Disclaimer - Important notices

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

TERMS OF USE
This website www.coveredbondlabel.com (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels).
The Site is intended for use as a directory of information relating to certain covered bond products ("**Products**") (the "**Product Information**") by an issuer of ("**Issuer**"), or potential investor in ("**Investor**"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "**User**" or "**you**"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered bond product. This Site or any label made available through it does not constitute, nor contain, any form of credit rating, any offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.
These terms and conditions together with the documents referred to in them set out the terms of use ("**T&Cs**") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.
Our Acceptable Use Policy and **Privacy Policy** are incorporated into these T&Cs.
Please read the T&Cs carefully before you start to use the Site. By clicking **'Accept'** you indicate that you accept these T&Cs and that you agree to abide by them.

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

SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

All downloading of material from the Site must be in accordance with ourAcceptable 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 followingRegistration 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 websitewww.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 in ensured for personal information in the country of reception.
· Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY
We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.
You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.
Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

5. YOUR RIGHTS
The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.
You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY
Any changes we may make to our privacy policy in the future will be posted on this page.

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

Harmonised Transparency Template

2019 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/4/2020

Cut-off Date: 30/4/2020

Index

A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency	EUR

CONTENT OF TAB A

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**	30/04/2020			
OG.1.1.1	*Optional information e.g. Contact names*				
OG.1.1.2	*Optional information e.g. Parent name*				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
	2. Regulatory Summary				
G.2.1.1	**UCITS Compliance (Y/N)**	Y			
G.2.1.2	**CRR Compliance (Y/N)**	Y			
G.2.1.3	**LCR status**	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
	3. General Cover Pool / Covered Bond Information				
	1.General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	13.467,0			
G.3.1.2	Outstanding Covered Bonds	5.000,0			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	15.807,9			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	5.442,8			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	5%	169%	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	13.467,0		99,33%	
G.3.3.2	Public Sector	-		#VALUE!	
G.3.3.3	Shipping	-		#VALUE!	
G.3.3.4	Substitute Assets	91,5		0,67%	
G.3.3.5	Other	0,0		0,00%	
G.3.3.6	Total	13.558,5		#VALUE!	
OG.3.3.1	*o/w [If relevant, please specify]*			0,00%	
OG.3.3.2	*o/w [If relevant, please specify]*			0,00%	
OG.3.3.3	*o/w [If relevant, please specify]*			0,00%	
OG.3.3.4	*o/w [If relevant, please specify]*			0,00%	
OG.3.3.5	*o/w [If relevant, please specify]*			0,00%	
OG.3.3.6	*o/w [If relevant, please specify]*			0,00%	

	4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)		7,7	[Mark as ND1 if not relevant]		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		322,5	[Mark as ND1 if not relevant]	2,39%	
G.3.4.3	1 - 2 Y		292,4	[Mark as ND1 if not relevant]	2,17%	
G.3.4.4	2 - 3 Y		561,4	[Mark as ND1 if not relevant]	4,17%	
G.3.4.5	3 - 4 Y		814,9	[Mark as ND1 if not relevant]	6,05%	
G.3.4.6	4 - 5 Y		1.302,5	[Mark as ND1 if not relevant]	9,67%	
G.3.4.7	5 - 10 Y		6.343,4	[Mark as ND1 if not relevant]	47,10%	
G.3.4.8	10+ Y		3.829,8	[Mark as ND1 if not relevant]	28,44%	
G.3.4.9		Total	13467,0	0,0	100%	0%
OG.3.4.1		*o/w 0-1 day*			0,00%	
OG.3.4.2		*o/w 0-0.5y*			0,00%	
OG.3.4.3		*o/w 0.5-1 y*			0,00%	
OG.3.4.4		*o/w 1-1.5y*			0,00%	
OG.3.4.5		*o/w 1.5-2 y*			0,00%	
OG.3.4.6						
OG.3.4.7						
OG.3.4.8						
OG.3.4.9					0,00%	
OG.3.4.10					0,00%	
	5. Maturity of Covered Bonds		**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)		7,3	8,3		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		0,0	0,0	0,00%	0,00%
G.3.5.4	1 - 2 Y		0,0	0,0	0,00%	0,00%
G.3.5.5	2 - 3 Y		0,0	0,0	0,00%	0,00%
G.3.5.6	3 - 4 Y		0,0	0,0	0,00%	0,00%
G.3.5.7	4 - 5 Y		0,0	0,0	0,00%	0,00%
G.3.5.8	5 - 10 Y		5.000,0	5000,0	100,00%	100,00%
G.3.5.9	10+ Y		0,0	0,0	0,00%	0,00%
G.3.5.10		Total	5.000	5.000	100%	100%
OG.3.5.1		*o/w 0-1 day*			0,00%	0,00%
OG.3.5.2		*o/w 0-0.5y*			0,00%	0,00%
OG.3.5.3		*o/w 0.5-1 y*			0,00%	0,00%
OG.3.5.4		*o/w 1-1.5y*			0,00%	0,00%
OG.3.5.5		*o/w 1.5-2 y*			0,00%	0,00%
OG.3.5.6						
OG.3.5.7						
OG.3.5.8						
OG.3.5.9						
OG.3.5.10						
	6. Covered Assets - Currency		**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.6.1	EUR		13.467,0	13467,01	100,00%	100,00%
G.3.6.2	AUD		0,00	0,00	0,00%	0,00%
G.3.6.3	BRL		0,00	0,00	0,00%	0,00%
G.3.6.4	CAD		0,00	0,00	0,00%	0,00%
G.3.6.5	CHF		0,00	0,00	0,00%	0,00%
G.3.6.6	CZK		0,00	0,00	0,00%	0,00%
G.3.6.7	DKK		0,00	0,00	0,00%	0,00%
G.3.6.8	GBP		0,00	0,00	0,00%	0,00%
G.3.6.9	HKD		0,00	0,00	0,00%	0,00%
G.3.6.10	JPY		0,00	0,00	0,00%	0,00%
G.3.6.11	KRW		0,00	0,00	0,00%	0,00%
G.3.6.12	NOK		0,00	0,00	0,00%	0,00%
G.3.6.13	PLN		0,00	0,00	0,00%	0,00%
G.3.6.14	SEK		0,00	0,00	0,00%	0,00%
G.3.6.15	SGD		0,00	0,00	0,00%	0,00%
G.3.6.16	USD		0,00	0,00	0,00%	0,00%
G.3.6.17	Other		0,00	0,00	0,00%	0,00%
G.3.6.18		Total	13467,00607	13467,00607	100%	100%
OG.3.6.1		*o/w [If relevant, please specify]*				
OG.3.6.2		*o/w [If relevant, please specify]*			0,00%	0,00%
OG.3.6.3		*o/w [If relevant, please specify]*			0,00%	0,00%
OG.3.6.4		*o/w [If relevant, please specify]*			0,00%	0,00%
OG.3.6.5		*o/w [If relevant, please specify]*			0,00%	0,00%
OG.3.6.6		*o/w [If relevant, please specify]*			0,00%	0,00%
OG.3.6.7		*o/w [If relevant, please specify]*			0,00%	0,00%

	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	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	5000	100%	100%
OG.3.7.1	*o/w [If relevant, please specify]*				
OG.3.7.2	*o/w [If relevant, please specify]*				
OG.3.7.3	*o/w [If relevant, please specify]*				
OG.3.7.4	*o/w [If relevant, please specify]*				
OG.3.7.5	*o/w [If relevant, please specify]*				
OG.3.7.6	*o/w [If relevant, please specify]*				
OG.3.7.7	*o/w [If relevant, please specify]*				

	8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	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	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)	91,5	100,00%
G.3.9.3	Exposures to central banks	0	
G.3.9.4	Exposures to credit institutions	0	0,00%
G.3.9.5	Other	0	0,00%
G.3.9.6	Total	91,5	100%
OG.3.9.1	*o/w EU gvts or quasi govts*		0,00%
OG.3.9.2	*o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts*		0,00%
OG.3.9.3	*o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts*		0,00%
OG.3.9.4	*o/w EU central banks*		0,00%
OG.3.9.5	*o/w third-party countries Credit Quality Step 1 (CQS1) central banks*		0,00%
OG.3.9.6	*o/w third-party countries Credit Quality Step 2 (CQS2) central banks*		0,00%
OG.3.9.7	*o/w CQS1 credit institutions*		0,00%
OG.3.9.8	*o/w CQS2 credit institutions*		0,00%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			

	10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	91,5	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	91,5	
G.3.10.16	Total	91,5	100%
OG.3.10.1	*o/w [If relevant, please specify]*		0,00%
OG.3.10.2	*o/w [If relevant, please specify]*		0,00%
OG.3.10.3	*o/w [If relevant, please specify]*		0,00%
OG.3.10.4	*o/w [If relevant, please specify]*		0,00%
OG.3.10.5	*o/w [If relevant, please specify]*		0,00%
OG.3.10.6	*o/w [If relevant, please specify]*		0,00%
OG.3.10.7	*o/w [If relevant, please specify]*		0,00%

	11. Liquid Assets	Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91,5	0,68%	1,83%
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	91,5	1%	2%
OG.3.11.1	*o/w [If relevant, please specify]*			
OG.3.11.2	*o/w [If relevant, please specify]*			
OG.3.11.3	*o/w [If relevant, please specify]*			
OG.3.11.4	*o/w [If relevant, please specify]*			
OG.3.11.5	*o/w [If relevant, please specify]*			
OG.3.11.6	*o/w [If relevant, please specify]*			
OG.3.11.7	*o/w [If relevant, please specify]*			

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

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

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

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

G.4.1.1	*(i) Value of the cover pool outstanding covered bonds:*	38	
G.4.1.2	*(i) Value of covered bonds:*	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 Covereage Test (passe/failed)*
OG.6.1.3	*Cash Manager*
OG.6.1.4	*Account Bank*
OG.6.1.5	*Stand-by Account Bank*
OG.6.1.6	*Servicer*
OG.6.1.7	*Interest Rate Swap Provider*
OG.6.1.8	*Covered Bond Swap Provider*
OG.6.1.9	*Paying Agent*
OG.6.1.10	*Other optional/relevant information*
OG.6.1.11	*Other optional/relevant information*
OG.6.1.12	*Other optional/relevant information*
OG.6.1.13	*Other optional/relevant information*
OG.6.1.14	*Other optional/relevant information*
OG.6.1.15	*Other optional/relevant information*
OG.6.1.16	*Other optional/relevant information*
OG.6.1.17	*Other optional/relevant information*
OG.6.1.18	*Other optional/relevant information*
OG.6.1.19	*Other optional/relevant information*
OG.6.1.20	*Other optional/relevant information*
OG.6.1.21	*Other optional/relevant information*
OG.6.1.22	*Other optional/relevant information*
OG.6.1.23	*Other optional/relevant information*
OG.6.1.24	*Other optional/relevant information*
OG.6.1.25	*Other optional/relevant information*
OG.6.1.26	*Other optional/relevant information*
OG.6.1.27	*Other optional/relevant information*
OG.6.1.28	*Other optional/relevant information*
OG.6.1.29	*Other optional/relevant information*
OG.6.1.30	*Other optional/relevant information*
OG.6.1.31	*Other optional/relevant information*
OG.6.1.32	*Other optional/relevant information*
OG.6.1.33	*Other optional/relevant information*
OG.6.1.34	*Other optional/relevant information*
OG.6.1.35	*Other optional/relevant information*
OG.6.1.36	*Other optional/relevant information*
OG.6.1.37	*Other optional/relevant information*
OG.6.1.38	*Other optional/relevant information*
OG.6.1.39	*Other optional/relevant information*
OG.6.1.40	*Other optional/relevant information*
OG.6.1.41	*Other optional/relevant information*
OG.6.1.42	*Other optional/relevant information*
OG.6.1.43	*Other optional/relevant information*
OG.6.1.44	*Other optional/relevant information*
OG.6.1.45	*Other optional/relevant information*

