.7B.16.4	>50 -<=60 %				
M.7B.16.5	>60 -<=70 %				
M.7B.16.6	>70 -<=80 %				
M.7B.16.7	>80 -<=90 %				
M.7B.16.8	>90 -<=100 %				
M.7B.16.9	>100 %				
M.7B.16.10	Total	0	0	0%	0%
OM.7B.16.1	a/w >100 -<=120 %				
OM.7B.16.2	a/w >110 -<=120 %				
OM.7B.16.3	a/w >120 -<=130 %				
OM.7B.16.4	a/w >130 -<=140 %				
OM.7B.16.5	a/w >140 -<=150 %				
OM.7B.16.6	a/w >150 %				
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
17. Loan to Value (LTV) Information - INDEXED					
Weighted Average LTV (%)		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	(Mark as NDI 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 -<=120 %				
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 / Building 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	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	OC Calculation: Committed	BNP Paribas Fortis commits to the legally required OC
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	Other definitions deemed relevant	
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

Residential Mortgage Pandbrieven Programme

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/12/2019

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Remark

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

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

Residential Mortgage Pandbrieven Programme

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500.000.000	24/10/2016	24/10/2023	EUR	Fixed	0,00 %	NACT	24/10/2021	3,82	24/10/2024
BD@138090	BE0002274430	500.000.000	23/03/2017	23/09/2024	EUR	Fixed	0,50 %	NACT	23/09/2021	4,73	23/09/2025
BD@150169	BE0002586643	750.000.000	22/03/2018	22/03/2028	EUR	Fixed	0,88 %	NACT	22/03/2021	8,23	22/03/2029
BD@153515	BE0002614924	500.000.000	4/10/2018	4/10/2025	EUR	Fixed	0,63 %	NACT	04/10/2021	5,76	04/10/2026
		2.250.000.000									

Totals

Total Outstanding (in EUR): 2.250.000.000

Current Weighted Average Fixed Coupon: 0,54 %

Weighted Average Remaining Average Life* 5,92

* At Reporting Date until Maturity Date

Residential Mortgage Pandbrieven Programme

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

Residential Mortgage Pandbrieven Programme

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2.250.000.000 (I)
Nominal Balance Residential Mortgage Loans	2.911.820.169 (II)
Nominal Balance Public Finance Exposures	13.000.000 (III)
Nominal Balance Financial Institution Exposures	153.390.223 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	36,81 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2.380.546.413 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105,80 % <i>Limit</i>

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit
:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	13.436.356 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	153.390.223 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2.380.546.413
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	113,22 % <i>Limit</i>

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit
:
105

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	412.857.176 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	411.685.176
<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	3.078.508.000 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2.911.820.169
<i>Total Principal Proceeds Public Finance Exposures</i>	13.297.608
<i>Total Principal Proceeds Financial Institution Exposures</i>	153.390.223
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	90.312.500 (X)
Costs, Fees and expenses Covered Bonds	41.669.749 (XI)
Principal Requirement Covered Bonds	2.250.000.000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1.109.382.927

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	304.576.237 (XIII)
Cumulative Cash Outflow Next 180 Days	-10.081.637 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	294.494.600

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	13.297.608 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6.562.500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	6.735.108 (XVI)

Residential Mortgage Pandbrieven Programme

Cover Pool Summary

Portfolio Cut-off Date 31/12/2019

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2.911.820.168,95
Principal Redemptions between Cut-off Date and Maturity Date	2.911.820.168,95
Interest Payments between Cut-off Date and Maturity Date	411.685.176,49
Number of borrowers	23.107,00
Number of loans	39.594,00
Average Outstanding Balance per borrower	126.015
Average Outstanding Balance per loan	73.542
Weighted average Current Loan to Current Value	51,97 %
Weighted average seasoning (in Years)	3,14
Weighted average remaining maturity (in years, at 0% CPR)	13,92
Weighted average initial maturity (in years, at 0% CPR)	17,06
Percentage of Fixed Rate Loans	95,38 %
Percentage of Variable Rate Loans	4,62 %
Weighted average interest rate	1,83 %
Weighted average interest rate Fixed Rate Loans	1,85 %
Weighted average interest rate Variable Rate Loans	1,50 %
Weighted Remaining average life (in years, at 0% CPR)	7,29
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6,99

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 153.390.223

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000308172	BE0000337460	BE0000345547
Issuer Name(Liquid_Bonds_CB Series(Liquid_Bonds_CB_DFA TASSO(IRCF))	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Currency	BGB 4 28MAR2022 48	BGB 1 22JUN2026 77	BGB 0,8 22JUN2028 85
Nominal Amount	EUR	EUR	EUR
Issue Date	5.000.000	2.000.000	6.000.000
Maturity Date	5/10/2016	12/10/2018	21/03/2018
Coupon Type	28/03/2022	22/06/2026	22/06/2028
Coupon	F	F	F
Standar & Poor's Rating(Liquid	4,00 %	1,00 %	0,80 %
Fitch Rating(Liquid_Bonds_CB	AA	AA	AA
Moody's Rating(Liquid_Bonds	AA-	AA-	AA-
	Aa3	Aa3	Aa3

