



2025/1794

9.9.2025

COMMISSION IMPLEMENTING REGULATION (EU) 2025/1794

of 8 September 2025

laying down technical information for the calculation of technical provisions and basic own funds for reporting with reference dates from 30 June 2025 until 29 September 2025 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 4 July 2025, the European Insurance and Occupational Pensions Authority provided the Commission with the technical information related to end of June 2025 market data. That information was published on 4 July 2025 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 30 June 2025 until 29 September 2025.

⁽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 30 June 2025.

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

Done at Brussels, 8 September 2025.

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	1,902 %	3,390 %	1,892 %	6,007 %	1,726 %	1,852 %
2	1,903 %	3,421 %	1,893 %	6,117 %	1,790 %	1,853 %
3	1,995 %	3,462 %	1,985 %	6,245 %	1,879 %	1,945 %
4	2,091 %	3,499 %	2,081 %	6,359 %	1,974 %	2,041 %
5	2,170 %	3,541 %	2,160 %	6,477 %	2,068 %	2,120 %
6	2,253 %	3,591 %	2,243 %	6,589 %	2,160 %	2,202 %
7	2,331 %	3,645 %	2,321 %	6,697 %	2,246 %	2,281 %
8	2,403 %	3,698 %	2,393 %	6,803 %	2,325 %	2,353 %
9	2,469 %	3,746 %	2,459 %	6,894 %	2,396 %	2,419 %
10	2,520 %	3,789 %	2,510 %	6,977 %	2,461 %	2,470 %
11	2,571 %	3,826 %	2,561 %	7,054 %	2,520 %	2,521 %
12	2,629 %	3,857 %	2,618 %	7,122 %	2,573 %	2,578 %
13	2,667 %	3,882 %	2,657 %	7,181 %	2,621 %	2,616 %
14	2,696 %	3,901 %	2,686 %	7,233 %	2,664 %	2,645 %
15	2,717 %	3,914 %	2,707 %	7,270 %	2,702 %	2,666 %
16	2,730 %	3,922 %	2,720 %	7,283 %	2,737 %	2,679 %
17	2,737 %	3,925 %	2,727 %	7,275 %	2,768 %	2,686 %
18	2,741 %	3,924 %	2,731 %	7,250 %	2,796 %	2,690 %
19	2,745 %	3,920 %	2,735 %	7,214 %	2,822 %	2,694 %
20	2,749 %	3,915 %	2,739 %	7,168 %	2,845 %	2,698 %
21	2,755 %	3,907 %	2,744 %	7,115 %	2,866 %	2,704 %
22	2,761 %	3,899 %	2,751 %	7,058 %	2,886 %	2,712 %
23	2,769 %	3,890 %	2,759 %	6,997 %	2,904 %	2,720 %
24	2,778 %	3,880 %	2,768 %	6,934 %	2,920 %	2,730 %
25	2,787 %	3,869 %	2,778 %	6,871 %	2,935 %	2,740 %
26	2,796 %	3,858 %	2,787 %	6,806 %	2,949 %	2,750 %
27	2,806 %	3,847 %	2,797 %	6,742 %	2,962 %	2,761 %
28	2,816 %	3,836 %	2,807 %	6,679 %	2,974 %	2,772 %
29	2,825 %	3,825 %	2,817 %	6,617 %	2,985 %	2,783 %
30	2,835 %	3,814 %	2,827 %	6,556 %	2,996 %	2,793 %
31	2,845 %	3,804 %	2,837 %	6,497 %	3,005 %	2,804 %
32	2,854 %	3,793 %	2,846 %	6,440 %	3,015 %	2,814 %

Term to maturity (in years)	Euro	Czech koruna	Danish krone	Forint	Krona	Lev
33	2,864 %	3,782 %	2,856 %	6,384 %	3,023 %	2,825 %
34	2,873 %	3,772 %	2,865 %	6,330 %	3,031 %	2,835 %
35	2,882 %	3,762 %	2,874 %	6,278 %	3,039 %	2,845 %
36	2,890 %	3,752 %	2,883 %	6,227 %	3,046 %	2,854 %
37	2,899 %	3,743 %	2,892 %	6,179 %	3,053 %	2,864 %
38	2,907 %	3,734 %	2,900 %	6,132 %	3,060 %	2,873 %
39	2,915 %	3,725 %	2,909 %	6,087 %	3,066 %	2,881 %
40	2,923 %	3,716 %	2,917 %	6,043 %	3,072 %	2,890 %
41	2,931 %	3,707 %	2,924 %	6,001 %	3,077 %	2,898 %
42	2,938 %	3,699 %	2,932 %	5,961 %	3,082 %	2,907 %
43	2,945 %	3,691 %	2,939 %	5,922 %	3,087 %	2,914 %
44	2,952 %	3,683 %	2,946 %	5,885 %	3,092 %	2,922 %
45	2,959 %	3,676 %	2,953 %	5,849 %	3,097 %	2,929 %
46	2,966 %	3,669 %	2,960 %	5,815 %	3,101 %	2,936 %
47	2,972 %	3,662 %	2,966 %	5,782 %	3,106 %	2,943 %
48	2,978 %	3,655 %	2,972 %	5,750 %	3,110 %	2,950 %
49	2,984 %	3,648 %	2,978 %	5,719 %	3,113 %	2,957 %
50	2,990 %	3,642 %	2,984 %	5,689 %	3,117 %	2,963 %
51	2,995 %	3,636 %	2,990 %	5,660 %	3,121 %	2,969 %
52	3,001 %	3,630 %	2,996 %	5,633 %	3,124 %	2,975 %
53	3,006 %	3,624 %	3,001 %	5,606 %	3,128 %	2,981 %
54	3,011 %	3,618 %	3,006 %	5,580 %	3,131 %	2,986 %
55	3,016 %	3,613 %	3,011 %	5,555 %	3,134 %	2,992 %
56	3,021 %	3,607 %	3,016 %	5,531 %	3,137 %	2,997 %
57	3,025 %	3,602 %	3,021 %	5,508 %	3,140 %	3,002 %
58	3,030 %	3,597 %	3,025 %	5,486 %	3,142 %	3,007 %
59	3,034 %	3,592 %	3,030 %	5,464 %	3,145 %	3,011 %
60	3,038 %	3,588 %	3,034 %	5,443 %	3,148 %	3,016 %
61	3,043 %	3,583 %	3,038 %	5,423 %	3,150 %	3,021 %
62	3,047 %	3,579 %	3,042 %	5,403 %	3,153 %	3,025 %
63	3,051 %	3,574 %	3,046 %	5,384 %	3,155 %	3,029 %
64	3,054 %	3,570 %	3,050 %	5,365 %	3,157 %	3,033 %
65	3,058 %	3,566 %	3,054 %	5,348 %	3,159 %	3,037 %
66	3,062 %	3,562 %	3,057 %	5,330 %	3,161 %	3,041 %
67	3,065 %	3,558 %	3,061 %	5,313 %	3,164 %	3,045 %

Term to maturity (in years)	Euro	Czech koruna	Danish krone	Forint	Krona	Lev
68	3,068 %	3,555 %	3,064 %	5,297 %	3,166 %	3,049 %
69	3,072 %	3,551 %	3,068 %	5,281 %	3,168 %	3,052 %
70	3,075 %	3,547 %	3,071 %	5,265 %	3,169 %	3,056 %
71	3,078 %	3,544 %	3,074 %	5,250 %	3,171 %	3,059 %
72	3,081 %	3,541 %	3,077 %	5,236 %	3,173 %	3,062 %
73	3,084 %	3,537 %	3,080 %	5,222 %	3,175 %	3,066 %
74	3,087 %	3,534 %	3,083 %	5,208 %	3,176 %	3,069 %
75	3,090 %	3,531 %	3,086 %	5,194 %	3,178 %	3,072 %
76	3,092 %	3,528 %	3,089 %	5,181 %	3,180 %	3,075 %
77	3,095 %	3,525 %	3,092 %	5,168 %	3,181 %	3,078 %
78	3,098 %	3,522 %	3,094 %	5,156 %	3,183 %	3,080 %
79	3,100 %	3,520 %	3,097 %	5,144 %	3,184 %	3,083 %
80	3,103 %	3,517 %	3,099 %	5,132 %	3,186 %	3,086 %
81	3,105 %	3,514 %	3,102 %	5,120 %	3,187 %	3,088 %
82	3,107 %	3,512 %	3,104 %	5,109 %	3,188 %	3,091 %
83	3,110 %	3,509 %	3,106 %	5,098 %	3,190 %	3,094 %
84	3,112 %	3,507 %	3,109 %	5,087 %	3,191 %	3,096 %
85	3,114 %	3,504 %	3,111 %	5,077 %	3,192 %	3,098 %
86	3,116 %	3,502 %	3,113 %	5,067 %	3,194 %	3,101 %
87	3,118 %	3,499 %	3,115 %	5,057 %	3,195 %	3,103 %
88	3,120 %	3,497 %	3,117 %	5,047 %	3,196 %	3,105 %
89	3,122 %	3,495 %	3,119 %	5,037 %	3,197 %	3,107 %
90	3,124 %	3,493 %	3,121 %	5,028 %	3,198 %	3,110 %
91	3,126 %	3,491 %	3,123 %	5,019 %	3,200 %	3,112 %
92	3,128 %	3,489 %	3,125 %	5,010 %	3,201 %	3,114 %
93	3,130 %	3,487 %	3,127 %	5,001 %	3,202 %	3,116 %
94	3,132 %	3,485 %	3,129 %	4,993 %	3,203 %	3,118 %
95	3,134 %	3,483 %	3,131 %	4,984 %	3,204 %	3,120 %
96	3,135 %	3,481 %	3,133 %	4,976 %	3,205 %	3,121 %
97	3,137 %	3,479 %	3,134 %	4,968 %	3,206 %	3,123 %
98	3,139 %	3,477 %	3,136 %	4,960 %	3,207 %	3,125 %
99	3,140 %	3,475 %	3,138 %	4,952 %	3,208 %	3,127 %
100	3,142 %	3,474 %	3,139 %	4,945 %	3,209 %	3,129 %
101	3,144 %	3,472 %	3,141 %	4,937 %	3,209 %	3,130 %
102	3,145 %	3,470 %	3,142 %	4,930 %	3,210 %	3,132 %

