



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material).

All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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



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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW



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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY



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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2019 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/1/2019

Cut-off Date: 31/1/2019



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A. Harmonised Transparency Template - General Information

HTT 2019

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	31/01/2019			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,928.0			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	3,257.9			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,317.1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	30%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					



3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	2,928.0			99.56%
G.3.3.2	Public Sector	-			0.00%
G.3.3.3	Shipping	-			0.00%
G.3.3.4	Substitute Assets	13.0			0.44%
G.3.3.5	Other	0.0			0.00%
G.3.3.6	Total	2,941.0			100%
OG.3.3.1	<i>o/w [If relevant, please specify]</i>				0.00%
OG.3.3.2	<i>o/w [If relevant, please specify]</i>				0.00%
OG.3.3.3	<i>o/w [If relevant, please specify]</i>				0.00%
OG.3.3.4	<i>o/w [If relevant, please specify]</i>				0.00%
OG.3.3.5	<i>o/w [If relevant, please specify]</i>				0.00%
OG.3.3.6	<i>o/w [If relevant, please specify]</i>				0.00%
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.6	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	13.9	[Mark as ND1 if not relevant]	0.48%	
G.3.4.3	1 - 2 Y	36.4	[Mark as ND1 if not relevant]	1.24%	
G.3.4.4	2 - 3 Y	85.5	[Mark as ND1 if not relevant]	2.92%	
G.3.4.5	3 - 4 Y	345.1	[Mark as ND1 if not relevant]	11.79%	
G.3.4.6	4 - 5 Y	283.6	[Mark as ND1 if not relevant]	9.69%	
G.3.4.7	5 - 10 Y	1,466.1	[Mark as ND1 if not relevant]	50.07%	
G.3.4.8	10+ Y	697.3	[Mark as ND1 if not relevant]	23.81%	
G.3.4.9	Total	2928.0	0.0	100%	0%
OG.3.4.1	<i>o/w 0-1 day</i>			0.00%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0.00%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0.00%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0.00%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6.8	7.8		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0.0	0.0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0.0	0.0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0.0	0.0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0.0	0.0	0.00%	0.00%
G.3.5.6	4 - 5 Y	500.0	0.0	22.22%	0.00%
G.3.5.7	5 - 10 Y	1,750.0	1500.0	77.78%	66.67%
G.3.5.8	10+ Y	0.0	750.0	0.00%	33.33%
G.3.5.9	Total	2,250	2,250	100%	100%
OG.3.5.1	<i>o/w 0-1 day</i>			0.00%	0.00%
OG.3.5.2	<i>o/w 0-0.5y</i>			0.00%	0.00%
OG.3.5.3	<i>o/w 0.5-1 y</i>			0.00%	0.00%
OG.3.5.4	<i>o/w 1-1.5y</i>			0.00%	0.00%
OG.3.5.5	<i>o/w 1.5-2 y</i>			0.00%	0.00%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,928.0	2928.03	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	2928.025304	2928.025304	100%	100%
OG.3.6.1	<i>o/w [If relevant, please specify]</i>				
OG.3.6.2	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.3	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.4	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.5	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.6	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.7	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2250.00	2250.00	100.00%	100.00%
G.3.7.2	AUD	0.00	0.00	0.00%	0.00%
G.3.7.3	BRL	0.00	0.00	0.00%	0.00%
G.3.7.4	CAD	0.00	0.00	0.00%	0.00%
G.3.7.5	CHF	0.00	0.00	0.00%	0.00%
G.3.7.6	CZK	0.00	0.00	0.00%	0.00%
G.3.7.7	DKK	0.00	0.00	0.00%	0.00%
G.3.7.8	GBP	0.00	0.00	0.00%	0.00%
G.3.7.9	HKD	0.00	0.00	0.00%	0.00%
G.3.7.10	JPY	0.00	0.00	0.00%	0.00%
G.3.7.11	KRW	0.00	0.00	0.00%	0.00%
G.3.7.12	NOK	0.00	0.00	0.00%	0.00%
G.3.7.13	PLN	0.00	0.00	0.00%	0.00%
G.3.7.14	SEK	0.00	0.00	0.00%	0.00%
G.3.7.15	SGD	0.00	0.00	0.00%	0.00%
G.3.7.16	USD	0.00	0.00	0.00%	0.00%
G.3.7.17	Other	0.00	0.00	0.00%	0.00%
G.3.7.18	Total	2250	2250	100%	100%
OG.3.7.1	<i>o/w [If relevant, please specify]</i>				
OG.3.7.2	<i>o/w [If relevant, please specify]</i>				
OG.3.7.3	<i>o/w [If relevant, please specify]</i>				
OG.3.7.4	<i>o/w [If relevant, please specify]</i>				
OG.3.7.5	<i>o/w [If relevant, please specify]</i>				
OG.3.7.6	<i>o/w [If relevant, please specify]</i>				
OG.3.7.7	<i>o/w [If relevant, please specify]</i>				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2250	2250	100.00%	100.00%
G.3.8.2	Floating coupon	0	0	0.00%	0.00%
G.3.8.3	Other	0	0	0.00%	0.00%
G.3.8.4	Total	2250	2250	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					



9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets	
G.3.9.1	Cash	0	0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13	100.00%	
G.3.9.3	Exposures to central banks	0		
G.3.9.4	Exposures to credit institutions	0	0.00%	
G.3.9.5	Other	0	0.00%	
G.3.9.6	Total	13	100%	
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>		0.00%	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>		0.00%	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>		0.00%	
OG.3.9.4	<i>o/w EU central banks</i>		0.00%	
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>		0.00%	
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>		0.00%	
OG.3.9.7	<i>o/w CQS1 credit institutions</i>		0.00%	
OG.3.9.8	<i>o/w CQS2 credit institutions</i>		0.00%	
OG.3.9.9				
OG.3.9.10				
OG.3.9.11				
OG.3.9.12				
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13	100.00%	
G.3.10.2	Eurozone	0	0.00%	
G.3.10.3	Rest of European Union (EU)	0	0.00%	
G.3.10.4	European Economic Area (not member of EU)	0	0.00%	
G.3.10.5	Switzerland	0	0.00%	
G.3.10.6	Australia	0	0.00%	
G.3.10.7	Brazil	0	0.00%	
G.3.10.8	Canada	0	0.00%	
G.3.10.9	Japan	0	0.00%	
G.3.10.10	Korea	0	0.00%	
G.3.10.11	New Zealand	0	0.00%	
G.3.10.12	Singapore	0	0.00%	
G.3.10.13	US	0	0.00%	
G.3.10.14	Other	0	0.00%	
G.3.10.15	Total EU	13		
G.3.10.16	Total	13	100%	
OG.3.10.1	<i>o/w [If relevant, please specify]</i>		0.00%	
OG.3.10.2	<i>o/w [If relevant, please specify]</i>		0.00%	
OG.3.10.3	<i>o/w [If relevant, please specify]</i>		0.00%	
OG.3.10.4	<i>o/w [If relevant, please specify]</i>		0.00%	
OG.3.10.5	<i>o/w [If relevant, please specify]</i>		0.00%	
OG.3.10.6	<i>o/w [If relevant, please specify]</i>		0.00%	
OG.3.10.7	<i>o/w [If relevant, please specify]</i>		0.00%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13	0.44%	0.58%
G.3.11.2	Central bank eligible assets	0	0.00%	0.00%
G.3.11.3	Other	0	0.00%	0.00%
G.3.11.4	Total	13	0%	1%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>			
OG.3.11.2	<i>o/w [If relevant, please specify]</i>			
OG.3.11.3	<i>o/w [If relevant, please specify]</i>			
OG.3.11.4	<i>o/w [If relevant, please specify]</i>			
OG.3.11.5	<i>o/w [If relevant, please specify]</i>			
OG.3.11.6	<i>o/w [If relevant, please specify]</i>			
OG.3.11.7	<i>o/w [If relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131/		



13. Derivatives & Swaps

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



4. References to Capital Requirements Regulation (CRR)

129(7)

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i)	Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i)	Value of covered bonds:	39		
G.4.1.3	(ii)	Geographical distribution:	43 for Mortgage Assets	#REF!	
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	#REF!
G.4.1.6	(ii)	Interest rate risk - cover pool:	149 for Mortgage Assets	#REF!	
G.4.1.7	(ii)	Currency risk - cover pool:	111		
G.4.1.8	(ii)	Interest rate risk - covered bond:	163		
G.4.1.9	(ii)	Currency risk - covered bond:	137		
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii)	Maturity structure of cover assets:	65		
G.4.1.12	(iii)	Maturity structure of covered bonds:	88		
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	179 for Mortgage Assets	#REF!	
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					
OG.4.1.4					
OG.4.1.5					
OG.4.1.6					
OG.4.1.7					
OG.4.1.8					
OG.4.1.9					
OG.4.1.10					

5. References to Capital Requirements Regulation (CRR)

129(1)

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



6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency	EUR
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CONTENT OF TAB B1
7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets		
	1. Property Type Information	Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2928.03	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	2928.03	100%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0.00%
OM.7.1.2	<i>o/w Forest & Agriculture</i>		0.00%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>		0.00%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	37752	0
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.79%	0.00%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			



4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	0.0%	0.0%	0.0%
M.7.4.2	Austria	0	0.0%	0.0%
M.7.4.3	Belgium	100.00%	0.00%	0.0%
M.7.4.4	Bulgaria	0	0.0%	0.0%
M.7.4.5	Croatia	0	0.0%	0.0%
M.7.4.6	Cyprus	0	0.0%	0.0%
M.7.4.7	Czech Republic	0	0.0%	0.0%
M.7.4.8	Denmark	0	0.0%	0.0%
M.7.4.9	Estonia	0	0.0%	0.0%
M.7.4.10	Finland	0	0.0%	0.0%
M.7.4.11	France	0	0.0%	0.0%
M.7.4.12	Germany	0	0.0%	0.0%
M.7.4.13	Greece	0	0.0%	0.0%
M.7.4.14	Netherlands	0	0.0%	0.0%
M.7.4.15	Hungary	0	0.0%	0.0%
M.7.4.16	Ireland	0	0.0%	0.0%
M.7.4.17	Italy	0	0.0%	0.0%
M.7.4.18	Latvia	0	0.0%	0.0%
M.7.4.19	Lithuania	0	0.0%	0.0%
M.7.4.20	Luxembourg	0	0.0%	0.0%
M.7.4.21	Malta	0	0.0%	0.0%
M.7.4.22	Poland	0	0.0%	0.0%
M.7.4.23	Portugal	0	0.0%	0.0%
M.7.4.24	Romania	0	0.0%	0.0%
M.7.4.25	Slovakia	0	0.0%	0.0%
M.7.4.26	Slovenia	0	0.0%	0.0%
M.7.4.27	Spain	0	0.0%	0.0%
M.7.4.28	Sweden	0	0.0%	0.0%
M.7.4.29	United Kingdom	0	0.0%	0.0%
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.31	Iceland	0	0.0%	0.0%
M.7.4.32	Liechtenstein	0	0.0%	0.0%
M.7.4.33	Norway	0	0.0%	0.0%
M.7.4.34	Other	0.0%	0.0%	0.0%
M.7.4.35	Switzerland	0	0.0%	0.0%
M.7.4.36	Australia	0	0.0%	0.0%
M.7.4.37	Brazil	0	0.0%	0.0%
M.7.4.38	Canada	0	0.0%	0.0%
M.7.4.39	Japan	0	0.0%	0.0%
M.7.4.40	Korea	0	0.0%	0.0%
M.7.4.41	New Zealand	0	0.0%	0.0%
M.7.4.42	Singapore	0	0.0%	0.0%
M.7.4.43	US	0	0.0%	0.0%
M.7.4.44	Other	0	0.0%	0.0%
OM.7.4.1	<i>o/w [if relevant, please specify]</i>			
OM.7.4.2	<i>o/w [if relevant, please specify]</i>			
OM.7.4.3	<i>o/w [if relevant, please specify]</i>			
OM.7.4.4	<i>o/w [if relevant, please specify]</i>			
OM.7.4.5	<i>o/w [if relevant, please specify]</i>			
OM.7.4.6	<i>o/w [if relevant, please specify]</i>			
OM.7.4.7	<i>o/w [if relevant, please specify]</i>			
OM.7.4.8	<i>o/w [if relevant, please specify]</i>			
OM.7.4.9	<i>o/w [if relevant, please specify]</i>			
OM.7.4.10	<i>o/w [if relevant, please specify]</i>			



