Harmonised Transparency Template

2019 Version

Belgium
BNP PARIBAS FORTIS

Reporting Date: 31/10/2020
Cut-off Date: 31/10/2020

COVERED BOND LABEL

Index

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 .

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**	31/10/2020			
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	13.710,5			
G.3.1.2	Outstanding Covered Bonds	10.000,0			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	16.050,6			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	10.619,5			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	5%	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	13.710,5		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	13.802,0			
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	305,6	[Mark as ND1 if not relevant]	2,23%	
G.3.4.3	1 - 2 Y	313,3	[Mark as ND1 if not relevant]	2,29%	
G.3.4.4	2 - 3 Y	666,9	[Mark as ND1 if not relevant]	4,86%	
G.3.4.5	3 - 4 Y	813,4	[Mark as ND1 if not relevant]	5,93%	
G.3.4.6	4 - 5 Y	1.235,3	[Mark as ND1 if not relevant]	9,01%	
G.3.4.7	5 - 10 Y	6.957,6	[Mark as ND1 if not relevant]	50,75%	
G.3.4.8	10+ Y	3.418,3	[Mark as ND1 if not relevant]	24,93%	
G.3.4.9	Total	13710,5	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)	7,4	8,4		
	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	13.710,5	13710,46	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	13710,46187	13710,46187	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		
OG.3.13.18		
OG.3.13.19		
OG.3.13.20		
OG.3.13.21		
OG.3.13.22		
OG.3.13.23		
OG.3.13.24		
OG.3.13.25		
OG.3.13.26		
OG.3.13.27		
OG.3.13.28		
OG.3.13.29		
OG.3.13.30		
OG.3.13.31		
OG.3.13.32		
OG.3.13.33		
OG.3.13.34		
OG.3.13.35		
OG.3.13.36		
OG.3.13.37		
OG.3.13.38		
OG.3.13.39		
OG.3.13.40		
OG.3.13.41		
OG.3.13.42		
OG.3.13.43		
OG.3.13.44		
OG.3.13.45		
OG.3.13.46		
OG.3.13.47		
OG.3.13.48		
OG.3.13.49		
OG.3.13.50		
OG.3.13.51		

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

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.

	4. References to Capital Requirements Regulation (CRR) 129(7)	Row	Row
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	13710,46		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	13710,46		100%
OM.7.1.1	*o/w Housing Cooperatives / Multi-family assets*			0,00%
OM.7.1.2	*o/w Forest & Agriculture*			0,00%
OM.7.1.3	*o/w [If relevant, please specify]*			0,00%
OM.7.1.4	*o/w [If relevant, please specify]*			0,00%
OM.7.1.5	*o/w [If relevant, please specify]*			0,00%
OM.7.1.6	*o/w [If relevant, please specify]*			0,00%
OM.7.1.7	*o/w [If relevant, please specify]*			0,00%
OM.7.1.8	*o/w [If relevant, please specify]*			0,00%
OM.7.1.9	*o/w [If relevant, please specify]*			0,00%
OM.7.1.10	*o/w [If relevant, please specify]*			0,00%
OM.7.1.11	*o/w [If relevant, please specify]*			0,00%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	207356	0	207356
OM.7.2.1	*Optional information eg, Number of borrowers*			
OM.7.2.2	*Optional information eg, Number of guarantors*			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	0,39%	0.00%	0,39%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.4.1	European Union	0,0%	0,0%	0,0%
M.7.4.2	Austria	0	0,0%	0,0%
M.7.4.3	Belgium	100.00%	0.00%	0,0%
M.7.4.4	Bulgaria	0	0,0%	0,0%
M.7.4.5	Croatia	0	0,0%	0,0%
M.7.4.6	Cyprus	0	0,0%	0,0%
M.7.4.7	Czech Republic	0	0,0%	0,0%
M.7.4.8	Denmark	0	0,0%	0,0%
M.7.4.9	Estonia	0	0,0%	0,0%
M.7.4.10	Finland	0	0,0%	0,0%
M.7.4.11	France	0	0,0%	0,0%
M.7.4.12	Germany	0	0,0%	0,0%
M.7.4.13	Greece	0	0,0%	0,0%
M.7.4.14	Netherlands	0	0,0%	0,0%
M.7.4.15	Hungary	0	0,0%	0,0%
M.7.4.16	Ireland	0	0,0%	0,0%
M.7.4.17	Italy	0	0,0%	0,0%
M.7.4.18	Latvia	0	0,0%	0,0%
M.7.4.19	Lithuania	0	0,0%	0,0%
M.7.4.20	Luxembourg	0	0,0%	0,0%
M.7.4.21	Malta	0	0,0%	0,0%
M.7.4.22	Poland	0	0,0%	0,0%
M.7.4.23	Portugal	0	0,0%	0,0%
M.7.4.24	Romania	0	0,0%	0,0%
M.7.4.25	Slovakia	0	0,0%	0,0%
M.7.4.26	Slovenia	0	0,0%	0,0%
M.7.4.27	Spain	0	0,0%	0,0%
M.7.4.28	Sweden	0	0,0%	0,0%
M.7.4.29	United Kingdom	0	0,0%	0,0%
M.7.4.30	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.31	Iceland	0	0,0%	0,0%
M.7.4.32	Liechtenstein	0	0,0%	0,0%
M.7.4.33	Norway	0	0,0%	0,0%
M.7.4.34	Other	0,0%	0,0%	0,0%
M.7.4.35	Switzerland	0	0,0%	0,0%
M.7.4.36	Australia	0	0,0%	0,0%
M.7.4.37	Brazil	0	0,0%	0,0%
M.7.4.38	Canada	0	0,0%	0,0%
M.7.4.39	Japan	0	0,0%	0,0%
M.7.4.40	Korea	0	0,0%	0,0%
M.7.4.41	New Zealand	0	0,0%	0,0%
M.7.4.42	Singapore	0	0,0%	0,0%
M.7.4.43	US	0	0,0%	0,0%
M.7.4.44	Other	0	0,0%	0,0%
OM.7.4.1	*o/w [If relevant, please specify]*			
OM.7.4.2	*o/w [If relevant, please specify]*			
OM.7.4.3	*o/w [If relevant, please specify]*			
OM.7.4.4	*o/w [If relevant, please specify]*			
OM.7.4.5	*o/w [If relevant, please specify]*			
OM.7.4.6	*o/w [If relevant, please specify]*			
OM.7.4.7	*o/w [If relevant, please specify]*			
OM.7.4.8	*o/w [If relevant, please specify]*			
OM.7.4.9	*o/w [If relevant, please specify]*			
OM.7.4.10	*o/w [If relevant, please specify]*			

	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	15,7%	0,0%	15,7%
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	5,1%	0,0%	5,1%
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	0,3%	0,0%	0,3%
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	79,1%	0,0%	79,1%
M.7.6.2	Floating rate	0,0%	0,0%	0,0%
M.7.6.3	Other	20,9%	0,0%	20,9%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
	7. Breakdown by Repayment Type	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.7.1	Bullet / interest only	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%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
	8. Loan Seasoning	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.8.1	Up to 12months	15,2%	0,0%	15,2%
M.7.8.2	≥ 12 - ≤ 24 months	23,1%	0,0%	23,1%
M.7.8.3	≥ 24 - ≤ 36 months	16,9%	0,0%	16,9%
M.7.8.4	≥ 36 - ≤ 60 months	13,8%	0,0%	13,8%
M.7.8.5	≥ 60 months	31,0%	0,0%	31,0%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.9.1	% NPLs	0,0%	0,0%	0,0%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				

7.A Residential Cover Pool

	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	66,12			
	By buckets (mn):				
M.7A.10.2	<=100K	6670,51	164014	48,65%	79,10%
M.7A.10.3	>100K and <=200K	4899,37	36306	35,73%	17,51%
M.7A.10.4	>200K and <=300K	1195,35	5018	8,72%	2,42%
M.7A.10.5	>300K and <=400K	389,69	1140	2,84%	0,55%
M.7A.10.6	>400K	555,54	878	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	13710,5	207356	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 %	4876,09	97192	35,56%	46,87%
M.7A.11.3	>40 - <=50 %	1326,12	20662	9,67%	9,96%
M.7A.11.4	>50 - <=60 %	1380,66	19741	10,07%	9,52%
M.7A.11.5	>60 - <=70 %	1484,62	19234	10,83%	9,28%
M.7A.11.6	>70 - <=80 %	1564,46	18616	11,41%	8,98%
M.7A.11.7	>80 - <=90 %	1557,93	16720	11,36%	8,06%
M.7A.11.8	>90 - <=100 %	998,90	9174	7,29%	4,42%
M.7A.11.9	>100%	521,68	6017	3,80%	2,90%
M.7A.11.10	Total	13710,46	207356	100%	100%
OM.7A.11.1	*o/w >100 - <=110 %*			0,00%	0,00%
OM.7A.11.2	*o/w >110 - <=120 %*			0,00%	0,00%
OM.7A.11.3	*o/w >120 - <=130 %*			0,00%	0,00%
OM.7A.11.4	*o/w >130 - <=140 %*			0,00%	0,00%
OM.7A.11.5	*o/w >140 - <=150 %*			0,00%	0,00%
OM.7A.11.6	*o/w >150 %*			0,00%	0,00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

	12. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.12.1	Weighted Average LTV (%)	49%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	5890,18	116667	42,96%	56,26%
M.7A.12.3	>40 - <=50 %	1407,56	20133	10,27%	9,71%
M.7A.12.4	>50 - <=60 %	1427,78	18581	10,41%	8,96%
M.7A.12.5	>60 - <=70 %	1424,77	17035	10,39%	8,22%
M.7A.12.6	>70 - <=80 %	1403,09	15145	10,23%	7,30%
M.7A.12.7	>80 - <=90 %	1068,63	10704	7,79%	5,16%
M.7A.12.8	>90 - <=100 %	782,64	6353	5,71%	3,06%
M.7A.12.9	>100%	305,82	2738	2,23%	1,32%
M.7A.12.10	Total	13710,46	207356	100%	100%
OM.7A.12.1	*o/w >100 - <=110 %*			0,00%	0,00%
OM.7A.12.2	*o/w >110 - <=120 %*			0,00%	0,00%
OM.7A.12.3	*o/w >120 - <=130 %*			0,00%	0,00%
OM.7A.12.4	*o/w >130 - <=140 %*			0,00%	0,00%
OM.7A.12.5	*o/w >140 - <=150 %*			0,00%	0,00%
OM.7A.12.6	*o/w >150 %*			0,00%	0,00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

