



## Disclaimer - Important notices

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

### TERMS OF USE

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

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

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

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

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

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

## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

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

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

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

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

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

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

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

### 2. USE OF MATERIALS

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

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

### 3. LINKS FROM AND TO OUR SITE

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

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

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

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

## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

### 2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)

### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

#### 6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

#### 5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

#### 6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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

#### 8. VARIATIONS



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

#### 9. CONTACTS

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

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

#### SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

##### 1. PROHIBITED USES

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

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

You also agree:

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

##### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

##### 3. SUSPENSION AND TERMINATION

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

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

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

##### 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

##### 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

# Harmonised Transparency Template

2019 Version

Belgium

**BNP PARIBAS FORTIS**

Reporting Date: 30/6/2020

Cut-off Date: 30/6/2020



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## A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency		EUR			
<b>CONTENT OF TAB A</b> 1. Basic Facts 2. Regulatory Summary 3. General Cover Pool / Covered Bond Information 4. References to Capital Requirements Regulation (CRR) 129(7) 5. References to Capital Requirements Regulation (CRR) 129(1) 6. Other relevant information					
<b>Field Number</b>	<b>1. Basic Facts</b>				
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	<a href="https://www.bnpparibasfortis.com/investors/co">https://www.bnpparibasfortis.com/investors/co</a>			
G.1.1.4	Cut-off date	30/06/2020			
OG.1.1.1	Optional information e.g. Contact names	veredbonds			
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					
<b>2. Regulatory Summary</b>					
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					
<b>3. General Cover Pool / Covered Bond Information</b>					
<b>1. General Information</b>		<b>Nominal (mn)</b>			
G.3.1.1	Total Cover Assets	2,941.2			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	3,428.8			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,395.3			
OG.3.1.3					
OG.3.1.4					
<b>2. Over-collateralisation (OC)</b>		<b>Legal / Regulatory</b>	<b>Actual</b>	<b>Minimum Committed</b>	<b>Purpose</b>
G.3.2.1	OC (%)	5%	31%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
<b>3. Cover Pool Composition</b>		<b>Nominal (mn)</b>	<b>% Cover Pool</b>		
G.3.3.1	Mortgages	2,941.2	99.56%		
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	13.0	0.44%		
G.3.3.5	Other	0.0	0.00%		
G.3.3.6	Total	2,954.2	100%		
OG.3.3.1	a/w [If relevant, please specify]		0.00%		
OG.3.3.2	a/w [If relevant, please specify]		0.00%		
OG.3.3.3	a/w [If relevant, please specify]		0.00%		
OG.3.3.4	a/w [If relevant, please specify]		0.00%		
OG.3.3.5	a/w [If relevant, please specify]		0.00%		
OG.3.3.6	a/w [If relevant, please specify]		0.00%		



4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.2	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	32.5	[Mark as ND1 if not relevant]	1.10%	
G.3.4.3	1 - 2 Y	48.9	[Mark as ND1 if not relevant]	1.66%	
G.3.4.4	2 - 3 Y	216.2	[Mark as ND1 if not relevant]	7.35%	
G.3.4.5	3 - 4 Y	258.8	[Mark as ND1 if not relevant]	8.80%	
G.3.4.6	4 - 5 Y	274.0	[Mark as ND1 if not relevant]	9.32%	
G.3.4.7	5 - 10 Y	1,464.2	[Mark as ND1 if not relevant]	49.78%	
G.3.4.8	10+ Y	646.7	[Mark as ND1 if not relevant]	21.99%	
G.3.4.9	Total	2941.2	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				0.00%	
OG.3.4.9				0.00%	
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	5.4	6.4		
	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%
G.3.5.10	a/w 0-1 day			0.00%	0.00%
OG.3.5.1	a/w 0-0.5y			0.00%	0.00%
OG.3.5.2	a/w 0.5-1 y			0.00%	0.00%
OG.3.5.3	a/w 1-1.5y			0.00%	0.00%
OG.3.5.4	a/w 1.5-2 y			0.00%	0.00%
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,941.2	2941.21	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	2941.21453	2941.21453	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			
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 gvts		0.00%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.00%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		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			
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	0.44%	0.58%
G.3.11.2	Central bank eligible assets	0	0.00%	0.00%
G.3.11.3	Other	0	0.00%	0.00%
G.3.11.4	Total	13	0%	1%
OG.3.11.1	<i>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	<a href="https://www.coveredbondlabel.com/issuer/131">https://www.coveredbondlabel.com/issuer/131</a>		
		/		
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)		Row	Row
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.			
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	(iii) Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.7	(iii) Currency risk - cover pool:	111	
G.4.1.8	(iii) Interest rate risk - covered bond:	163	
G.4.1.9	(iii) 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		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2941.21	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	2941.21	100%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.00%
OM.7.1.2	a/w Forest & Agriculture		0.00%
OM.7.1.3	a/w (If relevant, please specify)		0.00%
OM.7.1.4	a/w (If relevant, please specify)		0.00%
OM.7.1.5	a/w (If relevant, please specify)		0.00%
OM.7.1.6	a/w (If relevant, please specify)		0.00%
OM.7.1.7	a/w (If relevant, please specify)		0.00%
OM.7.1.8	a/w (If relevant, please specify)		0.00%
OM.7.1.9	a/w (If relevant, please specify)		0.00%
OM.7.1.10	a/w (If relevant, please specify)		0.00%
OM.7.1.11	a/w (If relevant, please specify)		0.00%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	40565	0
OM.7.2.1	Optional information vs. Number of borrowers		
OM.7.2.2	Optional information vs. Number of guarantors		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risk		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	1.08%	0.00%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
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	a/w (If relevant, please specify)		
OM.7.4.2	a/w (If relevant, please specify)		
OM.7.4.3	a/w (If relevant, please specify)		
OM.7.4.4	a/w (If relevant, please specify)		
OM.7.4.5	a/w (If relevant, please specify)		
OM.7.4.6	a/w (If relevant, please specify)		
OM.7.4.7	a/w (If relevant, please specify)		
OM.7.4.8	a/w (If relevant, please specify)		
OM.7.4.9	a/w (If relevant, please specify)		
OM.7.4.10	a/w (If relevant, please specify)		



5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.6%	0.0%	16.6%	
M.7.5.2	Vlaams-Brabant	14.1%	0.0%	14.1%	
M.7.5.3	Oost-Vlaanderen	14.9%	0.0%	14.9%	
M.7.5.4	Brussels	10.5%	0.0%	10.5%	
M.7.5.5	West-Vlaanderen	10.9%	0.0%	10.9%	
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	6.4%	0.0%	6.4%	
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	94.1%	0.0%	94.1%	
M.7.6.2	Floating rate	0.0%	0.0%	0.0%	
M.7.6.3	Other	5.9%	0.0%	5.9%	
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 12 months	9.4%	0.0%	9.4%	
M.7.8.2	> 12 <= 24 months	10.7%	0.0%	10.7%	
M.7.8.3	> 24 <= 36 months	15.6%	0.0%	15.6%	
M.7.8.4	> 36 <= 60 months	30.4%	0.0%	30.4%	
M.7.8.5	> 60 months	33.8%	0.0%	33.8%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%	0.0%	0.0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	72.51			
By buckets (mn):					
M.7A.10.2	<=100K	1405.85	30961	47.80%	76.32%
M.7A.10.3	>100K and <=200K	1082.16	8084	36.79%	36.79%
M.7A.10.4	>200K and <=300K	265.57	1115	9.03%	2.75%
M.7A.10.5	>300K and <=400K	74.23	219	2.52%	0.54%
M.7A.10.6	>400K	113.40	186	3.86%	0.46%
M.7A.10.7	TBC at a country level				
M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				
M.7A.10.24	TBC at a country level				
M.7A.10.25	TBC at a country level				
M.7A.10.26	Total	2941.2	40565	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 (%)	0.59			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	777.97	16848	26.45%	41.53%
M.7A.11.3	>40 - <=60 %	353.44	5206	12.02%	12.34%
M.7A.11.4	>60 - <=80 %	372.54	4616	12.67%	11.38%
M.7A.11.5	>80 - <=100 %	392.45	4359	13.34%	10.75%
M.7A.11.6	>100 - <=120 %	399.77	3960	13.59%	9.76%
M.7A.11.7	>120 - <=140 %	425.49	3885	14.47%	9.58%
M.7A.11.8	>140 - <=160 %	175.26	1405	5.96%	3.46%
M.7A.11.9	>160 %	44.29	486	1.51%	1.20%
M.7A.11.10	Total	2941.21	40565	100%	100%
OM.7A.11.1	a/w >100 - <=120 %			0.00%	0.00%
OM.7A.11.2	a/w >120 - <=140 %			0.00%	0.00%
OM.7A.11.3	a/w >140 - <=160 %			0.00%	0.00%
OM.7A.11.4	a/w >160 - <=180 %			0.00%	0.00%
OM.7A.11.5	a/w >180 - <=200 %			0.00%	0.00%
OM.7A.11.6	a/w >200 - <=220 %			0.00%	0.00%
OM.7A.11.7	a/w >220 - <=240 %			0.00%	0.00%
OM.7A.11.8	a/w >240 - <=260 %			0.00%	0.00%
OM.7A.11.9	a/w >260 - <=280 %			0.00%	0.00%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	52%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1027.62	20869	34.94%	51.45%
M.7A.12.3	>40 - <=60 %	361.02	4703	12.37%	11.59%
M.7A.12.4	>60 - <=80 %	384.05	4280	13.06%	10.55%
M.7A.12.5	>80 - <=100 %	375.91	3801	12.78%	9.37%
M.7A.12.6	>100 - <=120 %	397.05	3650	13.50%	9.00%
M.7A.12.7	>120 - <=140 %	247.84	2091	8.43%	5.15%
M.7A.12.8	>140 - <=160 %	124.26	926	4.22%	2.28%
M.7A.12.9	>160 %	23.45	245	0.80%	0.60%
M.7A.12.10	Total	2941.21	40565	100%	100%
OM.7A.12.1	a/w >100 - <=120 %			0.00%	0.00%
OM.7A.12.2	a/w >120 - <=140 %			0.00%	0.00%
OM.7A.12.3	a/w >140 - <=160 %			0.00%	0.00%
OM.7A.12.4	a/w >160 - <=180 %			0.00%	0.00%
OM.7A.12.5	a/w >180 - <=200 %			0.00%	0.00%
OM.7A.12.6	a/w >200 - <=220 %			0.00%	0.00%
OM.7A.12.7	a/w >220 - <=240 %			0.00%	0.00%
OM.7A.12.8	a/w >240 - <=260 %			0.00%	0.00%
OM.7A.12.9	a/w >260 - <=280 %			0.00%	0.00%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
OM.7A.13.1	a/w Subsidized housing				
OM.7A.13.2	a/w Private rental				
OM.7A.13.3	a/w Multi-family housing				
OM.7A.13.4	a/w Buildings under construction				
OM.7A.13.5	a/w Buildings land				
OM.7A.13.6	a/w If relevant, please specify				
OM.7A.13.7	a/w If relevant, please specify				
OM.7A.13.8	a/w If relevant, please specify				
OM.7A.13.9	a/w If relevant, please specify				
OM.7A.13.10	a/w If relevant, please specify				
OM.7A.13.11	a/w If relevant, please specify				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
7B Commercial Cover Pool					
15. Loan Size Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (USDs)				
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		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)				
By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=60 %				
M.7B.16.4	>60 - <=80 %				
M.7B.16.5	>80 - <=100 %				
M.7B.16.6	>100 - <=120 %				
M.7B.16.7	>120 - <=140 %				
M.7B.16.8	>140 - <=160 %				
M.7B.16.9	>160 %				
M.7B.16.10	Total	0	0	0%	0%
OM.7B.16.1	a/w >100 - <=120 %				
OM.7B.16.2	a/w >120 - <=140 %				
OM.7B.16.3	a/w >140 - <=160 %				
OM.7B.16.4	a/w >160 - <=180 %				
OM.7B.16.5	a/w >180 - <=200 %				
OM.7B.16.6	a/w >200 - <=220 %				
OM.7B.16.7	a/w >220 - <=240 %				
OM.7B.16.8	a/w >240 - <=260 %				
OM.7B.16.9	a/w >260 - <=280 %				



