

Harmonised Transparency Template

2019 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/11/2019

Cut-off Date: 30/11/2019



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(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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



6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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



4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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



A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency	EUR
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CONTENT OF TAB A	
1. Basic Facts	
2. Regulatory Summary	
3. General Cover Pool / Covered Bond Information	
4. References to Capital Requirements Regulation (CRR) 129(7)	
5. References to Capital Requirements Regulation (CRR) 129(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	30/11/2019			
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	6,956.1			
G.3.1.2	Outstanding Covered Bonds	5,000.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	8,081.0			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	5,401.5			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	39%	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	6,956.1	99.36%		
G.3.3.2	Public Sector	-	#VALUE!		
G.3.3.3	Shipping	-	#VALUE!		
G.3.3.4	Substitute Assets	45.0	0.64%		
G.3.3.5	Other	0.0	0.00%		
G.3.3.6	Total	7,001.1	#VALUE!		
OG.3.3.1	<i>o/w (if relevant, please specify)</i>		0.00%		
OG.3.3.2	<i>o/w (if relevant, please specify)</i>		0.00%		
OG.3.3.3	<i>o/w (if relevant, please specify)</i>		0.00%		
OG.3.3.4	<i>o/w (if relevant, please specify)</i>		0.00%		
OG.3.3.5	<i>o/w (if relevant, please specify)</i>		0.00%		
OG.3.3.6	<i>o/w (if relevant, please specify)</i>		0.00%		



4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.9	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	99.9	[Mark as ND1 if not relevant]	1.44%	
G.3.4.3	1 - 2 Y	103.0	[Mark as ND1 if not relevant]	1.48%	
G.3.4.4	2 - 3 Y	248.2	[Mark as ND1 if not relevant]	3.57%	
G.3.4.5	3 - 4 Y	460.6	[Mark as ND1 if not relevant]	6.62%	
G.3.4.6	4 - 5 Y	591.7	[Mark as ND1 if not relevant]	8.51%	
G.3.4.7	5 - 10 Y	3,600.8	[Mark as ND1 if not relevant]	51.77%	
G.3.4.8	10+ Y	1,851.8	[Mark as ND1 if not relevant]	26.62%	
G.3.4.9	Total	6956.1	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)	7.7	8.7		
	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	0.0	0.0	0.00%	0.00%
G.3.5.7	5 - 10 Y	5,000.0	25,000.0	100.00%	50.00%
G.3.5.8	10+ Y	0.0	25,000.0	0.00%	50.00%
G.3.5.9	Total	5,000	5,000	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	6,956.1	6956.09	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	6956.087568	6956.087568	100%	100%
OG.3.6.1	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.2	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.3	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.4	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.5	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.6	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.7	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%



7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	5000.00	5000.00	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	5000	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	5000	5000	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	5000	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)	45	100.00%		
G.3.9.3	Exposures to central banks	0	0.00%		
G.3.9.4	Exposures to credit institutions	0	0.00%		
G.3.9.5	Other	0	0.00%		
G.3.9.6		Total	45		
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)	45	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	45		
G.3.10.16		Total	45		
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	45	0.65%	0.90%
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	45	1%	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/
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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	
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.7	(ii) Currency risk - cover pool:	111	
G.4.1.8	(ii) Interest rate risk - covered bond:	163	
G.4.1.9	(ii) Currency risk - covered bond:	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets	
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
OG.4.1.4			
OG.4.1.5			
OG.4.1.6			
OG.4.1.7			
OG.4.1.8			
OG.4.1.9			
OG.4.1.10			

5. References to Capital Requirements Regulation (CRR)

129(1)

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

6. Other relevant information

1. Optional information e.g. Rating triggers

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency	EUR
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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	6956.09		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	6956.09		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	Total Mortgages
M.7.2.1	Number of mortgage loans	116135	0	116135
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	% Total Mortgages
M.7.3.1	10 largest exposures	0.41%	0.00%	0.41%
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	o/w [If relevant, please specify]			
OM.7.4.2	o/w [If relevant, please specify]			
OM.7.4.3	o/w [If relevant, please specify]			
OM.7.4.4	o/w [If relevant, please specify]			
OM.7.4.5	o/w [If relevant, please specify]			
OM.7.4.6	o/w [If relevant, please specify]			
OM.7.4.7	o/w [If relevant, please specify]			
OM.7.4.8	o/w [If relevant, please specify]			
OM.7.4.9	o/w [If relevant, please specify]			
OM.7.4.10	o/w [If relevant, please specify]			



5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	15.0%	0.0%	15.0%
M.7.5.2	Vlaams-Brabant	13.5%	0.0%	13.5%
M.7.5.3	Oost-Vlaanderen	16.4%	0.0%	16.4%
M.7.5.4	Brussels	7.8%	0.0%	7.8%
M.7.5.5	West-Vlaanderen	11.2%	0.0%	11.2%
M.7.5.6	Limburg	8.2%	0.0%	8.2%
M.7.5.7	Liège	8.0%	0.0%	8.0%
M.7.5.8	Hainaut	7.1%	0.0%	7.1%
M.7.5.9	Brabant Wallon	4.8%	0.0%	4.8%
M.7.5.10	Namur	4.4%	0.0%	4.4%
M.7.5.11	Luxembourg	2.8%	0.0%	2.8%
M.7.5.12	Other	0.8%	0.0%	0.8%
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	87.2%	0.0%	87.2%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	12.8%	0.0%	12.8%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	2.8%	0.0%	2.8%
M.7.7.2	Amortising	97.2%	0.0%	97.2%
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	4.4%	0.0%	4.4%	
M.7.8.2	≥ 12 - ≤ 24 months	26.4%	0.0%	26.4%	
M.7.8.3	≥ 24 - ≤ 36 months	19.1%	0.0%	19.1%	
M.7.8.4	≥ 36 - ≤ 60 months	25.6%	0.0%	25.6%	
M.7.8.5	≥ 60 months	24.5%	0.0%	24.5%	
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.7.A.10.1	Average loan size (000s)	59.90			
	By buckets (mn):				
M.7.A.10.2	≤100K	3724.55	94344	53.54%	81.24%
M.7.A.10.3	>100K and ≤200K	2562.38	19365	36.84%	16.67%
M.7.A.10.4	>200K and ≤300K	449.25	1916	6.46%	1.65%
M.7.A.10.5	>300K and ≤400K	104.18	307	1.50%	0.26%
M.7.A.10.6	>400K	115.73	203	1.66%	0.17%
M.7.A.10.7	TBC at a country level				
M.7.A.10.8	TBC at a country level				
M.7.A.10.9	TBC at a country level				
M.7.A.10.10	TBC at a country level				
M.7.A.10.11	TBC at a country level				
M.7.A.10.12	TBC at a country level				
M.7.A.10.13	TBC at a country level				
M.7.A.10.14	TBC at a country level				
M.7.A.10.15	TBC at a country level				
M.7.A.10.16	TBC at a country level				
M.7.A.10.17	TBC at a country level				
M.7.A.10.18	TBC at a country level				
M.7.A.10.19	TBC at a country level				
M.7.A.10.20	TBC at a country level				
M.7.A.10.21	TBC at a country level				
M.7.A.10.22	TBC at a country level				
M.7.A.10.23	TBC at a country level				
M.7.A.10.24	TBC at a country level				
M.7.A.10.25	TBC at a country level				
M.7.A.10.26	Total	6956.1	116135	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7.A.11.1	Weighted Average LTV (%)	0.63			
	By LTV buckets (mn):				
M.7.A.11.2	>0 - ≤40 %	1783.31	42917	25.64%	36.95%
M.7.A.11.3	>40 - ≤50 %	730.12	12086	10.50%	10.41%
M.7.A.11.4	>50 - ≤60 %	756.33	11854	10.87%	10.21%
M.7.A.11.5	>60 - ≤70 %	823.49	11997	11.84%	10.33%
M.7.A.11.6	>70 - ≤80 %	872.53	11821	12.54%	10.18%
M.7.A.11.7	>80 - ≤90 %	890.03	10939	12.79%	9.42%
M.7.A.11.8	>90 - ≤100 %	612.20	6901	8.80%	5.94%
M.7.A.11.9	>100%	488.07	7620	7.02%	6.56%
M.7.A.11.10	Total	6956.09	116135	100%	100%
OM.7.A.11.1	o/w >100 - ≤110 %			0.00%	0.00%
OM.7.A.11.2	o/w >110 - ≤120 %			0.00%	0.00%
OM.7.A.11.3	o/w >120 - ≤130 %			0.00%	0.00%
OM.7.A.11.4	o/w >130 - ≤140 %			0.00%	0.00%
OM.7.A.11.5	o/w >140 - ≤150 %			0.00%	0.00%
OM.7.A.11.6	o/w >150 %			0.00%	0.00%
OM.7.A.11.7					
OM.7.A.11.8					
OM.7.A.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 %	2416.32	56599	34.74%	48.74%
M.7A.12.3	>40 - <=50 %	804.79	12549	11.57%	10.81%
M.7A.12.4	>50 - <=60 %	825.35	11936	11.87%	10.28%
M.7A.12.5	>60 - <=70 %	825.69	11112	11.87%	9.57%
M.7A.12.6	>70 - <=80 %	795.79	9665	11.44%	8.32%
M.7A.12.7	>80 - <=90 %	683.64	7616	9.83%	6.56%
M.7A.12.8	>90 - <=100 %	377.23	3791	5.42%	3.26%
M.7A.12.9	>100%	227.30	2867	3.27%	2.47%
M.7A.12.10		Total	116135	100%	100%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>			0.00%	0.00%
OM.7A.12.2	<i>o/w >110 - <=120 %</i>			0.00%	0.00%
OM.7A.12.3	<i>o/w >120 - <=130 %</i>			0.00%	0.00%
OM.7A.12.4	<i>o/w >130 - <=140 %</i>			0.00%	0.00%
OM.7A.12.5	<i>o/w >140 - <=150 %</i>			0.00%	0.00%
OM.7A.12.6	<i>o/w >150 %</i>			0.00%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
OM.7A.13.1	<i>o/w Subsidised housing</i>				
OM.7A.13.2	<i>o/w Private rental</i>				
OM.7A.13.3	<i>o/w Multi-family housing</i>				
OM.7A.13.4	<i>o/w Buildings under construction</i>				
OM.7A.13.5	<i>o/w Buildings land</i>				
OM.7A.13.6	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.7	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.8	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.9	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.10	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.11	<i>o/w [If relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					



7B Commercial Cover Pool					
15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=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		<i>o/w Social & Cultural purposes</i>
OM.7B.18.2		<i>o/w [If relevant, please specify]</i>
OM.7B.18.3		<i>o/w [If relevant, please specify]</i>
OM.7B.18.4		<i>o/w [If relevant, please specify]</i>
OM.7B.18.5		<i>o/w [If relevant, please specify]</i>
OM.7B.18.6		<i>o/w [If relevant, please specify]</i>
OM.7B.18.7		<i>o/w [If relevant, please specify]</i>
OM.7B.18.8		<i>o/w [If relevant, please specify]</i>
OM.7B.18.9		<i>o/w [If relevant, please specify]</i>
OM.7B.18.10		<i>o/w [If relevant, please specify]</i>
OM.7B.18.11		<i>o/w [If relevant, please specify]</i>
OM.7B.18.12		<i>o/w [If relevant, please specify]</i>
OM.7B.18.13		<i>o/w [If relevant, please specify]</i>
OM.7B.18.14		<i>o/w [If relevant, please specify]</i>
OM.7B.18.15		<i>o/w [If relevant, please specify]</i>
OM.7B.18.16		<i>o/w [If relevant, please specify]</i>
OM.7B.18.17		<i>o/w [If relevant, please specify]</i>