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

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

7B Commercial Cover Pool

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

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

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

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

C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	**OC Calculation: Actual**	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	**OC Calculation: Legal minimum**	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	**OC Calculation: Committed**	BNP Paribas Fortis commits to the legally required OC
HG.1.4	**Interest Rate Types**	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	**Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]**	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	**Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]**	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	**LTVs: Definition**	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	**LTVs: Calculation of property/shipping value**	Property values are those used in the loan underwriting procedure
HG.1.9	**LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits**	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	**LTVs: Frequency and time of last valuation**	Indexation is done on a yearly basis
HG.1.11	**Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant**	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	**Hedging Strategy (please explain how you address interest rate and currency risk)**	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liaibilities 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 31/10/2020

Contact Details:

Head of ALM Treasury		
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Website

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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	5,32	25/02/2027
BD@155375	BE6312092115	2.500.000.000	25/02/2019	25/02/2029	EUR	Fixed	0,85 %	NACT	25/02/2021	8,33	25/02/2030
BD@167469	BE0002700814	2.500.000.000	20/05/2020	20/05/2027	EUR	Fixed	0,01 %	NACT	20/05/2021	6,55	20/05/2028
BD@167470	BE0002701820	2.500.000.000	20/05/2020	20/05/2030	EUR	Fixed	0,07 %	NACT	20/05/2021	9,56	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*	7,44

* 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	13.710.461.871	*(II)*
Nominal Balance Public Finance Exposures	91.500.000	*(III)*
Nominal Balance Financial Institution Exposures	614.366.544	*(IV)*
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	44,16 %	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	10.693.112.320	*(V)*
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106,93 %	*Limit: 85%*
> > > Cover Test Royal Decree Art 5 Paraf 1	**Passed**	

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92.523.681	*(VI)*
Value of Financial Institution Exposures (definition Royal Decree)	614.366.544	*(VII)*
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	10.693.112.320	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I	114,00 %	*Limit: 105%*
> > > Cover Test Royal Decree Art 5 Paraf 2	**Passed**	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	*1.903.818.003*	*(VIII)*
Total Interest Proceeds Residential Mortgage Loans	1.901.298.003	
Total Interest Proceeds Public Finance Exposures	2.520.000	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	

Principal Proceeds Cover Assets	*14.416.980.741*	*(IX)*
Total Principal Proceeds Residential Mortgage Loans	13.710.461.871	
Total Principal Proceeds Public Finance Exposures	92.152.327	
Total Principal Proceeds Financial Institution Exposures	614.366.544	
Impact Derivatives	0	
Interest Requirement Covered Bonds	285.500.000	*(X)*
Costs, Fees and expenses Covered Bonds	108.525.749	*(XI)*
Principal Requirement Covered Bonds	10.000.000.000	*(XII)*
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	5.926.772.995	
> > > Cover Test Royal Decree Art 5 paraf 3	**Passed**	

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1.307.356.859	*(XIII)*
Cumulative Cash Outflow Next 180 Days	-41.048.662	*(XIV)*
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1.266.308.197	
> > > Liquidity Test Royal Decree Art 7 paraf 1	**Passed**	
MtM Liquid Bonds minus ECB Haircut	92.152.327	*(XV)*
Interest Payable on Mortgage Pandbrieven next 3 months	0	*(XVI)*
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	92.152.327	*(XVII)*

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 31/10/2020

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	13.710.461.870,62
Principal Redemptions between Cut-off Date and Maturity Date	13.710.461.870,62
Interest Payments between Cut-off Date and Maturity Date	1.901.298.003,03
Number of borrowers	108.048,00
Number of loans	207.356,00
Average Outstanding Balance per borrower	126.892
Average Outstanding Balance per loan	66.120
Weighted average Current Loan to Current Value	48,97 %
Weighted average seasoning (in Years)	3,35
Weighted average remaining maturity (in years, at 0% CPR)	14,66
Weighted average initial maturity (in years, at 0% CPR)	18,01
Percentage of Fixed Rate Loans	79,15 %
Percentage of Variable Rate Loans	20,85 %
Weighted average interest rate	1,72 %
Weighted average interest rate Fixed Rate Loans	1,78 %
Weighted average interest rate Variable Rate Loans	1,50 %
Weighted Remaining average life (in years, at 0% CPR)	7,64
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6,27

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	614.366.544

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_DATASOURCE)	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 31/10/2020

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Oost-Vlaanderen	2.173.279.938,91	15,85 %	34.168	16,48 %
Antwerpen	2.153.121.654,48	15,70 %	32.025	15,44 %
Vlaams-Brabant	1.970.060.011,95	14,37 %	28.507	13,75 %
West-Vlaanderen	1.543.510.393,69	11,26 %	25.942	12,51 %
Brussels	1.152.363.461,67	8,40 %	11.406	5,50 %
Limburg	1.101.862.754,87	8,04 %	19.747	9,52 %
Liège	1.001.737.524,76	7,31 %	15.916	7,68 %
Hainaut	919.805.140,18	6,71 %	15.347	7,40 %
Brabant Wallon	693.674.480,19	5,06 %	8.542	4,12 %
Namur	594.314.628,14	4,33 %	9.547	4,60 %
Luxembourg	358.836.894,99	2,62 %	5.368	2,59 %
Other	47.894.986,79	0,35 %	841	0,41 %
	13.710.461.870,62	**100,00 %**	**207.356**	**100,00 %**

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	2.080.005.256,80	15,17 %	22.707	10,95 %
>1 and <=2	3.173.043.669,24	23,14 %	40.384	19,48 %
>2 and <=3	2.312.942.997,19	16,87 %	29.836	14,39 %
>3 and <=4	1.885.778.918,87	13,75 %	25.611	12,35 %
>4 and <=5	1.932.063.461,45	14,09 %	32.405	15,63 %
>5 and <=6	1.065.297.566,79	7,77 %	19.330	9,32 %
>6 and <=7	129.438.668,40	0,94 %	2.423	1,17 %
>7 and <=8	109.317.335,07	0,80 %	2.137	1,03 %
>8 and <=9	71.640.171,02	0,52 %	4.068	1,96 %
>9 and <=10	237.944.997,49	1,74 %	9.479	4,57 %
>10 and <=11	347.785.557,23	2,54 %	7.396	3,57 %
>11 and <=12	142.003.921,19	1,04 %	3.333	1,61 %
>12 and <=13	17.664.526,81	0,13 %	437	0,21 %
>13 and <=14	13.826.099,54	0,10 %	333	0,16 %
>14 and <=15	38.479.903,25	0,28 %	1.067	0,51 %
>15 and <=16	88.364.793,88	0,64 %	2.721	1,31 %
>16 and <=17	40.521.596,37	0,30 %	1.868	0,90 %
>17 and <=18	16.199.020,79	0,12 %	1.272	0,61 %
>18 and <=19	3.270.508,21	0,02 %	150	0,07 %
>19 and <=20	1.261.748,57	0,01 %	144	0,07 %
>20 and <=21	939.612,72	0,01 %	62	0,03 %
>21 and <=22	1.686.570,32	0,01 %	105	0,05 %
>22 and <=23	248.941,32	0,00 %	22	0,01 %
>23 and <=24	327.170,09	0,00 %	20	0,01 %
>24 and <=25	186.739,81	0,00 %	31	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	5.170,66	0,00 %	1	0,00 %
	13.710.461.870,62	**100,00 %**	**207.356**	**100,00 %**

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1.456.737,17	0,01 %	1.619	0,78 %
<=1	112.853.402,24	0,82 %	5.609	2,71 %
>1 and <=2	120.609.804,21	0,88 %	4.823	2,33 %
>2 and <=3	147.766.751,04	1,08 %	4.585	2,21 %
>3 and <=4	193.042.542,04	1,41 %	4.786	2,31 %
>4 and <=5	318.553.853,61	2,32 %	9.171	4,42 %
>5 and <=6	373.715.056,77	2,73 %	10.693	5,16 %
>6 and <=7	352.379.461,75	2,57 %	8.466	4,08 %
>7 and <=8	518.968.072,50	3,79 %	11.270	5,44 %
>8 and <=9	688.496.729,45	5,02 %	13.887	6,70 %
>9 and <=10	554.397.304,43	4,04 %	10.333	4,98 %
>10 and <=11	543.913.402,77	3,97 %	9.585	4,62 %
>11 and <=12	600.431.381,40	4,38 %	9.252	4,46 %
>12 and <=13	692.125.089,44	5,05 %	9.646	4,65 %
>13 and <=14	800.126.873,98	5,84 %	10.943	5,28 %
>14 and <=15	727.395.816,48	5,31 %	9.542	4,60 %
>15 and <=16	668.836.901,28	4,88 %	8.119	3,92 %
>16 and <=17	742.965.427,44	5,42 %	8.500	4,10 %
>17 and <=18	892.347.001,05	6,51 %	9.877	4,76 %
>18 and <=19	943.724.193,28	6,88 %	10.417	5,02 %
>19 and <=20	901.901.538,98	6,58 %	9.784	4,72 %
>20 and <=21	494.034.076,95	3,60 %	5.284	2,55 %
>21 and <=22	583.751.356,71	4,26 %	5.796	2,80 %
>22 and <=23	575.117.540,02	4,19 %	5.455	2,63 %
>23 and <=24	580.107.893,27	4,23 %	5.284	2,55 %
>24 and <=25	543.595.828,42	3,96 %	4.279	2,06 %
>25 and <=26	9.737.867,92	0,07 %	98	0,05 %
>26 and <=27	11.581.537,89	0,08 %	119	0,06 %
>27 and <=28	9.472.329,40	0,07 %	75	0,04 %
>28 and <=29	3.827.635,72	0,03 %	33	0,02 %
>29 and <=30	3.074.893,18	0,02 %	24	0,01 %
>30 and <=31	153.569,83	0,00 %	2	0,00 %
	13.710.461.870,62	**100,00 %**	**207.356**	**100,00 %**