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 NDI if not relevant)			
By LTV buckets (nn):					
M.78.17.2	>0 - <=40 %				
M.78.17.3	>40 - <=60 %				
M.78.17.4	>60 - <=80 %				
M.78.17.5	>80 - <=100 %				
M.78.17.6	>100 - <=120 %				
M.78.17.7	>120 - <=140 %				
M.78.17.8	>140 - <=160 %				
M.78.17.9	>160 %				
M.78.17.10	Total	0	0	0%	0%
OM.78.17.1	a/w >100 - <=120 %				
OM.78.17.2	a/w >120 - <=140 %				
OM.78.17.3	a/w >140 - <=160 %				
OM.78.17.4	a/w >160 - <=180 %				
OM.78.17.5	a/w >180 - <=200 %				
OM.78.17.6	a/w >200 - <=220 %				
OM.78.17.7	a/w >220 - <=240 %				
OM.78.17.8	a/w >240 - <=260 %				
OM.78.17.9	a/w >260 - <=280 %				
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 commercial use				
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	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	Other definitions deemed relevant	
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		



## Residential Mortgage Pandbrieven Programme

### EUR 10 Billion Mortgage Pandbrieven Programme

#### Reporting Date

Reporting Date 30/06/2020

#### Contact Details:

##### Head of ALM Treasury

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

##### Asset Based Funding

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

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

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

##### Website

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

##### Remark

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

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

## Residential Mortgage Pandbrieven Programme

### Covered Bond Emission

#### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
<a href="#">BD@135194</a>	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2020	3.32	24/10/2024
<a href="#">BD@138090</a>	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2020	4.24	23/09/2025
<a href="#">BD@150169</a>	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2021	7.73	22/03/2029
<a href="#">BD@153515</a>	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2020	5.27	04/10/2026
		<b>2,250,000,000</b>									

#### Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	0.54 %
Weighted Average Remaining Average Life*	5.43

\* At Reporting Date until Maturity Date

## Residential Mortgage Pandbrieven Programme

### Ratings

#### 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

#### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

# Residential Mortgage Pandbrieven Programme

## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,941,214,530 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	131,289,911 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	37.13 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,413,695,752 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 107.28 % Limit  
:

> > > Cover Test Royal Decree Art 5 Paraf 1

**Passed**

85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 13,341,345 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 131,289,911 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,413,695,752

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued  $[V+VI+VII]/I$  113.70 % Limit  
:

> > > Cover Test Royal Decree Art 5 Paraf 2

**Passed**

105

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	403,725,623 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	402,753,623
<i>Total Interest Proceeds Public Finance Exposures</i>	972,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,085,833,605 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,941,214,530
<i>Total Principal Proceeds Public Finance Exposures</i>	13,329,163
<i>Total Principal Proceeds Financial Institution Exposures</i>	131,289,911
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	83,750,000 (X)
Costs, Fees and expenses Covered Bonds	38,274,221 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,117,535,007

> > Cover Test Royal Decree Art 5 paraf 3

Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	286,133,244 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,154,425 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	276,978,819

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	13,329,163 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,500,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	10,829,163 (XVI)

# Residential Mortgage Pandbrieven Programme

## Cover Pool Summary

Portfolio Cut-off Date

30/06/2020

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,941,214,530.47
Principal Redemptions between Cut-off Date and Maturity Date	2,941,214,530.47
Interest Payments between Cut-off Date and Maturity Date	402,753,623.31
Number of borrowers	23,827.00
Number of loans	40,565.00
Average Outstanding Balance per borrower	123,440
Average Outstanding Balance per loan	72,506
Weighted average Current Loan to Current Value	52.16 %
Weighted average seasoning (in Years)	3.44
Weighted average remaining maturity (in years, at 0% CPR)	13.79
Weighted average initial maturity (in years, at 0% CPR)	17.23
Percentage of Fixed Rate Loans	94.14 %
Percentage of Variable Rate Loans	5.86 %
Weighted average interest rate	1.80 %
Weighted average interest rate Fixed Rate Loans	1.83 %
Weighted average interest rate Variable Rate Loans	1.45 %
Weighted Remaining average life (in years, at 0% CPR)	7.21
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.83

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans

131,289,911

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

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

### 4. Derivatives

None

# Residential Mortgage Pandbrieven Programme

## Stratification Tables

Portfolio Cut-off Date

30/06/2020

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	487,825,724.06	16.59 %	6,643	16.38 %
Oost-Vlaanderen	438,408,893.25	14.91 %	6,444	15.89 %
Vlaams-Brabant	414,708,831.91	14.10 %	5,386	13.28 %
West-Vlaanderen	320,255,693.25	10.89 %	5,015	12.36 %
Brussels	310,062,377.53	10.54 %	3,210	7.91 %
Liège	235,050,439.86	7.99 %	3,410	8.41 %
Limburg	198,022,713.22	6.73 %	3,156	7.78 %
Hainaut	188,088,263.66	6.39 %	2,798	6.90 %
Brabant Wallon	168,215,145.76	5.72 %	1,916	4.72 %
Namur	107,467,740.45	3.65 %	1,561	3.85 %
Luxembourg	70,266,747.21	2.39 %	995	2.45 %
Other	2,841,960.31	0.10 %	31	0.08 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	276,447,790.73	9.40 %	2,873	7.08 %
>1 and <=2	315,922,465.91	10.74 %	3,610	8.90 %
>2 and <=3	459,020,205.81	15.61 %	5,301	13.07 %
>3 and <=4	886,413,198.65	30.14 %	11,901	29.34 %
>4 and <=5	646,772,594.57	21.99 %	9,852	24.29 %
>5 and <=6	291,699,715.68	9.92 %	5,263	12.97 %
>6 and <=7	12,104,311.64	0.41 %	240	0.59 %
>7 and <=8	5,287,888.40	0.18 %	155	0.38 %
>8 and <=9	3,431,491.60	0.12 %	257	0.63 %
>9 and <=10	9,722,382.18	0.33 %	396	0.98 %
>10 and <=11	17,136,452.96	0.58 %	317	0.78 %
>11 and <=12	2,076,537.22	0.07 %	69	0.17 %
>12 and <=13	6,396,999.99	0.22 %	30	0.07 %
>13 and <=14	1,543,793.88	0.05 %	26	0.06 %
>14 and <=15	3,245,989.14	0.11 %	105	0.26 %
>15 and <=16	2,760,278.48	0.09 %	103	0.25 %
>16 and <=17	762,676.58	0.03 %	42	0.10 %
>17 and <=18	383,742.37	0.01 %	17	0.04 %
>18 and <=19	18,692.25	0.00 %	3	0.01 %
>19 and <=20	47,910.87	0.00 %	2	0.00 %
>20 and <=21	19,411.56	0.00 %	3	0.01 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<0	294,288.71	0.01 %	240	0.59 %
<=1	11,737,402.99	0.40 %	409	1.01 %
>1 and <=2	17,411,632.23	0.59 %	555	1.37 %
>2 and <=3	20,236,886.57	0.69 %	652	1.61 %
>3 and <=4	33,017,117.91	1.12 %	886	2.18 %
>4 and <=5	92,420,783.32	3.14 %	2,585	6.37 %
>5 and <=6	137,594,689.55	4.68 %	3,544	8.74 %
>6 and <=7	136,436,327.72	4.64 %	3,070	7.57 %
>7 and <=8	130,502,523.27	4.44 %	2,425	5.98 %
>8 and <=9	139,233,252.09	4.73 %	2,355	5.81 %
>9 and <=10	149,211,273.98	5.07 %	2,267	5.59 %
>10 and <=11	143,433,454.30	4.88 %	1,990	4.91 %
>11 and <=12	154,941,626.30	5.27 %	2,002	4.94 %
>12 and <=13	123,057,932.18	4.18 %	1,532	3.78 %
>13 and <=14	137,915,261.38	4.69 %	1,592	3.92 %
>14 and <=15	179,881,857.01	6.12 %	2,046	5.04 %
>15 and <=16	170,799,354.14	5.81 %	1,771	4.37 %
>16 and <=17	210,177,979.40	7.15 %	2,050	5.05 %
>17 and <=18	174,035,900.19	5.92 %	1,601	3.95 %
>18 and <=19	102,786,079.82	3.49 %	1,055	2.60 %
>19 and <=20	143,440,361.26	4.88 %	1,409	3.47 %
>20 and <=21	140,195,850.98	4.77 %	1,279	3.15 %
>21 and <=22	180,442,296.85	6.13 %	1,502	3.70 %
>22 and <=23	78,033,766.06	2.65 %	652	1.61 %
>23 and <=24	63,581,509.20	2.16 %	547	1.35 %
>24 and <=25	66,456,022.67	2.26 %	510	1.26 %
>25 and <=26	1,723,118.72	0.06 %	17	0.04 %
>26 and <=27	1,298,748.16	0.04 %	13	0.03 %
>27 and <=28	225,140.80	0.01 %	2	0.00 %
>28 and <=29	415,000.00	0.01 %	2	0.00 %
>29 and <=30	62,095.44	0.00 %	2	0.00 %
>30 and <=31	214,997.27	0.01 %	3	0.01 %
	2,941,214,530.47	100.00 %	40,565	100.00 %