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		

Retained Covered Bonds

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/11/2019

Contact Details:

Head of ALM Treasury

GOOSSE Philippe + 32 2 565 22 62 philippe.goose@bnpparibasfortis.com

Asset Based Funding

VERRET Nancy + 32 2 565 55 63 nancy.verret@bnpparibasfortis.com

Asset Based Solutions (cover pool and management)

MEESTER Oscar + 32 2 565 32 91 oscar.meester@bnpparibasfortis.com

Website

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

Remark

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

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

Retained Covered Bonds

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2021	6.24	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2021	9.25	25/02/2030
		5,000,000,000									

Totals

Total Outstanding (in EUR):	5,000,000,000
Current Weighted Average Fixed Coupon:	0.68 %
Weighted Average Remaining Average Life*	7.75

* At Reporting Date until Maturity Date

Retained Covered Bonds

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Parisbas Fortis Mortgage Pandbrieven Ratings

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

Retained Covered Bonds

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	5,000,000,000 (I)
Nominal Balance Residential Mortgage Loans	6,956,087,568 (II)
Nominal Balance Public Finance Exposures	45,000,000 (III)
Nominal Balance Financial Institution Exposures	346,733,957 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	46.96 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 5,546,178,792 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 110.92 % *Limit:*

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 45,867,019 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 346,733,957 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 5,546,178,792

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$ 118.78 % *Limit:*

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	1,137,115,296 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	1,134,235,296
<i>Total Interest Proceeds Public Finance Exposures</i>	2,880,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	7,348,591,183 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	6,956,087,568
<i>Total Principal Proceeds Public Finance Exposures</i>	45,769,658
<i>Total Principal Proceeds Financial Institution Exposures</i>	346,733,957
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	300,000,000 (X)
Costs, Fees and expenses Covered Bonds	76,387,130 (XI)
Principal Requirement Covered Bonds	5,000,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,109,319,348

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	703,452,637 (XIII)
Cumulative Cash Outflow Next 180 Days	-38,684,631 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	664,768,006
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	45,769,658 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	33,750,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	12,019,658 (XVII)

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 30/11/2019

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	6,956,087,568.46
Principal Redemptions between Cut-off Date and Maturity Date	6,956,087,568.46
Interest Payments between Cut-off Date and Maturity Date	1,134,235,295.71
Number of borrowers	62,485.00
Number of loans	116,135.00
Average Outstanding Balance per borrower	111,324
Average Outstanding Balance per loan	59,897
Weighted average Current Loan to Current Value	53.76 %
Weighted average seasoning (in Years)	3.27
Weighted average remaining maturity (in years, at 0% CPR)	15.01
Weighted average initial maturity (in years, at 0% CPR)	18.27
Percentage of Fixed Rate Loans	87.23 %
Percentage of Variable Rate Loans	12.77 %
Weighted average interest rate	1.96 %
Weighted average interest rate Fixed Rate Loans	2.02 %
Weighted average interest rate Variable Rate Loans	1.54 %
Weighted Remaining average life (in years, at 0% CPR)	7.87
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.93

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 346,733,957

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504
Issuer Name(Liquid_Bonds_C	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series(Liquid_Bonus_CB_LA	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81
TASOIRCF)				
Currency	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000
Issue Date	18/01/2019	1/02/2019	24/01/2019	25/01/2019
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027
Coupon Type	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %
Standar & Poor's Rating(Liquid	AA	AA	AA	AA
Fitch Rating(Liquid_Bonds_CB	AA-	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds_	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