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	619.294,14	0,00 %	66	0,03 %
>1 and <=2	37.124.106,09	0,27 %	384	0,19 %
>2 and <=3	42.400.536,44	0,31 %	450	0,22 %
>3 and <=4	15.406.145,77	0,11 %	402	0,19 %
>4 and <=5	309.355.454,64	2,26 %	2.848	1,37 %
>5 and <=6	33.611.022,88	0,25 %	1.357	0,65 %
>6 and <=7	67.637.864,14	0,49 %	1.716	0,83 %
>7 and <=8	88.292.811,25	0,64 %	2.398	1,16 %
>8 and <=9	114.057.114,66	0,83 %	2.851	1,37 %
>9 and <=10	1.375.627.856,42	10,03 %	33.185	16,00 %
>10 and <=11	188.237.231,95	1,37 %	10.506	5,07 %
>11 and <=12	223.665.708,34	1,63 %	4.134	1,99 %
>12 and <=13	747.048.188,08	5,45 %	12.797	6,17 %
>13 and <=14	134.845.582,01	0,98 %	2.470	1,19 %
>14 and <=15	1.782.102.607,28	13,00 %	27.789	13,40 %
>15 and <=16	163.688.907,71	1,19 %	2.542	1,23 %
>16 and <=17	218.707.861,21	1,60 %	3.111	1,50 %
>17 and <=18	832.268.435,83	6,07 %	10.976	5,29 %
>18 and <=19	226.862.765,90	1,65 %	5.215	2,51 %
>19 and <=20	3.009.723.807,81	21,95 %	37.681	18,17 %
>20 and <=21	296.844.947,45	2,17 %	3.922	1,89 %
>21 and <=22	138.797.112,26	1,01 %	1.992	0,96 %
>22 and <=23	193.397.940,89	1,41 %	2.525	1,22 %
>23 and <=24	136.140.711,10	0,99 %	1.676	0,81 %
>24 and <=25	2.630.910.472,30	19,19 %	26.569	12,81 %
>25 and <=26	396.685.674,18	2,89 %	3.965	1,91 %
>26 and <=27	14.029.078,97	0,10 %	160	0,08 %
>27 and <=28	13.575.086,89	0,10 %	149	0,07 %
>28 and <=29	9.931.794,72	0,07 %	115	0,06 %
>29 and <=30	232.481.217,75	1,70 %	2.973	1,43 %
>30 and <=31	33.962.939,22	0,25 %	394	0,19 %
>33 and <=34	25.086,82	0,00 %	1	0,00 %
>34 and <=35	484.574,01	0,00 %	6	0,00 %
>35 and <=36	14.873,61	0,00 %	1	0,00 %
>36 and <=37	117.237,42	0,00 %	1	0,00 %
>39 and <=40	308.904,12	0,00 %	4	0,00 %
>32 and <=33	277.373,39	0,00 %	3	0,00 %
>31 and <=32	1.097.828,15	0,01 %	17	0,01 %
>40 and <=41	91.940,39	0,00 %	4	0,00 %
>37 and <=38	3.774,43	0,00 %	1	0,00 %
	13.710.461.870,62	**100,00 %**	**207.356**	**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	13.601,30	0,00 %	2	0,00 %
1993	42.874,44	0,00 %	4	0,00 %
1995	790,69	0,00 %	2	0,00 %
1996	185.949,12	0,00 %	29	0,01 %
1997	360.981,84	0,00 %	24	0,01 %
1998	279.029,09	0,00 %	22	0,01 %
1999	1.901.589,69	0,01 %	118	0,06 %
2000	915.115,06	0,01 %	73	0,04 %
2001	1.167.473,96	0,01 %	139	0,07 %
2002	4.023.504,27	0,03 %	206	0,10 %
2003	21.413.820,63	0,16 %	1.506	0,73 %
2004	45.114.182,16	0,33 %	1.944	0,94 %
2005	90.964.008,20	0,66 %	2.724	1,31 %
2006	27.406.299,53	0,20 %	751	0,36 %
2007	13.683.657,75	0,10 %	304	0,15 %
2008	24.003.535,01	0,18 %	612	0,30 %
2009	199.609.616,14	1,46 %	4.293	2,07 %
2010	332.543.623,09	2,43 %	8.012	3,86 %
2011	218.126.271,25	1,59 %	10.714	5,17 %
2012	56.542.237,15	0,41 %	1.368	0,66 %
2013	104.754.954,38	0,76 %	2.026	0,98 %
2014	248.709.502,86	1,81 %	4.542	2,19 %
2015	1.029.934.747,32	7,51 %	18.654	9,00 %
2016	2.336.864.246,04	17,04 %	37.794	18,23 %
2017	1.673.759.406,06	12,21 %	22.294	10,75 %
2018	2.447.774.747,20	17,85 %	31.413	15,15 %
2019	4.090.690.361,79	29,84 %	49.422	23,83 %
2020	739.510.102,14	5,39 %	8.355	4,03 %
	13.710.461.870,62	**100,00 %**	**207.356**	**100,00 %**

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2.371.343.930,01	17,30 %	54.184	50,15 %
>100 and <=200	4.792.334.272,11	34,95 %	32.884	30,43 %
>200 and <=300	3.433.447.592,68	25,04 %	14.230	13,17 %
>300 and <=400	1.356.439.216,36	9,89 %	3.992	3,69 %
>400	1.756.896.859,46	12,81 %	2.758	2,55 %
	13.710.461.870,62	**100,00 %**	**108.048**	**100,00 %**

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	71.837.549,54	0,52 %	1.611	0,78 %
0.5 - 1%	543.293.196,08	3,96 %	9.338	4,50 %
1 - 1.5%	3.329.239.342,61	24,28 %	44.857	21,63 %
1.5 - 2%	7.664.687.961,12	55,90 %	107.117	51,66 %
2 - 2.5%	1.277.879.472,45	9,32 %	22.840	11,01 %
2.5 - 3%	594.676.405,84	4,34 %	13.900	6,70 %
3 - 3.5%	142.538.775,01	1,04 %	4.667	2,25 %
3.5 - 4%	55.370.381,41	0,40 %	1.738	0,84 %
4 - 4.5%	18.719.251,30	0,14 %	718	0,35 %
4.5 - 5%	8.255.386,53	0,06 %	359	0,17 %
5 - 5.5%	3.165.472,85	0,02 %	134	0,06 %
5.5 - 6%	400.358,75	0,00 %	39	0,02 %
6 - 6.5%	130.866,87	0,00 %	20	0,01 %
6.5 - 7%	141.049,05	0,00 %	11	0,01 %
8.5 - 9%	18.096,23	0,00 %	1	0,00 %
9 - 9.5%	40.406,65	0,00 %	2	0,00 %
8 - 8.5%	42.811,51	0,00 %	3	0,00 %
7.5 - 8%	25.086,82	0,00 %	1	0,00 %
	13.710.461.870,62	**100,00 %**	**207.356**	**100,00 %**

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	10.851.211.285,30	79,15 %	164.359	79,26 %
Variable	29.738.238,03	0,22 %	1.183	0,57 %
Variable With Cap	2.829.512.347,29	20,64 %	41.814	20,17 %
	13.710.461.870,62	**100,00 %**	**207.356**	**100,00 %**

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2020	199.063.726,14	1,45 %	3.692	1,78 %
2021	975.204.535,02	7,11 %	19.372	9,34 %
2022	160.185.864,09	1,17 %	1.820	0,88 %
2023	356.613.626,82	2,60 %	3.934	1,90 %
2024	278.160.312,68	2,03 %	3.083	1,49 %
2025	118.349.082,26	0,86 %	1.546	0,75 %
2026	102.522.200,42	0,75 %	1.142	0,55 %
2027	95.826.713,45	0,70 %	1.017	0,49 %
2028	50.901.107,85	0,37 %	572	0,28 %
2029	87.567.572,28	0,64 %	851	0,41 %
2030	5.063.921,87	0,04 %	54	0,03 %
2033	92.228.700,65	0,67 %	1.166	0,56 %
2034	263.787.260,12	1,92 %	2.751	1,33 %
2035	8.570.491,69	0,06 %	79	0,04 %
Fixed To Maturity	10.916.416.755,28	79,62 %	166.277	80,19 %
	13.710.461.870,62	**100,00 %**	**207.356**	**100,00 %**

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	13.710.262.062,84	100,00 %	207.342	99,99 %
Twice A Year	199.807,78	0,00 %	14	0,01 %
	13.710.461.870,62	**100,00 %**	**207.356**	**100,00 %**

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	12.836.279.897,64	93,62 %	198.852	95,90 %
Interest only	711.222.577,11	5,19 %	4.728	2,28 %
Linear	162.959.395,87	1,19 %	3.776	1,82 %
	13.710.461.870,62	**100,00 %**	**207.356**	**100,00 %**

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	1.224.533,16	0,01 %	882	0,43 %
1-10%	1.334.927.481,92	9,74 %	28.867	13,92 %
11-20%	1.088.736.399,18	7,94 %	22.924	11,06 %
21-30%	1.157.345.857,49	8,44 %	22.417	10,81 %
31-40%	1.293.858.456,88	9,44 %	22.102	10,66 %
41-50%	1.326.121.955,01	9,67 %	20.662	9,96 %
51-60%	1.380.660.016,68	10,07 %	19.741	9,52 %
61-70%	1.484.624.598,58	10,83 %	19.234	9,28 %
71-80%	1.564.455.849,78	11,41 %	18.616	8,98 %
81-90%	1.557.926.611,92	11,36 %	16.720	8,06 %
91-100%	998.897.280,19	7,29 %	9.174	4,42 %
101-110%	130.033.550,98	0,95 %	1.720	0,83 %
111-120%	74.153.649,56	0,54 %	986	0,48 %
>120%	317.495.629,29	2,32 %	3.311	1,60 %
	13.710.461.870,62	**100,00 %**	**207.356**	**100,00 %**

