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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: 31/1/2020

Cut-off Date: 31/1/2020



Index

Covered Bond Label Disclaimer

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

D1. Front Page

D2. Covered Bond Series

D3. Ratings

D4. Tests Royal Decree

D5. Cover Pool Summary

D6. Stratification Tables

D7. Stratification Graphs

D8. Performance

D9. Amortisation

D10. Amortisation Graph

E. Optional ECB-ECAIs data



A. Harmonised Transparency Template - General Information

HTT 2020

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. References to Capital Requirements Regulation \(CRR\) 129\(7\)](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(4\)](#)
- [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/co			
G.1.1.4	Cut-off date	31/01/2020			
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					
G.3.1.1	Total Cover Assets	Nominal (mn)	3,135,0		
G.3.1.2	Outstanding Covered Bonds		2,250,0		
OG.3.1.1	Cover Pool Size [NPV] (mn)		3,344,1		
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)		2,395,3		
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (%)	Legal / Regulatory	Actual	Minimum Committed	Purpose
OG.3.2.1		5%	39%	5%	ND1
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.3	Optional information e.g. OC (NPV basis)				
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mn)	3,135,0	% Cover Pool	99,59%
G.3.3.2	Public Sector		-		
G.3.3.3	Shipping		-		
G.3.3.4	Substitute Assets		13,0		0,41%
G.3.3.5	Other		0,0		0,00%
G.3.3.6	Total		3,148,0		100%
OG.3.3.1	a/w [if relevant, please specify]				
OG.3.3.2	a/w [if relevant, please specify]				
OG.3.3.3	a/w [if relevant, please specify]				
OG.3.3.4	a/w [if relevant, please specify]				
OG.3.3.5	a/w [if relevant, please specify]				
OG.3.3.6	a/w [if relevant, please specify]				



4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7,4	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	32,3	[Mark as ND1 if not relevant]	1,03%	
G.3.4.3	1 - 2 Y	48,8	[Mark as ND1 if not relevant]	1,56%	
G.3.4.4	2 - 3 Y	189,9	[Mark as ND1 if not relevant]	6,06%	
G.3.4.5	3 - 4 Y	281,3	[Mark as ND1 if not relevant]	8,97%	
G.3.4.6	4 - 5 Y	303,6	[Mark as ND1 if not relevant]	9,68%	
G.3.4.7	5 - 10 Y	1.519,4	[Mark as ND1 if not relevant]	48,46%	
G.3.4.8	10+ Y	759,7	[Mark as ND1 if not relevant]	24,23%	
G.3.4.9	Total	3135,0	0,0	100%	0%
OG.3.4.1	a/w 0-1 day			0,00%	
OG.3.4.2	a/w 0-0.5y			0,00%	
OG.3.4.3	a/w 0.5-1 y			0,00%	
OG.3.4.4	a/w 1-1.5y			0,00%	
OG.3.4.5	a/w 1.5-2 y			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)	5,8	6,8		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0,0	0,0	0,00%	0,00%
G.3.5.3	1 - 2 Y	0,0	0,0	0,00%	0,00%
G.3.5.4	2 - 3 Y	0,0	0,0	0,00%	0,00%
G.3.5.5	3 - 4 Y	500,0	0,0	22,22%	0,00%
G.3.5.6	4 - 5 Y	500,0	500,0	22,22%	22,22%
G.3.5.7	5 - 10 Y	1.250,0	1750,0	55,56%	77,78%
G.3.5.8	10+ Y	0,0	0,0	0,00%	0,00%
G.3.5.9	Total	2.250	2.250	100%	100%
OG.3.5.1	a/w 0-1 day			0,00%	0,00%
OG.3.5.2	a/w 0-0.5y			0,00%	0,00%
OG.3.5.3	a/w 0.5-1 y			0,00%	0,00%
OG.3.5.4	a/w 1-1.5y			0,00%	0,00%
OG.3.5.5	a/w 1.5-2 y			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	3.135,0	3135,01	100,00%	100,00%
G.3.6.2	AUD	0,00	0,00	0,00%	0,00%
G.3.6.3	BRL	0,00	0,00	0,00%	0,00%
G.3.6.4	CAD	0,00	0,00	0,00%	0,00%
G.3.6.5	CHF	0,00	0,00	0,00%	0,00%
G.3.6.6	CZK	0,00	0,00	0,00%	0,00%
G.3.6.7	DKK	0,00	0,00	0,00%	0,00%
G.3.6.8	GBP	0,00	0,00	0,00%	0,00%
G.3.6.9	HKD	0,00	0,00	0,00%	0,00%
G.3.6.10	JPY	0,00	0,00	0,00%	0,00%
G.3.6.11	KRW	0,00	0,00	0,00%	0,00%
G.3.6.12	NOK	0,00	0,00	0,00%	0,00%
G.3.6.13	PLN	0,00	0,00	0,00%	0,00%
G.3.6.14	SEK	0,00	0,00	0,00%	0,00%
G.3.6.15	SGD	0,00	0,00	0,00%	0,00%
G.3.6.16	USD	0,00	0,00	0,00%	0,00%
G.3.6.17	Other	0,00	0,00	0,00%	0,00%
G.3.6.18	Total	3135,010179	3135,010179	100%	100%
OG.3.6.1	a/w [if relevant, please specify]			0,00%	0,00%
OG.3.6.2	a/w [if relevant, please specify]			0,00%	0,00%
OG.3.6.3	a/w [if relevant, please specify]			0,00%	0,00%
OG.3.6.4	a/w [if relevant, please specify]			0,00%	0,00%
OG.3.6.5	a/w [if relevant, please specify]			0,00%	0,00%
OG.3.6.6	a/w [if relevant, please specify]			0,00%	0,00%
OG.3.6.7	a/w [if relevant, please specify]			0,00%	0,00%



7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2250,00	2250,00	100,00%	100,00%
G.3.7.2	AUD	0,00	0,00	0,00%	0,00%
G.3.7.3	BRL	0,00	0,00	0,00%	0,00%
G.3.7.4	CAD	0,00	0,00	0,00%	0,00%
G.3.7.5	CHF	0,00	0,00	0,00%	0,00%
G.3.7.6	CZK	0,00	0,00	0,00%	0,00%
G.3.7.7	DKK	0,00	0,00	0,00%	0,00%
G.3.7.8	GBP	0,00	0,00	0,00%	0,00%
G.3.7.9	HKD	0,00	0,00	0,00%	0,00%
G.3.7.10	JPY	0,00	0,00	0,00%	0,00%
G.3.7.11	KRW	0,00	0,00	0,00%	0,00%
G.3.7.12	NOK	0,00	0,00	0,00%	0,00%
G.3.7.13	PLN	0,00	0,00	0,00%	0,00%
G.3.7.14	SEK	0,00	0,00	0,00%	0,00%
G.3.7.15	SGD	0,00	0,00	0,00%	0,00%
G.3.7.16	USD	0,00	0,00	0,00%	0,00%
G.3.7.17	Other	0,00	0,00	0,00%	0,00%
G.3.7.18	Total	2250	2250	100%	100%
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
OG.3.7.7	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2250	2250	100,00%	100,00%
G.3.8.2	Floating coupon	0	0	0,00%	0,00%
G.3.8.3	Other	0	0	0,00%	0,00%
G.3.8.4	Total	2250	2250	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0,00%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13	100,00%		
G.3.9.3	Exposures to central banks	0	0,00%		
G.3.9.4	Exposures to credit institutions	0	0,00%		
G.3.9.5	Other	0	0,00%		
G.3.9.6	Total	13	100%		
OG.3.9.1	a/w EU gvts or quasi govts		0,00%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts		0,00%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts 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	0,41%	0,58%
G.3.11.2	Central bank eligible assets	0	0,00%	0,00%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	13	0%	1%
OG.3.11.1	<i>a/w [if relevant, please specify]</i>			
OG.3.11.2	<i>a/w [if relevant, please specify]</i>			
OG.3.11.3	<i>a/w [if relevant, please specify]</i>			
OG.3.11.4	<i>a/w [if relevant, please specify]</i>			
OG.3.11.5	<i>a/w [if relevant, please specify]</i>			
OG.3.11.6	<i>a/w [if relevant, please specify]</i>			
OG.3.11.7	<i>a/w [if relevant, please specify]</i>			

12. Bond List		
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131

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

4. References to Capital Requirements Regulation (CRR) 129(7)

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

	Row	Row
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
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:	88
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 Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency		EUR	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets	Nominal (mm)	% Total Mortgages
1. Property Type Information			
M.7.1.1	Residential	3135,01	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	3135,01	100%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>		0,00%
OM.7.1.2	<i>a/w Forest & Agriculture</i>		0,00%
OM.7.1.3	<i>a/w (if relevant, please specify)</i>		0,00%
OM.7.1.4	<i>a/w (if relevant, please specify)</i>		0,00%
OM.7.1.5	<i>a/w (if relevant, please specify)</i>		0,00%
OM.7.1.6	<i>a/w (if relevant, please specify)</i>		0,00%
OM.7.1.7	<i>a/w (if relevant, please specify)</i>		0,00%
OM.7.1.8	<i>a/w (if relevant, please specify)</i>		0,00%
OM.7.1.9	<i>a/w (if relevant, please specify)</i>		0,00%
OM.7.1.10	<i>a/w (if relevant, please specify)</i>		0,00%
OM.7.1.11	<i>a/w (if relevant, please specify)</i>		0,00%
2. General Information			
M.7.2.1	Number of mortgage loans	41828	
OM.7.2.1	<i>Optional information eg. Number of borrowers</i>		41828
OM.7.2.2	<i>Optional information eg. Number of guarantors</i>		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks			
M.7.3.1	10 largest exposures	1,05%	0,00%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography			
M.7.4.1	European Union	0,0%	0,0%
M.7.4.2	Austria	0	0,0%
M.7.4.3	Belgium	100,00%	0,00%
M.7.4.4	Bulgaria	0	0,0%
M.7.4.5	Croatia	0	0,0%
M.7.4.6	Cyprus	0	0,0%
M.7.4.7	Czech Republic	0	0,0%
M.7.4.8	Denmark	0	0,0%
M.7.4.9	Estonia	0	0,0%
M.7.4.10	Finland	0	0,0%
M.7.4.11	France	0	0,0%
M.7.4.12	Germany	0	0,0%
M.7.4.13	Greece	0	0,0%
M.7.4.14	Netherlands	0	0,0%
M.7.4.15	Hungary	0	0,0%
M.7.4.16	Ireland	0	0,0%
M.7.4.17	Italy	0	0,0%
M.7.4.18	Latvia	0	0,0%
M.7.4.19	Lithuania	0	0,0%
M.7.4.20	Luxembourg	0	0,0%
M.7.4.21	Malta	0	0,0%
M.7.4.22	Poland	0	0,0%
M.7.4.23	Portugal	0	0,0%
M.7.4.24	Romania	0	0,0%
M.7.4.25	Slovakia	0	0,0%
M.7.4.26	Slovenia	0	0,0%
M.7.4.27	Spain	0	0,0%
M.7.4.28	Sweden	0	0,0%
M.7.4.29	United Kingdom	0	0,0%
M.7.4.30	European Economic Area (not member of EU)	0,0%	0,0%
M.7.4.31	Iceland	0	0,0%
M.7.4.32	Liechtenstein	0	0,0%
M.7.4.33	Norway	0	0,0%
M.7.4.34	Other	0,0%	0,0%
M.7.4.35	Switzerland	0	0,0%
M.7.4.36	Australia	0	0,0%
M.7.4.37	Brazil	0	0,0%
M.7.4.38	Canada	0	0,0%
M.7.4.39	Japan	0	0,0%
M.7.4.40	Korea	0	0,0%
M.7.4.41	New Zealand	0	0,0%
M.7.4.42	Singapore	0	0,0%
M.7.4.43	US	0	0,0%
M.7.4.44	Other	0	0,0%
OM.7.4.1	<i>a/w (if relevant, please specify)</i>		
OM.7.4.2	<i>a/w (if relevant, please specify)</i>		
OM.7.4.3	<i>a/w (if relevant, please specify)</i>		
OM.7.4.4	<i>a/w (if relevant, please specify)</i>		
OM.7.4.5	<i>a/w (if relevant, please specify)</i>		
OM.7.4.6	<i>a/w (if relevant, please specify)</i>		
OM.7.4.7	<i>a/w (if relevant, please specify)</i>		
OM.7.4.8	<i>a/w (if relevant, please specify)</i>		
OM.7.4.9	<i>a/w (if relevant, please specify)</i>		
OM.7.4.10	<i>a/w (if relevant, please specify)</i>		



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	14,3%	0,0%	14,3%	
M.7.5.3	Oost-Vlaanderen	14,8%	0,0%	14,8%	
M.7.5.4	Brussel	10,6%	0,0%	10,6%	
M.7.5.5	West-Vlaanderen	10,8%	0,0%	10,8%	
M.7.5.6	Limburg	6,7%	0,0%	6,7%	
M.7.5.7	Lige	8,0%	0,0%	8,0%	
M.7.5.8	Hainaut	6,3%	0,0%	6,3%	
M.7.5.9	Brabant Wallon	5,7%	0,0%	5,7%	
M.7.5.10	Namur	3,7%	0,0%	3,7%	
M.7.5.11	Luxembourg	2,4%	0,0%	2,4%	
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	94,2%	0,0%	94,2%	
M.7.6.2	Floating rate	0,0%	0,0%	0,0%	
M.7.6.3	Other	5,8%	0,0%	5,8%	
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	3,1%	0,0%	3,1%	
M.7.7.2	Amortising	96,9%	0,0%	96,9%	
M.7.7.3	Other	0,0%	0,0%	0,0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	14,7%	0,0%	14,7%	
M.7.8.2	≥ 12 - < 24 months	12,5%	0,0%	12,5%	
M.7.8.3	≥ 24 - < 36 months	15,3%	0,0%	15,3%	
M.7.8.4	≥ 36 - < 60 months	31,8%	0,0%	31,8%	
M.7.8.5	≥ 60 months	25,7%	0,0%	25,7%	
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		Nominal	Number of Loans	% Residential Loans	% No. of Loans
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	74,95			
M.7A.10.2	By buckets (mm):				
M.7A.10.3	<=100K	1455,14	31399	46,42%	75,07%
M.7A.10.4	>100K and <=200K	1172,83	8735	37,41%	20,88%
M.7A.10.5	>200K and <=300K	293,66	1232	9,37%	2,95%
M.7A.10.6	>300K and <=400K	86,38	255	2,76%	0,61%
M.7A.10.7	>400K	127,00	207	4,05%	0,49%
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	3135,0	41828	100%	100%