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	7	0.02 %
>1 and <=2	2,630,646.61	0.09 %	37	0.09 %
>2 and <=3	5,254,308.39	0.18 %	71	0.18 %
>3 and <=4	1,140,115.41	0.04 %	83	0.20 %
>4 and <=5	35,295,029.30	1.20 %	455	1.12 %
>5 and <=6	5,876,459.82	0.20 %	335	0.83 %
>6 and <=7	13,922,274.16	0.47 %	527	1.30 %
>7 and <=8	20,923,171.78	0.71 %	716	1.77 %
>8 and <=9	35,931,244.10	1.22 %	879	2.17 %
>9 and <=10	385,821,500.36	13.12 %	8,800	21.69 %
>10 and <=11	61,295,611.55	2.08 %	1,888	4.65 %
>11 and <=12	67,966,918.53	2.31 %	1,118	2.76 %
>12 and <=13	218,580,683.31	7.43 %	3,494	8.61 %
>13 and <=14	20,887,934.31	0.71 %	313	0.77 %
>14 and <=15	440,801,986.27	14.99 %	5,684	14.01 %
>15 and <=16	16,842,619.97	0.57 %	199	0.49 %
>16 and <=17	42,600,679.12	1.45 %	527	1.30 %
>17 and <=18	208,439,445.06	7.09 %	2,343	5.78 %
>18 and <=19	17,966,595.67	0.61 %	290	0.71 %
>19 and <=20	672,965,638.60	22.88 %	6,686	16.48 %
>20 and <=21	14,965,374.99	0.51 %	200	0.49 %
>21 and <=22	13,706,164.07	0.47 %	158	0.39 %
>22 and <=23	22,342,296.86	0.76 %	258	0.64 %
>23 and <=24	16,450,625.80	0.56 %	190	0.47 %
>24 and <=25	572,702,500.25	19.47 %	5,020	12.38 %
>25 and <=26	11,342,673.33	0.39 %	104	0.26 %
>26 and <=27	253,228.66	0.01 %	2	0.00 %
>27 and <=28	492,877.78	0.02 %	5	0.01 %
>28 and <=29	1,228,496.76	0.04 %	10	0.02 %
>29 and <=30	11,178,715.17	0.38 %	146	0.36 %
>30 and <=31	1,132,348.35	0.04 %	15	0.04 %
>39 and <=40	276,366.13	0.01 %	5	0.01 %
	2,941,214,530.47	100.00 %	40,565	100.00 %



## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	15,578.71	0.00 %	2	0.00 %
2000	51,743.72	0.00 %	3	0.01 %
2001	5,312.16	0.00 %	1	0.00 %
2002	297,621.93	0.01 %	7	0.02 %
2003	481,331.30	0.02 %	34	0.08 %
2004	1,417,993.48	0.05 %	53	0.13 %
2005	3,517,275.76	0.12 %	141	0.35 %
2006	2,589,355.97	0.09 %	54	0.13 %
2007	5,047,290.81	0.17 %	21	0.05 %
2008	2,232,272.55	0.08 %	33	0.08 %
2009	8,806,918.45	0.30 %	180	0.44 %
2010	15,229,509.77	0.52 %	388	0.96 %
2011	7,012,729.91	0.24 %	423	1.04 %
2012	2,729,964.48	0.09 %	98	0.24 %
2013	8,822,104.62	0.30 %	197	0.49 %
2014	60,870,106.19	2.07 %	1,220	3.01 %
2015	597,076,056.53	20.30 %	9,205	22.69 %
2016	879,988,535.71	29.92 %	13,009	32.07 %
2017	491,693,264.47	16.72 %	6,077	14.98 %
2018	385,475,728.57	13.11 %	4,271	10.53 %
2019	467,853,835.38	15.91 %	5,148	12.69 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	631,641,839.84	21.48 %	12,375	51.94 %
>100 and <=200	1,060,312,930.35	36.05 %	7,382	30.98 %
>200 and <=300	689,576,820.39	23.45 %	2,876	12.07 %
>300 and <=400	242,343,866.79	8.24 %	713	2.99 %
>400	317,339,073.10	10.79 %	481	2.02 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>23,827</b>	<b>100.00 %</b>

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	3,058,645.82	0.10 %	59	0.15 %
0.5 - 1%	52,488,326.15	1.78 %	659	1.62 %
1 - 1.5%	485,418,316.05	16.50 %	6,855	16.90 %
1.5 - 2%	1,977,413,511.52	67.23 %	26,650	65.70 %
2 - 2.5%	265,567,137.99	9.03 %	3,628	8.94 %
2.5 - 3%	121,193,225.63	4.12 %	1,824	4.50 %
3 - 3.5%	22,718,176.73	0.77 %	453	1.12 %
3.5 - 4%	9,192,695.72	0.31 %	272	0.67 %
4 - 4.5%	2,958,465.19	0.10 %	95	0.23 %
4.5 - 5%	923,157.68	0.03 %	46	0.11 %
5 - 5.5%	240,403.51	0.01 %	16	0.04 %
5.5 - 6%	39,197.51	0.00 %	7	0.02 %
6 - 6.5%	3,270.97	0.00 %	1	0.00 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,768,821,674.45	94.14 %	38,437	94.75 %
Variable	2,315,760.68	0.08 %	48	0.12 %
Variable With Cap	170,077,095.34	5.78 %	2,080	5.13 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2020	23,232,604.46	0.79 %	435	1.07 %
2021	28,565,227.88	0.97 %	494	1.22 %
2022	11,496,961.16	0.39 %	81	0.20 %
2023	18,449,146.26	0.63 %	178	0.44 %
2024	31,400,463.43	1.07 %	302	0.74 %
2025	10,272,482.00	0.35 %	105	0.26 %
2026	7,964,221.90	0.27 %	69	0.17 %
2027	4,393,364.13	0.15 %	41	0.10 %
2028	3,463,181.40	0.12 %	38	0.09 %
2029	5,110,364.06	0.17 %	46	0.11 %
2033	4,188,190.52	0.14 %	46	0.11 %
2034	17,580,550.79	0.60 %	191	0.47 %
2035	247,741.16	0.01 %	2	0.00 %
Fixed To Maturity	2,774,850,031.32	94.34 %	38,537	95.00 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	2,941,214,530.47	100.00 %	40,565	100.00 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	2,798,742,900.91	95.16 %	38,987	96.11 %
Interest only	90,067,843.44	3.06 %	536	1.32 %
Linear	52,403,786.12	1.78 %	1,042	2.57 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	347,308.11	0.01 %	125	0.31 %
1-10%	41,491,054.44	1.41 %	1,961	4.83 %
11-20%	154,605,191.44	5.26 %	4,343	10.71 %
21-30%	268,759,581.67	9.14 %	5,258	12.96 %
31-40%	312,765,907.77	10.63 %	5,161	12.72 %
41-50%	353,441,679.61	12.02 %	5,006	12.34 %
51-60%	372,539,349.39	12.67 %	4,616	11.38 %
61-70%	392,452,996.88	13.34 %	4,359	10.75 %
71-80%	399,769,081.84	13.59 %	3,960	9.76 %
81-90%	425,492,583.40	14.47 %	3,885	9.58 %
91-100%	175,260,614.47	5.96 %	1,405	3.46 %
101-110%	17,301,624.57	0.59 %	182	0.45 %
111-120%	4,677,416.57	0.16 %	72	0.18 %
>120%	22,310,140.31	0.76 %	232	0.57 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	11,980,013.21	0.41 %	1,061	2.62 %
21-40%	66,352,399.76	2.26 %	2,328	5.74 %
41-60%	178,398,145.19	6.07 %	4,434	10.93 %
61-80%	426,380,090.22	14.50 %	7,293	17.98 %
81-100%	630,670,116.70	21.44 %	6,909	17.03 %
101-120%	72,939,215.37	2.48 %	1,445	3.56 %
121-140%	116,021,526.16	3.94 %	1,834	4.52 %
141-160%	139,495,862.77	4.74 %	2,007	4.95 %
161-180%	187,557,154.63	6.38 %	2,396	5.91 %
181-200%	140,503,658.94	4.78 %	1,732	4.27 %
201-300%	465,962,170.06	15.84 %	5,012	12.36 %
301-400%	195,142,140.53	6.63 %	1,823	4.49 %
401-500%	81,559,280.99	2.77 %	759	1.87 %
>500%	228,252,755.94	7.76 %	1,532	3.78 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	32,465,015.82	1.10 %	1,313	3.24 %
>1 and <=2	48,913,180.10	1.66 %	1,439	3.55 %
>2 and <=3	216,214,898.77	7.35 %	5,747	14.17 %
>3 and <=4	258,761,773.28	8.80 %	5,485	13.52 %
>4 and <=5	274,011,916.10	9.32 %	4,485	11.06 %
>5 and <=6	297,507,545.29	10.12 %	4,040	9.96 %
>6 and <=7	230,438,682.56	7.83 %	2,820	6.95 %
>7 and <=8	319,687,137.12	10.87 %	3,555	8.76 %
>8 and <=9	339,924,910.57	11.56 %	3,389	8.35 %
>9 and <=10	276,637,582.06	9.41 %	2,607	6.43 %
>10 and <=11	201,467,257.55	6.85 %	1,947	4.80 %
>11 and <=12	268,666,391.55	9.13 %	2,294	5.66 %
>12 and <=13	170,352,708.45	5.79 %	1,384	3.41 %
>13 and <=14	3,414,470.51	0.12 %	30	0.07 %
>14 and <=15	2,426,011.43	0.08 %	24	0.06 %
>15 and <=16	48,683.18	0.00 %	1	0.00 %
>16 and <=17	47,956.60	0.00 %	1	0.00 %
>17 and <=18	13,412.26	0.00 %	1	0.00 %
>18 and <=19	214,997.27	0.01 %	3	0.01 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