Retained Covered Bonds

Stratification Tables

Portfolio Cut-off Date 30/11/2019

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Oost-Vlaanderen	1,141,067,715.40	16.40 %	19,662	16.93 %
Antwerpen	1,044,125,540.86	15.01 %	17,265	14.87 %
Vlaams-Brabant	938,260,047.20	13.49 %	15,023	12.94 %
West-Vlaanderen	779,392,903.44	11.20 %	14,509	12.49 %
Limburg	567,414,501.97	8.16 %	11,397	9.81 %
Liège	555,397,113.09	7.98 %	9,522	8.20 %
Brussels	541,979,341.57	7.79 %	5,837	5.03 %
Hainaut	495,394,356.22	7.12 %	8,905	7.67 %
Brabant Wallon	331,942,626.76	4.77 %	4,461	3.84 %
Namur	307,940,941.27	4.43 %	5,403	4.65 %
Luxembourg	196,818,039.04	2.83 %	3,173	2.73 %
Other	56,354,441.64	0.81 %	978	0.84 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	307,858,743.21	4.43 %	4,272	3.68 %
>1 and <=2	1,839,679,829.37	26.45 %	23,854	20.54 %
>2 and <=3	1,328,443,108.44	19.10 %	18,682	16.09 %
>3 and <=4	1,776,572,618.13	25.54 %	28,421	24.47 %
>4 and <=5	1,069,348,385.01	15.37 %	18,177	15.65 %
>5 and <=6	123,575,474.04	1.78 %	2,521	2.17 %
>6 and <=7	61,731,902.93	0.89 %	1,339	1.15 %
>7 and <=8	47,637,782.34	0.68 %	2,613	2.25 %
>8 and <=9	120,338,336.92	1.73 %	8,130	7.00 %
>9 and <=10	137,680,316.37	1.98 %	4,258	3.67 %
>10 and <=11	65,374,257.91	0.94 %	1,345	1.16 %
>11 and <=12	12,106,034.80	0.17 %	267	0.23 %
>12 and <=13	8,674,857.71	0.12 %	252	0.22 %
>13 and <=14	15,230,726.57	0.22 %	423	0.36 %
>14 and <=15	25,544,828.78	0.37 %	838	0.72 %
>15 and <=16	8,855,761.19	0.13 %	326	0.28 %
>16 and <=17	4,199,239.87	0.06 %	194	0.17 %
>17 and <=18	1,487,016.94	0.02 %	61	0.05 %
>18 and <=19	387,269.82	0.01 %	31	0.03 %
>19 and <=20	377,500.45	0.01 %	43	0.04 %
>20 and <=21	378,387.76	0.01 %	22	0.02 %
>21 and <=22	117,983.99	0.00 %	22	0.02 %
>22 and <=23	86,827.24	0.00 %	10	0.01 %
>23 and <=24	102,287.54	0.00 %	10	0.01 %
>24 and <=25	9,568.92	0.00 %	3	0.00 %
>29 and <=30	197,176.97	0.00 %	11	0.01 %
>27 and <=28	9,234.14	0.00 %	2	0.00 %
>25 and <=26	1,026.22	0.00 %	1	0.00 %
>28 and <=29	22,310.42	0.00 %	1	0.00 %
>26 and <=27	58,774.46	0.00 %	6	0.01 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	110,000.00	0.00 %	1,203	1.04 %
<=1	29,645,540.68	0.43 %	1,809	1.56 %
>1 and <=2	45,864,419.21	0.66 %	4,762	4.10 %
>2 and <=3	46,791,617.79	0.67 %	3,056	2.63 %
>3 and <=4	64,536,425.80	0.93 %	1,907	1.64 %
>4 and <=5	79,411,275.54	1.14 %	2,428	2.09 %
>5 and <=6	176,030,103.13	2.53 %	5,350	4.61 %
>6 and <=7	270,888,388.78	3.89 %	7,621	6.56 %
>7 and <=8	221,776,198.79	3.19 %	5,394	4.64 %
>8 and <=9	345,640,674.92	4.97 %	7,345	6.32 %
>9 and <=10	264,806,904.23	3.81 %	5,063	4.36 %
>10 and <=11	277,304,327.64	3.99 %	5,269	4.54 %
>11 and <=12	392,116,869.82	5.64 %	7,091	6.11 %
>12 and <=13	269,385,061.94	3.87 %	4,467	3.85 %
>13 and <=14	447,145,198.06	6.43 %	6,362	5.48 %
>14 and <=15	277,519,975.96	3.99 %	3,833	3.30 %
>15 and <=16	380,438,374.24	5.47 %	5,227	4.50 %
>16 and <=17	523,356,712.41	7.52 %	6,525	5.62 %
>17 and <=18	372,634,055.75	5.36 %	4,586	3.95 %
>18 and <=19	625,427,719.71	8.99 %	7,051	6.07 %
>19 and <=20	191,288,039.21	2.75 %	2,362	2.03 %
>20 and <=21	353,993,430.08	5.09 %	4,338	3.74 %
>21 and <=22	419,150,334.97	6.03 %	4,405	3.79 %
>22 and <=23	379,218,445.20	5.45 %	3,877	3.34 %
>23 and <=24	412,175,185.32	5.93 %	3,907	3.36 %
>24 and <=25	59,334,062.52	0.85 %	590	0.51 %
>25 and <=26	7,957,567.25	0.11 %	86	0.07 %
>26 and <=27	7,856,883.50	0.11 %	81	0.07 %
>27 and <=28	7,367,795.78	0.11 %	79	0.07 %
>28 and <=29	5,956,057.38	0.09 %	51	0.04 %
>29 and <=30	506,798.23	0.01 %	5	0.00 %
>31 and <=32	155,940.15	0.00 %	2	0.00 %
>32 and <=33	297,184.47	0.00 %	3	0.00 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	625,000.00	0.01 %	22	0.02 %
>1 and <=2	9,281,212.95	0.13 %	186	0.16 %
>2 and <=3	12,592,760.61	0.18 %	266	0.23 %
>3 and <=4	3,508,974.67	0.05 %	440	0.38 %
>4 and <=5	73,280,572.95	1.05 %	1,276	1.10 %
>5 and <=6	12,630,716.35	0.18 %	567	0.49 %
>6 and <=7	28,810,440.04	0.41 %	943	0.81 %
>7 and <=8	41,265,387.12	0.59 %	1,243	1.07 %
>8 and <=9	56,155,008.69	0.81 %	1,517	1.31 %
>9 and <=10	702,423,509.81	10.10 %	18,448	15.88 %
>10 and <=11	116,067,220.90	1.67 %	8,837	7.61 %
>11 and <=12	125,334,955.82	1.80 %	2,402	2.07 %
>12 and <=13	419,026,415.09	6.02 %	7,616	6.56 %
>13 and <=14	37,678,610.99	0.54 %	715	0.62 %
>14 and <=15	914,744,019.40	13.15 %	15,530	13.37 %
>15 and <=16	39,162,855.54	0.56 %	690	0.59 %
>16 and <=17	106,850,004.18	1.54 %	1,589	1.37 %
>17 and <=18	496,201,521.75	7.13 %	6,919	5.96 %
>18 and <=19	61,419,838.33	0.88 %	1,284	1.11 %
>19 and <=20	1,618,523,553.08	23.27 %	21,930	18.88 %
>20 and <=21	55,564,692.08	0.80 %	822	0.71 %
>21 and <=22	65,004,007.67	0.93 %	940	0.81 %
>22 and <=23	107,987,012.61	1.55 %	1,454	1.25 %
>23 and <=24	92,877,564.82	1.34 %	1,170	1.01 %
>24 and <=25	1,575,905,759.49	22.66 %	16,962	14.61 %
>25 and <=26	39,082,874.50	0.56 %	460	0.40 %
>26 and <=27	7,806,309.74	0.11 %	94	0.08 %
>27 and <=28	5,880,323.90	0.08 %	69	0.06 %
>28 and <=29	4,391,121.49	0.06 %	53	0.05 %
>29 and <=30	119,605,545.90	1.72 %	1,599	1.38 %
>30 and <=31	4,737,482.38	0.07 %	65	0.06 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	177,021.95	0.00 %	2	0.00 %
>35 and <=36	14,873.61	0.00 %	1	0.00 %
>36 and <=37	119,872.66	0.00 %	1	0.00 %
>39 and <=40	703,845.80	0.01 %	11	0.01 %
>32 and <=33	310,918.39	0.00 %	4	0.00 %
>31 and <=32	306,901.95	0.00 %	6	0.01 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	197,176.97	0.00 %	11	0.01 %
1991	22,310.42	0.00 %	1	0.00 %
1992	20,782.85	0.00 %	3	0.00 %
1993	47,225.75	0.00 %	5	0.00 %
1994	1,026.22	0.00 %	1	0.00 %
1995	9,568.92	0.00 %	3	0.00 %
1996	102,287.54	0.00 %	10	0.01 %
1997	90,507.99	0.00 %	14	0.01 %
1998	114,303.24	0.00 %	18	0.02 %
1999	389,479.31	0.01 %	25	0.02 %
2000	392,846.02	0.01 %	44	0.04 %
2001	455,363.29	0.01 %	35	0.03 %
2002	1,592,376.98	0.02 %	68	0.06 %
2003	4,504,234.92	0.06 %	197	0.17 %
2004	10,271,588.42	0.15 %	381	0.33 %
2005	25,941,184.00	0.37 %	832	0.72 %
2006	13,507,249.77	0.19 %	377	0.32 %
2007	9,111,651.93	0.13 %	243	0.21 %
2008	14,151,750.34	0.20 %	325	0.28 %
2009	75,737,655.74	1.09 %	1,507	1.30 %
2010	140,379,585.97	2.02 %	4,893	4.21 %
2011	120,454,973.52	1.73 %	8,948	7.70 %
2012	36,214,727.13	0.52 %	1,030	0.89 %
2013	59,357,917.29	0.85 %	1,305	1.12 %
2014	210,359,530.76	3.02 %	4,003	3.45 %
2015	1,034,794,043.51	14.88 %	17,533	15.10 %
2016	1,962,331,147.49	28.21 %	30,849	26.56 %
2017	1,213,415,363.73	17.44 %	17,005	14.64 %
2018	1,854,176,968.30	26.66 %	24,106	20.76 %
2019	167,942,740.14	2.41 %	2,363	2.03 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	1,317,196,627.54	18.94 %	34,010	54.43 %
>100 and <=200	2,629,722,620.79	37.80 %	18,010	28.82 %
>200 and <=300	1,864,138,153.89	26.80 %	7,766	12.43 %
>300 and <=400	605,409,537.99	8.70 %	1,792	2.87 %
>400	539,620,628.25	7.76 %	907	1.45 %
	6,956,087,568.46	100.00 %	62,485	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	24,146,527.49	0.35 %	478	0.41 %
0.5 - 1%	116,252,309.92	1.67 %	2,068	1.78 %
1 - 1.5%	944,556,350.99	13.58 %	14,539	12.52 %
1.5 - 2%	3,580,353,786.97	51.47 %	51,834	44.63 %
2 - 2.5%	1,296,478,822.31	18.64 %	22,604	19.46 %
2.5 - 3%	722,183,700.12	10.38 %	15,718	13.53 %
3 - 3.5%	170,527,421.60	2.45 %	5,246	4.52 %
3.5 - 4%	63,309,424.22	0.91 %	2,119	1.82 %
4 - 4.5%	21,865,001.26	0.31 %	848	0.73 %
4.5 - 5%	10,916,603.68	0.16 %	429	0.37 %
5 - 5.5%	3,945,066.79	0.06 %	155	0.13 %
5.5 - 6%	1,011,914.64	0.01 %	47	0.04 %
6 - 6.5%	203,367.61	0.00 %	27	0.02 %
6.5 - 7%	205,858.26	0.00 %	14	0.01 %
9 - 9.5%	40,406.65	0.00 %	2	0.00 %
7.5 - 8%	29,139.88	0.00 %	2	0.00 %
8 - 8.5%	43,694.11	0.00 %	3	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
7 - 7.5%	75.73	0.00 %	1	0.00 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	6,067,787,363.21	87.23 %	103,022	88.71 %
Variable	5,665,372.89	0.08 %	264	0.23 %
Variable With Cap	882,634,832.36	12.69 %	12,849	11.06 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2019	52,607,472.66	0.76 %	806	0.69 %
2020	358,274,322.08	5.15 %	6,336	5.46 %
2021	46,702,108.50	0.67 %	596	0.51 %
2022	56,994,972.44	0.82 %	716	0.62 %
2023	145,652,477.29	2.09 %	1,581	1.36 %
2024	47,867,365.76	0.69 %	588	0.51 %
2025	6,632,139.12	0.10 %	100	0.09 %
2026	38,234,084.95	0.55 %	457	0.39 %
2027	35,414,643.20	0.51 %	416	0.36 %
2028	27,363,960.04	0.39 %	305	0.26 %
2029	3,170,008.94	0.05 %	32	0.03 %
2033	30,938,536.13	0.44 %	420	0.36 %
2034	23,566,513.59	0.34 %	271	0.23 %
Fixed To Maturity	6,082,668,963.76	87.44 %	103,511	89.13 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	6,955,822,160.17	100.00 %	116,116	99.98 %
Twice A Year	265,408.29	0.00 %	19	0.02 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	6,670,679,223.46	95.90 %	112,187	96.60 %
Interest only	191,364,650.27	2.75 %	1,620	1.39 %
Linear	94,043,694.73	1.35 %	2,328	2.00 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	84,056,961.32	1.21 %	2,144	1.85 %
1-10%	219,407,464.96	3.15 %	9,086	7.82 %
11-20%	328,978,057.70	4.73 %	8,841	7.61 %
21-30%	505,398,243.11	7.27 %	10,986	9.46 %
31-40%	645,466,726.96	9.28 %	11,860	10.21 %
41-50%	730,124,810.92	10.50 %	12,086	10.41 %
51-60%	756,332,988.65	10.87 %	11,854	10.21 %
61-70%	823,490,713.44	11.84 %	11,997	10.33 %
71-80%	872,529,958.78	12.54 %	11,821	10.18 %
81-90%	890,028,703.61	12.79 %	10,939	9.42 %
91-100%	612,198,949.95	8.80 %	6,901	5.94 %
101-110%	153,446,360.92	2.21 %	2,518	2.17 %
111-120%	98,575,658.36	1.42 %	1,380	1.19 %
>120%	236,051,969.78	3.39 %	3,722	3.20 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	117,028,228.82	1.68 %	14,045	12.09 %
21-40%	186,411,552.99	2.68 %	6,534	5.63 %
41-60%	295,167,289.72	4.24 %	6,630	5.71 %
61-80%	547,633,293.37	7.87 %	9,617	8.28 %
81-100%	1,350,121,376.59	19.41 %	17,272	14.87 %
101-120%	521,189,187.27	7.49 %	10,181	8.77 %
121-140%	479,949,051.05	6.90 %	8,404	7.24 %
141-160%	538,771,752.23	7.75 %	8,513	7.33 %
161-180%	622,169,732.70	8.94 %	8,663	7.46 %
181-200%	623,300,211.51	8.96 %	7,838	6.75 %
201-300%	1,081,079,110.09	15.54 %	12,827	11.04 %
301-400%	319,220,298.69	4.59 %	3,279	2.82 %
401-500%	83,365,148.25	1.20 %	843	0.73 %
>500%	190,681,335.18	2.74 %	1,489	1.28 %
	6,956,087,568.46	100.00 %	116,135	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	99,898,975.13	1.44 %	8,382	7.22 %
>1 and <=2	103,028,544.07	1.48 %	4,742	4.08 %
>2 and <=3	248,185,140.23	3.57 %	7,487	6.45 %
>3 and <=4	460,645,647.97	6.62 %	12,393	10.67 %
>4 and <=5	591,684,132.66	8.51 %	12,155	10.47 %
>5 and <=6	577,132,794.18	8.30 %	10,675	9.19 %
>6 and <=7	619,326,131.09	8.90 %	10,085	8.68 %
>7 and <=8	634,960,366.07	9.13 %	8,809	7.59 %
>8 and <=9	897,445,782.76	12.90 %	11,273	9.71 %
>9 and <=10	871,981,148.48	12.54 %	10,171	8.76 %
>10 and <=11	408,129,127.46	5.87 %	5,085	4.38 %
>11 and <=12	771,613,564.40	11.09 %	8,201	7.06 %
>12 and <=13	625,272,713.20	8.99 %	6,149	5.29 %
>13 and <=14	21,626,930.10	0.31 %	271	0.23 %
>14 and <=15	16,400,376.18	0.24 %	168	0.14 %
>15 and <=16	6,885,194.82	0.10 %	64	0.06 %
>16 and <=17	1,417,875.04	0.02 %	20	0.02 %
>18 and <=19	155,940.15	0.00 %	2	0.00 %
>19 and <=20	297,184.47	0.00 %	3	0.00 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

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

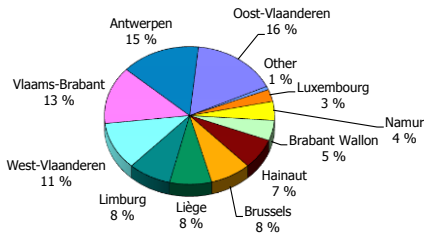
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	6,082,668,963.76	87.44 %	103,511	89.13 %
>=0 and <=1	458,686,270.64	6.59 %	7,774	6.69 %
>1 and <=2	183,239,771.32	2.63 %	2,076	1.79 %
>2 and <=3	72,317,703.96	1.04 %	872	0.75 %
>3 and <=4	68,499,828.21	0.98 %	817	0.70 %
>4 and <=5	36,169,980.85	0.52 %	394	0.34 %
>7 and <=8	54,505,049.72	0.78 %	691	0.59 %
	6,956,087,568.46	100.00 %	116,135	100.00 %

