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: 30/9/2020

Cut-off Date: 30/9/2020

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**	30/09/2020			
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	13.721,1			
G.3.1.2	Outstanding Covered Bonds	10.000,0			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	16.062,2			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	10.614,7			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	5%	37%	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	13.721,1		99,34%	
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	91,5		0,66%	
G.3.3.5	Other	0,0		0,00%	
G.3.3.6	Total	13.812,6		100%	
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)		7,6	[Mark as ND1 if not relevant]		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		308,4	[Mark as ND1 if not relevant]	2,25%	
G.3.4.3	1 - 2 Y		309,7	[Mark as ND1 if not relevant]	2,26%	
G.3.4.4	2 - 3 Y		659,8	[Mark as ND1 if not relevant]	4,81%	
G.3.4.5	3 - 4 Y		818,9	[Mark as ND1 if not relevant]	5,97%	
G.3.4.6	4 - 5 Y		1.247,7	[Mark as ND1 if not relevant]	9,09%	
G.3.4.7	5 - 10 Y		6.902,2	[Mark as ND1 if not relevant]	50,30%	
G.3.4.8	10+ Y		3.474,3	[Mark as ND1 if not relevant]	25,32%	
G.3.4.9		Total	13721,1	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)		7,5	8,5		
	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		10.000,0	7500,0	100,00%	75,00%
G.3.5.9	10+ Y		0,0	2500,0	0,00%	25,00%
G.3.5.10		Total	10.000	10.000	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		13.721,1	13721,09	100,00%	100,00%
G.3.6.2	AUD		0,00	0,00	0,00%	0,00%
G.3.6.3	BRL		0,00	0,00	0,00%	0,00%
G.3.6.4	CAD		0,00	0,00	0,00%	0,00%
G.3.6.5	CHF		0,00	0,00	0,00%	0,00%
G.3.6.6	CZK		0,00	0,00	0,00%	0,00%
G.3.6.7	DKK		0,00	0,00	0,00%	0,00%
G.3.6.8	GBP		0,00	0,00	0,00%	0,00%
G.3.6.9	HKD		0,00	0,00	0,00%	0,00%
G.3.6.10	JPY		0,00	0,00	0,00%	0,00%
G.3.6.11	KRW		0,00	0,00	0,00%	0,00%
G.3.6.12	NOK		0,00	0,00	0,00%	0,00%
G.3.6.13	PLN		0,00	0,00	0,00%	0,00%
G.3.6.14	SEK		0,00	0,00	0,00%	0,00%
G.3.6.15	SGD		0,00	0,00	0,00%	0,00%
G.3.6.16	USD		0,00	0,00	0,00%	0,00%
G.3.6.17	Other		0,00	0,00	0,00%	0,00%
G.3.6.18		Total	13721,0854	13721,0854	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	10000,00	10000,00	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	10000	10000	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	10000	10000	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	10000	10000	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	0,67%	0,92%
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%	1%
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				
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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		13721,09		100,00%
M.7.1.2	Commercial		0,00		0,00%
M.7.1.3	Other		0,00		0,00%
M.7.1.4		Total	13721,09		100%
	2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans		207200	0	207200
	3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures		0,39%	0.00%	0,39%
	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%

	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	14,4%	0,0%	14,4%
M.7.5.3	Oost-Vlaanderen	15,9%	0,0%	15,9%
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	7,3%	0,0%	7,3%
M.7.5.8	Hainaut	6,7%	0,0%	6,7%
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	79,0%	0,0%	79,0%
M.7.6.2	Floating rate	0,0%	0,0%	0,0%
M.7.6.3	Other	21,0%	0,0%	21,0%
	7. Breakdown by Repayment Type	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.7.1	Bullet / interest only	5,2%	0,0%	5,2%
M.7.7.2	Amortising	94,8%	0,0%	94,8%
M.7.7.3	Other	0,0%	0,0%	0,0%
	8. Loan Seasoning	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.8.1	Up to 12months	18,3%	0,0%	18,3%
M.7.8.2	≥ 12 - ≤ 24 months	21,0%	0,0%	21,0%
M.7.8.3	≥ 24 - ≤ 36 months	16,0%	0,0%	16,0%
M.7.8.4	≥ 36 - ≤ 60 months	14,7%	0,0%	14,7%
M.7.8.5	≥ 60 months	30,0%	0,0%	30,0%
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.9.1	% NPLs	0,0%	0,0%	0,0%

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)		66,22			
	By buckets (mn):					
M.7A.10.2	<=100K		6679,47	163803	48,68%	79,06%
M.7A.10.3	>100K and <=200K		4910,54	36400	35,79%	17,57%
M.7A.10.4	>200K and <=300K		1186,03	4980	8,64%	2,40%
M.7A.10.5	>300K and <=400K		389,15	1138	2,84%	0,55%
M.7A.10.6	>400K		555,91	879	4,05%	0,42%
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	13721,1	207200	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 %		4856,09	95985	35,39%	46,32%
M.7A.11.3	>40 - <=50 %		1339,58	20847	9,76%	10,06%
M.7A.11.4	>50 - <=60 %		1378,19	19833	10,04%	9,57%
M.7A.11.5	>60 - <=70 %		1485,64	19398	10,83%	9,36%
M.7A.11.6	>70 - <=80 %		1584,74	18882	11,55%	9,11%
M.7A.11.7	>80 - <=90 %		1559,37	16843	11,36%	8,13%
M.7A.11.8	>90 - <=100 %		989,77	9168	7,21%	4,42%
M.7A.11.9	>100%		527,70	6244	3,85%	3,01%
M.7A.11.10		Total	13721,09	207200	100%	100%

	12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)		49%			
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		5886,95	115790	42,90%	55,88%
M.7A.12.3	>40 - <=50 %		1417,20	20240	10,33%	9,77%
M.7A.12.4	>50 - <=60 %		1444,77	18838	10,53%	9,09%
M.7A.12.5	>60 - <=70 %		1425,39	17193	10,39%	8,30%
M.7A.12.6	>70 - <=80 %		1400,02	15220	10,20%	7,35%
M.7A.12.7	>80 - <=90 %		1072,72	10777	7,82%	5,20%
M.7A.12.8	>90 - <=100 %		764,63	6267	5,57%	3,02%
M.7A.12.9	>100%		309,39	2875	2,25%	1,39%
M.7A.12.10		Total	13721,09	207200	100%	100%

	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%

	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%

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%

	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%

	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	

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 30/09/2020

Contact Details:

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Remark

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

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	25/02/2021	5,41	25/02/2027
BD@155375	BE6312092115	2.500.000.000	25/02/2019	25/02/2029	EUR	Fixed	0,85 %	NACT	25/02/2021	8,41	25/02/2030
BD@167469	BE0002700814	2.500.000.000	20/05/2020	20/05/2027	EUR	Fixed	0,01 %	NACT	20/05/2021	6,64	20/05/2028
BD@167470	BE0002701820	2.500.000.000	20/05/2020	20/05/2030	EUR	Fixed	0,07 %	NACT	20/05/2021	9,64	20/05/2031
		10.000.000.000									

Totals

Total Outstanding (in EUR):	10.000.000.000
Current Weighted Average Fixed Coupon:	0,36 %
Weighted Average Remaining Average Life*	7,52

* At Reporting Date until Maturity Date

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	10.000.000.000	(I)
Nominal Balance Residential Mortgage Loans	13.721.085.401	*(II)*
Nominal Balance Public Finance Exposures	91.500.000	*(III)*
Nominal Balance Financial Institution Exposures	599.984.165	*(IV)*
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	44,13 %	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	10.685.289.726	*(V)*
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106,85 %	*Limit: 85%*
> > > Cover Test Royal Decree Art 5 Paraf 1	**Passed**	

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92.536.448	*(VI)*
Value of Financial Institution Exposures (definition Royal Decree)	599.984.165	*(VII)*
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	10.685.289.726	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I	113,78 %	*Limit: 105%*
> > > Cover Test Royal Decree Art 5 Paraf 2	**Passed**	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	*1.909.885.852*	*(VIII)*
Total Interest Proceeds Residential Mortgage Loans	1.907.365.852	
Total Interest Proceeds Public Finance Exposures	2.520.000	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	*14.412.784.488*	*(IX)*
Total Principal Proceeds Residential Mortgage Loans	13.721.085.401	
Total Principal Proceeds Public Finance Exposures	91.714.922	
Total Principal Proceeds Financial Institution Exposures	599.984.165	
Impact Derivatives	0	
Interest Requirement Covered Bonds	285.500.000	*(X)*
Costs, Fees and expenses Covered Bonds	109.820.586	*(XI)*
Principal Requirement Covered Bonds	10.000.000.000	*(XII)*
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	5.927.349.754	
> > > Cover Test Royal Decree Art 5 paraf 3	**Passed**	

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1.287.010.594	*(XIII)*
Cumulative Cash Outflow Next 180 Days	-41.052.380	*(XIV)*
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1.245.958.214	
> > > Liquidity Test Royal Decree Art 7 paraf 1	**Passed**	
MtM Liquid Bonds minus ECB Haircut	91.714.922	*(XV)*
Interest Payable on Mortgage Pandbrieven next 3 months	0	*(XVI)*
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	91.714.922	*(XVII)*

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 30/09/2020

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	13.721.085.400,63
Principal Redemptions between Cut-off Date and Maturity Date	13.721.085.400,63
Interest Payments between Cut-off Date and Maturity Date	1.907.365.851,70
Number of borrowers	107.760,00
Number of loans	207.200,00
Average Outstanding Balance per borrower	127.330
Average Outstanding Balance per loan	66.221
Weighted average Current Loan to Current Value	48,89 %
Weighted average seasoning (in Years)	3,31
Weighted average remaining maturity (in years, at 0% CPR)	14,66
Weighted average initial maturity (in years, at 0% CPR)	17,97
Percentage of Fixed Rate Loans	78,96 %
Percentage of Variable Rate Loans	21,04 %
Weighted average interest rate	1,73 %
Weighted average interest rate Fixed Rate Loans	1,79 %
Weighted average interest rate Variable Rate Loans	1,49 %
Weighted Remaining average life (in years, at 0% CPR)	7,64
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6,26