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

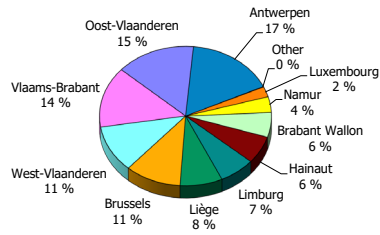
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,774,850,031.32	94.34 %	38,537	95.00 %
>=0 and <=1	56,564,757.45	1.92 %	982	2.42 %
>1 and <=2	39,643,771.39	1.35 %	356	0.88 %
>2 and <=3	28,622,616.32	0.97 %	278	0.69 %
>3 and <=4	11,359,479.97	0.39 %	99	0.24 %
>4 and <=5	8,157,391.55	0.28 %	78	0.19 %
>7 and <=8	17,837,599.09	0.61 %	190	0.47 %
>6 and <=7	4,178,883.38	0.14 %	45	0.11 %
	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

# Residential Mortgage Pandbrieven Programme

## Stratification Tables

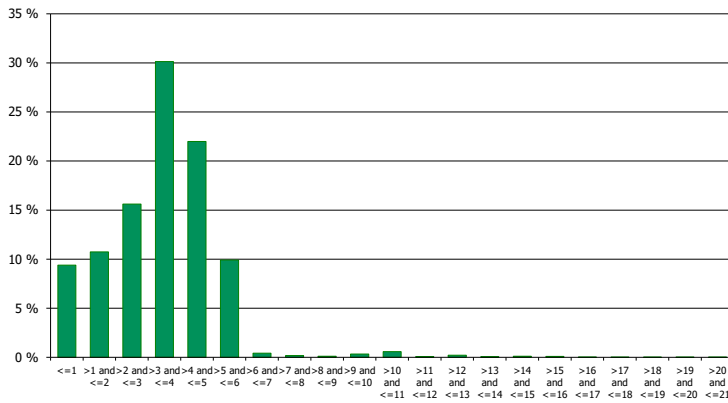
Portfolio Cut-off Date 30/06/2020

### 1. Geographic distribution



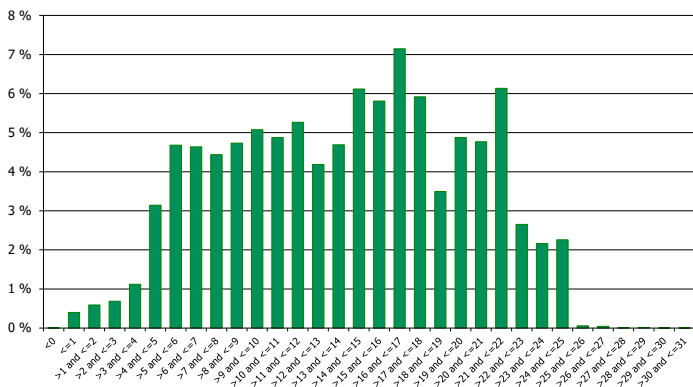
### 2. Seasoning

Distribution per Seasoning



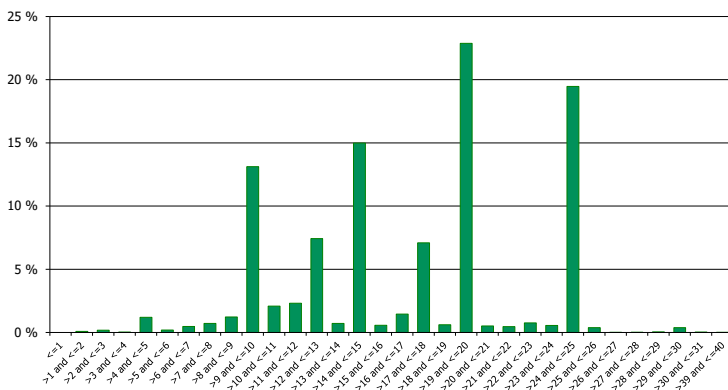
### 3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



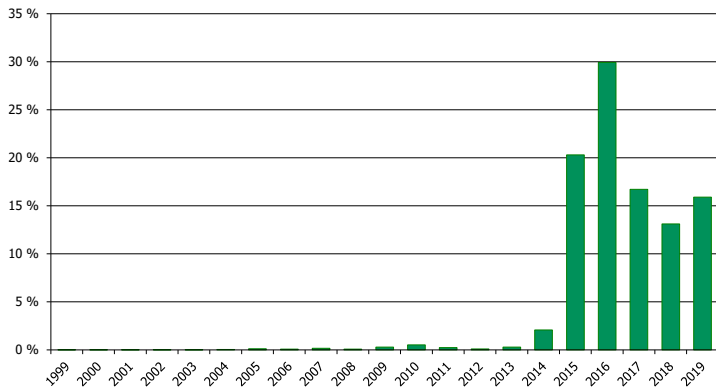
### 4. Original term to maturity

Distribution of Initial Term (in years)



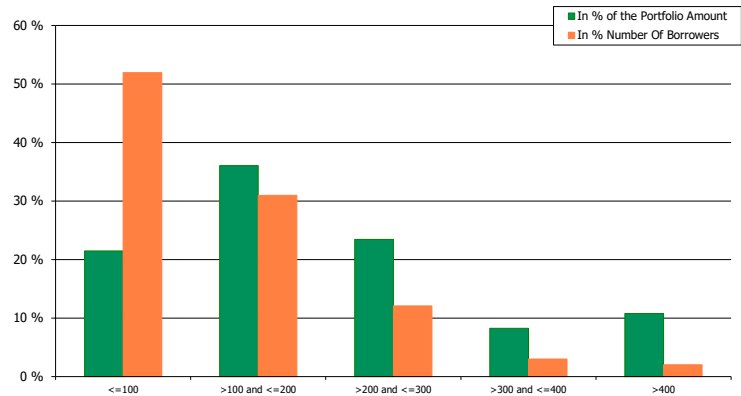
5. Origination Year

Distribution Origination Year



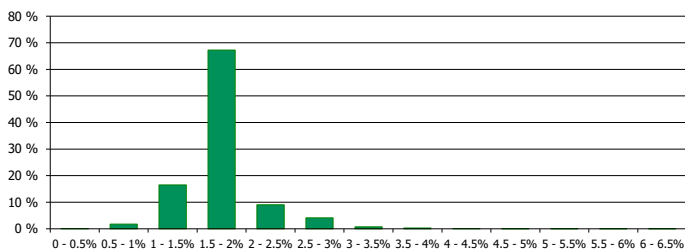
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



7. Interest Rate

Distribution per Interest Rate



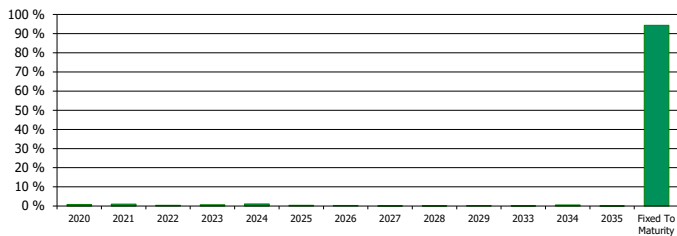
8. Interest Rate Type

Distribution per Interest Type



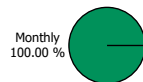
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



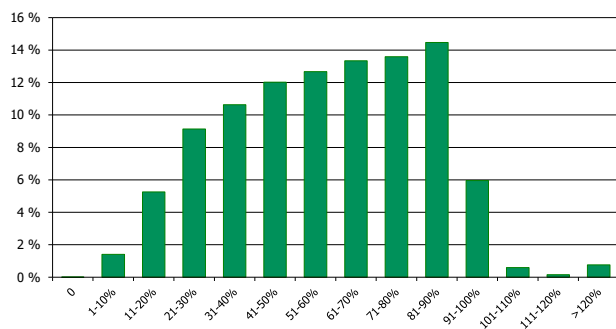
11. Repayment Type

Distribution per Repayment Type



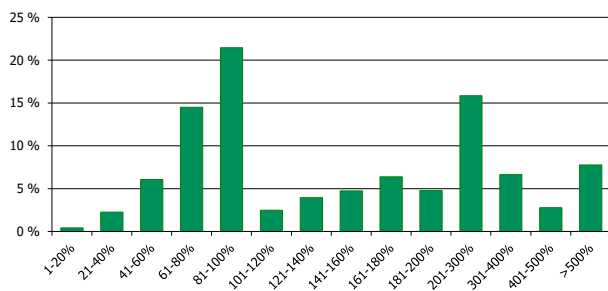
12. Current Loan to Current Value (LTV)

Current LTV Distribution



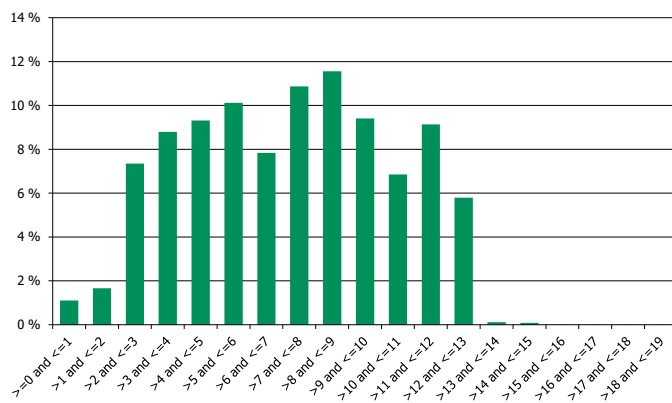
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