Retained Covered Bonds

Stratification Tables

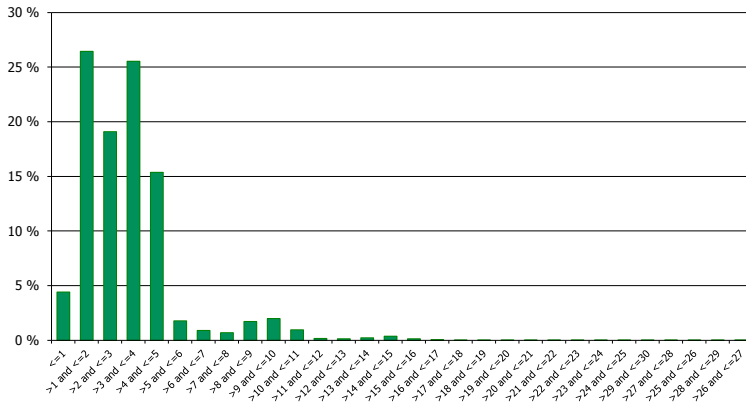
Portfolio Cut-off Date 30/11/2019

1. Geographic distribution



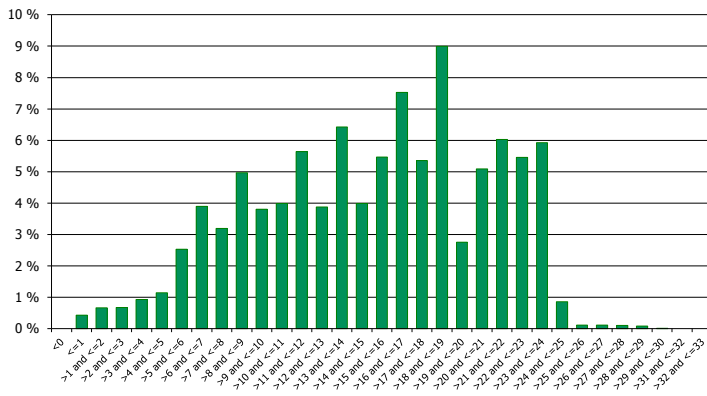
2. Seasoning

Distribution per Seasoning



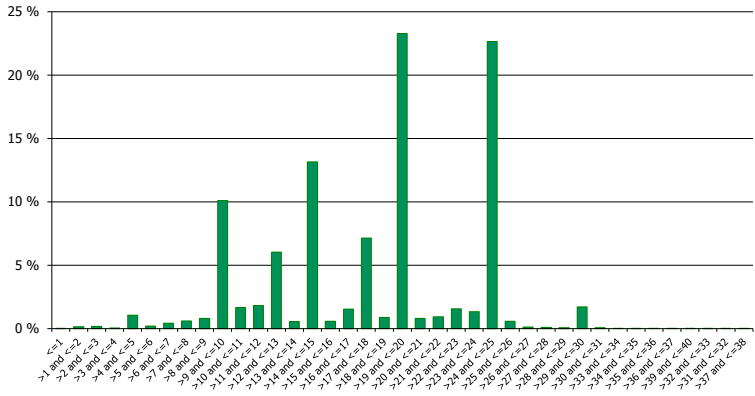
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



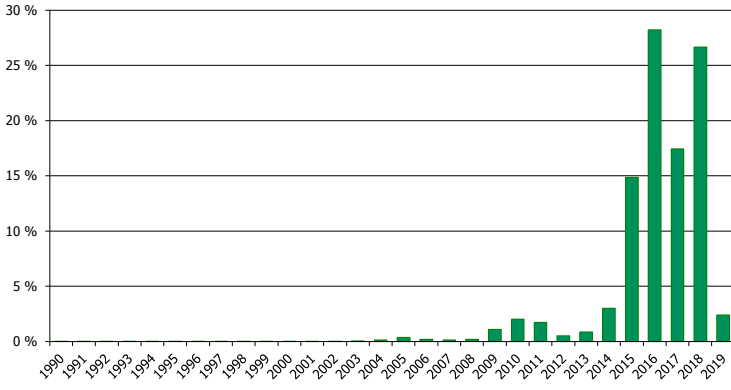
4. Original term to maturity

Distribution of Initial Term (in years)



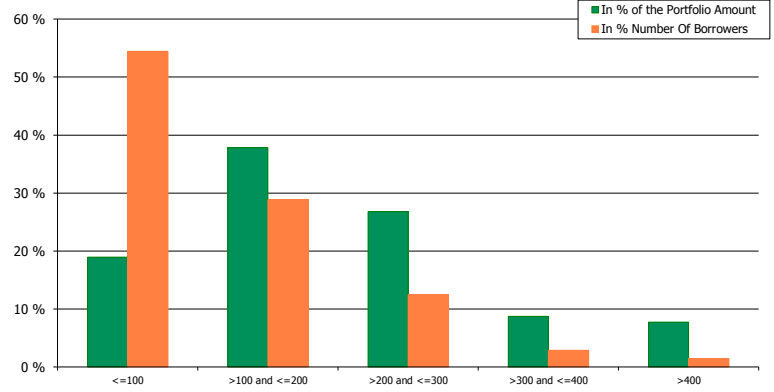
5. Origination Year

Distribution Origination Year



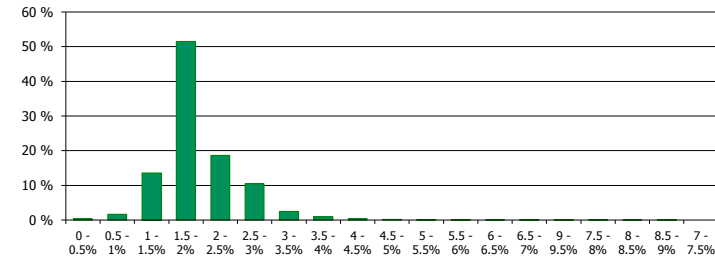
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



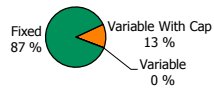
7. Interest Rate

Distribution per Interest Rate



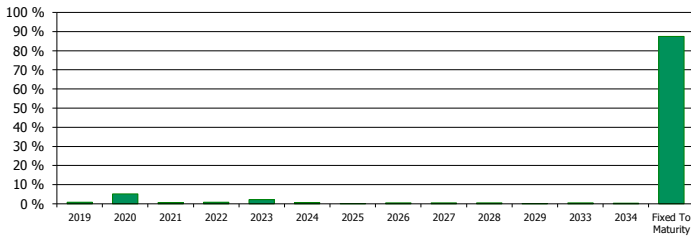
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



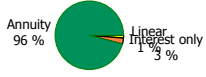
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



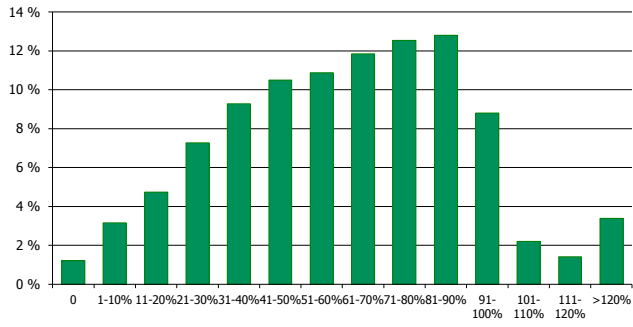
11. Repayment Type

Distribution per Repayment Type



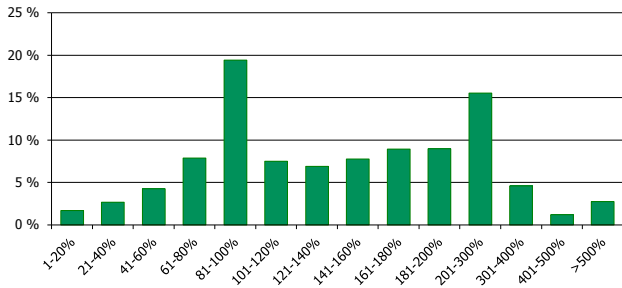
12. Current Loan to Current Value (LTV)

Current LTV Distribution



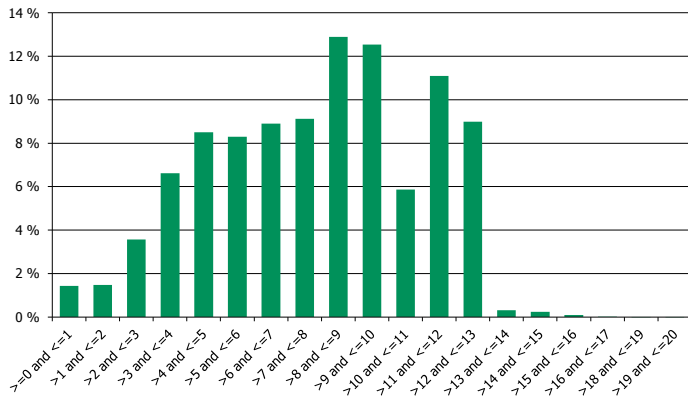
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



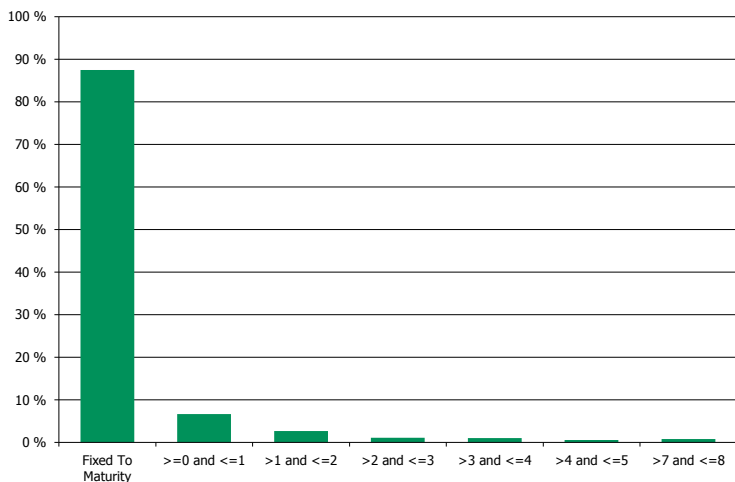
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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