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	599.984.165

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 30/09/2020

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Oost-Vlaanderen	2.177.180.414,44	15,87 %	34.168	16,49 %
Antwerpen	2.162.139.890,35	15,76 %	31.994	15,44 %
Vlaams-Brabant	1.972.892.957,38	14,38 %	28.514	13,76 %
West-Vlaanderen	1.548.753.167,00	11,29 %	25.954	12,53 %
Brussels	1.149.498.958,80	8,38 %	11.392	5,50 %
Limburg	1.103.216.369,67	8,04 %	19.732	9,52 %
Liège	997.585.934,82	7,27 %	15.858	7,65 %
Hainaut	917.531.619,40	6,69 %	15.277	7,37 %
Brabant Wallon	690.827.794,88	5,03 %	8.545	4,12 %
Namur	595.079.096,72	4,34 %	9.541	4,60 %
Luxembourg	357.920.564,29	2,61 %	5.384	2,60 %
Other	48.458.632,88	0,35 %	841	0,41 %
	13.721.085.400,63	**100,00 %**	**207.200**	**100,00 %**

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	2.515.969.589,16	18,34 %	28.247	13,63 %
>1 and <=2	2.881.180.549,39	21,00 %	37.016	17,86 %
>2 and <=3	2.200.821.751,82	16,04 %	28.204	13,61 %
>3 and <=4	1.999.815.826,20	14,57 %	27.428	13,24 %
>4 and <=5	1.818.491.638,68	13,25 %	30.531	14,74 %
>5 and <=6	1.052.990.403,62	7,67 %	18.926	9,13 %
>6 and <=7	111.658.209,56	0,81 %	2.092	1,01 %
>7 and <=8	105.879.187,23	0,77 %	2.064	1,00 %
>8 and <=9	83.540.642,36	0,61 %	4.778	2,31 %
>9 and <=10	253.598.464,06	1,85 %	9.556	4,61 %
>10 and <=11	353.152.317,95	2,57 %	7.248	3,50 %
>11 and <=12	118.014.590,98	0,86 %	2.851	1,38 %
>12 and <=13	17.587.203,08	0,13 %	428	0,21 %
>13 and <=14	15.013.860,16	0,11 %	359	0,17 %
>14 and <=15	43.700.893,48	0,32 %	1.213	0,59 %
>15 and <=16	89.085.718,53	0,65 %	2.769	1,34 %
>16 and <=17	38.231.344,37	0,28 %	1.797	0,87 %
>17 and <=18	14.623.710,70	0,11 %	1.166	0,56 %
>18 and <=19	2.785.536,15	0,02 %	131	0,06 %
>19 and <=20	1.345.295,99	0,01 %	148	0,07 %
>20 and <=21	920.351,96	0,01 %	58	0,03 %
>21 and <=22	1.652.399,90	0,01 %	102	0,05 %
>22 and <=23	265.537,40	0,00 %	22	0,01 %
>23 and <=24	357.201,27	0,00 %	23	0,01 %
>24 and <=25	179.410,31	0,00 %	28	0,01 %
>29 and <=30	40.406,65	0,00 %	2	0,00 %
>27 and <=28	51.305,08	0,00 %	5	0,00 %
>30 and <=31	125.235,81	0,00 %	7	0,00 %
>28 and <=29	6.818,78	0,00 %	1	0,00 %
	13.721.085.400,63	**100,00 %**	**207.200**	**100,00 %**

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1.333.721,45	0,01 %	1.339	0,65 %
<=1	111.589.289,78	0,81 %	5.345	2,58 %
>1 and <=2	122.737.637,45	0,89 %	5.152	2,49 %
>2 and <=3	147.514.898,20	1,08 %	4.494	2,17 %
>3 and <=4	182.982.320,00	1,33 %	4.596	2,22 %
>4 and <=5	329.873.524,84	2,40 %	9.246	4,46 %
>5 and <=6	364.907.768,92	2,66 %	10.402	5,02 %
>6 and <=7	360.014.977,88	2,62 %	8.688	4,19 %
>7 and <=8	506.951.631,02	3,69 %	10.967	5,29 %
>8 and <=9	669.029.406,49	4,88 %	13.478	6,50 %
>9 and <=10	605.878.487,64	4,42 %	11.275	5,44 %
>10 and <=11	524.131.660,07	3,82 %	9.328	4,50 %
>11 and <=12	598.970.841,09	4,37 %	9.281	4,48 %
>12 and <=13	692.523.751,85	5,05 %	9.638	4,65 %
>13 and <=14	757.330.246,20	5,52 %	10.350	5,00 %
>14 and <=15	801.877.956,47	5,84 %	10.526	5,08 %
>15 and <=16	637.033.664,49	4,64 %	7.765	3,75 %
>16 and <=17	749.953.871,90	5,47 %	8.586	4,14 %
>17 and <=18	889.114.334,62	6,48 %	9.783	4,72 %
>18 and <=19	863.127.824,27	6,29 %	9.646	4,66 %
>19 and <=20	1.007.159.191,39	7,34 %	10.893	5,26 %
>20 and <=21	489.758.001,13	3,57 %	5.254	2,54 %
>21 and <=22	596.559.254,94	4,35 %	5.929	2,86 %
>22 and <=23	551.926.239,94	4,02 %	5.263	2,54 %
>23 and <=24	558.832.974,12	4,07 %	5.125	2,47 %
>24 and <=25	562.119.409,52	4,10 %	4.496	2,17 %
>25 and <=26	8.878.268,04	0,06 %	92	0,04 %
>26 and <=27	12.174.736,01	0,09 %	126	0,06 %
>27 and <=28	9.265.238,77	0,07 %	76	0,04 %
>28 and <=29	4.298.475,92	0,03 %	35	0,02 %
>29 and <=30	3.082.007,32	0,02 %	24	0,01 %
>30 and <=31	153.788,90	0,00 %	2	0,00 %
	13.721.085.400,63	**100,00 %**	**207.200**	**100,00 %**

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	619.294,14	0,00 %	61	0,03 %
>1 and <=2	38.974.820,26	0,28 %	375	0,18 %
>2 and <=3	43.279.323,10	0,32 %	419	0,20 %
>3 and <=4	15.498.606,09	0,11 %	424	0,20 %
>4 and <=5	312.645.793,73	2,28 %	2.849	1,38 %
>5 and <=6	34.444.986,16	0,25 %	1.289	0,62 %
>6 and <=7	68.801.884,68	0,50 %	1.727	0,83 %
>7 and <=8	89.588.274,44	0,65 %	2.392	1,15 %
>8 and <=9	115.314.837,93	0,84 %	2.860	1,38 %
>9 and <=10	1.399.323.960,73	10,20 %	33.464	16,15 %
>10 and <=11	182.820.130,34	1,33 %	10.351	5,00 %
>11 and <=12	226.698.874,29	1,65 %	4.172	2,01 %
>12 and <=13	757.900.433,15	5,52 %	12.939	6,24 %
>13 and <=14	127.781.727,82	0,93 %	2.313	1,12 %
>14 and <=15	1.807.852.211,43	13,18 %	28.115	13,57 %
>15 and <=16	134.966.955,27	0,98 %	2.141	1,03 %
>16 and <=17	220.276.360,66	1,61 %	3.140	1,52 %
>17 and <=18	849.172.815,69	6,19 %	11.187	5,40 %
>18 and <=19	210.450.101,96	1,53 %	5.019	2,42 %
>19 and <=20	3.089.705.447,32	22,52 %	38.638	18,65 %
>20 and <=21	210.862.730,75	1,54 %	2.852	1,38 %
>21 and <=22	144.038.811,57	1,05 %	2.063	1,00 %
>22 and <=23	198.258.094,53	1,44 %	2.570	1,24 %
>23 and <=24	131.258.608,01	0,96 %	1.601	0,77 %
>24 and <=25	2.764.421.049,89	20,15 %	27.965	13,50 %
>25 and <=26	238.039.087,60	1,73 %	2.428	1,17 %
>26 and <=27	13.609.119,17	0,10 %	154	0,07 %
>27 and <=28	13.292.440,76	0,10 %	148	0,07 %
>28 and <=29	9.871.930,77	0,07 %	112	0,05 %
>29 and <=30	244.786.278,66	1,78 %	3.116	1,50 %
>30 and <=31	24.105.657,64	0,18 %	278	0,13 %
>33 and <=34	25.086,82	0,00 %	1	0,00 %
>34 and <=35	485.374,45	0,00 %	6	0,00 %
>35 and <=36	14.873,61	0,00 %	1	0,00 %
>36 and <=37	117.479,89	0,00 %	1	0,00 %
>39 and <=40	401.319,80	0,00 %	8	0,00 %
>32 and <=33	277.373,39	0,00 %	3	0,00 %
>31 and <=32	1.099.469,70	0,01 %	17	0,01 %
>37 and <=38	3.774,43	0,00 %	1	0,00 %
	13.721.085.400,63	**100,00 %**	**207.200**	**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	15.249,42	0,00 %	2	0,00 %
1993	42.874,44	0,00 %	4	0,00 %
1995	1.579,08	0,00 %	2	0,00 %
1996	199.565,12	0,00 %	29	0,01 %
1997	370.687,95	0,00 %	24	0,01 %
1998	295.829,22	0,00 %	22	0,01 %
1999	1.942.490,88	0,01 %	119	0,06 %
2000	939.029,47	0,01 %	79	0,04 %
2001	1.212.486,44	0,01 %	140	0,07 %
2002	4.078.528,79	0,03 %	208	0,10 %
2003	22.196.754,08	0,16 %	1.508	0,73 %
2004	45.946.089,81	0,33 %	1.951	0,94 %
2005	92.261.776,34	0,67 %	2.747	1,33 %
2006	28.185.632,16	0,21 %	752	0,36 %
2007	13.784.880,91	0,10 %	307	0,15 %
2008	24.220.909,96	0,18 %	613	0,30 %
2009	202.610.747,56	1,48 %	4.317	2,08 %
2010	336.779.963,66	2,45 %	8.166	3,94 %
2011	221.978.645,79	1,62 %	10.760	5,19 %
2012	57.942.379,09	0,42 %	1.377	0,66 %
2013	107.306.551,17	0,78 %	2.058	0,99 %
2014	253.434.501,74	1,85 %	4.576	2,21 %
2015	1.057.413.153,88	7,71 %	18.865	9,10 %
2016	2.374.245.928,08	17,30 %	38.068	18,37 %
2017	1.697.295.112,75	12,37 %	22.468	10,84 %
2018	2.470.451.760,52	18,00 %	31.547	15,23 %
2019	4.073.803.844,53	29,69 %	49.136	23,71 %
2020	631.962.805,33	4,61 %	7.346	3,55 %
	13.721.085.400,63	**100,00 %**	**207.200**	**100,00 %**