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	153.032.522,40	1,12 %	16.740	8,07 %
21-40%	401.874.859,82	2,93 %	14.303	6,90 %
41-60%	706.168.280,35	5,15 %	16.365	7,89 %
61-80%	1.343.685.932,16	9,80 %	22.345	10,78 %
81-100%	2.481.708.344,40	18,10 %	31.030	14,96 %
101-120%	752.692.469,32	5,49 %	14.590	7,04 %
121-140%	748.402.905,65	5,46 %	12.679	6,11 %
141-160%	790.605.669,34	5,77 %	11.963	5,77 %
161-180%	894.948.498,05	6,53 %	12.391	5,98 %
181-200%	814.153.060,67	5,94 %	10.238	4,94 %
201-300%	2.208.845.260,34	16,11 %	25.294	12,20 %
301-400%	932.911.401,19	6,80 %	8.893	4,29 %
401-500%	393.200.921,40	2,87 %	3.493	1,68 %
>500%	1.088.231.745,53	7,94 %	7.032	3,39 %
	13.710.461.870,62	**100,00 %**	**207.356**	**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	305.619.381,60	2,23 %	13.762	6,64 %
>1 and <=2	313.285.821,92	2,29 %	8.599	4,15 %
>2 and <=3	666.941.477,53	4,86 %	19.004	9,16 %
>3 and <=4	813.415.819,57	5,93 %	18.686	9,01 %
>4 and <=5	1.235.298.529,10	9,01 %	24.222	11,68 %
>5 and <=6	1.003.754.979,07	7,32 %	17.114	8,25 %
>6 and <=7	1.231.772.983,68	8,98 %	17.293	8,34 %
>7 and <=8	1.352.032.670,74	9,86 %	17.761	8,57 %
>8 and <=9	1.444.188.847,14	10,53 %	16.537	7,98 %
>9 and <=10	1.925.819.669,31	14,05 %	21.000	10,13 %
>10 and <=11	975.480.827,57	7,11 %	10.850	5,23 %
>11 and <=12	1.050.991.868,70	7,67 %	10.353	4,99 %
>12 and <=13	1.277.492.923,13	9,32 %	11.242	5,42 %
>13 and <=14	85.429.681,18	0,62 %	674	0,33 %
>14 and <=15	20.227.581,06	0,15 %	177	0,09 %
>15 and <=16	8.348.604,65	0,06 %	78	0,04 %
>16 and <=17	206.634,84	0,00 %	2	0,00 %
>17 and <=18	153.569,83	0,00 %	2	0,00 %
	13.710.461.870,62	**100,00 %**	**207.356**	**100,00 %**

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

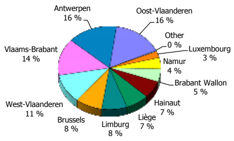
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	10.916.416.755,28	79,62 %	166.277	80,19 %
>=0 and <=1	1.299.922.365,74	9,48 %	24.524	11,83 %
>1 and <=2	581.518.585,47	4,24 %	6.415	3,09 %
>2 and <=3	251.192.204,28	1,83 %	3.028	1,46 %
>3 and <=4	188.580.002,62	1,38 %	2.045	0,99 %
>4 and <=5	108.245.504,77	0,79 %	1.071	0,52 %
>7 and <=8	152.283.701,62	1,11 %	1.513	0,73 %
>6 and <=7	212.302.750,84	1,55 %	2.483	1,20 %
	13.710.461.870,62	**100,00 %**	**207.356**	**100,00 %**

Retained Covered Bonds

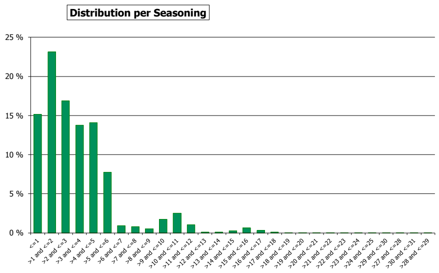
Straticifation Tables

Portfolio Cut-off Date 31/10/2020

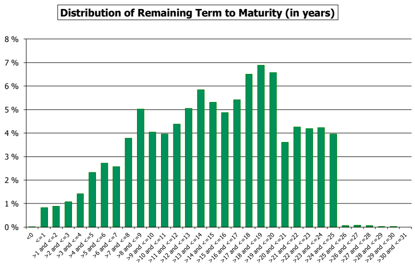
1. Geographic distribution



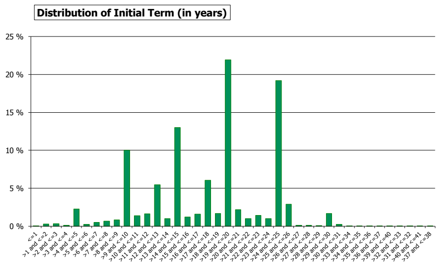
2. Seasoning



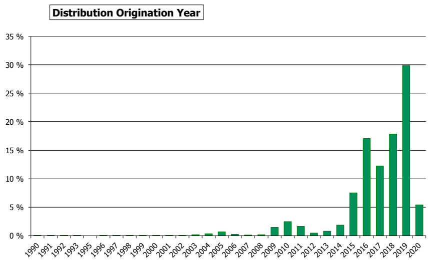
3. Remaining term to maturity



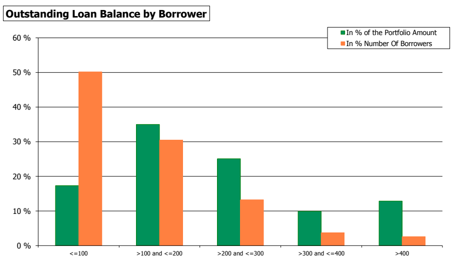
4. Original term to maturity



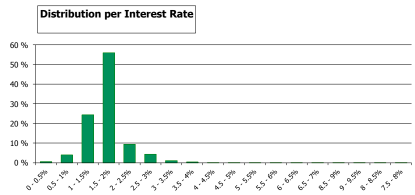
5. Origination Year



6. Outstanding Loan Balance by Borrower

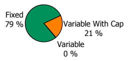


7. Interest Rate



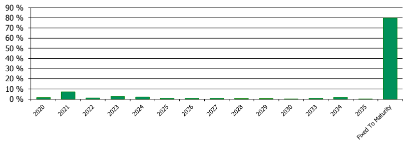
8. Interest Rate Type

Distribution per Interest Type



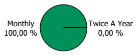
9. Next Reset Date

Next Reset Date

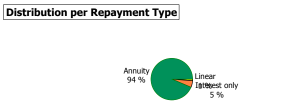


10. Interest Payment Frequency

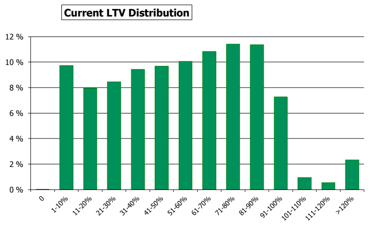
Distribution per Interest Payment Frequency



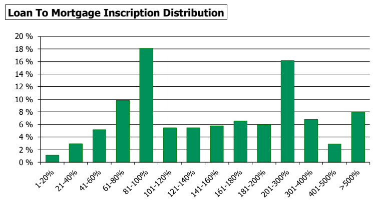
11. Repayment Type



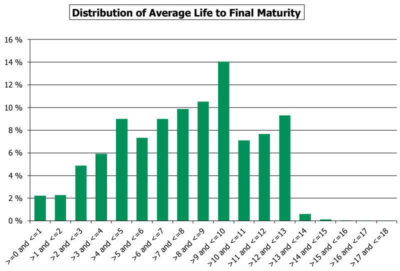
12. Current Loan to Current Value (LTV)



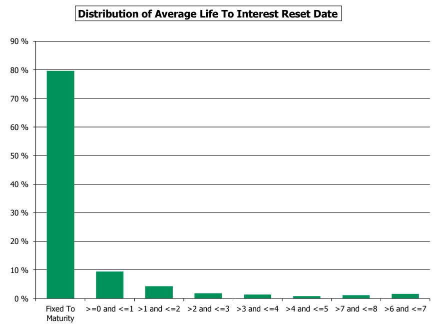
13. Loan to Mortgage Inscription Ratio (LTM)



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

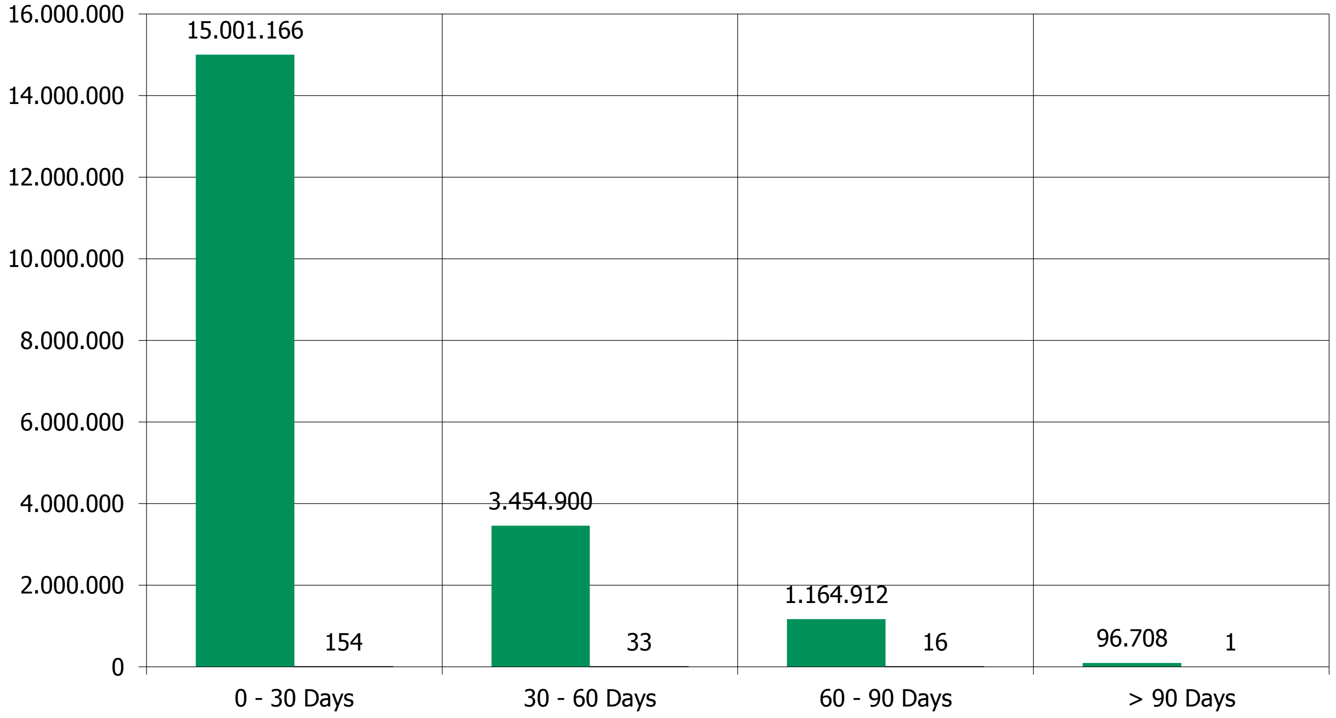
Cover Pool Performance

Portfolio Cut-off Date 31/10/2020

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	13.690.744.185,24	99,86 %	207.152	99,90 %
0 - 30 Days	15.001.166,40	0,11 %	154	0,07 %
30 - 60 Days	3.454.899,64	0,03 %	33	0,02 %
60 - 90 Days	1.164.911,83	0,01 %	16	0,01 %
> 90 Days	96.707,51	0,00 %	1	0,00 %
Total	**13.710.461.870,62**	**100,00 %**	**207.356**	**100,00 %**

