



COMMISSION IMPLEMENTING REGULATION (EU) 2026/349

of 17 February 2026

laying down technical information for the calculation of technical provisions and basic own funds for reporting with reference dates from 31 December 2025 until 30 March 2026 in accordance with Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) ⁽¹⁾, and in particular Article 77e(2), third subparagraph, thereof,

Whereas:

- (1) In order to ensure uniform conditions for the calculation of technical provisions and basic own funds by insurance and reinsurance undertakings for the purposes of Directive 2009/138/EC, technical information on relevant risk-free interest rate term structures, fundamental spreads for the calculation of the matching adjustment and volatility adjustments should be laid down for every reference date.
- (2) Insurance and re-insurance undertakings should use the technical information, which is based on market data related to the end of the last month preceding the first reporting reference date to which this Regulation applies. On 8 January 2026, the European Insurance and Occupational Pensions Authority provided the Commission with the technical information related to end of December 2025 market data. That information was published on 8 January 2026 in accordance with Article 77e(1) of Directive 2009/138/EC.
- (3) Given the need for the immediate availability of the technical information, it is important that this Regulation enters into force as a matter of urgency.
- (4) For prudential reasons it is necessary that insurance and reinsurance undertakings use the same technical information for calculating technical provisions and basic own funds irrespective of the date on which they report to their competent authorities. This Regulation should therefore apply from the first reporting reference date to which this Regulation applies.
- (5) To provide legal certainty as soon as possible, it is duly justified on imperative grounds of urgency related to the availability of the relevant risk-free interest rate term structure that measures provided for in this Regulation be adopted in accordance with Article 8, in conjunction with Article 4, of Regulation (EU) No 182/2011 of the European Parliament and of the Council ⁽²⁾,

HAS ADOPTED THIS REGULATION:

Article 1

1. Insurance and reinsurance undertakings shall use the technical information referred to in paragraph 2 when calculating technical provisions and basic own funds for reporting with reference dates from 31 December 2025 until 30 March 2026.

⁽¹⁾ OJ L 335, 17.12.2009, p.1, ELI: <http://data.europa.eu/eli/dir/2009/138/oj>.

⁽²⁾ Regulation (EU) No 182/2011 of the European Parliament and of the Council of 16 February 2011 laying down the rules and general principles concerning mechanisms for control by Member States of the Commission's exercise of implementing powers (OJ L 55, 28.2.2011, p. 13, ELI: <http://data.europa.eu/eli/reg/2011/182/oj>).

2. For each relevant currency, the technical information used to calculate the best estimate in accordance with Article 77 of Directive 2009/138/EC, the matching adjustment in accordance with Article 77c of that Directive and the volatility adjustment in accordance with Article 77d of that Directive shall be the following:

- (a) the relevant risk-free interest rate term structures set out in Annex I;
- (b) the fundamental spreads for the calculation of the matching adjustment set out in Annex II;
- (c) for each relevant national insurance market, the volatility adjustments set out in Annex III.

Article 2

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*.

It shall apply from 31 December 2025.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 17 February 2026.

For the Commission
The President
Ursula VON DER LEYEN

ANNEX I

Relevant risk-free interest rate term structures to calculate the best estimate, without any matching adjustment or volatility adjustment

Term to maturity (in years)	Euro	Czech koruna	Danish krone	Forint	Krona	Lev
1	2,076 %	3,403 %	2,066 %	6,049 %	1,972 %	2,026 %
2	2,163 %	3,468 %	2,153 %	6,100 %	2,086 %	2,113 %
3	2,283 %	3,573 %	2,273 %	6,186 %	2,240 %	2,233 %
4	2,386 %	3,661 %	2,376 %	6,284 %	2,363 %	2,336 %
5	2,479 %	3,738 %	2,469 %	6,381 %	2,470 %	2,429 %
6	2,565 %	3,811 %	2,555 %	6,475 %	2,571 %	2,515 %
7	2,651 %	3,879 %	2,641 %	6,569 %	2,664 %	2,601 %
8	2,724 %	3,943 %	2,714 %	6,654 %	2,745 %	2,674 %
9	2,793 %	4,003 %	2,782 %	6,738 %	2,815 %	2,742 %
10	2,863 %	4,058 %	2,853 %	6,817 %	2,873 %	2,812 %
11	2,921 %	4,110 %	2,911 %	6,893 %	2,919 %	2,870 %
12	2,975 %	4,155 %	2,965 %	6,968 %	2,956 %	2,924 %
13	3,033 %	4,193 %	3,023 %	7,033 %	2,986 %	2,982 %
14	3,076 %	4,223 %	3,066 %	7,093 %	3,011 %	3,025 %
15	3,107 %	4,244 %	3,097 %	7,152 %	3,033 %	3,056 %
16	3,133 %	4,256 %	3,123 %	7,185 %	3,051 %	3,082 %
17	3,156 %	4,260 %	3,146 %	7,194 %	3,067 %	3,105 %
18	3,176 %	4,258 %	3,166 %	7,184 %	3,081 %	3,125 %
19	3,194 %	4,252 %	3,183 %	7,160 %	3,093 %	3,142 %
20	3,209 %	4,242 %	3,199 %	7,123 %	3,104 %	3,158 %
21	3,222 %	4,230 %	3,212 %	7,079 %	3,114 %	3,171 %
22	3,233 %	4,216 %	3,223 %	7,028 %	3,123 %	3,183 %
23	3,243 %	4,200 %	3,233 %	6,973 %	3,131 %	3,193 %
24	3,252 %	4,184 %	3,242 %	6,915 %	3,138 %	3,203 %
25	3,259 %	4,166 %	3,250 %	6,854 %	3,145 %	3,211 %
26	3,266 %	4,149 %	3,256 %	6,793 %	3,151 %	3,218 %
27	3,272 %	4,131 %	3,262 %	6,732 %	3,156 %	3,225 %
28	3,277 %	4,113 %	3,267 %	6,671 %	3,162 %	3,231 %
29	3,281 %	4,096 %	3,272 %	6,610 %	3,166 %	3,236 %
30	3,285 %	4,078 %	3,276 %	6,551 %	3,171 %	3,241 %
31	3,288 %	4,061 %	3,280 %	6,493 %	3,175 %	3,245 %
32	3,291 %	4,044 %	3,283 %	6,436 %	3,179 %	3,249 %
33	3,294 %	4,027 %	3,285 %	6,381 %	3,183 %	3,252 %
34	3,296 %	4,011 %	3,288 %	6,328 %	3,186 %	3,255 %
35	3,298 %	3,995 %	3,290 %	6,276 %	3,189 %	3,258 %

Term to maturity (in years)	Euro	Czech koruna	Danish krone	Forint	Krona	Lev
36	3,300 %	3,980 %	3,292 %	6,226 %	3,192 %	3,261 %
37	3,301 %	3,965 %	3,294 %	6,177 %	3,195 %	3,263 %
38	3,303 %	3,950 %	3,295 %	6,131 %	3,198 %	3,265 %
39	3,304 %	3,936 %	3,297 %	6,086 %	3,201 %	3,267 %
40	3,305 %	3,923 %	3,298 %	6,043 %	3,203 %	3,269 %
41	3,306 %	3,909 %	3,299 %	6,001 %	3,206 %	3,271 %
42	3,307 %	3,897 %	3,300 %	5,961 %	3,208 %	3,272 %
43	3,308 %	3,884 %	3,301 %	5,922 %	3,210 %	3,274 %
44	3,308 %	3,872 %	3,302 %	5,885 %	3,212 %	3,275 %
45	3,309 %	3,861 %	3,302 %	5,849 %	3,214 %	3,276 %
46	3,309 %	3,850 %	3,303 %	5,815 %	3,216 %	3,277 %
47	3,310 %	3,839 %	3,303 %	5,782 %	3,218 %	3,279 %
48	3,310 %	3,829 %	3,304 %	5,750 %	3,219 %	3,279 %
49	3,310 %	3,818 %	3,304 %	5,719 %	3,221 %	3,280 %
50	3,310 %	3,809 %	3,305 %	5,689 %	3,223 %	3,281 %
51	3,311 %	3,799 %	3,305 %	5,661 %	3,224 %	3,282 %
52	3,311 %	3,790 %	3,305 %	5,633 %	3,226 %	3,283 %
53	3,311 %	3,781 %	3,305 %	5,606 %	3,227 %	3,283 %
54	3,311 %	3,773 %	3,306 %	5,580 %	3,228 %	3,284 %
55	3,311 %	3,765 %	3,306 %	5,556 %	3,230 %	3,284 %
56	3,311 %	3,756 %	3,306 %	5,532 %	3,231 %	3,285 %
57	3,311 %	3,749 %	3,306 %	5,508 %	3,232 %	3,285 %
58	3,311 %	3,741 %	3,306 %	5,486 %	3,233 %	3,286 %
59	3,311 %	3,734 %	3,306 %	5,464 %	3,234 %	3,286 %
60	3,311 %	3,727 %	3,306 %	5,443 %	3,236 %	3,287 %
61	3,311 %	3,720 %	3,306 %	5,423 %	3,237 %	3,287 %
62	3,311 %	3,713 %	3,306 %	5,403 %	3,238 %	3,287 %
63	3,311 %	3,707 %	3,307 %	5,384 %	3,239 %	3,288 %
64	3,311 %	3,701 %	3,307 %	5,366 %	3,240 %	3,288 %
65	3,311 %	3,695 %	3,307 %	5,348 %	3,240 %	3,288 %
66	3,311 %	3,689 %	3,307 %	5,330 %	3,241 %	3,289 %
67	3,311 %	3,683 %	3,307 %	5,313 %	3,242 %	3,289 %
68	3,311 %	3,677 %	3,307 %	5,297 %	3,243 %	3,289 %
69	3,311 %	3,672 %	3,307 %	5,281 %	3,244 %	3,289 %

Term to maturity (in years)	Euro	Czech koruna	Danish krone	Forint	Krona	Lev
70	3,311 %	3,667 %	3,307 %	5,266 %	3,245 %	3,290 %
71	3,311 %	3,662 %	3,306 %	5,251 %	3,245 %	3,290 %
72	3,311 %	3,657 %	3,306 %	5,236 %	3,246 %	3,290 %
73	3,310 %	3,652 %	3,306 %	5,222 %	3,247 %	3,290 %
74	3,310 %	3,647 %	3,306 %	5,208 %	3,248 %	3,291 %
75	3,310 %	3,642 %	3,306 %	5,194 %	3,248 %	3,291 %
76	3,310 %	3,638 %	3,306 %	5,181 %	3,249 %	3,291 %
77	3,310 %	3,634 %	3,306 %	5,168 %	3,250 %	3,291 %
78	3,310 %	3,629 %	3,306 %	5,156 %	3,250 %	3,291 %
79	3,310 %	3,625 %	3,306 %	5,144 %	3,251 %	3,291 %
80	3,310 %	3,621 %	3,306 %	5,132 %	3,252 %	3,291 %
81	3,310 %	3,617 %	3,306 %	5,120 %	3,252 %	3,292 %
82	3,310 %	3,613 %	3,306 %	5,109 %	3,253 %	3,292 %
83	3,310 %	3,609 %	3,306 %	5,098 %	3,253 %	3,292 %
84	3,309 %	3,606 %	3,306 %	5,087 %	3,254 %	3,292 %
85	3,309 %	3,602 %	3,306 %	5,077 %	3,254 %	3,292 %
86	3,309 %	3,599 %	3,306 %	5,067 %	3,255 %	3,292 %
87	3,309 %	3,595 %	3,306 %	5,057 %	3,256 %	3,292 %
88	3,309 %	3,592 %	3,306 %	5,047 %	3,256 %	3,292 %
89	3,309 %	3,589 %	3,306 %	5,037 %	3,257 %	3,293 %
90	3,309 %	3,585 %	3,306 %	5,028 %	3,257 %	3,293 %
91	3,309 %	3,582 %	3,306 %	5,019 %	3,257 %	3,293 %
92	3,309 %	3,579 %	3,306 %	5,010 %	3,258 %	3,293 %
93	3,309 %	3,576 %	3,306 %	5,001 %	3,258 %	3,293 %
94	3,309 %	3,573 %	3,305 %	4,993 %	3,259 %	3,293 %
95	3,308 %	3,570 %	3,305 %	4,984 %	3,259 %	3,293 %
96	3,308 %	3,568 %	3,305 %	4,976 %	3,260 %	3,293 %
97	3,308 %	3,565 %	3,305 %	4,968 %	3,260 %	3,293 %
98	3,308 %	3,562 %	3,305 %	4,960 %	3,261 %	3,293 %
99	3,308 %	3,559 %	3,305 %	4,952 %	3,261 %	3,293 %
100	3,308 %	3,557 %	3,305 %	4,945 %	3,261 %	3,293 %
101	3,308 %	3,554 %	3,305 %	4,938 %	3,262 %	3,294 %
102	3,308 %	3,552 %	3,305 %	4,930 %	3,262 %	3,294 %
103	3,308 %	3,549 %	3,305 %	4,923 %	3,262 %	3,294 %
104	3,308 %	3,547 %	3,305 %	4,916 %	3,263 %	3,294 %