Retained Covered Bonds

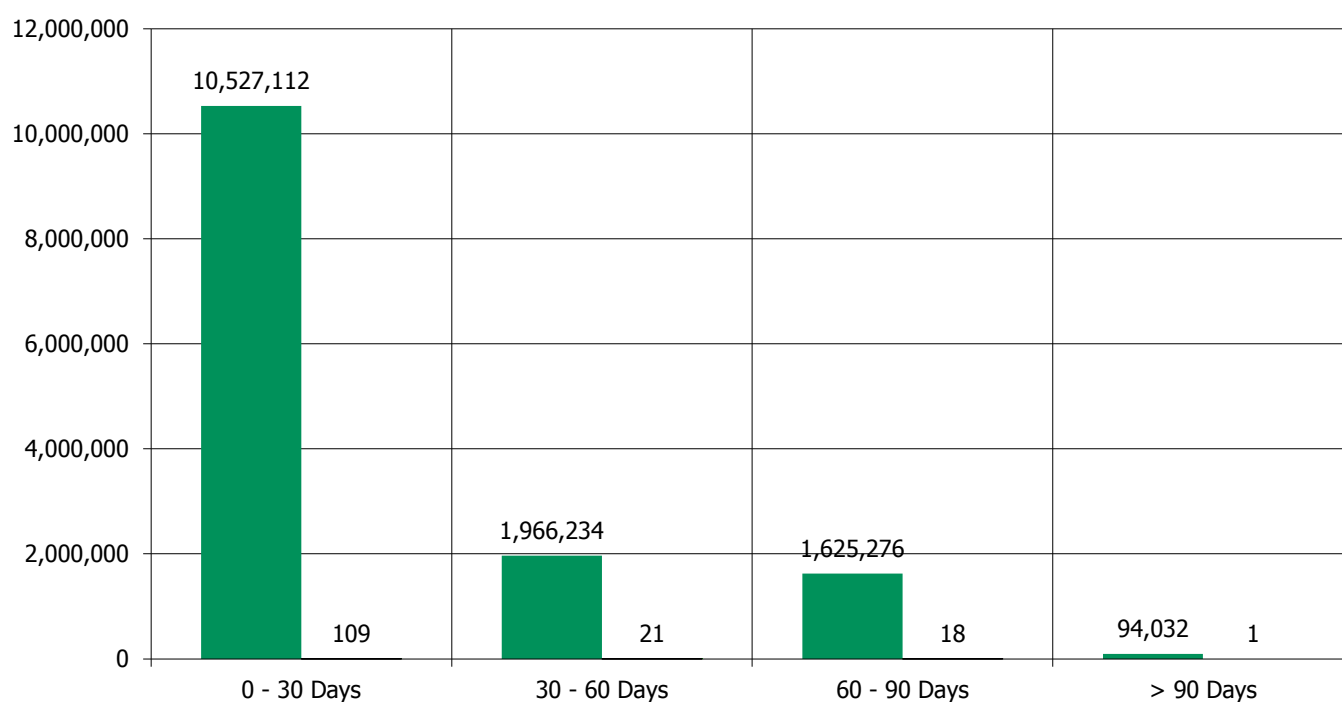
Cover Pool Performance

Portfolio Cut-off Date 30/11/2019

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	6,941,874,915.37	99.80 %	115,986	99.87 %
0 - 30 Days	10,527,111.92	0.15 %	109	0.09 %
30 - 60 Days	1,966,233.70	0.03 %	21	0.02 %
60 - 90 Days	1,625,275.67	0.02 %	18	0.02 %
> 90 Days	94,031.80	0.00 %	1	0.00 %
Total	6,956,087,568.46	100.00 %	116,135	100.00 %

Delinquency Outstanding in Euro



Retained Covered Bonds

Amortisation

Portfolio Cut-off Date Nov/2019

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/12/2019	1	5,000,000,000	6,846,130,106	6,834,892,821	6,818,070,318	6,790,121,719
1/01/2020	2	5,000,000,000	6,805,897,634	6,783,202,028	6,749,298,131	6,693,161,670
1/02/2020	3	5,000,000,000	6,766,084,908	6,732,084,553	6,681,400,650	6,597,764,922
1/03/2020	4	5,000,000,000	6,725,251,345	6,680,838,604	6,614,764,318	6,506,077,690
1/04/2020	5	5,000,000,000	6,689,741,308	6,634,291,704	6,551,972,272	6,417,022,179
1/05/2020	6	5,000,000,000	6,647,907,971	6,581,983,637	6,484,314,240	6,324,724,697
1/06/2020	7	5,000,000,000	6,605,688,157	6,529,089,865	6,415,846,931	6,231,436,683
1/07/2020	8	5,000,000,000	6,564,620,385	6,477,848,042	6,349,826,679	6,142,033,025
1/08/2020	9	5,000,000,000	6,521,778,869	6,424,657,605	6,281,671,127	6,050,372,187
1/09/2020	10	5,000,000,000	6,479,966,610	6,372,641,173	6,214,966,129	5,960,768,855
1/10/2020	11	5,000,000,000	6,437,464,079	6,320,451,108	6,148,895,954	5,873,226,410
1/11/2020	12	5,000,000,000	6,396,295,682	6,269,379,627	6,083,699,152	5,786,339,983
1/12/2020	13	5,000,000,000	6,352,510,207	6,216,242,789	6,017,289,367	5,699,715,763
1/01/2021	14	5,000,000,000	6,310,492,069	6,164,652,509	5,952,174,055	5,614,156,873
1/02/2021	15	5,000,000,000	6,269,621,502	6,114,338,499	5,888,580,174	5,530,649,460
1/03/2021	16	5,000,000,000	6,225,077,848	6,061,597,079	5,824,374,547	5,449,414,553
1/04/2021	17	5,000,000,000	6,183,243,635	6,010,649,675	5,760,732,901	5,367,040,976
1/05/2021	18	5,000,000,000	6,141,408,978	5,960,183,584	5,698,305,479	5,287,117,748
1/06/2021	19	5,000,000,000	6,100,346,608	5,910,291,592	5,636,234,984	5,207,376,344
1/07/2021	20	5,000,000,000	6,058,153,781	5,859,779,178	5,574,311,075	5,129,052,671
1/08/2021	21	5,000,000,000	6,016,236,717	5,809,364,838	5,512,298,095	5,050,510,438
1/09/2021	22	5,000,000,000	5,975,523,468	5,760,265,104	5,451,808,694	4,973,931,558
1/10/2021	23	5,000,000,000	5,933,980,309	5,710,829,263	5,391,716,889	4,898,942,709
1/11/2021	24	5,000,000,000	5,892,779,359	5,661,558,963	5,331,605,795	4,823,807,091
1/12/2021	25	5,000,000,000	5,850,144,891	5,611,371,696	5,271,337,235	4,749,728,492
1/01/2022	26	5,000,000,000	5,807,902,944	5,561,405,271	5,211,111,923	4,675,574,746
1/02/2022	27	5,000,000,000	5,766,947,849	5,512,822,342	5,152,451,906	4,603,362,436
1/03/2022	28	5,000,000,000	5,726,149,223	5,465,435,300	5,096,427,181	4,535,885,232
1/04/2022	29	5,000,000,000	5,685,578,371	5,417,507,551	5,038,887,753	4,465,679,366
1/05/2022	30	5,000,000,000	5,644,234,334	5,369,285,183	4,981,743,899	4,396,937,928
1/06/2022	31	5,000,000,000	5,602,173,399	5,320,234,333	4,923,679,557	4,327,283,383
1/07/2022	32	5,000,000,000	5,559,754,351	5,271,283,550	4,866,370,429	4,259,384,091
1/08/2022	33	5,000,000,000	5,518,587,427	5,223,378,306	4,809,881,315	4,192,109,516
1/09/2022	34	5,000,000,000	5,477,639,016	5,175,826,873	4,753,973,025	4,125,832,498
1/10/2022	35	5,000,000,000	5,435,474,177	5,127,555,031	4,698,043,886	4,060,579,634
1/11/2022	36	5,000,000,000	5,393,557,648	5,079,383,423	4,642,071,543	3,995,208,157
1/12/2022	37	5,000,000,000	5,351,228,224	5,031,247,782	4,586,763,055	3,931,424,787
1/01/2023	38	5,000,000,000	5,309,570,334	4,983,613,916	4,531,782,753	3,867,847,723
1/02/2023	39	5,000,000,000	5,268,264,622	4,936,457,155	4,477,485,182	3,805,318,935
1/03/2023	40	5,000,000,000	5,225,655,155	4,889,029,533	4,424,279,569	3,745,712,827
1/04/2023	41	5,000,000,000	5,184,485,596	4,842,285,203	4,370,834,469	3,684,791,298
1/05/2023	42	5,000,000,000	5,141,126,445	4,793,906,271	4,316,515,455	3,624,081,196
1/06/2023	43	5,000,000,000	5,099,173,284	4,746,722,063	4,263,160,246	3,564,124,746
1/07/2023	44	5,000,000,000	5,057,433,144	4,700,139,446	4,210,933,324	3,506,030,477
1/08/2023	45	5,000,000,000	5,015,527,025	4,653,288,150	4,158,355,946	3,447,589,925
1/09/2023	46	5,000,000,000	4,974,045,883	4,606,975,874	4,106,499,227	3,390,176,481
1/10/2023	47	5,000,000,000	4,931,750,422	4,560,304,072	4,054,892,793	3,333,849,735
1/11/2023	48	5,000,000,000	4,888,516,407	4,512,659,521	4,002,323,925	3,276,691,084
1/12/2023	49	5,000,000,000	4,847,168,924	4,467,146,607	3,952,206,615	3,222,396,584
1/01/2024	50	5,000,000,000	4,805,279,871	4,421,030,558	3,901,458,976	3,167,546,594
1/02/2024	51	5,000,000,000	4,764,419,580	4,376,002,984	3,851,902,008	3,114,066,031
1/03/2024	52	5,000,000,000	4,723,003,520	4,331,080,139	3,803,288,604	3,062,579,819
1/04/2024	53	5,000,000,000	4,682,524,941	4,286,677,671	3,754,723,701	3,010,667,109
1/05/2024	54	5,000,000,000	4,639,681,328	4,240,484,130	3,705,120,739	2,958,715,468
1/06/2024	55	5,000,000,000	4,598,340,229	4,195,571,921	3,656,555,636	2,907,566,408
1/07/2024	56	5,000,000,000	4,558,338,325	4,152,247,048	3,609,889,996	2,858,692,934
1/08/2024	57	5,000,000,000	4,518,217,177	4,108,719,664	3,562,963,606	2,809,580,928
1/09/2024	58	5,000,000,000	4,478,434,211	4,065,634,996	3,516,635,490	2,761,303,441
1/10/2024	59	5,000,000,000	4,438,123,079	4,022,426,245	3,470,698,001	2,714,061,526
1/11/2024	60	5,000,000,000	4,397,084,752	3,978,472,526	3,424,042,859	2,666,236,531
1/12/2024	61	5,000,000,000	4,356,907,973	3,935,650,041	3,378,851,228	2,620,261,502