Delinquency Outstanding in Euro



Retained Covered Bonds

Amortisation

Portfolio Cut-off Date oct/2020

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	**Month**	**Covered bonds**	**CPR 0%**	**CPR 2%**	**CPR 5%**	**CPR 10%**
1/11/2020	1	10.000.000.000	13.624.915.542	13.601.806.677	13.567.214.483	13.509.749.936
1/12/2020	2	10.000.000.000	13.536.252.044	13.491.112.746	13.423.681.274	13.312.031.449
1/01/2021	3	10.000.000.000	13.449.980.487	13.382.392.788	13.281.640.653	13.115.385.141
1/02/2021	4	10.000.000.000	13.362.321.946	13.272.625.141	13.139.198.529	12.919.771.028
1/03/2021	5	10.000.000.000	13.270.866.985	13.161.588.755	12.999.345.266	12.733.342.835
1/04/2021	6	10.000.000.000	13.183.027.462	13.052.297.269	12.858.615.534	12.542.144.046
1/05/2021	7	10.000.000.000	13.095.366.830	12.944.224.257	12.720.759.759	12.356.819.622
1/06/2021	8	10.000.000.000	13.006.873.133	12.834.945.924	12.581.289.577	12.169.575.640
1/07/2021	9	10.000.000.000	12.918.561.944	12.726.877.719	12.444.651.922	11.988.065.669
1/08/2021	10	10.000.000.000	12.829.782.151	12.617.977.847	12.306.788.469	11.805.046.849
1/09/2021	11	10.000.000.000	12.743.328.201	12.511.694.336	12.172.091.101	11.626.387.476
1/10/2021	12	10.000.000.000	12.656.450.670	12.405.999.194	12.039.559.134	11.452.657.320
1/11/2021	13	10.000.000.000	12.565.797.659	12.296.249.285	11.902.702.739	11.274.515.530
1/12/2021	14	10.000.000.000	12.477.626.904	12.189.928.348	11.770.742.216	11.103.815.415
1/01/2022	15	10.000.000.000	12.392.127.031	12.085.866.509	11.640.578.975	10.934.516.551
1/02/2022	16	10.000.000.000	12.305.140.783	11.980.675.415	11.509.916.784	10.765.985.931
1/03/2022	17	10.000.000.000	12.216.318.785	11.875.972.836	11.383.116.829	10.606.639.998
1/04/2022	18	10.000.000.000	12.126.759.986	11.768.914.277	11.251.812.592	10.439.885.729
1/05/2022	19	10.000.000.000	12.042.809.264	11.668.256.991	11.128.121.112	10.282.795.104
1/06/2022	20	10.000.000.000	11.956.574.098	11.565.055.374	11.001.646.017	10.122.869.200
1/07/2022	21	10.000.000.000	11.869.233.529	11.461.730.483	10.876.518.679	9.966.712.976
1/08/2022	22	10.000.000.000	11.782.780.144	11.358.946.931	10.751.569.866	9.810.486.455
1/09/2022	23	10.000.000.000	11.694.884.063	11.255.090.623	10.626.173.435	9.654.997.832
1/10/2022	24	10.000.000.000	11.609.244.822	11.154.332.999	10.505.126.266	9.505.886.858
1/11/2022	25	10.000.000.000	11.521.890.545	11.051.625.506	10.381.925.880	9.354.614.771
1/12/2022	26	10.000.000.000	11.435.277.978	10.950.544.174	10.261.650.824	9.208.339.013
1/01/2023	27	10.000.000.000	11.350.218.002	10.850.655.052	10.142.186.245	9.062.588.655
1/02/2023	28	10.000.000.000	11.263.782.817	10.749.760.817	10.022.325.843	8.917.555.575
1/03/2023	29	10.000.000.000	11.175.539.853	10.649.204.523	9.905.764.552	8.780.117.312
1/04/2023	30	10.000.000.000	11.091.772.931	10.551.456.323	9.789.879.169	8.640.647.111
1/05/2023	31	10.000.000.000	11.004.298.060	10.451.059.994	9.672.862.942	8.502.371.063
1/06/2023	32	10.000.000.000	10.917.707.407	10.351.236.372	9.556.107.181	8.364.166.168
1/07/2023	33	10.000.000.000	10.830.947.513	10.252.122.490	9.441.311.788	8.229.814.825
1/08/2023	34	10.000.000.000	10.745.637.485	10.154.120.182	9.327.278.529	8.095.977.432
1/09/2023	35	10.000.000.000	10.656.772.940	10.053.067.667	9.210.969.518	7.961.159.185
1/10/2023	36	10.000.000.000	10.571.692.382	9.956.437.481	9.099.980.835	7.832.989.129
1/11/2023	37	10.000.000.000	10.483.713.768	9.856.832.755	8.986.032.547	7.702.144.337
1/12/2023	38	10.000.000.000	10.394.037.938	9.756.478.475	8.872.652.192	7.573.789.085
1/01/2024	39	10.000.000.000	10.308.922.286	9.660.171.526	8.762.727.320	7.448.274.370
1/02/2024	40	10.000.000.000	10.222.271.916	9.562.727.501	8.652.275.368	7.323.240.910
1/03/2024	41	10.000.000.000	10.136.151.366	9.467.117.781	8.545.387.764	7.204.109.580
1/04/2024	42	10.000.000.000	10.052.427.325	9.372.995.617	8.438.912.835	7.084.213.746
1/05/2024	43	10.000.000.000	9.966.127.276	9.277.275.666	8.332.173.716	6.965.937.196
1/06/2024	44	10.000.000.000	9.874.918.908	9.176.780.613	8.220.955.486	6.843.844.840
1/07/2024	45	10.000.000.000	9.785.934.480	9.079.160.120	8.113.484.112	6.726.688.732
1/08/2024	46	10.000.000.000	9.702.037.674	8.986.055.725	8.009.859.809	6.612.649.081
1/09/2024	47	10.000.000.000	9.614.654.804	8.890.017.710	7.904.101.827	6.497.700.769
1/10/2024	48	10.000.000.000	9.524.353.368	8.792.067.025	7.797.774.249	6.384.015.345
1/11/2024	49	10.000.000.000	9.435.641.166	8.695.402.418	7.692.428.111	6.271.094.282
1/12/2024	50	10.000.000.000	9.343.897.646	8.596.722.382	7.586.412.096	6.159.314.744
1/01/2025	51	10.000.000.000	9.257.137.608	8.502.454.730	7.484.140.795	6.050.545.567
1/02/2025	52	10.000.000.000	9.169.833.853	8.407.983.573	7.382.161.945	5.942.822.715
1/03/2025	53	10.000.000.000	9.088.128.275	8.320.299.489	7.288.393.109	5.844.885.482
1/04/2025	54	10.000.000.000	9.007.328.447	8.232.339.818	7.193.002.510	5.743.955.268
1/05/2025	55	10.000.000.000	8.924.984.858	8.143.691.965	7.098.033.229	5.644.883.052
1/06/2025	56	10.000.000.000	8.842.982.209	8.055.182.429	7.003.032.847	5.545.742.540
1/07/2025	57	10.000.000.000	8.762.891.555	7.969.124.774	6.911.163.652	5.450.555.933
1/08/2025	58	10.000.000.000	8.685.529.191	7.885.373.207	6.821.138.943	5.356.771.721