4. Derivatives

None

Residential Mortgage Pandbrieven Programme

Stratification Tables

Portfolio Cut-off Date 31/12/2019

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	485.594.779,77	16,68 %	6.542	16,52 %
Oost-Vlaanderen	429.322.393,28	14,74 %	6.266	15,83 %
Vlaams-Brabant	419.024.818,60	14,39 %	5.280	13,34 %
West-Vlaanderen	313.439.127,70	10,76 %	4.894	12,36 %
Brussels	312.797.893,88	10,74 %	3.130	7,91 %
Liège	233.969.233,79	8,04 %	3.317	8,38 %
Limburg	190.644.784,72	6,55 %	3.065	7,74 %
Hainaut	186.608.267,47	6,41 %	2.728	6,89 %
Brabant Wallon	164.648.837,01	5,65 %	1.869	4,72 %
Namur	105.341.225,82	3,62 %	1.503	3,80 %
Luxembourg	68.031.186,16	2,34 %	976	2,47 %
Other	2.397.620,75	0,08 %	24	0,06 %
	2.911.820.168,95	100,00 %	39.594	100,00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	308.076.011,85	10,58 %	3.439	8,69 %
>1 and <=2	370.724.960,54	12,73 %	4.033	10,19 %
>2 and <=3	515.563.492,51	17,71 %	6.155	15,55 %
>3 and <=4	930.018.426,92	31,94 %	13.295	33,58 %
>4 and <=5	661.546.912,14	22,72 %	9.775	24,69 %
>5 and <=6	67.668.274,73	2,32 %	1.279	3,23 %
>6 and <=7	9.665.680,33	0,33 %	206	0,52 %
>7 and <=8	2.666.849,95	0,09 %	97	0,24 %
>8 and <=9	6.236.697,20	0,21 %	416	1,05 %
>9 and <=10	15.316.101,11	0,53 %	382	0,96 %
>10 and <=11	8.846.551,52	0,30 %	179	0,45 %
>11 and <=12	2.108.709,91	0,07 %	29	0,07 %
>12 and <=13	5.039.062,87	0,17 %	20	0,05 %
>13 and <=14	2.583.586,96	0,09 %	53	0,13 %
>14 and <=15	3.518.575,16	0,12 %	141	0,36 %
>15 and <=16	1.277.478,05	0,04 %	48	0,12 %
>16 and <=17	574.211,02	0,02 %	34	0,09 %
>17 and <=18	307.269,13	0,01 %	8	0,02 %
>18 and <=19	7.056,71	0,00 %	1	0,00 %
>19 and <=20	59.984,50	0,00 %	3	0,01 %
>20 and <=21	14.275,84	0,00 %	1	0,00 %
	2.911.820.168,95	100,00 %	39.594	100,00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0,00	0,00 %	519	1,31 %
<=1	6.969.577,87	0,24 %	294	0,74 %
>1 and <=2	17.893.711,23	0,61 %	551	1,39 %
>2 and <=3	18.255.203,48	0,63 %	550	1,39 %
>3 and <=4	30.749.421,30	1,06 %	836	2,11 %
>4 and <=5	50.461.406,73	1,73 %	1.261	3,18 %
>5 and <=6	136.756.518,97	4,70 %	3.430	8,66 %
>6 and <=7	164.374.025,03	5,65 %	3.752	9,48 %
>7 and <=8	124.622.268,79	4,28 %	2.283	5,77 %
>8 and <=9	143.301.893,27	4,92 %	2.373	5,99 %
>9 and <=10	150.938.047,39	5,18 %	2.341	5,91 %
>10 and <=11	144.538.687,87	4,96 %	1.994	5,04 %
>11 and <=12	170.126.564,18	5,84 %	2.210	5,58 %
>12 and <=13	118.348.509,10	4,06 %	1.443	3,64 %
>13 and <=14	130.824.105,02	4,49 %	1.519	3,84 %
>14 and <=15	156.419.016,10	5,37 %	1.757	4,44 %
>15 and <=16	186.232.476,79	6,40 %	1.916	4,84 %
>16 and <=17	216.583.952,15	7,44 %	2.120	5,35 %
>17 and <=18	141.584.874,67	4,86 %	1.326	3,35 %
>18 and <=19	141.906.404,54	4,87 %	1.265	3,19 %
>19 and <=20	114.559.050,48	3,93 %	1.174	2,97 %
>20 and <=21	144.434.760,22	4,96 %	1.336	3,37 %
>21 and <=22	173.223.934,00	5,95 %	1.476	3,73 %
>22 and <=23	103.727.091,87	3,56 %	851	2,15 %
>23 and <=24	61.637.942,53	2,12 %	516	1,30 %
>24 and <=25	58.262.887,62	2,00 %	450	1,14 %
>25 and <=26	2.484.442,89	0,09 %	21	0,05 %
>26 and <=27	1.184.375,56	0,04 %	14	0,04 %
>27 and <=28	1.188.938,07	0,04 %	12	0,03 %
>30 and <=31	230.081,23	0,01 %	4	0,01 %
2.911.820.168,95	100,00 %	39.594	100,00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0,00	0,00 %	8	0,02 %
>1 and <=2	2.223.441,76	0,08 %	45	0,11 %
>2 and <=3	4.767.013,03	0,16 %	84	0,21 %
>3 and <=4	1.140.423,12	0,04 %	234	0,59 %
>4 and <=5	34.548.453,21	1,19 %	607	1,53 %
>5 and <=6	8.094.780,76	0,28 %	353	0,89 %
>6 and <=7	15.768.044,05	0,54 %	535	1,35 %
>7 and <=8	24.038.425,60	0,83 %	726	1,83 %
>8 and <=9	36.981.041,56	1,27 %	875	2,21 %
>9 and <=10	401.181.914,09	13,78 %	8.604	21,73 %
>10 and <=11	64.889.998,27	2,23 %	1.889	4,77 %
>11 and <=12	71.025.485,68	2,44 %	1.110	2,80 %
>12 and <=13	225.502.319,44	7,74 %	3.448	8,71 %
>13 and <=14	18.793.261,80	0,65 %	272	0,69 %
>14 and <=15	434.819.284,29	14,93 %	5.481	13,84 %
>15 and <=16	15.197.622,59	0,52 %	175	0,44 %
>16 and <=17	41.758.524,46	1,43 %	499	1,26 %
>17 and <=18	209.458.406,30	7,19 %	2.276	5,75 %
>18 and <=19	16.839.775,32	0,58 %	254	0,64 %
>19 and <=20	646.759.274,10	22,21 %	6.327	15,98 %
>20 and <=21	12.253.894,39	0,42 %	155	0,39 %
>21 and <=22	12.398.672,39	0,43 %	142	0,36 %
>22 and <=23	22.876.301,99	0,79 %	264	0,67 %
>23 and <=24	18.870.058,43	0,65 %	216	0,55 %
>24 and <=25	548.700.715,02	18,84 %	4.760	12,02 %
>25 and <=26	9.190.556,68	0,32 %	90	0,23 %
>26 and <=27	381.422,65	0,01 %	3	0,01 %
>27 and <=28	812.954,92	0,03 %	7	0,02 %
>28 and <=29	1.242.355,17	0,04 %	10	0,03 %
>29 and <=30	10.224.103,78	0,35 %	127	0,32 %
>30 and <=31	803.225,95	0,03 %	13	0,03 %
>39 and <=40	278.418,15	0,01 %	5	0,01 %
2.911.820.168,95	100,00 %	39.594	100,00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	14.275,84	0,00 %	1	0,00 %
2000	59.984,50	0,00 %	3	0,01 %
2001	7.056,71	0,00 %	1	0,00 %
2002	307.269,13	0,01 %	8	0,02 %
2003	574.211,02	0,02 %	34	0,09 %
2004	1.277.478,05	0,04 %	48	0,12 %
2005	3.518.575,16	0,12 %	141	0,36 %
2006	2.583.586,96	0,09 %	53	0,13 %
2007	5.039.062,87	0,17 %	20	0,05 %
2008	2.108.709,91	0,07 %	29	0,07 %
2009	8.940.069,84	0,31 %	182	0,46 %
2010	15.361.823,99	0,53 %	381	0,96 %
2011	6.097.456,00	0,21 %	414	1,05 %
2012	2.869.171,58	0,10 %	100	0,25 %
2013	9.463.358,70	0,32 %	203	0,51 %
2014	69.295.713,60	2,38 %	1.323	3,34 %
2015	659.919.473,27	22,66 %	9.731	24,58 %
2016	930.018.426,92	31,94 %	13.295	33,58 %
2017	515.563.492,51	17,71 %	6.155	15,55 %
2018	370.875.435,74	12,74 %	4.036	10,19 %
2019	307.925.536,65	10,58 %	3.436	8,68 %
2.911.820.168,95	100,00 %	39.594	100,00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	607.204.811,82	20,85 %	11.791	51,03 %
>100 and <=200	1.035.768.408,10	35,57 %	7.206	31,19 %
>200 and <=300	688.781.687,52	23,65 %	2.875	12,44 %
>300 and <=400	255.017.184,97	8,76 %	749	3,24 %
>400	325.048.076,54	11,16 %	486	2,10 %
2.911.820.168,95	100,00 %	23.107	100,00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2.912.479,58	0,10 %	52	0,13 %
0.5 - 1%	45.683.167,02	1,57 %	556	1,40 %
1 - 1.5%	425.302.526,78	14,61 %	6.045	15,27 %
1.5 - 2%	1.962.011.222,62	67,38 %	26.031	65,74 %
2 - 2.5%	295.241.732,39	10,14 %	3.893	9,83 %
2.5 - 3%	139.734.907,81	4,80 %	2.029	5,12 %
3 - 3.5%	26.270.583,33	0,90 %	496	1,25 %
3.5 - 4%	10.012.580,11	0,34 %	305	0,77 %
4 - 4.5%	3.335.699,62	0,11 %	112	0,28 %
4.5 - 5%	1.016.330,10	0,03 %	51	0,13 %
5 - 5.5%	253.126,47	0,01 %	16	0,04 %
5.5 - 6%	42.399,72	0,00 %	7	0,02 %
6 - 6.5%	3.413,40	0,00 %	1	0,00 %
2.911.820.168,95	100,00 %	39.594	100,00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2.777.406.256,54	95,38 %	37.851	95,60 %
Variable	2.335.960,39	0,08 %	41	0,10 %
Variable With Cap	132.077.952,02	4,54 %	1.702	4,30 %
2.911.820.168,95	100,00 %	39.594	100,00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2020	48.265.151,02	1,66 %	837	2,11 %
2021	5.442.863,47	0,19 %	66	0,17 %
2022	11.589.626,57	0,40 %	78	0,20 %
2023	11.590.622,94	0,40 %	116	0,29 %
2024	22.631.948,22	0,78 %	237	0,60 %
2025	3.309.632,69	0,11 %	34	0,09 %
2026	7.262.898,27	0,25 %	63	0,16 %
2027	4.184.483,19	0,14 %	42	0,11 %
2028	2.171.828,90	0,07 %	21	0,05 %
2029	1.783.853,38	0,06 %	19	0,05 %
2033	1.982.832,63	0,07 %	27	0,07 %
2034	8.339.186,05	0,29 %	97	0,24 %
Fixed To Maturity	2.783.265.241,62	95,59 %	37.957	95,87 %
	2.911.820.168,95	100,00 %	39.594	100,00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2.911.820.168,95	100,00 %	39.594	100,00 %
	2.911.820.168,95	100,00 %	39.594	100,00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2.771.074.397,47	95,17 %	38.035	96,06 %
Interest only	86.266.517,66	2,96 %	520	1,31 %
Linear	54.479.253,82	1,87 %	1.039	2,62 %
	2.911.820.168,95	100,00 %	39.594	100,00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	190.907,38	0,01 %	260	0,66 %
1-10%	38.812.262,24	1,33 %	1.715	4,33 %
11-20%	149.557.215,93	5,14 %	3.981	10,05 %
21-30%	257.873.099,18	8,86 %	4.950	12,50 %
31-40%	314.631.150,02	10,81 %	5.041	12,73 %
41-50%	353.823.722,11	12,15 %	4.940	12,48 %
51-60%	368.649.982,77	12,66 %	4.586	11,58 %
61-70%	382.215.023,44	13,13 %	4.316	10,90 %
71-80%	375.551.481,20	12,90 %	3.689	9,32 %
81-90%	422.039.924,10	14,49 %	3.925	9,91 %
91-100%	199.296.937,54	6,84 %	1.632	4,12 %
101-110%	21.382.208,49	0,73 %	237	0,60 %
111-120%	5.695.918,74	0,20 %	85	0,21 %
>120%	22.100.335,81	0,76 %	237	0,60 %
	2.911.820.168,95	100,00 %	39.594	100,00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	9.073.078,24	0,31 %	1.140	2,88 %
21-40%	56.495.405,44	1,94 %	1.952	4,93 %
41-60%	159.249.987,86	5,47 %	3.715	9,38 %
61-80%	378.634.092,83	13,00 %	6.772	17,10 %
81-100%	691.217.288,74	23,74 %	7.758	19,59 %
101-120%	77.746.302,68	2,67 %	1.430	3,61 %
121-140%	103.325.723,52	3,55 %	1.607	4,06 %
141-160%	139.306.150,87	4,78 %	2.043	5,16 %
161-180%	183.079.908,92	6,29 %	2.307	5,83 %
181-200%	153.059.034,33	5,26 %	1.838	4,64 %
201-300%	446.859.967,65	15,35 %	4.835	12,21 %
301-400%	192.781.361,95	6,62 %	1.833	4,63 %
401-500%	81.682.253,85	2,81 %	732	1,85 %
>500%	239.309.612,07	8,22 %	1.632	4,12 %
	2.911.820.168,95	100,00 %	39.594	100,00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	27.764.754,84	0,95 %	1.478	3,73 %
>1 and <=2	46.448.974,19	1,60 %	1.300	3,28 %
>2 and <=3	180.629.259,14	6,20 %	4.522	11,42 %
>3 and <=4	275.483.474,91	9,46 %	5.887	14,87 %
>4 and <=5	285.933.861,15	9,82 %	4.648	11,74 %
>5 and <=6	283.089.071,97	9,72 %	3.848	9,72 %
>6 and <=7	250.581.140,19	8,61 %	3.032	7,66 %
>7 and <=8	258.440.267,08	8,88 %	2.893	7,31 %
>8 and <=9	405.931.477,03	13,94 %	3.990	10,08 %
>9 and <=10	235.898.871,06	8,10 %	2.130	5,38 %
>10 and <=11	194.917.015,23	6,69 %	1.967	4,97 %
>11 and <=12	302.293.009,33	10,38 %	2.546	6,43 %
>12 and <=13	121.678.895,64	4,18 %	1.023	2,58 %
>13 and <=14	38.925.263,09	1,34 %	290	0,73 %
>14 and <=15	2.865.524,92	0,10 %	27	0,07 %
>15 and <=16	660.891,03	0,02 %	8	0,02 %
>16 and <=17	48.336,92	0,00 %	1	0,00 %
>18 and <=19	230.081,23	0,01 %	4	0,01 %
	2.911.820.168,95	100,00 %	39.594	100,00 %