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	13467,01		100,00%
M.7.1.2	Commercial	0,00		0,00%
M.7.1.3	Other	0,00		0,00%
M.7.1.4	Total	13467,01		100%
OM.7.1.1	*o/w Housing Cooperatives / Multi-family assets*			0,00%
OM.7.1.2	*o/w Forest & Agriculture*			0,00%
OM.7.1.3	*o/w [If relevant, please specify]*			0,00%
OM.7.1.4	*o/w [If relevant, please specify]*			0,00%
OM.7.1.5	*o/w [If relevant, please specify]*			0,00%
OM.7.1.6	*o/w [If relevant, please specify]*			0,00%
OM.7.1.7	*o/w [If relevant, please specify]*			0,00%
OM.7.1.8	*o/w [If relevant, please specify]*			0,00%
OM.7.1.9	*o/w [If relevant, please specify]*			0,00%
OM.7.1.10	*o/w [If relevant, please specify]*			0,00%
OM.7.1.11	*o/w [If relevant, please specify]*			0,00%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	202316	0	202316
OM.7.2.1	*Optional information eg, Number of borrowers*			
OM.7.2.2	*Optional information eg, Number of guarantors*			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	0,36%	0.00%	0,36%
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	15,8%	0,0%	15,8%
M.7.5.2	Vlaams-Brabant	14,3%	0,0%	14,3%
M.7.5.3	Oost-Vlaanderen	16,0%	0,0%	16,0%
M.7.5.4	Brussels	8,4%	0,0%	8,4%
M.7.5.5	West-Vlaanderen	11,3%	0,0%	11,3%
M.7.5.6	Limburg	8,0%	0,0%	8,0%
M.7.5.7	Liège	7,2%	0,0%	7,2%
M.7.5.8	Hainaut	6,6%	0,0%	6,6%
M.7.5.9	Brabant Wallon	5,0%	0,0%	5,0%
M.7.5.10	Namur	4,3%	0,0%	4,3%
M.7.5.11	Luxembourg	2,6%	0,0%	2,6%
M.7.5.12	Other	0,4%	0,0%	0,4%
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	78,2%	0,0%	78,2%
M.7.6.2	Floating rate	0,0%	0,0%	0,0%
M.7.6.3	Other	21,8%	0,0%	21,8%
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	5,4%	0,0%	5,4%
M.7.7.2	Amortising	94,6%	0,0%	94,6%
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	24,5%	0,0%	24,5%
M.7.8.2	≥ 12 - ≤ 24 months	18,0%	0,0%	18,0%
M.7.8.3	≥ 24 - ≤ 36 months	12,8%	0,0%	12,8%
M.7.8.4	≥ 36 - ≤ 60 months	22,1%	0,0%	22,1%
M.7.8.5	≥ 60 months	22,5%	0,0%	22,5%
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.7A.10.1	Average loan size (000s)		66,56			
	By buckets (mn):					
M.7A.10.2	<=100K		6522,27	159368	48,43%	78,77%
M.7A.10.3	>100K and <=200K		4868,76	36131	36,15%	17,86%
M.7A.10.4	>200K and <=300K		1147,92	4826	8,52%	2,39%
M.7A.10.5	>300K and <=400K		383,94	1120	2,85%	0,55%
M.7A.10.6	>400K		544,11	871	4,04%	0,43%
M.7A.10.7	TBC at a country level					
M.7A.10.8	TBC at a country level					
M.7A.10.9	TBC at a country level					
M.7A.10.10	TBC at a country level					
M.7A.10.11	TBC at a country level					
M.7A.10.12	TBC at a country level					
M.7A.10.13	TBC at a country level					
M.7A.10.14	TBC at a country level					
M.7A.10.15	TBC at a country level					
M.7A.10.16	TBC at a country level					
M.7A.10.17	TBC at a country level					
M.7A.10.18	TBC at a country level					
M.7A.10.19	TBC at a country level					
M.7A.10.20	TBC at a country level					
M.7A.10.21	TBC at a country level					
M.7A.10.22	TBC at a country level					
M.7A.10.23	TBC at a country level					
M.7A.10.24	TBC at a country level					
M.7A.10.25	TBC at a country level					
M.7A.10.26		Total	13467,0	202316	100%	100%

	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0,56			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	4701,65	89626	34,91%	44,30%
M.7A.11.3	>40 - <=50 %	1278,25	20318	9,49%	10,04%
M.7A.11.4	>50 - <=60 %	1350,50	19487	10,03%	9,63%
M.7A.11.5	>60 - <=70 %	1452,81	19475	10,79%	9,63%
M.7A.11.6	>70 - <=80 %	1505,71	18731	11,18%	9,26%
M.7A.11.7	>80 - <=90 %	1504,87	16950	11,17%	8,38%
M.7A.11.8	>90 - <=100 %	1036,23	10005	7,69%	4,95%
M.7A.11.9	>100%	636,99	7724	4,73%	3,82%
M.7A.11.10	Total	13467,01	202316	100%	100%
OM.7A.11.1	*o/w >100 - <=110 %*			0,00%	0,00%
OM.7A.11.2	*o/w >110 - <=120 %*			0,00%	0,00%
OM.7A.11.3	*o/w >120 - <=130 %*			0,00%	0,00%
OM.7A.11.4	*o/w >130 - <=140 %*			0,00%	0,00%
OM.7A.11.5	*o/w >140 - <=150 %*			0,00%	0,00%
OM.7A.11.6	*o/w >150 %*			0,00%	0,00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	48%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	5761,80	110429	42,78%	54,58%
M.7A.12.3	>40 - <=50 %	1356,79	19670	10,07%	9,72%
M.7A.12.4	>50 - <=60 %	1424,34	18884	10,58%	9,33%
M.7A.12.5	>60 - <=70 %	1361,17	16783	10,11%	8,30%
M.7A.12.6	>70 - <=80 %	1328,81	15000	9,87%	7,41%
M.7A.12.7	>80 - <=90 %	1142,46	11733	8,48%	5,80%
M.7A.12.8	>90 - <=100 %	727,35	6308	5,40%	3,12%
M.7A.12.9	>100%	364,29	3509	2,71%	1,73%
M.7A.12.10	Total	13467,01	202316	100%	100%
OM.7A.12.1	*o/w >100 - <=110 %*			0,00%	0,00%
OM.7A.12.2	*o/w >110 - <=120 %*			0,00%	0,00%
OM.7A.12.3	*o/w >120 - <=130 %*			0,00%	0,00%
OM.7A.12.4	*o/w >130 - <=140 %*			0,00%	0,00%
OM.7A.12.5	*o/w >140 - <=150 %*			0,00%	0,00%
OM.7A.12.6	*o/w >150 %*			0,00%	0,00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

	13. Breakdown by type	% Residential Loans
M.7A.13.1	Owner occupied	0%
M.7A.13.2	Second home/Holiday houses	0%
M.7A.13.3	Buy-to-let/Non-owner occupied	0%
M.7A.13.4	Agricultural	0%
M.7A.13.5	Other	100%
OM.7A.13.1	*o/w Subsidised housing*	
OM.7A.13.2	*o/w Private rental*	
OM.7A.13.3	*o/w Multi-family housing*	
OM.7A.13.4	*o/w Buildings under construction*	
OM.7A.13.5	*o/w Buildings land*	
OM.7A.13.6	*o/w [If relevant, please specify]*	
OM.7A.13.7	*o/w [If relevant, please specify]*	
OM.7A.13.8	*o/w [If relevant, please specify]*	
OM.7A.13.9	*o/w [If relevant, please specify]*	
OM.7A.13.10	*o/w [If relevant, please specify]*	
OM.7A.13.11	*o/w [If relevant, please specify]*	

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

7B Commercial Cover Pool

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

C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	**OC Calculation: Actual**	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	**OC Calculation: Legal minimum**	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	**OC Calculation: Committed**	BNP Paribas Fortis commits to the legally required OC
HG.1.4	**Interest Rate Types**	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	**Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]**	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	**Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]**	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	**LTVs: Definition**	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	**LTVs: Calculation of property/shipping value**	Property values are those used in the loan underwriting procedure
HG.1.9	**LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits**	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	**LTVs: Frequency and time of last valuation**	Indexation is done on a yearly basis
HG.1.11	**Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant**	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	30/04/2020

Contact Details:

Head of ALM Treasury		
GOOSSE Philippe	+ 32 2 565 22 62	philippe.goosse@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 Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2.500.000.000	25/02/2019	25/02/2026	EUR	Fixed	0,50 %	NACT	25/02/2022	5,83	25/02/2027
BD@155375	BE6312092115	2.500.000.000	25/02/2019	25/02/2029	EUR	Fixed	0,85 %	NACT	25/02/2022	8,83	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*	7,33

* 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	13.467.006.073	*(II)*
Nominal Balance Public Finance Exposures	91.500.000	*(III)*
Nominal Balance Financial Institution Exposures	359.620.885	*(IV)*
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	178,36 %	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	10.470.519.908	*(V)*
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	209,41 %	*Limit: 85%*
> > > Cover Test Royal Decree Art 5 Paraf 1	**Passed**	

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	57.331.355	*(VI)*
Value of Financial Institution Exposures (definition Royal Decree)	359.620.885	*(VII)*
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	10.470.519.908	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I	217,75 %	*Limit: 105%*
> > > Cover Test Royal Decree Art 5 Paraf 2	**Passed**	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	*1.926.977.526*	*(VIII)*
Total Interest Proceeds Residential Mortgage Loans	1.924.097.526	
Total Interest Proceeds Public Finance Exposures	2.880.000	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	*13.916.959.392*	*(IX)*
Total Principal Proceeds Residential Mortgage Loans	13.467.006.073	
Total Principal Proceeds Public Finance Exposures	90.332.434	
Total Principal Proceeds Financial Institution Exposures	359.620.885	
Impact Derivatives	0	
Interest Requirement Covered Bonds	266.250.000	*(X)*
Costs, Fees and expenses Covered Bonds	105.659.047	*(XI)*
Principal Requirement Covered Bonds	5.000.000.000	*(XII)*
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	10.472.027.870	
> > > Cover Test Royal Decree Art 5 paraf 3	**Passed**	

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1.032.585.049	*(XIII)*
Cumulative Cash Outflow Next 180 Days	-7.213.452	*(XIV)*
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1.025.371.597	
> > > Liquidity Test Royal Decree Art 7 paraf 1	**Passed**	
MtM Liquid Bonds minus ECB Haircut	90.332.434	*(XV)*
Interest Payable on Mortgage Pandbrieven next 3 months	0	*(XVI)*
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	90.332.434	*(XVII)*

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 30/04/2020

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	13.467.006.072,52
Principal Redemptions between Cut-off Date and Maturity Date	13.467.006.072,52
Interest Payments between Cut-off Date and Maturity Date	1.924.097.525,50
Number of borrowers	105.942,00
Number of loans	202.316,00
Average Outstanding Balance per borrower	127.117
Average Outstanding Balance per loan	66.564
Weighted average Current Loan to Current Value	48,21 %
Weighted average seasoning (in Years)	3,13
Weighted average remaining maturity (in years, at 0% CPR)	14,75
Weighted average initial maturity (in years, at 0% CPR)	17,88
Percentage of Fixed Rate Loans	78,21 %
Percentage of Variable Rate Loans	21,79 %
Weighted average interest rate	1,75 %
Weighted average interest rate Fixed Rate Loans	1,82 %
Weighted average interest rate Variable Rate Loans	1,50 %
Weighted Remaining average life (in years, at 0% CPR)	7,69
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6,25

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	359.620.885

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name(Liquid_Bonds_C	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series(Liquid_Bonds_CB_DA TASOURCE)	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.0 22OCT2027 91	BGB 0.0 22OCT2027 91
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5.000.000	5.000.000	10.000.000	25.000.000	11.500.000	35.000.000
Issue Date	18/01/2019	1/02/2019	24/01/2019	25/01/2019	7/04/2020	4/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0,80 %	0,80 %	0,80 %	0,80 %	0,00 %	0,00 %
Standar & Poor's Rating(Liquid	AA	AA	AA	AA	AA	AA
Fitch Rating(Liquid_Bonds_CB	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds_	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