Term to maturity (in years)	Euro	Czech koruna	Danish krone	Forint	Krona	Lev
105	3,308 %	3,545 %	3,305 %	4,909 %	3,263 %	3,294 %
106	3,308 %	3,542 %	3,305 %	4,903 %	3,263 %	3,294 %
107	3,308 %	3,540 %	3,305 %	4,896 %	3,264 %	3,294 %
108	3,308 %	3,538 %	3,305 %	4,890 %	3,264 %	3,294 %
109	3,307 %	3,536 %	3,305 %	4,883 %	3,264 %	3,294 %
110	3,307 %	3,533 %	3,305 %	4,877 %	3,265 %	3,294 %
111	3,307 %	3,531 %	3,305 %	4,871 %	3,265 %	3,294 %
112	3,307 %	3,529 %	3,305 %	4,865 %	3,265 %	3,294 %
113	3,307 %	3,527 %	3,305 %	4,859 %	3,266 %	3,294 %
114	3,307 %	3,525 %	3,305 %	4,853 %	3,266 %	3,294 %
115	3,307 %	3,523 %	3,305 %	4,847 %	3,266 %	3,294 %
116	3,307 %	3,521 %	3,305 %	4,842 %	3,267 %	3,294 %
117	3,307 %	3,520 %	3,304 %	4,836 %	3,267 %	3,294 %
118	3,307 %	3,518 %	3,304 %	4,831 %	3,267 %	3,295 %
119	3,307 %	3,516 %	3,304 %	4,826 %	3,267 %	3,295 %
120	3,307 %	3,514 %	3,304 %	4,820 %	3,268 %	3,295 %
121	3,307 %	3,512 %	3,304 %	4,815 %	3,268 %	3,295 %
122	3,307 %	3,510 %	3,304 %	4,810 %	3,268 %	3,295 %
123	3,307 %	3,509 %	3,304 %	4,805 %	3,269 %	3,295 %
124	3,307 %	3,507 %	3,304 %	4,800 %	3,269 %	3,295 %
125	3,307 %	3,505 %	3,304 %	4,796 %	3,269 %	3,295 %
126	3,306 %	3,504 %	3,304 %	4,791 %	3,269 %	3,295 %
127	3,306 %	3,502 %	3,304 %	4,786 %	3,270 %	3,295 %
128	3,306 %	3,501 %	3,304 %	4,782 %	3,270 %	3,295 %
129	3,306 %	3,499 %	3,304 %	4,777 %	3,270 %	3,295 %
130	3,306 %	3,498 %	3,304 %	4,773 %	3,270 %	3,295 %
131	3,306 %	3,496 %	3,304 %	4,768 %	3,270 %	3,295 %
132	3,306 %	3,495 %	3,304 %	4,764 %	3,271 %	3,295 %
133	3,306 %	3,493 %	3,304 %	4,760 %	3,271 %	3,295 %
134	3,306 %	3,492 %	3,304 %	4,755 %	3,271 %	3,295 %
135	3,306 %	3,490 %	3,304 %	4,751 %	3,271 %	3,295 %
136	3,306 %	3,489 %	3,304 %	4,747 %	3,272 %	3,295 %
137	3,306 %	3,487 %	3,304 %	4,743 %	3,272 %	3,295 %
138	3,306 %	3,486 %	3,304 %	4,739 %	3,272 %	3,295 %
139	3,306 %	3,485 %	3,304 %	4,735 %	3,272 %	3,295 %
140	3,306 %	3,483 %	3,304 %	4,732 %	3,272 %	3,295 %
141	3,306 %	3,482 %	3,304 %	4,728 %	3,273 %	3,295 %

Term to maturity (in years)	Euro	Czech koruna	Danish krone	Forint	Krona	Lev
142	3,306 %	3,481 %	3,304 %	4,724 %	3,273 %	3,295 %
143	3,306 %	3,480 %	3,304 %	4,720 %	3,273 %	3,296 %
144	3,306 %	3,478 %	3,304 %	4,717 %	3,273 %	3,296 %
145	3,306 %	3,477 %	3,304 %	4,713 %	3,273 %	3,296 %
146	3,306 %	3,476 %	3,304 %	4,710 %	3,273 %	3,296 %
147	3,306 %	3,475 %	3,304 %	4,706 %	3,274 %	3,296 %
148	3,306 %	3,473 %	3,304 %	4,703 %	3,274 %	3,296 %
149	3,305 %	3,472 %	3,304 %	4,699 %	3,274 %	3,296 %
150	3,305 %	3,471 %	3,303 %	4,696 %	3,274 %	3,296 %

Term to maturity (in years)	Pound sterling	Romanian leu	Zloty	Króna	Norwegian krone	Swiss franc
1	3,540 %	6,111 %	3,340 %	7,028 %	4,043 %	-0,037 %
2	3,492 %	6,240 %	3,677 %	6,828 %	4,026 %	0,037 %
3	3,532 %	6,365 %	3,976 %	6,671 %	4,002 %	0,134 %
4	3,592 %	6,481 %	4,237 %	6,565 %	3,986 %	0,232 %
5	3,665 %	6,553 %	4,458 %	6,485 %	3,984 %	0,321 %
6	3,731 %	6,593 %	4,647 %	6,423 %	3,998 %	0,402 %
7	3,811 %	6,625 %	4,813 %	6,373 %	4,016 %	0,475 %
8	3,892 %	6,641 %	4,950 %	6,331 %	4,035 %	0,544 %
9	3,971 %	6,647 %	5,068 %	6,287 %	4,049 %	0,609 %
10	4,045 %	6,652 %	5,164 %	6,230 %	4,057 %	0,672 %
11	4,115 %	6,636 %	5,225 %	6,165 %	4,058 %	0,732 %
12	4,183 %	6,599 %	5,257 %	6,094 %	4,054 %	0,789 %
13	4,247 %	6,547 %	5,269 %	6,020 %	4,046 %	0,844 %
14	4,308 %	6,485 %	5,264 %	5,944 %	4,036 %	0,897 %
15	4,361 %	6,416 %	5,249 %	5,868 %	4,024 %	0,947 %
16	4,408 %	6,342 %	5,224 %	5,793 %	4,010 %	0,994 %
17	4,448 %	6,266 %	5,194 %	5,718 %	3,996 %	1,039 %
18	4,482 %	6,188 %	5,160 %	5,646 %	3,981 %	1,081 %
19	4,511 %	6,110 %	5,122 %	5,575 %	3,966 %	1,122 %
20	4,536 %	6,032 %	5,082 %	5,506 %	3,951 %	1,160 %
21	4,557 %	5,956 %	5,041 %	5,440 %	3,936 %	1,197 %
22	4,575 %	5,881 %	5,000 %	5,375 %	3,921 %	1,231 %
23	4,588 %	5,807 %	4,958 %	5,314 %	3,906 %	1,264 %
24	4,598 %	5,736 %	4,917 %	5,254 %	3,891 %	1,296 %
25	4,604 %	5,667 %	4,876 %	5,197 %	3,877 %	1,326 %

Term to maturity (in years)	Pound sterling	Romanian leu	Zloty	Króna	Norwegian krone	Swiss franc
26	4,606 %	5,600 %	4,836 %	5,142 %	3,863 %	1,354 %
27	4,606 %	5,536 %	4,796 %	5,090 %	3,849 %	1,381 %
28	4,602 %	5,474 %	4,758 %	5,039 %	3,836 %	1,407 %
29	4,597 %	5,414 %	4,721 %	4,991 %	3,824 %	1,431 %
30	4,589 %	5,357 %	4,685 %	4,945 %	3,811 %	1,455 %
31	4,579 %	5,301 %	4,650 %	4,900 %	3,799 %	1,477 %
32	4,568 %	5,248 %	4,616 %	4,858 %	3,788 %	1,499 %
33	4,555 %	5,198 %	4,583 %	4,817 %	3,776 %	1,519 %
34	4,541 %	5,149 %	4,552 %	4,778 %	3,765 %	1,539 %
35	4,526 %	5,102 %	4,522 %	4,741 %	3,755 %	1,558 %
36	4,509 %	5,057 %	4,492 %	4,705 %	3,745 %	1,576 %
37	4,492 %	5,014 %	4,464 %	4,671 %	3,735 %	1,593 %
38	4,473 %	4,973 %	4,437 %	4,638 %	3,725 %	1,609 %
39	4,454 %	4,933 %	4,411 %	4,606 %	3,716 %	1,625 %
40	4,433 %	4,895 %	4,386 %	4,576 %	3,707 %	1,640 %
41	4,412 %	4,859 %	4,362 %	4,547 %	3,699 %	1,655 %
42	4,391 %	4,824 %	4,338 %	4,519 %	3,691 %	1,669 %
43	4,369 %	4,790 %	4,316 %	4,492 %	3,683 %	1,682 %
44	4,348 %	4,758 %	4,294 %	4,467 %	3,675 %	1,695 %
45	4,326 %	4,727 %	4,273 %	4,442 %	3,668 %	1,708 %
46	4,305 %	4,697 %	4,253 %	4,418 %	3,660 %	1,720 %
47	4,284 %	4,668 %	4,234 %	4,395 %	3,653 %	1,732 %
48	4,263 %	4,640 %	4,215 %	4,373 %	3,647 %	1,743 %
49	4,243 %	4,614 %	4,197 %	4,352 %	3,640 %	1,753 %
50	4,224 %	4,588 %	4,180 %	4,331 %	3,634 %	1,764 %
51	4,206 %	4,563 %	4,163 %	4,312 %	3,628 %	1,774 %
52	4,188 %	4,539 %	4,147 %	4,293 %	3,622 %	1,784 %
53	4,171 %	4,516 %	4,132 %	4,274 %	3,616 %	1,793 %
54	4,154 %	4,494 %	4,117 %	4,256 %	3,611 %	1,802 %
55	4,139 %	4,472 %	4,102 %	4,239 %	3,605 %	1,811 %
56	4,123 %	4,452 %	4,088 %	4,223 %	3,600 %	1,819 %
57	4,109 %	4,432 %	4,074 %	4,207 %	3,595 %	1,827 %
58	4,095 %	4,412 %	4,061 %	4,191 %	3,590 %	1,835 %
59	4,081 %	4,394 %	4,049 %	4,176 %	3,586 %	1,843 %
60	4,068 %	4,375 %	4,036 %	4,162 %	3,581 %	1,850 %
61	4,055 %	4,358 %	4,024 %	4,148 %	3,577 %	1,857 %

Term to maturity (in years)	Pound sterling	Romanian leu	Zloty	Króna	Norwegian krone	Swiss franc
62	4,043 %	4,341 %	4,013 %	4,134 %	3,572 %	1,864 %
63	4,031 %	4,324 %	4,001 %	4,121 %	3,568 %	1,871 %
64	4,019 %	4,308 %	3,991 %	4,108 %	3,564 %	1,878 %
65	4,008 %	4,293 %	3,980 %	4,096 %	3,560 %	1,884 %
66	3,997 %	4,278 %	3,970 %	4,084 %	3,556 %	1,890 %
67	3,987 %	4,263 %	3,960 %	4,072 %	3,552 %	1,896 %
68	3,976 %	4,249 %	3,950 %	4,061 %	3,549 %	1,902 %
69	3,967 %	4,235 %	3,941 %	4,050 %	3,545 %	1,908 %
70	3,957 %	4,222 %	3,932 %	4,039 %	3,542 %	1,913 %
71	3,948 %	4,209 %	3,923 %	4,029 %	3,538 %	1,919 %
72	3,938 %	4,196 %	3,914 %	4,019 %	3,535 %	1,924 %
73	3,930 %	4,184 %	3,906 %	4,009 %	3,532 %	1,929 %
74	3,921 %	4,172 %	3,897 %	3,999 %	3,529 %	1,934 %
75	3,913 %	4,160 %	3,890 %	3,990 %	3,526 %	1,939 %
76	3,905 %	4,149 %	3,882 %	3,981 %	3,523 %	1,944 %
77	3,897 %	4,138 %	3,874 %	3,972 %	3,520 %	1,948 %
78	3,889 %	4,127 %	3,867 %	3,963 %	3,517 %	1,953 %
79	3,881 %	4,117 %	3,860 %	3,955 %	3,515 %	1,957 %
80	3,874 %	4,107 %	3,853 %	3,947 %	3,512 %	1,961 %
81	3,867 %	4,097 %	3,846 %	3,939 %	3,509 %	1,965 %
82	3,860 %	4,087 %	3,839 %	3,931 %	3,507 %	1,970 %
83	3,853 %	4,077 %	3,833 %	3,923 %	3,504 %	1,973 %
84	3,847 %	4,068 %	3,826 %	3,916 %	3,502 %	1,977 %
85	3,840 %	4,059 %	3,820 %	3,909 %	3,499 %	1,981 %
86	3,834 %	4,050 %	3,814 %	3,902 %	3,497 %	1,985 %
87	3,828 %	4,041 %	3,808 %	3,895 %	3,495 %	1,988 %
88	3,822 %	4,033 %	3,802 %	3,888 %	3,493 %	1,992 %
89	3,816 %	4,025 %	3,797 %	3,881 %	3,491 %	1,995 %
90	3,810 %	4,017 %	3,791 %	3,875 %	3,488 %	1,999 %
91	3,804 %	4,009 %	3,786 %	3,868 %	3,486 %	2,002 %
92	3,799 %	4,001 %	3,780 %	3,862 %	3,484 %	2,005 %
93	3,793 %	3,993 %	3,775 %	3,856 %	3,482 %	2,008 %
94	3,788 %	3,986 %	3,770 %	3,850 %	3,480 %	2,012 %
95	3,783 %	3,979 %	3,765 %	3,845 %	3,479 %	2,015 %
96	3,778 %	3,972 %	3,760 %	3,839 %	3,477 %	2,018 %
97	3,773 %	3,965 %	3,756 %	3,833 %	3,475 %	2,020 %