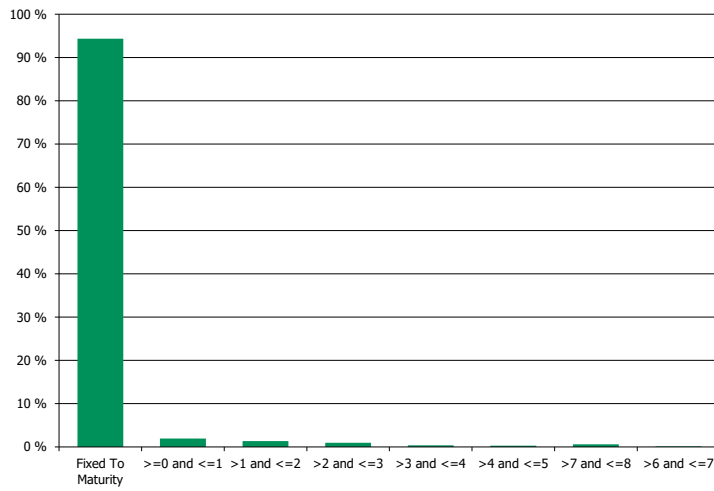
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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

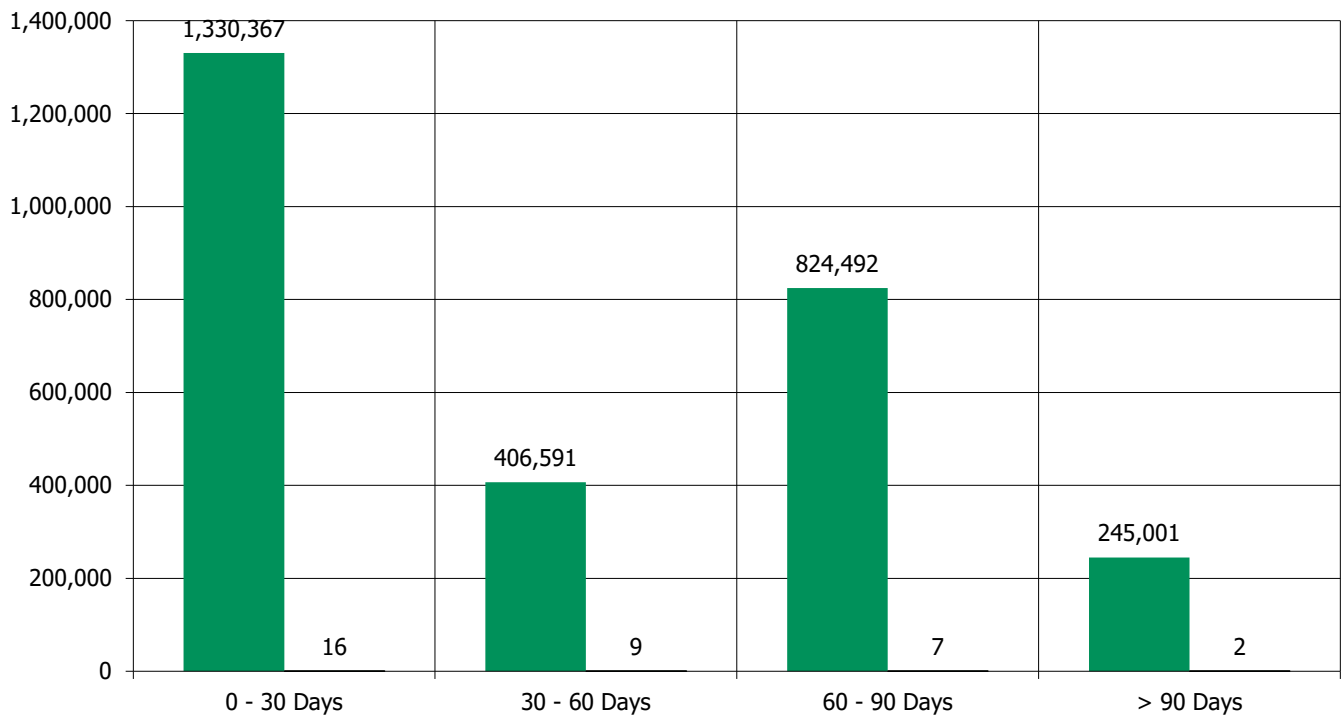
## Cover Pool Performance

Portfolio Cut-off Date 30/06/2020

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

	In EUR	In %	In number of loans	In %
Performing	2,938,408,079.31	99.90 %	40,531	99.92 %
0 - 30 Days	1,330,367.16	0.05 %	16	0.04 %
30 - 60 Days	406,591.43	0.01 %	9	0.02 %
60 - 90 Days	824,492.06	0.03 %	7	0.02 %
> 90 Days	245,000.51	0.01 %	2	0.00 %
<b>Total</b>	<b>2,941,214,530.47</b>	<b>100.00 %</b>	<b>40,565</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro





# Residential Mortgage Pandbrieven Programme

## Amortisation

Portfolio Cut-off Date

Jun/2020

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/07/2020	1	2,250,000,000	2,921,549,284	2,916,753,833	2,909,574,920	2,897,648,006
1/08/2020	2	2,250,000,000	2,902,149,087	2,892,471,300	2,878,014,108	2,854,076,579
1/09/2020	3	2,250,000,000	2,882,599,673	2,868,114,278	2,846,521,082	2,810,889,202
1/10/2020	4	2,250,000,000	2,862,454,420	2,843,395,415	2,815,042,650	2,768,409,847
1/11/2020	5	2,250,000,000	2,842,532,540	2,818,817,135	2,783,612,103	2,725,905,160
1/12/2020	6	2,250,000,000	2,823,106,170	2,794,957,635	2,753,257,367	2,685,127,541
1/01/2021	7	2,250,000,000	2,803,863,152	2,771,198,342	2,722,909,981	2,644,283,485
1/02/2021	8	2,250,000,000	2,784,277,292	2,747,173,331	2,692,438,724	2,603,617,467
1/03/2021	9	2,250,000,000	2,762,562,544	2,721,571,940	2,661,219,524	2,563,581,097
1/04/2021	10	2,250,000,000	2,741,657,410	2,696,395,936	2,629,896,392	2,522,676,830
1/05/2021	11	2,250,000,000	2,721,895,195	2,672,565,992	2,600,238,477	2,484,003,726
1/06/2021	12	2,250,000,000	2,700,354,706	2,646,918,886	2,568,735,976	2,443,515,793
1/07/2021	13	2,250,000,000	2,679,454,768	2,622,121,481	2,538,407,903	2,404,767,959
1/08/2021	14	2,250,000,000	2,658,021,896	2,596,735,478	2,507,439,178	2,365,368,409
1/09/2021	15	2,250,000,000	2,637,120,170	2,571,946,064	2,477,186,163	2,326,931,775
1/10/2021	16	2,250,000,000	2,617,003,998	2,548,137,638	2,448,214,347	2,290,290,263
1/11/2021	17	2,250,000,000	2,597,186,852	2,524,552,877	2,419,385,761	2,253,734,889
1/12/2021	18	2,250,000,000	2,577,453,731	2,501,259,286	2,391,162,714	2,218,313,494
1/01/2022	19	2,250,000,000	2,556,944,707	2,477,147,983	2,362,090,108	2,182,060,921
1/02/2022	20	2,250,000,000	2,536,172,360	2,452,856,602	2,332,978,633	2,146,039,896
1/03/2022	21	2,250,000,000	2,515,588,406	2,429,221,419	2,305,190,493	2,112,364,505
1/04/2022	22	2,250,000,000	2,495,961,159	2,406,180,036	2,277,518,587	2,078,167,703
1/05/2022	23	2,250,000,000	2,475,781,602	2,382,808,760	2,249,845,866	2,044,501,864
1/06/2022	24	2,250,000,000	2,455,421,655	2,359,205,204	2,221,894,268	2,010,549,420
1/07/2022	25	2,250,000,000	2,435,435,821	2,336,161,624	2,194,776,614	1,977,870,129
1/08/2022	26	2,250,000,000	2,415,018,575	2,312,647,549	2,167,160,029	1,944,710,903
1/09/2022	27	2,250,000,000	2,395,216,410	2,289,794,525	2,140,287,607	1,912,462,039
1/10/2022	28	2,250,000,000	2,374,833,841	2,266,582,564	2,113,376,797	1,880,674,799
1/11/2022	29	2,250,000,000	2,354,752,945	2,243,605,223	2,086,632,305	1,849,010,241
1/12/2022	30	2,250,000,000	2,334,172,470	2,220,345,693	2,059,917,600	1,817,855,345
1/01/2023	31	2,250,000,000	2,313,957,119	2,197,382,896	2,033,429,334	1,786,879,132
1/02/2023	32	2,250,000,000	2,293,477,650	2,174,241,217	2,006,897,360	1,756,094,465
1/03/2023	33	2,250,000,000	2,273,422,279	2,151,926,565	1,981,736,920	1,727,442,992
1/04/2023	34	2,250,000,000	2,253,990,449	2,129,914,576	1,956,477,384	1,698,201,324
1/05/2023	35	2,250,000,000	2,233,940,044	2,107,502,932	1,931,125,957	1,669,325,501
1/06/2023	36	2,250,000,000	2,213,311,860	2,084,500,794	1,905,191,220	1,639,931,159
1/07/2023	37	2,250,000,000	2,192,664,215	2,061,665,212	1,879,682,147	1,611,341,329
1/08/2023	38	2,250,000,000	2,171,905,651	2,038,683,220	1,854,001,645	1,582,595,273
1/09/2023	39	2,250,000,000	2,152,102,132	2,016,668,198	1,829,316,744	1,554,910,077
1/10/2023	40	1,750,000,000	2,131,365,459	1,993,958,227	1,804,264,826	1,527,329,482
1/11/2023	41	1,750,000,000	2,112,078,354	1,972,563,248	1,780,365,857	1,500,715,364
1/12/2023	42	1,750,000,000	2,092,237,544	1,950,825,675	1,756,412,625	1,474,455,620
1/01/2024	43	1,750,000,000	2,071,390,021	1,928,111,437	1,731,547,106	1,447,425,053
1/02/2024	44	1,750,000,000	2,051,338,415	1,906,208,243	1,707,523,212	1,421,297,560
1/03/2024	45	1,750,000,000	2,031,845,910	1,885,098,903	1,684,596,350	1,396,657,112
1/04/2024	46	1,750,000,000	2,012,051,820	1,863,568,292	1,661,120,432	1,371,360,643
1/05/2024	47	1,750,000,000	1,992,154,549	1,842,110,757	1,637,952,539	1,346,691,002
1/06/2024	48	1,750,000,000	1,971,320,819	1,819,754,486	1,613,958,883	1,321,343,494
1/07/2024	49	1,750,000,000	1,949,552,978	1,796,706,305	1,589,595,142	1,296,062,290
1/08/2024	50	1,750,000,000	1,930,101,133	1,775,762,561	1,567,070,096	1,272,284,952
1/09/2024	51	1,250,000,000	1,908,710,225	1,753,103,710	1,543,139,647	1,247,549,586
1/10/2024	52	1,250,000,000	1,888,914,389	1,732,074,005	1,520,876,089	1,224,510,469
1/11/2024	53	1,250,000,000	1,869,928,141	1,711,756,027	1,499,213,025	1,201,956,185
1/12/2024	54	1,250,000,000	1,850,966,066	1,691,616,705	1,477,927,784	1,180,034,180
1/01/2025	55	1,250,000,000	1,831,640,084	1,671,115,343	1,456,303,079	1,157,843,230
1/02/2025	56	1,250,000,000	1,812,977,179	1,651,282,597	1,435,359,996	1,136,358,724
1/03/2025	57	1,250,000,000	1,794,222,350	1,631,696,762	1,415,076,771	1,116,013,956
1/04/2025	58	1,250,000,000	1,775,254,710	1,611,709,041	1,394,187,823	1,094,882,536
1/05/2025	59	1,250,000,000	1,756,961,960	1,592,483,304	1,374,166,314	1,074,735,575