Retained Covered Bonds

Straticifation Tables

Portfolio Cut-off Date 30/04/2020

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Oost-Vlaanderen	2.155.273.835,42	16,00 %	33.633	16,62 %
Antwerpen	2.129.278.894,02	15,81 %	31.236	15,44 %
Vlaams-Brabant	1.930.709.860,82	14,34 %	27.777	13,73 %
West-Vlaanderen	1.517.525.102,01	11,27 %	25.227	12,47 %
Brussels	1.134.555.675,39	8,42 %	11.157	5,51 %
Limburg	1.076.322.410,00	7,99 %	19.263	9,52 %
Liège	973.874.536,43	7,23 %	15.482	7,65 %
Hainaut	888.909.379,45	6,60 %	14.785	7,31 %
Brabant Wallon	678.155.038,82	5,04 %	8.308	4,11 %
Namur	576.294.626,75	4,28 %	9.258	4,58 %
Luxembourg	354.526.933,92	2,63 %	5.288	2,61 %
Other	51.579.779,49	0,38 %	902	0,45 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	3.306.132.679,39	24,55 %	38.665	19,11 %
>1 and <=2	2.417.440.210,93	17,95 %	30.561	15,11 %
>2 and <=3	1.728.169.755,87	12,83 %	22.341	11,04 %
>3 and <=4	2.977.931.475,66	22,11 %	43.267	21,39 %
>4 and <=5	1.194.615.738,09	8,87 %	19.934	9,85 %
>5 and <=6	568.158.143,61	4,22 %	10.278	5,08 %
>6 and <=7	98.448.261,44	0,73 %	1.760	0,87 %
>7 and <=8	86.663.292,64	0,64 %	1.853	0,92 %
>8 and <=9	172.235.804,33	1,28 %	8.695	4,30 %
>9 and <=10	332.795.788,20	2,47 %	9.376	4,63 %
>10 and <=11	286.325.813,32	2,13 %	5.644	2,79 %
>11 and <=12	59.459.580,05	0,44 %	1.486	0,73 %
>12 and <=13	16.612.301,21	0,12 %	381	0,19 %
>13 and <=14	20.700.954,04	0,15 %	539	0,27 %
>14 and <=15	82.461.253,22	0,61 %	2.272	1,12 %
>15 and <=16	73.624.520,67	0,55 %	2.551	1,26 %
>16 and <=17	30.963.559,88	0,23 %	1.659	0,82 %
>17 and <=18	7.697.703,71	0,06 %	549	0,27 %
>18 and <=19	1.780.034,24	0,01 %	127	0,06 %
>19 and <=20	1.046.512,59	0,01 %	134	0,07 %
>20 and <=21	2.092.400,82	0,02 %	124	0,06 %
>21 and <=22	589.806,88	0,00 %	33	0,02 %
>22 and <=23	502.140,65	0,00 %	31	0,02 %
>23 and <=24	265.768,42	0,00 %	28	0,01 %
>24 and <=25	61.894,65	0,00 %	9	0,00 %
>29 and <=30	58.502,88	0,00 %	3	0,00 %
>27 and <=28	11.222,96	0,00 %	4	0,00 %
>30 and <=31	107.139,58	0,00 %	6	0,00 %
>25 and <=26	898,01	0,00 %	2	0,00 %
>28 and <=29	6.818,78	0,00 %	1	0,00 %
>26 and <=27	46.095,80	0,00 %	3	0,00 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	895.483,03	0,01 %	870	0,43 %
<=1	111.419.237,98	0,83 %	4.143	2,05 %
>1 and <=2	132.558.182,09	0,98 %	6.830	3,38 %
>2 and <=3	127.869.992,72	0,95 %	3.466	1,71 %
>3 and <=4	180.103.291,22	1,34 %	4.689	2,32 %
>4 and <=5	275.290.427,89	2,04 %	7.567	3,74 %
>5 and <=6	330.023.636,48	2,45 %	8.836	4,37 %
>6 and <=7	444.999.851,12	3,30 %	11.227	5,55 %
>7 and <=8	416.768.091,47	3,09 %	8.937	4,42 %
>8 and <=9	603.481.161,06	4,48 %	12.177	6,02 %
>9 and <=10	707.128.462,44	5,25 %	13.050	6,45 %
>10 and <=11	444.616.678,50	3,30 %	7.951	3,93 %
>11 and <=12	649.979.751,47	4,83 %	10.352	5,12 %
>12 and <=13	644.734.795,97	4,79 %	9.059	4,48 %
>13 and <=14	636.103.185,51	4,72 %	8.542	4,22 %
>14 and <=15	915.680.736,11	6,80 %	11.909	5,89 %
>15 and <=16	512.226.580,89	3,80 %	6.516	3,22 %
>16 and <=17	871.187.860,76	6,47 %	9.938	4,91 %
>17 and <=18	755.873.567,71	5,61 %	8.374	4,14 %
>18 and <=19	793.606.277,26	5,89 %	8.906	4,40 %
>19 and <=20	1.096.935.782,28	8,15 %	11.699	5,78 %
>20 and <=21	384.263.633,06	2,85 %	4.522	2,24 %
>21 and <=22	769.506.218,28	5,71 %	7.600	3,76 %
>22 and <=23	468.081.678,08	3,48 %	4.605	2,28 %
>23 and <=24	566.773.786,68	4,21 %	5.280	2,61 %
>24 and <=25	582.707.607,37	4,33 %	4.851	2,40 %
>25 and <=26	9.982.864,58	0,07 %	98	0,05 %
>26 and <=27	14.142.904,80	0,11 %	143	0,07 %
>27 and <=28	7.982.390,93	0,06 %	76	0,04 %
>28 and <=29	7.596.264,28	0,06 %	66	0,03 %
>29 and <=30	4.035.464,81	0,03 %	32	0,02 %
>30 and <=31	154.873,43	0,00 %	2	0,00 %
>31 and <=32	295.352,26	0,00 %	3	0,00 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1.339.294,14	0,01 %	24	0,01 %
>1 and <=2	47.834.222,95	0,36 %	363	0,18 %
>2 and <=3	48.729.165,90	0,36 %	424	0,21 %
>3 and <=4	15.750.812,75	0,12 %	460	0,23 %
>4 and <=5	302.698.541,02	2,25 %	2.763	1,37 %
>5 and <=6	36.039.503,23	0,27 %	1.188	0,59 %
>6 and <=7	69.784.884,15	0,52 %	1.652	0,82 %
>7 and <=8	92.361.657,01	0,69 %	2.306	1,14 %
>8 and <=9	115.949.040,96	0,86 %	2.746	1,36 %
>9 and <=10	1.415.480.030,76	10,51 %	32.866	16,24 %
>10 and <=11	182.148.830,00	1,35 %	10.592	5,24 %
>11 and <=12	225.362.531,57	1,67 %	4.005	1,98 %
>12 and <=13	754.115.749,96	5,60 %	12.582	6,22 %
>13 and <=14	113.688.992,99	0,84 %	2.043	1,01 %
>14 and <=15	1.806.125.845,00	13,41 %	27.817	13,75 %
>15 and <=16	98.679.118,73	0,73 %	1.540	0,76 %
>16 and <=17	213.397.778,15	1,58 %	3.030	1,50 %
>17 and <=18	852.366.699,61	6,33 %	11.122	5,50 %
>18 and <=19	198.147.440,25	1,47 %	4.843	2,39 %
>19 and <=20	3.068.414.036,33	22,78 %	38.525	19,04 %
>20 and <=21	123.680.002,43	0,92 %	1.765	0,87 %
>21 and <=22	146.775.595,76	1,09 %	2.085	1,03 %
>22 and <=23	206.671.554,34	1,53 %	2.648	1,31 %
>23 and <=24	130.509.942,42	0,97 %	1.561	0,77 %
>24 and <=25	2.808.580.392,52	20,86 %	28.622	14,15 %
>25 and <=26	75.756.152,61	0,56 %	830	0,41 %
>26 and <=27	12.834.608,65	0,10 %	150	0,07 %
>27 and <=28	12.589.844,02	0,09 %	147	0,07 %
>28 and <=29	10.000.780,58	0,07 %	110	0,05 %
>29 and <=30	266.933.795,13	1,98 %	3.331	1,65 %
>30 and <=31	11.967.704,70	0,09 %	142	0,07 %
>33 and <=34	25.086,82	0,00 %	1	0,00 %
>34 and <=35	489.421,96	0,00 %	6	0,00 %
>35 and <=36	14.873,61	0,00 %	1	0,00 %
>36 and <=37	118.683,51	0,00 %	1	0,00 %
>39 and <=40	699.023,09	0,01 %	11	0,01 %
>32 and <=33	277.373,39	0,00 %	3	0,00 %
>31 and <=32	663.287,09	0,00 %	10	0,00 %
>37 and <=38	3.774,43	0,00 %	1	0,00 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	143.332,04	0,00 %	8	0,00 %
1991	22.310,42	0,00 %	1	0,00 %
1992	17.058,70	0,00 %	3	0,00 %
1993	47.078,84	0,00 %	5	0,00 %
1994	898,01	0,00 %	1	0,00 %
1995	5.486,89	0,00 %	3	0,00 %
1996	279.815,43	0,00 %	31	0,02 %
1997	421.007,30	0,00 %	25	0,01 %
1998	332.086,78	0,00 %	25	0,01 %
1999	2.127.249,10	0,02 %	120	0,06 %
2000	1.106.899,31	0,01 %	107	0,05 %
2001	1.511.088,79	0,01 %	146	0,07 %
2002	4.415.289,16	0,03 %	239	0,12 %
2003	25.716.561,56	0,19 %	1.546	0,76 %
2004	50.287.863,39	0,37 %	1.968	0,97 %
2005	101.016.291,52	0,75 %	2.953	1,46 %
2006	30.539.124,55	0,23 %	792	0,39 %
2007	14.675.653,64	0,11 %	330	0,16 %
2008	25.992.624,47	0,19 %	634	0,31 %
2009	214.919.275,75	1,60 %	4.382	2,17 %
2010	357.231.489,78	2,65 %	8.854	4,38 %
2011	239.168.105,77	1,78 %	11.092	5,48 %
2012	61.368.925,23	0,46 %	1.412	0,70 %
2013	119.178.172,77	0,88 %	2.162	1,07 %
2014	275.821.034,60	2,05 %	4.809	2,38 %
2015	1.175.015.793,36	8,73 %	19.989	9,88 %
2016	2.547.014.958,94	18,91 %	39.277	19,41 %
2017	1.799.599.310,18	13,36 %	23.186	11,46 %
2018	2.555.350.495,43	18,97 %	32.018	15,83 %
2019	3.863.680.790,81	28,69 %	46.198	22,83 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2.314.033.804,65	17,18 %	53.113	50,13 %
>100 and <=200	4.697.465.912,39	34,88 %	32.173	30,37 %
>200 and <=300	3.391.293.813,66	25,18 %	14.039	13,25 %
>300 and <=400	1.321.745.638,07	9,81 %	3.883	3,67 %
>400	1.742.466.903,75	12,94 %	2.734	2,58 %
	13.467.006.072,52	**100,00 %**	**105.942**	**100,00 %**