11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0.60			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	797,17	16414	25,43%	39,24%
M.7A.11.3	>40 - <=50 %	372,58	5192	11,88%	12,41%
M.7A.11.4	>50 - <=60 %	397,86	4832	12,69%	11,55%
M.7A.11.5	>60 - <=70 %	411,72	4609	13,13%	11,02%
M.7A.11.6	>70 - <=80 %	409,53	3995	13,06%	9,55%
M.7A.11.7	>80 - <=90 %	456,06	4253	14,55%	10,17%
M.7A.11.8	>90 - <=100 %	230,93	1903	7,37%	4,55%
M.7A.11.9	>100%	59,16	630	1,89%	1,51%
M.7A.11.10	Total	3135,01	41828	100%	100%
OM.7A.11.1	o/w >100 - <=110 %			0,00%	0,00%
OM.7A.11.2	o/w >110 - <=120 %			0,00%	0,00%
OM.7A.11.3	o/w >120 - <=130 %			0,00%	0,00%
OM.7A.11.4	o/w >130 - <=140 %			0,00%	0,00%
OM.7A.11.5	o/w >140 - <=150 %			0,00%	0,00%
OM.7A.11.6	o/w >150 %			0,00%	0,00%
OM.7A.11.7					
OM.7A.11.8					
12. Loan to Value (LTV) Information - INDEXED					
M.7A.12.1	Weighted Average LTV (%)	0.53			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1074,12	20951	34,26%	50,09%
M.7A.12.3	>40 - <=50 %	388,68	4844	12,40%	11,58%
M.7A.12.4	>50 - <=60 %	405,78	4452	12,94%	10,64%
M.7A.12.5	>60 - <=70 %	398,31	4036	12,71%	9,65%
M.7A.12.6	>70 - <=80 %	403,31	3861	13,41%	9,21%
M.7A.12.7	>80 - <=90 %	273,29	2292	8,72%	5,48%
M.7A.12.8	>90 - <=100 %	144,42	1090	4,61%	2,61%
M.7A.12.9	>100%	30,07	302	0,96%	0,72%
M.7A.12.10	Total	3135,01	41828	100%	100%
OM.7A.12.1	o/w >100 - <=110 %			0,00%	0,00%
OM.7A.12.2	o/w >110 - <=120 %			0,00%	0,00%
OM.7A.12.3	o/w >120 - <=130 %			0,00%	0,00%
OM.7A.12.4	o/w >130 - <=140 %			0,00%	0,00%
OM.7A.12.5	o/w >140 - <=150 %			0,00%	0,00%
OM.7A.12.6	o/w >150 %			0,00%	0,00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type					
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
OM.7A.13.1	o/w Subsidised housing				
OM.7A.13.2	o/w Private rental				
OM.7A.13.3	o/w Multi-family housing				
OM.7A.13.4	o/w Buildings under construction				
OM.7A.13.5	o/w Buildings land				
OM.7A.13.6	o/w (If relevant, please specify)				
OM.7A.13.7	o/w (If relevant, please specify)				
OM.7A.13.8	o/w (If relevant, please specify)				
OM.7A.13.9	o/w (If relevant, please specify)				
OM.7A.13.10	o/w (If relevant, please specify)				
OM.7A.13.11	o/w (If relevant, please specify)				
14. Loan by Ranking					
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					
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					
M.7B.16.1	Weighted Average LTV (%)				
By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=50 %				
M.7B.16.4	>50 - <=60 %				
M.7B.16.5	>60 - <=70 %				
M.7B.16.6	>70 - <=80 %				
M.7B.16.7	>80 - <=90 %				
M.7B.16.8	>90 - <=100 %				
M.7B.16.9	>100%				
M.7B.16.10	Total	0	0	0%	0%
OM.7B.16.1	o/w >100 - <=110 %				
OM.7B.16.2	o/w >110 - <=120 %				
OM.7B.16.3	o/w >120 - <=130 %				
OM.7B.16.4	o/w >130 - <=140 %				
OM.7B.16.5	o/w >140 - <=150 %				
OM.7B.16.6	o/w >150 %				
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					

17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.17.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.78.17.2	>0 - <=40 %				
M.78.17.3	>40 - <=50 %				
M.78.17.4	>50 - <=60 %				
M.78.17.5	>60 - <=70 %				
M.78.17.6	>70 - <=80 %				
M.78.17.7	>80 - <=90 %				
M.78.17.8	>90 - <=100 %				
M.78.17.9	>100%				
M.78.17.10	Total	0	0	0%	0%
OM.78.17.1	a/w >100 - <=110 %				
OM.78.17.2	a/w >110 - <=120 %				
OM.78.17.3	a/w >120 - <=130 %				
OM.78.17.4	a/w >130 - <=140 %				
OM.78.17.5	a/w >140 - <=150 %				
OM.78.17.6	a/w >150 %				
OM.78.17.7					
OM.78.17.8					
OM.78.17.9					
18. Breakdown by Type		% Commercial loans			
M.78.18.1	Retail				
M.78.18.2	Office				
M.78.18.3	Hotel/Tourism				
M.78.18.4	Shopping malls				
M.78.18.5	Industry				
M.78.18.6	Agriculture				
M.78.18.7	Other commercially used				
M.78.18.8	Land				
M.78.18.9	Property developers / Building under construction				
M.78.18.10	Other				
OM.78.18.1	a/w Social & Cultural purposes				
OM.78.18.2	a/w [if relevant, please specify]				
OM.78.18.3	a/w [if relevant, please specify]				
OM.78.18.4	a/w [if relevant, please specify]				
OM.78.18.5	a/w [if relevant, please specify]				
OM.78.18.6	a/w [if relevant, please specify]				
OM.78.18.7	a/w [if relevant, please specify]				
OM.78.18.8	a/w [if relevant, please specify]				
OM.78.18.9	a/w [if relevant, please specify]				
OM.78.18.10	a/w [if relevant, please specify]				
OM.78.18.11	a/w [if relevant, please specify]				
OM.78.18.12	a/w [if relevant, please specify]				
OM.78.18.13	a/w [if relevant, please specify]				
OM.78.18.14	a/w [if relevant, please specify]				
OM.78.18.15	a/w [if relevant, please specify]				
OM.78.18.16	a/w [if relevant, please specify]				
OM.78.18.17	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 31/01/2020

Contact Details:

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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	3,73	24/10/2024
BD@138090	BE0002274430	500.000.000	23/03/2017	23/09/2024	EUR	Fixed	0,50 %	NACT	23/09/2021	4,65	23/09/2025
BD@150169	BE0002586643	750.000.000	22/03/2018	22/03/2028	EUR	Fixed	0,88 %	NACT	22/03/2021	8,15	22/03/2029
BD@153515	BE0002614924	500.000.000	4/10/2018	4/10/2025	EUR	Fixed	0,63 %	NACT	04/10/2021	5,68	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* 5,84

* 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 Parisbas 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	3.135.010.179 (II)
Nominal Balance Public Finance Exposures	13.000.000 (III)
Nominal Balance Financial Institution Exposures	134.914.790 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	45,91 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2.530.339.974 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	112,46 %

>>> Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit
:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	13.420.181 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	134.914.790 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2.530.339.974
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	119,05 %

>>> Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit
:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	442.889.885 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	441.717.885
<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	3.283.371.695 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	3.135.010.179
<i>Total Principal Proceeds Public Finance Exposures</i>	13.446.726
<i>Total Principal Proceeds Financial Institution Exposures</i>	134.914.790
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	90.312.500 (X)
Costs, Fees and expenses Covered Bonds	41.984.095 (XI)
Principal Requirement Covered Bonds	2.250.000.000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1.343.964.985

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	294.562.650 (XIII)
Cumulative Cash Outflow Next 180 Days	-10.159.754 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	284.402.896

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	13.446.726 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6.562.500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	6.884.226 (XVI)

Residential Mortgage Pandbrievien Programme

Cover Pool Summary

Portfolio Cut-off Date 31/01/2020

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	3.135.010.178,97
Principal Redemptions between Cut-off Date and Maturity Date	3.135.010.178,97
Interest Payments between Cut-off Date and Maturity Date	441.717.884,62
Number of borrowers	24.376,00
Number of loans	41.828,00
Average Outstanding Balance per borrower	128.611
Average Outstanding Balance per loan	74.950
Weighted average Current Loan to Current Value	52,90 %
Weighted average seasoning (in Years)	3,06
Weighted average remaining maturity (in years, at 0% CPR)	14,11
Weighted average initial maturity (in years, at 0% CPR)	17,17
Percentage of Fixed Rate Loans	94,20 %
Percentage of Variable Rate Loans	5,80 %
Weighted average interest rate	1,81 %
Weighted average interest rate Fixed Rate Loans	1,83 %
Weighted average interest rate Variable Rate Loans	1,48 %
Weighted Remaining average life (in years, at 0% CPR)	7,39
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7,00