5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	16.6%	0.0%	16.6%
M.7.5.2	Vlaams-Brabant	14.3%	0.0%	14.3%
M.7.5.3	Oost-Vlaanderen	14.8%	0.0%	14.8%
M.7.5.4	Brussels	11.1%	0.0%	11.1%
M.7.5.5	West-Vlaanderen	11.0%	0.0%	11.0%
M.7.5.6	Limburg	6.4%	0.0%	6.4%
M.7.5.7	Liège	8.2%	0.0%	8.2%
M.7.5.8	Hainaut	6.3%	0.0%	6.3%
M.7.5.9	Brabant Wallon	5.4%	0.0%	5.4%
M.7.5.10	Namur	3.5%	0.0%	3.5%
M.7.5.11	Luxembourg	2.4%	0.0%	2.4%
M.7.5.12	Other	0.0%	0.0%	0.0%
M.7.5.13	TBC at a country level			
M.7.5.14	TBC at a country level			
M.7.5.15	TBC at a country level			
M.7.5.16	TBC at a country level			
M.7.5.17	TBC at a country level			
M.7.5.18	TBC at a country level			
M.7.5.19	TBC at a country level			
M.7.5.20	TBC at a country level			
M.7.5.21	TBC at a country level			
M.7.5.22	TBC at a country level			
M.7.5.23	TBC at a country level			
M.7.5.24	TBC at a country level			
M.7.5.25	TBC at a country level			
M.7.5.26	TBC at a country level			
M.7.5.27	TBC at a country level			
M.7.5.28	TBC at a country level			
M.7.5.29	TBC at a country level			
M.7.5.30	TBC at a country level			
M.7.5.31	TBC at a country level			
M.7.5.32	TBC at a country level			
M.7.5.33	TBC at a country level			
M.7.5.34	TBC at a country level			
M.7.5.35	TBC at a country level			
M.7.5.36	TBC at a country level			
M.7.5.37	TBC at a country level			
M.7.5.38	TBC at a country level			
M.7.5.39	TBC at a country level			
M.7.5.40	TBC at a country level			
M.7.5.41	TBC at a country level			
M.7.5.42	TBC at a country level			
M.7.5.43	TBC at a country level			
M.7.5.44	TBC at a country level			
M.7.5.45	TBC at a country level			
M.7.5.46	TBC at a country level			
M.7.5.47	TBC at a country level			
M.7.5.48	TBC at a country level			
M.7.5.49	TBC at a country level			
M.7.5.50	TBC at a country level			
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	96.4%	0.0%	96.4%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	3.6%	0.0%	3.6%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				



7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	1.9%	0.0%	1.9%	
M.7.7.2	Amortising	98.1%	0.0%	98.1%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	10.0%	0.0%	10.0%	
M.7.8.2	≥ 12 - ≤ 24 months	17.3%	0.0%	17.3%	
M.7.8.3	≥ 24 - ≤ 36 months	38.8%	0.0%	38.8%	
M.7.8.4	≥ 36 - ≤ 60 months	27.9%	0.0%	27.9%	
M.7.8.5	≥ 60 months	5.9%	0.0%	5.9%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%	0.0%	0.0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	77.56			
	By buckets (mn):				
M.7A.10.2	<=100K	1339.98	27717	45.76%	73.42%
M.7A.10.3	>100K and <=200K	1132.99	8467	38.69%	22.43%
M.7A.10.4	>200K and <=300K	272.15	1151	9.29%	3.05%
M.7A.10.5	>300K and <=400K	84.30	250	2.88%	0.66%
M.7A.10.6	>400K	98.61	167	3.37%	0.44%
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	2928.0	37752	100%	100%



11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0.60			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	708.06	13816	24.18%	36.60%
M.7A.11.3	>40 - <=50 %	340.20	4672	11.62%	12.38%
M.7A.11.4	>50 - <=60 %	359.16	4402	12.27%	11.66%
M.7A.11.5	>60 - <=70 %	388.36	4242	13.26%	11.24%
M.7A.11.6	>70 - <=80 %	376.91	3825	12.87%	10.13%
M.7A.11.7	>80 - <=90 %	414.91	3854	14.17%	10.21%
M.7A.11.8	>90 - <=100 %	304.25	2503	10.39%	6.63%
M.7A.11.9	>100%	36.18	438	1.24%	1.16%
M.7A.11.10	Total	2928.03	37752	100%	100%
OM.7A.11.1	o/w >100 - <=110 %			0.00%	0.00%
OM.7A.11.2	o/w >110 - <=120 %			0.00%	0.00%
OM.7A.11.3	o/w >120 - <=130 %			0.00%	0.00%
OM.7A.11.4	o/w >130 - <=140 %			0.00%	0.00%
OM.7A.11.5	o/w >140 - <=150 %			0.00%	0.00%
OM.7A.11.6	o/w >150 %			0.00%	0.00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	54%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	947.05	17864	32.34%	47.32%
M.7A.12.3	>40 - <=50 %	334.42	4197	11.42%	11.12%
M.7A.12.4	>50 - <=60 %	352.17	3975	12.03%	10.53%
M.7A.12.5	>60 - <=70 %	366.78	3733	12.53%	9.89%
M.7A.12.6	>70 - <=80 %	359.33	3294	12.27%	8.73%
M.7A.12.7	>80 - <=90 %	381.49	3224	13.03%	8.54%
M.7A.12.8	>90 - <=100 %	168.88	1251	5.77%	3.31%
M.7A.12.9	>100%	17.90	214	0.61%	0.57%
M.7A.12.10	Total	2928.03	37752	100%	100%
OM.7A.12.1	o/w >100 - <=110 %			0.00%	0.00%
OM.7A.12.2	o/w >110 - <=120 %			0.00%	0.00%
OM.7A.12.3	o/w >120 - <=130 %			0.00%	0.00%
OM.7A.12.4	o/w >130 - <=140 %			0.00%	0.00%
OM.7A.12.5	o/w >140 - <=150 %			0.00%	0.00%
OM.7A.12.6	o/w >150 %			0.00%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
OM.7A.13.1	o/w Subsidised housing				
OM.7A.13.2	o/w Private rental				
OM.7A.13.3	o/w Multi-family housing				
OM.7A.13.4	o/w Buildings under construction				
OM.7A.13.5	o/w Buildings land				
OM.7A.13.6	o/w [If relevant, please specify]				
OM.7A.13.7	o/w [If relevant, please specify]				
OM.7A.13.8	o/w [If relevant, please specify]				
OM.7A.13.9	o/w [If relevant, please specify]				
OM.7A.13.10	o/w [If relevant, please specify]				
OM.7A.13.11	o/w [If relevant, please specify]				



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

7B Commercial Cover Pool

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

16. Loan to Value (LTV) Information - UNINDEXED

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



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

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

C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	OC Calculation: Committed	BNP Paribas Fortis commits to the legally required OC
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	Other definitions deemed relevant	
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

Residential Mortgage Pandbrieven Programme

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/01/2019

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Remark

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

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

Residential Mortgage Pandbrieven Programme

Covered Bond Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2020	4.73	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2020	5.65	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2020	9.15	22/03/2029
BD@153515	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2020	6.68	04/10/2026
		2,250,000,000									

Totals

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

Current Weighted Average Fixed Coupon: 0.54 %

Weighted Average Remaining Average Life* 6.84

* At Reporting Date until Maturity Date

Residential Mortgage Pandbrieven Programme

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP 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	2,928,025,304 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	122,159,653 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	36.14 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,418,761,107 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	107.50 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit
:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	13,610,412 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	122,159,653 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,418,761,107
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	113.53 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit
:
105

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	443,350,788 (VIII)
Total Interest Proceeds Residential Mortgage Loans	441,910,788
Total Interest Proceeds Public Finance Exposures	1,440,000
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets	3,063,326,812 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,928,025,304
<i>Total Principal Proceeds Public Finance Exposures</i>	13,141,855
<i>Total Principal Proceeds Financial Institution Exposures</i>	122,159,653
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	102,500,000 (X)
Costs, Fees and expenses Covered Bonds	48,182,962 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,105,994,638

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	269,696,232 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,087,309 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	259,608,923

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	13,141,855 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6,562,500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	6,579,355 (XVI)

Residential Mortgage Pandbrieven Programme

Cover Pool Summary

Portfolio Cut-off Date 31/01/2019

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,928,025,304.37
Principal Redemptions between Cut-off Date and Maturity Date	2,928,025,304.37
Interest Payments between Cut-off Date and Maturity Date	441,910,787.57
Number of borrowers	22,559.00
Number of loans	37,752.00
Average Outstanding Balance per borrower	129,794
Average Outstanding Balance per loan	77,559
Weighted average Current Loan to Current Value	54.42 %
Weighted average seasoning (in Years)	2.62
Weighted average remaining maturity (in years, at 0% CPR)	14.41
Weighted average initial maturity (in years, at 0% CPR)	17.03
Percentage of Fixed Rate Loans	96.37 %
Percentage of Variable Rate Loans	3.63 %
Weighted average interest rate	1.89 %
Weighted average interest rate Fixed Rate Loans	1.89 %
Weighted average interest rate Variable Rate Loans	1.76 %
Weighted Remaining average life (in years, at 0% CPR)	7.57
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.30