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	78.423.636,98	0,58 %	1.681	0,83 %
0.5 - 1%	540.012.216,12	4,01 %	9.354	4,62 %
1 - 1.5%	3.029.949.710,63	22,50 %	41.165	20,35 %
1.5 - 2%	7.482.740.631,97	55,56 %	102.524	50,68 %
2 - 2.5%	1.394.325.092,08	10,35 %	24.006	11,87 %
2.5 - 3%	676.547.999,83	5,02 %	14.981	7,40 %
3 - 3.5%	165.455.517,15	1,23 %	5.132	2,54 %
3.5 - 4%	62.953.134,14	0,47 %	2.041	1,01 %
4 - 4.5%	21.840.778,46	0,16 %	792	0,39 %
4.5 - 5%	10.170.967,87	0,08 %	405	0,20 %
5 - 5.5%	3.531.234,24	0,03 %	146	0,07 %
5.5 - 6%	612.068,32	0,00 %	46	0,02 %
6 - 6.5%	146.192,88	0,00 %	24	0,01 %
6.5 - 7%	165.947,70	0,00 %	11	0,01 %
8 - 8.5%	43.301,39	0,00 %	3	0,00 %
7.5 - 8%	29.139,88	0,00 %	2	0,00 %
8.5 - 9%	18.096,23	0,00 %	1	0,00 %
9 - 9.5%	40.406,65	0,00 %	2	0,00 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	10.532.474.148,05	78,21 %	158.813	78,50 %
Variable	30.147.108,07	0,22 %	1.221	0,60 %
Variable With Cap	2.904.384.816,40	21,57 %	42.282	20,90 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2020	837.019.230,34	6,22 %	15.911	7,86 %
2021	461.604.318,39	3,43 %	8.437	4,17 %
2022	169.503.327,16	1,26 %	1.865	0,92 %
2023	361.452.180,01	2,68 %	3.982	1,97 %
2024	272.732.515,00	2,03 %	3.023	1,49 %
2025	79.567.818,37	0,59 %	1.022	0,51 %
2026	107.698.952,10	0,80 %	1.170	0,58 %
2027	99.897.751,16	0,74 %	1.043	0,52 %
2028	51.789.698,45	0,38 %	578	0,29 %
2029	80.653.683,70	0,60 %	794	0,39 %
2033	93.770.043,08	0,70 %	1.174	0,58 %
2034	246.848.246,07	1,83 %	2.591	1,28 %
Fixed To Maturity	10.604.468.308,69	78,74 %	160.726	79,44 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	13.466.797.937,83	100,00 %	202.300	99,99 %
Twice A Year	208.134,69	0,00 %	16	0,01 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	12.574.535.651,18	93,37 %	193.682	95,73 %
Interest only	722.549.405,85	5,37 %	4.754	2,35 %
Linear	169.921.015,49	1,26 %	3.880	1,92 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	1.166.641.570,16	8,66 %	14.954	7,39 %
1-10%	747.382.260,10	5,55 %	18.670	9,23 %
11-20%	695.985.836,15	5,17 %	16.797	8,30 %
21-30%	921.126.711,71	6,84 %	18.807	9,30 %
31-40%	1.170.516.703,57	8,69 %	20.398	10,08 %
41-50%	1.278.254.330,04	9,49 %	20.318	10,04 %
51-60%	1.350.496.689,44	10,03 %	19.487	9,63 %
61-70%	1.452.808.633,26	10,79 %	19.475	9,63 %
71-80%	1.505.709.223,55	11,18 %	18.731	9,26 %
81-90%	1.504.867.526,61	11,17 %	16.950	8,38 %
91-100%	1.036.225.393,42	7,69 %	10.005	4,95 %
101-110%	158.293.004,72	1,18 %	2.228	1,10 %
111-120%	106.013.330,02	0,79 %	1.259	0,62 %
>120%	372.684.859,77	2,77 %	4.237	2,09 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	160.999.574,66	1,20 %	16.502	8,16 %
21-40%	396.440.154,79	2,94 %	13.994	6,92 %
41-60%	655.971.644,89	4,87 %	14.994	7,41 %
61-80%	1.253.445.445,66	9,31 %	20.899	10,33 %
81-100%	2.438.213.567,14	18,11 %	30.293	14,97 %
101-120%	746.491.554,55	5,54 %	14.302	7,07 %
121-140%	752.208.551,26	5,59 %	12.668	6,26 %
141-160%	800.183.869,99	5,94 %	12.057	5,96 %
161-180%	899.537.135,51	6,68 %	12.341	6,10 %
181-200%	858.902.306,23	6,38 %	10.799	5,34 %
201-300%	2.135.457.092,18	15,86 %	24.345	12,03 %
301-400%	914.264.224,48	6,79 %	8.811	4,36 %
401-500%	392.660.927,36	2,92 %	3.427	1,69 %
>500%	1.062.230.023,82	7,89 %	6.884	3,40 %
	13.467.006.072,52	**100,00 %**	**202.316**	**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	322.452.951,17	2,39 %	13.615	6,73 %
>1 and <=2	292.441.856,28	2,17 %	7.660	3,79 %
>2 and <=3	561.407.535,98	4,17 %	15.040	7,43 %
>3 and <=4	814.931.971,11	6,05 %	19.451	9,61 %
>4 and <=5	1.302.543.645,69	9,67 %	25.246	12,48 %
>5 and <=6	979.130.074,11	7,27 %	16.644	8,23 %
>6 and <=7	1.212.050.716,05	9,00 %	17.016	8,41 %
>7 and <=8	1.366.786.592,36	10,15 %	17.901	8,85 %
>8 and <=9	1.296.285.870,97	9,63 %	14.951	7,39 %
>9 and <=10	1.489.148.939,68	11,06 %	16.592	8,20 %
>10 and <=11	1.314.293.900,38	9,76 %	14.416	7,13 %
>11 and <=12	1.112.168.984,53	8,26 %	11.037	5,46 %
>12 and <=13	1.177.856.261,78	8,75 %	10.813	5,34 %
>13 and <=14	189.345.116,36	1,41 %	1.586	0,78 %
>14 and <=15	23.169.176,19	0,17 %	221	0,11 %
>15 and <=16	12.110.585,61	0,09 %	116	0,06 %
>16 and <=17	431.668,58	0,00 %	6	0,00 %
>17 and <=18	154.873,43	0,00 %	2	0,00 %
>18 and <=19	295.352,26	0,00 %	3	0,00 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

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

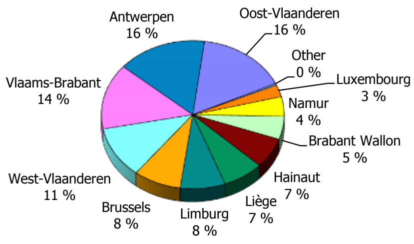
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	10.604.468.308,69	78,74 %	160.726	79,44 %
>=0 and <=1	1.355.276.710,00	10,06 %	24.972	12,34 %
>1 and <=2	543.276.805,63	4,03 %	5.998	2,96 %
>2 and <=3	286.314.334,70	2,13 %	3.308	1,64 %
>3 and <=4	213.274.864,19	1,58 %	2.278	1,13 %
>4 and <=5	123.776.760,16	0,92 %	1.269	0,63 %
>7 and <=8	296.203.873,64	2,20 %	3.227	1,60 %
>6 and <=7	44.414.415,51	0,33 %	538	0,27 %
	13.467.006.072,52	**100,00 %**	**202.316**	**100,00 %**