1/01/2025	62	5,000,000,000	4,317,221,999	3,893,186,848	3,333,895,145	2,574,447,988
1/02/2025	63	5,000,000,000	4,277,893,899	3,851,178,551	3,289,534,428	2,529,433,355
1/03/2025	64	5,000,000,000	4,238,678,795	3,810,028,948	3,246,909,422	2,487,104,251
1/04/2025	65	5,000,000,000	4,199,266,502	3,768,200,344	3,203,096,152	2,443,151,574
1/05/2025	66	5,000,000,000	4,158,782,429	3,725,746,551	3,159,214,153	2,399,802,965
1/06/2025	67	5,000,000,000	4,119,847,676	3,684,605,922	3,116,383,504	2,357,241,269
1/07/2025	68	5,000,000,000	4,080,412,925	3,643,347,212	3,073,903,150	2,315,577,934
1/08/2025	69	5,000,000,000	4,041,523,505	3,602,502,867	3,031,712,724	2,274,122,674
1/09/2025	70	5,000,000,000	4,001,860,604	3,561,098,301	2,989,246,754	2,232,771,232
1/10/2025	71	5,000,000,000	3,963,833,006	3,521,469,370	2,948,706,090	2,193,461,579
1/11/2025	72	5,000,000,000	3,925,249,322	3,481,277,089	2,907,637,466	2,153,750,646
1/12/2025	73	5,000,000,000	3,886,962,649	3,441,662,441	2,867,475,422	2,115,295,045
1/01/2026	74	5,000,000,000	3,848,974,857	3,402,246,361	2,827,426,231	2,076,917,044
1/02/2026	75	2,500,000,000	3,811,031,641	3,362,993,420	2,787,697,432	2,039,060,549
1/03/2026	76	2,500,000,000	3,772,459,875	3,323,856,113	2,748,925,367	2,003,006,909
1/04/2026	77	2,500,000,000	3,734,978,242	3,285,250,132	2,710,087,218	1,966,343,495
1/05/2026	78	2,500,000,000	3,696,959,814	3,246,471,954	2,671,506,586	1,930,405,075
1/06/2026	79	2,500,000,000	3,659,309,594	3,207,959,368	2,633,101,167	1,894,594,911
1/07/2026	80	2,500,000,000	3,622,443,657	3,170,428,068	2,595,890,435	1,860,164,117
1/08/2026	81	2,500,000,000	3,585,564,990	3,132,828,656	2,558,581,112	1,825,663,419
1/09/2026	82	2,500,000,000	3,549,400,133	3,095,970,290	2,522,048,442	1,791,973,437
1/10/2026	83	2,500,000,000	3,513,961,375	3,060,027,764	2,486,633,464	1,759,567,780
1/11/2026	84	2,500,000,000	3,478,174,374	3,023,726,552	2,450,885,449	1,726,926,524
1/12/2026	85	2,500,000,000	3,443,079,479	2,988,303,964	2,416,212,007	1,695,516,296
1/01/2027	86	2,500,000,000	3,407,567,843	2,952,466,735	2,381,164,358	1,663,845,218
1/02/2027	87	2,500,000,000	3,372,196,844	2,916,864,122	2,346,468,084	1,632,656,496
1/03/2027	88	2,500,000,000	3,337,413,015	2,882,354,273	2,313,379,743	1,603,474,689
1/04/2027	89	2,500,000,000	3,303,129,930	2,847,907,244	2,279,919,443	1,573,588,968
1/05/2027	90	2,500,000,000	3,268,208,844	2,813,173,672	2,246,570,096	1,544,215,321
1/06/2027	91	2,500,000,000	3,233,924,541	2,778,941,500	2,213,588,687	1,515,100,459
1/07/2027	92	2,500,000,000	3,200,283,818	2,745,519,789	2,181,583,639	1,487,073,568
1/08/2027	93	2,500,000,000	3,166,441,011	2,711,878,723	2,149,372,292	1,458,911,179
1/09/2027	94	2,500,000,000	3,132,933,884	2,678,630,877	2,117,621,541	1,431,271,988
1/10/2027	95	2,500,000,000	3,099,356,264	2,645,572,708	2,086,339,326	1,404,348,366
1/11/2027	96	2,500,000,000	3,066,253,939	2,612,877,803	2,055,315,204	1,377,605,803
1/12/2027	97	2,500,000,000	3,032,918,942	2,580,229,548	2,024,638,295	1,351,481,357
1/01/2028	98	2,500,000,000	2,999,464,421	2,547,440,415	1,993,825,886	1,325,276,393
1/02/2028	99	2,500,000,000	2,965,912,215	2,514,672,263	1,963,173,486	1,299,375,074
1/03/2028	100	2,500,000,000	2,931,563,338	2,481,605,382	1,932,748,979	1,274,168,462
1/04/2028	101	2,500,000,000	2,897,893,713	2,448,942,974	1,902,459,829	1,248,888,060
1/05/2028	102	2,500,000,000	2,865,200,687	2,417,340,491	1,873,287,422	1,224,696,618
1/06/2028	103	2,500,000,000	2,832,691,033	2,385,858,960	1,844,189,097	1,200,566,363
1/07/2028	104	2,500,000,000	2,801,316,238	2,355,560,473	1,816,287,980	1,177,555,847
1/08/2028	105	2,500,000,000	2,769,912,785	2,325,203,636	1,788,321,249	1,154,513,355
1/09/2028	106	2,500,000,000	2,737,533,015	2,294,124,817	1,759,931,155	1,131,372,773
1/10/2028	107	2,500,000,000	2,706,156,001	2,264,107,621	1,732,628,565	1,109,255,517
1/11/2028	108	2,500,000,000	2,675,668,889	2,234,803,721	1,705,854,095	1,087,488,390
1/12/2028	109	2,500,000,000	2,645,333,509	2,205,840,014	1,679,601,580	1,066,363,091
1/01/2029	110	2,500,000,000	2,615,487,665	2,177,253,676	1,653,618,755	1,045,420,084
1/02/2029	111	0	2,585,941,700	2,149,007,172	1,628,014,672	1,024,873,783
1/03/2029	112		2,556,179,421	2,121,019,165	1,603,120,466	1,005,340,640
1/04/2029	113		2,526,513,477	2,092,847,852	1,577,804,954	985,273,984
1/05/2029	114		2,496,849,476	2,064,880,673	1,552,888,899	965,739,887
1/06/2029	115		2,467,656,909	2,037,277,338	1,528,233,351	946,381,139
1/07/2029	116		2,438,914,005	2,010,242,382	1,504,242,002	927,705,642
1/08/2029	117		2,410,066,653	1,983,096,144	1,480,154,838	908,984,034
1/09/2029	118		2,381,367,926	1,956,158,293	1,456,335,604	890,568,219
1/10/2029	119		2,352,957,069	1,929,647,847	1,433,063,050	872,744,474
1/11/2029	120		2,324,552,212	1,903,119,855	1,409,767,428	854,920,835
1/12/2029	121		2,296,426,428	1,877,007,169	1,387,001,820	837,667,263
1/01/2030	122		2,268,407,697	1,850,961,078	1,364,276,753	820,452,817
1/02/2030	123		2,240,202,879	1,824,846,355	1,341,607,846	803,402,800
1/03/2030	124		2,211,180,186	1,798,445,205	1,319,160,418	786,937,741
1/04/2030	125		2,183,852,058	1,773,205,500	1,297,339,269	770,642,482
1/05/2030	126		2,156,678,996	1,748,267,662	1,275,945,680	754,827,391
1/06/2030	127		2,129,485,441	1,723,295,960	1,254,521,834	739,009,990
1/07/2030	128		2,102,493,868	1,698,660,129	1,233,543,913	723,673,690
1/08/2030	129		2,075,430,537	1,673,950,983	1,212,508,945	708,320,383
1/09/2030	130		2,048,172,047	1,649,163,628	1,191,516,485	693,108,880
1/10/2030	131		2,021,550,523	1,625,056,531	1,171,209,397	678,503,418
1/11/2030	132		1,994,923,451	1,600,932,010	1,150,887,985	663,906,876
1/12/2030	133		1,968,574,666	1,577,193,959	1,131,032,384	649,778,346
1/01/2031	134		1,942,555,035	1,553,707,721	1,111,356,392	635,770,197
1/02/2031	135		1,916,486,893	1,530,257,880	1,091,799,134	621,936,691

1/03/2031	136	1,890,553,525	1,507,238,128	1,072,904,603	608,834,920
1/04/2031	137	1,864,903,903	1,484,267,339	1,053,866,164	595,498,299
1/05/2031	138	1,839,428,300	1,461,588,433	1,035,209,370	582,558,230
1/06/2031	139	1,814,107,884	1,439,024,286	1,016,635,599	569,682,765
1/07/2031	140	1,789,317,698	1,417,029,953	998,633,171	557,301,021
1/08/2031	141	1,764,810,900	1,395,251,601	980,784,468	545,022,021
1/09/2031	142	1,740,290,823	1,373,532,567	963,061,683	532,906,717
1/10/2031	143	1,716,126,487	1,352,237,532	945,796,922	521,207,996
1/11/2031	144	1,692,276,909	1,331,183,418	928,703,115	509,620,272
1/12/2031	145	1,668,721,766	1,310,499,808	912,022,877	498,415,579
1/01/2032	146	1,645,224,722	1,289,855,431	895,372,806	487,243,884
1/02/2032	147	1,621,654,208	1,269,219,811	878,807,589	476,203,863
1/03/2032	148	1,598,440,042	1,249,065,696	862,795,118	465,674,377
1/04/2032	149	1,575,350,659	1,228,935,101	846,730,960	455,068,445
1/05/2032	150	1,552,581,618	1,209,184,886	831,072,608	444,822,078
1/06/2032	151	1,529,923,381	1,189,517,213	815,475,808	434,625,364
1/07/2032	152	1,507,335,361	1,170,031,346	800,143,010	424,705,304
1/08/2032	153	1,484,442,449	1,150,306,976	784,653,588	414,719,688
1/09/2032	154	1,461,973,978	1,130,974,493	769,504,412	404,990,114
1/10/2032	155	1,439,266,453	1,111,580,529	754,447,463	395,437,993
1/11/2032	156	1,416,966,946	1,092,501,964	739,612,753	386,020,529
1/12/2032	157	1,394,952,948	1,073,763,474	725,137,822	376,914,333
1/01/2033	158	1,372,874,489	1,054,976,247	710,638,457	367,813,292
1/02/2033	159	1,350,981,258	1,036,391,756	696,344,367	358,888,383
1/03/2033	160	1,329,500,454	1,018,350,401	682,650,593	350,484,501
1/04/2033	161	1,308,257,382	1,000,379,357	668,898,232	341,969,216
1/05/2033	162	1,286,964,345	982,482,002	655,314,378	333,651,241
1/06/2033	163	1,265,885,733	964,751,300	641,851,498	325,412,496
1/07/2033	164	1,245,259,091	947,473,667	628,805,168	317,491,318
1/08/2033	165	1,224,695,359	930,247,001	615,802,327	309,609,085
1/09/2033	166	1,204,589,683	913,423,383	603,127,686	301,952,239
1/10/2033	167	1,184,689,047	896,858,480	590,732,447	294,534,315
1/11/2033	168	1,164,866,087	880,355,996	578,388,070	287,158,066
1/12/2033	169	1,144,669,692	863,672,456	566,030,504	279,870,815
1/01/2034	170	1,125,538,245	847,797,089	554,213,092	272,867,101
1/02/2034	171	1,106,262,170	831,864,335	542,414,709	265,927,024
1/03/2034	172	1,087,222,793	816,294,960	531,039,938	259,354,156
1/04/2034	173	1,068,248,920	800,688,900	519,562,706	252,674,036
1/05/2034	174	1,049,388,773	785,261,526	508,297,822	246,182,387
1/06/2034	175	1,030,369,966	769,721,958	496,971,974	239,677,490
1/07/2034	176	1,011,787,008	754,599,206	486,008,800	233,429,407
1/08/2034	177	993,309,122	739,561,762	475,112,362	227,229,328
1/09/2034	178	974,940,087	724,654,062	464,351,343	221,142,074
1/10/2034	179	956,708,480	709,935,653	453,800,249	215,231,328
1/11/2034	180	938,629,265	695,338,432	443,339,134	209,379,156
1/12/2034	181	920,691,307	680,930,435	433,084,208	203,697,551
1/01/2035	182	903,016,153	666,725,401	422,971,102	198,098,312
1/02/2035	183	885,306,175	652,540,926	412,919,643	192,571,601
1/03/2035	184	867,901,380	638,732,131	403,253,057	187,343,822
1/04/2035	185	850,697,233	625,008,874	393,585,582	182,078,015
1/05/2035	186	833,634,887	611,467,818	384,110,668	176,966,386
1/06/2035	187	816,589,618	597,949,294	374,663,352	171,882,731
1/07/2035	188	799,683,111	584,608,314	365,402,582	166,947,042
1/08/2035	189	783,205,466	571,591,224	356,357,801	162,125,006
1/09/2035	190	766,898,617	558,741,045	347,460,457	157,407,616
1/10/2035	191	750,572,078	545,948,385	338,669,560	152,796,217
1/11/2035	192	734,483,046	533,339,484	330,006,434	148,257,088
1/12/2035	193	718,595,234	520,946,175	321,544,653	143,863,437
1/01/2036	194	702,837,043	508,658,075	313,161,579	139,519,283
1/02/2036	195	687,175,009	496,479,632	304,886,405	135,257,215
1/03/2036	196	670,945,432	483,984,687	296,506,137	131,018,196
1/04/2036	197	655,355,981	471,937,478	288,390,285	126,892,272
1/05/2036	198	639,013,927	459,413,850	280,046,410	122,715,844
1/06/2036	199	623,974,202	447,840,302	272,297,211	118,814,773
1/07/2036	200	609,400,602	436,662,582	264,847,431	115,090,400
1/08/2036	201	595,145,706	425,725,028	257,556,825	111,448,189
1/09/2036	202	581,176,250	415,027,158	250,446,224	107,912,328
1/10/2036	203	567,490,590	404,588,825	243,546,348	104,509,141
1/11/2036	204	553,891,735	394,223,838	236,703,519	101,142,571
1/12/2036	205	540,692,401	384,197,756	230,115,792	97,924,594
1/01/2037	206	527,814,753	374,411,226	223,683,811	94,784,327
1/02/2037	207	515,247,432	364,876,549	217,433,139	91,745,408
1/03/2037	208	502,843,946	355,547,365	211,387,044	88,852,975
1/04/2037	209	490,642,990	346,331,996	205,384,474	85,964,242