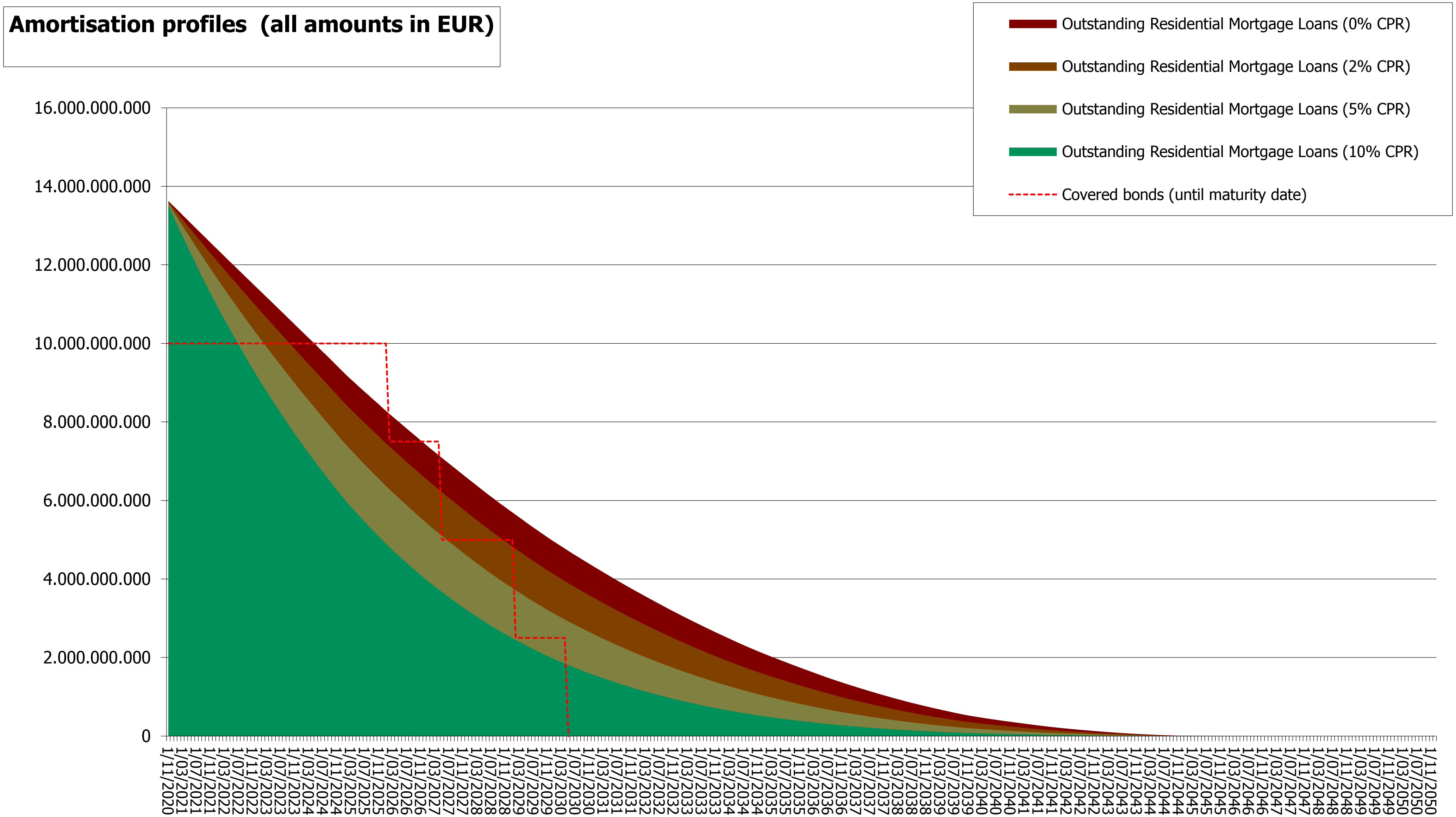
1/09/2025	59	10.000.000.000	8.601.576.913	7.795.910.143	6.726.599.345	5.260.153.570
1/10/2025	60	10.000.000.000	8.524.796.055	7.713.638.929	6.639.231.455	5.170.550.159
1/11/2025	61	10.000.000.000	8.448.486.764	7.631.624.879	6.551.935.468	5.080.952.995
1/12/2025	62	10.000.000.000	8.360.499.672	7.539.748.884	6.457.125.764	4.986.902.697
1/01/2026	63	10.000.000.000	8.282.822.800	7.457.028.396	6.370.041.375	4.898.809.170
1/02/2026	64	7.500.000.000	8.205.975.101	7.375.312.057	6.284.213.765	4.812.334.845
1/03/2026	65	7.500.000.000	8.129.133.344	7.295.055.092	6.201.549.884	4.730.860.490
1/04/2026	66	7.500.000.000	8.053.510.692	7.214.933.745	6.117.839.871	4.647.234.899
1/05/2026	67	7.500.000.000	7.977.980.745	7.135.536.826	6.035.624.008	4.565.988.152
1/06/2026	68	7.500.000.000	7.901.132.023	7.054.817.210	5.952.170.788	4.483.783.211
1/07/2026	69	7.500.000.000	7.825.409.911	6.975.737.082	5.870.964.972	4.404.481.550
1/08/2026	70	7.500.000.000	7.749.982.410	6.896.782.075	5.789.752.273	4.325.157.305
1/09/2026	71	7.500.000.000	7.675.067.964	6.818.530.625	5.709.503.808	4.247.143.275
1/10/2026	72	7.500.000.000	7.600.489.440	6.741.191.832	5.630.850.860	4.171.465.471
1/11/2026	73	7.500.000.000	7.523.961.204	6.661.997.303	5.550.548.275	4.094.558.989
1/12/2026	74	7.500.000.000	7.447.479.058	6.583.453.252	5.471.607.738	4.019.780.013
1/01/2027	75	7.500.000.000	7.373.263.861	6.506.793.443	5.394.141.220	3.946.083.432
1/02/2027	76	7.500.000.000	7.299.801.190	6.431.037.703	5.317.780.908	3.873.744.843
1/03/2027	77	7.500.000.000	7.227.442.917	6.357.535.834	5.244.925.426	3.806.053.594
1/04/2027	78	7.500.000.000	7.154.841.134	6.282.997.989	5.170.249.657	3.735.972.888
1/05/2027	79	5.000.000.000	7.082.166.474	6.208.970.795	5.096.757.587	3.667.771.427
1/06/2027	80	5.000.000.000	7.010.559.023	6.135.767.787	5.023.858.156	3.599.998.115
1/07/2027	81	5.000.000.000	6.939.906.537	6.063.961.663	4.952.844.217	3.534.562.424
1/08/2027	82	5.000.000.000	6.868.682.352	5.991.547.917	4.881.253.370	3.468.717.716
1/09/2027	83	5.000.000.000	6.797.710.389	5.919.582.005	4.810.358.547	3.403.859.890
1/10/2027	84	5.000.000.000	6.726.405.734	5.847.873.965	4.740.391.147	3.340.600.093
1/11/2027	85	5.000.000.000	6.654.546.215	5.775.587.508	4.669.887.686	3.276.976.792
1/12/2027	86	5.000.000.000	6.583.858.190	5.704.856.849	4.601.344.880	3.215.642.791
1/01/2028	87	5.000.000.000	6.513.224.545	5.634.081.346	4.532.702.761	3.154.255.533
1/02/2028	88	5.000.000.000	6.443.044.306	5.563.921.054	4.464.873.712	3.093.894.013
1/03/2028	89	5.000.000.000	6.372.486.674	5.494.258.883	4.398.481.615	3.035.809.956
1/04/2028	90	5.000.000.000	6.302.495.813	5.424.697.531	4.331.748.990	2.977.088.207
1/05/2028	91	5.000.000.000	6.232.743.950	5.355.854.969	4.266.250.287	2.920.053.668
1/06/2028	92	5.000.000.000	6.162.252.555	5.286.299.868	4.200.136.553	2.862.625.481
1/07/2028	93	5.000.000.000	6.095.324.319	5.220.302.627	4.137.491.006	2.808.369.635
1/08/2028	94	5.000.000.000	6.027.852.755	5.153.761.015	4.074.363.300	2.753.807.490
1/09/2028	95	5.000.000.000	5.960.098.801	5.087.189.073	4.011.506.011	2.699.839.161
1/10/2028	96	5.000.000.000	5.893.794.653	5.022.338.505	3.950.620.530	2.647.962.588
1/11/2028	97	5.000.000.000	5.829.166.598	4.958.841.500	3.890.752.950	2.596.789.842
1/12/2028	98	5.000.000.000	5.764.013.927	4.895.367.962	3.831.497.415	2.546.758.525
1/01/2029	99	5.000.000.000	5.698.851.893	4.831.816.907	3.772.139.607	2.496.684.177
1/02/2029	100	2.500.000.000	5.634.791.901	4.769.400.134	3.713.942.204	2.447.753.114
1/03/2029	101	2.500.000.000	5.570.495.834	4.707.755.015	3.657.516.990	2.401.340.990
1/04/2029	102	2.500.000.000	5.507.861.994	4.646.926.785	3.601.077.105	2.354.271.374
1/05/2029	103	2.500.000.000	5.441.229.397	4.583.174.323	3.542.931.322	2.306.762.692
1/06/2029	104	2.500.000.000	5.376.392.602	4.520.881.195	3.485.888.927	2.260.009.941
1/07/2029	105	2.500.000.000	5.314.212.761	4.461.260.855	3.431.451.268	2.215.596.772
1/08/2029	106	2.500.000.000	5.252.769.773	4.402.200.564	3.377.412.729	2.171.469.049
1/09/2029	107	2.500.000.000	5.188.508.916	4.340.970.208	3.321.966.197	2.126.773.970
1/10/2029	108	2.500.000.000	5.128.630.885	4.283.830.135	3.270.170.622	2.085.031.513
1/11/2029	109	2.500.000.000	5.067.014.557	4.225.185.000	3.217.199.505	2.042.569.409
1/12/2029	110	2.500.000.000	5.006.433.617	4.167.816.596	3.165.706.375	2.001.638.034
1/01/2030	111	2.500.000.000	4.948.078.597	4.112.249.971	3.115.556.491	1.961.585.143
1/02/2030	112	2.500.000.000	4.889.978.211	4.057.071.109	3.065.934.247	1.922.166.436
1/03/2030	113	2.500.000.000	4.832.596.053	4.003.320.068	3.018.364.238	1.885.101.812
1/04/2030	114	2.500.000.000	4.775.875.448	3.949.622.515	2.970.304.792	1.847.229.262
1/05/2030	115	0	4.716.914.100	3.894.458.906	2.921.610.514	1.809.498.327
1/06/2030	116		4.660.658.595	3.841.485.765	2.874.541.046	1.772.805.135
1/07/2030	117		4.605.433.446	3.789.736.445	2.828.837.899	1.737.467.269
1/08/2030	118		4.550.563.900	3.738.234.093	2.783.297.569	1.702.255.829
1/09/2030	119		4.495.557.232	3.686.783.089	2.738.008.714	1.667.464.648
1/10/2030	120		4.440.398.295	3.635.570.271	2.693.329.884	1.633.531.233
1/11/2030	121		4.386.102.787	3.585.025.096	2.649.130.176	1.599.918.322
1/12/2030	122		4.331.764.129	3.534.799.266	2.605.587.265	1.567.170.394
1/01/2031	123		4.277.670.001	3.484.737.049	2.562.152.481	1.534.518.708
1/02/2031	124		4.224.023.179	3.435.198.254	2.519.305.639	1.502.466.141
1/03/2031	125		4.170.250.291	3.386.271.364	2.477.718.290	1.472.010.042
1/04/2031	126		4.117.070.791	3.337.419.124	2.435.762.902	1.440.955.196
1/05/2031	127		4.064.113.228	3.289.082.561	2.394.576.984	1.410.783.440
1/06/2031	128		4.011.566.890	3.241.050.465	2.353.606.826	1.380.772.356
1/07/2031	129		3.959.266.010	3.193.544.683	2.313.400.825	1.351.621.646