Retained Covered Bonds

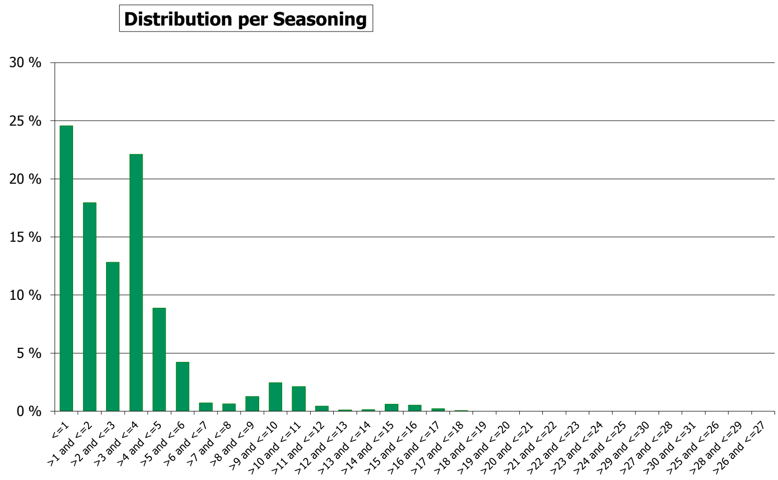
Straticifation Tables

Portfolio Cut-off Date 30/04/2020

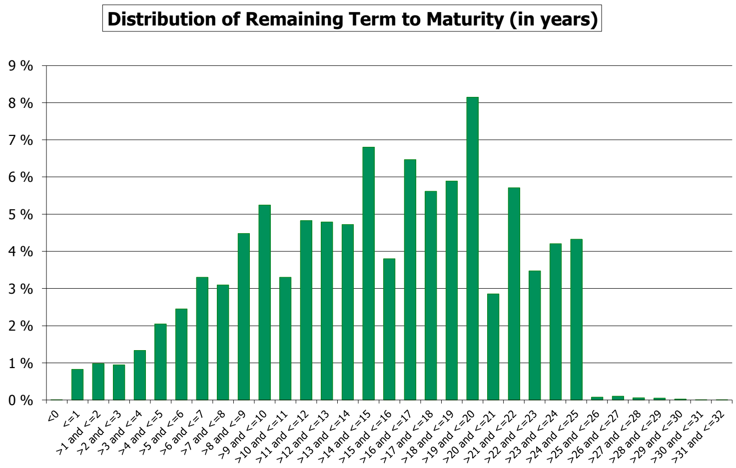
1. Geographic distribution



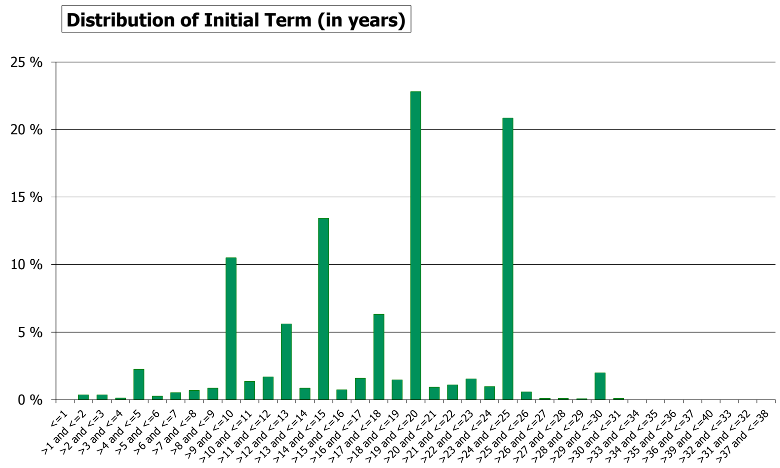
2. Seasoning



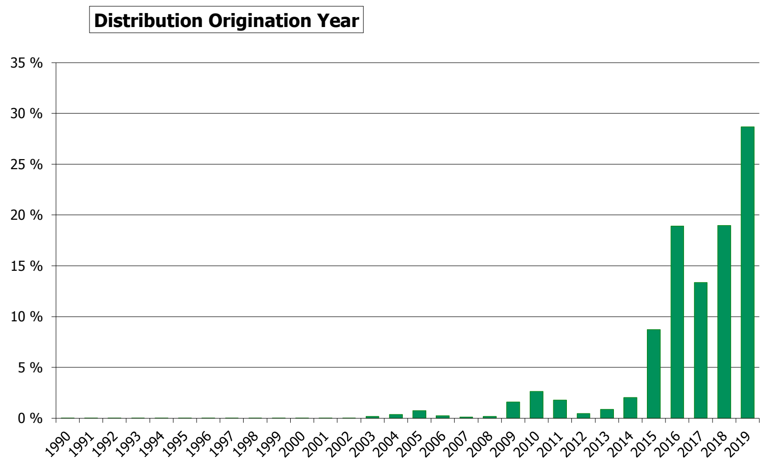
3. Remaining term to maturity



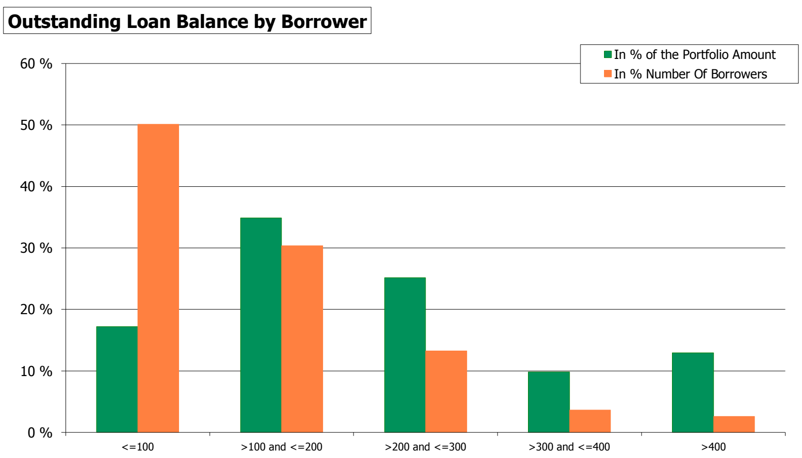
4. Original term to maturity



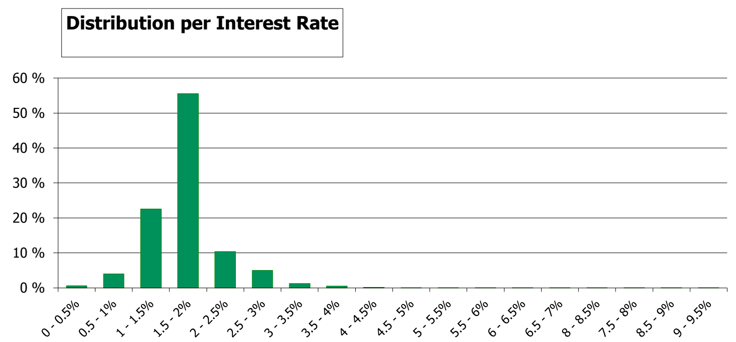
5. Origination Year



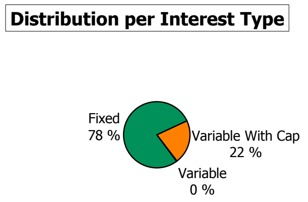
6. Outstanding Loan Balance by Borrower



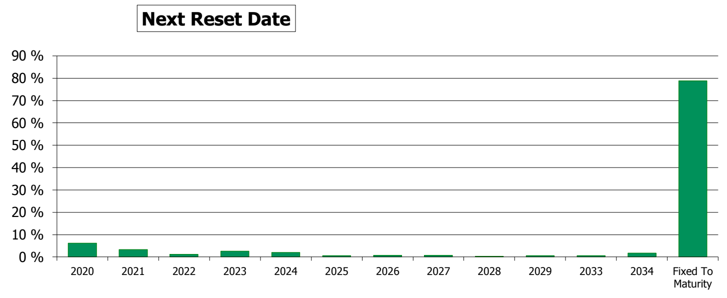
7. Interest Rate



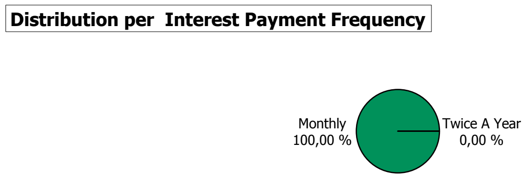
8. Interest Rate Type



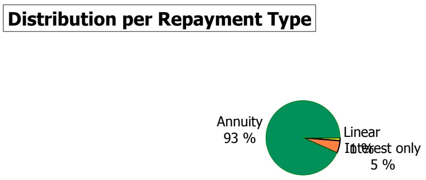
9. Next Reset Date



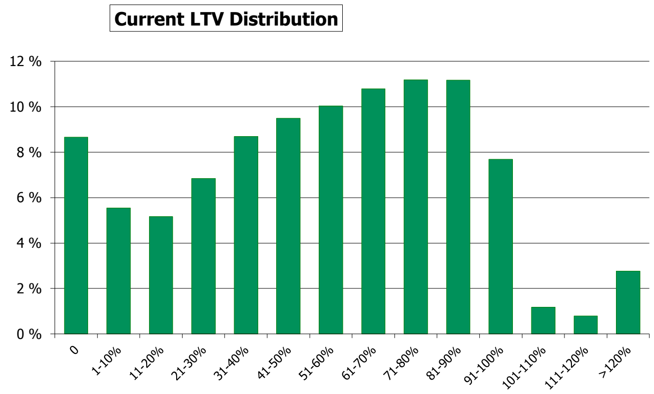
10. Interest Payment Frequency



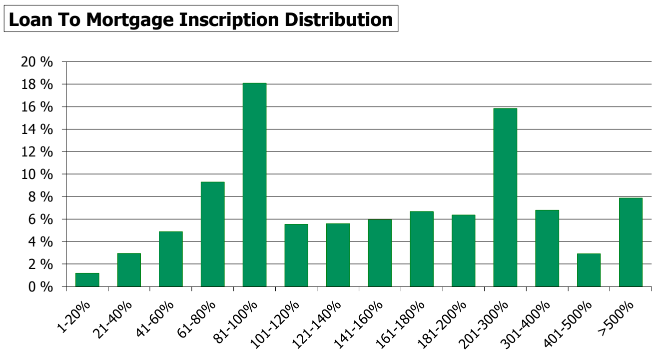
11. Repayment Type



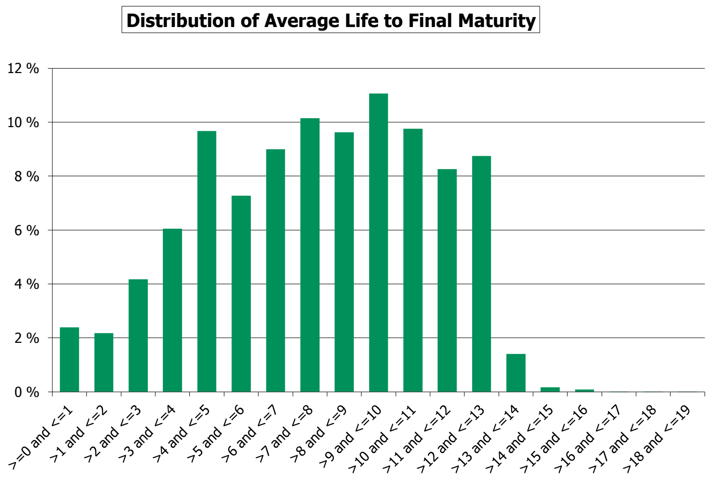
12. Current Loan to Current Value (LTV)



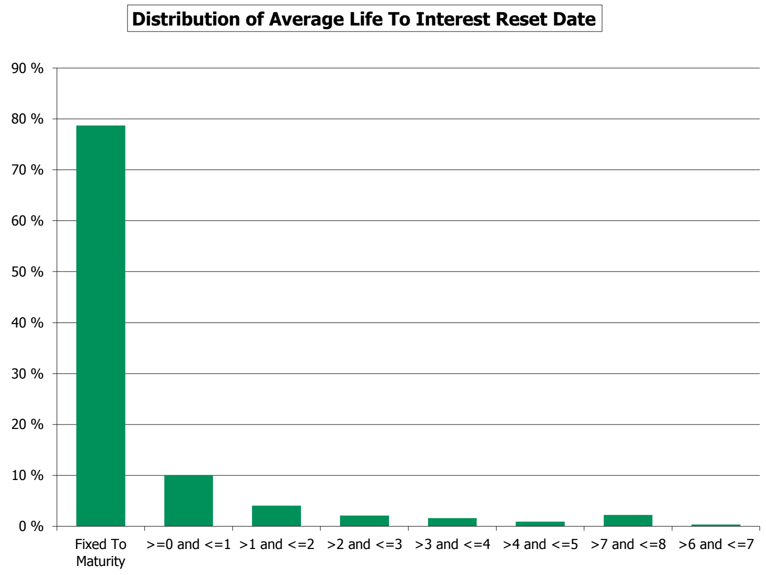
13. Loan to Mortgage Inscription Ratio (LTM)



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



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



Retained Covered Bonds

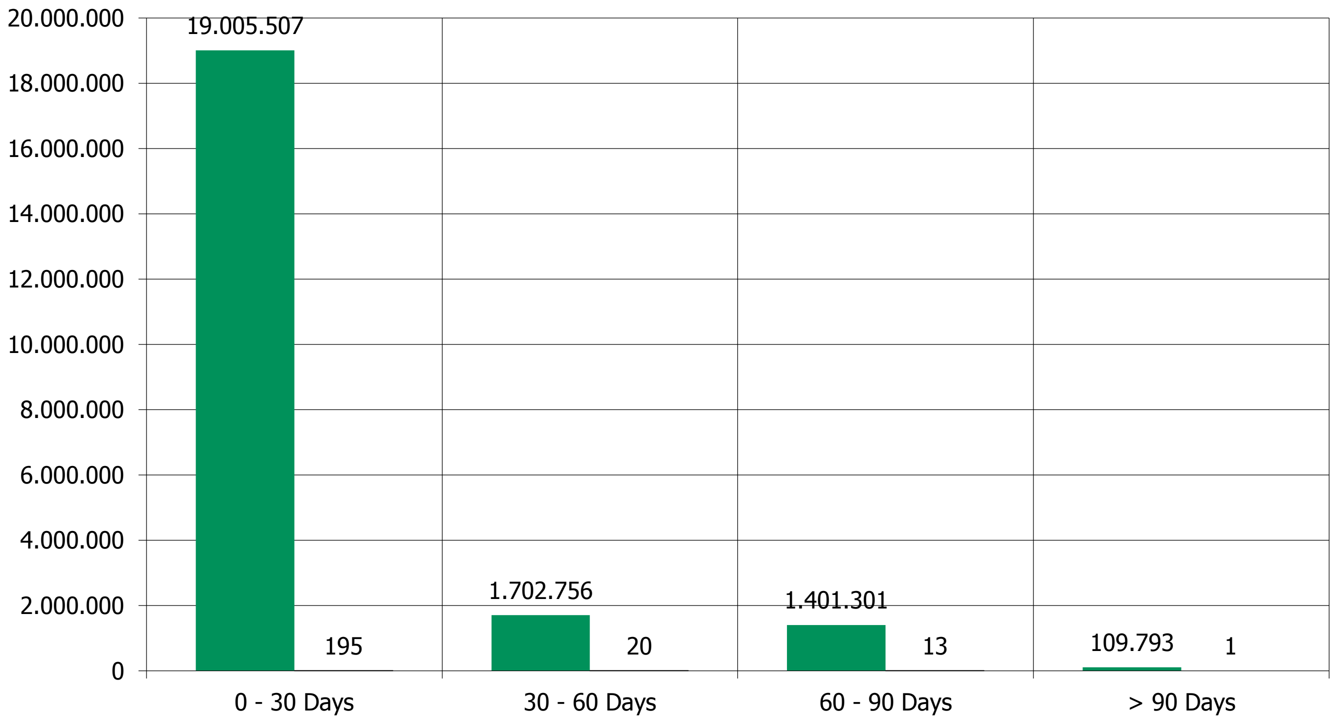
Cover Pool Performance

Portfolio Cut-off Date 30/04/2020

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	13.444.786.714,57	99,84 %	202.087	99,89 %
0 - 30 Days	19.005.507,22	0,14 %	195	0,10 %
30 - 60 Days	1.702.756,22	0,01 %	20	0,01 %
60 - 90 Days	1.401.301,39	0,01 %	13	0,01 %
> 90 Days	109.793,12	0,00 %	1	0,00 %
Total	**13.467.006.072,52**	**100,00 %**	**202.316**	**100,00 %**