Term to maturity (in years)	Euro	Czech koruna	Danish krone	Forint	Krona	Lev
103	3,147 %	3,469 %	3,144 %	4,923 %	3,211 %	3,134 %
104	3,148 %	3,467 %	3,145 %	4,916 %	3,212 %	3,135 %
105	3,149 %	3,465 %	3,147 %	4,909 %	3,213 %	3,137 %
106	3,151 %	3,464 %	3,148 %	4,903 %	3,214 %	3,138 %
107	3,152 %	3,462 %	3,150 %	4,896 %	3,215 %	3,140 %
108	3,154 %	3,461 %	3,151 %	4,889 %	3,215 %	3,141 %
109	3,155 %	3,459 %	3,153 %	4,883 %	3,216 %	3,143 %
110	3,156 %	3,458 %	3,154 %	4,877 %	3,217 %	3,144 %
111	3,158 %	3,456 %	3,155 %	4,871 %	3,218 %	3,145 %
112	3,159 %	3,455 %	3,156 %	4,865 %	3,218 %	3,147 %
113	3,160 %	3,454 %	3,158 %	4,859 %	3,219 %	3,148 %
114	3,161 %	3,452 %	3,159 %	4,853 %	3,220 %	3,150 %
115	3,163 %	3,451 %	3,160 %	4,847 %	3,220 %	3,151 %
116	3,164 %	3,450 %	3,161 %	4,842 %	3,221 %	3,152 %
117	3,165 %	3,448 %	3,163 %	4,836 %	3,222 %	3,153 %
118	3,166 %	3,447 %	3,164 %	4,831 %	3,223 %	3,155 %
119	3,167 %	3,446 %	3,165 %	4,826 %	3,223 %	3,156 %
120	3,168 %	3,445 %	3,166 %	4,820 %	3,224 %	3,157 %
121	3,169 %	3,443 %	3,167 %	4,815 %	3,224 %	3,158 %
122	3,170 %	3,442 %	3,168 %	4,810 %	3,225 %	3,159 %
123	3,171 %	3,441 %	3,169 %	4,805 %	3,226 %	3,161 %
124	3,172 %	3,440 %	3,170 %	4,800 %	3,226 %	3,162 %
125	3,174 %	3,439 %	3,171 %	4,795 %	3,227 %	3,163 %
126	3,175 %	3,438 %	3,172 %	4,791 %	3,227 %	3,164 %
127	3,176 %	3,437 %	3,173 %	4,786 %	3,228 %	3,165 %
128	3,176 %	3,436 %	3,174 %	4,781 %	3,229 %	3,166 %
129	3,177 %	3,435 %	3,175 %	4,777 %	3,229 %	3,167 %
130	3,178 %	3,434 %	3,176 %	4,772 %	3,230 %	3,168 %
131	3,179 %	3,432 %	3,177 %	4,768 %	3,230 %	3,169 %
132	3,180 %	3,431 %	3,178 %	4,764 %	3,231 %	3,170 %
133	3,181 %	3,430 %	3,179 %	4,760 %	3,231 %	3,171 %
134	3,182 %	3,430 %	3,180 %	4,755 %	3,232 %	3,172 %
135	3,183 %	3,429 %	3,181 %	4,751 %	3,232 %	3,173 %
136	3,184 %	3,428 %	3,182 %	4,747 %	3,233 %	3,174 %
137	3,185 %	3,427 %	3,183 %	4,743 %	3,233 %	3,175 %

Term to maturity (in years)	Euro	Czech koruna	Danish krone	Forint	Krona	Lev
138	3,185 %	3,426 %	3,183 %	4,739 %	3,234 %	3,176 %
139	3,186 %	3,425 %	3,184 %	4,735 %	3,234 %	3,177 %
140	3,187 %	3,424 %	3,185 %	4,731 %	3,235 %	3,177 %
141	3,188 %	3,423 %	3,186 %	4,728 %	3,235 %	3,178 %
142	3,189 %	3,422 %	3,187 %	4,724 %	3,236 %	3,179 %
143	3,189 %	3,421 %	3,188 %	4,720 %	3,236 %	3,180 %
144	3,190 %	3,421 %	3,188 %	4,717 %	3,236 %	3,181 %
145	3,191 %	3,420 %	3,189 %	4,713 %	3,237 %	3,182 %
146	3,192 %	3,419 %	3,190 %	4,710 %	3,237 %	3,183 %
147	3,192 %	3,418 %	3,191 %	4,706 %	3,238 %	3,183 %
148	3,193 %	3,417 %	3,191 %	4,703 %	3,238 %	3,184 %
149	3,194 %	3,416 %	3,192 %	4,699 %	3,239 %	3,185 %
150	3,195 %	3,416 %	3,193 %	4,696 %	3,239 %	3,186 %

Term to maturity (in years)	Pound sterling	Romanian leu	Zloty	Króna	Norwegian krone	Swiss franc
1	3,798 %	7,024 %	4,287 %	7,650 %	3,809 %	-0,148 %
2	3,617 %	7,184 %	4,432 %	7,494 %	3,764 %	-0,131 %
3	3,592 %	7,300 %	4,549 %	7,370 %	3,700 %	-0,050 %
4	3,616 %	7,361 %	4,680 %	7,254 %	3,649 %	0,049 %
5	3,663 %	7,396 %	4,833 %	7,158 %	3,623 %	0,145 %
6	3,727 %	7,404 %	4,990 %	7,080 %	3,623 %	0,234 %
7	3,801 %	7,388 %	5,141 %	7,015 %	3,636 %	0,316 %
8	3,880 %	7,359 %	5,281 %	6,959 %	3,652 %	0,393 %
9	3,959 %	7,306 %	5,395 %	6,899 %	3,668 %	0,466 %
10	4,036 %	7,243 %	5,487 %	6,827 %	3,680 %	0,536 %
11	4,112 %	7,167 %	5,544 %	6,744 %	3,688 %	0,602 %
12	4,185 %	7,080 %	5,570 %	6,656 %	3,691 %	0,666 %
13	4,252 %	6,986 %	5,575 %	6,565 %	3,691 %	0,727 %
14	4,312 %	6,889 %	5,563 %	6,472 %	3,690 %	0,785 %
15	4,365 %	6,789 %	5,539 %	6,379 %	3,687 %	0,839 %
16	4,411 %	6,690 %	5,507 %	6,286 %	3,682 %	0,891 %
17	4,451 %	6,590 %	5,469 %	6,196 %	3,677 %	0,941 %
18	4,485 %	6,492 %	5,426 %	6,107 %	3,671 %	0,987 %

Term to maturity (in years)	Pound sterling	Romanian leu	Zloty	Króna	Norwegian krone	Swiss franc
19	4,514 %	6,396 %	5,380 %	6,021 %	3,665 %	1,031 %
20	4,538 %	6,303 %	5,333 %	5,937 %	3,659 %	1,073 %
21	4,558 %	6,212 %	5,284 %	5,857 %	3,652 %	1,113 %
22	4,573 %	6,124 %	5,235 %	5,779 %	3,645 %	1,151 %
23	4,585 %	6,040 %	5,186 %	5,704 %	3,638 %	1,187 %
24	4,592 %	5,958 %	5,138 %	5,632 %	3,631 %	1,221 %
25	4,596 %	5,879 %	5,090 %	5,563 %	3,625 %	1,253 %
26	4,597 %	5,804 %	5,043 %	5,496 %	3,618 %	1,284 %
27	4,594 %	5,731 %	4,998 %	5,433 %	3,611 %	1,313 %
28	4,588 %	5,662 %	4,953 %	5,372 %	3,605 %	1,341 %
29	4,580 %	5,595 %	4,911 %	5,313 %	3,598 %	1,368 %
30	4,569 %	5,531 %	4,869 %	5,258 %	3,592 %	1,393 %
31	4,556 %	5,470 %	4,829 %	5,204 %	3,586 %	1,417 %
32	4,541 %	5,412 %	4,790 %	5,153 %	3,580 %	1,441 %
33	4,524 %	5,356 %	4,752 %	5,104 %	3,574 %	1,463 %
34	4,505 %	5,302 %	4,716 %	5,057 %	3,568 %	1,484 %
35	4,484 %	5,251 %	4,682 %	5,012 %	3,563 %	1,504 %
36	4,462 %	5,202 %	4,648 %	4,969 %	3,557 %	1,523 %
37	4,438 %	5,155 %	4,616 %	4,928 %	3,552 %	1,542 %
38	4,413 %	5,109 %	4,585 %	4,889 %	3,547 %	1,560 %
39	4,387 %	5,066 %	4,555 %	4,851 %	3,542 %	1,577 %
40	4,359 %	5,025 %	4,527 %	4,815 %	3,537 %	1,593 %
41	4,329 %	4,985 %	4,499 %	4,780 %	3,533 %	1,609 %
42	4,300 %	4,947 %	4,473 %	4,747 %	3,528 %	1,624 %
43	4,269 %	4,910 %	4,447 %	4,715 %	3,524 %	1,639 %
44	4,239 %	4,875 %	4,423 %	4,684 %	3,519 %	1,652 %
45	4,210 %	4,841 %	4,399 %	4,654 %	3,515 %	1,666 %
46	4,181 %	4,809 %	4,376 %	4,626 %	3,511 %	1,679 %
47	4,153 %	4,778 %	4,354 %	4,599 %	3,508 %	1,691 %
48	4,126 %	4,748 %	4,333 %	4,572 %	3,504 %	1,703 %
49	4,101 %	4,719 %	4,313 %	4,547 %	3,500 %	1,715 %
50	4,077 %	4,691 %	4,293 %	4,523 %	3,497 %	1,726 %
51	4,054 %	4,664 %	4,274 %	4,499 %	3,493 %	1,737 %
52	4,034 %	4,638 %	4,256 %	4,477 %	3,490 %	1,747 %

Term to maturity (in years)	Pound sterling	Romanian leu	Zloty	Króna	Norwegian krone	Swiss franc
53	4,014 %	4,613 %	4,238 %	4,455 %	3,487 %	1,757 %
54	3,996 %	4,589 %	4,221 %	4,434 %	3,483 %	1,767 %
55	3,979 %	4,566 %	4,205 %	4,413 %	3,480 %	1,776 %
56	3,962 %	4,544 %	4,189 %	4,394 %	3,477 %	1,785 %
57	3,947 %	4,522 %	4,173 %	4,375 %	3,475 %	1,794 %
58	3,933 %	4,501 %	4,159 %	4,356 %	3,472 %	1,802 %
59	3,919 %	4,481 %	4,144 %	4,338 %	3,469 %	1,811 %
60	3,906 %	4,461 %	4,130 %	4,321 %	3,466 %	1,819 %
61	3,894 %	4,442 %	4,117 %	4,305 %	3,464 %	1,826 %
62	3,882 %	4,424 %	4,104 %	4,288 %	3,461 %	1,834 %
63	3,871 %	4,406 %	4,091 %	4,273 %	3,459 %	1,841 %
64	3,860 %	4,389 %	4,079 %	4,258 %	3,457 %	1,848 %
65	3,850 %	4,372 %	4,067 %	4,243 %	3,454 %	1,855 %
66	3,840 %	4,356 %	4,055 %	4,229 %	3,452 %	1,862 %
67	3,831 %	4,340 %	4,044 %	4,215 %	3,450 %	1,868 %
68	3,822 %	4,325 %	4,033 %	4,201 %	3,448 %	1,874 %
69	3,813 %	4,310 %	4,022 %	4,188 %	3,446 %	1,880 %
70	3,805 %	4,295 %	4,012 %	4,176 %	3,444 %	1,886 %
71	3,797 %	4,281 %	4,002 %	4,163 %	3,442 %	1,892 %
72	3,789 %	4,268 %	3,992 %	4,151 %	3,440 %	1,898 %
73	3,782 %	4,254 %	3,983 %	4,140 %	3,438 %	1,903 %
74	3,775 %	4,242 %	3,974 %	4,128 %	3,436 %	1,908 %
75	3,768 %	4,229 %	3,965 %	4,117 %	3,434 %	1,914 %
76	3,761 %	4,217 %	3,956 %	4,106 %	3,433 %	1,919 %
77	3,755 %	4,205 %	3,947 %	4,096 %	3,431 %	1,924 %
78	3,749 %	4,193 %	3,939 %	4,086 %	3,429 %	1,928 %
79	3,743 %	4,182 %	3,931 %	4,076 %	3,428 %	1,933 %
80	3,737 %	4,171 %	3,923 %	4,066 %	3,426 %	1,938 %
81	3,731 %	4,160 %	3,915 %	4,056 %	3,425 %	1,942 %
82	3,726 %	4,149 %	3,908 %	4,047 %	3,423 %	1,946 %
83	3,720 %	4,139 %	3,900 %	4,038 %	3,422 %	1,951 %
84	3,715 %	4,129 %	3,893 %	4,029 %	3,420 %	1,955 %
85	3,710 %	4,119 %	3,886 %	4,021 %	3,419 %	1,959 %
86	3,705 %	4,110 %	3,880 %	4,012 %	3,417 %	1,963 %
87	3,700 %	4,100 %	3,873 %	4,004 %	3,416 %	1,967 %