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

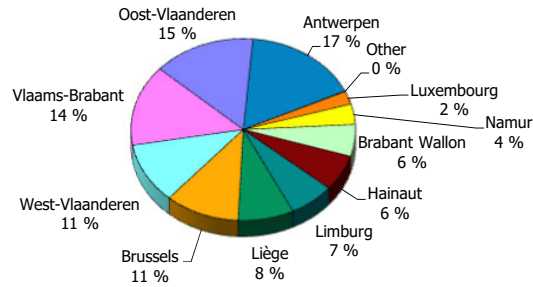
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2.783.265.241,62	95,59 %	37.957	95,87 %
>=0 and <=1	54.903.335,56	1,89 %	909	2,30 %
>1 and <=2	21.285.015,31	0,73 %	177	0,45 %
>2 and <=3	26.641.494,04	0,91 %	286	0,72 %
>3 and <=4	11.169.263,32	0,38 %	98	0,25 %
>4 and <=5	4.233.800,42	0,15 %	43	0,11 %
>7 and <=8	10.322.018,68	0,35 %	124	0,31 %
	2.911.820.168,95	100,00 %	39.594	100,00 %

Residential Mortgage Pandbrieven Programme

Stratification Tables

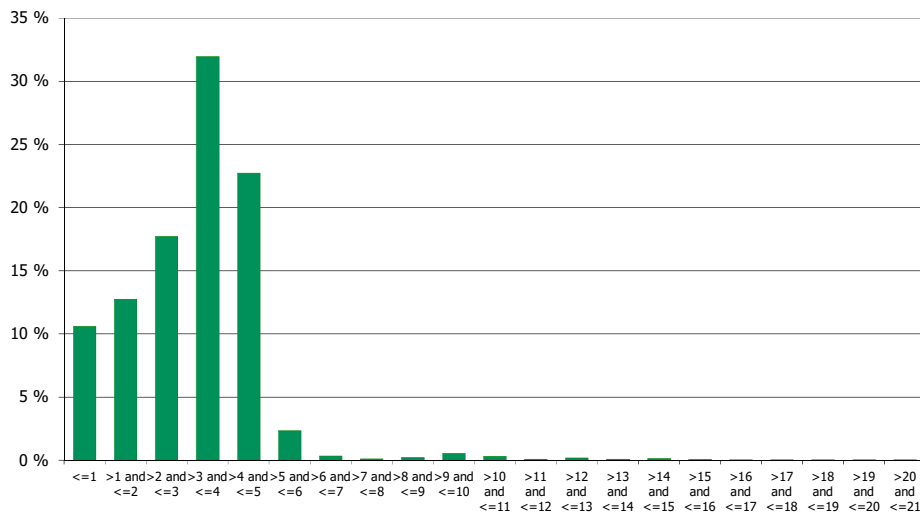
Portfolio Cut-off Date 31/12/2019

1. Geographic distribution



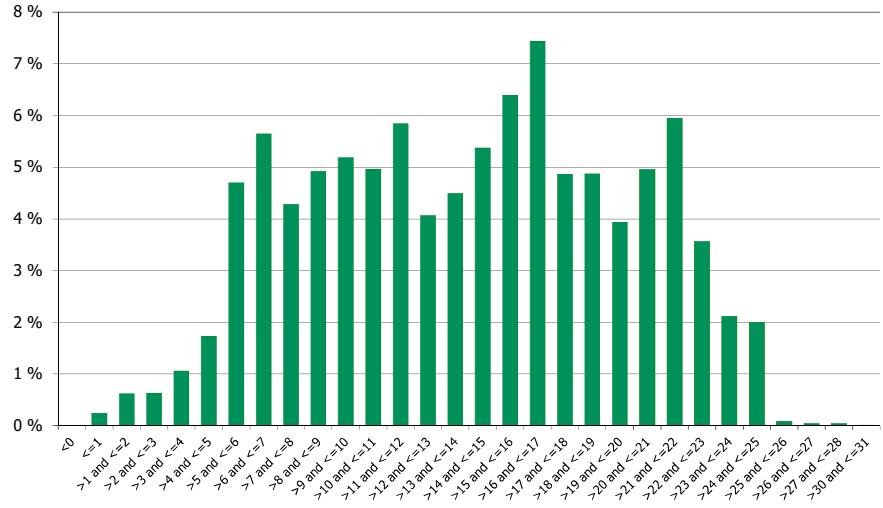
2. Seasoning

Distribution per Seasoning



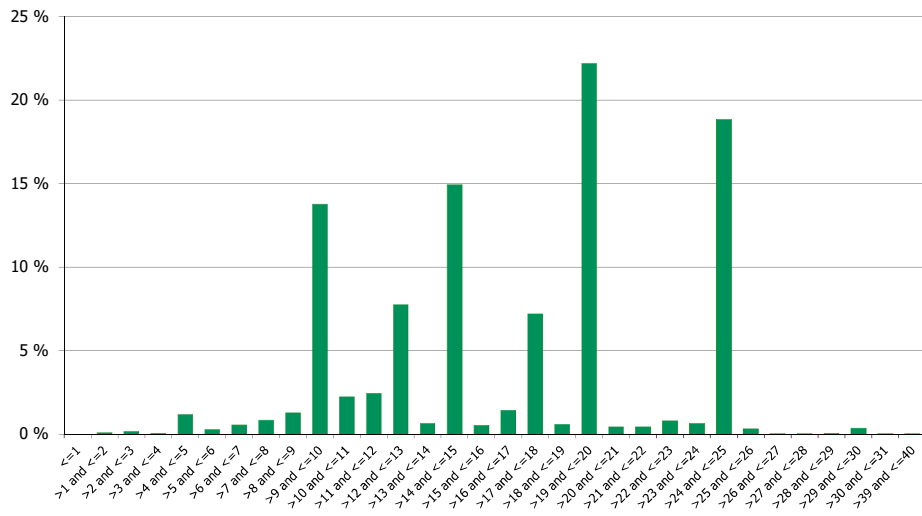
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



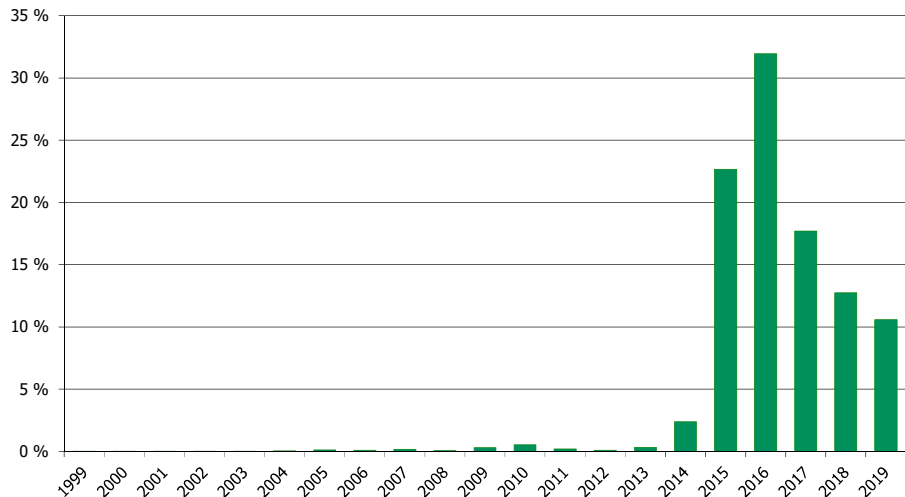
4. Original term to maturity

Distribution of Initial Term (in years)