1/06/2025	60	1,250,000,000	1,737,399,369	1,572,081,176	1,353,111,144	1,053,785,982
1/07/2025	61	1,250,000,000	1,718,646,426	1,552,560,053	1,333,020,040	1,033,883,747
1/08/2025	62	1,250,000,000	1,700,458,871	1,533,524,714	1,313,327,817	1,014,296,186
1/09/2025	63	1,250,000,000	1,681,929,338	1,514,241,598	1,293,515,475	994,763,629
1/10/2025	64	750,000,000	1,664,187,559	1,495,809,400	1,274,625,145	976,218,051
1/11/2025	65	750,000,000	1,645,730,528	1,476,710,937	1,255,150,513	957,231,055
1/12/2025	66	750,000,000	1,628,326,557	1,458,696,136	1,236,787,013	939,359,802
1/01/2026	67	750,000,000	1,611,105,201	1,440,820,918	1,218,524,265	921,568,999
1/02/2026	68	750,000,000	1,594,006,182	1,423,111,362	1,200,486,154	904,081,224
1/03/2026	69	750,000,000	1,576,223,630	1,405,079,319	1,182,551,946	887,167,315
1/04/2026	70	750,000,000	1,558,554,861	1,386,972,597	1,164,344,133	869,807,773
1/05/2026	71	750,000,000	1,541,285,720	1,369,353,265	1,146,723,592	853,133,030
1/06/2026	72	750,000,000	1,523,982,020	1,351,683,366	1,129,047,746	836,424,868
1/07/2026	73	750,000,000	1,507,029,951	1,334,453,884	1,111,912,663	820,354,166
1/08/2026	74	750,000,000	1,490,333,391	1,317,431,057	1,094,936,911	804,408,087
1/09/2026	75	750,000,000	1,473,126,565	1,300,011,834	1,077,711,699	788,399,878
1/10/2026	76	750,000,000	1,456,904,673	1,283,585,909	1,061,475,562	773,339,217
1/11/2026	77	750,000,000	1,441,208,678	1,267,603,566	1,045,592,849	758,541,347
1/12/2026	78	750,000,000	1,424,666,037	1,250,996,848	1,029,354,897	743,700,156
1/01/2027	79	750,000,000	1,408,301,399	1,234,529,676	1,013,221,849	728,943,560
1/02/2027	80	750,000,000	1,392,925,823	1,218,980,314	997,915,566	714,890,908
1/03/2027	81	750,000,000	1,377,625,394	1,203,743,528	983,178,077	701,638,117
1/04/2027	82	750,000,000	1,362,515,148	1,188,521,230	968,276,202	688,076,722
1/05/2027	83	750,000,000	1,347,380,843	1,173,390,406	953,596,425	674,867,176
1/06/2027	84	750,000,000	1,330,388,962	1,156,627,667	937,583,058	660,723,968
1/07/2027	85	750,000,000	1,314,669,697	1,141,085,422	922,707,602	647,575,624
1/08/2027	86	750,000,000	1,299,808,403	1,126,272,872	908,413,664	634,843,491
1/09/2027	87	750,000,000	1,284,997,684	1,111,551,034	894,259,442	622,304,824
1/10/2027	88	750,000,000	1,270,320,833	1,097,051,570	880,422,105	610,164,104
1/11/2027	89	750,000,000	1,255,492,613	1,082,406,929	866,460,066	597,944,516
1/12/2027	90	750,000,000	1,237,872,013	1,065,463,818	850,798,001	584,729,333
1/01/2028	91	750,000,000	1,223,477,656	1,051,288,185	837,343,458	573,044,925
1/02/2028	92	750,000,000	1,209,355,031	1,037,390,666	824,172,798	561,642,463
1/03/2028	93	0	1,194,574,938	1,023,086,281	810,874,501	550,390,399
1/04/2028	94		1,180,485,510	1,009,304,714	797,917,108	539,301,468
1/05/2028	95		1,166,420,604	995,642,402	785,178,911	528,516,482
1/06/2028	96		1,152,277,772	981,902,045	772,373,740	517,695,069
1/07/2028	97		1,138,162,635	968,282,014	759,785,441	507,170,027
1/08/2028	98		1,124,741,566	955,241,243	747,646,425	496,953,201
1/09/2028	99		1,111,162,621	942,108,067	735,492,098	486,803,691
1/10/2028	100		1,097,872,847	929,312,339	723,716,975	477,046,478
1/11/2028	101		1,084,748,971	916,646,079	712,037,446	467,359,837
1/12/2028	102		1,071,534,720	903,993,372	700,480,682	457,889,622
1/01/2029	103		1,058,521,665	891,500,373	689,043,338	448,505,523
1/02/2029	104		1,044,950,035	878,577,510	677,328,241	439,012,676
1/03/2029	105		1,031,803,046	866,194,627	666,247,670	430,178,391
1/04/2029	106		1,017,818,367	853,005,325	654,434,300	420,761,080
1/05/2029	107		1,004,304,184	840,297,925	643,098,312	411,777,830
1/06/2029	108		991,286,127	827,999,027	632,074,104	403,004,790
1/07/2029	109		978,613,451	816,072,117	621,436,099	394,597,902
1/08/2029	110		966,369,079	804,494,655	611,061,883	386,367,073
1/09/2029	111		952,807,377	791,859,311	599,934,934	377,724,961
1/10/2029	112		940,855,887	780,643,205	589,981,611	369,935,570
1/11/2029	113		928,717,318	769,264,693	579,903,572	362,076,235
1/12/2029	114		916,391,207	757,808,949	569,861,716	354,347,849
1/01/2030	115		904,678,718	746,854,444	560,195,756	346,862,023
1/02/2030	116		892,652,201	735,676,113	550,407,816	339,358,046
1/03/2030	117		880,548,727	724,589,258	540,867,573	332,199,913
1/04/2030	118		869,032,433	713,899,802	531,533,215	325,084,002
1/05/2030	119		857,568,287	703,325,801	522,371,486	318,171,105
1/06/2030	120		846,214,722	692,837,192	513,272,740	311,304,997
1/07/2030	121		835,013,424	682,543,970	504,402,706	304,671,187
1/08/2030	122		823,916,559	672,331,078	495,591,733	298,081,243
1/09/2030	123		812,950,327	662,257,286	486,924,587	291,627,799
1/10/2030	124		801,986,414	652,253,332	478,388,833	285,341,100
1/11/2030	125		791,214,981	642,401,543	469,964,870	279,129,228
1/12/2030	126		780,477,198	632,643,214	461,686,782	273,088,519
1/01/2031	127		769,793,341	622,924,717	453,438,345	267,073,541
1/02/2031	128		759,048,501	613,188,102	445,215,722	261,119,757
1/03/2031	129		748,448,276	603,698,516	437,318,648	255,506,674
1/04/2031	130		737,839,659	594,132,199	429,294,250	249,756,007