Delinquency Outstanding in Euro



Retained Covered Bonds

Amortisation

Portfolio Cut-off Date avr/2020

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/05/2020	1	5.000.000.000	13.388.406.491	13.366.430.669	13.333.532.302	13.278.875.554
1/06/2020	2	5.000.000.000	13.303.171.902	13.258.809.856	13.192.539.484	13.082.812.152
1/07/2020	3	5.000.000.000	13.214.791.345	13.149.105.504	13.051.181.745	12.889.575.776
1/08/2020	4	5.000.000.000	13.129.977.773	13.042.554.788	12.912.501.653	12.698.598.621
1/09/2020	5	5.000.000.000	13.047.402.603	12.938.547.410	12.776.954.104	12.512.075.617
1/10/2020	6	5.000.000.000	12.964.999.643	12.835.728.650	12.644.221.874	12.331.338.432
1/11/2020	7	5.000.000.000	12.882.899.596	12.732.814.717	12.510.944.366	12.149.679.495
1/12/2020	8	5.000.000.000	12.795.067.069	12.625.248.192	12.374.719.548	11.968.126.675
1/01/2021	9	5.000.000.000	12.709.725.576	12.519.768.839	12.240.124.744	11.787.814.030
1/02/2021	10	5.000.000.000	12.624.107.315	12.414.338.799	12.106.182.596	11.609.439.998
1/03/2021	11	5.000.000.000	12.534.322.883	12.307.161.984	11.974.093.896	11.438.833.060
1/04/2021	12	5.000.000.000	12.448.873.915	12.202.530.061	11.842.099.935	11.264.823.819
1/05/2021	13	5.000.000.000	12.364.626.833	12.100.056.328	11.713.751.186	11.097.055.559
1/06/2021	14	5.000.000.000	12.279.029.684	11.995.910.215	11.583.395.960	10.927.084.144
1/07/2021	15	5.000.000.000	12.193.713.397	11.893.007.719	11.455.766.786	10.762.387.687
1/08/2021	16	5.000.000.000	12.107.214.217	11.788.613.340	11.326.331.781	10.595.717.417
1/09/2021	17	5.000.000.000	12.022.870.141	11.686.633.704	11.199.795.192	10.432.965.916
1/10/2021	18	5.000.000.000	11.936.988.074	11.584.107.954	11.074.216.564	10.273.698.190
1/11/2021	19	5.000.000.000	11.848.277.772	11.478.518.604	10.945.367.588	10.111.154.864
1/12/2021	20	5.000.000.000	11.762.069.100	11.376.296.488	10.821.193.883	9.955.467.811
1/01/2022	21	5.000.000.000	11.680.273.481	11.278.022.744	10.700.432.586	9.802.671.496
1/02/2022	22	5.000.000.000	11.597.367.968	11.178.979.780	10.579.487.571	9.650.823.343
1/03/2022	23	5.000.000.000	11.512.039.435	11.079.728.675	10.461.469.748	9.506.648.752
1/04/2022	24	5.000.000.000	11.427.015.969	10.979.244.840	10.340.228.623	9.356.674.150
1/05/2022	25	5.000.000.000	11.345.322.086	10.882.859.587	10.224.226.554	9.213.781.560
1/06/2022	26	5.000.000.000	11.261.653.708	10.784.279.720	10.105.845.985	9.068.526.833
1/07/2022	27	5.000.000.000	11.177.571.243	10.686.192.228	9.989.282.166	8.927.182.872
1/08/2022	28	5.000.000.000	11.094.147.168	10.588.446.273	9.872.738.381	8.785.660.133
1/09/2022	29	5.000.000.000	11.008.990.214	10.489.350.060	9.755.466.989	8.644.531.345
1/10/2022	30	5.000.000.000	10.926.046.965	10.393.234.279	9.642.285.105	8.509.213.919
1/11/2022	31	5.000.000.000	10.840.929.400	10.294.777.134	9.526.651.838	8.371.559.851
1/12/2022	32	5.000.000.000	10.757.692.423	10.198.965.355	9.414.759.454	8.239.320.648
1/01/2023	33	5.000.000.000	10.675.711.633	10.104.076.061	9.303.445.364	8.107.418.793
1/02/2023	34	5.000.000.000	10.592.085.042	10.007.924.274	9.191.477.071	7.975.918.792
1/03/2023	35	5.000.000.000	10.506.680.950	9.912.021.128	9.082.483.819	7.851.182.261
1/04/2023	36	5.000.000.000	10.425.736.700	9.818.976.177	8.974.344.006	7.724.844.735
1/05/2023	37	5.000.000.000	10.340.796.862	9.722.994.068	8.864.745.966	7.599.227.115
1/06/2023	38	5.000.000.000	10.256.817.271	9.627.674.781	8.755.516.652	7.473.800.957
1/07/2023	39	5.000.000.000	10.172.699.020	9.533.042.927	8.648.119.513	7.351.864.860
1/08/2023	40	5.000.000.000	10.090.121.960	9.439.620.790	8.541.591.058	7.230.548.229
1/09/2023	41	5.000.000.000	10.003.704.644	9.342.901.547	8.432.572.665	7.108.028.558
1/10/2023	42	5.000.000.000	9.920.581.262	9.250.060.874	8.328.229.375	6.991.298.308
1/11/2023	43	5.000.000.000	9.835.608.397	9.155.276.815	8.221.927.825	6.872.827.359
1/12/2023	44	5.000.000.000	9.749.547.968	9.060.273.164	8.116.583.093	6.756.956.100
1/01/2024	45	5.000.000.000	9.667.480.642	8.968.770.302	8.014.177.217	6.643.446.158
1/02/2024	46	5.000.000.000	9.583.687.438	8.875.953.342	7.911.068.478	6.530.196.370
1/03/2024	47	5.000.000.000	9.500.602.675	8.785.042.502	7.811.410.152	6.422.381.304
1/04/2024	48	5.000.000.000	9.419.171.247	8.694.971.902	7.711.659.591	6.313.513.522
1/05/2024	49	5.000.000.000	9.335.308.082	8.603.411.697	7.611.673.316	6.206.110.278
1/06/2024	50	5.000.000.000	9.247.406.521	8.507.947.072	7.508.069.902	6.095.709.680
1/07/2024	51	5.000.000.000	9.163.078.747	8.416.524.828	7.409.111.049	5.990.708.045
1/08/2024	52	5.000.000.000	9.081.791.232	8.327.711.731	7.312.284.353	5.887.375.576
1/09/2024	53	5.000.000.000	8.997.714.507	8.236.622.411	7.213.908.644	5.783.569.092
1/10/2024	54	5.000.000.000	8.911.030.114	8.143.881.014	7.115.127.192	5.680.990.218
1/11/2024	55	5.000.000.000	8.825.340.454	8.051.888.562	7.016.864.607	5.578.803.822
1/12/2024	56	5.000.000.000	8.740.843.145	7.961.706.702	6.921.198.153	5.480.186.767
1/01/2025	57	5.000.000.000	8.665.409.201	7.879.609.640	6.832.409.757	5.386.970.536
1/02/2025	58	5.000.000.000	8.589.608.814	7.797.435.514	6.743.961.557	5.294.712.725

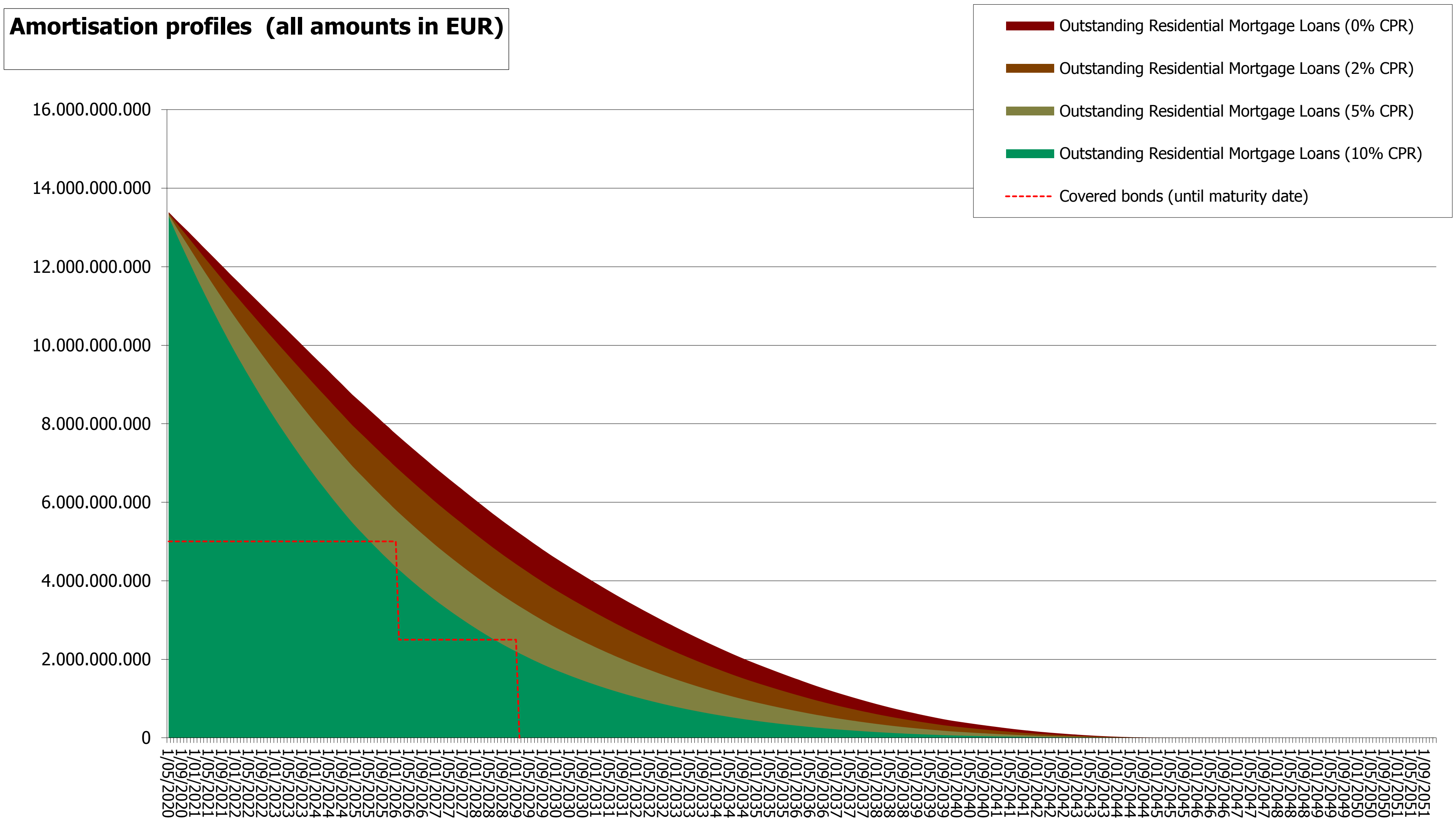
1/03/2025	59	5.000.000.000	8.513.905.559	7.716.873.080	6.658.950.213	5.207.965.452
1/04/2025	60	5.000.000.000	8.437.950.754	7.635.057.190	6.571.595.109	5.117.875.821
1/05/2025	61	5.000.000.000	8.359.398.552	7.551.563.872	6.483.733.721	5.028.751.793
1/06/2025	62	5.000.000.000	8.281.494.579	7.468.499.726	6.396.107.183	4.939.777.438
1/07/2025	63	5.000.000.000	8.204.372.109	7.386.803.689	6.310.571.448	4.853.739.019
1/08/2025	64	5.000.000.000	8.129.513.893	7.306.990.866	6.226.511.408	4.768.800.348
1/09/2025	65	5.000.000.000	8.047.968.186	7.221.426.859	6.137.949.818	4.681.061.052
1/10/2025	66	5.000.000.000	7.974.179.038	7.143.471.372	6.056.746.436	4.600.197.185
1/11/2025	67	5.000.000.000	7.900.980.905	7.065.893.993	5.975.734.509	4.519.443.582
1/12/2025	68	5.000.000.000	7.816.106.821	6.978.517.179	5.887.312.595	4.434.318.202
1/01/2026	69	5.000.000.000	7.741.934.902	6.900.569.909	5.806.748.239	4.355.112.469
1/02/2026	70	2.500.000.000	7.668.162.523	6.823.222.490	5.727.059.071	4.277.151.763
1/03/2026	71	2.500.000.000	7.593.554.968	6.746.483.895	5.649.639.464	4.203.187.295
1/04/2026	72	2.500.000.000	7.519.895.674	6.669.709.851	5.571.142.669	4.127.232.252
1/05/2026	73	2.500.000.000	7.447.601.739	6.594.746.879	5.494.968.879	4.054.113.928
1/06/2026	74	2.500.000.000	7.374.012.760	6.518.510.211	5.417.632.592	3.980.126.547
1/07/2026	75	2.500.000.000	7.301.455.037	6.443.776.087	5.342.338.560	3.908.722.349
1/08/2026	76	2.500.000.000	7.229.213.949	6.369.199.946	5.267.080.329	3.837.337.311
1/09/2026	77	2.500.000.000	7.157.644.526	6.295.448.997	5.192.851.005	3.767.233.296
1/10/2026	78	2.500.000.000	7.086.021.930	6.222.223.923	5.119.818.386	3.699.025.227
1/11/2026	79	2.500.000.000	7.012.487.949	6.147.210.021	5.045.231.091	3.629.697.401
1/12/2026	80	2.500.000.000	6.938.807.771	6.072.637.259	4.971.759.582	3.562.177.531
1/01/2027	81	2.500.000.000	6.867.871.059	6.000.361.220	4.900.092.383	3.495.958.979
1/02/2027	82	2.500.000.000	6.797.634.282	5.928.923.370	4.829.440.308	3.430.958.636
1/03/2027	83	2.500.000.000	6.728.496.467	5.859.629.996	4.762.031.622	3.370.124.662
1/04/2027	84	2.500.000.000	6.659.038.697	5.789.305.696	4.692.914.661	3.307.142.948
1/05/2027	85	2.500.000.000	6.589.860.448	5.719.758.890	4.625.127.013	3.246.011.525
1/06/2027	86	2.500.000.000	6.521.430.567	5.650.763.848	4.557.715.292	3.185.152.321
1/07/2027	87	2.500.000.000	6.454.188.286	5.583.319.420	4.492.233.025	3.126.521.167
1/08/2027	88	2.500.000.000	6.386.217.339	5.515.149.854	4.426.099.900	3.067.446.017
1/09/2027	89	2.500.000.000	6.318.501.523	5.447.415.425	4.360.622.424	3.009.267.674
1/10/2027	90	2.500.000.000	6.250.539.113	5.379.977.250	4.296.038.790	2.952.545.600
1/11/2027	91	2.500.000.000	6.181.963.712	5.311.928.157	4.230.912.467	2.895.470.066
1/12/2027	92	2.500.000.000	6.114.568.778	5.245.394.251	4.167.635.714	2.840.474.361
1/01/2028	93	2.500.000.000	6.047.389.071	5.178.965.182	4.104.390.741	2.785.521.028
1/02/2028	94	2.500.000.000	5.980.306.105	5.112.829.069	4.041.672.083	2.731.337.933
1/03/2028	95	2.500.000.000	5.913.053.078	5.047.309.992	3.980.386.287	2.679.261.666
1/04/2028	96	2.500.000.000	5.846.468.067	4.982.009.626	3.918.897.439	2.626.699.712
1/05/2028	97	2.500.000.000	5.779.994.839	4.917.280.598	3.858.460.816	2.575.589.858
1/06/2028	98	2.500.000.000	5.712.824.617	4.851.892.962	3.797.470.484	2.524.141.159
1/07/2028	99	2.500.000.000	5.649.467.698	4.790.208.422	3.739.963.579	2.475.726.630
1/08/2028	100	2.500.000.000	5.585.403.265	4.727.855.492	3.681.893.732	2.426.963.161
1/09/2028	101	2.500.000.000	5.520.616.618	4.665.090.000	3.623.774.590	2.378.536.004
1/10/2028	102	2.500.000.000	5.457.949.446	4.604.563.932	3.567.955.452	2.332.298.114
1/11/2028	103	2.500.000.000	5.396.705.830	4.545.174.101	3.512.978.827	2.286.634.699
1/12/2028	104	2.500.000.000	5.334.952.423	4.485.789.488	3.458.546.865	2.241.976.240
1/01/2029	105	2.500.000.000	5.273.219.044	4.426.362.002	3.404.048.962	2.197.302.037
1/02/2029	106	0	5.212.732.171	4.368.167.746	3.350.751.878	2.153.737.895
1/03/2029	107		5.152.137.765	4.310.776.300	3.299.131.030	2.112.443.761
1/04/2029	108		5.093.205.840	4.254.240.391	3.247.582.538	2.070.629.554
1/05/2029	109		5.031.712.429	4.195.977.697	3.195.222.527	2.028.894.214
1/06/2029	110		4.970.301.686	4.137.737.048	3.142.859.157	1.987.192.012
1/07/2029	111		4.911.706.468	4.082.245.348	3.093.078.208	1.947.699.256
1/08/2029	112		4.853.621.754	4.027.127.740	3.043.556.000	1.908.397.828
1/09/2029	113		4.792.617.347	3.969.766.948	2.992.574.671	1.868.483.349
1/10/2029	114		4.736.311.440	3.916.688.822	2.945.295.136	1.831.425.007
1/11/2029	115		4.677.969.601	3.861.881.921	2.896.695.438	1.793.575.962
1/12/2029	116		4.621.755.856	3.809.212.108	2.850.156.896	1.757.526.130
1/01/2030	117		4.567.857.241	3.758.403.964	2.804.988.998	1.722.347.601
1/02/2030	118		4.513.992.916	3.707.785.376	2.760.173.518	1.687.651.022
1/03/2030	119		4.459.563.338	3.657.464.955	2.716.458.579	1.654.567.008
1/04/2030	120		4.406.499.404	3.607.815.598	2.672.768.464	1.621.060.528
1/05/2030	121		4.352.566.573	3.557.808.750	2.629.234.805	1.588.120.124
1/06/2030	122		4.299.245.377	3.508.263.366	2.586.027.001	1.555.405.574
1/07/2030	123		4.246.979.255	3.459.924.767	2.544.118.228	1.523.926.316
1/08/2030	124		4.194.965.476	3.411.753.816	2.502.317.498	1.492.539.081
1/09/2030	125		4.142.765.067	3.363.584.787	2.460.714.335	1.461.507.733
1/10/2030	126		4.090.516.209	3.315.711.628	2.419.721.255	1.431.269.251
1/11/2030	127		4.039.028.799	3.268.423.792	2.379.145.721	1.401.308.204
1/12/2030	128		3.987.506.019	3.221.434.648	2.339.169.931	1.372.114.891
1/01/2031	129		3.936.227.802	3.174.614.367	2.299.309.944	1.343.021.119