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2.363.160.449,83	17,22 %	53.891	50,01 %
>100 and <=200	4.789.235.233,72	34,90 %	32.845	30,48 %
>200 and <=300	3.440.512.573,62	25,07 %	14.254	13,23 %
>300 and <=400	1.354.343.083,46	9,87 %	3.985	3,70 %
>400	1.773.834.060,00	12,93 %	2.785	2,58 %
	13.721.085.400,63	**100,00 %**	**107.760**	**100,00 %**

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	73.937.554,80	0,54 %	1.644	0,79 %
0.5 - 1%	552.346.137,53	4,03 %	9.454	4,56 %
1 - 1.5%	3.291.894.090,43	23,99 %	44.486	21,47 %
1.5 - 2%	7.657.271.352,91	55,81 %	106.728	51,51 %
2 - 2.5%	1.299.803.344,83	9,47 %	23.016	11,11 %
2.5 - 3%	610.652.609,47	4,45 %	14.075	6,79 %
3 - 3.5%	146.401.075,85	1,07 %	4.735	2,29 %
3.5 - 4%	57.237.334,55	0,42 %	1.756	0,85 %
4 - 4.5%	19.126.989,66	0,14 %	731	0,35 %
4.5 - 5%	8.383.990,24	0,06 %	360	0,17 %
5 - 5.5%	3.196.623,25	0,02 %	136	0,07 %
5.5 - 6%	416.464,03	0,00 %	39	0,02 %
6 - 6.5%	132.769,27	0,00 %	22	0,01 %
6.5 - 7%	158.579,51	0,00 %	11	0,01 %
9 - 9.5%	40.406,65	0,00 %	2	0,00 %
7.5 - 8%	25.086,82	0,00 %	1	0,00 %
8 - 8.5%	42.894,60	0,00 %	3	0,00 %
8.5 - 9%	18.096,23	0,00 %	1	0,00 %
	13.721.085.400,63	**100,00 %**	**207.200**	**100,00 %**

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	10.833.773.897,93	78,96 %	163.965	79,13 %
Variable	29.460.391,79	0,21 %	1.187	0,57 %
Variable With Cap	2.857.851.110,91	20,83 %	42.048	20,29 %
	13.721.085.400,63	**100,00 %**	**207.200**	**100,00 %**

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2020	301.066.409,29	2,19 %	5.609	2,71 %
2021	899.346.855,51	6,55 %	17.723	8,55 %
2022	161.829.240,90	1,18 %	1.829	0,88 %
2023	359.117.424,90	2,62 %	3.951	1,91 %
2024	278.739.004,16	2,03 %	3.083	1,49 %
2025	112.978.971,52	0,82 %	1.471	0,71 %
2026	103.170.297,63	0,75 %	1.143	0,55 %
2027	96.697.544,81	0,70 %	1.027	0,50 %
2028	50.853.652,08	0,37 %	571	0,28 %
2029	86.814.134,38	0,63 %	845	0,41 %
2030	5.073.162,95	0,04 %	54	0,03 %
2033	92.425.391,43	0,67 %	1.172	0,57 %
2034	264.688.527,74	1,93 %	2.758	1,33 %
2035	7.789.617,50	0,06 %	73	0,04 %
Fixed To Maturity	10.900.495.165,83	79,44 %	165.891	80,06 %
	13.721.085.400,63	**100,00 %**	**207.200**	**100,00 %**

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	13.720.883.944,73	100,00 %	207.186	99,99 %
Twice A Year	201.455,90	0,00 %	14	0,01 %
	13.721.085.400,63	**100,00 %**	**207.200**	**100,00 %**

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	12.836.083.329,70	93,55 %	198.618	95,86 %
Interest only	720.152.205,83	5,25 %	4.790	2,31 %
Linear	164.849.865,10	1,20 %	3.792	1,83 %
	13.721.085.400,63	**100,00 %**	**207.200**	**100,00 %**

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	56.693.312,15	0,41 %	1.449	0,70 %
1-10%	1.289.576.281,03	9,40 %	27.804	13,42 %
11-20%	1.054.999.284,74	7,69 %	22.344	10,78 %
21-30%	1.154.002.273,32	8,41 %	22.271	10,75 %
31-40%	1.300.818.810,09	9,48 %	22.117	10,67 %
41-50%	1.339.578.948,63	9,76 %	20.847	10,06 %
51-60%	1.378.190.134,81	10,04 %	19.833	9,57 %
61-70%	1.485.644.488,33	10,83 %	19.398	9,36 %
71-80%	1.584.741.833,53	11,55 %	18.882	9,11 %
81-90%	1.559.368.404,75	11,36 %	16.843	8,13 %
91-100%	989.768.131,33	7,21 %	9.168	4,42 %
101-110%	129.622.730,26	0,94 %	1.737	0,84 %
111-120%	74.149.373,47	0,54 %	1.001	0,48 %
>120%	323.931.394,19	2,36 %	3.506	1,69 %
	13.721.085.400,63	**100,00 %**	**207.200**	**100,00 %**

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	152.561.439,06	1,11 %	16.480	7,95 %
21-40%	401.309.449,52	2,92 %	14.245	6,88 %
41-60%	695.745.919,84	5,07 %	16.097	7,77 %
61-80%	1.326.467.597,69	9,67 %	22.050	10,64 %
81-100%	2.486.222.417,75	18,12 %	31.196	15,06 %
101-120%	746.966.984,02	5,44 %	14.435	6,97 %
121-140%	758.991.386,95	5,53 %	12.952	6,25 %
141-160%	797.671.572,60	5,81 %	12.041	5,81 %
161-180%	898.138.570,24	6,55 %	12.393	5,98 %
181-200%	823.840.502,33	6,00 %	10.451	5,04 %
201-300%	2.211.217.952,18	16,12 %	25.341	12,23 %
301-400%	932.860.389,98	6,80 %	8.920	4,31 %
401-500%	390.732.742,71	2,85 %	3.470	1,67 %
>500%	1.098.358.475,76	8,00 %	7.129	3,44 %
	13.721.085.400,63	**100,00 %**	**207.200**	**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	308.418.475,79	2,25 %	13.547	6,54 %
>1 and <=2	309.707.316,46	2,26 %	8.448	4,08 %
>2 and <=3	659.750.714,10	4,81 %	18.519	8,94 %
>3 and <=4	818.934.112,57	5,97 %	18.870	9,11 %
>4 and <=5	1.247.743.429,63	9,09 %	24.452	11,80 %
>5 and <=6	1.003.460.151,31	7,31 %	17.148	8,28 %
>6 and <=7	1.218.193.207,10	8,88 %	17.111	8,26 %
>7 and <=8	1.374.276.073,97	10,02 %	18.053	8,71 %
>8 and <=9	1.436.321.139,41	10,47 %	16.479	7,95 %
>9 and <=10	1.869.932.348,13	13,63 %	20.412	9,85 %
>10 and <=11	1.017.325.839,08	7,41 %	11.375	5,49 %
>11 and <=12	1.081.123.209,51	7,88 %	10.636	5,13 %
>12 and <=13	1.283.246.552,03	9,35 %	11.339	5,47 %
>13 and <=14	62.462.296,22	0,46 %	535	0,26 %
>14 and <=15	20.994.229,05	0,15 %	189	0,09 %
>15 and <=16	8.835.449,60	0,06 %	83	0,04 %
>16 and <=17	207.067,77	0,00 %	2	0,00 %
>17 and <=18	153.788,90	0,00 %	2	0,00 %
	13.721.085.400,63	**100,00 %**	**207.200**	**100,00 %**

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

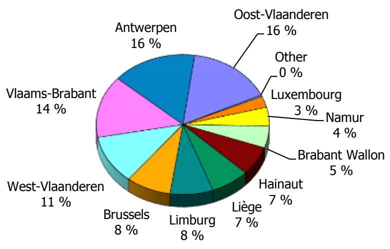
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	10.900.495.165,83	79,44 %	165.891	80,06 %
>=0 and <=1	1.314.146.906,02	9,58 %	24.628	11,89 %
>1 and <=2	585.342.267,05	4,27 %	6.438	3,11 %
>2 and <=3	245.504.485,46	1,79 %	2.964	1,43 %
>3 and <=4	197.124.613,92	1,44 %	2.144	1,03 %
>4 and <=5	113.568.425,68	0,83 %	1.133	0,55 %
>7 and <=8	184.233.386,33	1,34 %	1.853	0,89 %
>6 and <=7	180.670.150,34	1,32 %	2.149	1,04 %
	13.721.085.400,63	**100,00 %**	**207.200**	**100,00 %**