Term to maturity (in years)	Pound sterling	Romanian leu	Zloty	Króna	Norwegian krone	Swiss franc
88	3,695 %	4,091 %	3,866 %	3,996 %	3,415 %	1,970 %
89	3,691 %	4,082 %	3,860 %	3,988 %	3,413 %	1,974 %
90	3,686 %	4,074 %	3,854 %	3,981 %	3,412 %	1,978 %
91	3,682 %	4,065 %	3,848 %	3,973 %	3,411 %	1,981 %
92	3,678 %	4,057 %	3,842 %	3,966 %	3,410 %	1,985 %
93	3,674 %	4,049 %	3,836 %	3,959 %	3,409 %	1,988 %
94	3,669 %	4,041 %	3,830 %	3,952 %	3,407 %	1,991 %
95	3,665 %	4,033 %	3,824 %	3,945 %	3,406 %	1,995 %
96	3,662 %	4,025 %	3,819 %	3,938 %	3,405 %	1,998 %
97	3,658 %	4,018 %	3,814 %	3,931 %	3,404 %	2,001 %
98	3,654 %	4,010 %	3,808 %	3,925 %	3,403 %	2,004 %
99	3,650 %	4,003 %	3,803 %	3,919 %	3,402 %	2,007 %
100	3,647 %	3,996 %	3,798 %	3,912 %	3,401 %	2,010 %
101	3,643 %	3,989 %	3,793 %	3,906 %	3,400 %	2,013 %
102	3,640 %	3,982 %	3,788 %	3,900 %	3,399 %	2,015 %
103	3,637 %	3,976 %	3,784 %	3,895 %	3,398 %	2,018 %
104	3,633 %	3,969 %	3,779 %	3,889 %	3,397 %	2,021 %
105	3,630 %	3,963 %	3,774 %	3,883 %	3,396 %	2,024 %
106	3,627 %	3,957 %	3,770 %	3,878 %	3,395 %	2,026 %
107	3,624 %	3,950 %	3,766 %	3,872 %	3,394 %	2,029 %
108	3,621 %	3,944 %	3,761 %	3,867 %	3,394 %	2,031 %
109	3,618 %	3,938 %	3,757 %	3,862 %	3,393 %	2,034 %
110	3,615 %	3,933 %	3,753 %	3,857 %	3,392 %	2,036 %
111	3,612 %	3,927 %	3,749 %	3,852 %	3,391 %	2,038 %
112	3,609 %	3,921 %	3,745 %	3,847 %	3,390 %	2,041 %
113	3,607 %	3,916 %	3,741 %	3,842 %	3,389 %	2,043 %
114	3,604 %	3,910 %	3,737 %	3,837 %	3,389 %	2,045 %
115	3,601 %	3,905 %	3,733 %	3,832 %	3,388 %	2,048 %
116	3,599 %	3,900 %	3,729 %	3,828 %	3,387 %	2,050 %
117	3,596 %	3,895 %	3,726 %	3,823 %	3,386 %	2,052 %
118	3,594 %	3,890 %	3,722 %	3,819 %	3,386 %	2,054 %
119	3,591 %	3,885 %	3,719 %	3,814 %	3,385 %	2,056 %
120	3,589 %	3,880 %	3,715 %	3,810 %	3,384 %	2,058 %
121	3,586 %	3,875 %	3,712 %	3,806 %	3,384 %	2,060 %

Term to maturity (in years)	Pound sterling	Romanian leu	Zloty	Króna	Norwegian krone	Swiss franc
122	3,584 %	3,870 %	3,708 %	3,802 %	3,383 %	2,062 %
123	3,582 %	3,866 %	3,705 %	3,798 %	3,382 %	2,064 %
124	3,579 %	3,861 %	3,702 %	3,794 %	3,382 %	2,066 %
125	3,577 %	3,856 %	3,698 %	3,790 %	3,381 %	2,068 %
126	3,575 %	3,852 %	3,695 %	3,786 %	3,380 %	2,070 %
127	3,573 %	3,848 %	3,692 %	3,782 %	3,380 %	2,071 %
128	3,571 %	3,843 %	3,689 %	3,778 %	3,379 %	2,073 %
129	3,568 %	3,839 %	3,686 %	3,774 %	3,378 %	2,075 %
130	3,566 %	3,835 %	3,683 %	3,771 %	3,378 %	2,077 %
131	3,564 %	3,831 %	3,680 %	3,767 %	3,377 %	2,078 %
132	3,562 %	3,827 %	3,677 %	3,764 %	3,377 %	2,080 %
133	3,560 %	3,823 %	3,674 %	3,760 %	3,376 %	2,082 %
134	3,558 %	3,819 %	3,672 %	3,757 %	3,375 %	2,083 %
135	3,557 %	3,815 %	3,669 %	3,753 %	3,375 %	2,085 %
136	3,555 %	3,811 %	3,666 %	3,750 %	3,374 %	2,087 %
137	3,553 %	3,808 %	3,663 %	3,747 %	3,374 %	2,088 %
138	3,551 %	3,804 %	3,661 %	3,743 %	3,373 %	2,090 %
139	3,549 %	3,800 %	3,658 %	3,740 %	3,373 %	2,091 %
140	3,547 %	3,797 %	3,656 %	3,737 %	3,372 %	2,093 %
141	3,546 %	3,793 %	3,653 %	3,734 %	3,372 %	2,094 %
142	3,544 %	3,790 %	3,651 %	3,731 %	3,371 %	2,096 %
143	3,542 %	3,786 %	3,648 %	3,728 %	3,371 %	2,097 %
144	3,540 %	3,783 %	3,646 %	3,725 %	3,370 %	2,098 %
145	3,539 %	3,780 %	3,643 %	3,722 %	3,370 %	2,100 %
146	3,537 %	3,776 %	3,641 %	3,719 %	3,369 %	2,101 %
147	3,536 %	3,773 %	3,639 %	3,716 %	3,369 %	2,102 %
148	3,534 %	3,770 %	3,636 %	3,713 %	3,368 %	2,104 %
149	3,532 %	3,767 %	3,634 %	3,711 %	3,368 %	2,105 %
150	3,531 %	3,764 %	3,632 %	3,708 %	3,367 %	2,106 %

Term to maturity (in years)	Australian dollar	Canadian dollar	Colombian peso	Hong Kong dollar	New Taiwan dollar	Renminbi-yuan
1	3,371 %	2,518 %	7,904 %	2,218 %	0,905 %	1,195 %
2	3,243 %	2,482 %	9,124 %	2,239 %	0,941 %	1,139 %
3	3,278 %	2,525 %	10,041 %	2,254 %	0,976 %	1,135 %

Term to maturity (in years)	Australian dollar	Canadian dollar	Colombian peso	Hong Kong dollar	New Taiwan dollar	Renminbi-yuan
4	3,364 %	2,576 %	10,695 %	2,277 %	1,003 %	1,140 %
5	3,469 %	2,639 %	11,160 %	2,318 %	1,028 %	1,150 %
6	3,580 %	2,722 %	11,501 %	2,376 %	1,050 %	1,145 %
7	3,699 %	2,811 %	11,795 %	2,441 %	1,070 %	1,140 %
8	3,808 %	2,896 %	12,029 %	2,507 %	1,088 %	1,147 %
9	3,906 %	2,972 %	12,239 %	2,569 %	1,106 %	1,171 %
10	3,991 %	3,034 %	12,433 %	2,624 %	1,121 %	1,214 %
11	4,063 %	3,082 %	12,550 %	2,674 %	1,150 %	1,276 %
12	4,126 %	3,119 %	12,593 %	2,717 %	1,191 %	1,350 %
13	4,179 %	3,148 %	12,578 %	2,755 %	1,240 %	1,431 %
14	4,224 %	3,170 %	12,518 %	2,789 %	1,293 %	1,514 %
15	4,263 %	3,188 %	12,423 %	2,818 %	1,349 %	1,599 %
16	4,297 %	3,201 %	12,299 %	2,845 %	1,405 %	1,682 %
17	4,324 %	3,211 %	12,155 %	2,868 %	1,461 %	1,764 %
18	4,346 %	3,219 %	11,994 %	2,889 %	1,516 %	1,843 %
19	4,360 %	3,226 %	11,821 %	2,908 %	1,570 %	1,920 %
20	4,367 %	3,230 %	11,640 %	2,925 %	1,623 %	1,994 %
21	4,367 %	3,234 %	11,455 %	2,941 %	1,673 %	2,065 %
22	4,360 %	3,237 %	11,266 %	2,955 %	1,722 %	2,132 %
23	4,350 %	3,239 %	11,077 %	2,968 %	1,769 %	2,197 %
24	4,336 %	3,240 %	10,890 %	2,981 %	1,814 %	2,259 %
25	4,321 %	3,241 %	10,704 %	2,992 %	1,858 %	2,318 %
26	4,304 %	3,242 %	10,523 %	3,002 %	1,899 %	2,374 %
27	4,287 %	3,242 %	10,346 %	3,012 %	1,939 %	2,428 %
28	4,269 %	3,243 %	10,173 %	3,021 %	1,977 %	2,479 %
29	4,250 %	3,243 %	10,006 %	3,030 %	2,014 %	2,528 %
30	4,232 %	3,243 %	9,845 %	3,038 %	2,048 %	2,574 %
31	4,214 %	3,244 %	9,690 %	3,045 %	2,082 %	2,619 %
32	4,196 %	3,244 %	9,540 %	3,052 %	2,114 %	2,661 %
33	4,178 %	3,245 %	9,396 %	3,059 %	2,144 %	2,702 %
34	4,160 %	3,245 %	9,258 %	3,066 %	2,174 %	2,741 %
35	4,143 %	3,246 %	9,125 %	3,072 %	2,202 %	2,778 %
36	4,126 %	3,246 %	8,998 %	3,077 %	2,229 %	2,813 %
37	4,109 %	3,247 %	8,876 %	3,083 %	2,254 %	2,847 %

Term to maturity (in years)	Australian dollar	Canadian dollar	Colombian peso	Hong Kong dollar	New Taiwan dollar	Renminbi-yuan
38	4,093 %	3,247 %	8,759 %	3,088 %	2,279 %	2,879 %
39	4,078 %	3,248 %	8,648 %	3,093 %	2,303 %	2,911 %
40	4,062 %	3,249 %	8,540 %	3,098 %	2,325 %	2,940 %
41	4,047 %	3,249 %	8,438 %	3,102 %	2,347 %	2,969 %
42	4,033 %	3,250 %	8,339 %	3,107 %	2,368 %	2,996 %
43	4,019 %	3,250 %	8,245 %	3,111 %	2,388 %	3,023 %
44	4,005 %	3,251 %	8,154 %	3,115 %	2,408 %	3,048 %
45	3,991 %	3,252 %	8,067 %	3,118 %	2,426 %	3,072 %
46	3,978 %	3,252 %	7,984 %	3,122 %	2,444 %	3,095 %
47	3,966 %	3,253 %	7,904 %	3,126 %	2,462 %	3,118 %
48	3,954 %	3,253 %	7,827 %	3,129 %	2,478 %	3,140 %
49	3,942 %	3,254 %	7,753 %	3,132 %	2,494 %	3,160 %
50	3,930 %	3,254 %	7,682 %	3,135 %	2,510 %	3,180 %
51	3,919 %	3,255 %	7,613 %	3,138 %	2,525 %	3,200 %
52	3,908 %	3,256 %	7,547 %	3,141 %	2,539 %	3,218 %
53	3,898 %	3,256 %	7,484 %	3,144 %	2,553 %	3,236 %
54	3,887 %	3,257 %	7,423 %	3,147 %	2,566 %	3,254 %
55	3,877 %	3,257 %	7,364 %	3,150 %	2,579 %	3,271 %
56	3,868 %	3,258 %	7,307 %	3,152 %	2,592 %	3,287 %
57	3,858 %	3,258 %	7,252 %	3,155 %	2,604 %	3,303 %
58	3,849 %	3,259 %	7,199 %	3,157 %	2,616 %	3,318 %
59	3,840 %	3,259 %	7,147 %	3,159 %	2,627 %	3,332 %
60	3,832 %	3,260 %	7,098 %	3,161 %	2,638 %	3,347 %
61	3,824 %	3,260 %	7,050 %	3,164 %	2,649 %	3,360 %
62	3,815 %	3,261 %	7,003 %	3,166 %	2,659 %	3,374 %
63	3,808 %	3,261 %	6,958 %	3,168 %	2,669 %	3,387 %
64	3,800 %	3,262 %	6,915 %	3,170 %	2,679 %	3,399 %
65	3,792 %	3,262 %	6,873 %	3,172 %	2,688 %	3,411 %
66	3,785 %	3,263 %	6,832 %	3,174 %	2,697 %	3,423 %
67	3,778 %	3,263 %	6,792 %	3,175 %	2,706 %	3,435 %
68	3,771 %	3,264 %	6,753 %	3,177 %	2,715 %	3,446 %
69	3,765 %	3,264 %	6,716 %	3,179 %	2,723 %	3,457 %
70	3,758 %	3,264 %	6,680 %	3,181 %	2,731 %	3,467 %
71	3,752 %	3,265 %	6,644 %	3,182 %	2,739 %	3,477 %