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 122,159,653

3. Public Sector Exposure (Liquid Bond Positions)

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

4. Derivatives

None

Residential Mortgage Pandbrieven Programme

Stratification Tables

Portfolio Cut-off Date 31/01/2019

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	485,357,756.10	16.58 %	6,285	16.65 %
Oost-Vlaanderen	434,095,687.17	14.83 %	5,975	15.83 %
Vlaams-Brabant	417,921,691.16	14.27 %	5,058	13.40 %
Brussels	325,082,921.31	11.10 %	3,088	8.18 %
West-Vlaanderen	321,661,087.89	10.99 %	4,674	12.38 %
Liège	238,874,293.08	8.16 %	3,199	8.47 %
Limburg	188,448,736.70	6.44 %	2,835	7.51 %
Hainaut	184,027,571.33	6.29 %	2,557	6.77 %
Brabant Wallon	156,739,457.81	5.35 %	1,733	4.59 %
Namur	103,677,057.83	3.54 %	1,398	3.70 %
Luxembourg	70,784,297.45	2.42 %	933	2.47 %
Other	1,354,746.54	0.05 %	17	0.05 %
	2,928,025,304.37	100.00 %	37,752	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	294,228,872.97	10.05 %	3,013	7.98 %
>1 and <=2	505,949,815.83	17.28 %	5,703	15.11 %
>2 and <=3	1,137,143,909.66	38.84 %	14,682	38.89 %
>3 and <=4	817,986,126.83	27.94 %	10,788	28.58 %
>4 and <=5	111,685,375.24	3.81 %	1,878	4.97 %
>5 and <=6	12,665,142.16	0.43 %	238	0.63 %
>6 and <=7	3,520,199.75	0.12 %	112	0.30 %
>7 and <=8	6,146,878.58	0.21 %	350	0.93 %
>8 and <=9	14,375,336.24	0.49 %	374	0.99 %
>9 and <=10	13,530,513.71	0.46 %	241	0.64 %
>10 and <=11	1,868,393.79	0.06 %	32	0.08 %
>11 and <=12	610,809.55	0.02 %	25	0.07 %
>12 and <=13	1,293,729.14	0.04 %	36	0.10 %
>13 and <=14	4,368,420.54	0.15 %	144	0.38 %
>14 and <=15	1,690,467.77	0.06 %	75	0.20 %
>15 and <=16	696,608.81	0.02 %	33	0.09 %
>16 and <=17	97,095.78	0.00 %	9	0.02 %
>17 and <=18	10,221.55	0.00 %	1	0.00 %
>18 and <=19	81,871.07	0.00 %	3	0.01 %
>19 and <=20	75,515.40	0.00 %	15	0.04 %
	2,928,025,304.37	100.00 %	37,752	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	165	0.44 %
<=1	3,193,192.37	0.11 %	156	0.41 %
>1 and <=2	8,789,033.32	0.30 %	313	0.83 %
>2 and <=3	19,483,172.64	0.67 %	525	1.39 %
>3 and <=4	18,440,371.14	0.63 %	532	1.41 %
>4 and <=5	33,479,213.69	1.14 %	845	2.24 %
>5 and <=6	63,830,000.74	2.18 %	1,484	3.93 %
>6 and <=7	163,836,582.49	5.60 %	3,567	9.45 %
>7 and <=8	192,541,151.98	6.58 %	3,896	10.32 %
>8 and <=9	131,574,486.24	4.49 %	2,239	5.93 %
>9 and <=10	147,388,567.59	5.03 %	2,217	5.87 %
>10 and <=11	133,201,352.75	4.55 %	1,863	4.93 %
>11 and <=12	161,801,134.92	5.53 %	2,062	5.46 %
>12 and <=13	184,800,411.62	6.31 %	2,224	5.89 %
>13 and <=14	112,830,833.62	3.85 %	1,312	3.48 %
>14 and <=15	128,013,151.11	4.37 %	1,391	3.68 %
>15 and <=16	124,251,997.10	4.24 %	1,338	3.54 %
>16 and <=17	209,909,163.90	7.17 %	2,072	5.49 %
>17 and <=18	246,923,211.34	8.43 %	2,292	6.07 %
>18 and <=19	129,430,608.99	4.42 %	1,158	3.07 %
>19 and <=20	122,170,194.76	4.17 %	1,039	2.75 %
>20 and <=21	56,298,132.11	1.92 %	598	1.58 %
>21 and <=22	180,463,638.98	6.16 %	1,598	4.23 %
>22 and <=23	212,308,497.38	7.25 %	1,715	4.54 %
>23 and <=24	87,496,145.59	2.99 %	696	1.84 %
>24 and <=25	47,723,420.12	1.63 %	378	1.00 %
>25 and <=26	1,426,026.42	0.05 %	14	0.04 %
>26 and <=27	3,864,387.13	0.13 %	37	0.10 %
>27 and <=28	1,249,186.97	0.04 %	10	0.03 %
>28 and <=29	1,074,991.63	0.04 %	12	0.03 %
>31 and <=32	233,045.73	0.01 %	4	0.01 %
	2,928,025,304.37	100.00 %	37,752	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,083.33	0.00 %	10	0.03 %
>1 and <=2	809,000.00	0.03 %	19	0.05 %
>2 and <=3	5,327,484.06	0.18 %	99	0.26 %
>3 and <=4	2,065,178.47	0.07 %	144	0.38 %
>4 and <=5	25,311,266.14	0.86 %	354	0.94 %
>5 and <=6	8,353,252.97	0.29 %	318	0.84 %
>6 and <=7	18,173,947.75	0.62 %	514	1.36 %
>7 and <=8	27,809,823.24	0.95 %	722	1.91 %
>8 and <=9	41,404,998.90	1.41 %	874	2.32 %
>9 and <=10	411,562,309.20	14.06 %	8,123	21.52 %
>10 and <=11	73,304,462.38	2.50 %	1,880	4.98 %
>11 and <=12	75,434,815.86	2.58 %	1,096	2.90 %
>12 and <=13	242,624,075.12	8.29 %	3,452	9.14 %
>13 and <=14	17,396,884.72	0.59 %	236	0.63 %
>14 and <=15	405,841,555.96	13.86 %	4,927	13.05 %
>15 and <=16	14,035,483.11	0.48 %	163	0.43 %
>16 and <=17	41,488,604.22	1.42 %	489	1.30 %
>17 and <=18	220,851,416.38	7.54 %	2,337	6.19 %
>18 and <=19	18,710,052.25	0.64 %	261	0.69 %
>19 and <=20	624,750,037.39	21.34 %	5,926	15.70 %
>20 and <=21	11,820,773.66	0.40 %	142	0.38 %
>21 and <=22	13,084,866.21	0.45 %	141	0.37 %
>22 and <=23	25,343,367.20	0.87 %	283	0.75 %
>23 and <=24	26,799,295.69	0.92 %	289	0.77 %
>24 and <=25	550,617,455.55	18.81 %	4,682	12.40 %
>25 and <=26	9,733,451.56	0.33 %	88	0.23 %
>26 and <=27	634,158.98	0.02 %	6	0.02 %
>27 and <=28	631,521.09	0.02 %	6	0.02 %
>28 and <=29	969,967.67	0.03 %	8	0.02 %
>29 and <=30	11,834,765.67	0.40 %	144	0.38 %
>30 and <=31	1,017,895.40	0.03 %	14	0.04 %
>39 and <=40	282,054.24	0.01 %	5	0.01 %
	2,928,025,304.37	100.00 %	37,752	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	75,515.40	0.00 %	15	0.04 %
2000	81,871.07	0.00 %	3	0.01 %
2001	10,221.55	0.00 %	1	0.00 %
2002	85,050.26	0.00 %	8	0.02 %
2003	708,654.33	0.02 %	34	0.09 %
2004	1,257,755.23	0.04 %	62	0.16 %
2005	4,269,386.08	0.15 %	150	0.40 %
2006	1,825,476.14	0.06 %	43	0.11 %
2007	460,809.55	0.02 %	24	0.06 %
2008	1,777,100.94	0.06 %	26	0.07 %
2009	10,518,897.38	0.36 %	216	0.57 %
2010	16,641,207.93	0.57 %	382	1.01 %
2011	6,791,349.39	0.23 %	367	0.97 %
2012	3,649,500.86	0.12 %	114	0.30 %
2013	12,059,444.98	0.41 %	227	0.60 %
2014	90,138,896.94	3.08 %	1,516	4.02 %
2015	823,161,610.63	28.11 %	10,892	28.85 %
2016	1,075,574,751.44	36.73 %	14,097	37.34 %
2017	550,007,373.41	18.78 %	6,177	16.36 %
2018	328,930,430.86	11.23 %	3,398	9.00 %
	2,928,025,304.37	100.00 %	37,752	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	595,314,595.54	20.33 %	10,898	48.31 %
>100 and <=200	1,069,491,725.95	36.53 %	7,434	32.95 %
>200 and <=300	726,422,907.03	24.81 %	3,033	13.44 %
>300 and <=400	256,122,022.92	8.75 %	749	3.32 %
>400	280,674,052.93	9.59 %	445	1.97 %
	2,928,025,304.37	100.00 %	22,559	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,969,641.18	0.07 %	51	0.14 %
0.5 - 1%	25,912,279.52	0.88 %	372	0.99 %
1 - 1.5%	334,706,990.19	11.43 %	4,757	12.60 %
1.5 - 2%	1,990,060,159.49	67.97 %	24,961	66.12 %
2 - 2.5%	334,671,740.03	11.43 %	4,050	10.73 %
2.5 - 3%	186,678,384.41	6.38 %	2,398	6.35 %
3 - 3.5%	34,598,430.58	1.18 %	595	1.58 %
3.5 - 4%	12,843,418.34	0.44 %	322	0.85 %
4 - 4.5%	4,772,178.23	0.16 %	146	0.39 %
4.5 - 5%	1,246,926.91	0.04 %	67	0.18 %
5 - 5.5%	512,563.56	0.02 %	24	0.06 %
5.5 - 6%	48,432.58	0.00 %	7	0.02 %
6 - 6.5%	4,159.35	0.00 %	2	0.01 %
	2,928,025,304.37	100.00 %	37,752	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,821,652,377.19	96.37 %	36,300	96.15 %
Variable	122,148.84	0.00 %	27	0.07 %
Variable With Cap	106,250,778.34	3.63 %	1,425	3.77 %
	2,928,025,304.37	100.00 %	37,752	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2019	47,997,353.39	1.64 %	829	2.20 %
2020	18,210,400.26	0.62 %	194	0.51 %
2021	5,258,621.55	0.18 %	59	0.16 %
2022	5,822,579.50	0.20 %	58	0.15 %
2023	7,317,191.13	0.25 %	68	0.18 %
2024	1,413,496.92	0.05 %	17	0.05 %
2025	4,371,488.92	0.15 %	45	0.12 %
2026	7,532,598.08	0.26 %	63	0.17 %
2027	4,277,414.67	0.15 %	42	0.11 %
2028	991,719.46	0.03 %	9	0.02 %
2033	161,295.80	0.01 %	5	0.01 %
Fixed To Maturity	2,824,671,144.69	96.47 %	36,363	96.32 %
2,928,025,304.37	100.00 %	37,752	100.00 %	

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,928,025,304.37	100.00 %	37,752	100.00 %
2,928,025,304.37	100.00 %	37,752	100.00 %	

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,813,853,861.91	96.10 %	36,378	96.36 %
Interest only	54,835,526.05	1.87 %	337	0.89 %
Linear	59,335,916.41	2.03 %	1,037	2.75 %
2,928,025,304.37	100.00 %	37,752	100.00 %	