Retained Covered Bonds

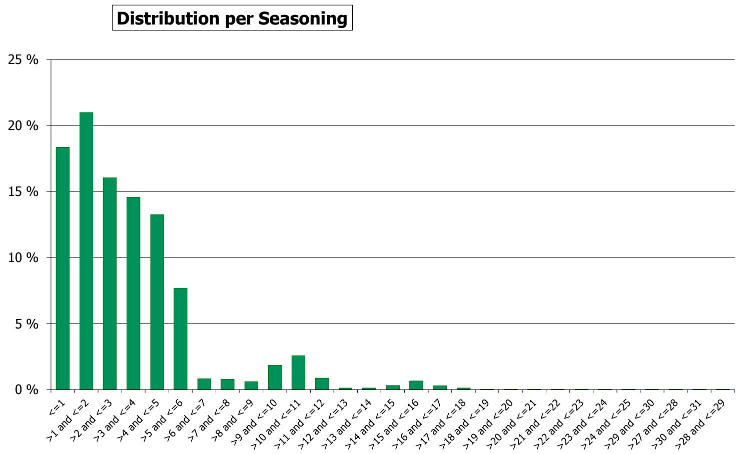
Straticifation Tables

Portfolio Cut-off Date 30/09/2020

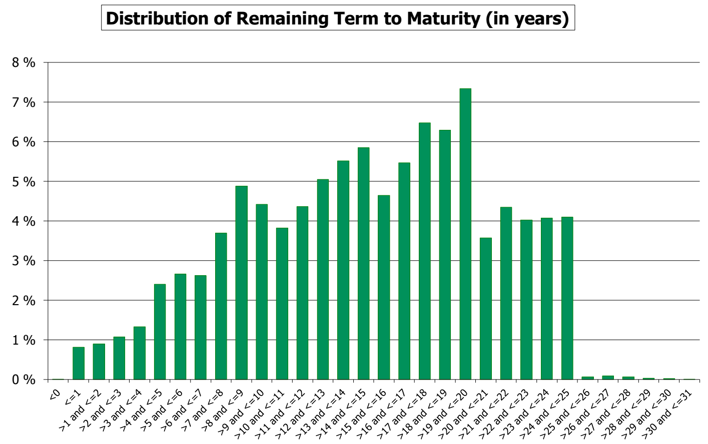
1. Geographic distribution



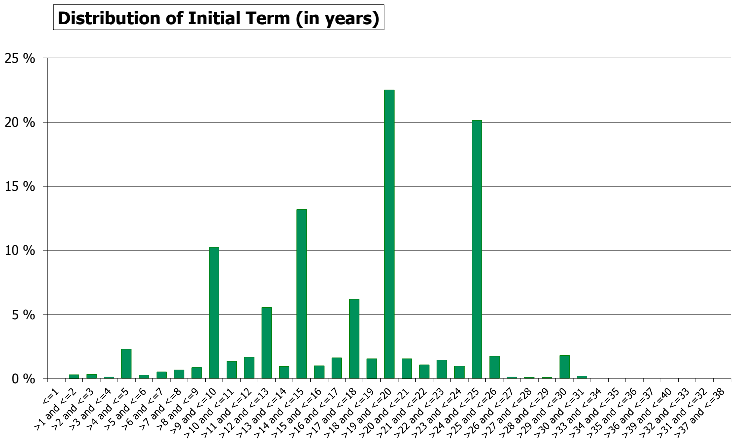
2. Seasoning



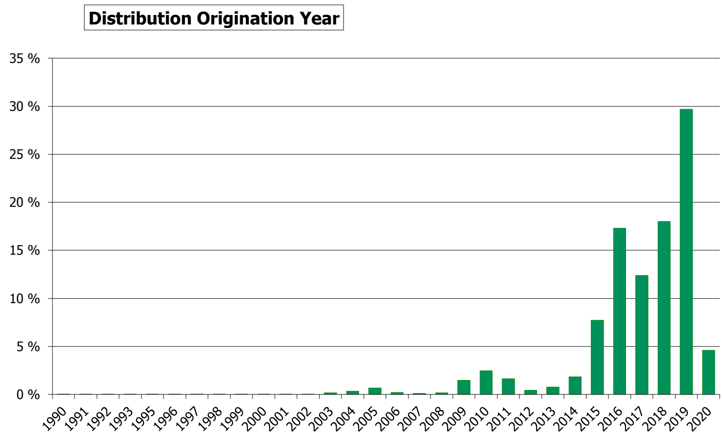
3. Remaining term to maturity



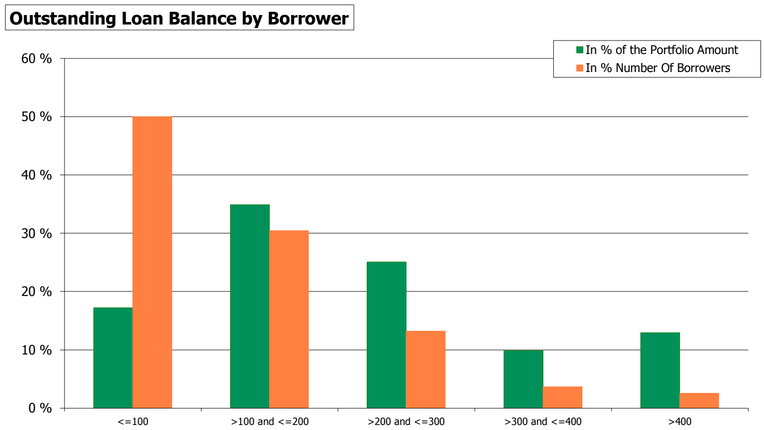
4. Original term to maturity



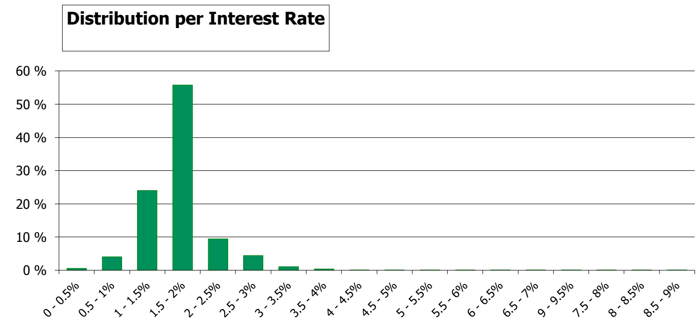
5. Origination Year



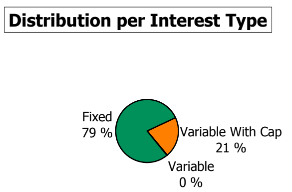
6. Outstanding Loan Balance by Borrower



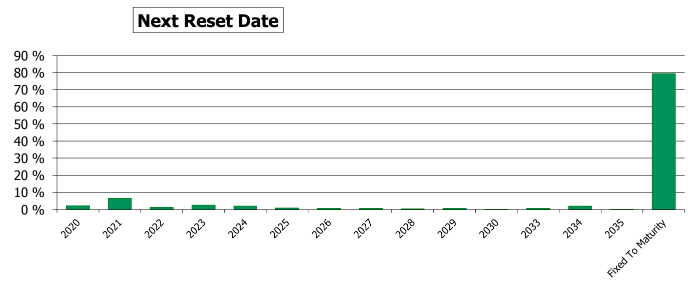
7. Interest Rate



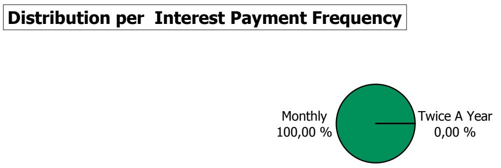
8. Interest Rate Type



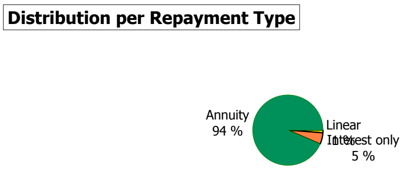
9. Next Reset Date



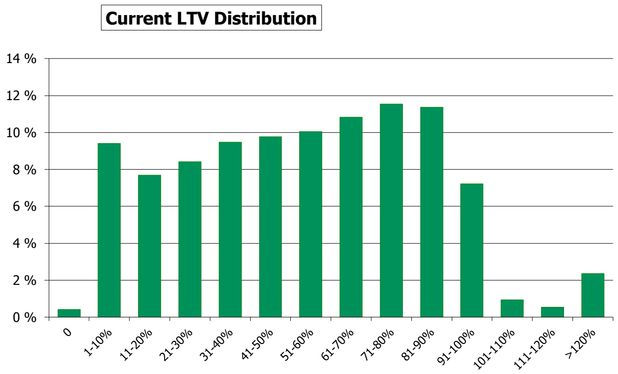
10. Interest Payment Frequency



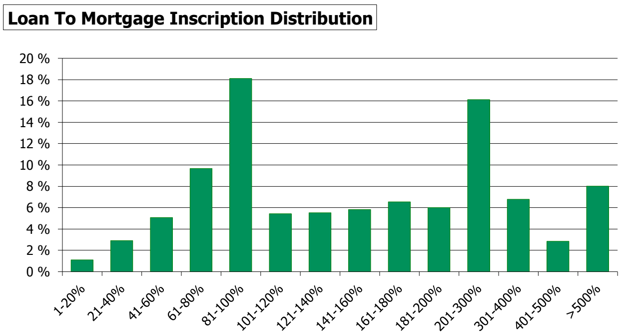
11. Repayment Type



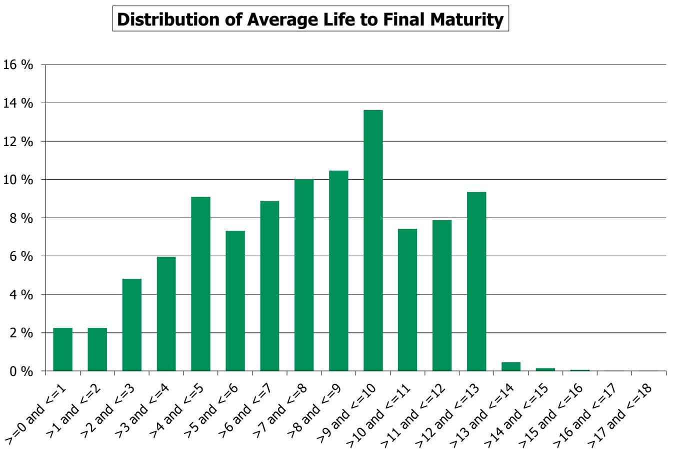
12. Current Loan to Current Value (LTV)



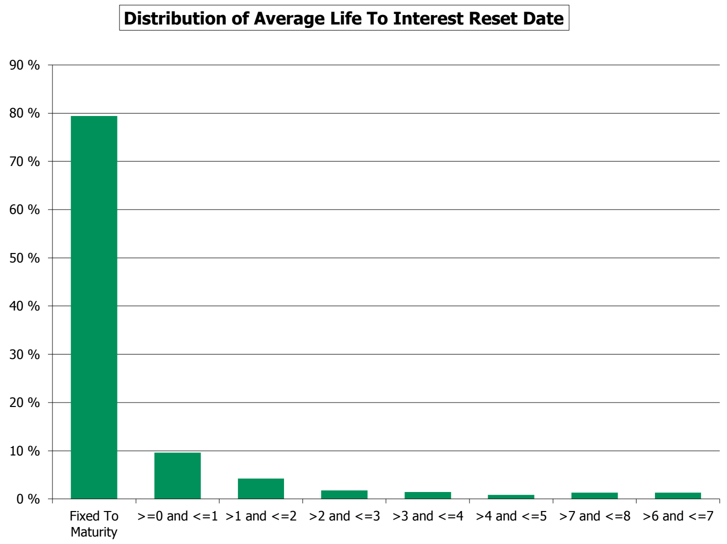
13. Loan to Mortgage Inscription Ratio (LTM)