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 134.914.790

3. Public Sector Exposure (Liquid Bond Positions)

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

4. Derivatives

None

Residential Mortgage Pandbrieven Programme

Stratification Tables

Portfolio Cut-off Date 31/01/2020

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	522.267.612,44	16,66 %	6.886	16,46 %
Oost-Vlaanderen	463.202.081,00	14,78 %	6.576	15,72 %
Vlaams-Brabant	447.868.696,19	14,29 %	5.598	13,38 %
West-Vlaanderen	337.882.982,67	10,78 %	5.167	12,35 %
Brussels	333.832.976,75	10,65 %	3.321	7,94 %
Liège	252.339.401,83	8,05 %	3.517	8,41 %
Limburg	209.052.803,56	6,67 %	3.258	7,79 %
Hainaut	197.715.624,44	6,31 %	2.861	6,84 %
Brabant Wallon	177.842.826,87	5,67 %	1.971	4,71 %
Namur	115.154.182,82	3,67 %	1.613	3,86 %
Luxembourg	74.709.826,79	2,38 %	1.028	2,46 %
Other	3.141.163,61	0,10 %	32	0,08 %
	3.135.010.178,97	100,00 %	41.828	100,00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	461.286.973,60	14,71 %	4.912	11,74 %
>1 and <=2	393.112.200,30	12,54 %	4.248	10,16 %
>2 and <=3	478.601.946,19	15,27 %	5.765	13,78 %
>3 and <=4	997.380.840,01	31,81 %	13.982	33,43 %
>4 and <=5	656.989.874,00	20,96 %	9.576	22,89 %
>5 and <=6	84.149.674,38	2,68 %	1.623	3,88 %
>6 and <=7	10.115.089,91	0,32 %	218	0,52 %
>7 and <=8	2.714.577,45	0,09 %	96	0,23 %
>8 and <=9	7.173.275,56	0,23 %	416	0,99 %
>9 and <=10	14.945.463,16	0,48 %	404	0,97 %
>10 and <=11	11.978.827,98	0,38 %	212	0,51 %
>11 and <=12	1.952.126,96	0,06 %	40	0,10 %
>12 and <=13	5.617.104,57	0,18 %	24	0,06 %
>13 and <=14	2.143.517,70	0,07 %	48	0,11 %
>14 and <=15	3.957.552,95	0,13 %	147	0,35 %
>15 and <=16	1.942.177,19	0,06 %	69	0,16 %
>16 and <=17	549.474,46	0,02 %	33	0,08 %
>17 and <=18	314.726,91	0,01 %	9	0,02 %
>18 and <=19	6.766,85	0,00 %	1	0,00 %
>19 and <=20	57.978,90	0,00 %	3	0,01 %
>20 and <=21	20.009,94	0,00 %	2	0,00 %
	3.135.010.178,97	100,00 %	41.828	100,00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0,00	0,00 %	255	0,61 %
<=1	7.880.367,05	0,25 %	325	0,78 %
>1 and <=2	21.183.486,80	0,68 %	604	1,44 %
>2 and <=3	20.111.512,48	0,64 %	553	1,32 %
>3 and <=4	32.542.037,15	1,04 %	877	2,10 %
>4 and <=5	59.488.962,43	1,90 %	1.472	3,52 %
>5 and <=6	135.940.367,43	4,34 %	3.438	8,22 %
>6 and <=7	167.113.217,71	5,33 %	3.821	9,14 %
>7 and <=8	123.301.349,58	3,93 %	2.263	5,41 %
>8 and <=9	147.169.749,47	4,69 %	2.429	5,81 %
>9 and <=10	165.227.592,44	5,27 %	2.593	6,20 %
>10 and <=11	146.235.338,19	4,66 %	2.004	4,79 %
>11 and <=12	183.569.474,57	5,86 %	2.334	5,58 %
>12 and <=13	120.178.199,02	3,83 %	1.508	3,61 %
>13 and <=14	137.966.040,32	4,40 %	1.583	3,78 %
>14 and <=15	183.136.177,83	5,84 %	2.053	4,91 %
>15 and <=16	186.125.420,35	5,94 %	1.912	4,57 %
>16 and <=17	235.878.860,97	7,52 %	2.321	5,55 %
>17 and <=18	151.549.417,62	4,83 %	1.426	3,41 %
>18 and <=19	144.438.214,19	4,61 %	1.314	3,14 %
>19 and <=20	158.883.417,66	5,07 %	1.569	3,75 %
>20 and <=21	142.252.887,30	4,54 %	1.318	3,15 %
>21 and <=22	196.709.279,83	6,27 %	1.668	3,99 %
>22 and <=23	92.010.770,38	2,93 %	765	1,83 %
>23 and <=24	71.588.198,90	2,28 %	609	1,46 %
>24 and <=25	99.117.653,07	3,16 %	761	1,82 %
>25 and <=26	2.658.985,17	0,08 %	27	0,06 %
>26 and <=27	1.121.856,31	0,04 %	8	0,02 %
>27 and <=28	937.305,58	0,03 %	11	0,03 %
>28 and <=29	415.000,00	0,01 %	2	0,00 %
>29 and <=30	49.233,83	0,00 %	1	0,00 %
>30 and <=31	229.805,34	0,01 %	4	0,01 %
3.135.010.178,97	100,00 %	41.828	100,00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0,00	0,00 %	5	0,01 %
>1 and <=2	3.485.552,21	0,11 %	47	0,11 %
>2 and <=3	6.522.972,82	0,21 %	97	0,23 %
>3 and <=4	1.259.943,47	0,04 %	119	0,28 %
>4 and <=5	38.938.179,06	1,24 %	509	1,22 %
>5 and <=6	8.055.857,45	0,26 %	359	0,86 %
>6 and <=7	15.911.177,33	0,51 %	543	1,30 %
>7 and <=8	23.816.682,02	0,76 %	737	1,76 %
>8 and <=9	39.589.388,03	1,26 %	901	2,15 %
>9 and <=10	416.666.776,94	13,29 %	8.957	21,41 %
>10 and <=11	66.117.047,63	2,11 %	1.927	4,61 %
>11 and <=12	73.247.121,14	2,34 %	1.143	2,73 %
>12 and <=13	234.171.333,04	7,47 %	3.583	8,57 %
>13 and <=14	21.077.124,78	0,67 %	302	0,72 %
>14 and <=15	468.108.128,68	14,93 %	5.851	13,99 %
>15 and <=16	16.945.285,17	0,54 %	197	0,47 %
>16 and <=17	45.476.247,34	1,45 %	546	1,31 %
>17 and <=18	221.755.147,20	7,07 %	2.425	5,80 %
>18 and <=19	20.251.985,40	0,65 %	300	0,72 %
>19 and <=20	709.958.747,43	22,65 %	6.916	16,53 %
>20 and <=21	15.198.945,39	0,48 %	190	0,45 %
>21 and <=22	14.611.035,56	0,47 %	164	0,39 %
>22 and <=23	24.012.550,73	0,77 %	276	0,66 %
>23 and <=24	18.532.193,50	0,59 %	215	0,51 %
>24 and <=25	605.281.907,73	19,31 %	5.231	12,51 %
>25 and <=26	11.167.582,35	0,36 %	103	0,25 %
>26 and <=27	380.082,55	0,01 %	3	0,01 %
>27 and <=28	499.826,71	0,02 %	5	0,01 %
>28 and <=29	1.239.811,15	0,04 %	10	0,02 %
>29 and <=30	11.651.541,17	0,37 %	149	0,36 %
>30 and <=31	801.925,42	0,03 %	13	0,03 %
>39 and <=40	278.079,57	0,01 %	5	0,01 %
3.135.010.178,97	100,00 %	41.828	100,00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	20.009,94	0,00 %	2	0,00 %
2000	57.978,90	0,00 %	3	0,01 %
2001	6.766,85	0,00 %	1	0,00 %
2002	305.441,97	0,01 %	8	0,02 %
2003	558.759,40	0,02 %	34	0,08 %
2004	1.545.755,40	0,05 %	55	0,13 %
2005	3.795.878,99	0,12 %	154	0,37 %
2006	2.701.613,45	0,09 %	55	0,13 %
2007	5.069.515,66	0,16 %	21	0,05 %
2008	2.276.870,19	0,07 %	33	0,08 %
2009	9.279.507,40	0,30 %	188	0,45 %
2010	16.879.001,86	0,54 %	410	0,98 %
2011	7.837.228,36	0,25 %	437	1,04 %
2012	2.843.183,31	0,09 %	98	0,23 %
2013	9.582.393,65	0,31 %	206	0,49 %
2014	68.305.482,16	2,18 %	1.309	3,13 %
2015	659.417.697,19	21,03 %	9.654	23,08 %
2016	936.692.513,66	29,88 %	13.384	32,00 %
2017	520.465.943,70	16,60 %	6.224	14,88 %
2018	403.500.260,66	12,87 %	4.359	10,42 %
2019	483.868.376,27	15,43 %	5.193	12,42 %
3.135.010.178,97	100,00 %	41.828	100,00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	633.331.404,09	20,20 %	12.157	49,87 %
>100 and <=200	1.111.360.408,58	35,45 %	7.724	31,69 %
>200 and <=300	750.467.536,84	23,94 %	3.129	12,84 %
>300 and <=400	278.297.399,27	8,88 %	819	3,36 %
>400	361.553.430,19	11,53 %	547	2,24 %
3.135.010.178,97	100,00 %	24.376	100,00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	3.210.817,05	0,10 %	58	0,14 %
0.5 - 1%	53.760.929,08	1,71 %	669	1,60 %
1 - 1.5%	508.956.826,61	16,23 %	6.927	16,56 %
1.5 - 2%	2.097.998.189,29	66,92 %	27.350	65,39 %
2 - 2.5%	294.045.882,87	9,38 %	3.886	9,29 %
2.5 - 3%	136.537.425,33	4,36 %	1.981	4,74 %
3 - 3.5%	25.686.947,43	0,82 %	486	1,16 %
3.5 - 4%	10.214.670,70	0,33 %	294	0,70 %
4 - 4.5%	3.293.523,03	0,11 %	105	0,25 %
4.5 - 5%	1.008.751,69	0,03 %	48	0,11 %
5 - 5.5%	250.953,65	0,01 %	16	0,04 %
5.5 - 6%	41.872,27	0,00 %	7	0,02 %
6 - 6.5%	3.389,97	0,00 %	1	0,00 %
3.135.010.178,97	100,00 %	41.828	100,00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2.953.058.305,86	94,20 %	39.623	94,73 %
Variable	2.502.255,74	0,08 %	50	0,12 %
Variable With Cap	179.449.617,37	5,72 %	2.155	5,15 %
3.135.010.178,97	100,00 %	41.828	100,00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2020	50.607.341,34	1,61 %	877	2,10 %
2021	12.099.426,10	0,39 %	157	0,38 %
2022	12.416.756,22	0,40 %	87	0,21 %
2023	18.862.876,91	0,60 %	179	0,43 %
2024	32.518.432,68	1,04 %	307	0,73 %
2025	4.430.166,25	0,14 %	47	0,11 %
2026	8.229.997,63	0,26 %	73	0,17 %
2027	4.620.400,28	0,15 %	43	0,10 %
2028	3.626.186,22	0,12 %	40	0,10 %
2029	5.168.325,72	0,16 %	46	0,11 %
2033	4.255.005,26	0,14 %	46	0,11 %
2034	18.573.880,99	0,59 %	196	0,47 %
Fixed To Maturity	2.959.601.383,37	94,40 %	39.730	94,98 %
	3.135.010.178,97	100,00 %	41.828	100,00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	3.135.010.178,97	100,00 %	41.828	100,00 %
	3.135.010.178,97	100,00 %	41.828	100,00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2.981.206.563,17	95,09 %	40.185	96,07 %
Interest only	97.683.908,31	3,12 %	577	1,38 %
Linear	56.119.707,49	1,79 %	1.066	2,55 %
	3.135.010.178,97	100,00 %	41.828	100,00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	124.068,48	0,00 %	111	0,27 %
1-10%	39.948.314,20	1,27 %	1.775	4,24 %
11-20%	157.653.508,67	5,03 %	4.142	9,90 %
21-30%	270.039.476,26	8,61 %	5.126	12,25 %
31-40%	329.401.991,02	10,51 %	5.260	12,58 %
41-50%	372.581.829,73	11,88 %	5.192	12,41 %
51-60%	397.864.426,73	12,69 %	4.832	11,55 %
61-70%	411.719.524,20	13,13 %	4.609	11,02 %
71-80%	409.529.816,34	13,06 %	3.995	9,55 %
81-90%	456.060.869,20	14,55 %	4.253	10,17 %
91-100%	230.929.343,79	7,37 %	1.903	4,55 %
101-110%	23.453.186,18	0,75 %	251	0,60 %
111-120%	7.825.746,68	0,25 %	97	0,23 %
>120%	27.878.077,49	0,89 %	282	0,67 %
	3.135.010.178,97	100,00 %	41.828	100,00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	10.083.498,87	0,32 %	942	2,25 %
21-40%	58.038.404,53	1,85 %	2.020	4,83 %
41-60%	165.401.621,95	5,28 %	3.904	9,33 %
61-80%	401.374.504,64	12,80 %	7.079	16,92 %
81-100%	738.033.201,15	23,54 %	8.127	19,43 %
101-120%	79.922.238,02	2,55 %	1.526	3,65 %
121-140%	115.015.757,47	3,67 %	1.793	4,29 %
141-160%	144.494.068,98	4,61 %	2.084	4,98 %
161-180%	193.037.726,14	6,16 %	2.440	5,83 %
181-200%	157.752.931,90	5,03 %	1.892	4,52 %
201-300%	501.896.560,26	16,01 %	5.380	12,86 %
301-400%	210.303.054,88	6,71 %	1.994	4,77 %
401-500%	95.110.752,28	3,03 %	854	2,04 %
>500%	264.545.857,90	8,44 %	1.793	4,29 %
	3.135.010.178,97	100,00 %	41.828	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	32.264.692,83	1,03 %	1.301	3,11 %
>1 and <=2	48.817.542,54	1,56 %	1.340	3,20 %
>2 and <=3	189.938.490,41	6,06 %	4.741	11,33 %
>3 and <=4	281.330.514,93	8,97 %	5.956	14,24 %
>4 and <=5	303.624.271,54	9,68 %	4.978	11,90 %
>5 and <=6	297.693.061,00	9,50 %	4.014	9,60 %
>6 and <=7	257.764.205,72	8,22 %	3.127	7,48 %
>7 and <=8	296.077.381,44	9,44 %	3.298	7,88 %
>8 and <=9	401.450.442,82	12,81 %	3.945	9,43 %
>9 and <=10	266.394.133,06	8,50 %	2.448	5,85 %
>10 and <=11	245.011.191,17	7,82 %	2.391	5,72 %
>11 and <=12	298.915.546,46	9,53 %	2.528	6,04 %
>12 and <=13	152.317.203,33	4,86 %	1.273	3,04 %
>13 and <=14	59.427.006,82	1,90 %	447	1,07 %
>14 and <=15	3.016.324,14	0,10 %	31	0,07 %
>15 and <=16	690.091,19	0,02 %	5	0,01 %
>16 and <=17	48.274,23	0,00 %	1	0,00 %
>18 and <=19	229.805,34	0,01 %	4	0,01 %
	3.135.010.178,97	100,00 %	41.828	100,00 %

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

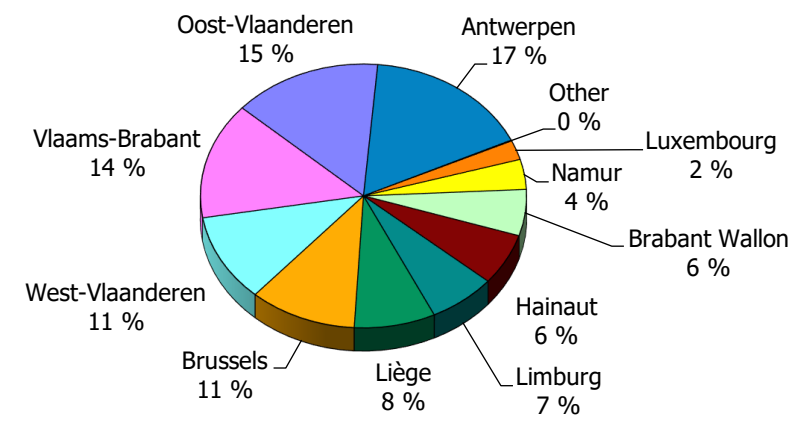
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2.959.601.383,37	94,40 %	39.730	94,98 %
>=0 and <=1	64.143.830,30	2,05 %	1.039	2,48 %
>1 and <=2	31.027.586,85	0,99 %	263	0,63 %
>2 and <=3	35.763.582,35	1,14 %	352	0,84 %
>3 and <=4	12.580.275,96	0,40 %	114	0,27 %
>4 and <=5	9.064.633,89	0,29 %	88	0,21 %
>7 and <=8	22.828.886,25	0,73 %	242	0,58 %
	3.135.010.178,97	100,00 %	41.828	100,00 %