Term to maturity (in years)	Pound sterling	Romanian leu	Zloty	Króna	Norwegian krone	Swiss franc
98	3,768 %	3,958 %	3,751 %	3,828 %	3,473 %	2,023 %
99	3,763 %	3,951 %	3,746 %	3,822 %	3,471 %	2,026 %
100	3,759 %	3,945 %	3,742 %	3,817 %	3,470 %	2,029 %
101	3,754 %	3,938 %	3,738 %	3,812 %	3,468 %	2,031 %
102	3,750 %	3,932 %	3,733 %	3,807 %	3,466 %	2,034 %
103	3,745 %	3,926 %	3,729 %	3,802 %	3,465 %	2,037 %
104	3,741 %	3,920 %	3,725 %	3,797 %	3,463 %	2,039 %
105	3,737 %	3,914 %	3,721 %	3,793 %	3,462 %	2,042 %
106	3,733 %	3,908 %	3,717 %	3,788 %	3,460 %	2,044 %
107	3,729 %	3,902 %	3,713 %	3,783 %	3,459 %	2,047 %
108	3,725 %	3,897 %	3,709 %	3,779 %	3,457 %	2,049 %
109	3,721 %	3,891 %	3,705 %	3,774 %	3,456 %	2,051 %
110	3,717 %	3,886 %	3,702 %	3,770 %	3,454 %	2,053 %
111	3,713 %	3,881 %	3,698 %	3,766 %	3,453 %	2,056 %
112	3,709 %	3,876 %	3,695 %	3,762 %	3,451 %	2,058 %
113	3,706 %	3,870 %	3,691 %	3,758 %	3,450 %	2,060 %
114	3,702 %	3,865 %	3,688 %	3,754 %	3,449 %	2,062 %
115	3,699 %	3,860 %	3,684 %	3,750 %	3,448 %	2,064 %
116	3,695 %	3,856 %	3,681 %	3,746 %	3,446 %	2,066 %
117	3,692 %	3,851 %	3,678 %	3,742 %	3,445 %	2,068 %
118	3,688 %	3,846 %	3,674 %	3,738 %	3,444 %	2,070 %
119	3,685 %	3,842 %	3,671 %	3,734 %	3,443 %	2,072 %
120	3,682 %	3,837 %	3,668 %	3,731 %	3,441 %	2,074 %
121	3,679 %	3,833 %	3,665 %	3,727 %	3,440 %	2,076 %
122	3,676 %	3,828 %	3,662 %	3,724 %	3,439 %	2,078 %
123	3,673 %	3,824 %	3,659 %	3,720 %	3,438 %	2,079 %
124	3,670 %	3,820 %	3,656 %	3,717 %	3,437 %	2,081 %
125	3,667 %	3,816 %	3,653 %	3,714 %	3,436 %	2,083 %
126	3,664 %	3,811 %	3,651 %	3,710 %	3,435 %	2,085 %
127	3,661 %	3,807 %	3,648 %	3,707 %	3,434 %	2,086 %
128	3,658 %	3,803 %	3,645 %	3,704 %	3,433 %	2,088 %
129	3,655 %	3,799 %	3,642 %	3,701 %	3,431 %	2,090 %
130	3,653 %	3,796 %	3,640 %	3,698 %	3,430 %	2,091 %
131	3,650 %	3,792 %	3,637 %	3,695 %	3,429 %	2,093 %
132	3,647 %	3,788 %	3,635 %	3,692 %	3,429 %	2,094 %
133	3,645 %	3,784 %	3,632 %	3,689 %	3,428 %	2,096 %

Term to maturity (in years)	Pound sterling	Romanian leu	Zloty	Króna	Norwegian krone	Swiss franc
134	3,642 %	3,781 %	3,630 %	3,686 %	3,427 %	2,098 %
135	3,639 %	3,777 %	3,627 %	3,683 %	3,426 %	2,099 %
136	3,637 %	3,774 %	3,625 %	3,680 %	3,425 %	2,100 %
137	3,634 %	3,770 %	3,622 %	3,677 %	3,424 %	2,102 %
138	3,632 %	3,767 %	3,620 %	3,675 %	3,423 %	2,103 %
139	3,630 %	3,763 %	3,618 %	3,672 %	3,422 %	2,105 %
140	3,627 %	3,760 %	3,616 %	3,669 %	3,421 %	2,106 %
141	3,625 %	3,757 %	3,613 %	3,667 %	3,420 %	2,108 %
142	3,623 %	3,754 %	3,611 %	3,664 %	3,419 %	2,109 %
143	3,620 %	3,750 %	3,609 %	3,661 %	3,419 %	2,110 %
144	3,618 %	3,747 %	3,607 %	3,659 %	3,418 %	2,112 %
145	3,616 %	3,744 %	3,605 %	3,656 %	3,417 %	2,113 %
146	3,614 %	3,741 %	3,603 %	3,654 %	3,416 %	2,114 %
147	3,612 %	3,738 %	3,600 %	3,652 %	3,415 %	2,115 %
148	3,610 %	3,735 %	3,598 %	3,649 %	3,415 %	2,117 %
149	3,607 %	3,732 %	3,596 %	3,647 %	3,414 %	2,118 %
150	3,605 %	3,729 %	3,594 %	3,645 %	3,413 %	2,119 %

Term to maturity (in years)	Australian dollar	Canadian dollar	Colombian peso	Hong Kong dollar	New Taiwan dollar	Renminbi-yuan
1	4,079 %	2,358 %	10,149 %	2,381 %	0,866 %	1,155 %
2	4,188 %	2,501 %	11,441 %	2,309 %	0,904 %	1,165 %
3	4,257 %	2,627 %	12,290 %	2,335 %	0,940 %	1,196 %
4	4,318 %	2,730 %	12,695 %	2,395 %	0,968 %	1,237 %
5	4,385 %	2,823 %	12,869 %	2,468 %	0,993 %	1,268 %
6	4,453 %	2,917 %	12,917 %	2,548 %	1,016 %	1,285 %
7	4,527 %	3,007 %	12,898 %	2,628 %	1,036 %	1,301 %
8	4,597 %	3,091 %	12,847 %	2,705 %	1,055 %	1,326 %
9	4,661 %	3,166 %	12,798 %	2,777 %	1,072 %	1,364 %
10	4,718 %	3,232 %	12,726 %	2,842 %	1,086 %	1,415 %
11	4,772 %	3,289 %	12,618 %	2,900 %	1,115 %	1,481 %
12	4,821 %	3,338 %	12,479 %	2,952 %	1,157 %	1,555 %
13	4,863 %	3,381 %	12,318 %	2,998 %	1,206 %	1,633 %
14	4,900 %	3,419 %	12,140 %	3,038 %	1,260 %	1,713 %
15	4,931 %	3,453 %	11,951 %	3,073 %	1,317 %	1,793 %

Term to maturity (in years)	Australian dollar	Canadian dollar	Colombian peso	Hong Kong dollar	New Taiwan dollar	Renminbi-yuan
16	4,957 %	3,482 %	11,755 %	3,102 %	1,374 %	1,871 %
17	4,978 %	3,509 %	11,553 %	3,127 %	1,431 %	1,948 %
18	4,994 %	3,532 %	11,350 %	3,148 %	1,487 %	2,021 %
19	5,005 %	3,553 %	11,146 %	3,166 %	1,542 %	2,093 %
20	5,011 %	3,571 %	10,945 %	3,182 %	1,595 %	2,161 %
21	5,012 %	3,587 %	10,746 %	3,196 %	1,647 %	2,226 %
22	5,008 %	3,601 %	10,551 %	3,208 %	1,697 %	2,289 %
23	5,001 %	3,613 %	10,361 %	3,218 %	1,744 %	2,349 %
24	4,991 %	3,624 %	10,177 %	3,228 %	1,790 %	2,406 %
25	4,978 %	3,633 %	9,998 %	3,236 %	1,834 %	2,460 %
26	4,962 %	3,640 %	9,826 %	3,243 %	1,877 %	2,512 %
27	4,945 %	3,646 %	9,659 %	3,249 %	1,917 %	2,562 %
28	4,926 %	3,651 %	9,500 %	3,255 %	1,956 %	2,609 %
29	4,905 %	3,654 %	9,346 %	3,259 %	1,993 %	2,654 %
30	4,882 %	3,656 %	9,199 %	3,264 %	2,028 %	2,697 %
31	4,858 %	3,656 %	9,058 %	3,268 %	2,062 %	2,738 %
32	4,833 %	3,656 %	8,923 %	3,271 %	2,095 %	2,777 %
33	4,807 %	3,655 %	8,794 %	3,274 %	2,126 %	2,814 %
34	4,780 %	3,653 %	8,670 %	3,277 %	2,156 %	2,850 %
35	4,754 %	3,650 %	8,552 %	3,280 %	2,184 %	2,884 %
36	4,727 %	3,647 %	8,439 %	3,282 %	2,212 %	2,917 %
37	4,700 %	3,644 %	8,331 %	3,284 %	2,238 %	2,948 %
38	4,673 %	3,640 %	8,227 %	3,285 %	2,263 %	2,978 %
39	4,647 %	3,636 %	8,128 %	3,287 %	2,287 %	3,007 %
40	4,621 %	3,632 %	8,033 %	3,289 %	2,310 %	3,034 %
41	4,596 %	3,628 %	7,942 %	3,290 %	2,332 %	3,061 %
42	4,571 %	3,623 %	7,855 %	3,291 %	2,354 %	3,086 %
43	4,546 %	3,619 %	7,772 %	3,292 %	2,374 %	3,110 %
44	4,523 %	3,614 %	7,692 %	3,293 %	2,394 %	3,134 %
45	4,499 %	3,609 %	7,616 %	3,294 %	2,413 %	3,156 %
46	4,477 %	3,605 %	7,542 %	3,295 %	2,431 %	3,178 %
47	4,455 %	3,600 %	7,471 %	3,295 %	2,448 %	3,198 %
48	4,433 %	3,596 %	7,404 %	3,296 %	2,465 %	3,218 %
49	4,412 %	3,591 %	7,338 %	3,296 %	2,482 %	3,238 %
50	4,392 %	3,587 %	7,276 %	3,297 %	2,497 %	3,256 %
51	4,372 %	3,582 %	7,215 %	3,297 %	2,512 %	3,274 %

Term to maturity (in years)	Australian dollar	Canadian dollar	Colombian peso	Hong Kong dollar	New Taiwan dollar	Renminbi-yuan
52	4,353 %	3,578 %	7,157 %	3,298 %	2,527 %	3,291 %
53	4,335 %	3,574 %	7,101 %	3,298 %	2,541 %	3,308 %
54	4,317 %	3,569 %	7,047 %	3,299 %	2,555 %	3,324 %
55	4,299 %	3,565 %	6,995 %	3,299 %	2,568 %	3,339 %
56	4,282 %	3,561 %	6,945 %	3,299 %	2,581 %	3,354 %
57	4,266 %	3,557 %	6,897 %	3,299 %	2,593 %	3,369 %
58	4,250 %	3,553 %	6,850 %	3,300 %	2,605 %	3,383 %
59	4,234 %	3,550 %	6,805 %	3,300 %	2,617 %	3,397 %
60	4,219 %	3,546 %	6,761 %	3,300 %	2,628 %	3,410 %
61	4,205 %	3,542 %	6,719 %	3,300 %	2,639 %	3,423 %
62	4,190 %	3,539 %	6,678 %	3,300 %	2,649 %	3,435 %
63	4,177 %	3,535 %	6,638 %	3,300 %	2,659 %	3,447 %
64	4,163 %	3,532 %	6,599 %	3,301 %	2,669 %	3,458 %
65	4,150 %	3,529 %	6,562 %	3,301 %	2,679 %	3,470 %
66	4,137 %	3,525 %	6,526 %	3,301 %	2,688 %	3,481 %
67	4,125 %	3,522 %	6,491 %	3,301 %	2,697 %	3,491 %
68	4,113 %	3,519 %	6,457 %	3,301 %	2,706 %	3,502 %
69	4,101 %	3,516 %	6,424 %	3,301 %	2,714 %	3,512 %
70	4,090 %	3,513 %	6,392 %	3,301 %	2,723 %	3,521 %
71	4,079 %	3,510 %	6,361 %	3,301 %	2,731 %	3,531 %
72	4,068 %	3,508 %	6,331 %	3,301 %	2,738 %	3,540 %
73	4,058 %	3,505 %	6,301 %	3,301 %	2,746 %	3,549 %
74	4,048 %	3,502 %	6,272 %	3,301 %	2,754 %	3,558 %
75	4,038 %	3,500 %	6,245 %	3,301 %	2,761 %	3,566 %
76	4,028 %	3,497 %	6,217 %	3,301 %	2,768 %	3,575 %
77	4,019 %	3,495 %	6,191 %	3,301 %	2,775 %	3,583 %
78	4,010 %	3,492 %	6,165 %	3,301 %	2,781 %	3,591 %
79	4,001 %	3,490 %	6,140 %	3,301 %	2,788 %	3,598 %
80	3,992 %	3,487 %	6,116 %	3,301 %	2,794 %	3,606 %
81	3,983 %	3,485 %	6,092 %	3,301 %	2,800 %	3,613 %
82	3,975 %	3,483 %	6,069 %	3,301 %	2,807 %	3,620 %
83	3,967 %	3,481 %	6,046 %	3,301 %	2,812 %	3,627 %
84	3,959 %	3,479 %	6,024 %	3,301 %	2,818 %	3,634 %
85	3,951 %	3,477 %	6,002 %	3,301 %	2,824 %	3,640 %
86	3,944 %	3,475 %	5,981 %	3,301 %	2,829 %	3,647 %
87	3,936 %	3,473 %	5,960 %	3,301 %	2,835 %	3,653 %