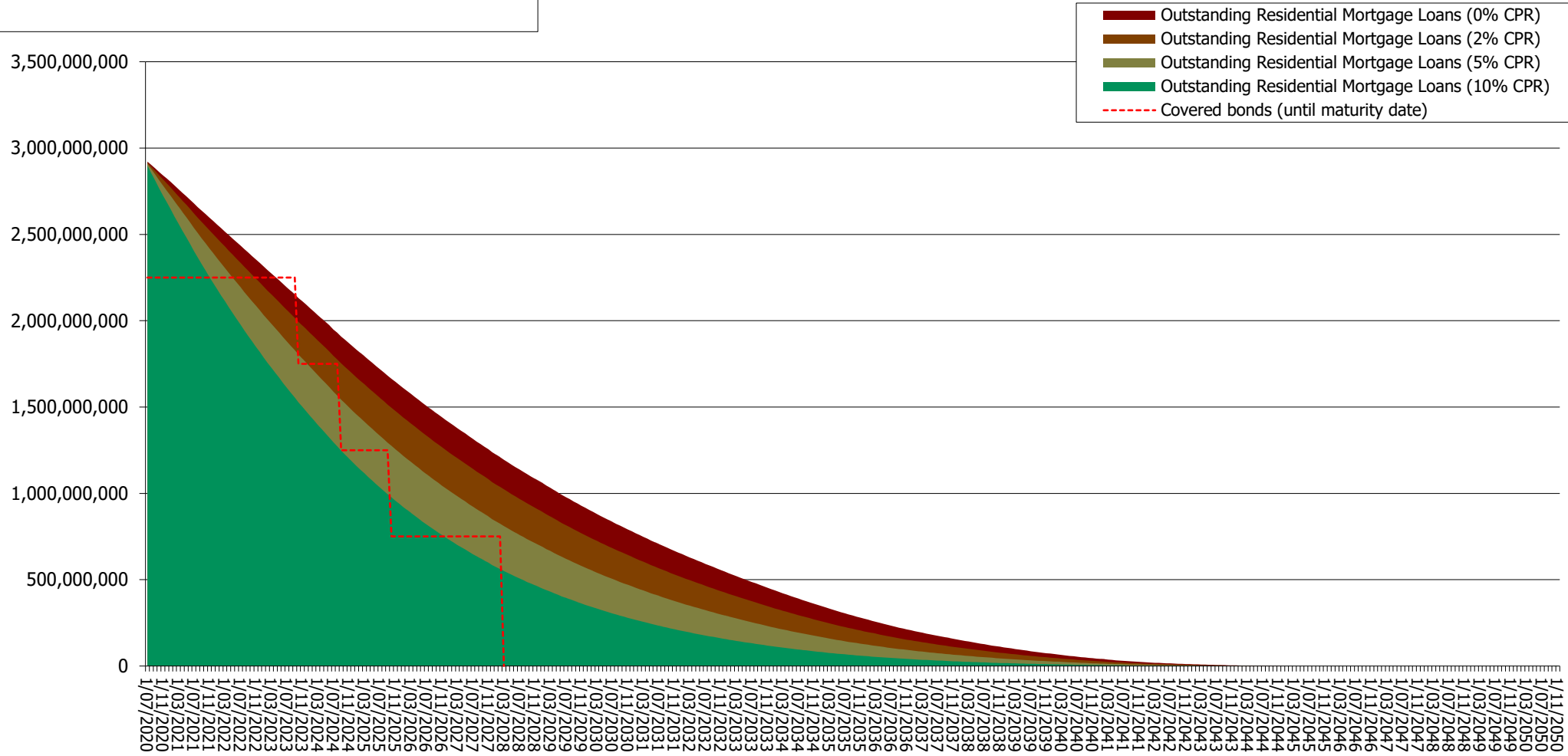
1/05/2031	131	727,164,694	584,575,271	421,349,215	244,128,872
1/06/2031	132	716,860,408	575,314,115	413,619,372	238,635,168
1/07/2031	133	706,701,583	566,230,239	406,086,609	233,328,789
1/08/2031	134	696,666,919	557,243,437	398,625,121	228,071,460
1/09/2031	135	686,744,366	548,375,013	391,283,426	222,922,729
1/10/2031	136	676,452,542	539,270,230	383,839,804	217,785,514
1/11/2031	137	666,753,674	530,636,732	376,734,128	212,848,486
1/12/2031	138	657,128,587	522,118,177	369,773,885	208,059,677
1/01/2032	139	647,617,654	513,688,579	362,878,657	203,315,144
1/02/2032	140	638,203,332	505,362,576	356,089,105	198,666,028
1/03/2032	141	628,855,293	497,170,181	349,483,055	194,207,766
1/04/2032	142	619,568,815	488,997,548	342,863,950	189,722,533
1/05/2032	143	610,221,654	480,829,723	336,307,240	185,331,564
1/06/2032	144	601,050,384	472,799,871	329,849,897	181,003,155
1/07/2032	145	591,945,921	464,873,793	323,522,011	176,803,033
1/08/2032	146	582,894,750	456,989,218	317,226,031	172,628,029
1/09/2032	147	573,807,278	449,101,640	310,957,902	168,500,313
1/10/2032	148	564,806,256	441,331,217	304,825,554	164,500,253
1/11/2032	149	555,951,149	433,675,173	298,775,772	160,552,546
1/12/2032	150	547,005,263	425,996,464	292,763,262	156,676,723
1/01/2033	151	538,112,920	418,360,514	286,784,295	152,826,929
1/02/2033	152	529,401,069	410,889,328	280,946,503	149,081,849
1/03/2033	153	520,746,114	403,552,654	275,296,122	145,524,543
1/04/2033	154	512,164,755	396,229,346	269,612,868	141,916,662
1/05/2033	155	503,582,890	388,950,626	264,008,689	138,397,127
1/06/2033	156	495,141,702	381,782,303	258,483,980	134,927,076
1/07/2033	157	486,780,813	374,719,506	253,077,716	131,563,514
1/08/2033	158	478,513,151	367,730,376	247,725,780	128,235,829
1/09/2033	159	470,328,892	360,827,862	242,457,630	124,977,161
1/10/2033	160	462,228,070	354,030,993	237,304,975	121,819,755
1/11/2033	161	454,166,535	347,266,490	232,178,782	118,683,414
1/12/2033	162	445,381,834	339,990,519	226,754,662	115,435,612
1/01/2034	163	437,385,298	333,319,918	221,740,376	112,404,832
1/02/2034	164	429,432,028	326,703,883	216,786,334	109,428,066
1/03/2034	165	421,522,686	320,195,291	211,979,402	106,592,217
1/04/2034	166	413,676,441	313,702,193	207,152,591	103,723,896
1/05/2034	167	405,902,247	307,301,572	202,426,499	100,941,999
1/06/2034	168	397,941,564	300,763,693	197,615,990	98,125,807
1/07/2034	169	390,375,679	294,561,118	193,064,249	95,472,677
1/08/2034	170	382,917,026	288,443,079	188,573,498	92,856,972
1/09/2034	171	375,582,044	282,437,947	184,177,967	90,308,401
1/10/2034	172	368,389,651	276,574,545	179,910,538	87,854,329
1/11/2034	173	361,273,370	270,771,851	175,687,961	85,428,973
1/12/2034	174	354,219,832	265,049,505	171,551,789	83,075,797
1/01/2035	175	347,001,833	259,208,162	167,344,337	80,695,052
1/02/2035	176	340,052,659	253,586,341	163,298,539	78,410,605
1/03/2035	177	332,149,148	247,313,001	158,892,905	76,003,225
1/04/2035	178	325,309,159	241,809,231	154,961,754	73,808,888
1/05/2035	179	318,529,881	236,381,413	151,110,534	71,679,499
1/06/2035	180	311,835,307	231,020,867	147,308,131	69,579,861
1/07/2035	181	305,301,952	225,809,425	143,630,722	67,564,764
1/08/2035	182	298,896,939	220,697,153	140,021,944	65,588,190
1/09/2035	183	292,455,156	215,574,469	136,424,003	63,632,202
1/10/2035	184	286,311,317	210,699,312	133,010,629	61,785,788
1/11/2035	185	280,240,145	205,881,693	129,638,816	59,964,459
1/12/2035	186	274,190,617	201,106,696	126,320,438	58,190,028
1/01/2036	187	268,177,528	196,362,750	123,026,959	56,432,833
1/02/2036	188	262,195,447	191,656,982	119,773,274	54,707,656
1/03/2036	189	256,245,231	187,010,346	116,591,356	53,043,245
1/04/2036	190	250,346,579	182,395,569	113,425,080	51,384,182
1/05/2036	191	244,513,182	177,853,108	110,328,074	49,776,284
1/06/2036	192	238,783,486	173,390,879	107,286,461	48,198,994
1/07/2036	193	233,195,711	169,055,412	104,346,411	46,685,999
1/08/2036	194	227,751,900	164,828,880	101,478,921	45,210,738
1/09/2036	195	222,431,554	160,705,402	98,688,625	43,781,383
1/10/2036	196	217,229,340	156,689,222	95,985,474	42,407,628
1/11/2036	197	212,139,304	152,758,209	93,339,408	41,063,893
1/12/2036	198	207,160,352	148,928,090	90,775,128	39,772,056
1/01/2037	199	202,325,664	145,205,723	88,281,169	38,515,529
1/02/2037	200	197,579,639	141,559,078	85,845,229	37,294,138
1/03/2037	201	192,932,661	138,017,900	83,505,478	36,138,855