Term to maturity (in years)	Australian dollar	Canadian dollar	Colombian peso	Hong Kong dollar	New Taiwan dollar	Renminbi-yuan
72	3,746 %	3,265 %	6,610 %	3,184 %	2,747 %	3,487 %
73	3,740 %	3,266 %	6,577 %	3,185 %	2,755 %	3,497 %
74	3,734 %	3,266 %	6,544 %	3,187 %	2,762 %	3,507 %
75	3,728 %	3,266 %	6,513 %	3,188 %	2,769 %	3,516 %
76	3,723 %	3,267 %	6,482 %	3,190 %	2,776 %	3,525 %
77	3,717 %	3,267 %	6,452 %	3,191 %	2,783 %	3,533 %
78	3,712 %	3,268 %	6,423 %	3,192 %	2,789 %	3,542 %
79	3,707 %	3,268 %	6,394 %	3,194 %	2,796 %	3,550 %
80	3,702 %	3,268 %	6,367 %	3,195 %	2,802 %	3,558 %
81	3,697 %	3,269 %	6,340 %	3,196 %	2,808 %	3,566 %
82	3,692 %	3,269 %	6,313 %	3,198 %	2,814 %	3,574 %
83	3,687 %	3,269 %	6,288 %	3,199 %	2,820 %	3,581 %
84	3,683 %	3,270 %	6,262 %	3,200 %	2,826 %	3,589 %
85	3,678 %	3,270 %	6,238 %	3,201 %	2,831 %	3,596 %
86	3,674 %	3,270 %	6,214 %	3,202 %	2,837 %	3,603 %
87	3,670 %	3,271 %	6,191 %	3,203 %	2,842 %	3,610 %
88	3,665 %	3,271 %	6,168 %	3,204 %	2,847 %	3,616 %
89	3,661 %	3,271 %	6,146 %	3,205 %	2,852 %	3,623 %
90	3,657 %	3,272 %	6,124 %	3,207 %	2,857 %	3,629 %
91	3,653 %	3,272 %	6,102 %	3,208 %	2,862 %	3,636 %
92	3,649 %	3,272 %	6,082 %	3,209 %	2,867 %	3,642 %
93	3,646 %	3,272 %	6,061 %	3,209 %	2,871 %	3,648 %
94	3,642 %	3,273 %	6,041 %	3,210 %	2,876 %	3,653 %
95	3,638 %	3,273 %	6,022 %	3,211 %	2,880 %	3,659 %
96	3,635 %	3,273 %	6,002 %	3,212 %	2,885 %	3,665 %
97	3,632 %	3,273 %	5,984 %	3,213 %	2,889 %	3,670 %
98	3,628 %	3,274 %	5,965 %	3,214 %	2,893 %	3,676 %
99	3,625 %	3,274 %	5,947 %	3,215 %	2,897 %	3,681 %
100	3,622 %	3,274 %	5,930 %	3,216 %	2,901 %	3,686 %
101	3,618 %	3,274 %	5,912 %	3,217 %	2,905 %	3,691 %
102	3,615 %	3,275 %	5,896 %	3,217 %	2,909 %	3,696 %
103	3,612 %	3,275 %	5,879 %	3,218 %	2,913 %	3,701 %
104	3,609 %	3,275 %	5,863 %	3,219 %	2,917 %	3,706 %
105	3,606 %	3,275 %	5,847 %	3,220 %	2,920 %	3,711 %

Term to maturity (in years)	Australian dollar	Canadian dollar	Colombian peso	Hong Kong dollar	New Taiwan dollar	Renminbi-yuan
106	3,603 %	3,276 %	5,831 %	3,220 %	2,924 %	3,715 %
107	3,601 %	3,276 %	5,816 %	3,221 %	2,927 %	3,720 %
108	3,598 %	3,276 %	5,801 %	3,222 %	2,931 %	3,724 %
109	3,595 %	3,276 %	5,786 %	3,223 %	2,934 %	3,728 %
110	3,592 %	3,276 %	5,771 %	3,223 %	2,937 %	3,733 %
111	3,590 %	3,277 %	5,757 %	3,224 %	2,941 %	3,737 %
112	3,587 %	3,277 %	5,743 %	3,225 %	2,944 %	3,741 %
113	3,585 %	3,277 %	5,729 %	3,225 %	2,947 %	3,745 %
114	3,582 %	3,277 %	5,716 %	3,226 %	2,950 %	3,749 %
115	3,580 %	3,277 %	5,703 %	3,227 %	2,953 %	3,753 %
116	3,577 %	3,278 %	5,689 %	3,227 %	2,956 %	3,757 %
117	3,575 %	3,278 %	5,677 %	3,228 %	2,959 %	3,761 %
118	3,572 %	3,278 %	5,664 %	3,229 %	2,962 %	3,764 %
119	3,570 %	3,278 %	5,652 %	3,229 %	2,965 %	3,768 %
120	3,568 %	3,278 %	5,639 %	3,230 %	2,968 %	3,772 %
121	3,566 %	3,279 %	5,628 %	3,230 %	2,970 %	3,775 %
122	3,564 %	3,279 %	5,616 %	3,231 %	2,973 %	3,779 %
123	3,561 %	3,279 %	5,604 %	3,231 %	2,976 %	3,782 %
124	3,559 %	3,279 %	5,593 %	3,232 %	2,978 %	3,785 %
125	3,557 %	3,279 %	5,582 %	3,232 %	2,981 %	3,789 %
126	3,555 %	3,279 %	5,570 %	3,233 %	2,983 %	3,792 %
127	3,553 %	3,280 %	5,560 %	3,234 %	2,986 %	3,795 %
128	3,551 %	3,280 %	5,549 %	3,234 %	2,988 %	3,798 %
129	3,549 %	3,280 %	5,538 %	3,235 %	2,991 %	3,801 %
130	3,547 %	3,280 %	5,528 %	3,235 %	2,993 %	3,805 %
131	3,545 %	3,280 %	5,518 %	3,236 %	2,996 %	3,808 %
132	3,544 %	3,280 %	5,508 %	3,236 %	2,998 %	3,810 %
133	3,542 %	3,280 %	5,498 %	3,237 %	3,000 %	3,813 %
134	3,540 %	3,281 %	5,488 %	3,237 %	3,002 %	3,816 %
135	3,538 %	3,281 %	5,479 %	3,237 %	3,005 %	3,819 %
136	3,536 %	3,281 %	5,469 %	3,238 %	3,007 %	3,822 %
137	3,535 %	3,281 %	5,460 %	3,238 %	3,009 %	3,825 %
138	3,533 %	3,281 %	5,451 %	3,239 %	3,011 %	3,827 %
139	3,531 %	3,281 %	5,442 %	3,239 %	3,013 %	3,830 %

Term to maturity (in years)	Australian dollar	Canadian dollar	Colombian peso	Hong Kong dollar	New Taiwan dollar	Renminbi-yuan
140	3,530 %	3,281 %	5,433 %	3,240 %	3,015 %	3,833 %
141	3,528 %	3,282 %	5,424 %	3,240 %	3,017 %	3,835 %
142	3,526 %	3,282 %	5,415 %	3,241 %	3,019 %	3,838 %
143	3,525 %	3,282 %	5,407 %	3,241 %	3,021 %	3,840 %
144	3,523 %	3,282 %	5,398 %	3,241 %	3,023 %	3,843 %
145	3,522 %	3,282 %	5,390 %	3,242 %	3,025 %	3,845 %
146	3,520 %	3,282 %	5,382 %	3,242 %	3,027 %	3,848 %
147	3,519 %	3,282 %	5,374 %	3,243 %	3,029 %	3,850 %
148	3,517 %	3,282 %	5,366 %	3,243 %	3,030 %	3,853 %
149	3,516 %	3,283 %	5,358 %	3,243 %	3,032 %	3,855 %
150	3,514 %	3,283 %	5,350 %	3,244 %	3,034 %	3,857 %

Term to maturity (in years)	US dollar	Yen
1	3,872 %	0,609 %
2	3,490 %	0,729 %
3	3,401 %	0,802 %
4	3,396 %	0,858 %
5	3,430 %	0,908 %
6	3,485 %	0,961 %
7	3,545 %	1,021 %
8	3,605 %	1,085 %
9	3,664 %	1,154 %
10	3,722 %	1,229 %
11	3,778 %	1,307 %
12	3,831 %	1,388 %
13	3,878 %	1,471 %
14	3,920 %	1,554 %
15	3,955 %	1,638 %
16	3,985 %	1,720 %
17	4,008 %	1,799 %
18	4,025 %	1,874 %
19	4,037 %	1,943 %
20	4,044 %	2,005 %

Term to maturity (in years)	US dollar	Yen
21	4,045 %	2,061 %
22	4,042 %	2,110 %
23	4,035 %	2,153 %
24	4,024 %	2,193 %
25	4,010 %	2,229 %
26	3,994 %	2,261 %
27	3,976 %	2,291 %
28	3,958 %	2,319 %
29	3,939 %	2,345 %
30	3,921 %	2,369 %
31	3,904 %	2,392 %
32	3,887 %	2,413 %
33	3,872 %	2,434 %
34	3,857 %	2,454 %
35	3,843 %	2,472 %
36	3,830 %	2,490 %
37	3,817 %	2,507 %
38	3,805 %	2,523 %
39	3,794 %	2,538 %
40	3,783 %	2,553 %
41	3,772 %	2,567 %
42	3,762 %	2,581 %
43	3,752 %	2,594 %
44	3,743 %	2,607 %
45	3,734 %	2,619 %
46	3,725 %	2,630 %
47	3,717 %	2,641 %
48	3,709 %	2,652 %
49	3,701 %	2,663 %
50	3,694 %	2,673 %
51	3,687 %	2,682 %
52	3,680 %	2,692 %
53	3,673 %	2,701 %
54	3,667 %	2,709 %
55	3,661 %	2,718 %