1/08/2031	130	3.908.106.901	3.146.933.237	2.273.837.954	1.322.879.794
1/09/2031	131	3.856.962.425	3.100.482.480	2.234.577.165	1.294.532.171
1/10/2031	132	3.805.430.907	3.054.036.865	2.195.685.416	1.266.787.274
1/11/2031	133	3.755.192.902	3.008.607.019	2.157.522.827	1.239.497.325
1/12/2031	134	3.705.466.770	2.963.894.197	2.120.227.185	1.213.077.860
1/01/2032	135	3.656.154.931	2.919.491.018	2.083.151.897	1.186.817.211
1/02/2032	136	3.606.654.530	2.875.079.620	2.046.245.626	1.160.853.142
1/03/2032	137	3.556.988.391	2.830.988.603	2.010.071.245	1.135.812.163
1/04/2032	138	3.508.478.482	2.787.643.735	1.974.261.571	1.110.852.447
1/05/2032	139	3.460.204.443	2.744.775.143	1.939.116.769	1.086.605.076
1/06/2032	140	3.412.309.231	2.702.191.806	1.904.177.616	1.062.507.104
1/07/2032	141	3.364.235.167	2.659.749.270	1.869.656.176	1.038.968.113
1/08/2032	142	3.316.036.672	2.617.197.253	1.835.065.620	1.015.426.957
1/09/2032	143	3.267.964.407	2.574.881.387	1.800.804.071	992.247.865
1/10/2032	144	3.220.895.743	2.533.629.680	1.767.592.463	969.955.777
1/11/2032	145	3.174.524.418	2.492.917.588	1.734.766.463	947.910.710
1/12/2032	146	3.128.485.706	2.452.731.366	1.702.600.860	926.521.164
1/01/2033	147	3.082.481.554	2.412.565.291	1.670.459.811	905.180.412
1/02/2033	148	3.036.740.160	2.372.733.713	1.638.702.251	884.210.739
1/03/2033	149	2.991.969.266	2.334.170.732	1.608.365.632	864.520.967
1/04/2033	150	2.947.056.936	2.295.233.090	1.577.513.392	844.345.942
1/05/2033	151	2.902.845.067	2.257.089.017	1.547.478.817	824.875.040
1/06/2033	152	2.858.897.811	2.219.147.869	1.517.596.653	805.520.187
1/07/2033	153	2.814.582.839	2.181.163.418	1.487.949.154	786.546.211
1/08/2033	154	2.771.576.044	2.144.192.378	1.459.008.179	767.981.040
1/09/2033	155	2.728.766.614	2.107.492.904	1.430.389.101	749.727.747
1/10/2033	156	2.685.464.048	2.070.644.919	1.401.920.769	731.794.169
1/11/2033	157	2.643.369.322	2.034.730.583	1.374.101.597	714.234.689
1/12/2033	158	2.601.580.340	1.999.276.540	1.346.835.542	697.192.565
1/01/2034	159	2.560.153.360	1.964.103.586	1.319.775.859	680.291.395
1/02/2034	160	2.518.413.760	1.928.804.762	1.292.760.739	663.543.763
1/03/2034	161	2.477.274.799	1.894.390.441	1.266.777.948	647.719.427
1/04/2034	162	2.436.477.695	1.860.032.480	1.240.639.549	631.667.699
1/05/2034	163	2.395.555.858	1.825.790.531	1.214.802.876	615.977.633
1/06/2034	164	2.355.343.538	1.792.097.721	1.189.352.641	600.518.502
1/07/2034	165	2.315.925.305	1.759.213.447	1.164.654.897	585.637.788
1/08/2034	166	2.276.682.962	1.726.471.145	1.140.071.629	570.848.143
1/09/2034	167	2.238.227.722	1.694.430.719	1.116.068.172	556.462.365
1/10/2034	168	2.200.512.718	1.663.144.521	1.092.764.716	542.610.034
1/11/2034	169	2.163.074.930	1.632.076.266	1.069.624.191	528.870.074
1/12/2034	170	2.126.667.871	1.601.972.718	1.047.310.964	515.714.699
1/01/2035	171	2.089.853.169	1.571.570.973	1.024.822.439	502.503.517
1/02/2035	172	2.054.258.913	1.542.183.967	1.003.101.556	489.769.801
1/03/2035	173	2.019.251.669	1.513.580.686	982.235.019	477.746.511
1/04/2035	174	1.984.252.996	1.484.823.904	961.122.800	465.497.776
1/05/2035	175	1.949.897.273	1.456.720.387	940.610.657	453.695.747
1/06/2035	176	1.915.274.240	1.428.427.534	919.996.134	441.872.969
1/07/2035	177	1.880.656.376	1.400.306.989	899.664.975	430.336.645
1/08/2035	178	1.846.529.668	1.372.564.855	879.598.589	418.956.237
1/09/2035	179	1.812.700.060	1.345.133.265	859.826.954	407.804.310
1/10/2035	180	1.779.172.432	1.318.086.661	840.464.694	396.987.026
1/11/2035	181	1.745.678.913	1.291.079.749	821.150.330	386.221.219
1/12/2035	182	1.712.695.256	1.264.606.350	802.333.135	375.823.792
1/01/2036	183	1.680.042.703	1.238.392.643	783.703.572	365.542.593
1/02/2036	184	1.647.607.585	1.212.424.223	765.318.409	355.455.257
1/03/2036	185	1.614.511.435	1.186.184.620	746.973.657	345.560.119
1/04/2036	186	1.582.236.850	1.160.500.782	728.941.251	335.789.782
1/05/2036	187	1.549.166.090	1.134.379.801	710.780.235	326.081.661
1/06/2036	188	1.517.493.618	1.109.302.917	693.299.849	316.715.091
1/07/2036	189	1.486.084.568	1.084.559.460	676.167.176	307.622.303
1/08/2036	190	1.455.512.708	1.060.446.157	659.452.370	298.747.162
1/09/2036	191	1.425.309.301	1.036.679.521	643.033.240	290.075.064
1/10/2036	192	1.395.220.285	1.013.128.990	626.878.555	281.628.415
1/11/2036	193	1.365.623.525	989.955.629	610.982.109	273.324.253
1/12/2036	194	1.336.313.828	967.118.660	595.418.458	265.269.949
1/01/2037	195	1.307.744.225	944.836.996	580.221.095	257.404.357
1/02/2037	196	1.279.567.597	922.911.573	565.315.390	249.729.477
1/03/2037	197	1.251.591.061	901.349.940	550.839.743	242.403.719
1/04/2037	198	1.223.811.322	879.849.167	536.332.547	235.019.979
1/05/2037	199	1.196.531.878	858.824.834	522.228.161	227.901.404
1/06/2037	200	1.169.343.636	837.886.621	508.200.446	220.840.324

1/07/2037	201	1.142.500.206	817.308.371	494.499.094	214.005.491
1/08/2037	202	1.115.788.979	796.846.202	480.892.665	207.235.517
1/09/2037	203	1.089.554.177	776.790.755	467.597.077	200.652.439
1/10/2037	204	1.063.403.127	756.902.103	454.503.486	194.234.315
1/11/2037	205	1.037.759.902	737.397.131	441.665.059	187.948.300
1/12/2037	206	1.012.288.411	718.117.289	429.058.737	181.835.298
1/01/2038	207	986.635.050	698.731.684	416.414.550	175.729.211
1/02/2038	208	962.178.242	680.255.729	404.372.637	169.924.673
1/03/2038	209	937.915.416	662.086.105	392.667.667	164.374.648
1/04/2038	210	914.199.805	644.250.409	381.118.003	158.864.104
1/05/2038	211	889.802.240	626.027.820	369.426.599	153.359.455
1/06/2038	212	866.507.454	608.604.586	358.231.558	148.082.200
1/07/2038	213	843.904.266	591.755.987	347.456.987	143.039.554
1/08/2038	214	821.691.442	575.202.839	336.878.661	138.097.311
1/09/2038	215	799.578.920	558.774.234	326.424.650	133.245.112
1/10/2038	216	778.161.977	542.914.702	316.379.215	128.615.220
1/11/2038	217	757.141.619	527.353.090	306.529.255	124.083.196
1/12/2038	218	736.214.421	511.935.511	296.835.240	119.666.498
1/01/2039	219	715.491.312	496.681.609	287.258.160	115.315.084
1/02/2039	220	695.206.972	481.782.048	277.932.287	111.098.799
1/03/2039	221	675.127.829	467.150.295	268.872.343	107.065.982
1/04/2039	222	655.269.678	452.640.561	259.858.582	103.038.389
1/05/2039	223	635.332.902	438.148.474	250.919.647	99.086.102
1/06/2039	224	616.133.619	424.187.280	242.306.519	95.279.572
1/07/2039	225	596.551.780	410.031.707	233.644.018	91.496.703
1/08/2039	226	577.986.564	396.597.359	225.414.129	87.899.931
1/09/2039	227	559.040.882	382.946.781	217.102.004	84.300.054
1/10/2039	228	541.693.778	370.454.830	209.503.093	81.015.953
1/11/2039	229	525.256.148	358.604.172	202.285.432	77.893.520
1/12/2039	230	509.445.976	347.239.314	195.392.517	74.930.863
1/01/2040	231	494.919.573	336.765.941	189.017.186	72.178.976
1/02/2040	232	480.694.856	326.532.029	182.807.079	69.511.883
1/03/2040	233	466.763.868	316.565.720	176.805.817	66.963.500
1/04/2040	234	453.127.709	306.796.254	170.913.674	64.457.732
1/05/2040	235	439.737.740	297.241.698	165.183.346	62.041.252
1/06/2040	236	426.445.565	287.767.917	159.511.865	59.657.343
1/07/2040	237	413.349.277	278.472.629	153.979.498	57.352.176
1/08/2040	238	400.610.196	269.432.580	148.601.977	55.114.796
1/09/2040	239	388.140.089	260.602.988	143.366.592	52.947.834
1/10/2040	240	375.767.436	251.881.687	138.227.652	50.840.669
1/11/2040	241	363.571.057	243.292.955	133.174.773	48.774.734
1/12/2040	242	351.547.215	234.860.755	128.242.699	46.775.849
1/01/2041	243	339.650.726	226.528.118	123.378.194	44.810.940
1/02/2041	244	327.810.580	218.260.585	118.572.970	42.883.277
1/03/2041	245	315.866.228	209.985.673	113.815.436	41.005.153
1/04/2041	246	304.224.609	201.903.382	109.156.396	39.160.036
1/05/2041	247	292.610.695	193.876.873	104.558.987	37.356.944
1/06/2041	248	281.319.008	186.079.130	100.098.397	35.611.783
1/07/2041	249	270.362.471	178.538.367	95.805.574	33.944.816
1/08/2041	250	259.723.789	171.222.037	91.645.886	32.333.467
1/09/2041	251	249.242.396	164.033.528	87.574.977	30.766.348
1/10/2041	252	238.878.231	156.954.526	83.589.363	29.245.767
1/11/2041	253	228.952.383	150.177.619	79.776.776	27.793.619
1/12/2041	254	219.192.180	143.539.578	76.062.868	26.391.095
1/01/2042	255	209.706.344	137.094.792	72.462.962	25.035.566
1/02/2042	256	200.700.454	130.984.685	69.057.323	23.757.880
1/03/2042	257	191.986.551	125.105.700	65.806.294	22.552.796
1/04/2042	258	183.131.732	119.133.162	62.505.337	21.330.777
1/05/2042	259	174.588.499	113.389.087	59.345.181	20.169.314
1/06/2042	260	166.372.207	107.869.629	56.312.846	19.057.668
1/07/2042	261	158.464.364	102.573.832	53.416.403	18.003.337
1/08/2042	262	150.502.128	97.254.653	50.517.580	16.954.209
1/09/2042	263	142.864.705	92.162.761	47.750.917	15.957.811
1/10/2042	264	135.234.427	87.097.232	45.015.322	14.981.940
1/11/2042	265	127.956.285	82.269.998	42.412.277	14.055.811
1/12/2042	266	120.844.449	77.569.882	39.890.824	13.165.986
1/01/2043	267	113.828.614	72.942.502	37.415.764	12.296.786
1/02/2043	268	106.878.430	68.372.593	34.982.441	11.448.372
1/03/2043	269	100.251.880	64.035.180	32.687.959	10.656.545
1/04/2043	270	93.819.780	59.825.081	30.461.169	9.888.532
1/05/2043	271	87.547.867	55.734.103	28.308.317	9.151.987