Term to maturity (in years)	Australian dollar	Canadian dollar	Colombian peso	Hong Kong dollar	New Taiwan dollar	Renminbi-yuan
88	3,929 %	3,471 %	5,940 %	3,301 %	2,840 %	3,659 %
89	3,922 %	3,469 %	5,920 %	3,301 %	2,845 %	3,666 %
90	3,915 %	3,467 %	5,901 %	3,301 %	2,850 %	3,671 %
91	3,908 %	3,465 %	5,882 %	3,301 %	2,855 %	3,677 %
92	3,902 %	3,463 %	5,864 %	3,301 %	2,860 %	3,683 %
93	3,895 %	3,462 %	5,846 %	3,301 %	2,865 %	3,688 %
94	3,889 %	3,460 %	5,828 %	3,301 %	2,869 %	3,694 %
95	3,883 %	3,458 %	5,811 %	3,301 %	2,874 %	3,699 %
96	3,876 %	3,456 %	5,794 %	3,301 %	2,878 %	3,704 %
97	3,870 %	3,455 %	5,777 %	3,301 %	2,883 %	3,709 %
98	3,865 %	3,453 %	5,761 %	3,301 %	2,887 %	3,714 %
99	3,859 %	3,452 %	5,745 %	3,301 %	2,891 %	3,719 %
100	3,853 %	3,450 %	5,730 %	3,301 %	2,895 %	3,724 %
101	3,848 %	3,449 %	5,715 %	3,301 %	2,899 %	3,729 %
102	3,842 %	3,447 %	5,700 %	3,301 %	2,903 %	3,733 %
103	3,837 %	3,446 %	5,685 %	3,301 %	2,907 %	3,738 %
104	3,832 %	3,444 %	5,671 %	3,301 %	2,911 %	3,742 %
105	3,827 %	3,443 %	5,656 %	3,301 %	2,914 %	3,747 %
106	3,822 %	3,442 %	5,643 %	3,301 %	2,918 %	3,751 %
107	3,817 %	3,440 %	5,629 %	3,301 %	2,922 %	3,755 %
108	3,812 %	3,439 %	5,616 %	3,301 %	2,925 %	3,759 %
109	3,808 %	3,438 %	5,603 %	3,301 %	2,928 %	3,763 %
110	3,803 %	3,437 %	5,590 %	3,301 %	2,932 %	3,767 %
111	3,798 %	3,435 %	5,577 %	3,301 %	2,935 %	3,771 %
112	3,794 %	3,434 %	5,565 %	3,301 %	2,938 %	3,775 %
113	3,790 %	3,433 %	5,553 %	3,301 %	2,942 %	3,779 %
114	3,785 %	3,432 %	5,541 %	3,301 %	2,945 %	3,782 %
115	3,781 %	3,431 %	5,529 %	3,301 %	2,948 %	3,786 %
116	3,777 %	3,430 %	5,517 %	3,301 %	2,951 %	3,790 %
117	3,773 %	3,428 %	5,506 %	3,301 %	2,954 %	3,793 %
118	3,769 %	3,427 %	5,495 %	3,301 %	2,957 %	3,797 %
119	3,765 %	3,426 %	5,484 %	3,301 %	2,960 %	3,800 %
120	3,761 %	3,425 %	5,473 %	3,301 %	2,962 %	3,803 %
121	3,757 %	3,424 %	5,463 %	3,301 %	2,965 %	3,807 %
122	3,753 %	3,423 %	5,452 %	3,301 %	2,968 %	3,810 %
123	3,750 %	3,422 %	5,442 %	3,301 %	2,971 %	3,813 %

Term to maturity (in years)	Australian dollar	Canadian dollar	Colombian peso	Hong Kong dollar	New Taiwan dollar	Renminbi-yuan
124	3,746 %	3,421 %	5,432 %	3,301 %	2,973 %	3,816 %
125	3,742 %	3,420 %	5,422 %	3,301 %	2,976 %	3,819 %
126	3,739 %	3,419 %	5,412 %	3,301 %	2,979 %	3,822 %
127	3,735 %	3,418 %	5,403 %	3,301 %	2,981 %	3,825 %
128	3,732 %	3,417 %	5,393 %	3,301 %	2,984 %	3,828 %
129	3,729 %	3,417 %	5,384 %	3,301 %	2,986 %	3,831 %
130	3,725 %	3,416 %	5,375 %	3,301 %	2,988 %	3,834 %
131	3,722 %	3,415 %	5,366 %	3,301 %	2,991 %	3,837 %
132	3,719 %	3,414 %	5,357 %	3,301 %	2,993 %	3,839 %
133	3,716 %	3,413 %	5,348 %	3,301 %	2,995 %	3,842 %
134	3,713 %	3,412 %	5,340 %	3,301 %	2,998 %	3,845 %
135	3,710 %	3,411 %	5,331 %	3,301 %	3,000 %	3,847 %
136	3,707 %	3,411 %	5,323 %	3,301 %	3,002 %	3,850 %
137	3,704 %	3,410 %	5,314 %	3,301 %	3,004 %	3,852 %
138	3,701 %	3,409 %	5,306 %	3,301 %	3,006 %	3,855 %
139	3,698 %	3,408 %	5,298 %	3,301 %	3,009 %	3,857 %
140	3,695 %	3,407 %	5,290 %	3,301 %	3,011 %	3,860 %
141	3,692 %	3,407 %	5,283 %	3,301 %	3,013 %	3,862 %
142	3,689 %	3,406 %	5,275 %	3,301 %	3,015 %	3,865 %
143	3,687 %	3,405 %	5,267 %	3,301 %	3,017 %	3,867 %
144	3,684 %	3,404 %	5,260 %	3,301 %	3,019 %	3,869 %
145	3,681 %	3,404 %	5,253 %	3,301 %	3,021 %	3,872 %
146	3,679 %	3,403 %	5,245 %	3,301 %	3,022 %	3,874 %
147	3,676 %	3,402 %	5,238 %	3,301 %	3,024 %	3,876 %
148	3,674 %	3,402 %	5,231 %	3,301 %	3,026 %	3,878 %
149	3,671 %	3,401 %	5,224 %	3,301 %	3,028 %	3,880 %
150	3,669 %	3,400 %	5,217 %	3,301 %	3,030 %	3,883 %

Term to maturity (in years)	US dollar	Yen
1	3,431 %	0,905 %
2	3,310 %	1,153 %
3	3,338 %	1,323 %
4	3,397 %	1,428 %
5	3,466 %	1,513 %
6	3,543 %	1,585 %

Term to maturity (in years)	US dollar	Yen
7	3,619 %	1,667 %
8	3,694 %	1,742 %
9	3,766 %	1,819 %
10	3,838 %	1,898 %
11	3,908 %	1,981 %
12	3,975 %	2,065 %
13	4,036 %	2,148 %
14	4,092 %	2,230 %
15	4,140 %	2,311 %
16	4,182 %	2,391 %
17	4,216 %	2,468 %
18	4,244 %	2,542 %
19	4,266 %	2,611 %
20	4,283 %	2,675 %
21	4,294 %	2,732 %
22	4,300 %	2,785 %
23	4,302 %	2,832 %
24	4,300 %	2,875 %
25	4,294 %	2,913 %
26	4,285 %	2,948 %
27	4,274 %	2,980 %
28	4,261 %	3,008 %
29	4,246 %	3,033 %
30	4,231 %	3,055 %
31	4,215 %	3,074 %
32	4,200 %	3,091 %
33	4,183 %	3,105 %
34	4,167 %	3,118 %
35	4,151 %	3,129 %
36	4,135 %	3,139 %
37	4,120 %	3,148 %
38	4,104 %	3,155 %
39	4,089 %	3,162 %
40	4,074 %	3,168 %
41	4,059 %	3,173 %
42	4,045 %	3,177 %
43	4,031 %	3,181 %

Term to maturity (in years)	US dollar	Yen
44	4,017 %	3,185 %
45	4,004 %	3,188 %
46	3,991 %	3,190 %
47	3,978 %	3,193 %
48	3,966 %	3,195 %
49	3,954 %	3,196 %
50	3,943 %	3,198 %
51	3,931 %	3,199 %
52	3,920 %	3,200 %
53	3,910 %	3,202 %
54	3,899 %	3,202 %
55	3,889 %	3,203 %
56	3,879 %	3,204 %
57	3,870 %	3,205 %
58	3,860 %	3,205 %
59	3,852 %	3,205 %
60	3,843 %	3,206 %
61	3,834 %	3,206 %
62	3,826 %	3,206 %
63	3,818 %	3,207 %
64	3,810 %	3,207 %
65	3,803 %	3,207 %
66	3,795 %	3,207 %
67	3,788 %	3,207 %
68	3,781 %	3,207 %
69	3,774 %	3,207 %
70	3,768 %	3,208 %
71	3,761 %	3,208 %
72	3,755 %	3,208 %
73	3,749 %	3,208 %
74	3,743 %	3,208 %
75	3,737 %	3,208 %
76	3,731 %	3,208 %
77	3,726 %	3,208 %
78	3,720 %	3,207 %
79	3,715 %	3,207 %
80	3,710 %	3,207 %

Term to maturity (in years)	US dollar	Yen
81	3,705 %	3,207 %
82	3,700 %	3,207 %
83	3,695 %	3,207 %
84	3,690 %	3,207 %
85	3,686 %	3,207 %
86	3,681 %	3,207 %
87	3,677 %	3,207 %
88	3,673 %	3,207 %
89	3,669 %	3,207 %
90	3,664 %	3,207 %
91	3,660 %	3,207 %
92	3,657 %	3,207 %
93	3,653 %	3,207 %
94	3,649 %	3,207 %
95	3,645 %	3,207 %
96	3,642 %	3,206 %
97	3,638 %	3,206 %
98	3,635 %	3,206 %
99	3,631 %	3,206 %
100	3,628 %	3,206 %
101	3,625 %	3,206 %
102	3,622 %	3,206 %
103	3,619 %	3,206 %
104	3,615 %	3,206 %
105	3,612 %	3,206 %
106	3,610 %	3,206 %
107	3,607 %	3,206 %
108	3,604 %	3,206 %
109	3,601 %	3,206 %
110	3,598 %	3,206 %
111	3,596 %	3,206 %
112	3,593 %	3,206 %
113	3,590 %	3,206 %
114	3,588 %	3,206 %
115	3,585 %	3,205 %
116	3,583 %	3,205 %
117	3,580 %	3,205 %
118	3,578 %	3,205 %

Term to maturity (in years)	US dollar	Yen
119	3,576 %	3,205 %
120	3,573 %	3,205 %
121	3,571 %	3,205 %
122	3,569 %	3,205 %
123	3,567 %	3,205 %
124	3,565 %	3,205 %
125	3,562 %	3,205 %
126	3,560 %	3,205 %
127	3,558 %	3,205 %
128	3,556 %	3,205 %
129	3,554 %	3,205 %
130	3,552 %	3,205 %
131	3,550 %	3,205 %
132	3,548 %	3,205 %
133	3,547 %	3,205 %
134	3,545 %	3,205 %
135	3,543 %	3,205 %
136	3,541 %	3,205 %
137	3,539 %	3,205 %
138	3,538 %	3,205 %
139	3,536 %	3,205 %
140	3,534 %	3,205 %
141	3,533 %	3,204 %
142	3,531 %	3,204 %
143	3,529 %	3,204 %
144	3,528 %	3,204 %
145	3,526 %	3,204 %
146	3,525 %	3,204 %
147	3,523 %	3,204 %
148	3,522 %	3,204 %
149	3,520 %	3,204 %
150	3,519 %	3,204 %

ANNEX II

Fundamental spreads for the calculation of the matching adjustment

The fundamental spreads set out in this Annex are expressed in basis points and do not include any increase in accordance with Article 77c(1)(c) of Directive 2009/138/EC.

1. Exposures to central governments and central banks

The fundamental spreads apply to exposures denominated in all currencies.

The fundamental spreads for durations from 11 to 30 years are equal to the fundamental spreads for duration 10 years.