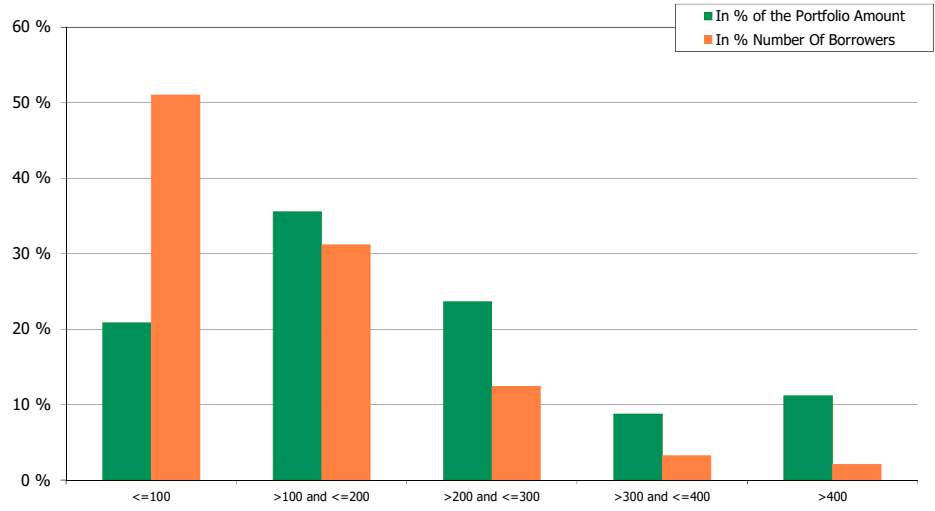
5. Origination Year

Distribution Origination Year



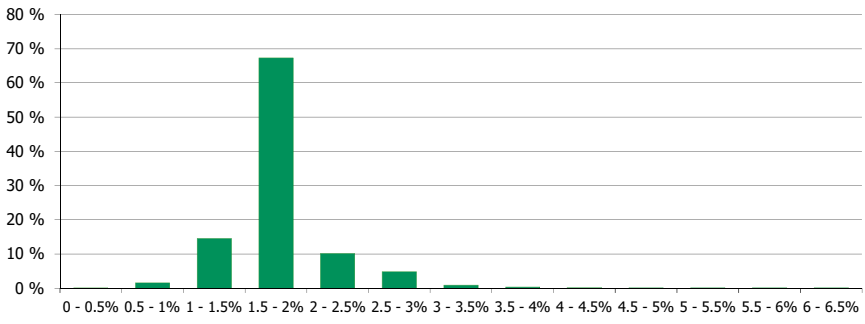
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



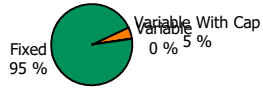
7. Interest Rate

Distribution per Interest Rate



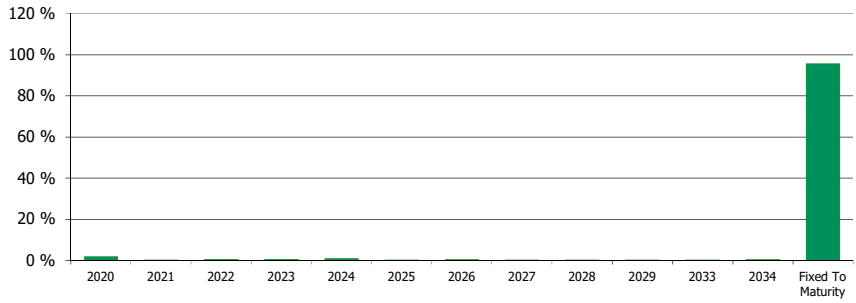
8. Interest Rate Type

Distribution per Interest Type



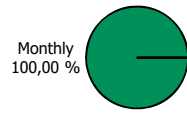
9. Next Reset Date

Next Reset Date



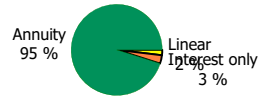
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



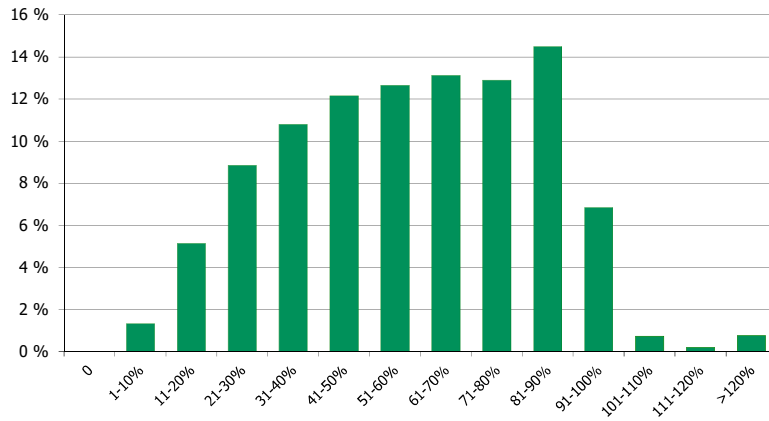
11. Repayment Type

Distribution per Repayment Type



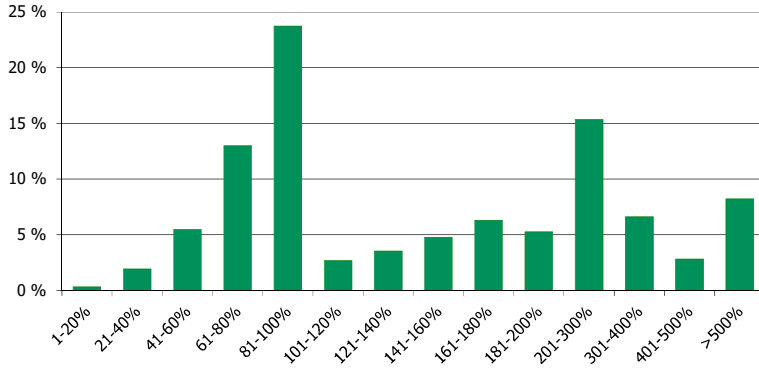
12. Current Loan to Current Value (LTV)

Current LTV Distribution



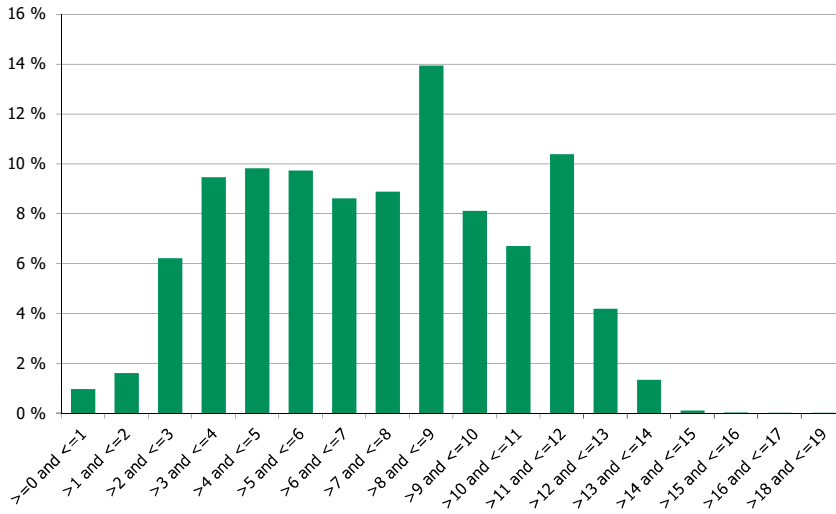
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



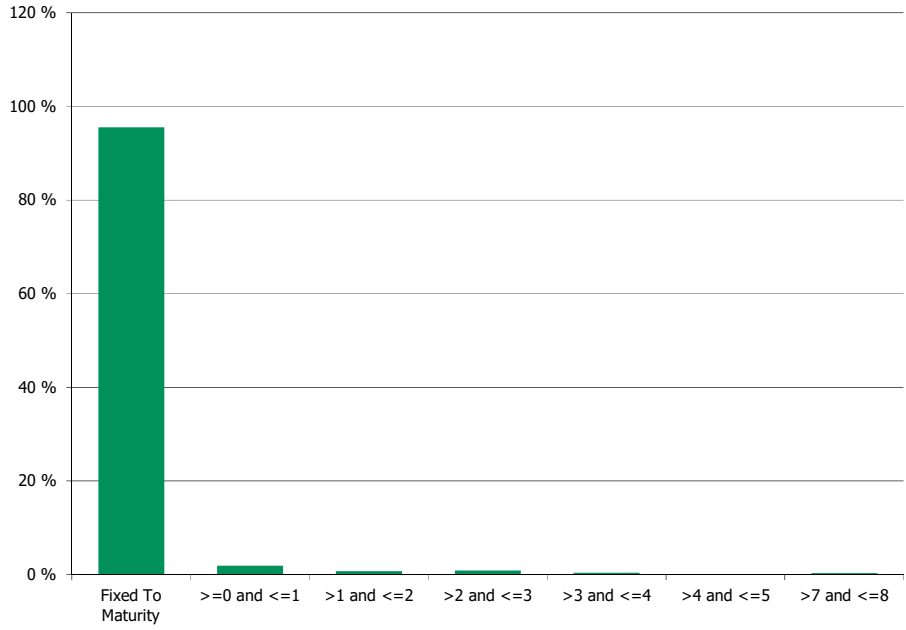
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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