Residential Mortgage Pandbrieven Programme

Stratification Tables

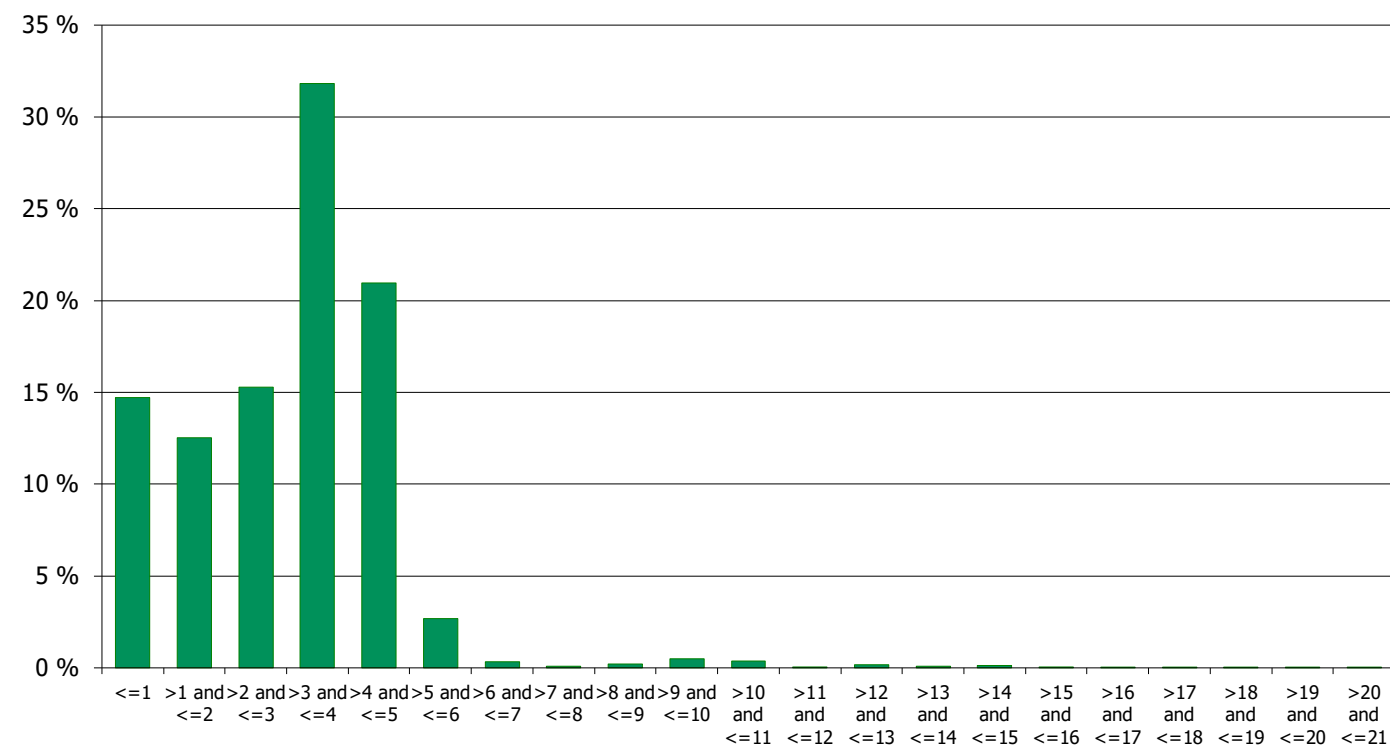
Portfolio Cut-off Date 31/01/2020

1. Geographic distribution



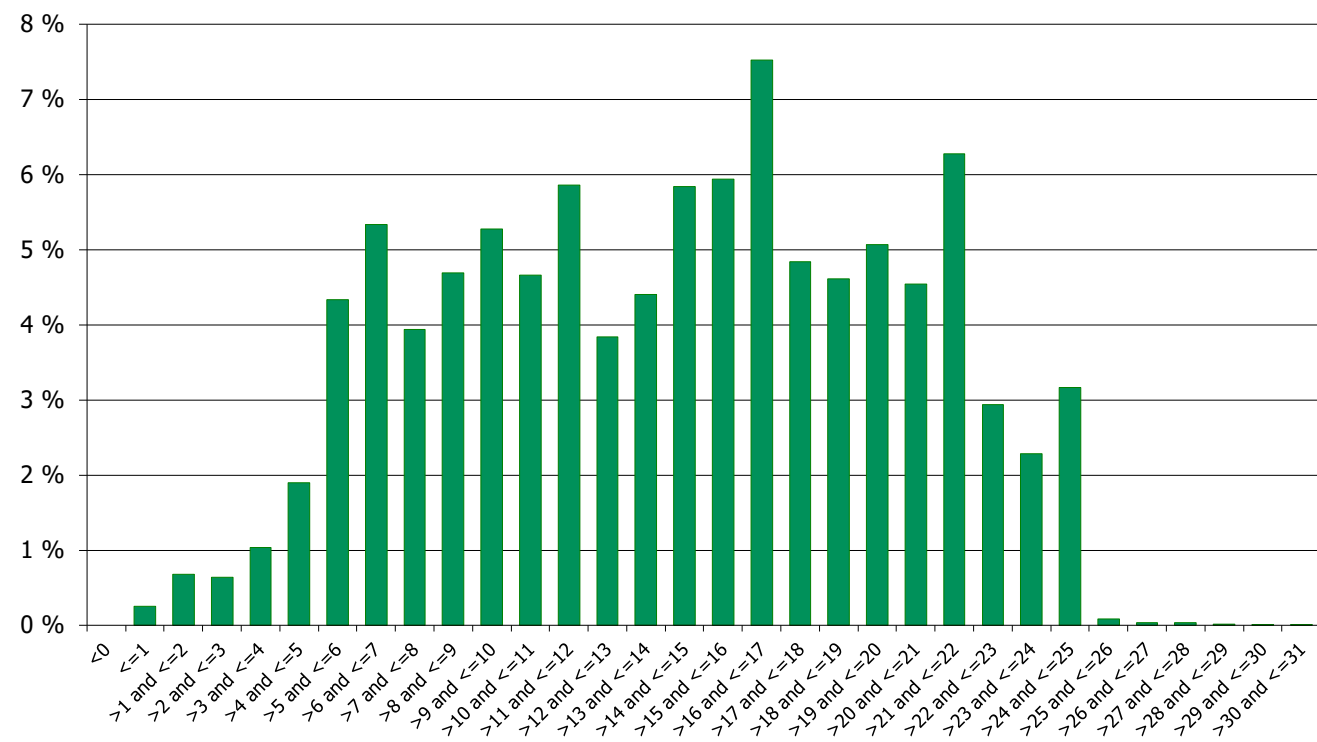
2. Seasoning

Distribution per Seasoning



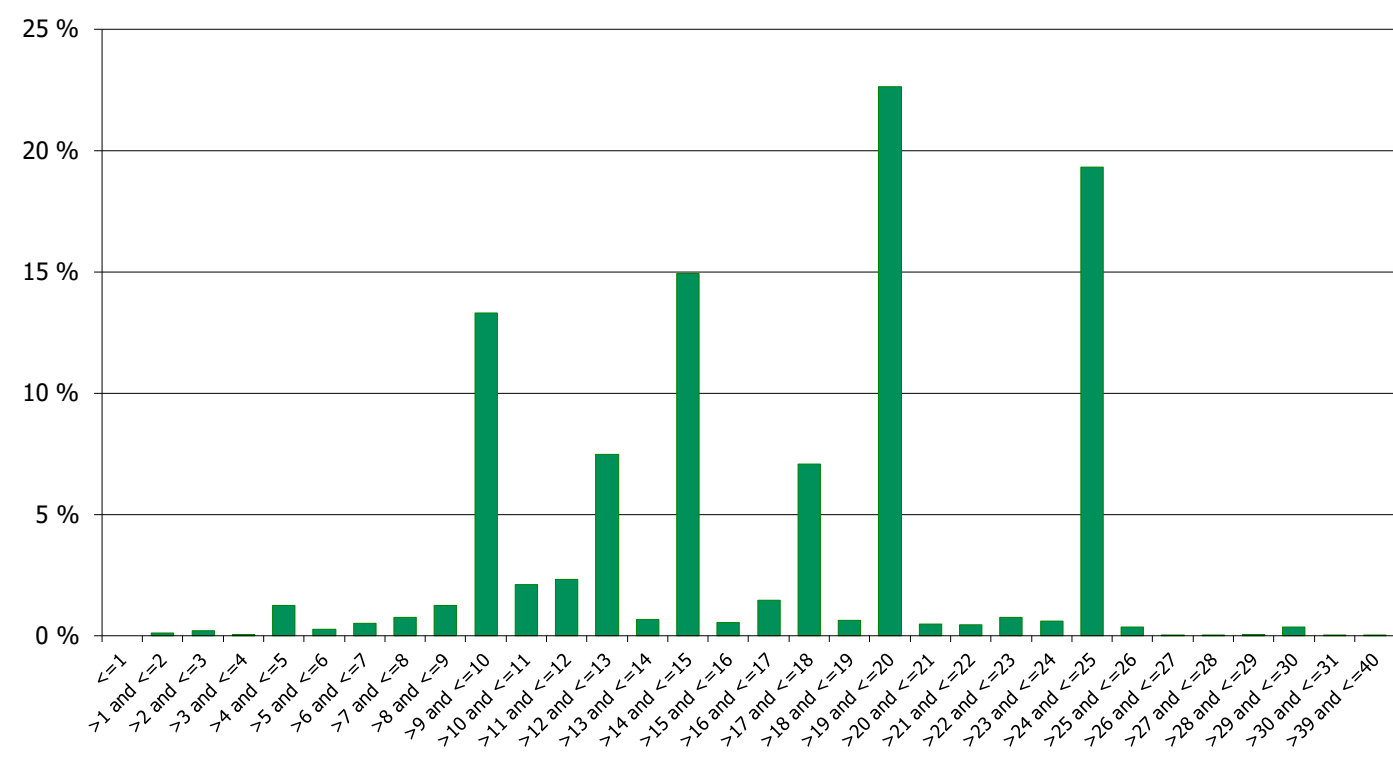
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



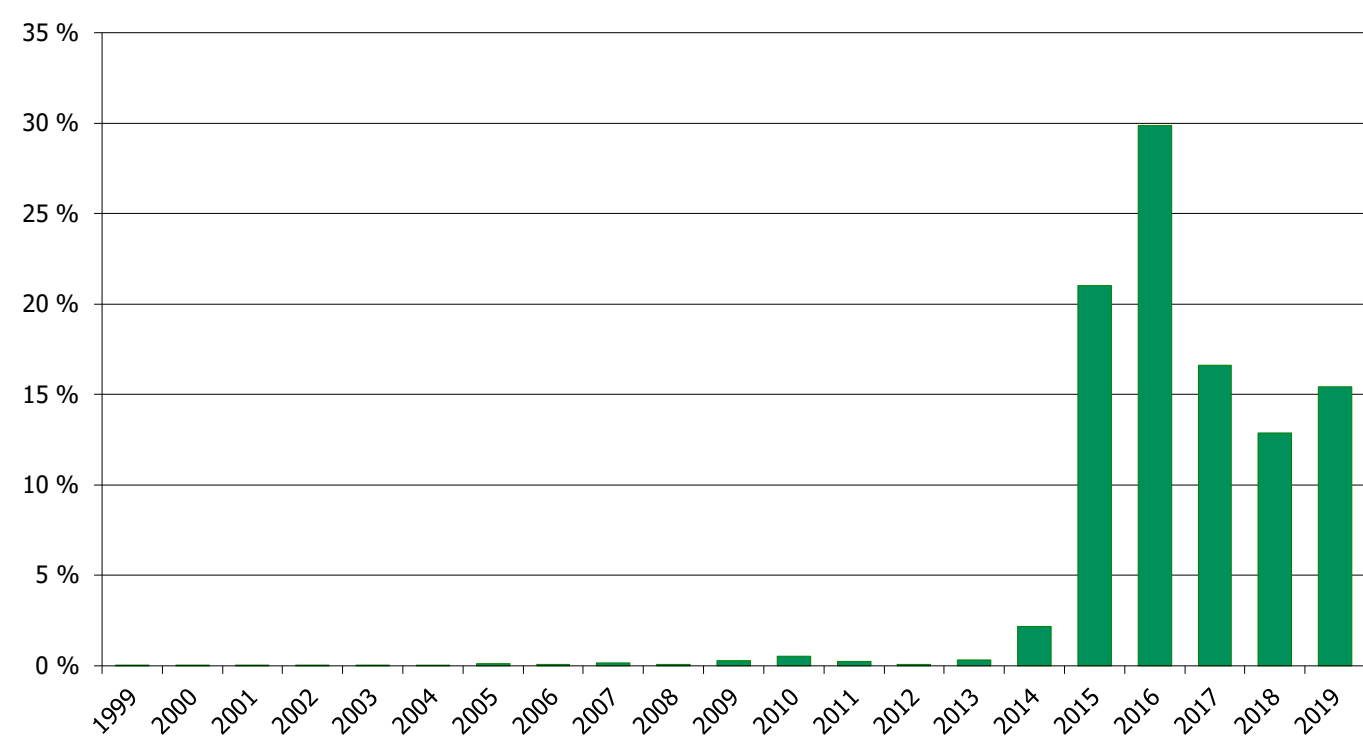
4. Original term to maturity

Distribution of Initial Term (in years)