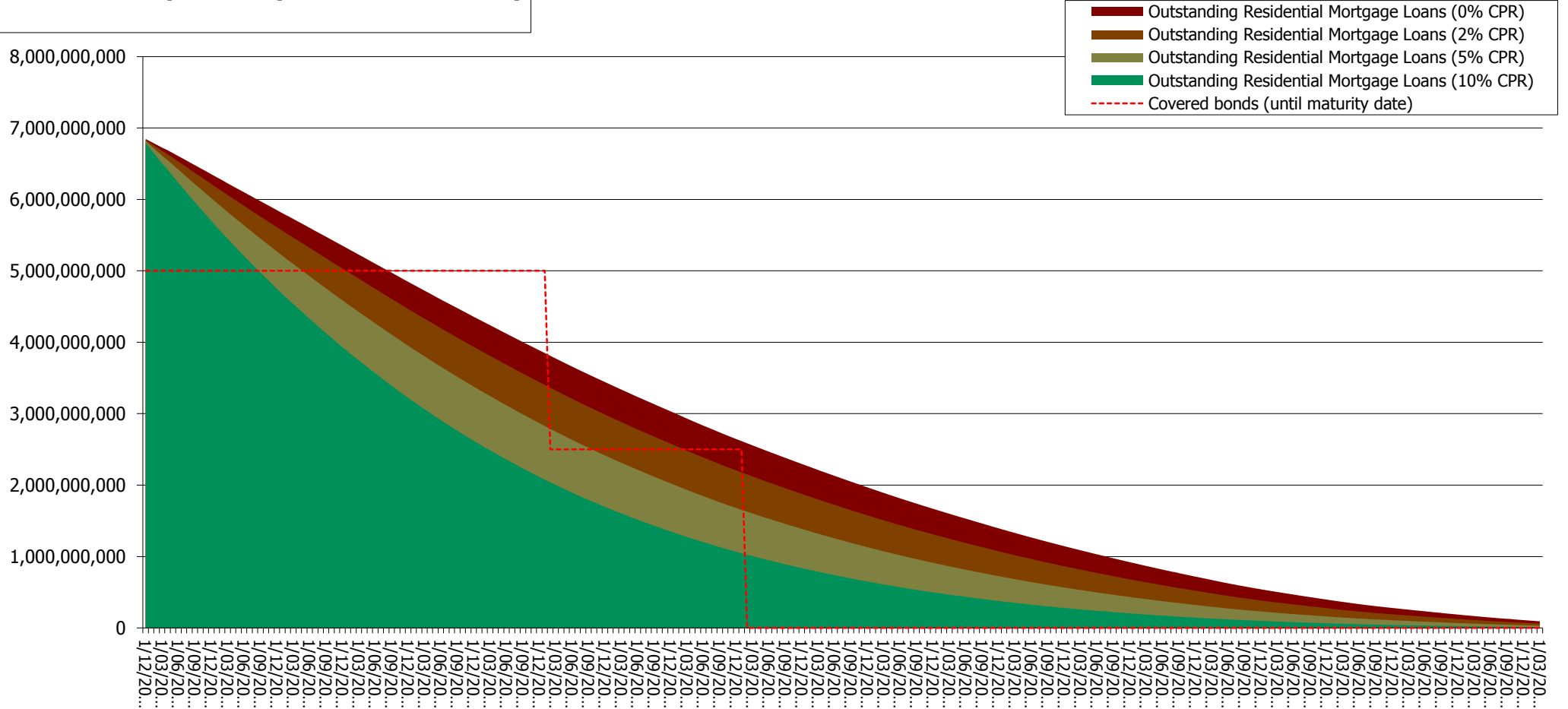
1/05/2037	210	478,552,515	337,243,184	199,502,316	83,159,957
1/06/2037	211	466,515,448	328,202,879	193,660,586	80,382,993
1/07/2037	212	454,601,138	319,295,969	187,941,227	77,689,276
1/08/2037	213	442,848,494	310,513,773	182,307,100	75,041,105
1/09/2037	214	431,208,042	301,838,982	176,763,314	72,451,001
1/10/2037	215	419,669,506	293,280,001	171,328,268	69,935,448
1/11/2037	216	408,258,295	284,821,542	165,963,850	67,458,776
1/12/2037	217	396,976,589	276,496,266	160,716,219	65,058,006
1/01/2038	218	385,378,154	267,962,639	155,359,843	62,623,370
1/02/2038	219	374,491,298	259,951,103	150,331,602	60,339,897
1/03/2038	220	363,820,968	252,157,437	145,489,456	58,172,913
1/04/2038	221	353,449,031	244,553,358	140,743,213	56,036,806
1/05/2038	222	342,479,288	236,574,378	135,816,115	53,853,421
1/06/2038	223	332,603,483	229,362,793	131,341,103	51,858,419
1/07/2038	224	323,062,497	222,417,667	127,050,605	49,958,735
1/08/2038	225	313,832,595	215,696,731	122,898,084	48,121,198
1/09/2038	226	304,908,922	209,208,066	118,897,868	46,357,713
1/10/2038	227	296,268,454	202,945,892	115,055,047	44,675,528
1/11/2038	228	287,912,358	196,887,407	111,336,469	43,048,506
1/12/2038	229	279,738,151	190,983,520	107,732,110	41,484,121
1/01/2039	230	271,756,602	185,219,657	104,215,049	39,959,844
1/02/2039	231	263,825,127	179,508,868	100,744,968	38,465,672
1/03/2039	232	255,840,400	173,809,296	97,322,123	37,016,602
1/04/2039	233	248,013,126	168,205,937	93,945,068	35,580,789
1/05/2039	234	240,229,408	162,659,482	90,623,706	34,182,159
1/06/2039	235	232,492,591	157,153,881	87,333,655	32,801,668
1/07/2039	236	224,602,359	151,571,262	84,023,963	31,429,215
1/08/2039	237	216,963,951	146,168,205	80,822,690	30,103,729
1/09/2039	238	209,361,708	140,807,362	77,660,439	28,803,380
1/10/2039	239	201,812,687	135,507,439	74,553,388	27,537,663
1/11/2039	240	194,338,828	130,267,785	71,488,366	26,293,699
1/12/2039	241	186,976,888	125,127,261	68,498,340	25,090,681
1/01/2040	242	179,844,967	120,150,361	65,606,562	23,929,648
1/02/2040	243	172,797,407	115,246,247	62,768,693	22,797,579
1/03/2040	244	165,846,302	110,434,737	60,005,000	21,707,441
1/04/2040	245	159,018,508	105,708,610	57,290,972	20,637,829
1/05/2040	246	152,316,891	101,087,467	54,651,604	19,606,352
1/06/2040	247	145,586,170	96,456,645	52,015,387	18,581,568
1/07/2040	248	139,192,518	92,069,224	49,527,218	17,620,188
1/08/2040	249	132,948,152	87,789,722	47,105,023	16,687,468
1/09/2040	250	126,859,236	83,626,946	44,757,300	15,788,603
1/10/2040	251	120,963,932	79,609,813	42,502,455	14,931,723
1/11/2040	252	115,202,520	75,689,471	40,306,674	14,100,337
1/12/2040	253	109,524,969	71,841,135	38,163,171	13,295,757
1/01/2041	254	103,942,960	68,064,069	36,064,778	12,511,475
1/02/2041	255	98,418,258	64,337,070	34,003,274	11,746,341
1/03/2041	256	92,979,196	60,688,376	32,001,187	11,012,425
1/04/2041	257	87,645,885	57,110,247	30,037,840	10,293,005
1/05/2041	258	82,417,352	53,615,174	28,130,157	9,599,790
1/06/2041	259	77,346,218	50,230,896	26,287,510	8,932,965
1/07/2041	260	72,562,992	47,047,179	24,560,764	8,311,974
1/08/2041	261	68,049,395	44,045,897	22,935,480	7,729,061
1/09/2041	262	63,630,952	41,116,145	21,355,457	7,166,125
1/10/2041	263	59,544,108	38,412,212	19,901,947	6,651,003
1/11/2041	264	55,610,518	35,813,787	18,508,472	6,159,122
1/12/2041	265	51,843,857	33,333,212	17,184,119	5,694,972
1/01/2042	266	48,338,078	31,026,445	15,954,244	5,264,985
1/02/2042	267	45,033,168	28,856,119	14,800,494	4,863,554
1/03/2042	268	41,927,330	26,824,816	13,727,017	4,493,541
1/04/2042	269	39,017,445	24,920,752	12,720,221	4,146,330
1/05/2042	270	35,945,371	22,920,910	11,670,652	3,788,614
1/06/2042	271	33,244,107	21,162,469	10,747,902	3,474,286
1/07/2042	272	30,681,555	19,499,146	9,878,767	3,180,246
1/08/2042	273	28,028,562	17,782,869	8,986,344	2,880,697
1/09/2042	274	25,632,572	16,235,137	8,183,353	2,612,176
1/10/2042	275	23,359,450	14,771,104	7,427,079	2,361,051
1/11/2042	276	21,190,840	13,377,079	6,709,041	2,123,755
1/12/2042	277	19,107,275	12,041,995	6,024,588	1,899,273
1/01/2043	278	17,137,643	10,782,353	5,380,673	1,689,092
1/02/2043	279	15,200,833	9,547,565	4,752,365	1,485,535
1/03/2043	280	13,423,026	8,418,017	4,180,498	1,301,776
1/04/2043	281	11,808,623	7,393,012	3,662,130	1,135,530
1/05/2043	282	10,319,420	6,450,063	3,187,176	984,208
1/06/2043	283	8,965,145	5,594,082	2,757,179	847,818