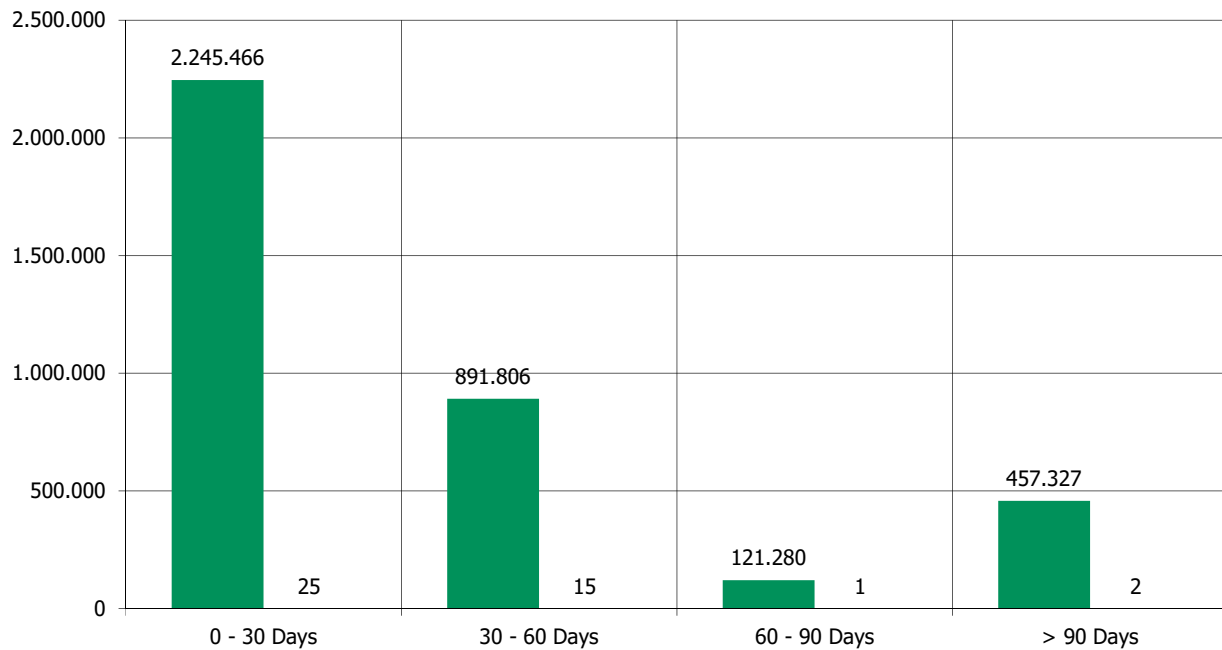
Cover Pool Performance

Portfolio Cut-off Date 31/12/2019

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2.908.104.290,87	99,87 %	39.551	99,89 %
0 - 30 Days	2.245.465,81	0,08 %	25	0,06 %
30 - 60 Days	891.805,87	0,03 %	15	0,04 %
60 - 90 Days	121.279,82	0,00 %	1	0,00 %
> 90 Days	457.326,58	0,02 %	2	0,01 %
Total	2.911.820.168,95	100,00 %	39.594	100,00 %

Delinquency Outstanding in Euro



Residential Mortgage Pandbrieven Programme

Amortisation

Portfolio Cut-off Date Dec/2019

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/01/2020	1	2.250.000.000	2.893.366.787	2.888.459.423	2.881.113.476	2.868.910.390
1/02/2020	2	2.250.000.000	2.874.787.441	2.865.044.006	2.850.489.744	2.826.394.126
1/03/2020	3	2.250.000.000	2.855.392.761	2.841.199.660	2.820.040.734	2.785.121.642
1/04/2020	4	2.250.000.000	2.836.413.644	2.817.528.026	2.789.433.196	2.743.224.628
1/05/2020	5	2.250.000.000	2.817.663.332	2.794.308.420	2.759.636.161	2.702.796.306
1/06/2020	6	2.250.000.000	2.797.577.052	2.769.683.062	2.728.359.886	2.660.846.152
1/07/2020	7	2.250.000.000	2.778.127.425	2.745.912.793	2.698.286.672	2.620.730.004
1/08/2020	8	2.250.000.000	2.759.129.166	2.722.509.411	2.668.485.396	2.580.807.681
1/09/2020	9	2.250.000.000	2.740.478.229	2.699.519.650	2.639.222.632	2.541.695.139
1/10/2020	10	2.250.000.000	2.721.022.904	2.675.955.546	2.609.745.728	2.503.004.962
1/11/2020	11	2.250.000.000	2.701.753.323	2.652.498.643	2.580.290.267	2.464.272.321
1/12/2020	12	2.250.000.000	2.682.868.081	2.629.634.295	2.551.752.308	2.427.027.708
1/01/2021	13	2.250.000.000	2.664.165.131	2.606.873.489	2.523.232.149	2.389.736.667
1/02/2021	14	2.250.000.000	2.645.120.982	2.583.849.031	2.494.586.008	2.352.599.169
1/03/2021	15	2.250.000.000	2.624.108.686	2.559.396.293	2.465.301.271	2.316.084.862
1/04/2021	16	2.250.000.000	2.603.850.394	2.535.330.171	2.435.909.115	2.278.778.791
1/05/2021	17	2.250.000.000	2.584.433.143	2.512.293.408	2.407.834.773	2.243.281.907
1/06/2021	18	2.250.000.000	2.563.825.621	2.488.034.049	2.378.519.606	2.206.584.315
1/07/2021	19	2.250.000.000	2.543.471.668	2.464.230.343	2.349.965.489	2.171.157.649
1/08/2021	20	2.250.000.000	2.522.760.003	2.440.018.462	2.320.958.573	2.135.275.332
1/09/2021	21	2.250.000.000	2.503.163.696	2.416.958.571	2.293.176.990	2.100.780.556
1/10/2021	22	2.250.000.000	2.483.658.809	2.394.189.102	2.265.982.681	2.067.358.449
1/11/2021	23	2.250.000.000	2.464.701.138	2.371.884.624	2.239.163.412	2.034.237.265
1/12/2021	24	2.250.000.000	2.444.873.088	2.348.941.358	2.212.046.088	2.001.363.944
1/01/2022	25	2.250.000.000	2.425.000.247	2.325.896.690	2.184.773.957	1.968.316.939
1/02/2022	26	2.250.000.000	2.404.737.009	2.302.549.629	2.157.342.912	1.935.371.411
1/03/2022	27	2.250.000.000	2.384.712.153	2.279.877.437	2.131.193.089	1.904.596.359
1/04/2022	28	2.250.000.000	2.365.645.403	2.257.812.960	2.105.199.960	1.873.398.306
1/05/2022	29	2.250.000.000	2.345.928.919	2.235.320.103	2.079.097.626	1.842.585.869
1/06/2022	30	2.250.000.000	2.326.911.829	2.213.439.121	2.053.510.052	1.812.200.752
1/07/2022	31	2.250.000.000	2.307.861.633	2.191.714.505	2.028.350.487	1.782.660.154
1/08/2022	32	2.250.000.000	2.288.005.485	2.169.172.324	2.002.383.078	1.752.384.256
1/09/2022	33	2.250.000.000	2.268.860.672	2.147.373.551	1.977.219.133	1.723.033.020
1/10/2022	34	2.250.000.000	2.249.257.822	2.125.326.084	1.952.102.170	1.694.171.703
1/11/2022	35	2.250.000.000	2.229.744.003	2.103.314.019	1.926.971.011	1.665.277.753
1/12/2022	36	2.250.000.000	2.209.729.950	2.081.013.388	1.901.847.572	1.636.828.916
1/01/2023	37	2.250.000.000	2.189.983.297	2.058.918.965	1.876.869.941	1.608.490.058
1/02/2023	38	2.250.000.000	2.170.072.141	2.036.739.106	1.851.929.373	1.580.393.524
1/03/2023	39	2.250.000.000	2.150.556.047	2.015.329.763	1.828.252.824	1.554.218.541
1/04/2023	40	2.250.000.000	2.131.698.638	1.994.269.926	1.804.546.872	1.527.568.236
1/05/2023	41	2.250.000.000	2.112.224.203	1.972.807.488	1.780.732.569	1.501.230.010
1/06/2023	42	2.250.000.000	2.091.975.236	1.950.581.097	1.756.192.420	1.474.270.765
1/07/2023	43	2.250.000.000	2.071.909.227	1.928.700.339	1.732.218.256	1.448.184.350
1/08/2023	44	2.250.000.000	2.051.802.686	1.906.744.074	1.708.143.500	1.422.008.561
1/09/2023	45	2.250.000.000	2.032.581.278	1.885.677.901	1.684.975.349	1.396.780.069
1/10/2023	46	1.750.000.000	2.012.501.833	1.863.985.095	1.661.491.955	1.371.667.359
1/11/2023	47	1.750.000.000	1.993.820.379	1.843.550.168	1.639.097.776	1.347.448.086
1/12/2023	48	1.750.000.000	1.974.697.134	1.822.871.211	1.616.723.138	1.323.606.582
1/01/2024	49	1.750.000.000	1.954.944.122	1.801.576.125	1.593.772.682	1.299.290.498
1/02/2024	50	1.750.000.000	1.935.482.546	1.780.616.148	1.571.224.206	1.275.482.970
1/03/2024	51	1.750.000.000	1.916.580.792	1.760.429.029	1.549.714.928	1.253.036.920
1/04/2024	52	1.750.000.000	1.897.390.397	1.739.846.233	1.527.700.621	1.230.005.138
1/05/2024	53	1.750.000.000	1.878.088.413	1.719.320.188	1.505.961.670	1.207.532.065
1/06/2024	54	1.750.000.000	1.857.752.701	1.697.819.080	1.483.346.660	1.184.360.818
1/07/2024	55	1.750.000.000	1.836.633.455	1.675.762.856	1.460.473.144	1.161.317.665
1/08/2024	56	1.750.000.000	1.817.890.878	1.655.848.726	1.439.447.291	1.139.750.636
1/09/2024	57	1.250.000.000	1.799.083.166	1.635.938.100	1.418.521.976	1.118.424.737
1/10/2024	58	1.250.000.000	1.780.538.265	1.616.417.333	1.398.145.816	1.097.840.497
1/11/2024	59	1.250.000.000	1.761.958.849	1.596.837.516	1.377.697.242	1.077.202.091
1/12/2024	60	1.250.000.000	1.743.605.725	1.577.610.591	1.357.758.849	1.057.260.786
1/01/2025	61	1.250.000.000	1.724.715.266	1.557.871.790	1.337.360.941	1.036.966.525