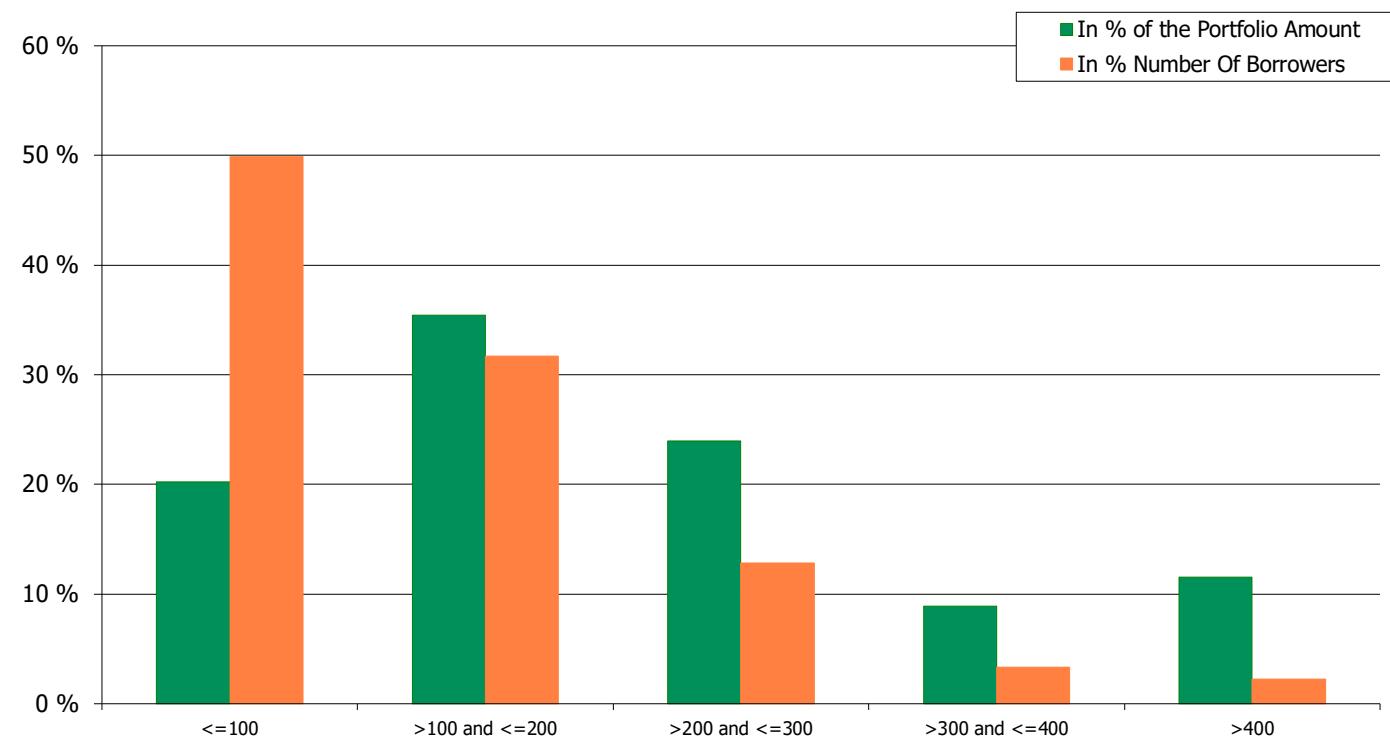
5. Origination Year

Distribution Origination Year



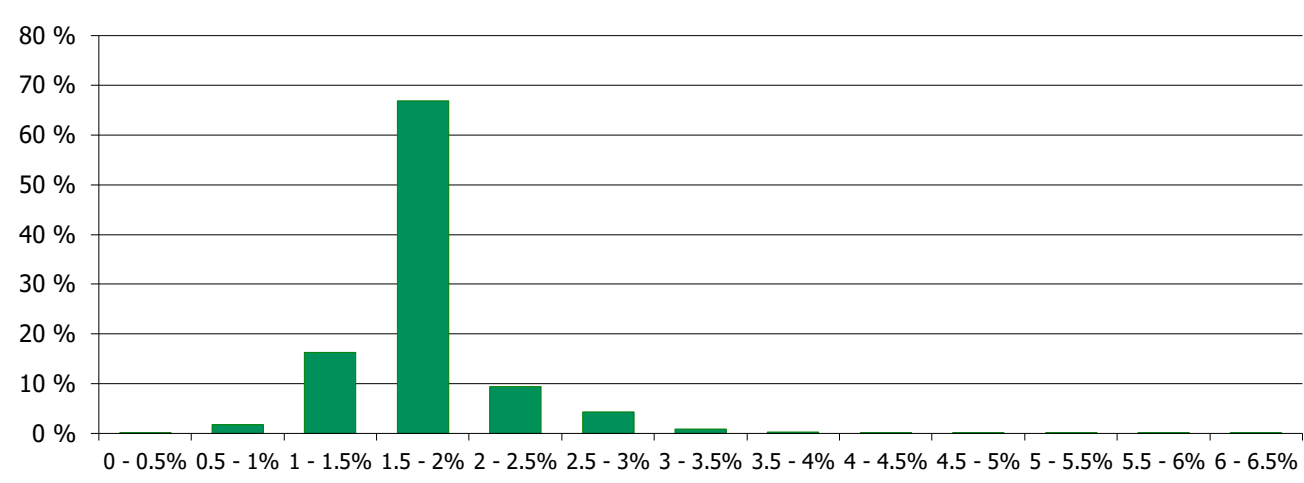
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



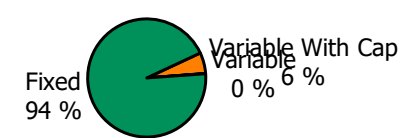
7. Interest Rate

Distribution per Interest Rate

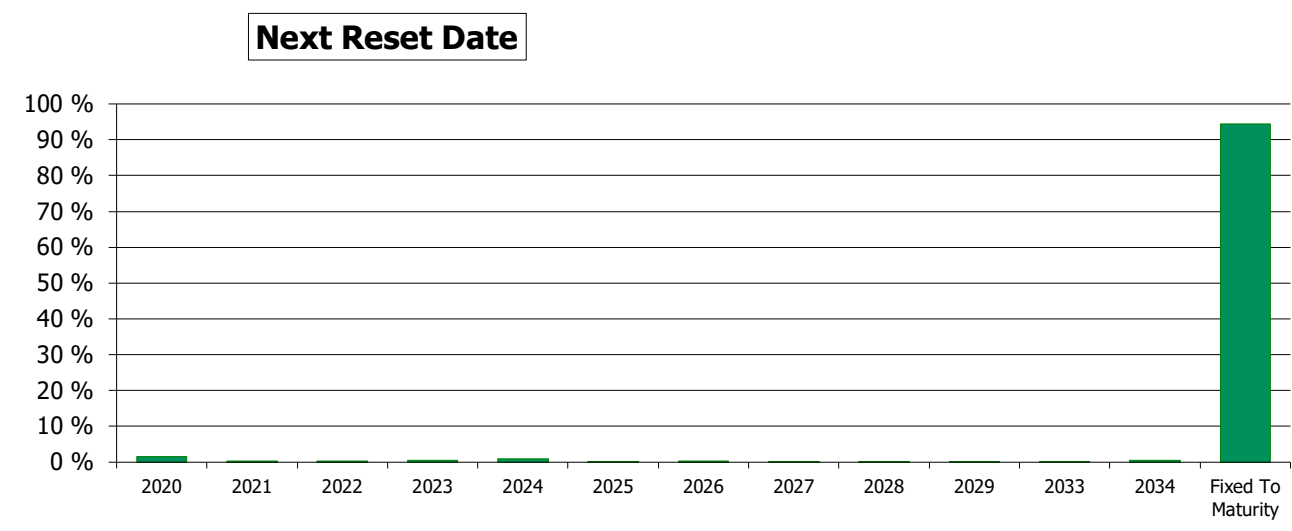


8. Interest Rate Type

Distribution per Interest Type

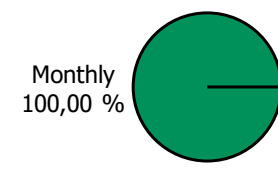


9. Next Reset Date



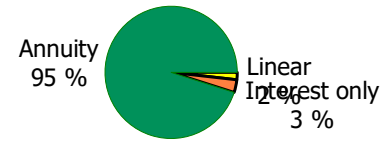
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



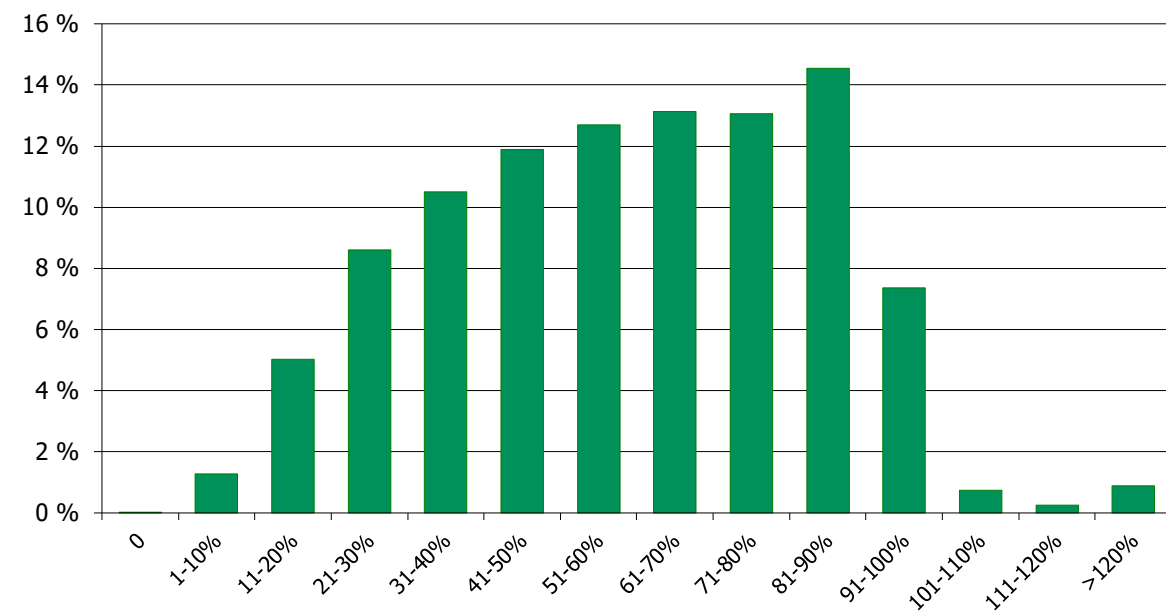
11. Repayment Type

Distribution per Repayment Type



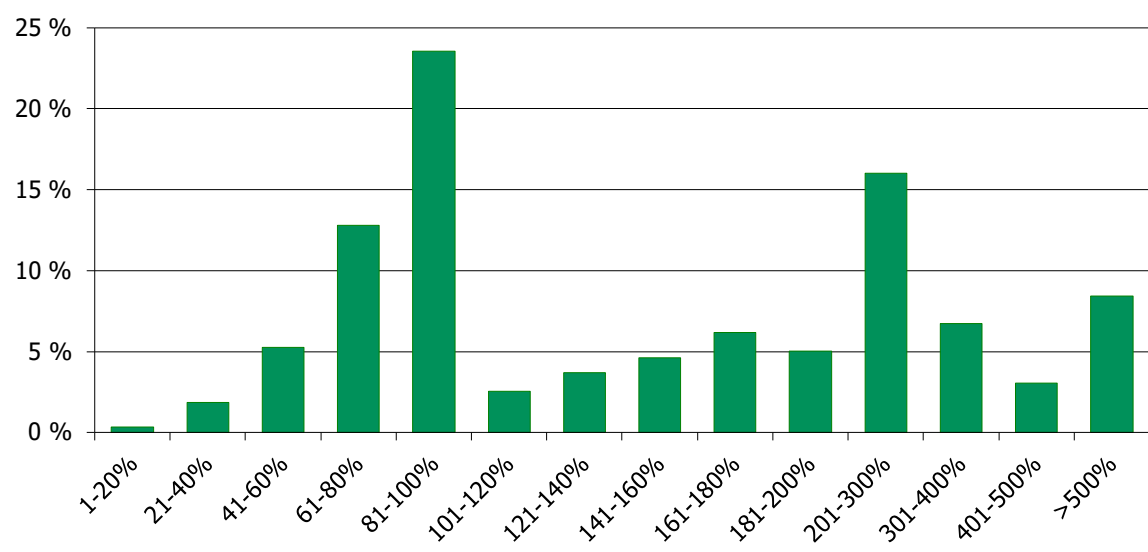
12. Current Loan to Current Value (LTV)

Current LTV Distribution



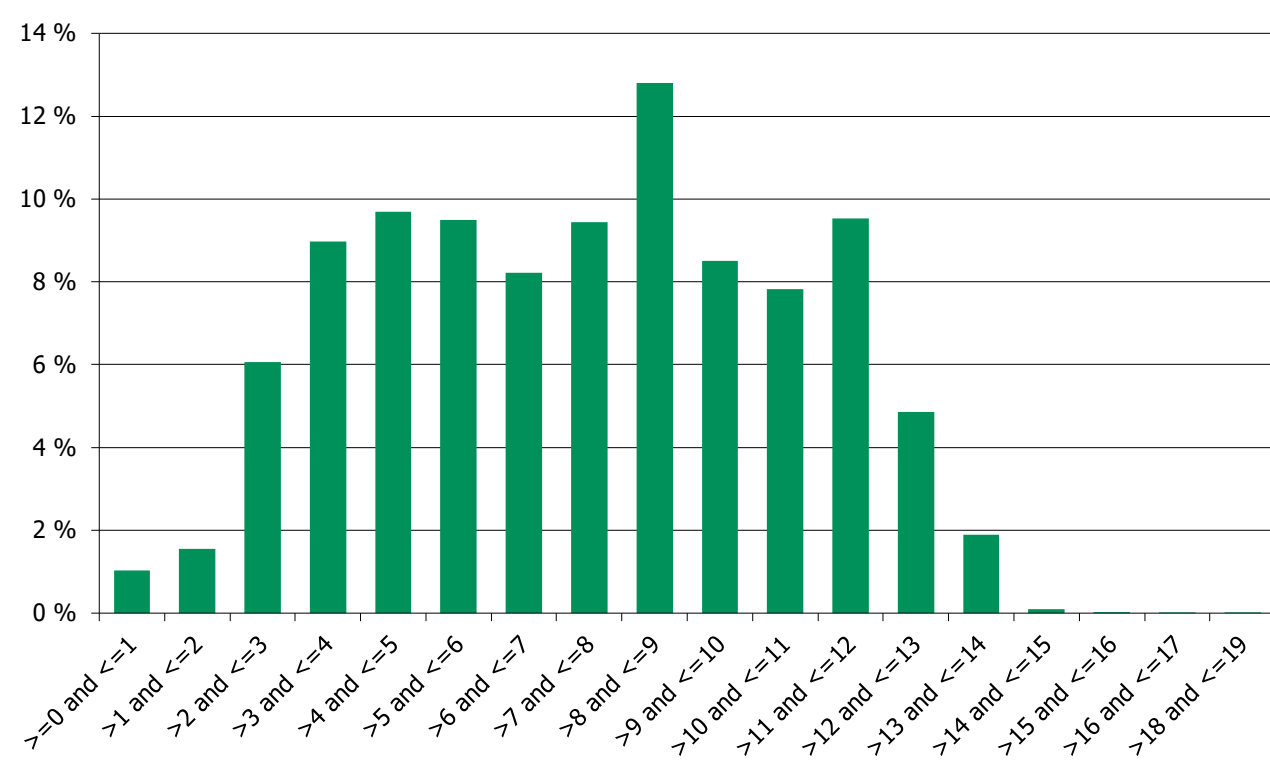
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