Term to maturity (in years)	US dollar	Yen
56	3,655 %	2,726 %
57	3,649 %	2,734 %
58	3,643 %	2,741 %
59	3,638 %	2,749 %
60	3,632 %	2,756 %
61	3,627 %	2,763 %
62	3,622 %	2,770 %
63	3,617 %	2,776 %
64	3,612 %	2,783 %
65	3,608 %	2,789 %
66	3,603 %	2,795 %
67	3,599 %	2,801 %
68	3,595 %	2,806 %
69	3,591 %	2,812 %
70	3,587 %	2,817 %
71	3,583 %	2,822 %
72	3,579 %	2,828 %
73	3,575 %	2,833 %
74	3,572 %	2,837 %
75	3,568 %	2,842 %
76	3,565 %	2,847 %
77	3,561 %	2,851 %
78	3,558 %	2,856 %
79	3,555 %	2,860 %
80	3,552 %	2,864 %
81	3,549 %	2,868 %
82	3,546 %	2,872 %
83	3,543 %	2,876 %
84	3,540 %	2,880 %
85	3,537 %	2,883 %
86	3,535 %	2,887 %
87	3,532 %	2,891 %
88	3,529 %	2,894 %
89	3,527 %	2,897 %
90	3,524 %	2,901 %

Term to maturity (in years)	US dollar	Yen
91	3,522 %	2,904 %
92	3,519 %	2,907 %
93	3,517 %	2,910 %
94	3,515 %	2,913 %
95	3,513 %	2,916 %
96	3,510 %	2,919 %
97	3,508 %	2,922 %
98	3,506 %	2,925 %
99	3,504 %	2,928 %
100	3,502 %	2,930 %
101	3,500 %	2,933 %
102	3,498 %	2,936 %
103	3,496 %	2,938 %
104	3,494 %	2,941 %
105	3,493 %	2,943 %
106	3,491 %	2,946 %
107	3,489 %	2,948 %
108	3,487 %	2,950 %
109	3,486 %	2,953 %
110	3,484 %	2,955 %
111	3,482 %	2,957 %
112	3,481 %	2,959 %
113	3,479 %	2,961 %
114	3,477 %	2,963 %
115	3,476 %	2,965 %
116	3,474 %	2,967 %
117	3,473 %	2,969 %
118	3,471 %	2,971 %
119	3,470 %	2,973 %
120	3,469 %	2,975 %
121	3,467 %	2,977 %
122	3,466 %	2,979 %
123	3,465 %	2,981 %
124	3,463 %	2,982 %
125	3,462 %	2,984 %

Term to maturity (in years)	US dollar	Yen
126	3,461 %	2,986 %
127	3,459 %	2,988 %
128	3,458 %	2,989 %
129	3,457 %	2,991 %
130	3,456 %	2,992 %
131	3,454 %	2,994 %
132	3,453 %	2,996 %
133	3,452 %	2,997 %
134	3,451 %	2,999 %
135	3,450 %	3,000 %
136	3,449 %	3,002 %
137	3,448 %	3,003 %
138	3,447 %	3,004 %
139	3,446 %	3,006 %
140	3,445 %	3,007 %
141	3,444 %	3,009 %
142	3,443 %	3,010 %
143	3,442 %	3,011 %
144	3,441 %	3,013 %
145	3,440 %	3,014 %
146	3,439 %	3,015 %
147	3,438 %	3,016 %
148	3,437 %	3,018 %
149	3,436 %	3,019 %
150	3,435 %	3,020 %

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	19	0
2	0	0	33	5	0	32	0
3	0	0	38	5	0	37	0
4	0	1	41	6	2	39	0
5	0	2	45	6	3	42	0
6	0	3	48	6	5	45	0
7	1	4	52	6	8	47	0
8	2	6	53	6	10	47	0
9	3	7	55	6	11	45	0
10	3	7	57	7	12	45	0

Duration (in years)	Estonia	Finland	France	Germany	Greece	Hungary	Ireland
1	0	0	0	0	318	4	11
2	0	0	0	0	200	4	16
3	0	0	0	0	179	4	19
4	1	0	0	0	158	4	20
5	2	0	0	0	146	4	21
6	3	0	0	0	144	4	22
7	4	0	0	0	142	4	23
8	6	0	1	0	146	3	24
9	7	1	2	0	148	1	25
10	7	1	3	0	150	4	25

Duration (in years)	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Poland
1	6	2	3	0	12	0	4
2	13	7	9	0	17	0	4

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

Duration (in years)	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden	United Kingdom
1	19	8	9	13	3	0	0
2	32	14	12	16	9	0	0
3	37	16	14	20	12	0	0
4	38	17	16	24	14	0	0
5	41	18	17	27	16	0	0
6	44	19	19	31	18	0	0
7	46	20	20	32	20	0	0
8	46	22	22	34	21	0	0
9	44	23	22	35	22	0	0
10	44	21	23	35	24	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	26	0	0	4	0
4	32	0	0	4	0
5	33	0	0	4	0
6	36	0	0	4	0
7	37	0	0	4	0
8	36	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	104	217	485	1 182
2	6	19	40	104	217	485	961
3	7	21	42	100	214	481	790
4	9	24	45	102	213	481	658
5	10	26	50	106	213	481	555
6	11	28	53	110	213	481	481
7	13	30	55	112	213	481	481
8	13	31	55	112	213	481	481
9	13	32	55	111	213	481	481
10	13	33	56	111	213	481	481
11	14	34	56	111	213	481	481
12	14	35	56	111	213	481	481
13	15	35	56	111	213	481	481
14	15	35	56	111	213	481	481
15	15	35	56	111	213	481	481
16	16	35	56	111	213	481	481
17	17	35	56	111	213	481	481
18	18	35	56	111	213	481	481
19	19	35	56	111	213	481	481
20	19	35	56	111	213	481	481

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	21	35	56	111	213	481	481
22	22	35	56	111	213	481	481
23	23	35	56	111	213	481	481
24	24	35	56	111	213	481	481
25	24	35	56	111	213	481	481
26	25	35	56	111	213	481	481
27	26	35	56	111	213	481	481
28	27	36	56	111	213	481	481
29	27	36	56	111	213	481	481
30	28	36	56	111	213	481	481

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	19	32	54	117	231	498	1 209
2	20	33	55	118	232	499	983
3	22	35	56	114	228	496	808
4	22	37	59	116	227	494	672
5	23	39	63	118	226	494	567
6	23	40	65	122	225	493	493
7	24	42	67	124	224	492	492
8	23	42	66	122	224	491	491
9	23	42	66	121	223	491	491
10	23	43	65	121	223	490	490
11	23	43	65	120	222	490	490
12	23	43	64	120	221	489	489
13	22	43	64	119	221	489	489
14	22	43	63	119	220	488	488
15	22	43	63	118	220	488	488
16	21	42	63	118	220	487	487
17	21	42	63	118	220	487	487
18	21	42	63	118	220	487	487
19	22	42	63	118	220	487	487
20	22	43	63	118	220	488	488

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	22	43	63	119	220	488	488
22	22	43	64	119	221	488	488
23	23	43	64	119	221	488	488
24	24	43	64	119	221	488	488
25	25	43	64	119	220	488	488
26	25	43	63	119	220	488	488
27	26	43	63	118	220	488	488
28	27	43	63	118	220	488	488
29	28	43	63	118	220	488	488
30	29	42	63	118	220	488	488

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	104	217	485	1 182
2	6	19	40	104	217	485	961
3	7	21	42	99	214	481	790
4	9	24	45	102	213	481	658
5	10	26	50	105	213	480	554
6	11	28	53	110	213	480	480
7	12	30	55	112	213	480	480
8	12	31	55	112	213	480	480
9	13	32	55	111	213	480	480
10	13	33	56	111	213	480	480
11	14	34	56	111	213	480	480
12	14	34	56	111	213	480	480
13	14	35	56	111	213	480	480
14	15	35	56	111	213	480	480
15	15	35	56	111	213	480	480
16	16	35	56	111	213	480	480
17	17	35	56	111	213	480	480
18	18	35	56	111	213	480	480
19	19	35	56	111	213	480	480
20	19	35	56	111	213	480	480

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	21	35	56	111	213	480	480
22	22	35	56	111	213	480	480
23	23	35	56	111	213	480	480
24	24	35	56	111	213	480	480
25	24	35	56	111	213	480	480
26	25	35	56	111	213	480	480
27	26	35	56	111	213	480	480
28	27	35	56	111	213	480	480
29	27	35	56	111	213	480	480
30	28	35	56	111	213	480	480

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	113	176	289	557	1 257
2	75	88	110	173	287	554	1 024
3	79	93	114	171	285	553	842
4	78	93	115	172	283	550	702
5	78	94	118	173	281	548	592
6	78	95	120	176	279	547	547
7	77	95	120	177	278	545	545
8	76	95	119	175	277	544	544
9	76	95	118	174	276	544	544
10	73	93	116	171	273	541	541
11	72	92	114	169	271	539	539
12	71	92	113	168	270	538	538
13	71	91	112	167	269	537	537
14	71	91	112	167	269	537	537
15	71	91	112	167	269	536	536
16	70	91	111	166	268	536	536
17	70	91	111	166	268	536	536
18	69	90	111	166	268	535	535
19	69	89	110	165	267	535	535
20	68	89	110	165	266	534	534

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	68	88	109	164	266	534	534
22	67	88	108	163	265	533	533
23	66	87	107	162	264	532	532
24	65	86	106	161	263	531	531
25	64	85	105	160	262	530	530
26	63	84	104	159	261	529	529
27	62	83	103	158	260	528	528
28	61	82	102	157	259	527	527
29	60	81	101	156	258	526	526
30	59	80	100	155	257	525	525

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	10	23	44	108	221	488	1 179
2	11	24	46	109	222	490	959
3	14	27	48	106	220	488	788
4	15	30	52	109	220	487	656
5	17	33	57	112	220	487	554
6	18	35	60	117	220	487	487
7	19	37	62	119	219	487	487
8	19	37	62	118	219	487	487
9	19	38	61	117	219	486	486
10	19	38	61	117	218	486	486
11	19	39	61	117	218	486	486
12	20	40	61	117	218	486	486
13	20	41	62	117	219	486	486
14	20	41	62	117	219	486	486
15	21	41	62	117	219	487	487
16	21	41	62	117	219	487	487
17	21	42	62	117	219	487	487
18	21	42	63	118	219	487	487
19	22	42	63	118	220	488	488
20	22	43	63	118	220	488	488

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	23	43	64	119	221	488	488
22	23	44	64	119	221	489	489
23	23	44	64	119	221	489	489
24	24	44	64	119	221	489	489
25	24	44	64	119	221	489	489
26	25	44	64	119	221	489	489
27	26	44	64	119	221	489	489
28	27	44	64	119	221	489	489
29	27	43	64	119	221	489	489
30	28	43	64	119	221	488	488

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	103	216	484	1 181
2	5	18	39	103	216	484	960
3	6	20	41	99	213	481	789
4	8	23	44	101	212	480	657
5	9	25	49	105	212	480	554
6	10	27	52	109	212	480	480
7	12	29	54	112	212	480	480
8	12	30	55	111	212	480	480
9	12	31	55	110	212	480	480
10	12	32	55	110	212	480	480
11	13	33	55	110	212	480	480
12	13	34	55	110	212	480	480
13	14	34	55	110	212	480	480
14	14	35	55	110	212	480	480
15	15	35	55	110	212	480	480
16	16	35	55	110	212	480	480
17	17	35	55	110	212	480	480
18	18	35	55	110	212	480	480
19	18	35	55	110	212	480	480
20	19	35	55	110	212	480	480

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	21	35	55	110	212	480	480
22	22	35	55	110	212	480	480
23	23	35	55	110	212	480	480
24	24	35	55	110	212	480	480
25	24	35	55	110	212	480	480
26	25	35	55	110	212	480	480
27	26	35	55	110	212	480	480
28	27	35	55	110	212	480	480
29	27	35	55	110	212	480	480
30	28	35	55	110	212	480	480