Duration (in years)	Austria	Belgium	Bulgaria	Croatia	Czechia	Cyprus	Denmark
1	0	0	25	5	0	18	0
2	0	0	33	5	0	32	0
3	0	0	38	5	0	37	0
4	0	1	41	6	2	38	0
5	0	2	45	6	3	42	0
6	0	3	48	6	5	44	0
7	1	4	51	6	8	46	0
8	2	6	53	6	10	46	0
9	3	7	55	6	11	45	0
10	3	8	56	7	12	45	0

Duration (in years)	Estonia	Finland	France	Germany	Greece	Hungary	Ireland
1	0	0	0	0	311	4	11
2	0	0	0	0	196	4	16
3	0	0	0	0	175	4	18
4	1	0	0	0	155	4	19
5	2	0	0	0	143	4	21
6	3	0	0	0	142	4	22
7	4	0	0	0	140	4	23
8	6	0	2	0	144	3	24
9	7	1	3	0	146	1	25
10	8	1	4	0	148	4	25

Duration (in years)	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Poland
1	5	2	3	0	11	0	4
2	13	7	9	0	16	0	4
3	17	10	12	0	19	0	4
4	21	12	14	0	20	0	4
5	23	14	16	0	21	0	4
6	25	15	18	0	23	0	4
7	27	16	20	0	24	0	4
8	29	18	21	0	25	0	4
9	31	19	22	1	26	0	4
10	32	20	23	2	26	0	4

Duration (in years)	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden	United Kingdom
1	18	8	9	13	3	0	0
2	31	14	12	15	9	0	0
3	36	16	14	19	12	0	0
4	37	17	15	23	14	0	0
5	41	18	17	27	16	0	0
6	43	19	18	30	18	0	0
7	45	20	20	32	20	0	0
8	45	21	22	33	21	0	0
9	43	22	22	34	22	0	0
10	43	20	23	35	23	0	0

Duration (in years)	Iceland	Liechtenstein	Norway	Switzerland	Australia	Canada	China
1	5	0	0	0	0	0	0
2	5	0	0	0	0	0	1
3	5	0	0	0	0	0	2
4	5	0	0	0	0	0	3
5	5	0	0	0	0	0	3
6	5	0	0	0	0	0	4
7	5	0	0	0	0	0	4
8	5	0	0	0	0	0	7
9	5	0	0	0	0	0	5
10	5	0	0	0	0	0	5

Duration (in years)	Colombia	Hong Kong	Japan	Taiwan	United States
1	12	0	0	4	0
2	17	0	0	4	0
3	25	0	0	4	0
4	31	0	0	4	0
5	33	0	0	4	0
6	35	0	0	4	0
7	37	0	0	4	0
8	35	0	0	4	0
9	33	0	0	4	0
10	35	0	1	4	0

2. Exposures to financial institutions

2.1. Euro

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	6	19	40	102	215	478	1 185
2	6	19	40	102	215	478	964
3	7	21	42	98	211	475	793
4	9	24	45	101	211	474	660
5	10	26	49	104	210	474	557
6	11	28	53	109	210	474	476
7	13	30	55	111	210	474	474
8	13	31	55	110	210	474	474
9	13	32	55	110	210	474	474
10	13	33	55	110	210	474	474
11	14	34	56	110	210	474	474
12	14	35	56	110	210	474	474
13	15	35	56	110	210	474	474
14	15	35	56	110	210	474	474
15	15	35	56	110	210	474	474
16	16	35	56	110	210	474	474
17	17	35	56	110	210	474	474
18	18	35	56	110	210	474	474
19	19	35	56	110	210	474	474
20	19	35	56	110	210	474	474
21	21	35	56	110	210	474	474
22	22	35	56	110	210	474	474

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
23	23	35	56	110	210	474	474
24	24	35	56	110	210	474	474
25	24	35	56	110	210	474	474
26	25	35	56	110	210	474	474
27	26	35	56	110	210	474	474
28	27	35	56	110	210	474	474
29	28	35	56	110	210	474	474
30	28	35	56	110	210	474	474

2.2. Czech koruna

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	20	33	54	116	229	492	1 209
2	21	34	55	117	229	493	984
3	22	36	56	113	226	489	809
4	23	38	59	115	224	488	674
5	23	39	63	117	224	487	568
6	24	41	65	121	223	486	486
7	24	42	67	123	222	486	486
8	24	42	66	121	221	485	485
9	23	42	66	120	221	484	484
10	23	43	65	120	220	484	484
11	23	43	65	119	220	483	483
12	23	43	65	119	219	483	483
13	23	43	64	118	219	482	482
14	23	43	64	118	218	482	482
15	22	43	63	117	218	481	481
16	22	42	63	117	217	481	481
17	22	42	63	117	217	481	481
18	22	42	63	117	217	481	481
19	22	43	63	117	218	481	481
20	22	43	63	117	218	481	481
21	23	43	63	118	218	482	482
22	23	43	64	118	218	482	482
23	23	43	64	118	218	482	482
24	24	43	64	118	218	482	482
25	25	43	64	118	218	482	482

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
26	26	43	63	118	218	482	482
27	26	43	63	117	218	481	481
28	27	43	63	117	218	481	481
29	28	43	63	117	218	481	481
30	29	43	63	117	218	481	481

2.3. Danish krone

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	6	19	40	102	214	478	1 185
2	6	19	40	102	214	478	964
3	7	21	42	98	211	474	793
4	9	23	45	101	210	474	660
5	10	26	49	104	210	474	557
6	11	28	53	108	210	474	476
7	12	30	55	111	210	474	474
8	12	31	55	110	210	474	474
9	13	32	55	110	210	474	474
10	13	33	55	110	210	474	474
11	14	34	55	110	210	474	474
12	14	34	56	110	210	474	474
13	14	35	56	110	210	474	474
14	15	35	56	110	210	474	474
15	15	35	56	110	210	474	474
16	16	35	56	110	210	474	474
17	17	35	56	110	210	474	474
18	18	35	56	110	210	474	474
19	19	35	56	110	210	474	474
20	19	35	56	110	210	474	474
21	21	35	56	110	210	474	474
22	22	35	56	110	210	474	474
23	23	35	56	110	210	474	474
24	24	35	56	110	210	474	474
25	24	35	56	110	210	474	474
26	25	35	56	110	210	474	474
27	26	35	56	110	210	474	474
28	27	35	56	110	210	474	474

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
29	28	35	56	110	210	474	474
30	28	35	56	110	210	474	474

2.4. Forint

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	78	91	112	174	287	550	1 258
2	75	88	109	171	284	547	1 024
3	79	93	113	169	283	546	842
4	78	93	114	170	280	543	701
5	78	94	117	172	278	542	591
6	78	94	119	175	277	540	540
7	77	95	120	176	275	539	539
8	76	95	119	174	274	538	538
9	76	95	118	173	273	537	537
10	74	93	116	170	271	534	534
11	72	92	114	168	269	532	532
12	71	92	113	167	268	531	531
13	71	92	112	166	267	530	530
14	71	92	112	166	267	530	530
15	71	92	112	166	267	530	530
16	70	91	111	166	266	530	530
17	70	91	111	165	266	529	529
18	70	90	111	165	265	529	529
19	69	90	110	164	265	528	528
20	69	89	110	164	264	528	528
21	68	89	109	163	264	527	527
22	67	88	108	162	263	526	526
23	66	87	107	161	262	525	525
24	65	86	106	160	261	524	524
25	64	85	105	159	260	523	523
26	63	84	104	158	259	522	522
27	62	83	103	157	258	521	521
28	61	82	102	156	257	520	520
29	60	81	101	155	256	519	519
30	59	80	100	154	255	518	518

2.5. *Krona*

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	9	22	43	106	218	481	1 183
2	11	24	45	107	220	483	963
3	13	27	48	104	217	481	792
4	15	30	51	107	217	480	660
5	17	33	56	111	217	480	557
6	18	35	59	115	217	480	480
7	19	37	61	117	217	480	480
8	19	37	61	116	216	480	480
9	19	37	61	116	216	480	480
10	19	38	61	115	216	479	479
11	19	39	61	115	216	479	479
12	20	40	61	115	216	479	479
13	20	41	61	115	216	479	479
14	20	41	61	116	216	479	479
15	21	41	62	116	216	480	480
16	21	41	62	116	216	480	480
17	21	42	62	116	217	480	480
18	21	42	62	116	217	480	480
19	22	42	63	117	217	481	481
20	22	43	63	117	218	481	481
21	23	43	63	118	218	482	482
22	23	43	64	118	218	482	482
23	23	44	64	118	219	482	482
24	24	44	64	118	219	482	482
25	24	44	64	118	219	482	482
26	25	44	64	118	219	482	482
27	26	43	64	118	218	482	482
28	27	43	64	118	218	482	482
29	28	43	64	118	218	482	482
30	28	43	63	118	218	482	482

2.6. *Lev*

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	5	18	39	101	214	477	1 184
2	5	18	39	101	214	477	964

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
3	6	20	41	97	210	474	793
4	8	23	44	100	210	473	660
5	9	25	49	103	210	473	557
6	10	27	52	108	210	473	475
7	12	29	54	110	210	473	473
8	12	30	54	109	210	473	473
9	12	31	54	109	210	473	473
10	12	32	55	109	210	473	473
11	13	33	55	109	210	473	473
12	13	34	55	109	209	473	473
13	14	34	55	109	209	473	473
14	14	34	55	109	209	473	473
15	15	34	55	109	209	473	473
16	16	34	55	109	209	473	473
17	17	34	55	109	209	473	473
18	18	34	55	109	209	473	473
19	19	34	55	109	209	473	473
20	19	34	55	109	209	473	473
21	21	34	55	109	209	473	473
22	22	34	55	109	210	473	473
23	23	35	55	109	210	473	473
24	24	35	55	109	210	473	473
25	24	35	55	109	210	473	473
26	25	35	55	109	210	473	473
27	26	35	55	109	210	473	473
28	27	35	55	109	210	473	473
29	28	35	55	109	210	473	473
30	28	35	55	109	210	473	473

2.7. Pound sterling

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	7	24	50	131	234	497	1 212
2	7	24	50	131	234	497	985
3	8	26	50	121	230	493	809
4	10	29	53	114	229	492	673
5	12	31	55	106	227	491	568

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
6	14	34	58	102	226	490	490
7	16	36	60	97	225	489	489
8	18	38	59	91	224	488	488
9	20	44	62	87	223	487	487
10	20	44	60	85	223	486	486
11	19	43	60	86	222	485	485
12	19	43	60	88	221	485	485
13	19	43	61	88	221	484	484
14	19	44	61	88	220	483	483
15	19	44	61	88	219	483	483
16	19	44	61	88	218	482	482
17	19	44	61	88	218	481	481
18	19	44	61	88	217	481	481
19	20	44	61	88	217	481	481
20	21	44	61	88	217	481	481
21	22	44	61	88	217	481	481
22	22	44	61	88	217	481	481
23	23	44	61	88	217	480	480
24	24	44	61	88	216	480	480
25	25	44	61	88	215	479	479
26	26	44	61	88	215	478	478
27	26	44	61	88	214	478	478
28	27	44	61	88	214	477	477
29	28	44	61	88	213	477	477
30	29	44	61	88	213	476	476

2.8. *Romanian leu*

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	81	94	115	178	290	553	1 259
2	81	94	115	177	290	553	1 026
3	82	96	116	173	286	549	844
4	82	97	118	174	284	547	703
5	82	98	121	176	282	545	593
6	82	98	123	179	281	544	544
7	81	99	123	180	279	542	542
8	79	98	122	177	277	541	541

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
9	78	97	120	175	275	539	539
10	77	97	119	174	274	538	538
11	76	96	118	172	273	536	536
12	75	96	117	171	272	535	535
13	74	95	116	170	270	534	534
14	73	94	114	168	269	532	532
15	72	93	113	167	268	531	531
16	71	92	112	166	267	530	530
17	70	91	111	165	266	529	529
18	69	90	110	164	265	528	528
19	68	89	109	163	264	527	527
20	67	88	108	162	263	526	526
21	66	87	107	161	262	525	525
22	65	86	106	160	261	524	524
23	64	85	105	159	260	523	523
24	63	84	104	158	259	522	522
25	62	82	103	157	257	521	521
26	61	81	102	156	256	520	520
27	60	80	101	155	255	519	519
28	58	79	99	154	254	518	518
29	57	78	98	152	253	516	516
30	56	77	97	151	252	515	515

2.9. Zloty

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	54	67	88	151	263	526	1 208
2	54	67	88	151	263	526	986
3	56	70	90	147	260	523	813
4	57	72	93	149	259	522	678
5	57	73	96	151	257	521	573
6	57	74	99	154	256	520	520
7	57	75	100	156	255	519	519
8	56	75	99	154	254	518	518
9	55	74	98	152	253	516	516
10	55	74	97	151	252	515	515
11	55	75	97	151	251	515	515

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
12	54	75	96	150	251	514	514
13	54	75	95	149	250	513	513
14	54	74	95	149	249	513	513
15	53	74	94	148	249	512	512
16	52	73	93	147	248	511	511
17	52	72	93	147	247	511	511
18	51	72	92	146	247	510	510
19	51	72	92	146	247	510	510
20	51	71	92	146	246	510	510
21	50	71	91	145	246	509	509
22	50	70	91	145	245	509	509
23	49	70	90	144	245	508	508
24	49	69	90	144	244	508	508
25	48	69	89	143	244	507	507
26	47	68	88	142	243	506	506
27	46	67	87	142	242	505	505
28	46	66	87	141	241	505	505
29	45	66	86	140	241	504	504
30	44	65	85	139	240	503	503