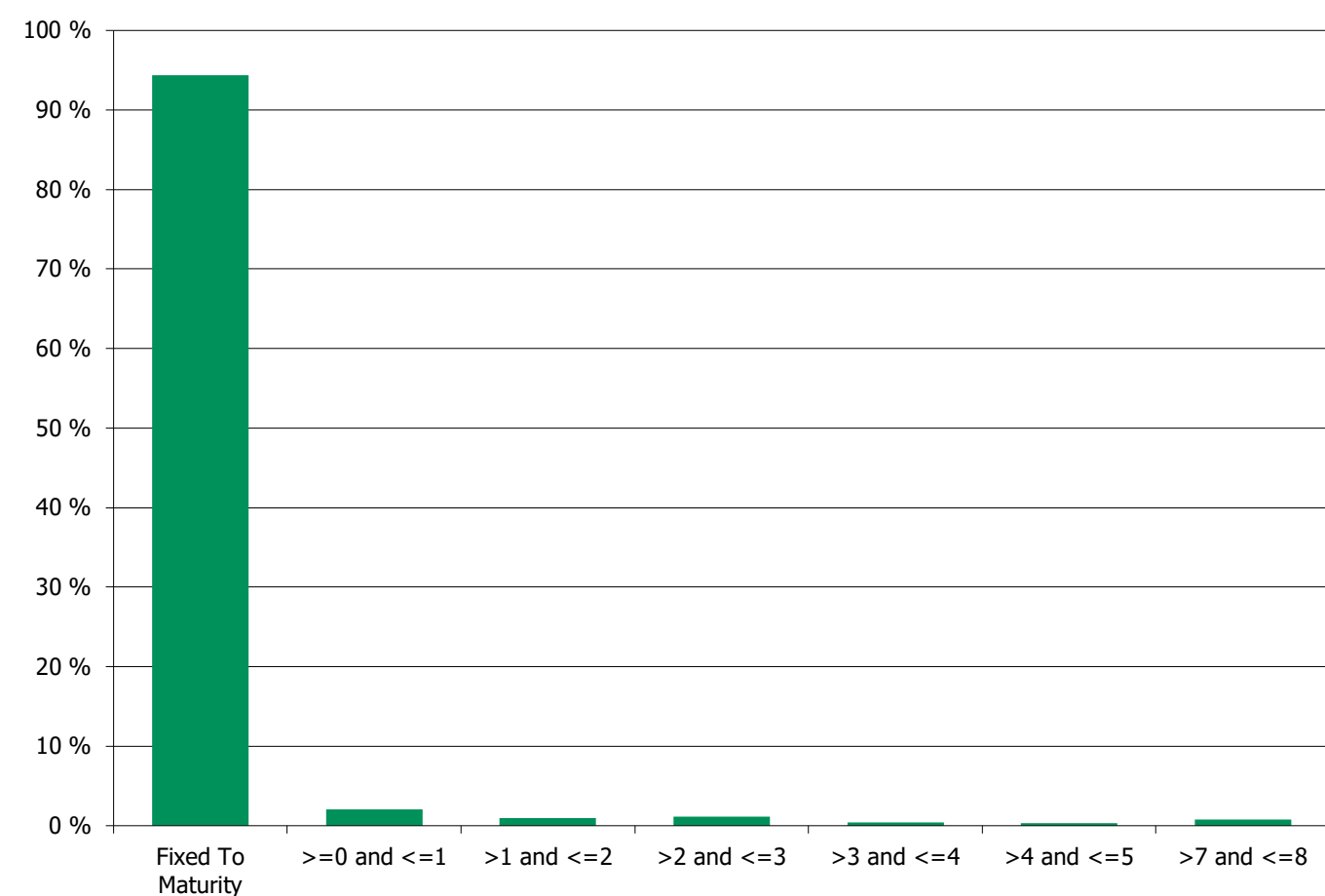
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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

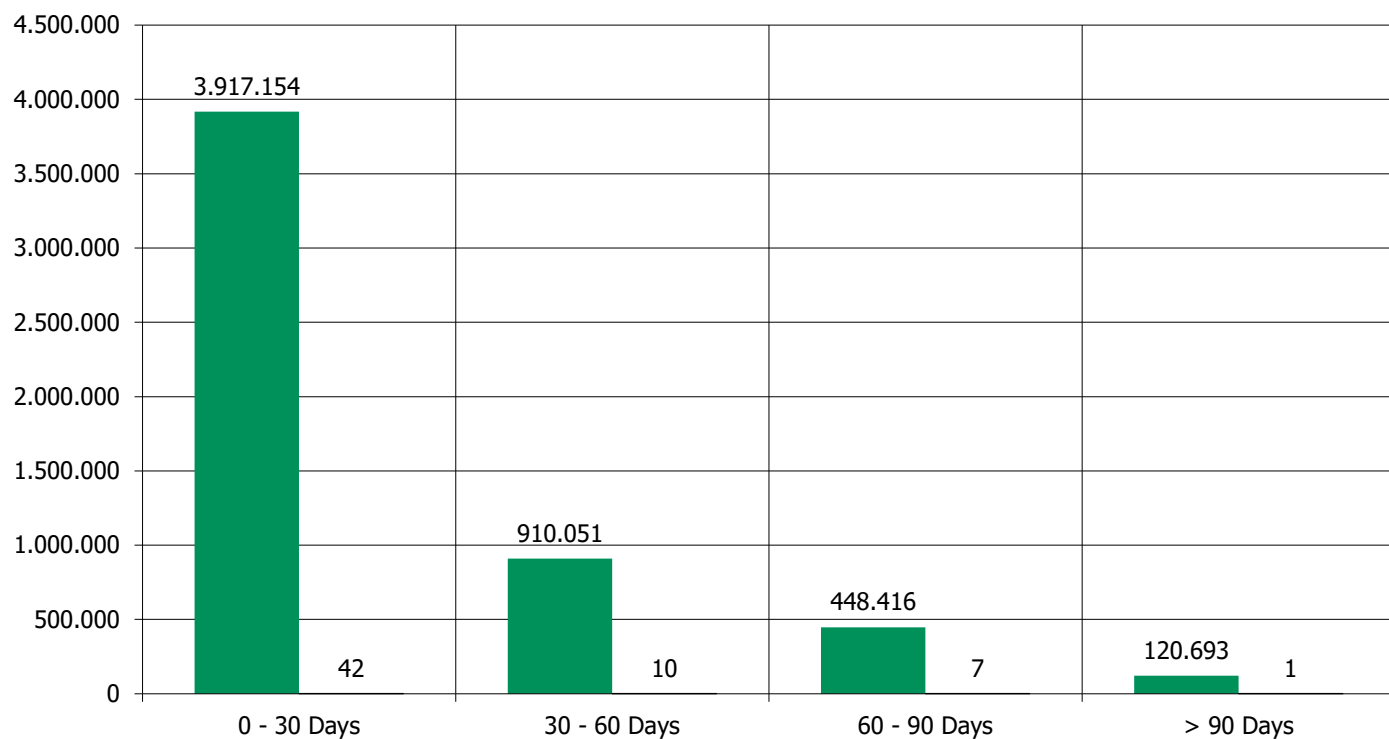
Cover Pool Performance

Portfolio Cut-off Date 31/01/2020

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	3.129.613.865,82	99,83 %	41.768	99,86 %
0 - 30 Days	3.917.153,61	0,12 %	42	0,10 %
30 - 60 Days	910.050,61	0,03 %	10	0,02 %
60 - 90 Days	448.415,64	0,01 %	7	0,02 %
> 90 Days	120.693,29	0,00 %	1	0,00 %
Total	3.135.010.178,97	100,00 %	41.828	100,00 %

Delinquency Outstanding in Euro



Residential Mortgage Pandbrieven Programme

Amortisation

Portfolio Cut-off Date Jan/2020

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/02/2020	1	2.250.000.000	2.866.804.021	2.861.941.709	2.854.663.202	2.842.572.148
1/03/2020	2	2.250.000.000	2.847.455.090	2.838.115.097	2.824.161.566	2.801.055.444
1/04/2020	3	2.250.000.000	2.828.518.407	2.814.458.888	2.793.499.105	2.758.908.664
1/05/2020	4	2.250.000.000	2.809.803.096	2.791.247.499	2.763.641.729	2.718.232.568
1/06/2020	5	2.250.000.000	2.789.757.264	2.766.633.659	2.732.304.793	2.676.027.878
1/07/2020	6	2.250.000.000	2.770.496.478	2.743.022.703	2.702.319.263	2.635.810.781
1/08/2020	7	2.250.000.000	2.751.537.122	2.719.630.826	2.672.460.550	2.595.646.199
1/09/2020	8	2.250.000.000	2.732.925.926	2.696.653.947	2.643.142.994	2.556.297.947
1/10/2020	9	2.250.000.000	2.713.510.405	2.673.101.252	2.613.609.002	2.517.372.670
1/11/2020	10	2.250.000.000	2.694.280.692	2.649.656.256	2.584.097.149	2.478.405.430
1/12/2020	11	2.250.000.000	2.675.435.381	2.626.804.330	2.555.505.334	2.440.935.988
1/01/2021	12	2.250.000.000	2.656.773.565	2.604.057.550	2.526.933.070	2.403.421.585
1/02/2021	13	2.250.000.000	2.637.770.617	2.581.046.577	2.498.233.891	2.366.060.980
1/03/2021	14	2.250.000.000	2.616.799.589	2.556.603.632	2.468.890.177	2.329.322.494
1/04/2021	15	2.250.000.000	2.596.582.632	2.532.549.051	2.439.441.055	2.291.789.879
1/05/2021	16	2.250.000.000	2.577.206.783	2.509.525.100	2.411.314.036	2.256.079.120
1/06/2021	17	2.250.000.000	2.556.640.732	2.485.276.772	2.381.941.462	2.219.158.160
1/07/2021	18	2.250.000.000	2.536.328.164	2.461.484.253	2.353.331.740	2.183.516.144
1/08/2021	19	2.250.000.000	2.515.657.952	2.437.283.157	2.324.267.827	2.147.415.311
1/09/2021	20	2.250.000.000	2.496.103.166	2.414.235.917	2.296.434.078	2.112.712.866
1/10/2021	21	2.250.000.000	2.476.639.867	2.391.479.132	2.269.188.840	2.079.089.651
1/11/2021	22	2.250.000.000	2.457.723.852	2.369.188.409	2.242.320.750	2.045.770.600
1/12/2021	23	2.250.000.000	2.437.937.526	2.346.257.359	2.215.152.099	2.012.699.006
1/01/2022	24	2.250.000.000	2.418.106.477	2.323.225.013	2.187.828.480	1.979.452.897
1/02/2022	25	2.250.000.000	2.397.885.099	2.299.889.669	2.160.344.900	1.946.308.197
1/03/2022	26	2.250.000.000	2.377.902.172	2.277.229.180	2.134.145.111	1.915.347.049
1/04/2022	27	2.250.000.000	2.358.877.302	2.255.178.316	2.108.104.744	1.883.962.856
1/05/2022	28	2.250.000.000	2.339.202.764	2.232.697.903	2.081.953.523	1.852.965.206
1/06/2022	29	2.250.000.000	2.320.227.691	2.210.830.669	2.056.319.715	1.822.399.103
1/07/2022	30	2.250.000.000	2.301.219.580	2.189.119.633	2.031.114.572	1.792.682.418
1/08/2022	31	2.250.000.000	2.281.405.585	2.166.589.902	2.005.098.600	1.762.224.725
1/09/2022	32	2.250.000.000	2.262.302.994	2.144.804.755	1.979.889.150	1.732.698.709
1/10/2022	33	2.250.000.000	2.242.742.435	2.122.770.064	1.954.725.747	1.703.664.575
1/11/2022	34	2.250.000.000	2.223.270.977	2.100.771.087	1.929.548.519	1.674.598.056
1/12/2022	35	2.250.000.000	2.203.299.353	2.078.482.634	1.904.377.929	1.645.978.288
1/01/2023	36	2.250.000.000	2.183.595.200	2.056.400.985	1.879.354.185	1.617.469.938
1/02/2023	37	2.250.000.000	2.163.726.612	2.034.233.668	1.854.367.312	1.589.205.154
1/03/2023	38	2.250.000.000	2.144.253.156	2.012.837.117	1.830.647.275	1.562.873.713
1/04/2023	39	2.250.000.000	2.125.438.428	1.991.791.532	1.806.899.575	1.536.065.901
1/05/2023	40	2.250.000.000	2.106.005.995	1.970.341.556	1.783.041.364	1.509.570.271
1/06/2023	41	2.250.000.000	2.085.799.098	1.948.126.563	1.758.454.609	1.482.448.784
1/07/2023	42	2.250.000.000	2.065.775.228	1.926.257.393	1.734.435.205	1.456.205.608
1/08/2023	43	2.250.000.000	2.045.710.895	1.904.312.817	1.710.315.159	1.429.872.730
1/09/2023	44	2.250.000.000	2.026.531.765	1.883.259.760	1.687.105.239	1.404.494.466
1/10/2023	45	1.750.000.000	2.006.494.666	1.861.578.614	1.663.577.722	1.379.231.088
1/11/2023	46	1.750.000.000	1.987.855.628	1.841.157.708	1.641.144.411	1.354.869.166
1/12/2023	47	1.750.000.000	1.968.774.868	1.820.491.971	1.618.729.729	1.330.886.401
1/01/2024	48	1.750.000.000	1.949.064.411	1.799.209.277	1.595.737.127	1.306.425.395
1/02/2024	49	1.750.000.000	1.929.645.459	1.778.262.176	1.573.147.889	1.282.476.558
1/03/2024	50	1.750.000.000	1.910.786.400	1.758.088.578	1.551.600.657	1.259.897.999
1/04/2024	51	1.750.000.000	1.891.638.769	1.737.519.135	1.529.547.229	1.236.730.132
1/05/2024	52	1.750.000.000	1.872.379.619	1.717.006.169	1.507.769.376	1.214.124.023
1/06/2024	53	1.750.000.000	1.852.086.233	1.695.516.158	1.485.111.593	1.190.813.754
1/07/2024	54	1.750.000.000	1.831.009.385	1.673.469.726	1.462.193.277	1.167.631.009
1/08/2024	55	1.750.000.000	1.812.309.275	1.653.569.229	1.441.130.792	1.145.937.296
1/09/2024	56	1.250.000.000	1.793.544.101	1.633.672.159	1.420.168.960	1.124.486.104
1/10/2024	57	1.250.000.000	1.775.037.994	1.614.161.786	1.399.754.710	1.103.778.924
1/11/2024	58	1.250.000.000	1.756.697.435	1.594.774.029	1.379.425.097	1.083.140.768
1/12/2024	59	1.250.000.000	1.738.383.234	1.575.557.555	1.359.449.278	1.063.079.813
1/01/2025	60	1.250.000.000	1.719.531.762	1.555.828.522	1.339.012.273	1.042.663.187
1/02/2025	61	1.250.000.000	1.701.524.548	1.536.924.469	1.319.378.633	1.023.023.355