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	133	236	504	1 217
2	7	24	50	133	236	504	987
3	8	26	51	122	233	500	810
4	10	29	53	115	231	499	674
5	12	31	55	107	230	498	568
6	14	34	59	102	229	496	496
7	16	36	60	97	228	495	495
8	18	38	59	92	227	494	494
9	20	44	62	87	226	493	493
10	20	44	60	85	225	493	493
11	19	43	59	86	224	492	492
12	19	43	60	88	223	491	491
13	19	43	60	88	223	490	490
14	19	43	60	88	222	490	490
15	19	44	60	88	221	489	489
16	19	44	60	88	220	488	488
17	19	44	60	88	220	487	487
18	19	44	60	88	219	487	487
19	20	44	60	88	219	487	487
20	21	44	60	88	220	487	487

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	22	44	60	88	220	487	487
22	22	44	60	88	219	487	487
23	23	44	60	88	219	486	486
24	24	44	60	88	218	486	486
25	25	44	60	88	218	485	485
26	26	44	60	88	217	485	485
27	26	44	60	88	216	484	484
28	27	44	60	88	216	484	484
29	28	44	60	88	215	483	483
30	29	44	60	88	215	483	483

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	116	179	293	560	1 276
2	81	94	115	179	292	560	1 040
3	82	96	117	174	288	556	856
4	82	97	118	175	286	554	712
5	82	98	121	177	284	552	600
6	81	98	123	180	283	551	551
7	81	99	124	181	281	549	549
8	79	97	122	178	279	547	547
9	78	97	120	176	278	545	545
10	77	96	119	175	277	544	544
11	76	96	118	173	275	543	543
12	75	96	117	172	274	542	542
13	74	95	116	171	272	540	540
14	73	94	114	169	271	539	539
15	72	92	113	168	270	538	538
16	71	91	112	167	269	537	537
17	70	90	111	166	268	536	536
18	69	89	110	165	267	535	535
19	68	89	109	164	266	534	534
20	67	88	108	163	265	533	533

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	66	87	107	162	264	532	532
22	65	86	106	161	263	531	531
23	64	85	105	160	262	530	530
24	63	84	104	159	261	529	529
25	62	82	103	158	260	528	528
26	61	81	102	157	259	526	526
27	59	80	101	156	258	525	525
28	58	79	100	155	256	524	524
29	57	78	98	154	255	523	523
30	56	77	97	152	254	522	522

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	55	68	89	153	266	534	1 225
2	55	68	89	153	266	534	998
3	56	70	91	148	263	530	821
4	57	72	93	150	261	529	684
5	57	73	97	153	260	528	577
6	57	74	99	156	259	526	526
7	57	75	100	157	258	525	525
8	56	75	99	155	257	524	524
9	55	74	98	154	255	523	523
10	55	74	97	152	254	522	522
11	55	75	97	152	254	521	521
12	54	75	96	151	253	521	521
13	54	74	95	150	252	520	520
14	53	74	95	150	252	519	519
15	53	74	94	149	251	519	519
16	52	73	93	148	250	518	518
17	52	72	93	148	250	518	518
18	51	72	92	148	249	517	517
19	51	71	92	147	249	517	517
20	51	71	92	147	249	516	516

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	50	71	91	147	248	516	516
22	50	70	91	146	248	516	516
23	49	70	90	146	247	515	515
24	48	69	90	145	247	514	514
25	48	69	89	144	246	514	514
26	47	68	88	143	245	513	513
27	46	67	88	143	244	512	512
28	46	66	87	142	244	511	511
29	45	66	86	141	243	511	511
30	44	65	85	140	242	510	510

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	189	302	570	1 288
2	91	103	125	189	302	569	1 046
3	90	104	125	183	297	564	858
4	90	105	127	184	294	562	713
5	90	106	130	186	293	561	600
6	91	108	133	189	292	560	560
7	91	109	134	191	292	560	560
8	91	110	134	190	291	559	559
9	91	110	134	189	291	559	559
10	91	111	134	189	291	559	559
11	91	112	134	189	291	558	558
12	91	111	133	188	290	557	557
13	90	111	132	187	289	556	556
14	89	110	131	186	288	555	555
15	88	109	129	185	286	554	554
16	87	108	128	184	285	553	553
17	86	107	127	182	284	552	552
18	85	106	126	181	283	551	551
19	84	105	125	180	282	550	550
20	83	104	124	179	281	549	549

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	82	102	123	178	280	548	548
22	80	101	122	177	279	546	546
23	79	100	120	175	277	545	545
24	78	98	119	174	276	543	543
25	76	97	117	172	274	542	542
26	75	95	116	171	273	540	540
27	73	94	114	169	271	539	539
28	72	92	113	168	270	538	538
29	70	91	111	167	268	536	536
30	69	90	110	165	267	535	535

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	30	43	65	128	242	509	1 217
2	31	44	66	129	242	510	989
3	32	46	67	124	239	506	812
4	33	47	69	126	237	504	675
5	33	49	73	129	236	504	568
6	34	50	76	132	235	503	503
7	34	52	77	134	234	502	502
8	33	52	76	132	234	501	501
9	33	52	75	131	233	501	501
10	33	52	75	130	232	500	500
11	33	53	75	130	232	499	499
12	32	53	74	129	231	499	499
13	32	53	73	129	230	498	498
14	32	52	73	128	230	498	498
15	31	52	72	128	229	497	497
16	31	51	72	127	229	497	497
17	30	51	72	127	229	496	496
18	30	51	72	127	228	496	496
19	30	51	71	127	228	496	496
20	30	51	72	127	228	496	496

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	30	51	72	127	229	496	496
22	30	51	72	127	228	496	496
23	30	51	71	126	228	496	496
24	30	51	71	126	228	496	496
25	30	50	71	126	228	496	496
26	29	50	71	126	228	495	495
27	29	50	70	125	227	495	495
28	29	49	70	125	227	495	495
29	28	49	70	125	227	494	494
30	28	49	69	124	226	494	494

2.1.2. 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	21	84	198	465	1 145
2	1	5	22	85	198	466	931
3	2	5	24	81	196	463	765
4	4	6	27	84	195	463	637
5	4	8	32	88	195	463	537
6	6	10	35	92	195	463	463
7	7	12	37	95	195	463	463
8	8	13	38	94	195	463	463
9	8	14	38	93	195	463	463
10	10	15	38	93	195	463	463
11	11	17	39	94	196	464	464
12	12	17	38	93	195	463	463
13	13	18	39	94	196	463	463
14	14	18	38	94	195	463	463
15	15	17	38	93	194	462	462
16	16	16	37	92	194	461	461
17	16	16	37	92	194	462	462
18	17	17	37	92	194	462	462
19	18	17	37	93	194	462	462
20	19	18	38	93	195	463	463

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	93	195	463	463
22	21	19	38	93	195	463	463
23	22	19	38	93	195	463	463
24	23	20	38	93	195	463	463
25	24	21	38	93	195	463	463
26	25	22	38	93	195	463	463
27	25	23	38	93	195	462	462
28	26	23	38	93	195	462	462
29	27	24	38	93	195	462	462
30	28	24	38	93	195	462	462

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	77	140	253	521	1 209
2	43	55	77	141	254	521	981
3	44	58	79	136	250	518	806
4	45	60	81	138	249	517	671
5	46	61	85	141	248	516	566
6	46	63	88	145	248	515	515
7	47	64	89	147	247	515	515
8	46	64	89	145	246	514	514
9	45	64	88	144	246	513	513
10	45	65	88	143	245	513	513
11	45	65	87	143	244	512	512
12	45	65	87	142	244	511	511
13	45	65	86	141	243	511	511
14	45	65	86	141	243	510	510
15	44	65	85	140	242	510	510
16	43	64	85	140	242	509	509
17	43	64	84	139	241	509	509
18	43	63	84	139	241	509	509
19	42	63	84	139	240	508	508
20	42	63	83	139	240	508	508

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	42	63	83	138	240	508	508
22	41	62	83	138	240	507	507
23	41	62	82	137	239	507	507
24	40	61	81	136	238	506	506
25	39	60	81	136	238	505	505
26	39	59	80	135	237	505	505
27	38	59	79	134	236	504	504
28	37	58	78	133	235	503	503
29	36	57	78	133	235	502	502
30	36	56	77	132	234	502	502

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	32	53	117	230	497	1 193
2	19	32	54	117	231	498	970
3	21	35	56	114	228	496	797
4	23	38	59	116	227	495	663
5	24	40	64	120	227	495	559
6	25	42	67	124	227	495	495
7	26	44	69	126	227	495	495
8	26	45	69	126	227	495	495
9	27	46	69	125	227	495	495
10	27	47	70	125	227	495	495
11	28	48	70	125	227	495	495
12	28	49	70	125	227	495	495
13	29	49	70	125	227	495	495
14	29	49	70	125	227	495	495
15	29	50	70	125	227	495	495
16	29	49	70	125	227	495	495
17	29	49	70	125	227	495	495
18	29	49	70	125	227	495	495
19	29	49	70	125	227	495	495
20	29	49	70	125	227	495	495

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	29	49	70	125	227	495	495
22	28	49	70	125	227	494	494
23	28	49	69	124	226	494	494
24	28	48	69	124	226	493	493
25	27	48	68	123	225	493	493
26	27	47	68	123	225	492	492
27	26	47	67	122	224	492	492
28	27	46	67	122	224	492	492
29	28	46	67	122	223	491	491
30	28	46	66	121	223	491	491

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	183	296	563	1 292
2	90	103	125	188	302	569	1 066
3	94	108	129	186	301	568	885
4	96	111	133	190	301	568	742
5	100	116	140	195	303	571	628
6	103	119	144	201	304	572	572
7	105	122	147	205	305	573	573
8	106	124	149	205	306	574	574
9	107	126	150	206	307	575	575
10	108	128	151	206	308	576	576
11	109	129	151	206	308	575	575
12	108	129	150	205	307	575	575
13	107	128	149	204	306	573	573
14	106	127	148	203	304	572	572
15	105	126	146	201	303	571	571
16	103	124	145	200	302	569	569
17	102	123	143	198	300	568	568
18	101	121	142	197	299	567	567
19	99	120	141	196	297	565	565
20	98	119	139	194	296	564	564

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	96	117	138	193	294	562	562
22	95	115	136	191	293	560	560
23	93	114	134	189	291	559	559
24	91	112	132	187	289	557	557
25	89	110	130	186	287	555	555
26	87	108	129	184	286	553	553
27	86	106	127	182	284	552	552
28	84	105	125	180	282	550	550
29	82	103	123	179	280	548	548
30	81	101	122	177	279	546	546

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	111	224	492	1 188
2	15	28	50	113	227	494	966
3	19	33	53	111	225	493	793
4	21	36	58	115	226	493	660
5	24	40	63	119	226	494	556
6	25	42	67	124	227	495	495
7	27	44	69	126	227	495	495
8	27	45	69	126	227	495	495
9	27	46	69	125	227	495	495
10	27	47	70	125	227	495	495
11	28	48	70	125	227	494	494
12	28	48	69	125	226	494	494
13	27	48	69	124	226	494	494
14	27	48	68	123	225	493	493
15	27	47	68	123	225	493	493
16	26	47	67	122	224	492	492
17	26	47	67	122	224	492	492
18	26	46	67	122	224	492	492
19	26	46	67	122	224	492	492
20	26	47	67	122	224	492	492

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	26	47	67	122	224	492	492
22	26	47	67	122	224	492	492
23	26	47	67	122	224	492	492
24	26	47	67	122	224	492	492
25	26	46	67	122	224	492	492
26	25	46	67	122	224	491	491
27	26	46	66	122	223	491	491
28	27	46	66	121	223	491	491
29	27	45	66	121	223	491	491
30	28	45	66	121	223	490	490