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	0.00	0.00 %	105	0.28 %
1-10%	30,471,847.02	1.04 %	1,243	3.29 %
11-20%	134,430,041.65	4.59 %	3,393	8.99 %
21-30%	239,579,070.71	8.18 %	4,418	11.70 %
31-40%	303,578,728.06	10.37 %	4,657	12.34 %
41-50%	340,199,530.12	11.62 %	4,672	12.38 %
51-60%	359,161,604.66	12.27 %	4,402	11.66 %
61-70%	388,356,083.38	13.26 %	4,242	11.24 %
71-80%	376,911,700.61	12.87 %	3,825	10.13 %
81-90%	414,909,053.17	14.17 %	3,854	10.21 %
91-100%	304,246,032.53	10.39 %	2,503	6.63 %
101-110%	20,753,723.63	0.71 %	231	0.61 %
111-120%	4,997,356.27	0.17 %	73	0.19 %
>120%	10,430,532.56	0.36 %	134	0.35 %
2,928,025,304.37	100.00 %	37,752	100.00 %	

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	6,635,891.93	0.23 %	550	1.46 %
21-40%	45,133,056.87	1.54 %	1,532	4.06 %
41-60%	107,247,788.72	3.66 %	2,371	6.28 %
61-80%	340,298,151.42	11.62 %	6,144	16.27 %
81-100%	841,972,191.82	28.76 %	9,683	25.65 %
101-120%	64,472,768.28	2.20 %	1,115	2.95 %
121-140%	82,541,896.08	2.82 %	1,359	3.60 %
141-160%	132,539,475.40	4.53 %	1,879	4.98 %
161-180%	190,050,737.29	6.49 %	2,427	6.43 %
181-200%	180,079,690.72	6.15 %	2,073	5.49 %
201-300%	473,948,823.98	16.19 %	4,940	13.09 %
301-400%	179,072,403.96	6.12 %	1,624	4.30 %
401-500%	89,993,907.80	3.07 %	752	1.99 %
>500%	194,038,520.10	6.63 %	1,303	3.45 %
	2,928,025,304.37	100.00 %	37,752	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	13,931,473.67	0.48 %	695	1.84 %
>1 and <=2	36,414,333.31	1.24 %	1,007	2.67 %
>2 and <=3	85,519,611.45	2.92 %	2,078	5.50 %
>3 and <=4	345,113,959.31	11.79 %	7,285	19.30 %
>4 and <=5	283,633,416.67	9.69 %	4,641	12.29 %
>5 and <=6	279,130,811.00	9.53 %	3,723	9.86 %
>6 and <=7	275,179,027.55	9.40 %	3,298	8.74 %
>7 and <=8	212,018,660.64	7.24 %	2,350	6.22 %
>8 and <=9	333,221,038.02	11.38 %	3,358	8.89 %
>9 and <=10	366,570,282.28	12.52 %	3,326	8.81 %
>10 and <=11	123,987,263.06	4.23 %	1,119	2.96 %
>11 and <=12	321,097,380.05	10.97 %	2,867	7.59 %
>12 and <=13	222,981,546.43	7.62 %	1,745	4.62 %
>13 and <=14	22,549,531.35	0.77 %	194	0.51 %
>14 and <=15	4,116,052.08	0.14 %	36	0.10 %
>15 and <=16	2,165,850.23	0.07 %	24	0.06 %
>16 and <=17	113,013.03	0.00 %	1	0.00 %
>17 and <=18	49,008.51	0.00 %	1	0.00 %
>18 and <=19	13,684.84	0.00 %	1	0.00 %
>19 and <=20	219,360.89	0.01 %	3	0.01 %
	2,928,025,304.37	100.00 %	37,752	100.00 %

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

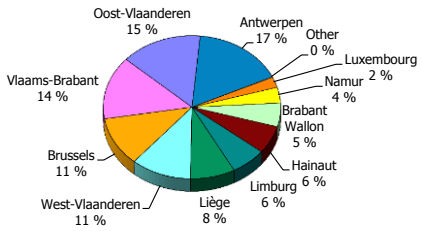
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,824,671,144.69	96.47 %	36,363	96.32 %
>=0 and <=1	66,622,218.49	2.28 %	1,029	2.73 %
>1 and <=2	10,666,736.21	0.36 %	111	0.29 %
>2 and <=3	8,393,635.80	0.29 %	80	0.21 %
>3 and <=4	11,366,515.09	0.39 %	108	0.29 %
>4 and <=5	6,143,758.29	0.21 %	56	0.15 %
>7 and <=8	161,295.80	0.01 %	5	0.01 %
	2,928,025,304.37	100.00 %	37,752	100.00 %

Residential Mortgage Pandbrieven Programme

Stratification Tables

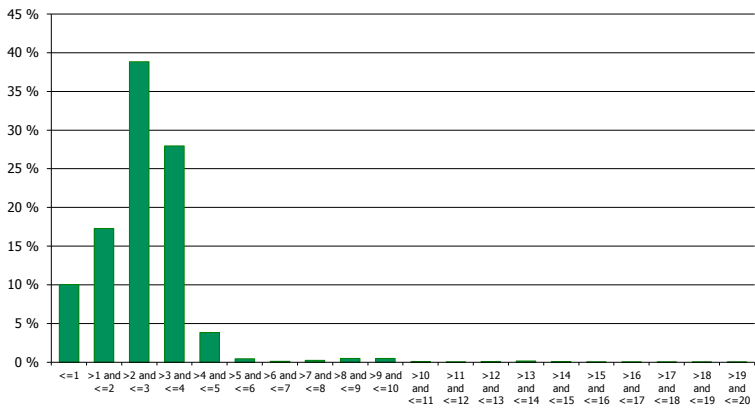
Portfolio Cut-off Date 31/01/2019

1. Geographic distribution



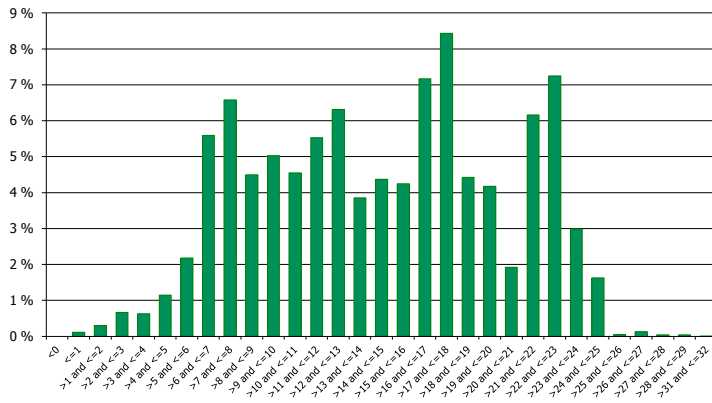
2. Seasoning

Distribution per Seasoning



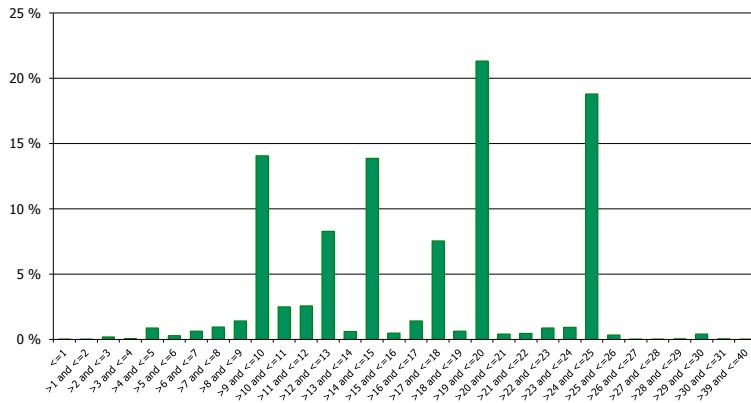
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



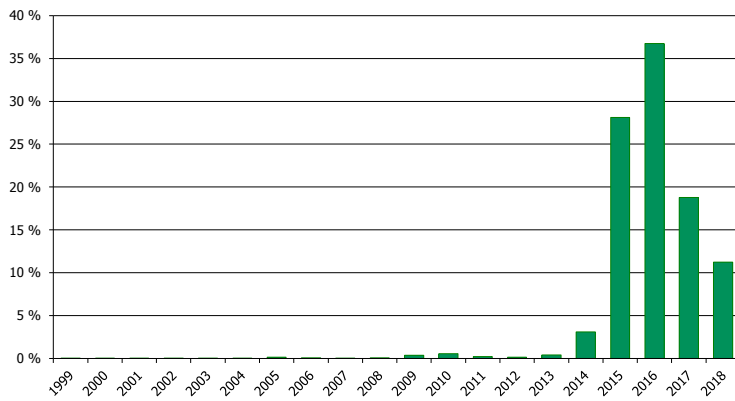
4. Original term to maturity

Distribution of Initial Term (in years)



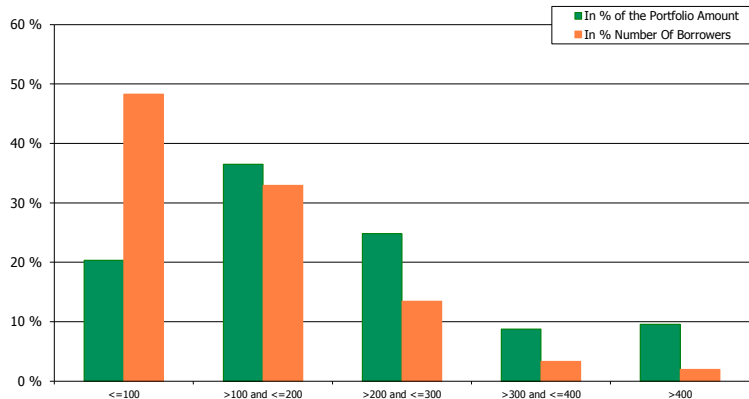
5. Origination Year

Distribution Origination Year



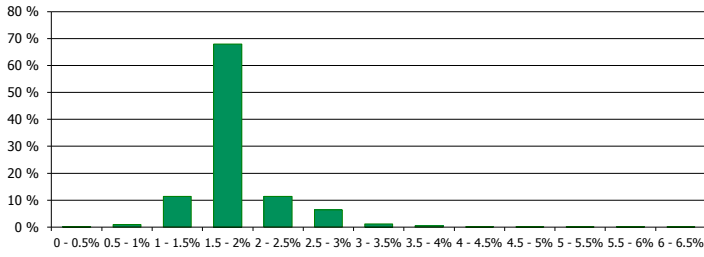
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



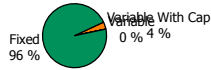
7. Interest Rate

Distribution per Interest Rate



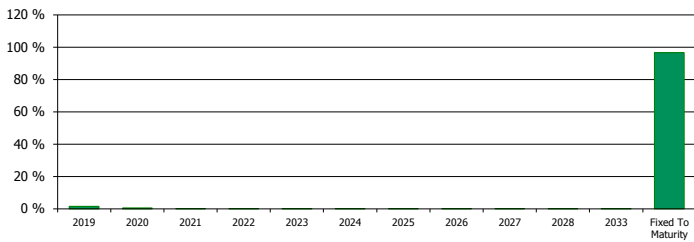
8. Interest Rate Type

Distribution per Interest Type



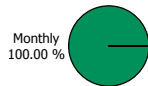
9. Next Reset Date

Next Reset Date



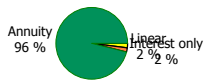
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