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

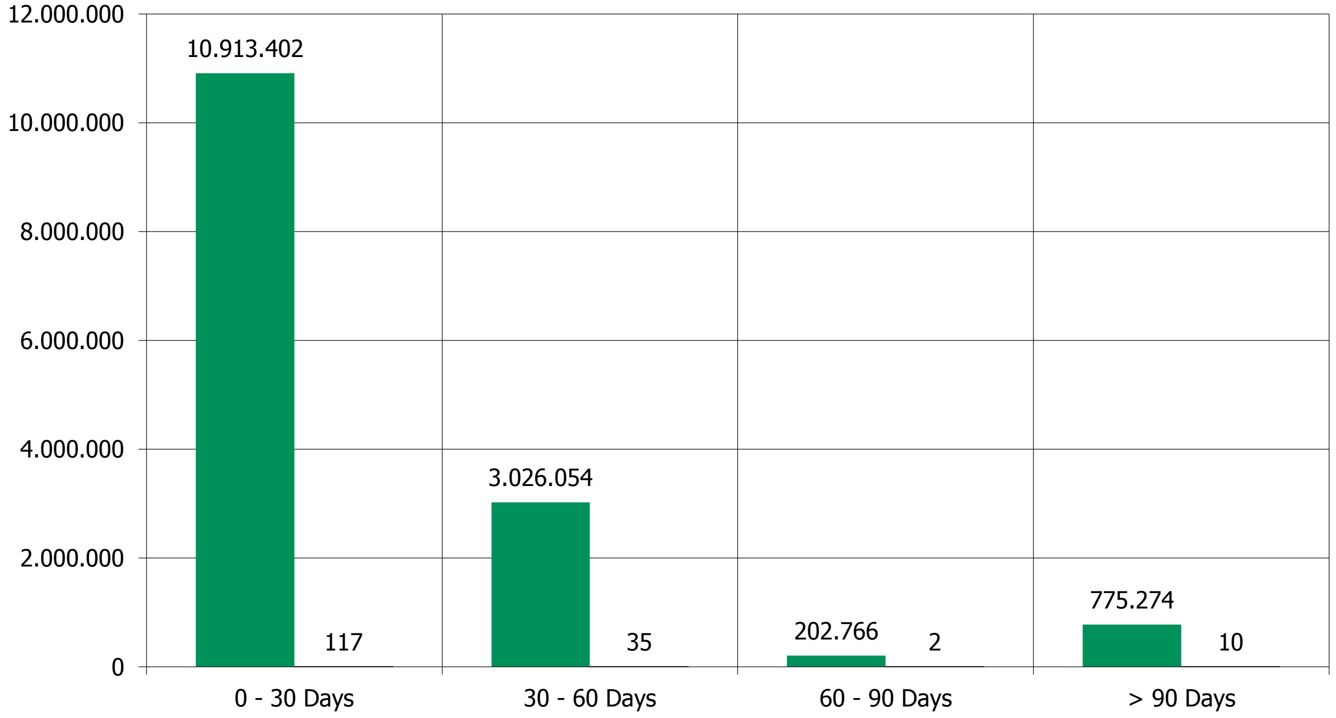
Cover Pool Performance

Portfolio Cut-off Date 30/09/2020

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	13.706.167.904,91	99,89 %	207.036	99,92 %
0 - 30 Days	10.913.402,26	0,08 %	117	0,06 %
30 - 60 Days	3.026.053,52	0,02 %	35	0,02 %
60 - 90 Days	202.766,38	0,00 %	2	0,00 %
> 90 Days	775.273,56	0,01 %	10	0,00 %
Total	**13.721.085.400,63**	**100,00 %**	**207.200**	**100,00 %**

Delinquency Outstanding in Euro



Retained Covered Bonds

Amortisation

Portfolio Cut-off Date sept/2020

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/10/2020	1	10.000.000.000	13.635.285.262	13.612.904.212	13.579.399.207	13.523.734.603
1/11/2020	2	10.000.000.000	13.551.610.155	13.506.419.643	13.438.911.664	13.327.135.161
1/12/2020	3	10.000.000.000	13.462.991.759	13.396.072.206	13.296.309.242	13.131.667.986
1/01/2021	4	10.000.000.000	13.376.761.791	13.287.695.650	13.155.198.106	12.937.274.668
1/02/2021	5	10.000.000.000	13.289.026.472	13.178.155.398	13.013.569.557	12.743.785.806
1/03/2021	6	10.000.000.000	13.197.299.747	13.067.143.539	12.874.298.998	12.559.161.005
1/04/2021	7	10.000.000.000	13.109.220.925	12.957.918.453	12.734.217.543	12.369.892.380
1/05/2021	8	10.000.000.000	13.021.419.938	12.850.004.074	12.597.084.859	12.186.522.505
1/06/2021	9	10.000.000.000	12.933.446.746	12.741.541.661	12.458.990.683	12.001.878.350
1/07/2021	10	10.000.000.000	12.845.457.407	12.634.086.128	12.323.511.735	11.822.706.978
1/08/2021	11	10.000.000.000	12.756.590.207	12.525.401.133	12.186.426.850	11.641.674.397
1/09/2021	12	10.000.000.000	12.670.265.866	12.419.541.009	12.052.700.960	11.465.158.511
1/10/2021	13	10.000.000.000	12.583.505.547	12.314.251.613	11.921.108.096	11.293.495.717
1/11/2021	14	10.000.000.000	12.492.863.927	12.204.814.049	11.785.116.029	11.117.374.812
1/12/2021	15	10.000.000.000	12.403.985.621	12.098.094.480	11.653.313.627	10.947.977.681
1/01/2022	16	10.000.000.000	12.318.609.569	11.994.445.832	11.524.092.707	10.780.721.611
1/02/2022	17	10.000.000.000	12.231.748.774	11.889.670.753	11.394.374.180	10.614.222.441
1/03/2022	18	10.000.000.000	12.143.059.606	11.785.378.248	11.268.478.764	10.456.780.926
1/04/2022	19	10.000.000.000	12.053.630.410	11.678.741.581	11.138.120.360	10.292.034.778
1/05/2022	20	10.000.000.000	11.969.760.244	11.578.443.739	11.015.286.944	10.136.808.376
1/06/2022	21	10.000.000.000	11.883.472.061	11.475.480.167	10.889.566.333	9.978.669.212
1/07/2022	22	10.000.000.000	11.796.656.254	11.372.946.659	10.765.705.306	9.824.729.738
1/08/2022	23	10.000.000.000	11.710.336.907	11.270.579.497	10.641.670.921	9.670.402.918
1/09/2022	24	10.000.000.000	11.622.574.212	11.167.140.073	10.517.187.940	9.516.801.234
1/10/2022	25	10.000.000.000	11.537.042.767	11.066.765.274	10.397.002.228	9.369.482.073
1/11/2022	26	10.000.000.000	11.449.823.391	10.964.473.016	10.274.703.410	9.220.051.810
1/12/2022	27	10.000.000.000	11.363.247.124	10.863.705.581	10.155.218.819	9.075.476.496
1/01/2023	28	10.000.000.000	11.278.328.906	10.764.232.514	10.036.642.653	8.931.517.055
1/02/2023	29	10.000.000.000	11.192.030.343	10.663.750.433	9.917.665.510	8.788.258.981
1/03/2023	30	10.000.000.000	11.103.928.215	10.563.597.914	9.801.949.544	8.652.485.170
1/04/2023	31	10.000.000.000	11.020.179.159	10.466.142.676	9.686.822.551	8.514.641.451
1/05/2023	32	10.000.000.000	10.932.854.220	10.366.164.905	9.570.675.115	8.378.064.084
1/06/2023	33	10.000.000.000	10.846.353.685	10.266.705.329	9.454.741.313	8.241.521.091
1/07/2023	34	10.000.000.000	10.759.744.399	10.168.007.319	9.340.802.101	8.108.825.937
1/08/2023	35	10.000.000.000	10.674.587.154	10.070.424.133	9.227.630.073	7.976.651.209
1/09/2023	36	10.000.000.000	10.585.627.287	9.969.561.398	9.111.975.827	7.843.314.057
1/10/2023	37	10.000.000.000	10.500.704.021	9.873.347.699	9.001.827.891	7.716.739.415
1/11/2023	38	10.000.000.000	10.412.880.787	9.774.165.523	8.888.736.994	7.587.519.241
1/12/2023	39	10.000.000.000	10.323.207.592	9.674.087.567	8.776.071.408	7.460.638.223
1/01/2024	40	10.000.000.000	10.238.246.124	9.578.195.521	8.666.982.608	7.336.693.518
1/02/2024	41	10.000.000.000	10.151.757.304	9.481.174.464	8.557.372.912	7.213.225.840
1/03/2024	42	10.000.000.000	10.065.992.119	9.386.157.540	8.451.457.286	7.095.715.920
1/04/2024	43	10.000.000.000	9.982.425.151	9.292.447.043	8.345.799.543	6.977.328.780
1/05/2024	44	10.000.000.000	9.896.182.538	9.197.044.547	8.239.785.607	6.860.459.960
1/06/2024	45	10.000.000.000	9.805.132.407	9.096.971.506	8.129.401.046	6.739.885.068
1/07/2024	46	10.000.000.000	9.716.369.050	8.999.822.292	8.022.789.843	6.624.230.580
1/08/2024	47	10.000.000.000	9.632.631.762	8.907.127.509	7.919.964.671	6.511.632.604
1/09/2024	48	10.000.000.000	9.545.407.724	8.811.502.603	7.815.011.862	6.398.127.729
1/10/2024	49	10.000.000.000	9.455.214.959	8.713.917.769	7.709.441.056	6.285.824.337
1/11/2024	50	10.000.000.000	9.366.565.733	8.617.577.839	7.604.816.562	6.174.257.105
1/12/2024	51	10.000.000.000	9.274.990.897	8.519.319.032	7.499.601.327	6.063.874.830
1/01/2025	52	10.000.000.000	9.188.407.471	8.425.475.408	7.398.127.358	5.956.490.779
1/02/2025	53	10.000.000.000	9.101.277.862	8.331.425.624	7.296.940.461	5.850.137.754
1/03/2025	54	10.000.000.000	9.019.747.117	8.244.141.413	7.203.905.875	5.753.449.837
1/04/2025	55	10.000.000.000	8.939.128.218	8.156.597.215	7.109.281.431	5.653.828.458
1/05/2025	56	10.000.000.000	8.857.015.150	8.068.407.010	7.015.106.285	5.556.064.254
1/06/2025	57	10.000.000.000	8.776.012.479	7.981.057.169	6.921.511.932	5.458.717.204
1/07/2025	58	10.000.000.000	8.696.484.866	7.895.751.936	6.830.677.999	5.364.997.454