1/02/2025	62	1.250.000.000	1.706.669.340	1.538.956.950	1.317.763.536	1.017.443.280
1/03/2025	63	1.250.000.000	1.688.533.218	1.520.270.319	1.298.772.091	998.942.936
1/04/2025	64	1.250.000.000	1.670.192.614	1.501.206.879	1.279.224.503	979.740.637
1/05/2025	65	1.250.000.000	1.652.483.114	1.482.851.216	1.260.473.062	961.421.886
1/06/2025	66	1.250.000.000	1.633.555.702	1.463.380.536	1.240.758.783	942.376.426
1/07/2025	67	1.250.000.000	1.615.443.127	1.444.779.463	1.221.972.439	924.303.398
1/08/2025	68	1.250.000.000	1.597.891.441	1.426.658.198	1.203.577.001	906.533.043
1/09/2025	69	1.250.000.000	1.580.179.065	1.408.451.020	1.185.194.931	888.906.667
1/10/2025	70	750.000.000	1.563.079.151	1.390.922.638	1.167.564.226	872.093.885
1/11/2025	71	750.000.000	1.545.256.037	1.372.730.342	1.149.362.783	854.862.392
1/12/2025	72	750.000.000	1.528.485.725	1.355.603.657	1.132.229.317	838.667.011
1/01/2026	73	750.000.000	1.511.896.623	1.338.616.644	1.115.197.990	822.552.757
1/02/2026	74	750.000.000	1.495.429.466	1.321.791.140	1.098.380.177	806.716.779
1/03/2026	75	750.000.000	1.478.440.897	1.304.773.097	1.081.747.648	791.460.736
1/04/2026	76	750.000.000	1.461.425.029	1.287.568.507	1.064.769.016	775.738.667
1/05/2026	77	750.000.000	1.444.809.191	1.270.839.956	1.048.348.522	760.644.633
1/06/2026	78	750.000.000	1.428.050.079	1.253.968.370	1.031.799.947	745.466.684
1/07/2026	79	750.000.000	1.411.744.749	1.237.615.916	1.015.838.275	730.925.971
1/08/2026	80	750.000.000	1.395.847.225	1.221.603.790	1.000.145.421	716.586.449
1/09/2026	81	750.000.000	1.379.287.742	1.205.064.074	984.094.969	702.100.160
1/10/2026	82	750.000.000	1.363.722.482	1.189.509.249	969.001.530	688.497.879
1/11/2026	83	750.000.000	1.348.681.149	1.174.394.177	954.255.390	675.148.621
1/12/2026	84	750.000.000	1.332.916.792	1.158.761.885	939.235.938	661.798.149
1/01/2027	85	750.000.000	1.317.199.552	1.143.156.041	924.230.100	648.466.544
1/02/2027	86	750.000.000	1.302.465.560	1.128.451.684	910.021.503	635.792.997
1/03/2027	87	750.000.000	1.287.806.420	1.114.041.654	896.336.808	623.835.849
1/04/2027	88	750.000.000	1.272.691.607	1.099.098.975	882.065.219	611.302.841
1/05/2027	89	750.000.000	1.258.198.753	1.084.799.393	868.446.552	599.397.456
1/06/2027	90	750.000.000	1.241.848.768	1.068.886.699	853.531.253	586.607.819
1/07/2027	91	750.000.000	1.226.772.459	1.054.177.008	839.713.358	574.745.481
1/08/2027	92	750.000.000	1.212.558.384	1.040.195.475	826.469.013	563.284.366
1/09/2027	93	750.000.000	1.198.397.795	1.026.304.142	813.358.088	552.000.577
1/10/2027	94	750.000.000	1.184.372.201	1.012.627.800	800.544.211	541.077.092
1/11/2027	95	750.000.000	1.170.414.087	998.996.485	787.759.281	530.180.772
1/12/2027	96	750.000.000	1.153.449.254	982.900.312	773.158.987	518.221.392
1/01/2028	97	750.000.000	1.139.715.429	969.549.947	760.717.865	507.722.913
1/02/2028	98	750.000.000	1.126.253.863	956.473.258	748.549.204	497.485.149
1/03/2028	99	0	1.112.135.862	942.984.871	736.237.083	487.363.503
1/04/2028	100		1.098.700.062	930.012.548	724.262.274	477.405.919
1/05/2028	101		1.085.296.708	917.159.154	712.494.520	467.723.883
1/06/2028	102		1.071.804.390	904.220.877	700.656.969	458.004.857
1/07/2028	103		1.058.344.981	891.400.378	689.022.648	448.553.467
1/08/2028	104		1.045.571.803	879.148.421	677.824.054	439.394.198
1/09/2028	105		1.032.240.458	866.466.935	666.347.639	430.125.137
1/10/2028	106		1.019.599.544	854.451.291	655.489.813	421.382.010
1/11/2028	107		1.007.131.645	842.571.371	644.732.299	412.711.045
1/12/2028	108		994.562.389	830.690.127	634.076.336	404.226.045
1/01/2029	109		982.259.076	819.022.526	623.580.371	395.851.051
1/02/2029	110		969.327.864	806.869.450	612.765.005	387.337.853
1/03/2029	111		956.816.496	795.234.755	602.541.759	379.418.190
1/04/2029	112		943.463.354	782.806.662	591.616.673	370.960.802
1/05/2029	113		930.631.063	770.892.077	581.178.100	362.921.704
1/06/2029	114		918.243.725	759.340.887	571.013.712	355.064.176
1/07/2029	115		906.195.590	748.147.659	561.211.860	347.538.757
1/08/2029	116		894.571.486	737.298.256	551.666.762	340.180.834
1/09/2029	117		882.591.500	726.190.688	541.973.910	332.788.280
1/10/2029	118		871.198.773	715.640.236	532.785.286	325.805.152
1/11/2029	119		859.613.087	704.925.617	523.473.689	318.755.145
1/12/2029	120		847.842.348	694.131.798	514.189.580	311.818.373
1/01/2030	121		836.691.048	683.840.372	505.277.735	305.116.160
1/02/2030	122		825.228.936	673.328.258	496.245.245	298.392.585
1/03/2030	123		813.688.401	662.894.844	487.433.390	291.972.504
1/04/2030	124		802.734.244	652.861.540	478.834.917	285.607.173
1/05/2030	125		791.834.112	642.939.432	470.397.014	279.424.150
1/06/2030	126		781.046.004	633.104.279	462.023.256	273.287.544
1/07/2030	127		770.415.139	623.462.021	453.866.739	267.362.469
1/08/2030	128		759.882.496	613.895.450	445.765.919	261.478.248
1/09/2030	129		749.489.333	604.472.029	437.807.049	255.721.989
1/10/2030	130		739.098.501	595.113.270	429.967.809	250.113.625
1/11/2030	131		728.899.249	585.905.527	422.238.661	244.577.230
1/12/2030	132		718.738.386	576.789.695	414.646.172	239.194.821
1/01/2031	133		708.634.982	567.717.157	407.086.106	233.839.035
1/02/2031	134		698.470.713	558.625.056	399.547.819	228.536.786

1/03/2031	135	688.453.948	549.770.242	392.311.192	223.538.874
1/04/2031	136	678.429.892	540.846.580	384.961.812	218.422.127
1/05/2031	137	668.341.047	531.929.172	377.682.740	213.413.654
1/06/2031	138	658.620.458	523.303.535	370.613.377	208.532.032
1/07/2031	139	649.043.607	514.847.833	363.727.451	203.818.615
1/08/2031	140	639.584.368	506.483.886	356.908.520	199.150.455
1/09/2031	141	630.230.431	498.230.075	350.199.334	194.579.159
1/10/2031	142	620.503.519	489.735.268	343.381.207	190.008.755
1/11/2031	143	611.368.988	481.707.397	336.893.438	185.629.186
1/12/2031	144	602.310.817	473.791.356	330.541.609	181.382.728
1/01/2032	145	593.366.813	465.964.148	324.254.191	177.178.904
1/02/2032	146	584.514.202	458.233.775	318.063.831	173.060.246
1/03/2032	147	575.725.424	450.627.590	312.040.100	169.109.883
1/04/2032	148	566.994.339	443.040.953	306.006.461	165.137.534
1/05/2032	149	558.329.749	435.554.473	300.095.145	161.283.616
1/06/2032	150	549.709.959	428.102.825	294.210.845	157.451.419
1/07/2032	151	541.154.129	420.747.966	288.444.576	153.732.738
1/08/2032	152	532.652.847	413.435.801	282.710.881	150.038.644
1/09/2032	153	524.114.313	406.118.363	277.000.890	146.385.611
1/10/2032	154	515.643.130	398.898.501	271.406.790	142.841.373
1/11/2032	155	507.314.520	391.789.903	265.892.224	139.346.339
1/12/2032	156	498.897.072	384.656.843	260.408.782	135.913.200
1/01/2033	157	490.532.992	377.566.547	254.958.658	132.505.040
1/02/2033	158	482.350.535	370.638.756	249.644.027	129.193.431
1/03/2033	159	474.225.437	363.837.144	244.499.795	126.047.072
1/04/2033	160	466.178.579	357.056.778	239.333.141	122.860.908
1/05/2033	161	458.208.946	350.376.598	234.277.412	119.772.574
1/06/2033	162	450.310.772	343.753.115	229.264.104	116.713.111
1/07/2033	163	442.496.268	337.233.321	224.362.187	113.749.457
1/08/2033	164	434.770.976	330.783.769	219.511.597	110.818.880
1/09/2033	165	427.126.459	324.416.474	214.738.677	107.950.132
1/10/2033	166	419.560.766	318.147.017	210.070.464	105.170.511
1/11/2033	167	412.037.974	311.912.664	205.430.177	102.411.765
1/12/2033	168	404.532.140	305.728.099	200.861.340	99.723.623
1/01/2034	169	397.061.994	299.573.521	196.317.274	97.054.757
1/02/2034	170	389.631.585	293.468.869	191.827.658	94.433.515
1/03/2034	171	382.243.482	287.463.093	187.470.266	91.935.309
1/04/2034	172	374.917.900	281.475.735	183.098.740	89.411.199
1/05/2034	173	367.661.724	275.574.967	178.819.109	86.963.412
1/06/2034	174	360.210.572	269.532.153	174.453.158	84.480.816
1/07/2034	175	353.151.725	263.816.538	170.333.488	82.147.696
1/08/2034	176	346.191.803	258.178.602	166.269.412	79.848.053
1/09/2034	177	339.337.215	252.637.453	162.287.078	77.605.505
1/10/2034	178	332.555.195	247.181.828	158.391.735	75.432.272
1/11/2034	179	325.839.844	241.779.665	154.536.062	73.284.332
1/12/2034	180	319.186.728	236.454.165	150.760.234	71.200.686
1/01/2035	181	312.366.512	231.009.261	146.914.046	69.090.337
1/02/2035	182	305.822.354	225.785.958	143.227.018	67.071.121
1/03/2035	183	298.323.292	219.912.030	139.180.414	64.926.763
1/04/2035	184	291.892.157	214.806.307	135.603.300	62.990.130
1/05/2035	185	285.522.678	209.774.054	132.100.594	61.111.522
1/06/2035	186	279.239.717	204.809.987	128.646.573	59.261.572
1/07/2035	187	273.139.436	200.006.869	125.320.399	57.492.713
1/08/2035	188	267.163.295	195.299.024	122.059.342	55.759.475
1/09/2035	189	261.158.159	190.585.414	118.810.467	54.045.430
1/10/2035	190	255.463.411	186.123.550	115.743.374	52.434.423
1/11/2035	191	249.842.968	181.719.917	112.717.522	50.847.360
1/12/2035	192	244.248.654	177.359.371	109.741.985	49.302.151
1/01/2036	193	238.688.433	173.027.891	106.789.580	47.772.564
1/02/2036	194	233.157.624	168.731.878	103.873.316	46.271.150
1/03/2036	195	227.660.901	164.492.580	101.022.616	44.822.952
1/04/2036	196	222.215.863	160.286.039	98.188.831	43.381.099
1/05/2036	197	216.837.701	156.150.002	95.419.723	41.984.859
1/06/2036	198	211.555.654	152.087.883	92.701.096	40.615.896
1/07/2036	199	206.412.171	148.146.652	90.076.574	39.304.213
1/08/2036	200	201.410.690	144.311.797	87.521.741	38.027.679
1/09/2036	201	196.523.430	140.571.226	85.036.355	36.791.299
1/10/2036	202	191.751.179	136.932.551	82.631.316	35.604.201
1/11/2036	203	187.091.894	133.378.678	80.282.054	34.445.434
1/12/2036	204	182.543.939	129.922.813	78.009.455	33.333.163
1/01/2037	205	178.141.428	126.574.350	75.805.660	32.254.293
1/02/2037	206	173.829.264	123.300.957	73.657.413	31.207.500
1/03/2037	207	169.616.010	120.128.076	71.597.137	30.218.519