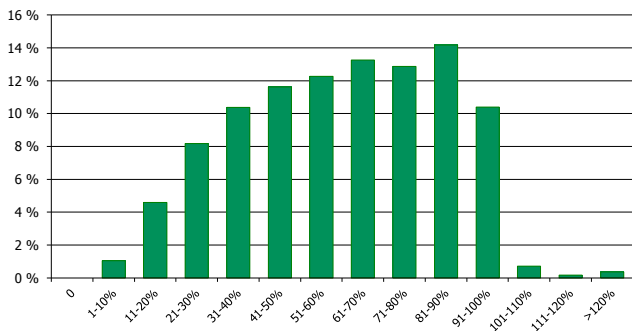
11. Repayment Type

Distribution per Repayment Type



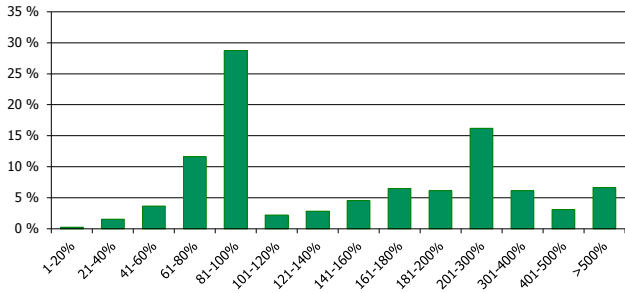
12. Current Loan to Current Value (LTV)

Current LTV Distribution



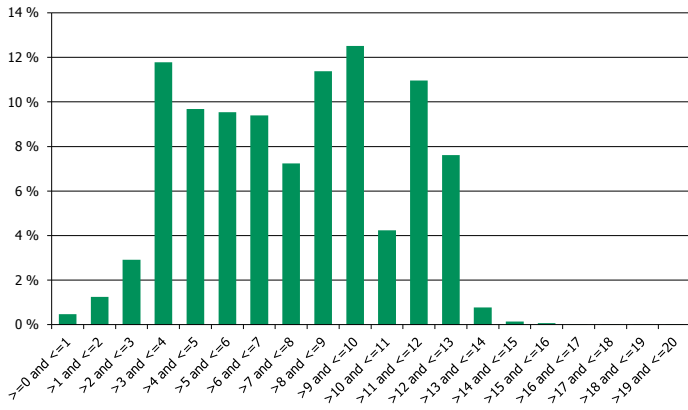
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



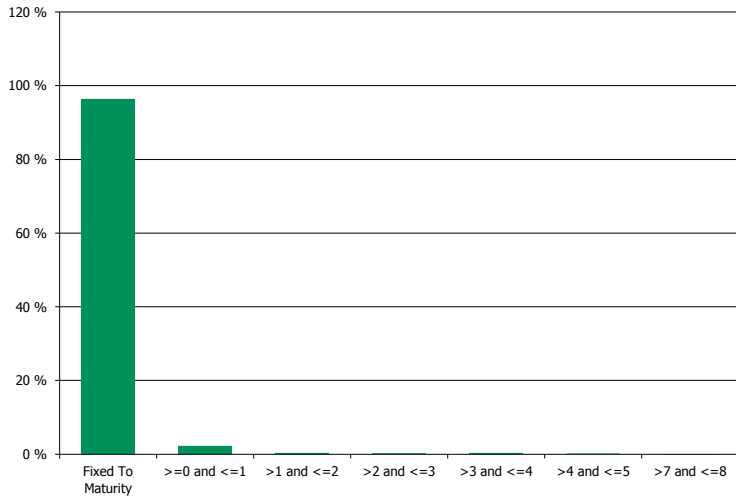
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



Residential Mortgage Pandbrieven Programme

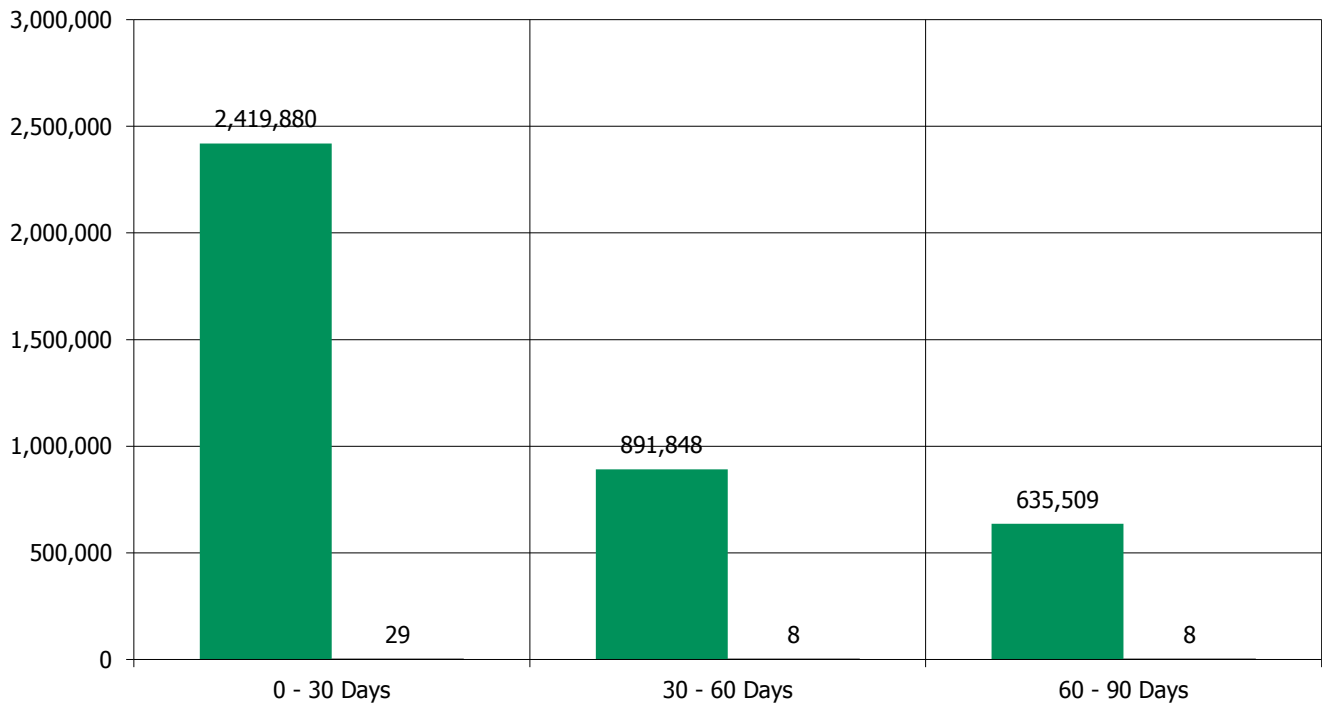
Cover Pool Performance

Portfolio Cut-off Date 31/01/2019

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,924,078,067.52	99.87 %	37,707	99.88 %
0 - 30 Days	2,419,879.77	0.08 %	29	0.08 %
30 - 60 Days	891,847.98	0.03 %	8	0.02 %
60 - 90 Days	635,509.10	0.02 %	8	0.02 %
> 90 Days				
Total	2,928,025,304.37	100.00 %	37,752	100.00 %

Delinquency Outstanding in Euro



Residential Mortgage Pandbrieven Programme

Amortisation

Portfolio Cut-off Date janv/2019

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/02/2019	1	2,250,000,000	2,910,368,024	2,905,431,825	2,898,042,714	2,885,767,924
1/03/2019	2	2,250,000,000	2,892,463,070	2,883,133,318	2,869,194,131	2,846,109,236
1/04/2019	3	2,250,000,000	2,874,744,644	2,860,611,990	2,839,541,737	2,804,765,178
1/05/2019	4	2,250,000,000	2,856,993,734	2,838,281,911	2,810,441,816	2,764,642,197
1/06/2019	5	2,250,000,000	2,839,113,235	2,815,734,712	2,781,025,025	2,724,117,589
1/07/2019	6	2,250,000,000	2,820,846,707	2,793,026,568	2,751,807,160	2,684,448,231
1/08/2019	7	2,250,000,000	2,801,720,697	2,769,384,125	2,721,574,459	2,643,710,385
1/09/2019	8	2,250,000,000	2,783,850,962	2,747,053,515	2,692,763,644	2,604,644,830
1/10/2019	9	2,250,000,000	2,765,727,345	2,724,689,781	2,664,268,226	2,566,517,943
1/11/2019	10	2,250,000,000	2,747,747,204	2,702,385,196	2,635,737,942	2,528,280,223
1/12/2019	11	2,250,000,000	2,729,687,669	2,680,217,242	2,607,682,661	2,491,115,143
1/01/2020	12	2,250,000,000	2,711,517,967	2,657,861,243	2,579,355,126	2,453,617,282
1/02/2020	13	2,250,000,000	2,693,132,889	2,635,362,614	2,551,016,743	2,416,382,104
1/03/2020	14	2,250,000,000	2,674,223,046	2,612,706,140	2,523,067,887	2,380,437,509
1/04/2020	15	2,250,000,000	2,655,738,538	2,590,246,129	2,495,016,927	2,344,001,930
1/05/2020	16	2,250,000,000	2,637,477,030	2,568,212,551	2,467,704,735	2,308,839,514
1/06/2020	17	2,250,000,000	2,617,857,689	2,544,784,969	2,438,975,367	2,272,294,335
1/07/2020	18	2,250,000,000	2,599,578,719	2,522,868,362	2,412,018,759	2,237,968,328
1/08/2020	19	2,250,000,000	2,580,455,828	2,500,062,269	2,384,135,910	2,202,728,058
1/09/2020	20	2,250,000,000	2,561,986,542	2,477,958,449	2,357,047,290	2,168,476,850
1/10/2020	21	2,250,000,000	2,543,550,230	2,456,088,742	2,330,494,584	2,135,259,563
1/11/2020	22	2,250,000,000	2,524,905,233	2,433,949,692	2,303,614,131	2,101,691,322
1/12/2020	23	2,250,000,000	2,506,723,884	2,412,456,962	2,277,652,570	2,069,487,268
1/01/2021	24	2,250,000,000	2,488,553,903	2,390,908,228	2,251,567,147	2,037,120,895
1/02/2021	25	2,250,000,000	2,469,109,003	2,368,202,834	2,224,513,195	2,004,119,002
1/03/2021	26	2,250,000,000	2,448,573,808	2,344,908,798	2,197,572,247	1,972,271,471
1/04/2021	27	2,250,000,000	2,429,232,514	2,322,440,631	2,170,980,484	1,940,153,404
1/05/2021	28	2,250,000,000	2,410,563,596	2,300,809,646	2,145,466,587	1,909,492,643
1/06/2021	29	2,250,000,000	2,390,447,547	2,277,739,710	2,118,552,604	1,877,552,570
1/07/2021	30	2,250,000,000	2,371,509,652	2,255,985,645	2,093,154,366	1,847,439,372
1/08/2021	31	2,250,000,000	2,351,317,411	2,232,983,295	2,066,543,222	1,816,226,674
1/09/2021	32	2,250,000,000	2,331,906,076	2,210,792,830	2,040,803,353	1,786,007,735
1/10/2021	33	2,250,000,000	2,313,412,917	2,189,660,127	2,016,320,609	1,757,348,313
1/11/2021	34	2,250,000,000	2,295,011,546	2,168,558,826	1,991,811,244	1,728,634,032
1/12/2021	35	2,250,000,000	2,276,620,317	2,147,649,972	1,967,751,445	1,700,752,831
1/01/2022	36	2,250,000,000	2,257,536,197	2,126,034,926	1,942,992,960	1,672,240,776
1/02/2022	37	2,250,000,000	2,238,738,276	2,104,756,095	1,918,654,166	1,644,299,417
1/03/2022	38	2,250,000,000	2,220,458,881	2,084,372,379	1,895,707,598	1,618,417,492
1/04/2022	39	2,250,000,000	2,201,908,931	2,063,453,595	1,871,909,466	1,591,331,549
1/05/2022	40	2,250,000,000	2,182,291,507	2,041,712,916	1,847,628,181	1,564,251,189
1/06/2022	41	2,250,000,000	2,163,598,024	2,020,790,396	1,824,043,803	1,537,743,143
1/07/2022	42	2,250,000,000	2,145,028,792	2,000,158,348	1,800,976,893	1,512,073,004
1/08/2022	43	2,250,000,000	2,126,093,561	1,979,139,490	1,777,519,030	1,486,057,102
1/09/2022	44	2,250,000,000	2,107,750,550	1,958,736,529	1,754,720,581	1,460,783,411
1/10/2022	45	2,250,000,000	2,088,780,239	1,937,921,236	1,731,800,404	1,435,792,823
1/11/2022	46	2,250,000,000	2,070,247,293	1,917,469,109	1,709,165,759	1,411,025,118
1/12/2022	47	2,250,000,000	2,050,762,611	1,896,304,615	1,686,140,177	1,386,309,890
1/01/2023	48	2,250,000,000	2,032,264,527	1,876,012,496	1,663,854,688	1,362,193,046
1/02/2023	49	2,250,000,000	2,013,214,383	1,855,275,005	1,641,277,645	1,338,017,945
1/03/2023	50	2,250,000,000	1,994,117,081	1,834,860,476	1,619,488,702	1,315,203,081
1/04/2023	51	2,250,000,000	1,975,793,994	1,814,917,266	1,597,812,454	1,292,103,541
1/05/2023	52	2,250,000,000	1,957,194,232	1,794,880,995	1,576,283,741	1,269,468,690
1/06/2023	53	2,250,000,000	1,937,377,308	1,773,694,092	1,553,715,682	1,245,993,472
1/07/2023	54	2,250,000,000	1,918,175,074	1,753,231,699	1,532,011,098	1,223,551,384
1/08/2023	55	2,250,000,000	1,899,806,930	1,733,497,891	1,510,914,912	1,201,591,724
1/09/2023	56	2,250,000,000	1,881,478,948	1,713,862,563	1,490,001,739	1,179,941,064
1/10/2023	57	1,750,000,000	1,863,149,269	1,694,380,092	1,469,438,418	1,158,886,794
1/11/2023	58	1,750,000,000	1,844,986,503	1,675,016,780	1,448,951,354	1,137,889,391
1/12/2023	59	1,750,000,000	1,826,873,757	1,655,850,281	1,428,846,175	1,117,500,699
1/01/2024	60	1,750,000,000	1,808,404,324	1,636,329,820	1,408,410,805	1,096,852,664