1/04/2037	202	188,345,645	134,507,971	81,174,882	34,981,442
1/05/2037	203	183,802,363	131,047,908	78,892,098	33,858,337
1/06/2037	204	179,290,709	127,614,365	76,629,690	32,748,077
1/07/2037	205	174,840,698	124,242,697	74,421,453	31,674,004
1/08/2037	206	170,445,311	120,913,886	72,243,295	30,616,743
1/09/2037	207	166,107,125	117,636,517	70,106,392	29,585,280
1/10/2037	208	161,838,096	114,425,078	68,024,670	28,589,107
1/11/2037	209	157,626,623	111,258,400	65,973,896	27,609,777
1/12/2037	210	153,461,106	108,140,437	63,967,180	26,660,240
1/01/2038	211	149,378,583	105,085,044	62,001,770	25,731,645
1/02/2038	212	145,370,378	102,091,898	60,082,577	24,829,538
1/03/2038	213	141,466,915	99,198,330	58,245,550	23,978,270
1/04/2038	214	137,249,670	96,077,914	56,269,888	23,066,822
1/05/2038	215	133,532,857	93,322,627	54,521,677	22,258,557
1/06/2038	216	129,893,238	90,625,025	52,811,011	21,468,856
1/07/2038	217	126,327,399	87,992,511	51,150,728	20,708,676
1/08/2038	218	122,314,569	85,052,900	49,316,168	19,881,377
1/09/2038	219	118,704,575	82,402,649	47,657,962	19,131,508
1/10/2038	220	115,286,626	79,898,607	46,096,003	18,428,632
1/11/2038	221	111,891,032	77,413,790	44,548,849	17,734,663
1/12/2038	222	108,512,566	74,953,109	43,026,654	17,058,471
1/01/2039	223	105,160,108	72,514,260	41,520,773	16,391,722
1/02/2039	224	101,831,532	70,099,909	40,036,265	15,738,717
1/03/2039	225	98,552,582	67,738,770	38,598,865	15,115,597
1/04/2039	226	95,300,191	65,392,184	37,166,970	14,493,209
1/05/2039	227	92,090,800	63,086,274	35,768,108	13,890,550
1/06/2039	228	88,920,811	60,811,376	34,390,620	13,299,034
1/07/2039	229	85,831,552	58,602,337	33,059,774	12,731,984
1/08/2039	230	82,813,100	56,445,561	31,762,073	12,180,402
1/09/2039	231	79,912,219	54,375,933	30,519,671	11,654,383
1/10/2039	232	77,173,695	52,426,322	29,352,986	11,162,920
1/11/2039	233	74,479,701	50,510,399	28,208,357	10,682,181
1/12/2039	234	71,808,566	48,618,962	27,085,225	10,214,819
1/01/2040	235	69,180,318	46,760,028	25,983,378	9,757,767
1/02/2040	236	66,562,952	44,914,603	24,894,448	9,309,234
1/03/2040	237	63,961,367	43,090,652	23,826,676	8,874,634
1/04/2040	238	61,390,361	41,288,423	22,772,084	8,445,909
1/05/2040	239	58,843,462	39,510,533	21,737,877	8,029,284
1/06/2040	240	56,348,916	37,771,394	20,728,189	7,623,908
1/07/2040	241	53,942,829	36,099,212	19,761,770	7,238,661
1/08/2040	242	51,630,211	34,492,978	18,834,448	6,869,766
1/09/2040	243	49,409,267	32,953,230	17,947,926	6,518,684
1/10/2040	244	47,294,923	31,491,305	17,109,476	6,188,686
1/11/2040	245	45,243,281	30,074,125	16,297,956	5,870,181
1/12/2040	246	43,224,475	28,685,023	15,506,905	5,562,366
1/01/2041	247	41,219,869	27,308,312	14,725,121	5,259,566
1/02/2041	248	39,224,955	25,942,599	13,953,128	4,962,714
1/03/2041	249	37,236,344	24,589,641	13,195,061	4,675,134
1/04/2041	250	35,265,181	23,248,452	12,443,638	4,390,224
1/05/2041	251	33,329,287	21,936,155	11,712,338	4,115,276
1/06/2041	252	31,437,179	20,655,744	11,000,642	3,848,841
1/07/2041	253	29,699,742	19,482,133	10,350,074	3,606,380
1/08/2041	254	28,064,072	18,377,960	9,738,640	3,378,960
1/09/2041	255	26,528,652	17,343,014	9,166,841	3,167,094
1/10/2041	256	25,062,601	16,357,694	8,624,759	2,967,593
1/11/2041	257	23,667,194	15,420,750	8,110,068	2,778,680
1/12/2041	258	22,329,402	14,525,209	7,620,284	2,600,167
1/01/2042	259	21,112,728	13,710,472	7,174,560	2,437,710
1/02/2042	260	19,983,181	12,954,942	6,761,957	2,287,788
1/03/2042	261	18,930,367	12,253,608	6,381,196	2,150,703
1/04/2042	262	17,936,657	11,590,689	6,020,622	2,020,582
1/05/2042	263	16,967,530	10,946,441	5,671,982	1,895,771
1/06/2042	264	16,021,357	10,318,495	5,333,010	1,774,925
1/07/2042	265	15,116,464	9,719,723	5,011,176	1,660,976
1/08/2042	266	14,229,991	9,134,211	4,697,328	1,550,356
1/09/2042	267	13,364,270	8,563,956	4,392,871	1,443,728
1/10/2042	268	12,530,330	8,016,380	4,101,871	1,342,564
1/11/2042	269	11,724,673	7,488,232	3,821,881	1,245,624
1/12/2042	270	10,940,960	6,976,226	3,551,797	1,152,853
1/01/2043	271	10,187,813	6,484,983	3,293,294	1,064,420
1/02/2043	272	9,457,026	6,009,595	3,044,115	979,716

1/03/2043	273	8,761,372	5,559,003	2,809,401	900,716
1/04/2043	274	8,105,396	5,134,070	2,588,051	826,235
1/05/2043	275	7,480,275	4,730,333	2,378,661	756,274
1/06/2043	276	6,889,124	4,349,115	2,181,402	690,620
1/07/2043	277	6,329,555	3,989,300	1,996,003	629,333
1/08/2043	278	5,796,172	3,646,931	1,820,062	571,429
1/09/2043	279	5,287,729	3,321,377	1,653,374	516,897
1/10/2043	280	4,804,610	3,012,962	1,496,154	465,827
1/11/2043	281	4,335,058	2,713,897	1,344,219	416,750
1/12/2043	282	3,874,972	2,421,885	1,196,630	369,472
1/01/2044	283	3,423,730	2,136,226	1,052,804	323,687
1/02/2044	284	2,991,397	1,863,307	915,965	280,423
1/03/2044	285	2,577,169	1,602,742	786,002	239,681
1/04/2044	286	2,175,044	1,350,366	660,550	200,573
1/05/2044	287	1,793,046	1,111,377	542,307	163,994
1/06/2044	288	1,458,875	902,715	439,368	132,303
1/07/2044	289	1,164,915	719,637	349,399	104,780
1/08/2044	290	942,656	581,347	281,538	84,072
1/09/2044	291	791,799	487,484	235,481	70,020
1/10/2044	292	733,452	450,820	217,235	64,330
1/11/2044	293	709,975	435,650	209,391	61,745
1/12/2044	294	688,393	421,714	202,194	59,378
1/01/2045	295	666,768	407,773	195,012	57,026
1/02/2045	296	645,098	393,851	187,875	54,707
1/03/2045	297	623,384	380,011	180,857	52,462
1/04/2045	298	602,648	366,748	174,101	50,288
1/05/2045	299	583,865	354,734	167,983	48,322
1/06/2045	300	566,649	343,690	162,339	46,501
1/07/2045	301	551,415	333,901	157,328	44,880
1/08/2045	302	539,501	326,133	153,276	43,539
1/09/2045	303	528,214	318,768	149,434	42,268
1/10/2045	304	517,395	311,726	145,773	41,064
1/11/2045	305	507,055	304,979	142,255	39,903
1/12/2045	306	497,870	298,962	139,106	38,860
1/01/2046	307	488,665	292,937	135,956	37,819
1/02/2046	308	480,243	287,400	133,047	36,853
1/03/2046	309	472,266	282,194	130,336	35,964
1/04/2046	310	464,724	277,216	127,711	35,090
1/05/2046	311	457,166	272,260	125,120	34,237
1/06/2046	312	449,593	267,296	122,526	33,386
1/07/2046	313	442,004	262,353	119,964	32,554
1/08/2046	314	434,400	257,402	117,401	31,723
1/09/2046	315	426,780	252,458	114,853	30,903
1/10/2046	316	419,145	247,534	112,336	30,102
1/11/2046	317	411,492	242,603	109,818	29,303
1/12/2046	318	405,696	238,793	107,827	28,653
1/01/2047	319	149,887	0	0	0
1/02/2047	320	94,066	55,179	24,790	6,532
1/03/2047	321	88,232	51,678	23,163	6,080
1/04/2047	322	83,135	48,610	21,733	5,680
1/05/2047	323	78,531	45,842	20,445	5,322
1/06/2047	324	75,008	43,712	19,445	5,040
1/07/2047	325	71,477	41,586	18,454	4,764
1/08/2047	326	67,939	39,460	17,466	4,490
1/09/2047	327	64,392	37,337	16,484	4,219
1/10/2047	328	61,521	35,613	15,685	3,998
1/11/2047	329	58,642	33,890	14,888	3,779
1/12/2047	330	55,757	32,169	14,097	3,563
1/01/2048	331	53,142	30,608	13,379	3,368
1/02/2048	332	50,522	29,050	12,665	3,174
1/03/2048	333	47,896	27,496	11,959	2,986
1/04/2048	334	45,264	25,941	11,255	2,798
1/05/2048	335	42,627	24,390	10,555	2,613
1/06/2048	336	39,985	22,839	9,859	2,431
1/07/2048	337	37,337	21,292	9,168	2,251
1/08/2048	338	34,683	19,745	8,481	2,073
1/09/2048	339	32,023	18,200	7,797	1,898
1/10/2048	340	29,358	16,658	7,119	1,726
1/11/2048	341	28,117	15,927	6,789	1,639
1/12/2048	342	26,871	15,196	6,462	1,554
1/01/2049	343	25,621	14,464	6,135	1,469

1/02/2049	344	24,367	13,733	5,810	1,385
1/03/2049	345	23,108	13,003	5,489	1,303
1/04/2049	346	21,844	12,271	5,167	1,222
1/05/2049	347	20,576	11,540	4,847	1,141
1/06/2049	348	19,304	10,808	4,528	1,062
1/07/2049	349	18,027	10,076	4,211	983
1/08/2049	350	16,745	9,344	3,895	906
1/09/2049	351	15,631	8,708	3,620	838
1/10/2049	352	14,513	8,072	3,348	772
1/11/2049	353	13,390	7,435	3,076	706
1/12/2049	354	12,263	6,798	2,805	642
1/01/2050	355	11,132	6,160	2,536	577
1/02/2050	356	9,996	5,522	2,267	514
1/03/2050	357	8,856	4,885	2,001	452
1/04/2050	358	7,711	4,246	1,735	390
1/05/2050	359	6,561	3,607	1,470	329
1/06/2050	360	5,479	3,007	1,222	273
1/07/2050	361	4,391	2,406	976	217
1/08/2050	362	3,300	1,805	730	162
1/09/2050	363	2,204	1,204	486	107
1/10/2050	364	1,104	602	242	53
1/11/2050	365	0	0	0	0
		<b>258,300,376,333</b>	<b>231,681,866,150</b>	<b>199,460,656,239</b>	<b>160,248,075,679</b>

Amortisation profiles (all amounts in EUR)



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

HTT 2019

Reporting in Domestic Currency	EUR
<b>CONTENT OF TAB E</b> <a href="#">1. Additional information on the programme</a> <a href="#">2. Additional information on the swaps</a> <a href="#">3. Additional information on the asset distribution</a>	

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)	41.28				
E.3.1.2	Weighted Average Maturity (months)**	165.53				
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	0.05%				0.05%
E.3.2.2	30-<60 days	0.01%				0.01%
E.3.2.3	60-<90 days	0.03%				0.03%
E.3.2.4	90-<180 days	0.01%				0.01%
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						