2.10. *Króna*

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	91	104	125	187	300	563	1 276
2	90	103	125	187	299	563	1 036
3	90	104	125	181	294	558	849
4	90	105	126	182	292	555	706
5	90	106	130	184	291	554	594
6	91	107	132	188	290	553	553
7	91	109	134	190	289	553	553
8	91	109	133	189	289	552	552
9	91	110	133	188	289	552	552
10	91	111	133	188	288	552	552
11	91	111	133	187	288	551	551
12	91	111	132	186	287	550	550
13	90	110	131	185	286	549	549
14	89	110	130	184	285	548	548

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
15	88	108	129	183	283	547	547
16	87	107	128	182	282	546	546
17	86	106	127	181	281	545	545
18	85	105	126	180	280	544	544
19	84	104	125	179	279	543	543
20	83	103	124	178	278	542	542
21	81	102	122	176	277	540	540
22	80	101	121	175	276	539	539
23	79	99	120	174	274	538	538
24	77	98	118	172	273	536	536
25	76	96	117	171	271	535	535
26	74	95	115	169	270	533	533
27	73	93	114	168	268	532	532
28	71	92	112	166	267	530	530
29	70	91	111	165	265	529	529
30	68	89	109	164	264	528	528

2.11. Norwegian krone

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	31	43	65	127	239	503	1 221
2	31	44	65	128	240	503	993
3	32	46	66	123	236	499	815
4	33	47	69	125	234	498	678
5	33	49	73	127	233	497	571
6	34	50	75	131	233	496	496
7	34	52	76	133	232	495	495
8	33	52	76	131	231	495	495
9	33	52	75	130	230	494	494
10	33	52	75	129	230	493	493
11	33	53	74	129	229	493	493
12	32	53	74	128	229	492	492
13	32	53	73	127	228	491	491
14	32	52	73	127	227	491	491
15	31	52	72	126	227	490	490
16	31	51	72	126	226	490	490
17	31	51	71	126	226	490	490

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
18	30	51	71	125	226	489	489
19	30	51	71	125	226	489	489
20	30	51	71	125	226	489	489
21	30	51	71	126	226	490	490
22	30	51	71	125	226	489	489
23	30	51	71	125	226	489	489
24	30	51	71	125	226	489	489
25	30	50	71	125	225	489	489
26	29	50	70	125	225	488	488
27	29	50	70	124	225	488	488
28	29	49	70	124	224	488	488
29	29	49	69	124	224	488	488
30	29	49	69	123	224	487	487

2.12. Swiss franc

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	0	3	20	82	195	458	1 147
2	1	5	21	83	196	459	933
3	2	5	23	80	193	456	767
4	4	6	26	82	192	455	639
5	4	8	31	86	192	456	539
6	6	10	35	90	192	456	460
7	7	12	37	93	192	456	456
8	8	13	37	92	192	456	456
9	8	14	37	92	192	456	456
10	10	15	37	92	192	456	456
11	11	17	38	93	193	456	456
12	12	16	37	91	192	455	455
13	13	17	38	92	193	456	456
14	14	18	38	92	193	456	456
15	15	17	37	91	192	455	455
16	16	16	36	90	191	454	454
17	16	16	36	91	191	454	454
18	17	16	37	91	191	455	455
19	18	17	37	91	192	455	455
20	19	18	37	92	192	456	456

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
21	20	18	38	92	192	456	456
22	21	19	38	92	193	456	456
23	22	19	38	92	192	456	456
24	23	20	38	92	192	456	456
25	24	21	38	92	192	456	456
26	25	22	37	92	192	456	456
27	25	23	37	91	192	455	455
28	26	23	37	91	192	455	455
29	27	24	38	91	192	455	455
30	28	24	38	91	192	455	455

2.13. Australian dollar

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	42	55	76	138	251	514	1 222
2	42	55	76	139	251	514	995
3	44	57	78	134	248	511	818
4	44	59	80	137	246	510	681
5	45	61	85	139	245	509	574
6	46	63	87	143	245	508	508
7	46	64	89	145	244	508	508
8	46	64	88	144	244	507	507
9	45	64	88	142	243	506	506
10	45	65	87	142	242	506	506
11	45	65	87	141	242	505	505
12	45	65	86	141	241	505	505
13	45	65	86	140	241	504	504
14	45	65	85	140	240	504	504
15	44	65	85	139	240	503	503
16	43	64	84	139	239	503	503
17	43	64	84	138	239	502	502
18	43	63	84	138	238	502	502
19	42	63	83	137	238	501	501
20	42	63	83	137	238	501	501
21	42	63	83	137	238	501	501
22	41	62	82	137	237	501	501
23	41	61	82	136	237	500	500

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
24	40	61	81	135	236	499	499
25	40	60	80	135	235	499	499
26	39	59	80	134	234	498	498
27	38	59	79	133	234	497	497
28	37	58	78	132	233	496	496
29	36	57	77	132	232	496	496
30	36	56	77	131	231	495	495

2.14. *Canadian dollar*

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	19	31	53	115	227	491	1 190
2	19	32	53	116	228	491	969
3	21	35	56	112	225	489	797
4	23	38	59	115	225	488	664
5	24	40	63	118	224	488	560
6	25	42	67	122	224	488	488
7	26	44	69	125	224	488	488
8	26	45	69	124	224	488	488
9	27	46	69	124	224	488	488
10	27	47	69	124	224	488	488
11	28	48	70	124	224	488	488
12	28	49	70	124	224	488	488
13	29	49	70	124	224	488	488
14	29	49	70	124	224	488	488
15	29	49	70	124	224	488	488
16	29	49	70	124	224	488	488
17	29	49	70	124	224	488	488
18	29	49	70	124	224	488	488
19	29	49	70	124	224	488	488
20	29	49	70	124	224	488	488
21	29	49	70	124	224	488	488
22	28	49	69	123	224	487	487
23	28	49	69	123	224	487	487
24	27	48	68	123	223	487	487
25	27	48	68	122	223	486	486
26	27	47	67	122	222	486	486

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
27	26	47	67	121	222	485	485
28	27	46	67	121	221	485	485
29	28	46	66	120	221	484	484
30	28	46	66	120	221	484	484

2.15. Colombian peso

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	85	98	119	181	294	557	1 335
2	91	104	125	188	300	563	1 102
3	95	109	130	186	299	562	914
4	98	112	134	190	299	563	764
5	101	117	141	195	302	565	646
6	104	121	145	201	303	566	566
7	106	124	148	205	304	567	567
8	107	126	150	205	305	569	569
9	109	128	151	206	306	570	570
10	110	129	152	206	307	570	570
11	110	130	152	206	306	570	570
12	110	130	151	205	306	569	569
13	109	129	150	204	305	568	568
14	108	128	149	203	303	567	567
15	106	127	147	201	302	565	565
16	105	125	146	200	300	564	564
17	103	124	144	199	299	562	562
18	102	123	143	197	298	561	561
19	101	121	141	196	296	560	560
20	99	120	140	194	295	558	558
21	97	118	138	193	293	557	557
22	96	116	137	191	291	555	555
23	94	115	135	189	290	553	553
24	92	113	133	187	288	551	551
25	90	111	131	185	286	549	549
26	88	109	129	184	284	548	548
27	87	107	128	182	282	546	546

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
28	85	106	126	180	281	544	544
29	83	104	124	178	279	542	542
30	82	102	122	177	277	541	541

2.16. *Hong Kong dollar*

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	13	26	47	109	222	485	1 191
2	15	28	49	112	224	487	967
3	19	33	53	109	223	486	794
4	21	36	57	113	223	486	661
5	24	39	63	117	224	487	557
6	25	42	67	122	224	488	488
7	26	44	69	125	224	488	488
8	26	45	69	124	224	488	488
9	27	46	69	124	224	488	488
10	27	47	69	124	224	488	488
11	27	47	69	123	224	487	487
12	28	48	69	123	224	487	487
13	27	48	69	123	223	487	487
14	27	48	68	122	223	486	486
15	27	47	67	122	222	486	486
16	26	47	67	121	222	485	485
17	26	46	67	121	221	485	485
18	26	46	67	121	221	485	485
19	26	46	67	121	221	485	485
20	26	46	67	121	221	485	485
21	26	47	67	121	222	485	485
22	26	47	67	121	222	485	485
23	26	46	67	121	222	485	485
24	26	46	67	121	221	485	485
25	26	46	67	121	221	485	485
26	25	46	66	120	221	484	484
27	26	46	66	120	221	484	484

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
28	27	46	66	120	221	484	484
29	28	45	66	120	220	484	484
30	28	45	65	120	220	484	484

2.17. *New Taiwan dollar*

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	0	9	30	93	205	468	1 163
2	1	9	31	93	205	469	946
3	2	12	32	89	202	465	777
4	4	14	35	91	201	464	647
5	4	16	39	94	200	463	545
6	6	17	42	97	199	463	465
7	7	19	43	99	199	462	462
8	8	19	43	98	198	462	462
9	9	19	42	97	197	461	461
10	10	19	42	96	197	460	460
11	11	20	42	96	197	460	460
12	12	21	42	96	197	460	460
13	13	22	42	96	197	460	460
14	14	22	42	97	197	461	461
15	15	23	43	97	198	461	461
16	16	23	43	97	198	461	461
17	17	23	44	98	199	462	462
18	17	24	44	99	199	463	463
19	18	25	45	99	200	463	463
20	19	26	46	100	201	464	464
21	20	27	47	101	202	465	465
22	21	27	48	102	202	466	466
23	23	28	48	102	203	466	466
24	23	28	49	103	203	467	467
25	24	29	49	103	204	467	467
26	25	29	49	104	204	467	467
27	26	29	50	104	204	468	468
28	26	30	50	104	205	468	468
29	27	30	50	104	205	468	468
30	28	30	50	104	205	468	468

2.18. Renminbi-yuan

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	27	40	61	124	236	499	1 169
2	28	41	62	125	237	500	950
3	30	44	65	121	234	498	780
4	32	47	68	124	233	497	649
5	33	49	72	127	233	497	547
6	34	50	75	131	233	496	496
7	34	52	77	133	232	496	496
8	33	52	76	131	231	495	495
9	33	52	75	130	231	494	494
10	33	52	75	129	230	493	493
11	33	53	75	129	230	493	493
12	33	53	74	129	229	493	493
13	33	53	74	128	229	492	492
14	33	53	74	128	229	492	492
15	33	53	74	128	228	492	492
16	33	53	74	128	229	492	492
17	33	54	74	128	229	492	492
18	33	54	74	128	229	492	492
19	33	54	74	129	229	493	493
20	34	54	75	129	229	493	493
21	34	54	75	129	230	493	493
22	34	54	75	129	229	493	493
23	34	54	75	129	229	493	493
24	34	54	75	129	229	493	493
25	33	54	74	129	229	492	492
26	33	54	74	128	229	492	492
27	33	54	74	128	229	492	492
28	33	53	74	128	228	492	492
29	32	53	73	127	228	491	491
30	32	53	73	127	228	491	491

2.19. US dollar

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	7	24	46	95	227	490	1 210
2	7	24	46	95	227	490	982

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
3	9	28	49	92	225	488	807
4	12	33	53	91	225	488	672
5	16	38	58	94	225	489	566
6	18	41	62	92	226	489	489
7	19	44	62	88	226	489	489
8	18	43	62	88	226	490	490
9	19	45	64	91	226	490	490
10	21	48	66	94	226	489	489
11	23	50	68	96	226	489	489
12	24	52	69	97	226	489	489
13	26	54	69	98	226	489	489
14	26	55	70	98	226	489	489
15	26	55	70	98	226	489	489
16	26	55	70	98	226	489	489
17	26	55	70	98	226	489	489
18	26	55	70	98	226	489	489
19	26	55	70	98	226	489	489
20	26	55	70	98	226	490	490
21	26	55	70	98	226	490	490
22	26	55	70	98	226	490	490
23	26	55	70	98	226	489	489
24	26	55	70	98	226	489	489
25	26	55	70	98	225	489	489
26	26	55	70	98	225	489	489
27	26	55	70	98	225	488	488
28	27	55	70	98	224	488	488
29	28	55	70	98	224	487	487
30	29	55	70	98	224	487	487

2.20. Yen

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	0	4	11	74	186	449	1 164
2	1	5	11	73	185	449	949
3	2	5	12	68	181	445	781
4	4	6	14	70	180	443	650
5	4	7	18	73	179	443	548

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
6	6	7	21	77	179	442	468
7	7	8	23	79	179	442	442
8	8	9	23	78	178	442	442
9	10	10	23	78	179	442	442
10	10	11	24	78	179	442	442
11	11	11	24	78	179	442	442
12	12	12	24	78	179	442	442
13	13	13	24	79	179	443	443
14	14	13	25	79	179	443	443
15	15	14	25	79	180	443	443
16	16	15	25	80	180	444	444
17	17	16	26	80	181	444	444
18	18	17	26	81	181	445	445
19	18	17	28	81	182	445	445
20	19	18	29	82	182	446	446
21	21	18	30	82	183	446	446
22	22	19	31	83	183	447	447
23	23	20	32	83	183	447	447
24	24	21	32	83	183	447	447
25	24	22	33	83	183	447	447
26	25	22	34	83	183	447	447
27	26	23	36	83	183	447	447
28	27	24	37	83	183	447	447
29	27	24	38	83	183	447	447
30	28	25	39	83	183	447	447