1/02/2024	61	1,750,000,000	1,790,313,988	1,617,213,254	1,388,416,890	1,076,701,837
1/03/2024	62	1,750,000,000	1,772,161,293	1,598,275,622	1,368,893,664	1,057,355,008
1/04/2024	63	1,750,000,000	1,754,119,783	1,579,321,161	1,349,219,425	1,037,744,208
1/05/2024	64	1,750,000,000	1,735,947,007	1,560,393,856	1,329,768,771	1,018,591,261
1/06/2024	65	1,750,000,000	1,717,935,169	1,541,584,439	1,310,398,263	999,502,177
1/07/2024	66	1,750,000,000	1,699,515,036	1,522,551,946	1,291,034,586	980,695,983
1/08/2024	67	1,750,000,000	1,681,462,509	1,503,824,220	1,271,911,594	962,077,516
1/09/2024	68	1,250,000,000	1,663,336,296	1,485,089,851	1,252,871,915	943,661,925
1/10/2024	69	1,250,000,000	1,645,357,826	1,466,626,701	1,234,250,463	925,825,505
1/11/2024	70	1,250,000,000	1,627,186,375	1,447,969,134	1,215,450,029	907,861,439
1/12/2024	71	1,250,000,000	1,609,444,043	1,429,830,140	1,197,269,775	890,616,145
1/01/2025	72	1,250,000,000	1,591,240,476	1,411,260,421	1,178,715,044	873,100,005
1/02/2025	73	1,250,000,000	1,573,797,794	1,393,423,261	1,160,857,237	856,230,310
1/03/2025	74	1,250,000,000	1,556,380,716	1,375,891,184	1,143,617,945	840,287,217
1/04/2025	75	1,250,000,000	1,538,657,393	1,357,916,150	1,125,806,936	823,696,716
1/05/2025	76	1,250,000,000	1,521,474,502	1,340,547,678	1,108,671,793	807,834,686
1/06/2025	77	1,250,000,000	1,503,409,879	1,322,384,545	1,090,868,977	791,495,972
1/07/2025	78	1,250,000,000	1,486,453,245	1,305,323,567	1,074,144,657	776,166,643
1/08/2025	79	1,250,000,000	1,469,570,980	1,288,309,686	1,057,447,850	760,865,302
1/09/2025	80	1,250,000,000	1,452,718,347	1,271,375,696	1,040,894,430	745,782,391
1/10/2025	81	750,000,000	1,436,667,592	1,255,264,767	1,025,174,715	731,508,556
1/11/2025	82	750,000,000	1,419,722,906	1,238,355,714	1,008,792,981	716,770,620
1/12/2025	83	750,000,000	1,403,916,612	1,222,558,632	993,473,080	702,991,915
1/01/2026	84	750,000,000	1,388,068,785	1,206,707,884	978,098,629	689,181,319
1/02/2026	85	750,000,000	1,372,477,570	1,191,130,093	963,016,637	675,680,299
1/03/2026	86	750,000,000	1,356,240,822	1,175,235,433	947,983,080	662,587,232
1/04/2026	87	750,000,000	1,340,722,204	1,159,817,468	933,167,161	649,469,176
1/05/2026	88	750,000,000	1,325,506,288	1,144,772,521	918,795,301	636,845,297
1/06/2026	89	750,000,000	1,310,049,922	1,129,504,664	904,235,786	624,099,006
1/07/2026	90	750,000,000	1,295,119,732	1,114,799,239	890,266,626	611,938,780
1/08/2026	91	750,000,000	1,280,239,335	1,100,121,593	876,310,895	599,794,825
1/09/2026	92	750,000,000	1,265,096,102	1,085,265,055	862,278,255	587,690,346
1/10/2026	93	750,000,000	1,250,365,470	1,070,867,735	848,744,975	576,095,419
1/11/2026	94	750,000,000	1,235,932,143	1,056,711,097	835,394,753	564,632,105
1/12/2026	95	750,000,000	1,221,009,745	1,042,239,027	821,925,726	553,251,351
1/01/2027	96	750,000,000	1,206,144,580	1,027,804,109	808,480,753	541,896,335
1/02/2027	97	750,000,000	1,192,215,000	1,014,211,057	795,759,385	531,110,537
1/03/2027	98	750,000,000	1,178,361,150	1,000,889,880	783,503,323	520,929,560
1/04/2027	99	750,000,000	1,164,120,945	987,117,303	770,756,866	510,284,270
1/05/2027	100	750,000,000	1,150,375,449	973,860,669	758,534,313	500,133,671
1/06/2027	101	750,000,000	1,135,043,266	959,251,346	745,255,028	489,296,824
1/07/2027	102	750,000,000	1,121,743,735	946,455,532	733,503,987	479,607,587
1/08/2027	103	750,000,000	1,108,613,839	933,790,897	721,848,393	469,987,361
1/09/2027	104	750,000,000	1,095,501,363	921,181,148	710,289,660	460,502,823
1/10/2027	105	750,000,000	1,082,556,333	908,801,813	699,019,679	451,338,406
1/11/2027	106	750,000,000	1,069,714,247	896,497,822	687,802,183	442,214,580
1/12/2027	107	750,000,000	1,056,557,054	884,017,725	676,558,027	433,202,189
1/01/2028	108	750,000,000	1,043,548,385	871,652,517	665,398,105	424,251,875
1/02/2028	109	750,000,000	1,030,959,894	859,677,080	654,587,356	415,591,295
1/03/2028	110	0	1,017,875,408	847,419,671	643,718,879	407,071,431
1/04/2028	111		1,005,322,434	835,549,286	633,087,692	398,652,845
1/05/2028	112		993,080,230	824,019,700	622,815,138	390,576,618
1/06/2028	113		980,916,463	812,546,195	612,581,278	382,531,691
1/07/2028	114		968,867,788	801,248,289	602,576,986	374,741,961
1/08/2028	115		957,013,536	790,102,539	592,683,690	367,028,154
1/09/2028	116		944,857,921	778,743,911	582,677,537	359,303,377
1/10/2028	117		933,236,052	767,902,753	573,151,724	351,980,586
1/11/2028	118		921,680,954	757,108,476	563,657,877	344,684,144
1/12/2028	119		909,980,427	746,270,213	554,221,470	337,524,386
1/01/2029	120		898,541,386	735,639,296	544,936,944	330,464,400
1/02/2029	121		887,118,778	725,055,725	535,731,041	323,505,642
1/03/2029	122		875,721,362	714,643,883	526,824,813	316,910,247
1/04/2029	123		864,382,389	704,194,171	517,801,209	310,162,822
1/05/2029	124		853,137,545	693,892,400	508,970,407	303,623,439
1/06/2029	125		841,966,418	683,644,974	500,178,615	297,114,948
1/07/2029	126		830,883,145	673,538,406	491,571,421	290,805,149
1/08/2029	127		819,874,927	663,487,584	483,004,475	284,526,840
1/09/2029	128		808,983,583	653,563,338	474,569,835	278,374,106
1/10/2029	129		798,176,445	643,774,013	466,310,995	272,408,368
1/11/2029	130		787,394,361	634,000,519	458,063,747	266,457,120
1/12/2029	131		776,279,013	624,024,611	449,746,501	260,546,525
1/01/2030	132		765,734,418	614,504,151	441,758,575	254,835,014