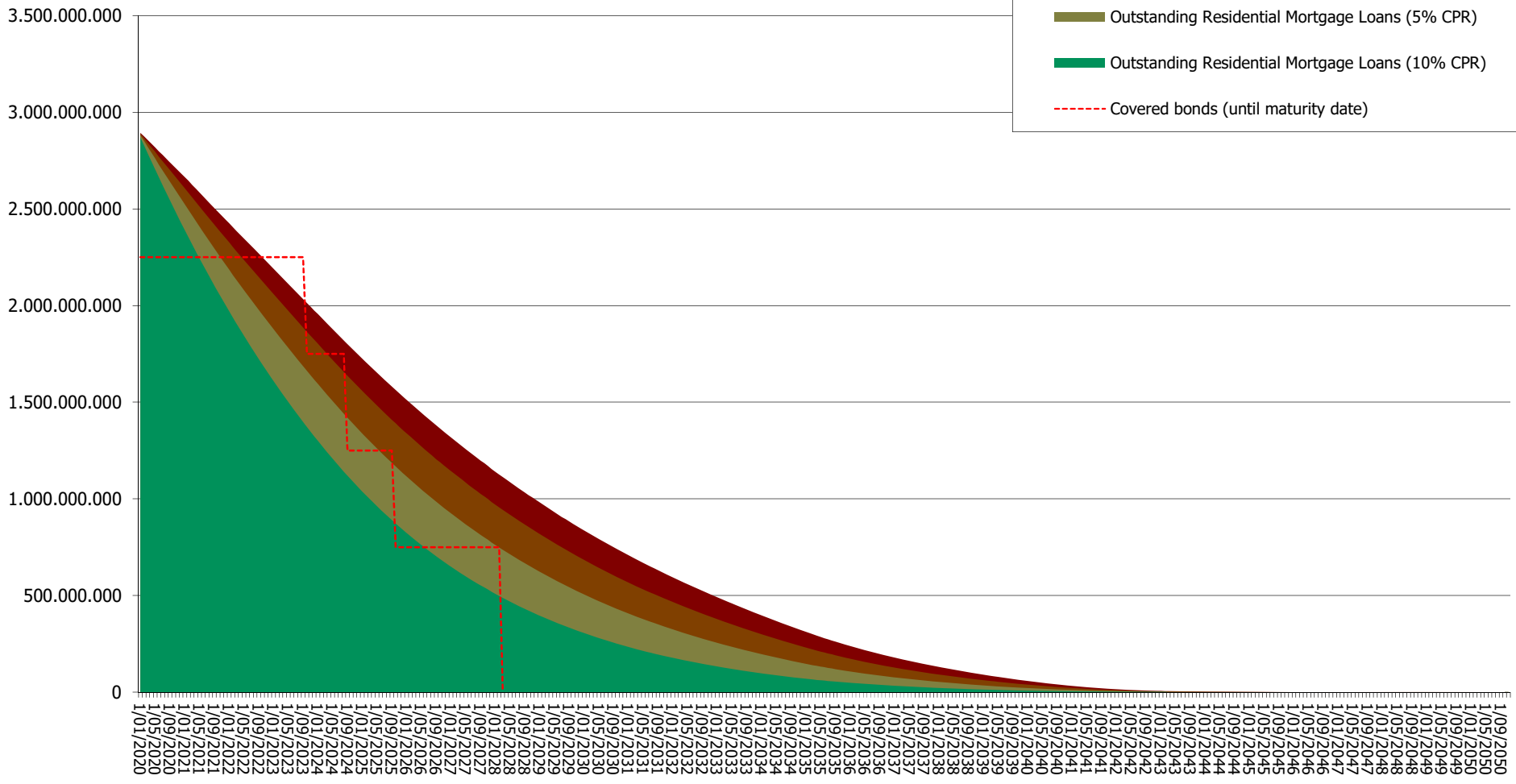
1/04/2037	208	165.463.649	116.988.469	69.548.583	29.229.570
1/05/2037	209	161.354.348	113.895.795	67.543.364	28.270.463
1/06/2037	210	157.271.584	110.825.591	65.555.502	27.322.221
1/07/2037	211	153.247.449	107.812.623	63.616.309	26.405.318
1/08/2037	212	149.272.290	104.837.904	61.703.710	25.502.974
1/09/2037	213	145.354.539	101.913.217	59.829.800	24.623.723
1/10/2037	214	141.488.295	99.039.625	57.999.706	23.772.675
1/11/2037	215	137.671.986	96.204.820	56.196.301	22.935.943
1/12/2037	216	133.902.197	93.416.914	54.433.490	22.125.401
1/01/2038	217	130.209.162	90.686.395	52.708.044	21.333.321
1/02/2038	218	126.590.265	88.016.416	51.026.119	20.565.096
1/03/2038	219	123.076.033	85.441.918	49.419.797	19.841.485
1/04/2038	220	119.250.296	82.645.601	47.680.830	19.062.227
1/05/2038	221	115.922.806	80.207.637	46.160.399	18.378.728
1/06/2038	222	112.668.848	77.823.985	44.674.674	17.711.850
1/07/2038	223	109.482.631	75.499.035	43.233.370	17.070.164
1/08/2038	224	105.844.748	72.866.560	41.619.806	16.363.465
1/09/2038	225	102.606.333	70.517.336	40.175.545	15.728.729
1/10/2038	226	99.553.641	68.307.036	38.820.497	15.135.927
1/11/2038	227	96.519.428	66.112.840	37.477.926	14.550.573
1/12/2038	228	93.496.409	63.937.046	36.155.308	13.979.534
1/01/2039	229	90.492.623	61.777.964	34.845.539	13.416.043
1/02/2039	230	87.508.015	59.639.092	33.553.568	12.863.898
1/03/2039	231	84.566.986	57.546.401	32.301.819	12.336.611
1/04/2039	232	81.651.052	55.467.919	31.055.947	11.810.554
1/05/2039	233	78.770.312	53.423.116	29.837.462	11.300.651
1/06/2039	234	75.932.690	51.411.257	28.640.789	10.801.478
1/07/2039	235	73.165.049	49.456.077	27.483.763	10.322.633
1/08/2039	236	70.464.160	47.549.620	26.357.103	9.857.541
1/09/2039	237	67.848.774	45.707.088	25.271.340	9.411.434
1/10/2039	238	65.281.401	43.905.364	24.215.423	8.981.227
1/11/2039	239	62.728.667	42.116.953	23.169.972	8.557.083
1/12/2039	240	60.200.396	40.353.090	22.144.972	8.145.007
1/01/2040	241	57.726.009	38.628.849	21.144.830	7.744.210
1/02/2040	242	55.266.603	36.920.348	20.158.226	7.351.600
1/03/2040	243	52.825.814	35.233.806	19.191.615	6.971.346
1/04/2040	244	50.421.141	33.572.895	18.240.421	6.597.761
1/05/2040	245	48.048.296	31.940.425	17.310.775	6.235.831
1/06/2040	246	45.735.909	30.351.683	16.407.889	5.885.551
1/07/2040	247	43.516.050	28.831.119	15.547.522	5.554.074
1/08/2040	248	41.395.630	27.379.739	14.727.298	5.238.781
1/09/2040	249	39.371.922	25.997.058	13.948.005	4.940.556
1/10/2040	250	37.467.150	24.698.740	13.218.812	4.663.074
1/11/2040	251	35.633.516	23.450.149	12.518.645	4.397.378
1/12/2040	252	33.837.533	22.231.675	11.838.963	4.141.582
1/01/2041	253	32.055.247	21.024.971	11.167.887	3.890.274
1/02/2041	254	30.281.276	19.827.740	10.505.166	3.643.919
1/03/2041	255	28.512.213	18.640.781	9.853.599	3.404.832
1/04/2041	256	26.761.062	17.466.235	9.209.249	3.168.703
1/05/2041	257	25.043.777	16.318.579	8.582.958	2.941.105
1/06/2041	258	23.369.516	15.201.799	7.975.240	2.721.284
1/07/2041	259	21.850.074	14.190.077	7.426.142	2.523.536
1/08/2041	260	20.436.172	13.249.338	6.916.188	2.340.290
1/09/2041	261	19.127.233	12.379.684	6.445.792	2.171.879
1/10/2041	262	17.883.322	11.555.591	6.001.898	2.014.022
1/11/2041	263	16.709.875	10.779.036	5.584.323	1.865.961
1/12/2041	264	15.592.372	10.041.659	5.189.504	1.726.927
1/01/2042	265	14.597.529	9.385.025	4.837.822	1.603.078
1/02/2042	266	13.690.906	8.787.211	4.518.139	1.490.806
1/03/2042	267	12.862.475	8.242.853	4.228.508	1.389.900
1/04/2042	268	12.093.618	7.736.990	3.958.911	1.295.773
1/05/2042	269	11.347.289	7.247.604	3.699.372	1.205.861
1/06/2042	270	10.624.037	6.774.148	3.448.913	1.119.459
1/07/2042	271	9.942.413	6.329.122	3.214.407	1.039.065
1/08/2042	272	9.278.766	5.896.640	2.987.144	961.512
1/09/2042	273	8.638.186	5.480.243	2.769.143	887.566
1/10/2042	274	8.026.916	5.084.081	2.562.641	818.011
1/11/2042	275	7.444.823	4.707.398	2.366.739	752.278
1/12/2042	276	6.885.445	4.346.554	2.179.939	690.062
1/01/2043	277	6.357.311	4.006.354	2.004.207	631.747
1/02/2043	278	5.849.551	3.680.113	1.836.321	576.376
1/03/2043	279	5.375.713	3.376.827	1.681.115	525.641
1/04/2043	280	4.942.241	3.099.271	1.539.012	479.171