1/03/2025	62	1.250.000.000	1.683.427.203	1.518.248.182	1.300.351.634	1.004.412.065
1/04/2025	63	1.250.000.000	1.665.125.442	1.499.195.135	1.280.767.489	985.094.803
1/05/2025	64	1.250.000.000	1.647.453.923	1.480.849.916	1.261.981.368	966.666.703
1/06/2025	65	1.250.000.000	1.628.564.556	1.461.387.963	1.242.228.580	947.505.965
1/07/2025	66	1.250.000.000	1.610.490.091	1.442.796.781	1.223.406.892	929.324.619
1/08/2025	67	1.250.000.000	1.592.976.578	1.424.686.395	1.204.978.028	911.448.778
1/09/2025	68	1.250.000.000	1.575.298.867	1.406.486.689	1.186.559.636	893.715.580
1/10/2025	69	750.000.000	1.558.233.456	1.388.966.434	1.168.894.895	876.801.540
1/11/2025	70	750.000.000	1.540.445.797	1.370.782.106	1.150.657.919	859.465.983
1/12/2025	71	750.000.000	1.523.710.690	1.353.664.626	1.133.492.502	843.173.981
1/01/2026	72	750.000.000	1.507.156.552	1.336.686.957	1.116.429.683	826.963.877
1/02/2026	73	750.000.000	1.490.724.207	1.319.870.820	1.099.580.893	811.033.828
1/03/2026	74	750.000.000	1.473.767.798	1.302.858.677	1.082.914.535	795.684.647
1/04/2026	75	750.000.000	1.456.783.103	1.285.659.375	1.065.901.044	779.866.567
1/05/2026	76	750.000.000	1.440.196.823	1.268.935.171	1.049.446.173	764.679.886
1/06/2026	77	750.000.000	1.423.471.713	1.252.071.720	1.032.866.123	749.411.151
1/07/2026	78	750.000.000	1.407.200.443	1.235.728.003	1.016.874.794	734.783.988
1/08/2026	79	750.000.000	1.391.337.035	1.219.725.350	1.001.153.654	720.359.947
1/09/2026	80	750.000.000	1.374.811.725	1.203.194.148	985.073.170	705.787.449
1/10/2026	81	750.000.000	1.359.279.672	1.187.648.340	969.952.380	692.104.921
1/11/2026	82	750.000.000	1.344.272.565	1.172.544.026	955.181.271	678.678.266
1/12/2026	83	750.000.000	1.328.542.493	1.156.921.343	940.135.041	665.249.363
1/01/2027	84	750.000.000	1.312.859.346	1.141.325.085	925.102.517	651.839.552
1/02/2027	85	750.000.000	1.298.159.505	1.126.631.784	910.870.406	639.092.996
1/03/2027	86	750.000.000	1.283.534.576	1.112.232.642	897.162.982	627.066.822
1/04/2027	87	750.000.000	1.268.454.031	1.097.300.499	882.867.192	614.461.215
1/05/2027	88	750.000.000	1.253.995.508	1.083.012.289	869.226.491	602.487.630
1/06/2027	89	750.000.000	1.237.679.913	1.067.108.368	854.283.833	589.622.418
1/07/2027	90	750.000.000	1.222.638.052	1.052.409.238	840.442.645	577.691.482
1/08/2027	91	750.000.000	1.208.458.484	1.038.439.639	827.177.628	566.165.345
1/09/2027	92	750.000.000	1.194.332.168	1.024.560.082	814.046.187	554.817.523
1/10/2027	93	750.000.000	1.180.339.609	1.010.894.522	801.211.594	543.831.590
1/11/2027	94	750.000.000	1.166.414.586	997.274.197	788.406.249	532.873.206
1/12/2027	95	750.000.000	1.149.482.079	981.183.884	773.776.701	520.841.472
1/01/2028	96	750.000.000	1.135.780.636	967.844.175	761.315.682	510.283.240
1/02/2028	97	750.000.000	1.122.351.513	954.778.555	749.128.093	499.987.598
1/03/2028	98	0	1.108.266.895	941.300.873	736.796.123	489.808.173
1/04/2028	99		1.094.864.534	928.340.437	724.803.415	479.794.810
1/05/2028	100		1.081.496.180	915.500.172	713.019.095	470.059.202
1/06/2028	101		1.068.038.921	902.574.998	701.164.827	460.286.397
1/07/2028	102		1.054.613.710	889.766.792	689.513.515	450.782.331
1/08/2028	103		1.041.874.786	877.528.211	678.299.927	441.572.981
1/09/2028	104		1.028.577.755	864.859.311	666.807.140	432.252.568
1/10/2028	105		1.015.971.212	852.857.161	655.935.059	423.461.828
1/11/2028	106		1.003.537.525	840.990.895	645.163.710	414.743.868
1/12/2028	107		991.002.540	829.123.082	634.493.839	406.212.737
1/01/2029	108		978.733.868	817.469.643	623.984.972	397.792.763
1/02/2029	109		965.837.981	805.330.368	613.155.552	389.233.339
1/03/2029	110		953.361.997	793.709.823	602.919.681	381.271.057
1/04/2029	111		940.044.300	781.294.953	591.979.704	372.767.305
1/05/2029	112		927.247.071	769.393.882	581.527.550	364.684.559
1/06/2029	113		914.894.435	757.856.576	571.350.592	356.784.831
1/07/2029	114		902.881.063	746.677.633	561.537.246	349.219.392
1/08/2029	115		891.291.522	735.842.982	551.981.689	341.822.837
1/09/2029	116		879.346.429	724.749.893	542.277.733	334.391.165
1/10/2029	117		867.988.653	714.214.666	533.079.698	327.371.787
1/11/2029	118		856.437.005	703.514.284	523.757.665	320.284.644
1/12/2029	119		844.700.362	692.734.370	514.462.798	313.311.102
1/01/2030	120		833.583.215	682.457.791	505.541.867	306.574.167
1/02/2030	121		822.155.314	671.960.094	496.499.605	299.815.413
1/03/2030	122		810.649.048	661.540.769	487.677.990	293.361.566
1/04/2030	123		799.729.250	651.522.617	479.071.274	286.963.599
1/05/2030	124		788.861.873	641.614.312	470.624.404	280.748.346
1/06/2030	125		778.106.441	631.793.081	462.241.953	274.579.900
1/07/2030	126		767.507.481	622.164.222	454.076.780	268.623.968
1/08/2030	127		757.006.795	612.611.257	445.967.620	262.709.279
1/09/2030	128		746.642.457	603.199.059	437.998.984	256.922.304
1/10/2030	129		736.280.024	593.851.082	430.149.841	251.283.837
1/11/2030	130		726.110.784	584.655.716	422.412.253	245.718.534
1/12/2030	131		715.979.985	575.552.249	414.811.540	240.308.051
1/01/2031	132		705.906.697	566.492.226	407.243.463	234.924.458
1/02/2031	133		695.772.596	557.412.561	399.697.114	229.594.639
1/03/2031	134		685.786.054	548.570.190	392.452.934	224.570.819

1/04/2031	135	675.792.272	539.659.163	385.096.015	219.427.667
1/05/2031	136	665.733.756	530.754.240	377.809.357	214.393.273
1/06/2031	137	656.044.773	522.142.630	370.734.056	209.487.226
1/07/2031	138	646.498.954	513.700.585	363.842.274	204.750.186
1/08/2031	139	637.069.931	505.349.826	357.017.340	200.058.532
1/09/2031	140	627.746.263	497.109.346	350.302.479	195.464.367
1/10/2031	141	618.049.674	488.627.307	343.477.888	190.870.695
1/11/2031	142	608.945.519	480.613.062	336.985.111	186.469.499
1/12/2031	143	599.917.269	472.710.289	330.628.255	182.202.000
1/01/2032	144	591.003.240	464.896.560	324.336.134	177.977.511
1/02/2032	145	582.180.656	457.179.787	318.141.348	173.838.726
1/03/2032	146	573.421.958	449.587.171	312.113.424	169.869.109
1/04/2032	147	564.721.006	442.014.293	306.075.765	165.877.516
1/05/2032	148	556.085.645	434.540.855	300.160.135	162.004.723
1/06/2032	149	547.495.792	427.102.876	294.272.031	158.154.032
1/07/2032	150	538.970.352	419.762.025	288.502.383	154.417.590
1/08/2032	151	530.499.516	412.463.992	282.765.482	150.705.943
1/09/2032	152	521.991.482	405.160.636	277.052.254	147.035.531
1/10/2032	153	513.550.854	397.954.889	271.455.132	143.474.508
1/11/2032	154	505.252.854	390.860.644	265.937.907	139.963.101
1/12/2032	155	496.866.071	383.741.766	260.451.667	136.513.793
1/01/2033	156	488.532.710	376.665.770	254.998.907	133.089.664
1/02/2033	157	480.381.029	369.752.513	249.682.090	129.762.744
1/03/2033	158	472.286.761	362.965.361	244.535.859	126.601.892
1/04/2033	159	464.268.842	356.198.205	239.366.403	123.400.652
1/05/2033	160	456.328.199	349.531.287	234.308.093	120.297.786
1/06/2033	161	448.459.069	342.921.203	229.292.402	117.224.025
1/07/2033	162	440.672.445	336.413.940	224.387.716	114.246.295
1/08/2033	163	432.974.749	329.976.822	219.534.420	111.301.826
1/09/2033	164	425.357.875	323.622.064	214.759.015	108.419.572
1/10/2033	165	417.823.037	317.367.601	210.090.123	105.627.744
1/11/2033	166	410.331.157	311.148.334	205.449.278	102.856.942
1/12/2033	167	402.856.291	304.978.831	200.879.955	100.157.085
1/01/2034	168	395.417.171	298.839.396	196.335.508	97.476.638
1/02/2034	169	388.017.844	292.749.932	191.845.623	94.844.076
1/03/2034	170	380.660.880	286.759.276	187.488.090	92.335.139
1/04/2034	171	373.366.495	280.787.228	183.116.573	89.800.260
1/05/2034	172	366.140.476	274.900.993	178.836.589	87.341.854
1/06/2034	173	358.719.538	268.872.495	174.469.911	84.848.308
1/07/2034	174	351.689.884	263.170.849	170.349.833	82.505.033
1/08/2034	175	344.759.718	257.547.419	166.285.823	80.195.606
1/09/2034	176	337.934.941	252.020.902	162.303.796	77.943.633
1/10/2034	177	331.182.171	246.579.503	158.408.636	75.761.211
1/11/2034	178	324.494.815	241.190.704	154.552.680	73.603.965
1/12/2034	179	317.869.747	235.878.610	150.776.724	71.511.363
1/01/2035	180	311.077.581	230.446.892	146.930.072	69.391.786
1/02/2035	181	304.561.525	225.237.117	143.243.159	67.364.003
1/03/2035	182	297.090.618	219.375.429	139.194.805	65.209.675
1/04/2035	183	290.687.691	214.283.369	135.618.084	63.264.959
1/05/2035	184	284.346.474	209.264.823	132.115.915	61.378.581
1/06/2035	185	278.089.741	204.313.061	128.661.653	59.520.621
1/07/2035	186	272.015.752	199.522.454	125.335.628	57.744.278
1/08/2035	187	266.065.556	194.827.007	122.074.798	56.003.742
1/09/2035	188	260.085.506	190.125.090	118.825.700	54.282.274
1/10/2035	189	254.412.190	185.672.574	115.757.323	52.663.802
1/11/2035	190	248.812.602	181.277.955	112.730.077	51.069.330
1/12/2035	191	243.239.185	176.926.433	109.753.227	49.516.933
1/01/2036	192	237.699.902	172.604.043	106.799.602	47.980.271
1/02/2036	193	232.190.073	168.317.157	103.882.203	46.471.943
1/03/2036	194	226.714.370	164.086.983	101.030.461	45.017.105
1/04/2036	195	221.290.051	159.889.428	98.195.605	43.568.629
1/05/2036	196	215.932.281	155.762.172	95.425.416	42.165.959
1/06/2036	197	210.670.667	151.708.974	92.705.912	40.790.777
1/07/2036	198	205.547.657	147.776.811	90.080.796	39.473.247
1/08/2036	199	200.566.690	143.951.219	87.525.654	38.191.139
1/09/2036	200	195.699.985	140.220.048	85.040.190	36.949.460
1/10/2036	201	190.948.329	136.590.892	82.635.302	35.757.370
1/11/2036	202	186.307.481	133.045.121	80.285.465	34.593.420
1/12/2036	203	181.778.000	129.597.475	78.012.515	33.476.260
1/01/2037	204	177.394.002	126.257.425	75.808.650	32.392.766
1/02/2037	205	173.100.387	122.992.553	73.660.513	31.341.562
1/03/2037	206	168.905.722	119.828.262	71.600.541	30.348.498
1/04/2037	207	164.771.987	116.697.367	69.552.411	29.355.516