1/02/2030	133	754,884,865	604,769,875	433,655,052	249,100,811
1/03/2030	134	744,214,883	595,308,256	425,889,843	243,704,206
1/04/2030	135	733,892,800	586,055,790	418,204,239	238,292,729
1/05/2030	136	723,630,139	576,911,958	410,666,028	233,038,257
1/06/2030	137	713,490,962	567,863,755	403,197,174	227,830,857
1/07/2030	138	703,393,865	558,908,623	395,862,084	222,769,154
1/08/2030	139	693,525,064	550,132,337	388,655,093	217,787,089
1/09/2030	140	683,799,355	541,497,529	381,581,896	212,917,887
1/10/2030	141	674,086,210	532,929,542	374,619,901	208,176,314
1/11/2030	142	664,571,992	524,516,513	367,768,314	203,503,273
1/12/2030	143	655,102,078	516,193,663	361,041,877	198,962,281
1/01/2031	144	645,688,957	507,913,585	354,347,059	194,445,826
1/02/2031	145	636,300,446	499,679,437	347,715,919	189,998,856
1/03/2031	146	626,968,870	491,597,143	341,305,717	185,782,579
1/04/2031	147	617,623,777	483,448,435	334,794,615	181,466,519
1/05/2031	148	608,217,120	475,303,873	328,344,257	177,240,739
1/06/2031	149	599,180,824	467,448,098	322,096,171	173,131,587
1/07/2031	150	590,290,673	459,756,600	316,016,607	169,167,424
1/08/2031	151	581,519,512	452,156,858	310,002,465	165,245,103
1/09/2031	152	572,856,839	444,665,783	304,091,185	161,407,570
1/10/2031	153	564,329,371	437,327,537	298,336,720	157,704,056
1/11/2031	154	555,884,737	430,052,720	292,627,864	154,031,111
1/12/2031	155	547,507,573	422,876,586	287,036,672	150,468,725
1/01/2032	156	539,238,408	415,783,362	281,504,243	146,943,513
1/02/2032	157	531,040,378	408,767,738	276,050,503	143,486,366
1/03/2032	158	522,901,607	401,864,262	270,742,702	140,169,783
1/04/2032	159	514,837,217	394,995,477	265,438,301	136,841,508
1/05/2032	160	506,809,903	388,198,489	260,228,629	133,605,833
1/06/2032	161	498,821,591	381,431,689	255,042,230	130,388,432
1/07/2032	162	490,886,128	374,747,589	249,956,216	127,264,416
1/08/2032	163	482,988,423	368,093,025	244,893,227	124,158,496
1/09/2032	164	475,138,240	361,496,112	239,892,632	121,108,102
1/10/2032	165	467,336,839	354,977,007	234,986,693	118,145,080
1/11/2032	166	459,596,322	348,505,415	230,115,922	115,206,149
1/12/2032	167	451,896,597	342,104,366	225,333,376	112,349,359
1/01/2033	168	444,138,188	335,660,658	220,526,833	109,487,146
1/02/2033	169	436,566,161	329,378,444	215,849,112	106,710,850
1/03/2033	170	429,059,078	323,218,583	211,325,804	104,074,865
1/04/2033	171	421,630,573	317,083,834	206,787,557	101,408,497
1/05/2033	172	414,281,199	311,045,406	202,350,304	98,825,697
1/06/2033	173	407,011,824	305,069,206	197,957,761	96,270,933
1/07/2033	174	399,829,884	299,194,190	193,667,651	93,798,483
1/08/2033	175	392,748,342	293,396,579	189,431,879	91,358,386
1/09/2033	176	385,754,324	287,683,045	185,270,546	88,973,024
1/10/2033	177	378,834,794	282,058,950	181,201,491	86,662,222
1/11/2033	178	371,941,299	276,456,755	177,150,826	84,366,077
1/12/2033	179	365,054,519	270,892,570	173,158,110	82,126,552
1/01/2034	180	358,179,761	265,340,282	169,177,663	79,898,826
1/02/2034	181	351,310,117	259,809,830	165,230,230	77,704,023
1/03/2034	182	344,443,123	254,341,110	161,380,705	75,603,276
1/04/2034	183	337,596,609	248,862,752	157,503,075	73,474,165
1/05/2034	184	330,788,031	243,443,493	153,694,057	71,403,382
1/06/2034	185	323,748,510	237,858,646	149,786,247	69,293,144
1/07/2034	186	317,049,956	232,554,861	146,085,862	67,304,267
1/08/2034	187	310,418,464	227,304,507	142,424,566	65,339,520
1/09/2034	188	303,848,965	222,116,613	138,819,985	63,416,117
1/10/2034	189	297,337,262	216,999,724	135,288,194	61,549,373
1/11/2034	190	290,904,856	211,945,203	131,800,908	59,708,857
1/12/2034	191	284,543,228	206,970,017	128,390,241	57,925,321
1/01/2035	192	278,029,759	201,889,273	124,919,983	56,120,945
1/02/2035	193	271,794,831	197,027,086	121,601,434	54,398,682
1/03/2035	194	264,607,589	191,523,099	117,932,917	52,555,688
1/04/2035	195	258,493,110	186,780,105	114,719,854	50,907,280
1/05/2035	196	252,452,920	182,116,209	111,579,996	49,310,991
1/06/2035	197	246,516,399	177,532,061	108,494,726	47,744,422
1/07/2035	198	240,773,140	173,111,364	105,532,731	46,250,590
1/08/2035	199	235,178,526	168,802,154	102,644,026	44,794,056
1/09/2035	200	229,567,137	164,495,044	99,770,605	43,355,674
1/10/2035	201	224,286,189	160,447,218	97,075,972	42,011,788
1/11/2035	202	219,087,959	156,462,746	94,424,479	40,691,213
1/12/2035	203	213,919,459	152,520,876	91,819,031	39,406,224
1/01/2036	204	208,781,818	148,605,353	89,234,329	38,134,732

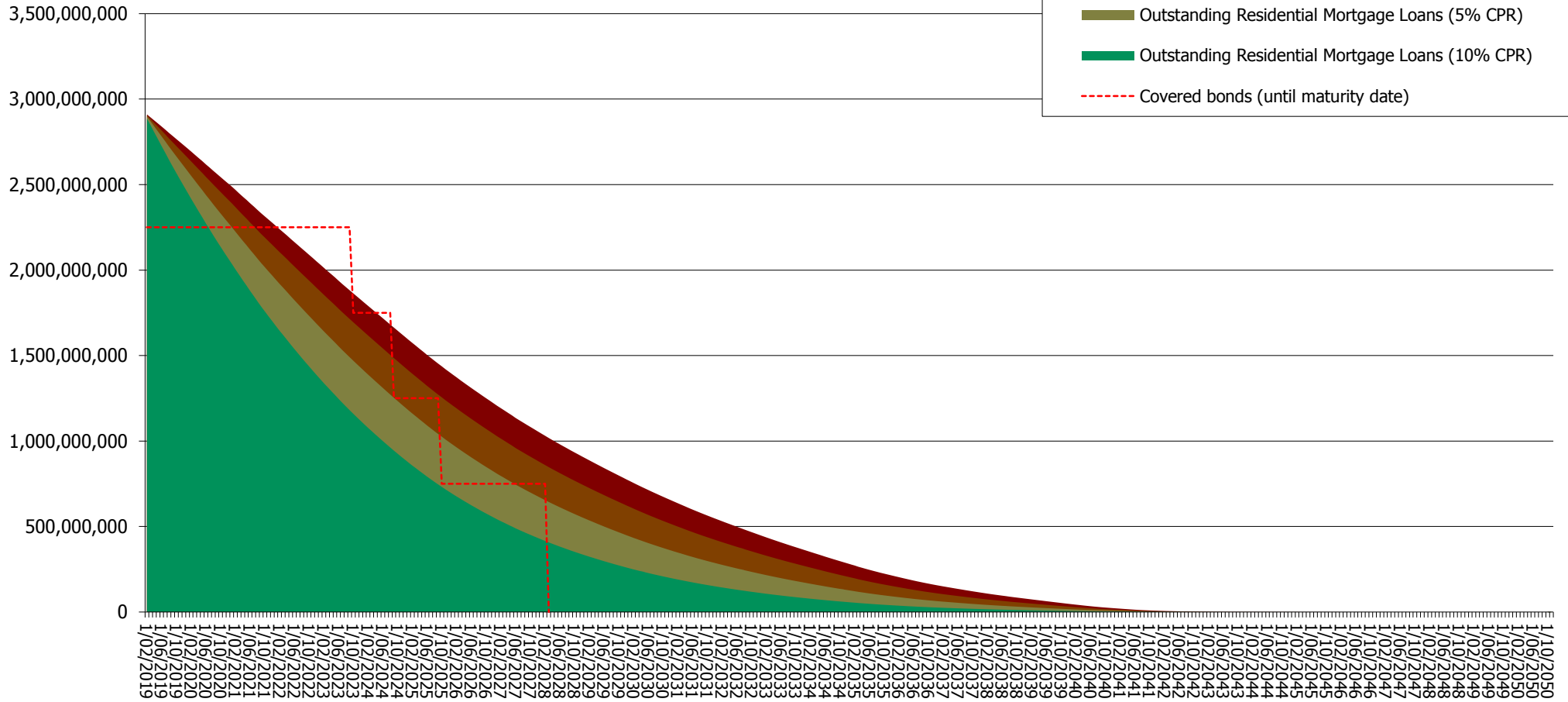
1/02/2036	205	203,671,228	144,721,895	86,681,385	36,886,818
1/03/2036	206	198,593,313	140,889,790	84,185,358	35,682,680
1/04/2036	207	193,574,041	137,096,004	81,710,135	34,486,844
1/05/2036	208	188,632,784	133,377,144	79,298,015	33,331,582
1/06/2036	209	183,801,131	129,740,389	76,939,647	32,203,303
1/07/2036	210	179,114,486	126,224,683	74,670,498	31,125,430
1/08/2036	211	174,580,819	122,821,072	72,472,249	30,081,166
1/09/2036	212	170,167,498	119,513,166	70,341,026	29,072,893
1/10/2036	213	165,871,442	116,304,714	68,284,170	28,107,076
1/11/2036	214	161,689,841	113,180,396	66,280,842	27,166,912
1/12/2036	215	157,616,628	110,148,114	64,346,309	26,265,881
1/01/2037	216	153,688,194	107,220,622	62,476,830	25,394,750
1/02/2037	217	149,851,613	104,366,715	60,659,214	24,551,518
1/03/2037	218	146,104,894	101,601,350	58,916,285	23,754,831
1/04/2037	219	142,418,241	98,869,676	57,186,443	22,959,704
1/05/2037	220	138,762,934	96,173,967	55,490,325	22,187,407
1/06/2037	221	135,128,760	93,496,344	53,808,199	21,423,695
1/07/2037	222	131,535,001	90,860,418	52,162,491	20,683,323
1/08/2037	223	127,975,368	88,251,595	50,535,929	19,953,490
1/09/2037	224	124,457,899	85,680,387	48,938,787	19,241,035
1/10/2037	225	120,984,651	83,152,592	47,378,067	18,551,057
1/11/2037	226	117,560,320	80,662,012	45,842,120	17,873,625
1/12/2037	227	114,178,634	78,213,136	44,340,962	17,217,462
1/01/2038	228	110,882,884	75,826,698	42,878,704	16,579,151
1/02/2038	229	107,663,295	73,500,125	41,457,363	15,961,692
1/03/2038	230	104,542,211	71,260,066	40,101,529	15,380,597
1/04/2038	231	101,525,347	69,086,278	38,779,357	14,810,492
1/05/2038	232	98,586,921	66,976,612	37,502,632	14,264,177
1/06/2038	233	95,731,233	64,926,248	36,262,102	13,733,922
1/07/2038	234	92,951,447	62,937,483	35,064,835	13,226,029
1/08/2038	235	89,716,063	60,643,771	33,700,995	12,657,765
1/09/2038	236	87,022,563	58,723,325	32,550,770	12,173,969
1/10/2038	237	84,349,923	56,826,384	31,421,753	11,703,544
1/11/2038	238	81,682,920	54,936,295	30,299,387	11,237,701
1/12/2038	239	79,013,681	53,053,857	29,189,134	10,781,543
1/01/2039	240	76,357,784	51,183,593	28,088,536	10,331,073
1/02/2039	241	73,707,342	49,323,170	26,998,735	9,888,180
1/03/2039	242	71,060,872	47,479,363	25,929,756	9,460,332
1/04/2039	243	68,425,033	45,640,684	24,862,213	9,032,425
1/05/2039	244	65,794,112	43,813,780	23,808,286	8,614,078
1/06/2039	245	63,173,720	41,997,450	22,763,258	8,201,092
1/07/2039	246	60,571,379	40,201,337	21,736,107	7,798,932
1/08/2039	247	57,987,365	38,421,046	20,720,706	7,403,115
1/09/2039	248	55,417,044	36,655,736	19,718,388	7,015,167
1/10/2039	249	52,871,517	34,914,588	18,735,537	6,638,177
1/11/2039	250	50,342,446	33,188,089	17,763,787	6,267,219
1/12/2039	251	47,841,827	31,487,795	16,812,230	5,907,187
1/01/2040	252	45,408,954	29,835,874	15,889,709	5,559,400
1/02/2040	253	42,996,213	28,202,672	14,981,715	5,219,515
1/03/2040	254	40,605,930	26,592,542	14,092,776	4,890,359
1/04/2040	255	38,264,574	25,016,702	13,223,940	4,569,426
1/05/2040	256	35,959,384	23,471,020	12,376,349	4,259,017
1/06/2040	257	33,733,918	21,981,093	11,561,228	3,961,662
1/07/2040	258	31,621,055	20,570,528	10,792,694	3,683,150
1/08/2040	259	29,626,571	19,240,362	10,069,126	3,421,669
1/09/2040	260	27,745,731	17,988,328	9,389,953	3,177,359
1/10/2040	261	26,011,227	16,836,120	8,766,867	2,954,359
1/11/2040	262	24,373,702	15,749,453	8,180,163	2,744,969
1/12/2040	263	22,782,494	14,697,105	7,614,792	2,544,776
1/01/2041	264	21,208,263	13,658,355	7,058,603	2,348,913
1/02/2041	265	19,644,058	12,629,533	6,510,311	2,157,280
1/03/2041	266	18,092,283	11,614,047	5,973,091	1,971,692
1/04/2041	267	16,562,355	10,613,902	5,444,835	1,789,704
1/05/2041	268	15,068,214	9,640,539	4,933,336	1,614,928
1/06/2041	269	13,630,618	8,705,984	4,443,768	1,448,507
1/07/2041	270	12,363,478	7,883,690	4,014,143	1,303,101
1/08/2041	271	11,209,533	7,135,743	3,624,070	1,171,490
1/09/2041	272	10,166,415	6,460,740	3,272,907	1,053,494
1/10/2041	273	9,191,859	5,831,823	2,947,037	944,714
1/11/2041	274	8,291,399	5,251,600	2,647,079	844,964
1/12/2041	275	7,455,410	4,714,351	2,370,429	753,554
1/01/2042	276	6,743,206	4,256,764	2,134,906	675,807