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	31	94	208	475	1 164
2	1	10	31	95	208	476	946
3	2	12	33	91	205	472	778
4	4	14	36	93	203	471	647
5	4	16	40	95	203	470	545
6	6	17	42	99	202	470	470
7	7	19	44	101	201	469	469
8	8	19	43	100	201	468	468
9	9	19	42	98	200	468	468
10	10	19	42	98	199	467	467
11	11	20	42	98	199	467	467
12	12	21	42	98	199	467	467
13	13	22	43	98	200	467	467
14	14	22	43	98	200	468	468
15	15	23	43	98	200	468	468
16	16	23	44	99	201	468	468
17	17	24	44	99	201	469	469
18	17	24	45	100	202	470	470
19	18	25	46	101	203	470	470
20	19	26	47	102	204	471	471

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	27	47	103	204	472	472
22	21	28	48	103	205	473	473
23	23	28	49	104	206	473	473
24	23	29	49	104	206	474	474
25	24	29	49	105	206	474	474
26	25	29	50	105	207	474	474
27	26	30	50	105	207	475	475
28	26	30	50	105	207	475	475
29	27	30	51	106	207	475	475
30	28	30	51	106	208	475	475

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	28	41	62	126	239	507	1 169
2	29	42	63	127	240	508	950
3	31	45	66	123	237	505	780
4	32	47	69	126	237	504	649
5	34	50	73	129	236	504	546
6	34	51	76	133	236	504	504
7	35	53	78	135	235	503	503
8	34	53	77	133	234	502	502
9	34	53	76	132	234	501	501
10	34	53	76	131	233	501	501
11	34	54	76	131	233	500	500
12	34	54	75	130	232	500	500
13	34	54	75	130	232	500	500
14	33	54	75	130	232	499	499
15	33	54	75	130	232	499	499
16	33	54	75	130	232	499	499
17	33	54	75	130	232	499	499
18	34	54	75	130	232	500	500
19	34	55	75	130	232	500	500
20	34	55	75	131	232	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
21	34	55	76	131	232	500	500
22	34	55	76	131	232	500	500
23	34	55	75	131	232	500	500
24	34	55	75	130	232	500	500
25	34	54	75	130	232	500	500
26	34	54	75	130	232	499	499
27	33	54	74	130	231	499	499
28	33	54	74	129	231	499	499
29	33	53	74	129	231	499	499
30	32	53	74	129	231	498	498

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	96	229	497	1 218
2	7	24	46	96	229	497	986
3	9	28	49	93	227	495	809
4	12	33	53	92	227	495	672
5	16	38	58	95	228	496	567
6	18	41	62	93	228	496	496
7	19	44	62	89	228	496	496
8	18	43	62	88	229	496	496
9	19	45	64	91	228	496	496
10	21	47	66	94	228	496	496
11	23	50	68	97	228	496	496
12	24	52	69	98	228	496	496
13	26	54	70	98	228	496	496
14	26	55	70	98	228	496	496
15	26	55	70	98	228	496	496
16	26	55	70	98	228	496	496
17	26	55	70	98	228	496	496
18	26	55	70	98	228	496	496
19	26	55	70	98	228	496	496
20	26	55	70	98	228	496	496

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	26	55	70	98	229	496	496
22	26	55	70	98	229	496	496
23	26	55	70	98	228	496	496
24	26	55	70	98	228	496	496
25	26	55	70	98	228	496	496
26	26	55	70	98	228	495	495
27	26	55	70	98	227	495	495
28	27	55	70	98	227	495	495
29	28	55	70	98	226	494	494
30	29	55	70	98	226	494	494

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	12	75	189	456	1 159
2	1	5	11	74	188	455	943
3	2	5	12	69	184	451	775
4	4	6	14	71	182	450	645
5	4	7	18	74	181	449	544
6	6	7	21	78	181	449	464
7	7	8	23	80	181	448	448
8	8	8	23	79	181	448	448
9	9	9	23	79	181	448	448
10	10	11	24	79	181	449	449
11	11	11	24	79	181	449	449
12	12	12	24	79	181	449	449
13	13	13	24	80	181	449	449
14	14	13	25	80	182	449	449
15	15	14	25	80	182	450	450
16	16	14	25	80	182	450	450
17	17	16	26	81	183	450	450
18	17	16	26	81	183	451	451
19	18	17	27	82	184	452	452
20	19	18	29	83	184	452	452

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	29	83	185	453	453
22	22	19	30	83	185	453	453
23	23	19	31	84	185	453	453
24	23	21	32	84	186	453	453
25	24	22	33	84	186	453	453
26	25	22	34	84	186	453	453
27	26	23	35	84	185	453	453
28	26	23	37	83	185	453	453
29	27	24	38	83	185	453	453
30	28	25	39	83	185	453	453

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	152	293	3 109
2	1	13	20	40	152	335	2 334
3	1	14	22	45	147	351	1 772
4	1	15	25	49	145	352	1 375
5	3	17	28	51	145	344	1 091
6	4	20	30	54	145	332	886
7	6	22	32	56	145	317	732
8	6	23	34	58	145	300	615
9	6	24	35	61	145	284	524
10	7	25	37	63	145	267	451
11	7	25	37	63	145	251	391
12	7	26	38	64	145	236	342
13	7	26	38	64	145	236	301
14	7	26	38	64	145	236	267
15	7	26	39	64	145	236	237
16	7	26	41	64	145	236	236
17	7	26	44	64	145	236	236
18	7	26	46	64	145	236	236
19	7	26	49	64	145	236	236

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	8	26	50	64	145	236	236
21	8	26	53	64	145	236	236
22	9	26	56	64	145	236	236
23	9	26	58	64	145	236	236
24	9	26	61	64	145	236	236
25	10	26	62	64	145	236	236
26	10	26	65	65	145	236	236
27	10	26	67	67	145	236	236
28	11	26	69	68	145	236	236
29	11	26	72	70	145	236	236
30	12	27	74	72	145	236	236

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	33	53	165	300	3 184
2	16	28	34	54	166	343	2 392
3	15	28	36	59	162	359	1 816
4	15	29	39	62	159	360	1 408
5	15	30	41	64	158	352	1 117
6	16	32	43	66	158	339	906
7	17	33	44	67	157	323	749
8	17	34	44	69	156	307	629
9	16	34	45	71	156	289	535
10	16	34	46	72	155	272	460
11	16	34	47	72	154	256	399
12	16	34	46	72	154	245	349
13	15	34	46	71	153	244	307
14	15	33	45	71	153	244	272
15	15	33	45	71	153	243	243
16	14	32	44	70	152	243	243
17	14	32	45	70	152	243	243
18	14	32	46	70	152	243	243
19	14	33	49	70	152	243	243

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	153	243	243
21	15	33	54	71	153	244	244
22	15	33	57	71	153	244	244
23	15	33	58	71	153	244	244
24	15	33	61	71	153	244	244
25	15	33	63	71	153	244	244
26	15	33	66	71	153	244	244
27	15	33	68	71	153	244	244
28	15	33	71	71	153	243	243
29	15	33	73	71	152	243	243
30	14	33	76	73	152	243	243

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	40	151	293	3 108
2	1	13	20	40	151	335	2 333
3	1	14	22	45	147	351	1 772
4	1	15	25	49	145	352	1 374
5	2	17	28	51	145	344	1 091
6	4	19	30	54	145	332	886
7	5	22	32	56	145	317	732
8	6	23	33	58	145	300	615
9	6	24	35	61	145	284	524
10	7	25	37	62	145	267	450
11	7	25	37	63	145	251	391
12	7	25	38	63	145	236	342
13	7	26	38	63	145	236	301
14	7	26	38	63	145	236	266
15	7	26	39	63	145	236	237
16	7	26	41	63	145	236	236
17	7	26	44	63	145	236	236
18	7	26	46	63	145	236	236
19	7	26	49	63	145	236	236

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	8	26	50	63	145	236	236
21	8	26	53	63	145	236	236
22	9	26	56	63	145	236	236
23	9	26	58	63	145	236	236
24	9	26	61	63	145	236	236
25	10	26	62	63	145	236	236
26	10	26	65	65	145	236	236
27	10	26	67	67	145	236	236
28	11	26	69	68	145	236	236
29	11	26	72	70	145	236	236
30	12	27	74	72	145	236	236

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	86	92	112	224	316	3 319
2	71	83	89	109	221	356	2 498
3	73	85	94	116	219	374	1 899
4	71	85	95	118	215	375	1 473
5	70	85	96	119	213	367	1 169
6	70	86	97	120	212	354	949
7	70	87	97	121	210	338	785
8	70	87	97	122	209	321	659
9	69	87	98	124	208	303	561
10	67	85	97	123	205	296	482
11	65	83	95	121	203	294	419
12	64	82	95	120	202	293	366
13	64	82	94	120	202	292	322
14	63	82	94	120	201	292	292
15	63	82	94	119	201	292	292
16	63	81	93	119	201	292	292
17	63	81	93	119	200	291	291
18	62	80	92	118	200	291	291
19	61	80	92	118	199	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
20	61	79	91	117	199	290	290
21	60	79	91	116	198	289	289
22	60	78	90	116	197	288	288
23	59	77	89	115	197	287	287
24	58	76	88	114	196	286	286
25	57	75	87	113	195	285	285
26	56	74	86	112	194	284	284
27	55	73	85	111	193	283	283
28	54	72	84	110	191	282	282
29	52	71	83	109	190	281	281
30	51	70	82	108	189	280	280

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	24	44	155	293	3 100
2	6	19	25	45	157	334	2 329
3	7	20	28	51	154	350	1 769
4	8	22	32	55	152	351	1 372
5	9	24	35	58	152	344	1 089
6	11	26	37	61	152	331	884
7	12	29	39	62	152	316	731
8	12	29	40	64	152	300	614
9	12	30	41	67	151	283	523
10	12	30	42	68	151	267	450
11	13	31	43	69	151	251	391
12	13	31	43	69	151	242	342
13	13	31	43	69	151	242	301
14	13	31	43	69	151	242	266
15	13	32	44	69	151	242	242
16	13	32	44	69	151	242	242
17	14	32	44	70	152	242	242
18	14	32	46	70	152	243	243
19	14	33	49	70	152	243	243

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	50	71	153	244	244
21	15	34	53	71	153	244	244
22	15	34	56	72	153	244	244
23	16	34	58	72	154	244	244
24	16	34	61	72	154	244	244
25	16	34	62	72	154	244	244
26	16	34	65	72	154	244	244
27	16	34	67	72	153	244	244
28	15	34	70	72	153	244	244
29	15	34	72	71	153	244	244
30	15	34	75	72	153	244	244

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	151	293	3 106
2	0	12	19	39	151	335	2 332
3	1	13	21	44	147	351	1 771
4	1	14	24	48	144	352	1 374
5	2	16	27	50	144	344	1 090
6	3	19	30	53	144	332	885
7	5	21	31	55	144	316	732
8	5	22	33	57	144	300	615
9	5	23	34	60	144	283	523
10	6	24	36	62	144	267	450
11	6	24	37	62	144	251	391
12	6	25	37	63	144	235	342
13	7	25	37	63	144	235	301
14	7	25	37	63	144	235	266
15	7	25	39	63	144	235	237
16	7	25	41	63	144	235	235
17	7	25	44	63	144	235	235
18	7	25	46	63	144	235	235
19	7	25	49	63	144	235	235

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	8	25	50	63	144	235	235
21	8	25	53	63	144	235	235
22	9	25	56	63	144	235	235
23	9	25	58	63	145	235	235
24	9	25	61	63	145	235	235
25	10	25	62	63	145	235	235
26	10	25	65	65	145	235	235
27	10	25	67	67	145	235	235
28	11	25	69	68	145	235	235
29	11	26	72	70	145	235	235
30	12	27	74	72	145	235	235