1/02/2031	130	3.885.394.987	3.128.302.253	2.260.004.690	1.314.471.834
1/03/2031	131	3.834.419.991	3.082.530.165	2.221.821.087	1.287.318.586
1/04/2031	132	3.784.033.982	3.036.864.829	2.183.339.661	1.259.664.467
1/05/2031	133	3.734.077.630	2.991.853.589	2.145.684.906	1.232.865.230
1/06/2031	134	3.684.440.804	2.947.076.143	2.108.196.360	1.206.194.481
1/07/2031	135	3.635.041.102	2.902.790.277	2.071.405.520	1.180.286.638
1/08/2031	136	3.586.518.649	2.859.184.668	2.035.100.068	1.154.688.258
1/09/2031	137	3.538.307.003	2.815.965.981	1.999.240.584	1.129.537.515
1/10/2031	138	3.489.708.770	2.772.730.357	1.963.699.637	1.104.909.592
1/11/2031	139	3.442.412.824	2.730.512.583	1.928.882.166	1.080.722.022
1/12/2031	140	3.395.605.493	2.688.964.193	1.894.856.396	1.057.305.981
1/01/2032	141	3.349.215.895	2.647.730.111	1.861.054.494	1.034.046.566
1/02/2032	142	3.302.604.429	2.606.453.065	1.827.382.146	1.011.036.893
1/03/2032	143	3.255.822.244	2.565.454.860	1.794.358.795	988.831.883
1/04/2032	144	3.210.254.990	2.525.259.422	1.761.752.934	966.751.370
1/05/2032	145	3.164.881.444	2.485.481.168	1.729.733.703	945.290.131
1/06/2032	146	3.119.878.803	2.445.983.558	1.697.916.766	923.972.175
1/07/2032	147	3.074.683.295	2.406.593.607	1.666.461.901	903.137.694
1/08/2032	148	3.029.376.942	2.367.110.135	1.634.952.683	882.308.346
1/09/2032	149	2.984.190.400	2.327.847.134	1.603.744.847	861.801.196
1/10/2032	150	2.939.752.111	2.289.418.563	1.573.387.819	842.022.479
1/11/2032	151	2.896.295.254	2.251.749.632	1.543.564.483	822.563.243
1/12/2032	152	2.853.165.290	2.214.576.873	1.514.346.312	803.684.901
1/01/2033	153	2.810.035.160	2.177.400.715	1.485.138.300	784.845.410
1/02/2033	154	2.767.137.879	2.140.524.415	1.456.273.060	766.331.468
1/03/2033	155	2.725.102.909	2.104.778.586	1.428.664.201	748.926.190
1/04/2033	156	2.682.896.442	2.068.665.149	1.400.580.375	731.094.492
1/05/2033	157	2.641.377.045	2.033.308.368	1.373.253.941	713.891.831
1/06/2033	158	2.600.018.242	1.998.076.090	1.346.026.846	696.773.941
1/07/2033	159	2.558.523.790	1.962.960.895	1.319.116.383	680.044.567
1/08/2033	160	2.518.187.451	1.928.737.048	1.292.821.547	663.665.838
1/09/2033	161	2.478.040.823	1.894.768.705	1.266.822.753	647.564.982
1/10/2033	162	2.437.564.723	1.860.760.434	1.241.023.148	631.776.498
1/11/2033	163	2.398.201.493	1.827.606.756	1.215.811.556	616.320.297
1/12/2033	164	2.359.072.995	1.794.837.047	1.191.072.794	601.304.691
1/01/2034	165	2.320.308.969	1.762.350.329	1.166.539.950	586.425.063
1/02/2034	166	2.281.226.040	1.729.726.841	1.142.033.884	571.674.099
1/03/2034	167	2.242.736.688	1.697.937.166	1.118.469.630	557.736.072
1/04/2034	168	2.204.589.750	1.666.225.935	1.094.789.351	543.615.363
1/05/2034	169	2.166.313.860	1.634.609.599	1.071.372.480	529.807.043
1/06/2034	170	2.128.779.726	1.603.563.532	1.048.350.980	516.226.822
1/07/2034	171	2.092.041.153	1.573.302.488	1.026.035.840	503.167.376
1/08/2034	172	2.055.495.093	1.543.196.500	1.003.842.605	490.198.736
1/09/2034	173	2.019.699.092	1.513.750.273	982.183.699	477.590.748
1/10/2034	174	1.984.698.880	1.485.076.238	961.207.175	465.474.903
1/11/2034	175	1.950.123.106	1.456.729.556	940.462.059	453.499.868
1/12/2034	176	1.916.405.308	1.429.192.831	920.413.424	442.012.868
1/01/2035	177	1.882.699.642	1.401.674.857	900.395.863	430.568.327
1/02/2035	178	1.849.466.831	1.374.597.562	880.756.526	419.392.904
1/03/2035	179	1.816.755.851	1.348.216.732	861.868.741	408.828.675
1/04/2035	180	1.783.906.918	1.321.594.169	842.701.222	398.043.433
1/05/2035	181	1.751.666.820	1.295.579.263	824.079.793	387.652.142
1/06/2035	182	1.719.026.940	1.269.281.489	805.299.291	377.213.180
1/07/2035	183	1.686.717.292	1.243.380.698	786.924.847	367.095.351
1/08/2035	184	1.654.665.675	1.217.684.732	768.702.142	357.075.733
1/09/2035	185	1.622.924.910	1.192.300.726	750.763.467	347.265.785
1/10/2035	186	1.591.502.949	1.167.297.056	733.210.171	337.756.277
1/11/2035	187	1.560.130.048	1.142.345.625	715.712.671	328.299.540
1/12/2035	188	1.529.262.978	1.117.906.436	698.676.936	319.171.466
1/01/2036	189	1.498.722.142	1.093.722.596	681.823.912	310.153.366
1/02/2036	190	1.468.392.767	1.069.771.631	665.196.894	301.308.306
1/03/2036	191	1.437.399.464	1.045.530.389	648.576.544	292.615.735
1/04/2036	192	1.407.238.677	1.021.856.057	632.278.471	284.054.355
1/05/2036	193	1.376.289.392	997.742.067	615.838.338	275.534.422
1/06/2036	194	1.346.765.611	974.682.836	600.075.436	267.344.719
1/07/2036	195	1.317.537.769	951.964.897	584.646.337	259.403.049
1/08/2036	196	1.289.158.281	929.879.947	569.630.551	251.670.167
1/09/2036	197	1.261.186.651	908.160.867	554.910.916	244.128.426
1/10/2036	198	1.233.338.893	886.650.383	540.433.992	236.784.802
1/11/2036	199	1.206.014.897	865.536.587	526.222.938	229.581.855
1/12/2036	200	1.178.954.961	844.727.305	512.307.418	222.594.543