3. Other exposures

3.1. Euro

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	1	13	20	40	150	294	3 117
2	1	13	20	40	150	336	2 343
3	1	14	22	44	146	352	1 780
4	1	15	25	48	144	354	1 381
5	3	17	28	51	144	346	1 096
6	4	20	30	54	144	333	890
7	6	22	32	56	144	318	736

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
8	6	23	34	58	144	302	618
9	6	24	35	60	144	285	526
10	7	25	37	62	144	268	453
11	7	25	37	63	144	252	393
12	8	26	38	63	144	237	344
13	8	26	38	63	144	234	303
14	8	26	38	63	144	234	268
15	8	26	39	63	144	234	238
16	8	26	42	63	144	234	234
17	8	26	44	63	144	234	234
18	8	26	46	63	144	234	234
19	8	26	49	63	144	234	234
20	8	26	52	63	144	234	234
21	8	26	53	63	144	234	234
22	9	26	56	63	144	234	234
23	9	26	58	63	144	234	234
24	9	26	61	63	144	234	234
25	10	26	63	63	144	234	234
26	10	26	66	65	144	234	234
27	10	26	68	67	144	234	234
28	11	26	71	69	144	234	234
29	11	26	73	71	144	234	234
30	12	27	75	72	144	234	234

3.2. Czech koruna

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	15	27	34	53	164	300	3 185
2	16	28	35	54	165	343	2 394
3	16	28	37	59	161	359	1 819
4	15	29	39	62	158	360	1 410
5	16	30	41	64	157	353	1 120
6	17	32	43	66	156	340	908
7	17	34	44	67	156	324	751
8	17	34	45	69	155	308	631
9	17	34	46	71	155	290	537
10	17	35	47	72	154	273	462

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
11	17	35	47	72	153	257	401
12	16	35	47	72	153	243	350
13	16	34	46	71	152	243	308
14	15	34	46	71	152	242	273
15	15	33	45	71	152	242	243
16	15	33	45	70	151	241	241
17	15	33	45	70	151	241	241
18	15	33	47	70	151	241	241
19	15	33	49	70	151	242	242
20	15	33	52	71	152	242	242
21	15	34	54	71	152	242	242
22	15	34	57	71	152	242	242
23	16	34	60	71	152	242	242
24	16	34	62	71	152	242	242
25	15	34	64	71	152	242	242
26	15	34	66	71	152	242	242
27	15	33	68	71	152	242	242
28	15	33	71	71	152	242	242
29	15	33	74	72	151	242	242
30	15	33	77	74	151	242	242

3.3. Danish krone

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	1	13	20	39	150	294	3 117
2	1	13	20	39	150	336	2 342
3	1	14	22	44	146	352	1 780
4	1	15	25	48	144	353	1 381
5	2	17	28	50	144	346	1 096
6	4	19	30	53	144	333	890
7	6	22	32	55	144	318	736
8	6	23	33	58	144	302	618
9	6	24	35	60	144	285	526
10	7	25	37	62	144	268	453
11	7	25	37	63	144	252	393
12	7	26	38	63	144	236	344
13	7	26	38	63	144	234	303

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
14	7	26	38	63	144	234	268
15	7	26	39	63	144	234	238
16	7	26	42	63	144	234	234
17	7	26	44	63	144	234	234
18	7	26	46	63	144	234	234
19	7	26	49	63	144	234	234
20	8	26	52	63	144	234	234
21	8	26	53	63	144	234	234
22	9	26	56	63	144	234	234
23	9	26	58	63	144	234	234
24	9	26	61	63	144	234	234
25	10	26	63	63	144	234	234
26	10	26	66	65	144	234	234
27	10	26	68	67	144	234	234
28	11	26	71	69	144	234	234
29	11	26	73	71	144	234	234
30	12	27	75	72	144	234	234

3.4. Forint

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	73	85	92	112	222	314	3 321
2	70	83	89	109	220	356	2 498
3	73	85	93	116	217	373	1 898
4	71	85	94	118	214	375	1 472
5	70	85	96	118	212	367	1 168
6	70	86	97	120	210	353	948
7	70	87	97	120	209	337	784
8	70	87	98	122	208	320	658
9	70	87	98	123	207	302	560
10	67	85	97	122	204	295	482
11	66	84	96	121	202	293	418
12	65	83	95	120	201	292	366
13	64	82	94	120	201	291	322
14	64	82	94	119	200	291	291
15	64	82	94	119	200	291	291
16	63	82	93	119	200	290	290

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
17	63	81	93	119	200	290	290
18	63	81	93	118	199	289	289
19	62	80	92	118	198	289	289
20	62	80	92	117	198	288	288
21	61	79	91	116	197	288	288
22	60	78	90	116	196	287	287
23	59	77	89	115	196	286	286
24	58	76	88	114	195	285	285
25	57	75	87	113	194	284	284
26	56	74	86	112	193	283	283
27	55	73	85	111	192	282	282
28	54	72	84	110	190	281	281
29	53	71	83	109	189	280	280
30	52	70	82	108	188	279	279

3.5. Krona

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	5	17	23	43	154	294	3 112
2	6	18	25	45	155	336	2 340
3	7	20	28	50	152	352	1 778
4	8	22	31	55	151	353	1 380
5	9	24	35	57	151	346	1 096
6	11	26	37	60	151	333	889
7	12	28	39	62	150	318	736
8	12	29	40	64	150	302	618
9	12	30	41	66	150	285	526
10	12	30	42	68	149	268	453
11	13	31	43	68	149	252	393
12	13	31	43	69	149	240	344
13	13	31	43	69	150	240	302
14	13	32	43	69	150	240	268
15	13	32	44	69	150	240	240
16	13	32	44	69	150	240	240
17	14	32	44	69	150	241	241
18	14	32	46	70	151	241	241
19	14	33	49	70	151	241	241

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
20	15	33	52	71	151	242	242
21	15	34	53	71	152	242	242
22	16	34	56	71	152	242	242
23	16	34	58	71	152	243	243
24	16	34	61	71	152	243	243
25	16	34	63	71	152	243	243
26	16	34	66	71	152	243	243
27	16	34	68	71	152	242	242
28	16	34	71	71	152	242	242
29	15	34	73	71	152	242	242
30	15	34	75	72	152	242	242

3.6. Lev

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	0	12	19	39	149	294	3 115
2	0	12	19	39	149	336	2 341
3	1	13	21	44	145	352	1 779
4	1	14	24	47	143	353	1 380
5	2	16	27	50	143	346	1 095
6	3	19	30	53	143	333	889
7	5	21	31	55	143	318	735
8	5	22	33	57	143	302	618
9	6	23	34	59	143	285	526
10	6	24	36	61	143	268	452
11	6	25	37	62	143	252	393
12	7	25	37	62	143	236	343
13	7	25	37	62	143	233	302
14	7	25	37	62	143	233	268
15	7	25	39	62	143	233	238
16	7	25	42	62	143	233	233
17	7	25	44	62	143	233	233
18	7	25	46	62	143	233	233
19	7	25	49	62	143	233	233
20	8	25	52	62	143	233	233
21	8	25	53	62	143	233	233
22	9	25	56	62	143	234	234

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
23	9	25	58	62	143	234	234
24	9	25	61	62	143	234	234
25	10	25	63	63	143	234	234
26	10	25	66	65	143	234	234
27	10	25	68	67	143	234	234
28	11	25	71	69	143	234	234
29	11	26	73	71	143	234	234
30	12	27	75	72	143	234	234

3.7. Pound sterling

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	0	10	21	44	169	301	3 192
2	0	10	21	44	169	343	2 396
3	1	11	23	48	165	359	1 819
4	1	13	26	54	162	360	1 410
5	1	16	29	57	161	352	1 119
6	2	19	33	59	160	339	908
7	4	22	37	60	159	324	751
8	7	25	38	60	158	307	631
9	9	31	43	59	157	290	537
10	12	34	43	59	156	273	462
11	11	34	43	59	155	257	401
12	10	33	43	59	155	245	351
13	9	32	44	60	154	245	309
14	9	32	44	60	154	244	273
15	9	32	45	60	153	243	243
16	9	32	45	60	152	242	242
17	9	32	45	60	151	242	242
18	9	32	48	60	151	241	241
19	9	32	49	60	151	241	241
20	9	32	52	60	151	241	241
21	10	32	54	60	151	241	241
22	10	32	57	60	151	241	241
23	10	32	60	60	150	241	241
24	10	33	62	62	150	240	240
25	10	33	65	64	149	239	239

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
26	10	33	67	66	149	239	239
27	11	33	70	68	148	238	238
28	11	33	72	70	147	238	238
29	11	33	74	72	147	237	237
30	12	33	77	74	146	237	237

3.8. Romanian leu

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	77	89	95	115	226	318	3 324
2	76	88	95	115	225	357	2 502
3	76	88	97	119	221	374	1 902
4	75	88	98	122	217	376	1 475
5	74	89	100	122	216	368	1 171
6	74	90	101	124	214	354	949
7	74	91	101	124	213	338	785
8	73	90	100	125	211	320	658
9	72	89	100	125	209	302	560
10	71	89	101	126	208	298	481
11	70	88	100	126	207	297	417
12	69	87	99	124	205	296	365
13	67	86	98	123	204	294	320
14	66	84	96	122	202	293	293
15	65	83	95	120	201	292	292
16	64	82	94	119	200	291	291
17	63	81	93	118	199	290	290
18	62	80	92	117	198	289	289
19	61	79	91	117	197	288	288
20	60	78	90	116	197	287	287
21	59	77	89	115	196	286	286
22	58	76	88	114	195	285	285
23	57	75	87	113	193	284	284
24	56	74	86	111	192	283	283
25	55	73	85	110	191	281	281
26	54	72	84	109	190	280	280
27	52	71	83	108	189	279	279
28	51	70	81	107	188	278	278

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
29	50	68	80	106	187	277	277
30	49	67	79	105	186	276	276

3.9. Zloty

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	50	62	68	88	199	300	3 181
2	50	62	68	88	199	344	2 399
3	50	62	71	93	194	361	1 827
4	50	63	73	96	192	363	1 420
5	50	64	75	98	191	356	1 129
6	50	65	76	99	190	343	917
7	50	67	77	100	189	328	759
8	50	67	77	101	188	312	638
9	49	67	78	103	187	294	543
10	49	66	78	104	186	277	467
11	48	66	78	104	185	275	406
12	48	66	78	103	184	275	355
13	47	65	77	103	183	274	312
14	46	65	77	102	183	273	276
15	46	64	76	101	182	273	273
16	45	63	75	101	182	272	272
17	45	63	75	100	181	271	271
18	44	62	74	100	181	271	271
19	44	62	74	99	180	271	271
20	44	62	74	99	180	270	270
21	43	61	73	99	180	270	270
22	43	61	73	98	179	269	269
23	42	60	72	98	179	269	269
24	41	60	72	97	178	268	268
25	41	59	71	96	177	268	268
26	40	58	70	96	176	267	267
27	39	58	70	95	176	266	266
28	38	57	72	94	175	265	265
29	38	56	74	93	174	265	265
30	37	55	77	93	173	264	264

3.10. Króna

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	86	99	105	125	235	327	3 372
2	86	98	104	124	235	360	2 529
3	84	97	105	127	229	376	1 917
4	83	96	106	130	225	377	1 483
5	83	97	108	131	224	368	1 175
6	83	99	110	133	223	354	951
7	84	101	111	134	223	337	785
8	84	101	112	136	222	320	659
9	85	102	113	139	222	313	560
10	85	103	115	140	222	312	481
11	85	103	115	140	221	312	417
12	84	102	114	140	220	311	364
13	83	101	113	139	219	310	320
14	82	100	112	137	218	309	309
15	81	99	111	136	217	307	307
16	80	98	110	135	216	306	306
17	79	97	109	134	215	305	305
18	78	96	108	133	214	304	304
19	76	95	107	132	213	303	303
20	75	94	106	131	212	302	302
21	74	92	104	130	211	301	301
22	73	91	103	128	209	300	300
23	71	90	102	127	208	298	298
24	70	88	100	126	206	297	297
25	69	87	99	124	205	295	295
26	67	85	97	123	203	294	294
27	66	84	96	121	202	292	292
28	64	82	94	120	201	291	291
29	63	81	93	118	199	289	289
30	61	80	91	117	198	288	288

3.11. Norwegian krone

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	26	38	44	64	175	303	3 217
2	27	39	45	65	176	346	2 416