1/07/2043	284	7,787,393	4,851,211	2,385,152	730,415
1/08/2043	285	6,784,136	4,219,057	2,069,071	630,937
1/09/2043	286	5,968,874	3,705,749	1,812,718	550,424
1/10/2043	287	5,370,919	3,329,038	1,624,436	491,231
1/11/2043	288	4,946,399	3,060,710	1,489,704	448,580
1/12/2043	289	4,604,177	2,844,274	1,380,954	414,128
1/01/2044	290	4,340,990	2,677,140	1,296,501	387,155
1/02/2044	291	4,114,843	2,533,368	1,223,754	363,884
1/03/2044	292	3,914,501	2,406,200	1,159,560	343,430
1/04/2044	293	3,738,393	2,294,051	1,102,703	325,207
1/05/2044	294	3,511,154	2,151,070	1,031,430	302,940
1/06/2044	295	3,380,607	2,067,579	988,875	289,211
1/07/2044	296	3,251,631	1,985,433	947,250	275,902
1/08/2044	297	3,126,954	1,906,068	907,072	263,080
1/09/2044	298	3,002,777	1,827,270	867,361	250,497
1/10/2044	299	2,880,117	1,749,751	828,521	238,299
1/11/2044	300	2,762,160	1,675,243	791,223	226,608
1/12/2044	301	2,645,990	1,602,152	754,840	215,301
1/01/2045	302	2,533,256	1,531,290	719,619	204,386
1/02/2045	303	2,423,341	1,462,365	685,480	193,865
1/03/2045	304	2,314,778	1,394,712	652,266	183,766
1/04/2045	305	2,213,173	1,331,231	620,995	174,215
1/05/2045	306	2,113,123	1,268,964	590,491	164,978
1/06/2045	307	2,013,909	1,207,333	560,384	155,903
1/07/2045	308	1,915,483	1,146,442	530,811	147,071
1/08/2045	309	1,820,323	1,087,640	502,305	138,583
1/09/2045	310	1,725,944	1,029,500	474,245	130,287
1/10/2045	311	1,637,326	975,037	448,051	122,586
1/11/2045	312	1,550,653	921,857	422,536	115,116
1/12/2045	313	1,466,405	870,341	397,941	107,971
1/01/2046	314	1,383,859	819,955	373,950	101,032
1/02/2046	315	1,304,421	771,576	350,992	94,427
1/03/2046	316	1,225,191	723,600	328,411	88,014
1/04/2046	317	1,147,858	676,778	306,379	81,762
1/05/2046	318	1,073,585	631,947	285,380	75,846
1/06/2046	319	1,000,634	588,007	264,862	70,095
1/07/2046	320	932,442	547,036	245,800	64,783
1/08/2046	321	867,907	508,311	227,819	59,790
1/09/2046	322	807,874	472,349	211,163	55,184
1/10/2046	323	750,371	438,008	195,329	50,837
1/11/2046	324	695,129	405,073	180,183	46,696
1/12/2046	325	642,420	373,744	165,838	42,802
1/01/2047	326	594,735	345,415	152,878	39,290
1/02/2047	327	550,146	318,977	140,817	36,037
1/03/2047	328	506,631	293,296	129,183	32,933
1/04/2047	329	468,037	270,494	118,836	30,167
1/05/2047	330	430,006	248,107	108,733	27,489
1/06/2047	331	394,064	226,983	99,222	24,979
1/07/2047	332	366,043	210,497	91,789	23,013
1/08/2047	333	339,206	194,733	84,699	21,145
1/09/2047	334	312,866	179,307	77,791	19,338
1/10/2047	335	287,385	164,433	71,163	17,618
1/11/2047	336	261,859	149,574	64,567	15,918
1/12/2047	337	237,818	135,619	58,399	14,338
1/01/2048	338	215,973	122,953	52,810	12,911
1/02/2048	339	195,004	110,826	47,481	11,559
1/03/2048	340	174,361	98,937	42,286	10,253
1/04/2048	341	155,390	88,023	37,526	9,061
1/05/2048	342	136,383	77,130	32,801	7,887
1/06/2048	343	118,260	66,767	28,322	6,781
1/07/2048	344	106,015	59,756	25,285	6,029
1/08/2048	345	96,052	54,048	22,812	5,417
1/09/2048	346	86,069	48,348	20,354	4,813
1/10/2048	347	78,004	43,746	18,372	4,326
1/11/2048	348	70,925	39,709	16,634	3,900
1/12/2048	349	67,194	37,558	15,694	3,665
1/01/2049	350	64,375	35,921	14,972	3,481
1/02/2049	351	61,548	34,286	14,254	3,300
1/03/2049	352	58,714	32,656	13,545	3,124
1/04/2049	353	56,775	31,525	13,043	2,996
1/05/2049	354	54,830	30,395	12,544	2,869
1/06/2049	355	52,878	29,263	12,046	2,744
1/07/2049	356	50,920	28,133	11,553	2,621
1/08/2049	357	48,954	27,001	11,060	2,498

1/09/2049	358	46,982	25,869	10,569	2,377
1/10/2049	359	45,003	24,739	10,083	2,258
1/11/2049	360	43,017	23,607	9,597	2,141
1/12/2049	361	41,025	22,477	9,115	2,025
1/01/2050	362	39,025	21,345	8,634	1,910
1/02/2050	363	37,019	20,213	8,155	1,796
1/03/2050	364	35,005	19,085	7,682	1,686
1/04/2050	365	32,985	17,953	7,208	1,575
1/05/2050	366	30,958	16,822	6,737	1,466
1/06/2050	367	28,923	15,690	6,268	1,358
1/07/2050	368	26,882	14,558	5,802	1,252
1/08/2050	369	24,833	13,426	5,337	1,147
1/09/2050	370	22,778	12,294	4,874	1,043
1/10/2050	371	20,715	11,162	4,415	941
1/11/2050	372	18,646	10,030	3,957	840
1/12/2050	373	16,569	8,898	3,502	740
1/01/2051	374	15,214	8,157	3,202	674
1/02/2051	375	13,855	7,416	2,903	608
1/03/2051	376	12,491	6,675	2,608	544
1/04/2051	377	11,122	5,934	2,312	481
1/05/2051	378	9,748	5,192	2,018	418
1/06/2051	379	8,370	4,450	1,725	356
1/07/2051	380	6,987	3,709	1,434	294
1/08/2051	381	5,598	2,967	1,144	234
1/09/2051	382	4,205	2,225	856	174
1/10/2051	383	2,807	1,483	569	115
1/11/2051	384	1,404	740	283	57
1/12/2051	385	0	0	0	0
1/01/2052	386	0	0	0	0
1/02/2052	387	0	0	0	0
1/03/2052	388	0	0	0	0
1/04/2052	389	0	0	0	0
1/05/2052	390	0	0	0	0
1/06/2052	391	0	0	0	0
1/07/2052	392	0	0	0	0
1/08/2052	393	0	0	0	0
1/09/2052	394	0	0	0	0
1/10/2052	395	0	0	0	0
1/11/2052	396	0	0	0	0
1/12/2052	397	0	0	0	0
1/01/2053	398	0	0	0	0
1/02/2053	399	0	0	0	0
1/03/2053	400	0	0	0	0
1/04/2053	401	0	0	0	0
1/05/2053	402	0	0	0	0
1/06/2053	403	0	0	0	0
1/07/2053	404	0	0	0	0
1/08/2053	405	0	0	0	0
1/09/2053	406	0	0	0	0
1/10/2053	407	0	0	0	0
1/11/2053	408	0	0	0	0
1/12/2053	409	0	0	0	0
1/01/2054	410	0	0	0	0
1/02/2054	411	0	0	0	0
1/03/2054	412	0	0	0	0
1/04/2054	413	0	0	0	0
1/05/2054	414	0	0	0	0
1/06/2054	415	0	0	0	0
1/07/2054	416	0	0	0	0
1/08/2054	417	0	0	0	0
1/09/2054	418	0	0	0	0
1/10/2054	419	0	0	0	0
1/11/2054	420	0	0	0	0
1/12/2054	421	0	0	0	0
1/01/2055	422	0	0	0	0
1/02/2055	423	0	0	0	0
1/03/2055	424	0	0	0	0
1/04/2055	425	0	0	0	0
1/05/2055	426	0	0	0	0
1/06/2055	427	0	0	0	0
1/07/2055	428	0	0	0	0
1/08/2055	429	0	0	0	0
1/09/2055	430	0	0	0	0
1/10/2055	431	0	0	0	0

1/11/2055	432	0	0	0	0
1/12/2055	433	0	0	0	0
1/01/2056	434	0	0	0	0
1/02/2056	435	0	0	0	0
1/03/2056	436	0	0	0	0
1/04/2056	437	0	0	0	0
1/05/2056	438	0	0	0	0
1/06/2056	439	0	0	0	0
1/07/2056	440	0	0	0	0
1/08/2056	441	0	0	0	0
1/09/2056	442	0	0	0	0
1/10/2056	443	0	0	0	0
1/11/2056	444	0	0	0	0
1/12/2056	445	0	0	0	0
1/01/2057	446	0	0	0	0
1/02/2057	447	0	0	0	0
1/03/2057	448	0	0	0	0
		661,712,143,225	589,610,227,585	503,145,803,867	399,344,815,451

Amortisation profiles (all amounts in EUR)



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

HTT 2019

Reporting in Domestic Currency

[Please insert currency]

CONTENT OF TAB E

[1. Additional information on the programme](#)

[2. Additional information on the swaps](#)

[3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme			
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)			
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVVKVRZYO1T647	
E.1.1.3	Back-up servicer			
E.1.1.4	BUS facilitator			
E.1.1.5	Cash manager			
E.1.1.6	Back-up cash manager			
E.1.1.7	Account bank			
E.1.1.8	Standby account bank			
E.1.1.9	Account bank guarantor			
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative		
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker		
OE.1.1.1				
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	<i>Example Bank</i>	<i>Example Guarantor</i>	<i>Example Bank(LEI)</i>	<i>FX</i>
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				



3. Additional information on the asset distribution

1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	39.19				
E.3.1.2	Weighted Average Maturity (months)**	180.06				
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	0.15%				0.15%
E.3.2.2	30-<60 days	0.01%				0.01%
E.3.2.3	60-<90 days	0.04%				0.04%
E.3.2.4	90-<180 days	0.00%				0.00%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						