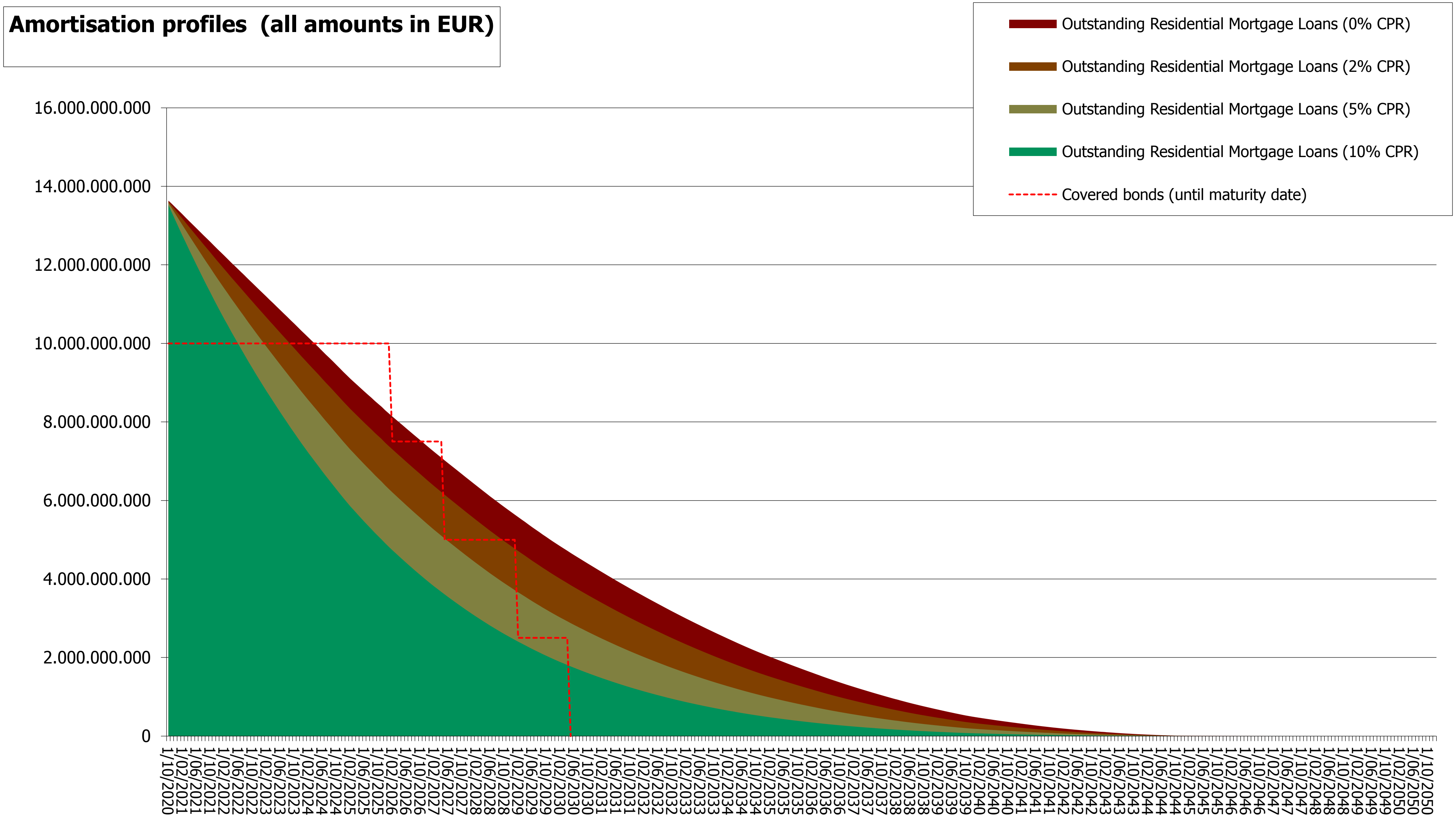
1/08/2025	59	10.000.000.000	8.619.143.890	7.812.259.485	6.741.259.889	5.272.339.856
1/09/2025	60	10.000.000.000	8.535.379.149	7.723.215.013	6.647.473.718	5.176.969.130
1/10/2025	61	10.000.000.000	8.458.485.202	7.641.074.997	6.560.587.510	5.088.359.212
1/11/2025	62	10.000.000.000	8.382.363.178	7.559.466.048	6.474.011.765	4.999.943.925
1/12/2025	63	10.000.000.000	8.294.563.342	7.468.007.336	6.379.943.999	4.907.096.510
1/01/2026	64	10.000.000.000	8.216.879.886	7.385.517.396	6.293.426.277	4.820.049.536
1/02/2026	65	7.500.000.000	8.140.221.798	7.304.205.853	6.208.308.948	4.734.719.911
1/03/2026	66	7.500.000.000	8.063.083.936	7.223.905.727	6.125.950.771	4.654.033.292
1/04/2026	67	7.500.000.000	7.987.655.199	7.144.189.695	6.042.943.074	4.571.525.071
1/05/2026	68	7.500.000.000	7.912.323.636	7.065.196.924	5.961.417.856	4.491.363.965
1/06/2026	69	7.500.000.000	7.835.675.642	6.984.888.173	5.878.666.772	4.410.259.550
1/07/2026	70	7.500.000.000	7.760.164.977	6.906.221.801	5.798.153.052	4.332.026.098
1/08/2026	71	7.500.000.000	7.684.877.028	6.827.618.859	5.717.583.492	4.253.735.915
1/09/2026	72	7.500.000.000	7.610.183.639	6.749.790.022	5.638.032.844	4.176.786.052
1/10/2026	73	7.500.000.000	7.535.834.567	6.672.875.810	5.560.068.579	4.102.143.609
1/11/2026	74	7.500.000.000	7.459.432.429	6.594.019.841	5.480.389.790	4.026.231.850
1/12/2026	75	7.500.000.000	7.382.681.274	6.515.460.934	5.401.770.284	3.952.205.574
1/01/2027	76	7.500.000.000	7.308.691.832	6.439.222.846	5.324.986.540	3.879.524.946
1/02/2027	77	7.500.000.000	7.235.456.149	6.363.887.588	5.249.303.119	3.808.187.347
1/03/2027	78	7.500.000.000	7.163.323.176	6.290.790.928	5.177.087.676	3.741.426.219
1/04/2027	79	7.500.000.000	7.091.002.753	6.216.717.604	5.103.116.711	3.672.347.633
1/05/2027	80	5.000.000.000	7.018.551.537	6.143.099.357	5.030.274.303	3.605.089.378
1/06/2027	81	5.000.000.000	6.947.167.479	6.070.306.140	4.958.026.177	3.538.260.493
1/07/2027	82	5.000.000.000	6.876.736.260	5.998.901.819	4.887.645.991	3.473.736.036
1/08/2027	83	5.000.000.000	6.805.735.486	5.926.894.959	4.816.696.828	3.408.811.629
1/09/2027	84	5.000.000.000	6.734.992.267	5.855.339.016	4.746.442.451	3.344.864.506
1/10/2027	85	5.000.000.000	6.663.920.485	5.784.040.304	4.677.106.425	3.282.491.772
1/11/2027	86	5.000.000.000	6.592.300.469	5.712.172.013	4.607.245.044	3.219.766.111
1/12/2027	87	5.000.000.000	6.521.505.761	5.641.553.693	4.539.087.218	3.159.130.923
1/01/2028	88	5.000.000.000	6.451.120.627	5.571.200.461	4.471.082.465	3.098.620.549
1/02/2028	89	5.000.000.000	6.381.194.441	5.501.465.324	4.403.889.035	3.039.125.983
1/03/2028	90	5.000.000.000	6.310.892.357	5.432.222.074	4.338.113.848	2.981.870.845
1/04/2028	91	5.000.000.000	6.241.156.129	5.363.083.633	4.272.008.338	2.923.994.792
1/05/2028	92	5.000.000.000	6.171.661.143	5.294.660.963	4.207.125.287	2.867.781.322
1/06/2028	93	5.000.000.000	6.101.423.230	5.225.526.002	4.141.630.932	2.811.179.658
1/07/2028	94	5.000.000.000	6.034.783.037	5.159.968.889	4.079.606.103	2.757.728.595
1/08/2028	95	5.000.000.000	5.967.570.876	5.093.845.719	4.017.085.077	2.703.964.208
1/09/2028	96	5.000.000.000	5.900.084.977	5.027.698.742	3.954.836.944	2.650.788.703
1/10/2028	97	5.000.000.000	5.834.059.996	4.963.276.062	3.894.552.247	2.599.681.517
1/11/2028	98	5.000.000.000	5.769.714.775	4.900.209.684	3.835.286.925	2.549.277.374
1/12/2028	99	5.000.000.000	5.704.850.129	4.837.167.428	3.776.626.905	2.499.996.484
1/01/2029	100	5.000.000.000	5.639.977.459	4.774.050.707	3.717.869.001	2.450.676.679
1/02/2029	101	2.500.000.000	5.576.211.653	4.712.069.506	3.660.267.592	2.402.488.906
1/03/2029	102	2.500.000.000	5.512.214.072	4.650.853.255	3.604.415.940	2.356.776.869
1/04/2029	103	2.500.000.000	5.449.869.026	4.590.451.524	3.548.556.817	2.310.425.389
1/05/2029	104	2.500.000.000	5.383.521.726	4.527.123.798	3.490.989.124	2.263.626.473
1/06/2029	105	2.500.000.000	5.318.971.952	4.465.256.177	3.434.524.335	2.217.580.969
1/07/2029	106	2.500.000.000	5.257.084.273	4.406.057.689	3.380.649.641	2.173.847.809
1/08/2029	107	2.500.000.000	5.195.942.064	4.347.427.209	3.327.180.769	2.130.404.095
1/09/2029	108	2.500.000.000	5.131.982.527	4.286.629.687	3.272.307.730	2.086.394.115
1/10/2029	109	2.500.000.000	5.072.415.266	4.229.920.057	3.221.069.517	2.045.306.469
1/11/2029	110	2.500.000.000	5.011.118.818	4.171.716.989	3.168.668.958	2.003.511.239
1/12/2029	111	2.500.000.000	4.950.855.805	4.114.783.367	3.117.731.954	1.963.223.623
1/01/2030	112	2.500.000.000	4.892.816.079	4.059.647.899	3.068.133.548	1.923.808.663
1/02/2030	113	2.500.000.000	4.834.945.714	4.004.827.905	3.019.005.072	1.884.985.783
1/03/2030	114	2.500.000.000	4.777.892.825	3.951.507.247	2.971.966.318	1.848.515.646
1/04/2030	115	2.500.000.000	4.721.473.070	3.898.222.960	2.924.434.296	1.811.247.235
1/05/2030	116	0	4.662.905.632	3.843.548.317	2.876.320.692	1.774.145.590
1/06/2030	117		4.607.103.825	3.791.110.972	2.829.863.911	1.738.097.443
1/07/2030	118		4.552.148.809	3.739.740.853	2.784.648.157	1.703.315.047
1/08/2030	119		4.497.535.336	3.688.607.298	2.739.588.502	1.668.655.207
1/09/2030	120		4.442.783.431	3.637.523.097	2.694.776.592	1.634.408.676
1/10/2030	121		4.387.876.809	3.586.671.506	2.650.564.497	1.601.003.763
1/11/2030	122		4.333.834.443	3.536.488.681	2.606.832.574	1.567.919.404
1/12/2030	123		4.279.753.622	3.486.625.355	2.563.751.444	1.535.686.609
1/01/2031	124		4.225.921.883	3.436.930.576	2.520.783.147	1.503.553.152
1/02/2031	125		4.172.543.375	3.387.762.326	2.478.402.017	1.472.013.091
1/03/2031	126		4.118.928.464	3.339.107.849	2.437.195.583	1.442.000.171
1/04/2031	127		4.066.040.274	3.290.642.118	2.395.712.401	1.411.452.379
1/05/2031	128		4.013.389.537	3.242.700.590	2.354.998.564	1.381.778.018
1/06/2031	129		3.961.150.668	3.195.064.849	2.314.502.031	1.352.265.034