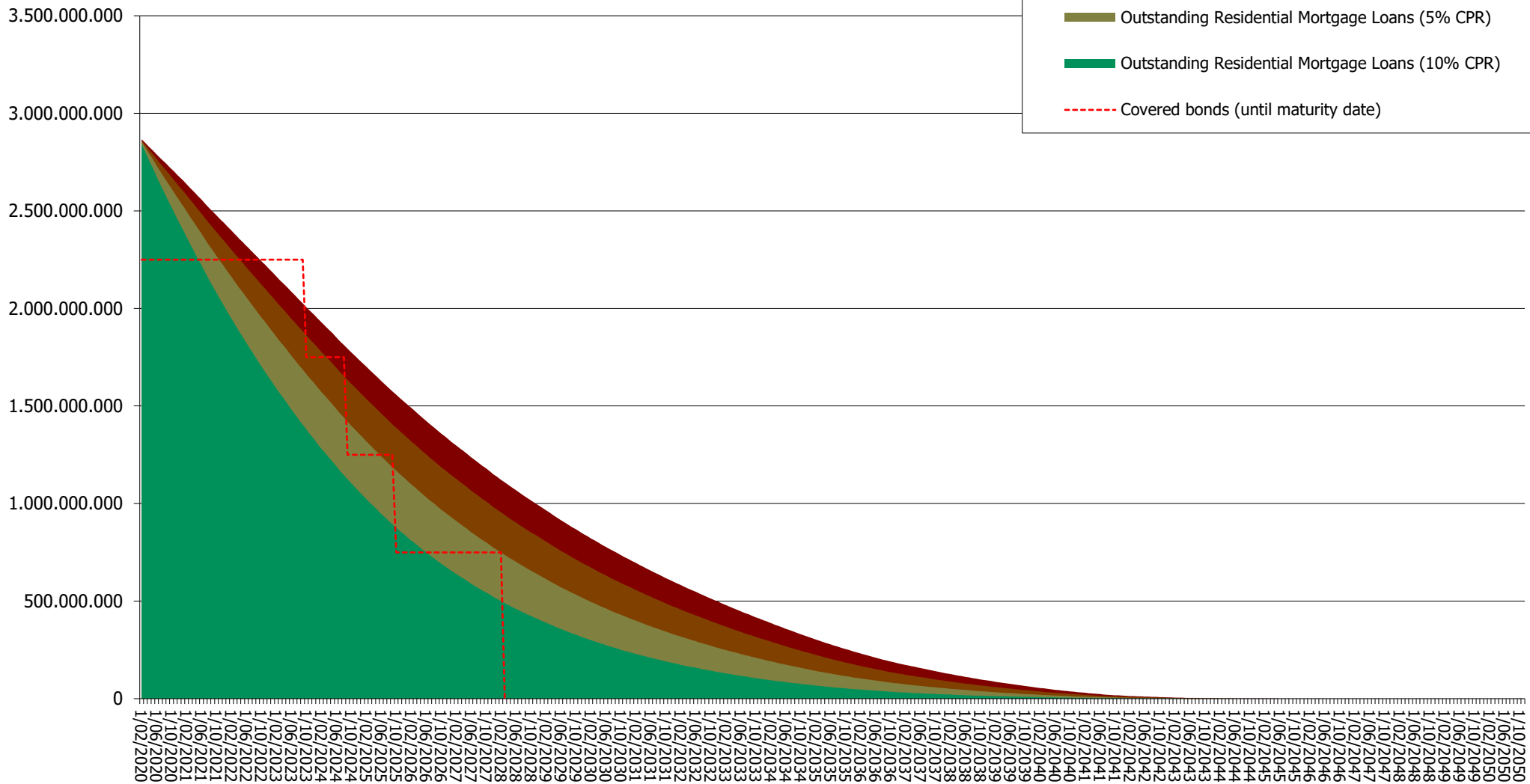
1/05/2037	208	160.681.349	113.613.440	67.547.707	28.392.538
1/06/2037	209	156.618.023	110.552.548	65.560.725	27.440.624
1/07/2037	210	152.613.365	107.548.943	63.622.526	26.520.226
1/08/2037	211	148.657.722	104.583.659	61.711.014	25.614.484
1/09/2037	212	144.758.826	101.667.979	59.838.009	24.731.855
1/10/2037	213	140.910.744	98.802.926	58.008.618	23.877.462
1/11/2037	214	137.112.634	95.976.730	56.206.010	23.037.482
1/12/2037	215	133.361.080	93.197.474	54.444.086	22.223.837
1/01/2038	216	129.686.318	90.475.705	52.719.665	21.428.788
1/02/2038	217	126.085.729	87.814.560	51.038.898	20.657.743
1/03/2038	218	122.589.843	85.248.983	49.433.924	19.931.577
1/04/2038	219	118.780.781	82.460.065	47.695.087	19.149.033
1/05/2038	220	115.469.999	80.030.074	46.175.644	18.462.999
1/06/2038	221	112.230.339	77.652.798	44.690.060	17.793.314
1/07/2038	222	109.058.451	75.334.294	43.249.025	17.148.981
1/08/2038	223	105.434.088	72.707.167	41.634.649	16.438.929
1/09/2038	224	102.207.030	70.362.250	40.189.398	15.801.079
1/10/2038	225	99.165.722	68.156.470	38.833.688	15.205.474
1/11/2038	226	96.142.835	65.966.769	37.490.468	14.617.355
1/12/2038	227	93.131.168	63.795.479	36.167.235	14.043.628
1/01/2039	228	90.138.003	61.640.417	34.856.604	13.477.387
1/02/2039	229	87.163.132	59.504.970	33.563.468	12.922.427
1/03/2039	230	84.230.418	57.414.752	32.310.093	12.392.259
1/04/2039	231	81.323.135	55.339.016	31.062.774	11.863.399
1/05/2039	232	78.451.068	53.296.996	29.842.919	11.350.795
1/06/2039	233	75.622.138	51.287.981	28.644.963	10.849.004
1/07/2039	234	72.863.209	49.335.724	27.486.785	10.367.681
1/08/2039	235	70.170.429	47.431.857	26.358.862	9.900.131
1/09/2039	236	67.564.012	45.592.583	25.272.303	9.451.826
1/10/2039	237	65.009.806	43.796.984	24.217.237	9.020.105
1/11/2039	238	62.470.839	42.015.105	23.172.876	8.594.558
1/12/2039	239	59.956.362	40.257.792	22.149.004	8.181.141
1/01/2040	240	57.494.812	38.539.503	21.149.711	7.778.946
1/02/2040	241	55.047.467	36.836.433	20.163.690	7.384.872
1/03/2040	242	52.618.762	35.155.331	19.197.694	7.003.217
1/04/2040	243	50.226.194	33.499.908	18.247.173	6.628.278
1/05/2040	244	47.865.477	31.872.953	17.318.251	6.265.060
1/06/2040	245	45.565.239	30.289.796	16.416.183	5.913.573
1/07/2040	246	43.356.476	28.774.198	15.556.390	5.580.880
1/08/2040	247	41.246.677	27.327.569	14.736.715	5.264.428
1/09/2040	248	39.233.609	25.949.743	13.958.117	4.965.168
1/10/2040	249	37.339.496	24.656.409	13.229.803	4.686.802
1/11/2040	250	35.515.019	23.411.875	12.530.080	4.420.116
1/12/2040	251	33.725.530	22.195.733	11.849.960	4.163.061
1/01/2041	252	31.949.749	20.991.378	11.178.472	3.910.524
1/02/2041	253	30.181.718	19.796.126	10.515.158	3.662.899
1/03/2041	254	28.418.603	18.611.146	9.863.018	3.422.583
1/04/2041	255	26.673.410	17.438.604	9.218.123	3.185.248
1/05/2041	256	24.960.962	16.292.249	8.590.958	2.956.368
1/06/2041	257	23.291.545	15.176.821	7.982.437	2.735.325
1/07/2041	258	21.776.956	14.166.620	7.432.770	2.536.531
1/08/2041	259	20.366.995	13.226.922	6.922.091	2.352.250
1/09/2041	260	19.062.951	12.359.041	6.451.451	2.183.032
1/10/2041	261	17.823.942	11.536.789	6.007.411	2.024.446
1/11/2041	262	16.655.406	10.762.154	5.589.792	1.875.734
1/12/2041	263	15.542.822	10.026.755	5.195.013	1.736.114
1/01/2042	264	14.552.321	9.371.855	4.843.350	1.611.737
1/02/2042	265	13.649.842	8.775.739	4.523.745	1.499.005
1/03/2042	266	12.825.565	8.233.163	4.234.306	1.397.726
1/04/2042	267	12.060.869	7.729.147	3.964.982	1.303.280
1/05/2042	268	11.317.483	7.240.847	3.705.346	1.212.946
1/06/2042	269	10.595.865	6.767.663	3.454.397	1.126.008
1/07/2042	270	9.915.878	6.322.954	3.219.462	1.045.126
1/08/2042	271	9.253.870	5.890.811	2.991.799	967.106
1/09/2042	272	8.614.933	5.474.776	2.773.434	892.722
1/10/2042	273	8.005.309	5.079.010	2.566.612	822.763
1/11/2042	274	7.423.367	4.701.806	2.369.954	756.504
1/12/2042	275	6.864.139	4.340.467	2.182.436	693.791
1/01/2043	276	6.336.158	3.999.808	2.006.034	635.012
1/02/2043	277	5.828.550	3.673.131	1.837.510	579.202
1/03/2043	278	5.354.864	3.369.446	1.681.717	528.066
1/04/2043	279	4.921.765	3.091.674	1.539.154	481.254
1/05/2043	280	4.518.616	2.833.771	1.407.288	438.219

1/06/2043	281	4.148.014	2.596.943	1.286.396	398.878
1/07/2043	282	3.805.583	2.378.646	1.175.363	362.955
1/08/2043	283	3.486.498	2.175.509	1.072.253	329.712
1/09/2043	284	3.191.496	1.988.056	977.370	299.263
1/10/2043	285	2.910.160	1.809.829	887.560	270.650
1/11/2043	286	2.636.728	1.637.001	800.761	243.148
1/12/2043	287	2.370.955	1.469.581	717.096	216.850
1/01/2044	288	2.108.812	1.304.881	635.110	191.244
1/02/2044	289	1.859.817	1.148.857	557.748	167.238
1/03/2044	290	1.622.604	1.000.734	484.681	144.753
1/04/2044	291	1.394.135	858.368	414.673	123.320
1/05/2044	292	1.180.557	725.675	349.707	103.573
1/06/2044	293	1.001.310	614.450	295.353	87.105
1/07/2044	294	849.931	520.701	249.674	73.332
1/08/2044	295	751.426	459.572	219.803	64.285
1/09/2044	296	703.440	429.494	204.895	59.671
1/10/2044	297	679.126	413.969	197.002	57.137
1/11/2044	298	657.452	400.077	189.907	54.846
1/12/2044	299	637.666	387.400	183.437	52.760
1/01/2045	300	617.834	374.715	176.979	50.687
1/02/2045	301	597.957	362.045	170.560	48.642
1/03/2045	302	578.035	349.446	164.247	46.662
1/04/2045	303	559.090	337.420	158.191	44.751
1/05/2045	304	541.240	326.111	152.512	42.968
1/06/2045	305	525.326	315.985	147.401	41.352
1/07/2045	306	511.395	307.101	142.904	39.926
1/08/2045	307	500.784	300.218	139.346	38.767
1/09/2045	308	490.800	293.734	135.990	37.673
1/10/2045	309	481.286	287.568	132.807	36.641
1/11/2045	310	472.253	281.692	129.763	35.649
1/12/2045	311	463.198	275.837	126.753	34.680
1/01/2046	312	454.122	269.974	123.743	33.713
1/02/2046	313	445.826	264.592	120.968	32.817
1/03/2046	314	437.973	259.533	118.383	31.993
1/04/2046	315	430.553	254.704	115.884	31.185
1/05/2046	316	423.115	249.893	113.416	30.395
1/06/2046	317	415.660	245.073	110.945	29.608
1/07/2046	318	408.187	240.272	108.504	28.837
1/08/2046	319	400.697	235.463	106.062	28.069
1/09/2046	320	393.189	230.659	103.634	27.310
1/10/2046	321	385.663	225.873	101.234	26.568
1/11/2046	322	379.068	221.634	99.081	25.893
1/12/2046	323	374.329	218.504	97.442	25.360
1/01/2047	324	119.578	0	0	0
1/02/2047	325	64.814	37.705	16.729	4.317
1/03/2047	326	60.038	34.873	15.437	3.968
1/04/2047	327	55.998	32.471	14.337	3.670
1/05/2047	328	52.451	30.365	13.374	3.410
1/06/2047	329	49.986	28.888	12.692	3.222
1/07/2047	330	47.512	27.414	12.014	3.037
1/08/2047	331	45.032	25.939	11.339	2.854
1/09/2047	332	42.542	24.463	10.666	2.674
1/10/2047	333	40.728	23.381	10.170	2.539
1/11/2047	334	39.431	22.599	9.804	2.437
1/12/2047	335	38.129	21.816	9.442	2.337
1/01/2048	336	37.099	21.191	9.148	2.255
1/02/2048	337	36.065	20.566	8.855	2.174
1/03/2048	338	35.027	19.942	8.566	2.094
1/04/2048	339	33.985	19.316	8.276	2.015
1/05/2048	340	32.939	18.691	7.988	1.937
1/06/2048	341	31.889	18.064	7.701	1.859
1/07/2048	342	30.835	17.438	7.416	1.783
1/08/2048	343	29.776	16.811	7.131	1.707
1/09/2048	344	28.713	16.183	6.847	1.633
1/10/2048	345	27.647	15.557	6.566	1.559
1/11/2048	346	26.576	14.929	6.285	1.486
1/12/2048	347	25.500	14.301	6.006	1.414
1/01/2049	348	24.421	13.672	5.727	1.343
1/02/2049	349	23.337	13.044	5.450	1.272
1/03/2049	350	22.249	12.416	5.176	1.204
1/04/2049	351	21.157	11.787	4.901	1.135
1/05/2049	352	20.060	11.158	4.628	1.067
1/06/2049	353	18.960	10.527	4.355	1.000

1/07/2049	354	17.854	9.898	4.085	934
1/08/2049	355	16.745	9.267	3.815	869
1/09/2049	356	15.631	8.636	3.546	804
1/10/2049	357	14.513	8.005	3.279	741
1/11/2049	358	13.390	7.373	3.012	678
1/12/2049	359	12.263	6.741	2.747	615
1/01/2050	360	11.132	6.109	2.483	554
1/02/2050	361	9.996	5.476	2.221	493
1/03/2050	362	8.856	4.844	1.960	434
1/04/2050	363	7.711	4.211	1.699	374
1/05/2050	364	6.561	3.577	1.440	316
1/06/2050	365	5.479	2.982	1.197	262
1/07/2050	366	4.391	2.386	956	208
1/08/2050	367	3.300	1.790	715	155
1/09/2050	368	2.204	1.194	476	103
1/10/2050	369	1.104	597	237	51
1/11/2050	370	0	0	0	0
		254.836.168.811	228.536.870.210	196.709.903.343	157.988.998.340

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	KGCEPHLVKVRZY01T647	
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)	36,69				
E.3.1.2	Weighted Average Maturity (months)**	169,31				
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	0,12%				0,12%
E.3.2.2	30-<60 days	0,01%				0,01%
E.3.2.3	60-<90 days	0,04%				0,04%
E.3.2.4	90-<180 days	0,00%				0,00%
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						