1/02/2042	277	6,122,862	3,858,606	1,930,295	608,449
1/03/2042	278	5,583,669	3,513,417	1,753,574	550,630
1/04/2042	279	5,103,056	3,205,554	1,595,848	498,981
1/05/2042	280	4,644,151	2,912,498	1,446,385	450,394
1/06/2042	281	4,204,998	2,632,619	1,304,068	404,357
1/07/2042	282	3,805,481	2,378,583	1,175,331	362,945
1/08/2042	283	3,422,039	2,135,288	1,052,428	323,616
1/09/2042	284	3,061,202	1,906,893	937,468	287,046
1/10/2042	285	2,725,208	1,694,808	831,152	253,449
1/11/2042	286	2,419,470	1,502,117	734,781	223,113
1/12/2042	287	2,135,603	1,323,704	645,914	195,325
1/01/2043	288	1,879,546	1,163,017	566,062	170,453
1/02/2043	289	1,643,746	1,015,384	492,950	147,808
1/03/2043	290	1,440,562	888,509	430,363	128,548
1/04/2043	291	1,277,884	786,836	380,147	113,068
1/05/2043	292	1,145,239	704,004	339,291	100,502
1/06/2043	293	1,045,288	641,472	308,368	90,956
1/07/2043	294	970,616	594,670	285,165	83,767
1/08/2043	295	913,431	558,685	267,228	78,166
1/09/2043	296	873,324	533,248	254,413	74,102
1/10/2043	297	841,339	512,875	244,090	70,804
1/11/2043	298	809,283	492,497	233,796	67,530
1/12/2043	299	777,157	472,170	223,595	64,319
1/01/2044	300	744,960	451,841	213,424	61,133
1/02/2044	301	712,693	431,537	203,315	57,991
1/03/2044	302	680,354	411,302	193,320	54,922
1/04/2044	303	648,382	391,309	183,455	51,898
1/05/2044	304	616,340	371,360	173,674	48,930
1/06/2044	305	586,095	352,538	164,452	46,136
1/07/2044	306	555,783	333,757	155,308	43,392
1/08/2044	307	525,405	314,979	146,197	40,673
1/09/2044	308	496,030	296,865	137,439	38,075
1/10/2044	309	466,592	278,788	128,753	35,522
1/11/2044	310	437,830	261,159	120,304	33,051
1/12/2044	311	411,057	244,787	112,485	30,776
1/01/2045	312	384,224	228,419	104,697	28,524
1/02/2045	313	357,330	212,071	96,956	26,303
1/03/2045	314	330,375	195,773	89,299	24,133
1/04/2045	315	306,107	181,084	82,389	22,171
1/05/2045	316	283,721	167,566	76,051	20,382
1/06/2045	317	264,289	155,825	70,542	18,825
1/07/2045	318	246,833	145,294	65,613	17,438
1/08/2045	319	232,691	136,737	61,592	16,300
1/09/2045	320	219,925	129,016	57,966	15,276
1/10/2045	321	207,622	121,599	54,499	14,303
1/11/2045	322	195,794	114,477	51,177	13,374
1/12/2045	323	184,633	107,774	48,062	12,509
1/01/2046	324	173,446	101,072	44,958	11,651
1/02/2046	325	163,035	94,845	42,081	10,859
1/03/2046	326	153,063	88,907	39,356	10,117
1/04/2046	327	143,519	83,222	36,746	9,406
1/05/2046	328	133,953	77,547	34,156	8,708
1/06/2046	329	125,315	72,424	31,818	8,077
1/07/2046	330	116,658	67,310	29,498	7,458
1/08/2046	331	107,980	62,197	27,189	6,845
1/09/2046	332	99,283	57,091	24,893	6,240
1/10/2046	333	90,566	51,992	22,614	5,646
1/11/2046	334	82,777	47,440	20,582	5,116
1/12/2046	335	76,846	43,969	19,029	4,711
1/01/2047	336	71,468	40,822	17,622	4,344
1/02/2047	337	66,076	37,678	16,223	3,983
1/03/2047	338	60,670	34,543	14,839	3,629
1/04/2047	339	56,000	31,830	13,639	3,321
1/05/2047	340	52,347	29,705	12,697	3,079
1/06/2047	341	49,776	28,198	12,022	2,903
1/07/2047	342	47,198	26,694	11,353	2,730
1/08/2047	343	44,613	25,189	10,686	2,559
1/09/2047	344	42,019	23,684	10,022	2,390
1/10/2047	345	40,728	22,918	9,674	2,297
1/11/2047	346	39,431	22,151	9,326	2,205
1/12/2047	347	38,129	21,385	8,981	2,115
1/01/2048	348	37,099	20,772	8,702	2,041

1/02/2048	349	36,065	20,159	8,423	1,967
1/03/2048	350	35,027	19,547	8,149	1,895
1/04/2048	351	33,985	18,934	7,873	1,823
1/05/2048	352	32,939	18,321	7,599	1,753
1/06/2048	353	31,889	17,707	7,326	1,683
1/07/2048	354	30,835	17,093	7,054	1,614
1/08/2048	355	29,776	16,478	6,783	1,545
1/09/2048	356	28,713	15,863	6,514	1,477
1/10/2048	357	27,647	15,249	6,246	1,411
1/11/2048	358	26,576	14,633	5,979	1,345
1/12/2048	359	25,500	14,018	5,713	1,280
1/01/2049	360	24,421	13,402	5,448	1,215
1/02/2049	361	23,337	12,785	5,184	1,151
1/03/2049	362	22,249	12,171	4,924	1,089
1/04/2049	363	21,157	11,554	4,662	1,027
1/05/2049	364	20,060	10,937	4,402	966
1/06/2049	365	18,960	10,319	4,143	905
1/07/2049	366	17,854	9,702	3,886	845
1/08/2049	367	16,745	9,083	3,629	786
1/09/2049	368	15,631	8,465	3,373	728
1/10/2049	369	14,513	7,846	3,119	670
1/11/2049	370	13,390	7,227	2,865	613
1/12/2049	371	12,263	6,608	2,614	557
1/01/2050	372	11,132	5,988	2,362	501
1/02/2050	373	9,996	5,368	2,112	446
1/03/2050	374	8,856	4,748	1,864	392
1/04/2050	375	7,711	4,127	1,616	339
1/05/2050	376	6,561	3,506	1,370	286
1/06/2050	377	5,479	2,923	1,139	237
1/07/2050	378	4,391	2,339	909	188
1/08/2050	379	3,300	1,755	680	140
1/09/2050	380	2,204	1,170	452	93
1/10/2050	381	1,104	585	226	46
1/11/2050	382	0	0	0	0
		268,849,366,918	240,373,797,578	206,088,936,587	164,671,568,848

Amortisation profiles (all amounts in EUR)

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





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

HTT 2019

Reporting in Domestic Currency [Please insert currency]

CONTENT OF TAB E	
1.	Additional information on the programme
2.	Additional information on the swaps
3.	Additional information on the asset distribution

1. Additional information on the programme				
Field Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)			
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVVVRZY01T647	
E.1.1.3	Back-up servicer			
E.1.1.4	BUS facilitator			
E.1.1.5	Cash manager			
E.1.1.6	Back-up cash manager			
E.1.1.7	Account bank			
E.1.1.8	Standby account bank			
E.1.1.9	Account bank guarantor			
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative		
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker		
OE.1.1.1				
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
2. Additional information on the swaps				
Field Number	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	<i>Example Bank</i>	<i>Example Guarantor</i>	<i>Example Bank(LEI)</i>	<i>FX</i>
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				



3. Additional information on the asset distribution

1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	31.42				
E.3.1.2	Weighted Average Maturity (months)**	172.93				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0.08%				0.08%
E.3.2.2	30-<60 days	0.03%				0.03%
E.3.2.3	60-<90 days	0.00%				0.00%
E.3.2.4	90-<180 days	0.02%				0.02%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						