1/07/2031	130	3.909.218.961	3.148.001.079	2.274.796.382	1.323.618.609
1/08/2031	131	3.858.383.686	3.101.794.829	2.235.706.640	1.295.363.847
1/09/2031	132	3.807.559.928	3.055.745.505	2.196.913.834	1.267.496.003
1/10/2031	133	3.756.349.724	3.009.698.651	2.158.482.952	1.240.218.717
1/11/2031	134	3.706.430.832	2.964.665.321	2.120.778.810	1.213.393.470
1/12/2031	135	3.657.012.198	2.920.335.466	2.083.925.612	1.187.420.585
1/01/2032	136	3.608.015.876	2.876.322.329	2.047.298.250	1.161.609.342
1/02/2032	137	3.558.828.343	2.832.297.915	2.010.835.704	1.136.088.564
1/03/2032	138	3.509.477.947	2.788.590.550	1.975.094.358	1.111.473.202
1/04/2032	139	3.461.288.046	2.745.634.701	1.939.724.026	1.086.945.359
1/05/2032	140	3.413.333.694	2.703.151.090	1.905.010.080	1.063.117.162
1/06/2032	141	3.365.762.225	2.660.956.555	1.870.504.831	1.039.439.710
1/07/2032	142	3.318.009.845	2.618.897.993	1.836.408.948	1.016.309.427
1/08/2032	143	3.270.131.634	2.576.730.074	1.802.245.030	993.177.815
1/09/2032	144	3.222.386.488	2.534.802.334	1.768.410.568	970.404.707
1/10/2032	145	3.175.646.071	2.493.934.969	1.735.617.000	948.505.321
1/11/2032	146	3.129.622.540	2.453.622.644	1.703.219.554	926.857.845
1/12/2032	147	3.083.924.363	2.413.826.708	1.671.470.511	905.852.106
1/01/2033	148	3.038.249.255	2.374.042.829	1.639.741.065	884.892.414
1/02/2033	149	2.992.827.874	2.334.584.880	1.608.386.743	864.295.603
1/03/2033	150	2.948.382.984	2.296.391.589	1.578.439.281	844.957.198
1/04/2033	151	2.903.799.913	2.257.831.451	1.547.987.837	825.146.370
1/05/2033	152	2.859.911.903	2.220.056.597	1.518.342.816	806.026.595
1/06/2033	153	2.816.198.145	2.182.415.201	1.488.803.097	786.997.615
1/07/2033	154	2.772.195.631	2.144.789.156	1.459.534.140	768.363.089
1/08/2033	155	2.729.496.366	2.108.171.946	1.430.967.518	750.133.621
1/09/2033	156	2.686.995.602	2.071.825.834	1.402.720.302	732.211.521
1/10/2033	157	2.643.999.210	2.035.326.888	1.374.617.207	714.600.531
1/11/2033	158	2.602.206.950	1.999.758.081	1.347.159.938	697.360.489
1/12/2033	159	2.560.722.029	1.964.647.436	1.320.249.744	680.628.850
1/01/2034	160	2.519.606.497	1.929.823.927	1.293.550.076	664.039.826
1/02/2034	161	2.478.177.701	1.894.873.365	1.266.892.728	647.600.751
1/03/2034	162	2.437.346.685	1.860.797.768	1.241.251.952	632.066.039
1/04/2034	163	2.396.856.587	1.826.781.891	1.215.462.484	616.312.094
1/05/2034	164	2.356.236.982	1.792.875.683	1.189.966.691	600.910.814
1/06/2034	165	2.316.339.643	1.759.528.184	1.164.863.263	585.742.563
1/07/2034	166	2.277.239.155	1.726.987.486	1.140.506.275	571.143.972
1/08/2034	167	2.238.324.471	1.694.596.754	1.116.269.225	556.638.818
1/09/2034	168	2.200.200.530	1.662.908.569	1.092.609.684	542.533.054
1/10/2034	169	2.162.827.751	1.631.979.128	1.069.648.389	528.954.458
1/11/2034	170	2.125.741.448	1.601.274.864	1.046.854.733	515.490.043
1/12/2034	171	2.089.682.864	1.571.528.956	1.024.879.224	502.600.172
1/01/2035	172	2.053.205.172	1.541.477.304	1.002.724.276	489.652.631
1/02/2035	173	2.017.939.121	1.512.431.187	981.327.822	477.174.574
1/03/2035	174	1.983.263.609	1.484.164.811	960.775.089	465.393.087
1/04/2035	175	1.948.578.637	1.455.735.266	939.974.560	453.388.931
1/05/2035	176	1.914.524.866	1.427.946.835	919.762.083	441.821.045
1/06/2035	177	1.880.183.469	1.399.954.870	899.438.746	430.228.433
1/07/2035	178	1.845.832.346	1.372.121.655	879.386.800	418.912.715
1/08/2035	179	1.811.963.571	1.344.660.375	859.595.284	407.750.257
1/09/2035	180	1.778.395.900	1.317.511.373	840.097.868	396.813.758
1/10/2035	181	1.745.135.155	1.290.748.271	821.006.941	386.206.653
1/11/2035	182	1.711.917.688	1.264.032.216	801.968.874	375.653.167
1/12/2035	183	1.679.206.174	1.237.843.802	783.420.594	365.460.639
1/01/2036	184	1.646.822.765	1.211.913.058	765.058.589	355.383.238
1/02/2036	185	1.614.661.611	1.186.229.997	746.940.873	345.497.644
1/03/2036	186	1.581.832.498	1.160.267.741	728.854.740	335.795.904
1/04/2036	187	1.549.824.343	1.134.861.808	711.082.251	326.220.215
1/05/2036	188	1.517.023.389	1.109.019.902	693.179.906	316.703.658
1/06/2036	189	1.485.636.607	1.084.232.533	675.963.354	307.529.574
1/07/2036	190	1.454.523.920	1.059.783.785	659.094.603	298.625.970
1/08/2036	191	1.424.233.818	1.035.954.009	642.636.004	289.935.565
1/09/2036	192	1.394.328.349	1.012.481.317	626.477.805	281.448.376
1/10/2036	193	1.364.549.030	989.230.883	610.584.963	273.183.991
1/11/2036	194	1.335.266.645	966.360.791	594.951.867	265.062.074
1/12/2036	195	1.306.268.440	943.822.432	579.645.666	257.184.290
1/01/2037	196	1.278.010.433	921.838.917	564.704.736	249.493.878
1/02/2037	197	1.250.161.273	900.221.664	550.059.848	241.994.239
1/03/2037	198	1.222.513.227	878.964.041	535.837.012	234.834.988
1/04/2037	199	1.195.069.751	857.775.376	521.590.014	227.622.915
1/05/2037	200	1.168.118.232	837.054.400	507.737.388	220.669.312