1/06/2043	272	81.457.299	51.768.816	26.227.407	8.443.321
1/07/2043	273	75.582.640	47.956.430	24.236.156	7.770.300
1/08/2043	274	69.932.241	44.296.051	22.329.346	7.128.640
1/09/2043	275	64.537.259	40.809.461	20.519.460	6.523.088
1/10/2043	276	58.990.150	37.240.577	18.678.898	5.913.636
1/11/2043	277	54.187.402	34.150.574	17.085.471	5.386.255
1/12/2043	278	49.592.242	31.203.261	15.572.513	4.889.166
1/01/2044	279	45.185.720	28.382.473	14.128.727	4.417.085
1/02/2044	280	40.911.744	25.654.278	12.738.160	3.965.482
1/03/2044	281	36.776.122	23.024.387	11.405.134	3.536.432
1/04/2044	282	32.783.889	20.490.162	10.123.992	3.125.887
1/05/2044	283	28.861.911	18.009.289	8.876.316	2.729.420
1/06/2044	284	25.174.446	15.681.738	7.709.469	2.360.580
1/07/2044	285	21.704.782	13.498.212	6.619.669	2.018.583
1/08/2044	286	18.483.390	11.475.331	5.613.314	1.704.458
1/09/2044	287	15.491.521	9.601.530	4.684.774	1.416.486
1/10/2044	288	12.748.531	7.888.476	3.839.468	1.156.141
1/11/2044	289	10.360.235	6.399.784	3.106.973	931.609
1/12/2044	290	8.483.314	5.231.760	2.533.668	756.592
1/01/2045	291	7.560.991	4.655.044	2.248.639	668.634
1/02/2045	292	6.730.065	4.136.443	1.993.045	590.123
1/03/2045	293	6.010.953	3.688.802	1.773.277	523.043
1/04/2045	294	5.404.620	3.311.082	1.587.651	466.307
1/05/2045	295	4.827.459	2.952.636	1.412.293	413.103
1/06/2045	296	4.251.767	2.596.113	1.238.604	360.763
1/07/2045	297	4.001.282	2.439.157	1.160.857	336.732
1/08/2045	298	3.812.566	2.320.175	1.101.422	318.139
1/09/2045	299	3.642.813	2.213.110	1.047.925	301.404
1/10/2045	300	3.488.637	2.115.965	999.460	286.286
1/11/2045	301	3.342.897	2.024.131	953.651	272.008
1/12/2045	302	3.198.676	1.933.625	908.768	258.143
1/01/2046	303	2.998.050	1.809.272	848.162	239.907
1/02/2046	304	2.860.370	1.723.257	805.784	226.955
1/03/2046	305	2.724.286	1.638.757	764.512	214.507
1/04/2046	306	2.588.735	1.554.577	723.396	202.111
1/05/2046	307	2.457.383	1.473.275	683.877	190.286
1/06/2046	308	2.327.758	1.393.195	645.059	178.725
1/07/2046	309	2.204.839	1.317.460	608.492	167.902
1/08/2046	310	2.021.870	1.206.081	555.633	152.668
1/09/2046	311	1.908.592	1.136.577	522.282	142.896
1/10/2046	312	1.797.711	1.068.790	489.923	133.493
1/11/2046	313	1.690.265	1.003.206	458.691	124.454
1/12/2046	314	1.586.945	940.337	428.887	115.890
1/01/2047	315	1.490.567	881.731	401.134	107.932
1/02/2047	316	1.397.295	825.155	374.441	100.323
1/03/2047	317	1.305.507	769.770	348.506	93.017
1/04/2047	318	1.220.176	718.236	324.347	86.202
1/05/2047	319	1.136.404	667.827	300.841	79.627
1/06/2047	320	1.055.664	619.326	278.283	73.344
1/07/2047	321	984.664	576.724	258.502	67.852
1/08/2047	322	914.053	534.459	238.949	62.454
1/09/2047	323	846.504	494.123	220.353	57.350
1/10/2047	324	783.169	456.402	203.031	52.625
1/11/2047	325	721.892	419.979	186.353	48.097
1/12/2047	326	663.789	385.542	170.651	43.864
1/01/2048	327	609.076	353.163	155.922	39.908
1/02/2048	328	556.272	321.999	141.802	36.140
1/03/2048	329	504.357	291.484	128.058	32.508
1/04/2048	330	454.825	262.413	114.993	29.068
1/05/2048	331	406.450	234.118	102.341	25.764
1/06/2048	332	364.274	209.468	91.333	22.895
1/07/2048	333	328.258	188.448	81.966	20.463
1/08/2048	334	296.290	169.807	73.670	18.314
1/09/2048	335	265.303	151.790	65.686	16.260
1/10/2048	336	237.827	135.847	58.642	14.457
1/11/2048	337	212.303	121.062	52.126	12.796
1/12/2048	338	190.331	108.354	46.540	11.378
1/01/2049	339	170.016	96.625	41.397	10.078
1/02/2049	340	150.642	85.469	36.524	8.854
1/03/2049	341	131.717	74.617	31.813	7.682
1/04/2049	342	114.387	64.690	27.511	6.615

1/05/2049	343	97.033	54.786	23.241	5.566
1/06/2049	344	81.457	45.913	19.428	4.633
1/07/2049	345	66.642	37.501	15.829	3.759
1/08/2049	346	53.570	30.094	12.670	2.996
1/09/2049	347	42.208	23.671	9.941	2.341
1/10/2049	348	30.831	17.262	7.232	1.696
1/11/2049	349	19.440	10.866	4.540	1.060
1/12/2049	350	14.170	7.908	3.296	767
1/01/2050	351	11.811	6.580	2.736	634
1/02/2050	352	9.448	5.255	2.179	502
1/03/2050	353	7.984	4.433	1.834	421
1/04/2050	354	6.516	3.612	1.491	341
1/05/2050	355	5.040	2.790	1.148	262
1/06/2050	356	4.327	2.391	982	223
1/07/2050	357	3.612	1.992	816	184
1/08/2050	358	2.895	1.594	651	146
1/09/2050	359	2.175	1.195	487	109
1/10/2050	360	1.452	797	324	72
1/11/2050	361	727	398	162	36
1/12/2050	362	0	0	0	0
		1.286.000.803.743	**1.147.084.067.188**	**980.385.166.427**	**779.993.859.298**


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)
16.000.000.000
14.000.000.000
12.000.000.000
10.000.000.000
8.000.000.000
6.000.000.000
4.000.000.000
2.000.000.000
0

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

HTT 2019

Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB E

Field Number	1. Additional information on the programme		
	Transaction Counterparties	**Name**	**Legal Entity Identifier (LEI)***
E.1.1.1	Sponsor (if applicable)		
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVVKVRZYO1T647
E.1.1.3	Back-up servicer		
E.1.1.4	BUS facilitator		
E.1.1.5	Cash manager		
E.1.1.6	Back-up cash manager		
E.1.1.7	Account bank		
E.1.1.8	Standby account bank		
E.1.1.9	Account bank guarantor		
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative	
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker	
OE.1.1.1			
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

	2. Additional information on the swaps			
	Swap Counterparties	**Guarantor (if applicable)**	**Legal Entity Identifier (LEI)***	**Type of Swap**
E.2.1.1	*Example Bank*	*Example Guarantor*	*Example Bank(LEI)*	*FX*
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				

3. Additional information on the asset distribution

	1. General Information	Total Assets
E.3.1.1	Weighted Average Seasoning (months)	40,20
E.3.1.2	Weighted Average Maturity (months)**	175,95
OE.3.1.1		
OE.3.1.2		
OE.3.1.3		
OE.3.1.4		

	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0,05%				0,05%
E.3.2.2	30-<60 days	0,07%				0,07%
E.3.2.3	60-<90 days	0,03%				0,03%
E.3.2.4	90-<180 days	0,00%				0,00%
E.3.2.5	>= 180 days	0,00%				0,00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						