1/01/2037	201	1.152.624.864	824.460.933	498.744.691	215.783.769
1/02/2037	202	1.126.664.903	804.525.182	485.447.132	209.140.936
1/03/2037	203	1.101.044.266	785.025.527	472.592.900	202.823.986
1/04/2037	204	1.075.775.588	765.708.492	459.791.533	196.494.188
1/05/2037	205	1.050.705.231	746.636.528	447.235.745	190.344.937
1/06/2037	206	1.025.775.761	727.685.214	434.775.354	184.258.003
1/07/2037	207	1.001.136.142	709.040.134	422.592.663	178.360.827
1/08/2037	208	976.650.723	690.525.520	410.511.152	172.527.808
1/09/2037	209	952.503.596	672.310.448	398.665.983	166.839.909
1/10/2037	210	928.590.826	654.356.146	387.064.439	161.320.709
1/11/2037	211	905.194.632	636.787.524	375.714.301	155.926.953
1/12/2037	212	881.962.951	619.426.068	364.571.257	150.682.209
1/01/2038	213	858.515.542	601.935.667	353.376.054	145.436.458
1/02/2038	214	836.222.610	585.310.884	342.742.321	140.462.542
1/03/2038	215	814.098.400	568.952.118	332.397.668	135.701.850
1/04/2038	216	792.500.406	552.918.460	322.208.825	130.985.087
1/05/2038	217	770.378.998	536.602.376	311.931.117	126.287.163
1/06/2038	218	749.416.910	521.116.020	302.158.368	121.812.470
1/07/2038	219	728.897.231	506.015.473	292.680.485	117.507.875
1/08/2038	220	708.776.261	491.212.533	283.395.860	113.298.283
1/09/2038	221	688.470.692	476.330.632	274.111.128	109.122.200
1/10/2038	222	669.162.417	462.211.936	265.331.663	105.194.155
1/11/2038	223	650.271.641	448.401.657	256.749.274	101.360.414
1/12/2038	224	631.482.941	434.730.967	248.308.942	97.626.472
1/01/2039	225	612.899.935	421.222.255	239.981.180	93.952.651
1/02/2039	226	594.749.901	408.055.175	231.888.312	90.399.771
1/03/2039	227	576.786.469	395.124.263	224.024.122	86.999.803
1/04/2039	228	559.021.042	382.304.641	216.204.509	83.607.426
1/05/2039	229	541.511.399	369.722.242	208.574.169	80.326.105
1/06/2039	230	524.384.575	357.421.491	201.122.056	77.128.077
1/07/2039	231	506.989.378	344.997.680	193.653.335	73.959.484
1/08/2039	232	490.483.864	333.199.866	186.555.353	70.946.868
1/09/2039	233	473.617.187	321.196.147	179.377.232	67.928.097
1/10/2039	234	458.386.587	310.356.849	172.897.253	65.205.812
1/11/2039	235	444.065.545	300.150.651	166.786.210	62.634.696
1/12/2039	236	430.339.116	290.395.308	160.968.247	60.202.029
1/01/2040	237	417.635.913	281.345.121	155.555.044	57.931.081
1/02/2040	238	405.033.844	272.392.813	150.222.314	55.708.133
1/03/2040	239	392.554.803	263.581.525	145.017.099	53.564.729
1/04/2040	240	380.220.096	254.866.361	139.865.582	51.443.106
1/05/2040	241	368.043.745	246.299.456	134.831.560	49.388.287
1/06/2040	242	355.864.250	237.744.868	129.817.532	47.350.261
1/07/2040	243	343.905.258	229.378.214	124.940.757	45.384.676
1/08/2040	244	332.181.014	221.182.589	120.170.259	43.466.906
1/09/2040	245	320.732.263	213.197.230	115.537.166	41.614.057
1/10/2040	246	309.390.467	205.320.540	110.994.719	39.814.086
1/11/2040	247	298.238.503	197.584.085	106.540.804	38.054.588
1/12/2040	248	287.266.132	190.002.465	102.200.499	36.354.665
1/01/2041	249	276.421.687	182.519.681	97.925.900	34.686.568
1/02/2041	250	265.633.801	175.099.015	93.705.626	33.051.109
1/03/2041	251	254.744.831	167.664.019	89.520.593	31.454.178
1/04/2041	252	244.156.221	160.422.420	85.436.262	29.891.950
1/05/2041	253	233.598.787	153.233.744	81.406.926	28.365.435
1/06/2041	254	223.369.632	146.275.212	77.512.505	26.894.067
1/07/2041	255	213.523.066	139.597.604	73.791.913	25.498.202
1/08/2041	256	204.028.322	133.163.869	70.211.993	24.158.430
1/09/2041	257	194.738.124	126.884.832	66.731.163	22.863.501
1/10/2041	258	185.855.396	120.898.374	63.426.276	21.642.096
1/11/2041	259	177.175.572	115.056.699	60.208.077	20.456.979
1/12/2041	260	168.772.177	109.419.689	57.117.356	19.327.288
1/01/2042	261	160.553.560	103.914.786	54.105.829	18.230.706
1/02/2042	262	152.820.514	98.741.982	51.281.727	17.205.952
1/03/2042	263	145.378.474	93.789.542	48.597.769	16.243.043
1/04/2042	264	137.983.802	88.867.957	45.930.503	15.286.529
1/05/2042	265	130.747.612	84.069.296	43.343.421	14.366.367
1/06/2042	266	123.859.556	79.505.275	40.886.112	13.494.482
1/07/2042	267	117.263.133	75.147.490	38.549.976	12.671.283
1/08/2042	268	110.614.021	70.766.212	36.210.096	11.851.758
1/09/2042	269	104.307.757	66.618.546	34.001.100	11.081.605
1/10/2042	270	98.001.005	62.487.858	31.814.362	10.326.402
1/11/2042	271	92.052.901	58.595.648	29.756.856	9.617.661

1/12/2042	272	86.258.540	54.817.162	27.769.496	8.938.538
1/01/2043	273	80.655.974	51.169.805	25.855.879	8.287.326
1/02/2043	274	75.011.620	47.508.197	23.944.633	7.642.227
1/03/2043	275	69.699.363	44.076.077	22.163.773	7.046.775
1/04/2043	276	64.591.636	40.776.804	20.452.577	6.475.173
1/05/2043	277	59.645.398	37.592.430	18.808.970	5.930.407
1/06/2043	278	54.892.107	34.537.917	17.236.729	5.411.665
1/07/2043	279	50.376.803	31.644.877	15.754.038	4.925.882
1/08/2043	280	46.102.421	28.910.747	14.356.279	4.469.826
1/09/2043	281	42.088.403	26.348.798	13.050.810	4.046.158
1/10/2043	282	37.919.711	23.700.087	11.709.986	3.615.579
1/11/2043	283	34.489.546	21.519.649	10.605.611	3.260.722
1/12/2043	284	31.255.837	19.469.975	9.571.846	2.930.825
1/01/2044	285	28.204.445	17.539.395	8.600.803	2.622.345
1/02/2044	286	25.275.312	15.691.207	7.674.937	2.330.141
1/03/2044	287	22.474.994	13.930.597	6.797.569	2.055.591
1/04/2044	288	19.790.319	12.245.760	5.960.240	1.794.747
1/05/2044	289	17.153.729	10.596.881	5.145.005	1.542.913
1/06/2044	290	14.755.428	9.099.847	4.406.928	1.315.977
1/07/2044	291	12.550.536	7.727.359	3.733.041	1.110.174
1/08/2044	292	10.579.255	6.502.595	3.133.376	927.892
1/09/2044	293	8.818.224	5.410.975	2.600.730	766.897
1/10/2044	294	7.298.097	4.470.855	2.143.582	629.503
1/11/2044	295	6.062.469	3.707.604	1.773.115	518.503
1/12/2044	296	5.254.674	3.208.308	1.530.557	445.738
1/01/2045	297	5.070.020	3.090.315	1.470.518	426.439
1/02/2045	298	4.889.064	2.974.963	1.412.028	407.743
1/03/2045	299	4.712.791	2.863.308	1.355.910	390.040
1/04/2045	300	4.539.694	2.753.464	1.300.577	372.539
1/05/2045	301	4.309.608	2.609.619	1.229.600	350.764
1/06/2045	302	3.991.751	2.413.046	1.134.087	322.147
1/07/2045	303	3.827.876	2.310.184	1.083.071	306.395
1/08/2045	304	3.667.517	2.209.651	1.033.304	291.078
1/09/2045	305	3.510.937	2.111.725	984.999	276.295
1/10/2045	306	3.362.597	2.019.182	939.516	262.457
1/11/2045	307	3.217.315	1.928.666	895.117	248.994
1/12/2045	308	3.073.733	1.839.570	851.664	235.936
1/01/2046	309	2.873.688	1.716.929	792.864	218.716
1/02/2046	310	2.737.333	1.632.688	752.045	206.578
1/03/2046	311	2.601.722	1.549.426	712.053	194.844
1/04/2046	312	2.467.331	1.466.898	672.412	183.217
1/05/2046	313	2.336.418	1.386.787	634.125	172.077
1/06/2046	314	2.207.929	1.308.299	596.714	161.239
1/07/2046	315	2.085.085	1.233.480	561.205	151.022
1/08/2046	316	1.902.186	1.123.374	509.809	136.611
1/09/2046	317	1.789.257	1.054.889	477.512	127.414
1/10/2046	318	1.680.280	989.014	446.591	118.675
1/11/2046	319	1.574.189	924.997	416.621	110.242
1/12/2046	320	1.472.493	863.820	388.109	102.277
1/01/2047	321	1.379.081	807.649	361.949	94.979
1/02/2047	322	1.289.259	753.764	336.942	88.042
1/03/2047	323	1.203.257	702.406	313.263	81.541
1/04/2047	324	1.127.143	656.858	292.204	75.738
1/05/2047	325	1.052.162	612.155	271.648	70.121
1/06/2047	326	981.754	570.222	252.396	64.876
1/07/2047	327	919.157	532.989	235.335	60.242
1/08/2047	328	857.537	496.414	218.628	55.729
1/09/2047	329	798.130	461.240	202.621	51.429
1/10/2047	330	740.175	427.046	187.138	47.305
1/11/2047	331	684.888	394.478	172.426	43.401
1/12/2047	332	631.851	363.333	158.422	39.713
1/01/2048	333	582.558	334.420	145.444	36.305
1/02/2048	334	535.178	306.700	133.049	33.071
1/03/2048	335	488.086	279.268	120.861	29.922
1/04/2048	336	443.793	253.495	109.428	26.977
1/05/2048	337	399.431	227.781	98.085	24.081
1/06/2048	338	358.714	204.214	87.714	21.444
1/07/2048	339	326.745	185.709	79.569	19.373
1/08/2048	340	298.222	169.211	72.316	17.532
1/09/2048	341	270.271	153.091	65.260	15.755
1/10/2048	342	245.602	138.889	59.061	14.200

1/11/2048	343	222.887	125.830	53.371	12.777
1/12/2048	344	203.724	114.823	48.583	11.583
1/01/2049	345	185.454	104.348	44.039	10.455
1/02/2049	346	168.124	94.437	39.754	9.398
1/03/2049	347	151.242	84.824	35.626	8.390
1/04/2049	348	135.239	75.720	31.721	7.439
1/05/2049	349	119.210	66.636	27.847	6.504
1/06/2049	350	104.957	58.569	24.413	5.678
1/07/2049	351	90.751	50.559	21.023	4.869
1/08/2049	352	78.285	43.540	18.058	4.165
1/09/2049	353	67.520	37.489	15.509	3.562
1/10/2049	354	56.736	31.450	12.979	2.968
1/11/2049	355	45.932	25.418	10.462	2.383
1/12/2049	356	41.025	22.665	9.306	2.111
1/01/2050	357	39.025	21.523	8.815	1.991
1/02/2050	358	37.019	20.382	8.327	1.873
1/03/2050	359	35.005	19.244	7.844	1.757
1/04/2050	360	32.985	18.103	7.360	1.642
1/05/2050	361	30.958	16.962	6.879	1.528
1/06/2050	362	28.923	15.821	6.400	1.416
1/07/2050	363	26.882	14.680	5.924	1.305
1/08/2050	364	24.833	13.538	5.449	1.195
1/09/2050	365	22.778	12.397	4.977	1.087
1/10/2050	366	20.715	11.256	4.508	981
1/11/2050	367	18.646	10.114	4.040	875
1/12/2050	368	16.569	8.972	3.575	771
1/01/2051	369	15.214	8.225	3.269	702
1/02/2051	370	13.855	7.477	2.965	634
1/03/2051	371	12.491	6.731	2.662	567
1/04/2051	372	11.122	5.983	2.361	501
1/05/2051	373	9.748	5.236	2.061	435
1/06/2051	374	8.370	4.488	1.762	371
1/07/2051	375	6.987	3.740	1.465	307
1/08/2051	376	5.598	2.992	1.169	244
1/09/2051	377	4.205	2.243	874	182
1/10/2051	378	2.807	1.495	581	120
1/11/2051	379	1.404	747	289	60
1/12/2051	380	0	0	0	0
		1.273.401.186.206	**1.135.118.881.520**	**969.356.002.906**	**770.373.850.009**


Amortisation profiles (all amounts in EUR)
16.000.000.000
14.000.000.000
12.000.000.000
10.000.000.000
8.000.000.000
6.000.000.000
4.000.000.000
2.000.000.000
0
Outstanding Residential Mortgage Loans (0% CPR)
Outstanding Residential Mortgage Loans (2% CPR)
Outstanding Residential Mortgage Loans (5% CPR)
Outstanding Residential Mortgage Loans (10% CPR)
Covered bonds (until maturity date)
1/05/2020
1/09/2051

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

HTT 2019

Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB E

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	*Example Bank*	*Example Guarantor*	*Example Bank(LEI)*	*FX*
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				

3. Additional information on the asset distribution

	1. General Information	Total Assets
E.3.1.1	Weighted Average Seasoning (months)	37,58
E.3.1.2	Weighted Average Maturity (months)**	177,04
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	0,14%				*0,14%*
E.3.2.2	30-<60 days	0,01%				*0,01%*
E.3.2.3	60-<90 days	0,01%				*0,01%*
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						