1/06/2037	201	1.141.259.202	816.420.597	493.961.961	213.773.035
1/07/2037	202	1.114.744.106	796.143.594	480.508.114	207.098.153
1/08/2037	203	1.088.361.489	775.982.927	467.149.168	200.487.684
1/09/2037	204	1.062.462.522	756.232.605	454.101.467	194.062.510
1/10/2037	205	1.036.640.592	736.642.124	441.249.091	187.796.998
1/11/2037	206	1.011.333.373	717.439.786	428.653.943	181.663.746
1/12/2037	207	986.193.952	698.457.545	416.285.369	175.698.751
1/01/2038	208	960.869.034	679.367.325	403.877.707	169.739.933
1/02/2038	209	936.747.987	661.189.587	392.071.546	164.080.167
1/03/2038	210	912.828.448	643.319.219	380.598.403	158.669.239
1/04/2038	211	889.456.740	625.784.741	369.283.155	153.299.908
1/05/2038	212	865.401.658	607.861.199	357.823.384	147.933.726
1/06/2038	213	842.438.134	590.727.917	346.853.343	142.791.049
1/07/2038	214	820.163.865	574.164.940	336.298.419	137.878.328
1/08/2038	215	798.271.595	557.891.177	325.935.558	133.063.684
1/09/2038	216	776.482.588	541.743.012	315.696.422	128.337.650
1/10/2038	217	755.396.543	526.166.447	305.864.631	123.831.109
1/11/2038	218	734.716.815	510.894.133	296.231.418	119.423.073
1/12/2038	219	714.134.922	495.767.174	286.752.846	115.127.996
1/01/2039	220	693.757.993	480.804.225	277.390.982	110.897.604
1/02/2039	221	673.828.508	466.200.179	268.281.416	106.801.423
1/03/2039	222	654.099.857	451.857.226	259.430.183	102.882.607
1/04/2039	223	634.584.342	437.632.239	250.624.009	98.969.357
1/05/2039	224	614.978.422	423.415.151	241.885.328	95.126.975
1/06/2039	225	596.107.990	409.726.675	233.470.204	91.428.637
1/07/2039	226	576.850.414	395.839.441	225.001.833	87.751.171
1/08/2039	227	558.617.550	382.677.749	216.967.305	84.259.287
1/09/2039	228	540.015.557	369.307.124	208.854.032	80.764.957
1/10/2039	229	523.032.491	357.105.586	201.456.641	77.585.002
1/11/2039	230	506.975.665	345.555.546	194.445.056	74.567.522
1/12/2039	231	491.563.530	334.500.652	187.761.166	71.709.165
1/01/2040	232	477.431.922	324.333.304	181.591.052	69.058.947
1/02/2040	233	463.588.983	314.395.252	175.579.161	66.489.811
1/03/2040	234	450.033.843	304.718.196	169.769.950	64.035.160
1/04/2040	235	436.752.528	295.223.837	164.061.979	61.620.078
1/05/2040	236	423.694.666	285.927.252	158.504.590	59.288.740
1/06/2040	237	410.679.410	276.673.944	152.984.928	56.981.732
1/07/2040	238	397.920.447	267.638.230	147.624.453	54.759.741
1/08/2040	239	385.394.831	258.773.951	142.372.071	52.587.740
1/09/2040	240	373.132.435	250.115.412	137.258.356	50.484.157
1/10/2040	241	360.965.914	241.562.883	132.238.621	48.438.503
1/11/2040	242	348.974.342	233.141.877	127.304.128	46.433.510
1/12/2040	243	337.158.714	224.878.398	122.489.738	44.494.345
1/01/2041	244	325.460.325	216.707.620	117.738.973	42.587.483
1/02/2041	245	313.811.024	208.596.542	113.043.933	40.716.047
1/03/2041	246	302.060.510	200.478.121	108.394.751	38.892.119
1/04/2041	247	290.611.409	192.552.194	103.844.579	37.101.700
1/05/2041	248	279.191.486	184.681.989	99.354.987	35.352.142
1/06/2041	249	268.089.843	177.037.599	95.000.246	33.659.481
1/07/2041	250	257.339.259	169.659.334	90.816.915	32.045.386
1/08/2041	251	246.919.643	162.513.757	86.770.722	30.487.976
1/09/2041	252	236.670.873	155.504.185	82.816.954	28.975.521
1/10/2041	253	226.549.390	148.609.553	78.950.279	27.509.440
1/11/2041	254	216.880.061	142.025.470	75.260.529	26.112.712
1/12/2041	255	207.385.359	135.584.880	71.670.769	24.765.258
1/01/2042	256	198.170.646	129.340.720	68.196.199	23.464.839
1/02/2042	257	189.437.777	123.431.303	64.914.887	22.241.206
1/03/2042	258	181.000.822	117.753.384	61.786.487	21.088.347
1/04/2042	259	172.429.809	111.987.094	58.611.410	19.919.931
1/05/2042	260	164.163.392	106.443.343	55.572.825	18.809.802
1/06/2042	261	156.232.759	101.129.316	52.664.156	17.749.801
1/07/2042	262	148.604.924	96.033.936	49.887.593	16.745.071
1/08/2042	263	140.919.723	90.913.021	47.107.278	15.744.870
1/09/2042	264	133.554.431	86.015.237	44.456.104	14.795.822
1/10/2042	265	126.190.497	81.139.121	41.832.717	13.865.638
1/11/2042	266	119.185.054	76.504.719	39.343.056	12.985.195
1/12/2042	267	112.337.128	71.990.684	36.930.564	12.138.986
1/01/2043	268	105.586.178	67.549.609	34.564.205	11.313.049
1/02/2043	269	98.913.220	63.173.201	32.242.649	10.508.493
1/03/2043	270	92.574.637	59.034.337	30.061.014	9.759.967
1/04/2043	271	86.435.347	55.025.859	27.948.587	9.035.687

1/05/2043	272	80.455.583	51.134.992	25.908.424	8.341.774
1/06/2043	273	74.663.224	47.373.070	23.941.338	7.675.779
1/07/2043	274	69.086.706	43.762.874	22.062.387	7.044.377
1/08/2043	275	63.727.512	40.299.633	20.264.778	6.443.007
1/09/2043	276	58.626.412	37.010.949	18.563.722	5.877.172
1/10/2043	277	53.374.917	33.640.363	16.831.596	5.306.947
1/11/2043	278	48.869.273	30.748.372	15.345.492	4.817.890
1/12/2043	279	44.575.847	28.000.927	13.939.939	4.358.660
1/01/2044	280	40.480.427	25.385.205	12.605.592	3.924.750
1/02/2044	281	36.519.433	22.862.430	11.323.979	3.510.787
1/03/2044	282	32.695.526	20.436.053	10.098.087	3.118.316
1/04/2044	283	29.007.020	18.099.834	8.920.943	2.743.142
1/05/2044	284	25.379.213	15.810.158	7.773.241	2.380.432
1/06/2044	285	21.985.769	13.672.958	6.705.367	2.044.715
1/07/2044	286	18.801.668	11.673.572	5.710.756	1.734.283
1/08/2044	287	15.863.612	9.832.687	4.797.955	1.450.905
1/09/2044	288	13.149.733	8.136.730	3.960.298	1.192.525
1/10/2044	289	10.684.129	6.600.223	3.204.545	960.997
1/11/2044	290	8.568.159	5.284.085	2.559.008	764.159
1/12/2044	291	6.964.126	4.287.809	2.071.415	616.021
1/01/2045	292	6.317.092	3.882.834	1.871.003	554.063
1/02/2045	293	5.752.816	3.530.001	1.696.660	500.307
1/03/2045	294	5.279.151	3.234.392	1.551.006	455.607
1/04/2045	295	4.896.868	2.995.089	1.432.599	419.042
1/05/2045	296	4.515.284	2.757.166	1.315.551	383.228
1/06/2045	297	4.102.498	2.500.858	1.190.222	345.250
1/07/2045	298	3.920.949	2.386.263	1.132.888	327.272
1/08/2045	299	3.751.551	2.279.297	1.079.353	310.486
1/09/2045	300	3.592.754	2.179.116	1.029.288	294.830
1/10/2045	301	3.447.249	2.087.430	983.555	280.576
1/11/2045	302	3.303.530	1.997.011	938.558	266.605
1/12/2045	303	3.160.426	1.907.367	894.221	252.970
1/01/2046	304	2.960.341	1.783.583	834.061	234.952
1/02/2046	305	2.823.204	1.698.074	792.055	222.174
1/03/2046	306	2.687.542	1.614.000	751.110	209.882
1/04/2046	307	2.552.326	1.530.197	710.299	197.638
1/05/2046	308	2.421.882	1.449.609	671.235	186.003
1/06/2046	309	2.293.170	1.370.240	632.870	174.629
1/07/2046	310	2.169.854	1.294.427	596.383	163.886
1/08/2046	311	1.986.487	1.183.029	543.672	148.769
1/09/2046	312	1.873.098	1.113.610	510.468	139.091
1/10/2046	313	1.762.297	1.046.016	478.304	129.793
1/11/2046	314	1.654.337	980.271	447.101	120.812
1/12/2046	315	1.551.482	917.815	417.585	112.374
1/01/2047	316	1.456.180	859.976	390.274	104.579
1/02/2047	317	1.364.475	804.451	364.147	97.165
1/03/2047	318	1.275.456	750.816	339.088	90.132
1/04/2047	319	1.193.549	701.409	315.969	83.631
1/05/2047	320	1.112.864	652.920	293.401	77.340
1/06/2047	321	1.035.817	606.685	271.932	71.377
1/07/2047	322	967.345	565.650	252.915	66.113
1/08/2047	323	898.767	524.658	233.990	60.907
1/09/2047	324	832.400	485.092	215.794	55.933
1/10/2047	325	770.249	448.136	198.863	51.333
1/11/2047	326	710.779	412.835	182.732	46.969
1/12/2047	327	654.486	379.515	167.570	42.896
1/01/2048	328	601.586	348.248	153.374	39.095
1/02/2048	329	550.597	318.191	139.780	35.479
1/03/2048	330	499.895	288.432	126.405	31.957
1/04/2048	331	451.996	260.352	113.809	28.651
1/05/2048	332	404.027	232.340	101.314	25.401
1/06/2048	333	362.257	207.966	90.455	22.582
1/07/2048	334	326.648	187.216	81.229	20.196
1/08/2048	335	295.087	168.840	73.070	18.090
1/09/2048	336	264.096	150.852	65.119	16.054
1/10/2048	337	236.820	135.050	58.154	14.278
1/11/2048	338	211.496	120.404	51.716	12.643
1/12/2048	339	189.725	107.832	46.202	11.249
1/01/2049	340	169.612	96.238	41.129	9.971
1/02/2049	341	150.440	85.214	36.325	8.770
1/03/2049	342	131.717	74.495	31.683	7.619

1/04/2049	343	114.387	64.584	27.398	6.561
1/05/2049	344	97.033	54.696	23.146	5.520
1/06/2049	345	81.457	45.838	19.348	4.595
1/07/2049	346	66.642	37.439	15.764	3.728
1/08/2049	347	53.570	30.044	12.618	2.972
1/09/2049	348	42.208	23.632	9.900	2.322
1/10/2049	349	30.831	17.234	7.202	1.682
1/11/2049	350	19.440	10.848	4.522	1.052
1/12/2049	351	14.170	7.895	3.283	760
1/01/2050	352	11.811	6.569	2.725	628
1/02/2050	353	9.448	5.246	2.170	498
1/03/2050	354	7.984	4.426	1.827	418
1/04/2050	355	6.516	3.606	1.485	338
1/05/2050	356	5.040	2.785	1.144	259
1/06/2050	357	4.327	2.387	978	221
1/07/2050	358	3.612	1.989	813	183
1/08/2050	359	2.895	1.591	649	145
1/09/2050	360	2.175	1.193	485	108
1/10/2050	361	1.452	796	323	72
1/11/2050	362	727	398	161	36
1/12/2050	363	0	0	0	0
		1.287.253.796.605	**1.148.299.481.966**	**981.529.657.478**	**781.012.333.999**


Amortisation profiles (all amounts in EUR)
Outstanding Residential Mortgage Loans (0% CPR)
Outstanding Residential Mortgage Loans (2% CPR)
Outstanding Residential Mortgage Loans (5% CPR)
Outstanding Residential Mortgage Loans (10% CPR)
Covered bonds (until maturity date)
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1/02/2044
1/06/2044
1/10/2044
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1/06/2049
1/10/2049
1/02/2050
1/06/2050
1/10/2050

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		
	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				

	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	39,69				
E.3.1.2	Weighted Average Maturity (months)**	175,92				
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0,08%				*0,08%*
E.3.2.2	30-<60 days	0,02%				*0,02%*
E.3.2.3	60-<90 days	0,00%				*0,00%*
E.3.2.4	90-<180 days	0,01%				*0,01%*
E.3.2.5	>= 180 days	0,00%				*0,00%*