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
3	26	39	47	69	171	362	1 833
4	25	39	49	72	168	362	1 420
5	26	40	51	74	167	354	1 126
6	26	42	53	76	166	341	913
7	27	44	54	77	166	325	754
8	27	44	54	79	165	308	633
9	27	44	55	80	164	291	539
10	26	44	56	82	163	274	463
11	26	44	56	82	163	257	402
12	26	44	56	81	162	253	351
13	25	43	55	81	162	252	309
14	25	43	55	80	161	251	273
15	24	42	54	80	161	251	251
16	24	42	54	79	160	250	250
17	23	42	54	79	160	250	250
18	23	41	53	79	160	250	250
19	23	41	53	79	160	250	250
20	23	41	53	79	160	250	250
21	23	42	54	79	160	250	250
22	23	41	57	79	160	250	250
23	23	41	59	79	159	250	250
24	23	41	61	78	159	250	250
25	23	41	63	78	159	249	249
26	22	41	66	78	159	249	249
27	22	40	68	77	158	249	249
28	22	40	71	77	158	248	248
29	21	40	73	77	158	248	248
30	21	39	77	77	157	248	248

3.12. *Swiss franc*

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	0	0	3	20	130	285	3 012
2	0	1	6	21	131	326	2 261
3	1	1	8	26	128	341	1 717
4	1	3	11	30	126	342	1 332
5	1	4	13	32	126	335	1 058

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
6	2	4	16	35	126	323	859
7	2	5	19	37	126	308	710
8	2	7	21	40	126	292	597
9	3	7	24	42	126	276	508
10	4	9	26	44	126	259	437
11	4	9	28	46	127	244	380
12	4	10	31	45	126	229	332
13	4	11	33	45	126	217	292
14	5	12	35	45	126	217	259
15	6	13	38	44	125	216	230
16	6	14	41	44	125	215	215
17	6	15	42	46	125	215	215
18	6	15	45	49	125	215	215
19	7	17	47	50	125	216	216
20	7	17	49	53	126	216	216
21	7	19	52	54	126	216	216
22	9	19	54	56	126	217	217
23	9	20	57	57	126	216	216
24	9	21	59	60	127	216	216
25	10	22	61	62	128	216	216
26	10	23	63	63	129	216	216
27	10	24	66	65	130	216	216
28	11	24	68	67	131	216	216
29	11	25	70	69	132	216	216
30	11	26	73	70	134	216	216

3.13. Australian dollar

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	37	49	56	76	186	303	3 219
2	38	50	56	76	187	346	2 422
3	37	50	58	81	182	363	1 839
4	37	51	61	84	180	364	1 426
5	38	52	63	86	179	356	1 132
6	39	54	65	88	178	343	918
7	40	56	66	89	178	328	759
8	39	56	67	91	177	311	638

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
9	39	57	68	93	177	293	542
10	39	57	69	94	176	276	467
11	39	57	69	94	175	266	405
12	38	57	68	94	175	265	354
13	38	56	68	93	174	265	312
14	37	56	67	93	174	264	276
15	37	55	67	92	173	264	264
16	36	55	66	92	173	263	263
17	36	54	66	92	172	263	263
18	36	54	66	91	172	262	262
19	35	53	65	91	172	262	262
20	35	53	65	91	171	262	262
21	35	53	65	90	171	262	262
22	34	53	64	90	171	261	261
23	34	52	64	89	170	261	261
24	33	51	63	89	169	260	260
25	32	51	65	88	169	259	259
26	32	50	67	87	168	258	258
27	31	49	70	86	167	258	258
28	30	48	72	86	166	257	257
29	29	48	74	85	166	256	256
30	29	47	77	84	165	255	255

3.14. Canadian dollar

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	14	26	32	52	163	295	3 132
2	15	27	33	53	164	338	2 355
3	15	28	36	59	160	354	1 790
4	16	29	39	62	158	355	1 388
5	17	31	42	65	158	348	1 102
6	18	33	44	68	158	335	895
7	20	36	46	69	158	320	740
8	20	37	47	72	158	303	622
9	20	38	49	74	158	287	529
10	21	39	51	76	158	270	455
11	21	39	51	77	158	253	395

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
12	21	40	52	77	158	248	346
13	22	40	52	77	158	248	304
14	22	40	52	77	158	248	269
15	22	40	52	77	158	248	248
16	21	40	52	77	158	248	248
17	21	40	52	77	158	248	248
18	21	40	52	77	158	248	248
19	21	40	52	77	158	248	248
20	22	40	52	77	158	248	248
21	21	40	54	77	158	248	248
22	21	39	56	77	158	248	248
23	21	39	58	76	157	248	248
24	20	39	61	76	157	247	247
25	20	38	63	75	156	247	247
26	19	38	66	75	156	246	246
27	19	37	68	74	155	246	246
28	19	37	71	74	155	245	245
29	18	36	73	74	155	245	245
30	18	36	75	73	154	245	245

3.15. Colombian peso

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	80	93	99	119	230	330	3 536
2	87	99	105	125	236	383	2 701
3	89	102	110	132	234	405	2 070
4	90	104	114	137	233	408	1 611
5	94	108	119	142	235	401	1 280
6	97	112	123	146	237	386	1 038
7	99	116	126	149	238	369	857
8	101	118	128	153	239	350	719
9	102	120	131	156	240	330	611
10	103	121	133	158	240	331	524
11	103	122	134	159	240	330	454
12	103	121	133	158	239	330	396
13	102	120	132	157	238	329	348
14	100	119	131	156	237	327	327

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
15	99	117	129	155	235	326	326
16	98	116	128	153	234	324	324
17	96	115	126	152	233	323	323
18	95	113	125	150	231	322	322
19	93	112	123	149	230	320	320
20	92	110	122	147	228	319	319
21	90	109	120	146	227	317	317
22	89	107	119	144	225	315	315
23	87	105	117	142	223	314	314
24	85	103	115	141	221	312	312
25	83	101	113	139	220	310	310
26	81	100	111	137	218	308	308
27	80	98	110	135	216	306	306
28	78	96	108	133	214	305	305
29	76	94	106	132	212	303	303
30	74	93	105	130	211	301	301

3.16. Hong Kong dollar

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	8	21	27	47	157	295	3 133
2	11	23	29	49	160	337	2 350
3	13	25	33	56	157	353	1 784
4	14	28	37	61	157	354	1 383
5	16	30	41	64	157	346	1 098
6	18	33	44	67	158	333	891
7	20	36	46	69	158	318	737
8	20	37	48	72	158	302	619
9	20	38	49	74	158	285	527
10	21	39	50	76	158	268	453
11	21	39	51	77	158	252	393
12	21	39	51	76	157	248	344
13	20	39	51	76	157	247	303
14	20	38	50	75	156	247	268
15	19	38	50	75	156	246	246
16	19	37	49	74	155	246	246
17	19	37	49	74	155	245	245

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
18	18	37	49	74	155	245	245
19	18	37	49	74	155	245	245
20	19	37	52	74	155	245	245
21	19	37	53	74	155	246	246
22	19	37	56	74	155	246	246
23	19	37	58	74	155	246	246
24	19	37	61	74	155	245	245
25	18	37	63	74	155	245	245
26	18	36	66	74	155	245	245
27	18	36	68	74	154	245	245
28	18	36	71	73	154	245	245
29	18	36	73	73	154	244	244
30	17	36	75	73	154	244	244

3.17. *New Taiwan dollar*

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	0	4	10	30	141	289	3 057
2	0	4	10	30	141	330	2 295
3	1	5	13	35	137	345	1 742
4	1	5	15	39	134	346	1 350
5	1	7	18	40	134	338	1 071
6	2	8	19	43	133	326	869
7	2	10	21	44	132	311	718
8	2	11	21	45	132	294	603
9	3	11	24	47	131	278	513
10	4	11	26	49	130	261	441
11	4	12	28	49	130	246	383
12	4	12	31	49	130	230	335
13	5	12	34	50	130	221	295
14	5	13	36	50	131	221	261
15	6	13	38	50	131	222	232
16	6	14	41	51	131	222	222
17	6	15	43	51	132	223	223
18	6	15	45	52	133	223	223
19	7	17	48	53	134	224	224
20	7	17	50	54	134	225	225

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
21	8	19	52	54	135	226	226
22	9	19	54	57	136	226	226
23	9	20	57	58	136	227	227
24	9	21	59	60	137	227	227
25	10	22	62	62	137	228	228
26	10	23	64	64	138	228	228
27	10	24	67	65	138	228	228
28	11	25	69	67	138	229	229
29	11	26	72	69	138	229	229
30	11	26	74	71	139	229	229

3.18. Renminbi-yuan

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	23	35	41	61	172	290	3 071
2	24	36	42	62	173	331	2 305
3	24	37	45	67	169	347	1 749
4	24	38	48	71	167	348	1 356
5	25	40	51	73	167	340	1 076
6	26	42	53	76	166	327	873
7	27	44	54	77	166	312	721
8	27	44	54	79	165	296	606
9	27	44	55	81	164	279	515
10	27	45	56	82	164	263	443
11	26	45	57	82	163	254	385
12	26	44	56	82	163	253	337
13	26	44	56	82	162	253	297
14	26	44	56	81	162	253	263
15	26	44	56	81	162	252	252
16	26	44	56	81	162	252	252
17	26	44	56	81	162	253	253
18	26	44	56	82	163	253	253
19	26	45	56	82	163	253	253
20	27	45	57	82	163	253	253
21	27	45	57	82	163	253	253
22	27	45	57	82	163	253	253
23	27	45	57	82	163	253	253

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
24	26	45	60	82	163	253	253
25	26	45	62	82	163	253	253
26	26	44	65	82	162	253	253
27	26	44	67	81	162	253	253
28	25	44	69	81	162	252	252
29	25	43	72	81	162	252	252
30	25	43	74	80	161	252	252

3.19. *US dollar*

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	0	14	25	49	163	300	3 186
2	0	14	25	49	163	342	2 390
3	1	17	28	54	160	358	1 814
4	2	20	31	59	158	359	1 406
5	4	23	36	65	159	351	1 116
6	6	27	39	67	159	339	905
7	9	31	42	70	160	323	749
8	11	35	46	73	160	306	629
9	13	38	50	76	160	289	535
10	15	40	52	77	160	272	460
11	16	41	53	78	160	256	400
12	16	43	54	79	160	250	350
13	17	44	55	80	160	250	308
14	18	45	56	80	159	250	272
15	18	45	56	80	159	250	250
16	18	45	56	80	159	250	250
17	18	45	56	80	159	250	250
18	18	45	56	80	159	250	250
19	18	45	56	80	159	250	250
20	18	45	56	80	160	250	250
21	18	45	56	80	160	250	250
22	18	45	57	80	160	250	250
23	18	45	60	80	160	250	250
24	18	45	62	80	159	250	250
25	18	45	64	80	159	249	249
26	18	45	66	80	159	249	249

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
27	18	45	68	80	158	249	249
28	18	45	71	80	158	248	248
29	18	45	74	80	158	248	248
30	18	45	77	80	157	248	248

3.20. Yen

Duration (in years)	Credit quality step 0	Credit quality step 1	Credit quality step 2	Credit quality step 3	Credit quality step 4	Credit quality step 5	Credit quality step 6
1	0	0	4	11	122	289	3 059
2	0	1	6	13	121	331	2 302
3	1	1	8	15	116	347	1 750
4	1	3	11	18	113	348	1 358
5	1	4	14	21	113	341	1 078
6	2	5	17	23	112	328	875
7	2	6	19	26	112	313	724
8	2	7	21	27	112	297	608
9	4	7	24	30	112	281	518
10	4	9	27	32	112	264	446
11	4	9	29	35	112	248	387
12	4	10	31	37	113	233	339
13	5	11	34	39	113	219	298
14	5	12	36	41	113	205	264
15	6	13	39	43	113	204	235
16	6	14	41	45	114	204	210
17	6	15	43	48	116	205	205
18	6	16	46	49	118	205	205
19	7	17	48	51	120	206	206
20	8	17	50	53	122	206	206
21	8	19	53	55	124	207	207
22	9	19	56	57	126	207	207
23	9	21	58	59	128	207	207
24	9	21	60	60	129	207	207
25	10	22	62	63	131	207	207
26	10	23	65	65	132	207	207
27	10	24	67	67	133	207	207
28	11	25	70	68	134	207	207
29	11	26	72	70	136	207	207
30	12	27	74	72	136	207	207

ANNEX III

Volatility adjustment to the relevant risk-free interest rate term structure

Currency	National insurance market	Volatility adjustment (in bps)
Euro	Austria	14
Euro	Belgium	14
Euro	Croatia	14
Euro	Cyprus	14
Euro	Estonia	14
Euro	Finland	14
Euro	France	14
Euro	Germany	14
Euro	Greece	14
Euro	Ireland	14
Euro	Italy	14
Euro	Latvia	14
Euro	Lithuania	14
Euro	Luxembourg	14
Euro	Malta	14
Euro	Netherlands	14
Euro	Portugal	14
Euro	Slovakia	14
Euro	Slovenia	14
Euro	Spain	14
Czech koruna	Czechia	16
Danish krone	Denmark	18
Forint	Hungary	7
Krona	Sweden	-1
Lev	Bulgaria	2
Pound sterling	United Kingdom	35
Romanian leu	Romania	2
Zloty	Poland	6
Króna	Iceland	36
Norwegian krone	Norway	30
Swiss franc	Liechtenstein	-4
Swiss franc	Switzerland	-4
Australian dollar	Australia	26
Canadian dollar	Canada	13
Renminbi-yuan	China	-2
Hong Kong dollar	Hong Kong	1
US dollar	United States	37
Yen	Japan	11