1/05/2043	281	4.538.718	2.841.550	1.407.563	436.448
1/06/2043	282	4.167.743	2.604.869	1.287.041	397.387
1/07/2043	283	3.824.936	2.386.688	1.176.337	361.717
1/08/2043	284	3.505.475	2.183.641	1.073.523	328.705
1/09/2043	285	3.210.096	1.996.251	978.903	298.463
1/10/2043	286	2.928.382	1.818.073	889.335	270.043
1/11/2043	287	2.654.572	1.645.284	802.766	242.724
1/12/2043	288	2.388.419	1.477.895	719.319	216.601
1/01/2044	289	2.125.896	1.313.221	637.543	191.164
1/02/2044	290	1.876.518	1.157.208	560.373	167.313
1/03/2044	291	1.638.923	1.009.084	487.483	144.973
1/04/2044	292	1.410.071	866.707	417.636	123.675
1/05/2044	293	1.196.108	733.987	352.813	104.051
1/06/2044	294	1.016.475	622.698	298.557	87.677
1/07/2044	295	864.988	529.027	253.021	74.000
1/08/2044	296	766.373	467.919	223.226	65.009
1/09/2044	297	718.277	437.809	208.330	60.414
1/10/2044	298	693.430	421.971	200.299	57.847
1/11/2044	299	671.221	407.763	193.063	55.521
1/12/2044	300	650.899	394.769	186.451	53.400
1/01/2045	301	630.530	381.767	179.851	51.292
1/02/2045	302	610.115	368.779	173.291	49.211
1/03/2045	303	589.654	355.865	166.839	47.198
1/04/2045	304	570.168	343.522	160.642	45.252
1/05/2045	305	551.776	331.895	154.823	43.434
1/06/2045	306	535.319	321.450	149.569	41.783
1/07/2045	307	520.843	312.244	144.928	40.320
1/08/2045	308	509.686	305.037	141.223	39.123
1/09/2045	309	499.156	298.229	137.720	37.991
1/10/2045	310	489.094	291.737	134.390	36.920
1/11/2045	311	479.511	285.536	131.199	35.891
1/12/2045	312	469.906	279.357	128.044	34.884
1/01/2046	313	460.277	273.169	124.889	33.881
1/02/2046	314	451.428	267.463	121.970	32.949
1/03/2046	315	443.021	262.079	119.240	32.088
1/04/2046	316	435.045	256.925	116.597	31.244
1/05/2046	317	427.050	251.789	113.986	30.419
1/06/2046	318	419.037	246.645	111.373	29.596
1/07/2046	319	411.005	241.520	108.790	28.791
1/08/2046	320	402.953	236.388	106.208	27.988
1/09/2046	321	394.883	231.260	103.640	27.196
1/10/2046	322	386.794	226.151	101.101	26.421
1/11/2046	323	379.634	221.588	98.809	25.713
1/12/2046	324	374.329	218.133	97.029	25.146
1/01/2047	325	119.578	0	0	0
1/02/2047	326	64.814	37.641	16.658	4.281
1/03/2047	327	60.038	34.814	15.372	3.935
1/04/2047	328	55.998	32.416	14.277	3.639
1/05/2047	329	52.451	30.313	13.318	3.381
1/06/2047	330	49.986	28.839	12.638	3.195
1/07/2047	331	47.512	27.367	11.963	3.012
1/08/2047	332	45.032	25.895	11.291	2.830
1/09/2047	333	42.542	24.421	10.621	2.651
1/10/2047	334	40.728	23.341	10.127	2.517
1/11/2047	335	39.431	22.560	9.763	2.417
1/12/2047	336	38.129	21.779	9.402	2.318
1/01/2048	337	37.099	21.155	9.109	2.236
1/02/2048	338	36.065	20.531	8.818	2.155
1/03/2048	339	35.027	19.908	8.530	2.077
1/04/2048	340	33.985	19.283	8.241	1.998
1/05/2048	341	32.939	18.659	7.955	1.921
1/06/2048	342	31.889	18.033	7.668	1.844
1/07/2048	343	30.835	17.408	7.384	1.768
1/08/2048	344	29.776	16.782	7.101	1.693
1/09/2048	345	28.713	16.156	6.818	1.619
1/10/2048	346	27.647	15.530	6.538	1.546
1/11/2048	347	26.576	14.903	6.258	1.473
1/12/2048	348	25.500	14.277	5.980	1.402
1/01/2049	349	24.421	13.649	5.703	1.332
1/02/2049	350	23.337	13.021	5.427	1.262
1/03/2049	351	22.249	12.395	5.154	1.194
1/04/2049	352	21.157	11.767	4.880	1.126
1/05/2049	353	20.060	11.139	4.608	1.058

1/06/2049	354	18.960	10.510	4.337	992
1/07/2049	355	17.854	9.881	4.068	926
1/08/2049	356	16.745	9.251	3.799	862
1/09/2049	357	15.631	8.621	3.531	797
1/10/2049	358	14.513	7.991	3.265	734
1/11/2049	359	13.390	7.361	3.000	672
1/12/2049	360	12.263	6.730	2.736	610
1/01/2050	361	11.132	6.099	2.473	549
1/02/2050	362	9.996	5.467	2.211	489
1/03/2050	363	8.856	4.836	1.951	430
1/04/2050	364	7.711	4.204	1.692	371
1/05/2050	365	6.561	3.571	1.434	313
1/06/2050	366	5.479	2.977	1.192	259
1/07/2050	367	4.391	2.382	952	206
1/08/2050	368	3.300	1.787	712	154
1/09/2050	369	2.204	1.192	474	102
1/10/2050	370	1.104	596	236	51
1/11/2050	371	0	0	0	0
		258.547.280.476	231.761.546.878	199.369.829.049	160.001.251.438

Amortisation profiles (all amounts in EUR)

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





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

HTT 2019

Reporting in Domestic Currency [Please insert currency]

CONTENT OF TAB E
[1. Additional information on the programme](#)
[2. Additional information on the swaps](#)
[3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme			
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)			
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVVVRZY01T647	
E.1.1.3	Back-up servicer			
E.1.1.4	BUS facilitator			
E.1.1.5	Cash manager			
E.1.1.6	Back-up cash manager			
E.1.1.7	Account bank			
E.1.1.8	Standby account bank			
E.1.1.9	Account bank guarantor			
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative		
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker		
OE.1.1.1				
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	Example Bank	Example Guarantor	Example Bank(LEI)	FX
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)	37,65				
E.3.1.2	Weighted Average Maturity (months)**	167,09				
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	0,08%				0,08%
E.3.2.2	30-<60 days	0,03%				0,03%
E.3.2.3	60-<90 days	0,00%				0,00%
E.3.2.4	90-<180 days	0,02%				0,02%
E.3.2.5	>= 180 days	0,00%				0,00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						