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	171	302	3 205
2	0	10	21	44	171	344	2 402
3	1	11	23	48	166	360	1 822
4	1	13	26	54	163	360	1 412
5	1	16	29	57	162	352	1 120
6	2	19	33	59	161	340	909
7	4	22	37	60	160	324	751
8	6	25	38	60	159	307	631
9	9	31	42	59	158	290	537
10	11	34	43	59	157	273	462
11	11	33	43	59	157	257	401
12	10	33	43	59	156	247	351
13	9	32	43	59	155	246	309
14	9	32	44	60	155	245	273
15	9	32	44	60	154	245	245
16	9	32	45	60	153	244	244
17	9	32	45	60	152	243	243
18	9	32	48	60	152	243	243
19	9	32	49	60	152	242	242

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	9	32	52	60	152	243	243
21	9	32	54	60	152	243	243
22	9	32	57	60	152	242	242
23	9	32	60	60	151	242	242
24	9	32	62	62	151	241	241
25	10	32	65	64	150	241	241
26	10	32	67	66	149	240	240
27	11	32	70	68	149	240	240
28	11	32	72	70	148	239	239
29	11	32	74	72	148	239	239
30	12	32	77	74	147	238	238

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	227	320	3 371
2	76	88	95	115	227	362	2 540
3	76	88	97	119	222	379	1 931
4	75	88	98	122	219	380	1 497
5	74	89	100	122	217	372	1 187
6	74	90	101	124	215	358	962
7	74	90	101	124	214	342	795
8	72	89	100	125	212	324	667
9	71	89	100	126	210	306	566
10	70	88	100	126	209	300	486
11	69	88	100	126	208	298	422
12	68	87	99	124	206	297	368
13	67	85	97	123	205	296	323
14	66	84	96	122	204	294	294
15	64	83	95	121	202	293	293
16	63	82	94	119	201	292	292
17	62	81	93	119	200	291	291
18	61	80	92	118	199	290	290
19	61	79	91	117	199	289	289

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	60	78	90	116	198	288	288
21	59	77	89	115	197	288	288
22	58	76	88	114	196	287	287
23	57	75	87	113	195	285	285
24	56	74	86	112	193	284	284
25	54	73	85	111	192	283	283
26	53	72	84	109	191	282	282
27	52	70	82	108	190	281	281
28	51	69	81	107	189	280	280
29	50	68	80	106	188	279	279
30	49	67	79	105	187	278	278

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	69	89	201	304	3 230
2	50	62	69	89	201	348	2 431
3	50	63	71	94	196	364	1 847
4	50	63	73	97	194	366	1 433
5	50	64	75	98	192	358	1 138
6	50	65	76	100	191	346	924
7	50	67	77	101	190	330	765
8	50	67	77	102	189	313	643
9	49	66	78	103	188	296	547
10	48	66	78	104	187	279	471
11	48	66	78	104	186	277	409
12	47	66	78	104	185	276	357
13	47	65	77	103	185	275	314
14	46	64	76	102	184	275	278
15	46	64	76	102	184	274	274
16	45	63	75	101	183	274	274
17	44	63	75	100	182	273	273
18	44	62	74	100	182	273	273
19	43	62	74	100	181	272	272

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	43	62	74	99	181	272	272
21	43	61	73	99	181	272	272
22	42	61	73	99	180	271	271
23	42	60	72	98	180	271	271
24	41	59	71	97	179	270	270
25	40	59	71	97	178	269	269
26	40	58	70	96	178	268	268
27	39	57	70	95	177	268	268
28	38	57	72	94	176	267	267
29	38	56	75	94	175	266	266
30	37	55	77	93	175	266	266

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	98	105	125	237	329	3 404
2	86	98	104	125	236	363	2 556
3	84	97	105	128	230	380	1 937
4	83	96	106	130	227	380	1 499
5	83	97	108	131	226	372	1 187
6	83	99	110	133	225	357	961
7	84	101	111	135	224	341	793
8	84	102	112	137	224	323	665
9	85	102	114	139	224	315	565
10	85	103	115	141	224	314	485
11	85	103	115	141	223	314	420
12	84	102	114	140	222	313	367
13	83	101	113	139	221	312	322
14	82	100	112	138	220	311	311
15	81	99	111	137	219	310	310
16	80	98	110	136	218	309	309
17	79	97	109	135	217	308	308
18	78	96	108	134	216	306	306
19	77	95	107	133	215	305	305

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	76	94	106	132	214	304	304
21	74	93	105	131	212	303	303
22	73	91	103	129	211	302	302
23	72	90	102	128	210	300	300
24	70	89	101	126	208	299	299
25	69	87	99	125	207	298	298
26	67	86	98	123	205	296	296
27	66	84	96	122	204	295	295
28	64	83	95	120	202	293	293
29	63	81	93	119	201	292	292
30	61	80	92	118	199	290	290

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	176	302	3 205
2	27	39	45	65	177	344	2 407
3	26	39	47	69	172	360	1 825
4	25	39	49	73	169	361	1 413
5	26	40	51	74	168	352	1 120
6	26	42	53	76	168	339	908
7	27	44	54	77	167	324	750
8	27	44	54	79	166	307	630
9	26	44	55	81	165	289	536
10	26	44	56	82	165	272	461
11	26	44	56	82	164	256	400
12	25	44	56	82	163	254	349
13	25	43	55	81	163	254	307
14	24	43	55	80	162	253	272
15	24	42	54	80	162	253	253
16	23	42	54	79	161	252	252
17	23	41	53	79	161	252	252
18	23	41	53	79	161	252	252
19	23	41	53	79	161	252	252

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	23	41	53	79	161	252	252
21	23	41	54	79	161	252	252
22	23	41	57	79	161	252	252
23	23	41	58	79	161	252	252
24	23	41	61	79	161	251	251
25	22	41	63	78	160	251	251
26	22	40	66	78	160	251	251
27	22	40	68	78	160	250	250
28	21	40	71	78	159	250	250
29	21	39	73	77	159	250	250
30	21	39	75	77	159	250	250

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	132	284	3 006
2	0	1	6	21	133	325	2 256
3	1	1	8	27	129	340	1 713
4	1	3	11	31	127	341	1 328
5	1	4	13	33	127	334	1 055
6	2	4	16	36	127	322	856
7	2	5	19	38	128	307	708
8	2	7	21	40	128	291	595
9	3	7	24	43	128	275	507
10	4	9	26	45	127	259	436
11	4	9	28	46	128	243	379
12	4	10	31	45	127	228	331
13	4	11	33	46	128	219	292
14	5	12	35	46	128	219	258
15	6	13	38	45	127	218	230
16	6	14	40	44	126	217	217
17	6	15	42	46	126	217	217
18	6	15	45	49	126	217	217
19	7	17	47	50	127	218	218

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	7	17	49	52	127	218	218
21	7	19	52	54	128	218	218
22	9	19	54	56	128	219	219
23	9	20	57	57	128	218	218
24	9	21	58	60	128	218	218
25	10	22	61	62	128	218	218
26	10	23	63	63	128	218	218
27	10	24	66	65	130	218	218
28	11	24	68	67	131	218	218
29	11	25	70	69	132	218	218
30	11	26	73	70	134	218	218

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	38	50	56	76	188	300	3 183
2	38	50	56	77	188	342	2 387
3	38	50	59	81	184	358	1 812
4	37	51	61	85	181	359	1 405
5	38	52	63	86	181	351	1 116
6	39	54	65	89	180	339	905
7	40	56	66	90	179	323	749
8	39	56	67	91	179	307	629
9	39	57	68	93	178	290	536
10	39	57	69	95	177	273	461
11	39	57	69	95	177	268	400
12	38	56	69	94	176	267	350
13	38	56	68	94	176	266	308
14	37	56	68	93	175	266	273
15	37	55	67	93	175	265	265
16	36	54	66	92	174	265	265
17	36	54	66	92	174	264	264
18	35	54	66	91	173	264	264
19	35	53	65	91	173	264	264

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	35	53	65	91	173	264	264
21	35	53	65	91	172	263	263
22	34	52	64	90	172	263	263
23	33	52	64	90	171	262	262
24	33	51	63	89	171	262	262
25	32	50	64	88	170	261	261
26	31	50	66	87	169	260	260
27	31	49	68	87	168	259	259
28	30	48	71	86	168	259	259
29	29	47	74	85	167	258	258
30	28	47	77	84	166	257	257

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	33	53	164	296	3 140
2	15	27	33	53	165	338	2 356
3	15	28	36	59	162	354	1 789
4	16	29	39	63	160	355	1 387
5	17	31	42	65	159	347	1 101
6	18	34	44	68	159	334	893
7	20	36	46	70	159	319	739
8	20	37	48	72	159	303	621
9	20	38	49	75	159	286	528
10	21	39	51	77	159	269	454
11	21	39	51	77	159	253	394
12	21	40	52	78	159	250	345
13	21	40	52	78	159	250	304
14	21	40	52	78	159	250	269
15	22	40	52	78	159	250	250
16	21	40	52	77	159	250	250
17	21	40	52	78	159	250	250
18	21	40	52	77	159	250	250
19	21	40	52	77	159	250	250

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	21	40	52	78	159	250	250
21	21	40	53	77	159	250	250
22	21	39	56	77	159	250	250
23	21	39	58	77	159	249	249
24	20	39	61	76	158	249	249
25	20	38	63	76	158	248	248
26	19	38	66	75	157	248	248
27	19	37	68	75	157	248	248
28	18	37	71	74	156	247	247
29	18	36	73	74	156	247	247
30	18	36	75	74	156	246	246

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	92	99	119	230	323	3 418
2	86	98	104	124	236	371	2 607
3	88	101	109	132	234	393	1 999
4	89	103	113	136	233	397	1 560
5	92	107	118	141	235	390	1 243
6	95	111	122	145	237	378	1 011
7	98	114	124	148	238	362	838
8	99	116	127	152	239	344	705
9	101	118	130	155	240	331	600
10	102	120	132	157	240	331	517
11	102	120	132	158	240	331	449
12	101	120	132	158	239	330	392
13	100	119	131	156	238	329	345
14	99	117	129	155	237	328	328
15	98	116	128	154	236	326	326
16	96	114	126	152	234	325	325
17	95	113	125	151	233	324	324
18	93	112	124	150	231	322	322
19	92	110	122	148	230	321	321

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	91	109	121	147	228	319	319
21	89	107	119	145	227	318	318
22	87	106	118	143	225	316	316
23	85	104	116	142	223	314	314
24	84	102	114	140	222	312	312
25	82	100	112	138	220	311	311
26	80	98	110	136	218	309	309
27	78	97	109	134	216	307	307
28	77	95	107	133	215	305	305
29	75	93	105	131	213	304	304
30	73	92	104	129	211	302	302

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	20	27	47	159	295	3 125
2	11	23	29	49	161	337	2 346
3	13	25	34	56	159	352	1 781
4	14	28	38	61	158	353	1 380
5	16	31	42	64	159	345	1 095
6	18	33	44	68	159	333	888
7	20	36	46	70	159	317	735
8	20	37	48	72	159	301	617
9	20	38	49	75	159	284	525
10	21	39	51	76	159	268	452
11	21	39	51	77	159	251	392
12	21	39	51	77	159	250	343
13	20	39	51	76	158	249	302
14	20	38	50	76	158	249	267
15	19	38	50	75	157	248	248
16	19	37	49	75	157	247	247
17	19	37	49	75	156	247	247
18	18	37	49	75	156	247	247
19	18	37	49	74	156	247	247

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	19	37	50	75	157	247	247
21	19	37	53	75	157	247	247
22	19	37	56	75	157	247	247
23	19	37	58	75	157	247	247
24	18	37	61	75	156	247	247
25	18	37	63	74	156	247	247
26	18	36	66	74	156	247	247
27	18	36	67	74	156	247	247
28	18	36	70	74	156	246	246
29	17	36	73	74	155	246	246
30	17	35	75	73	155	246	246

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	142	289	3 059
2	0	4	11	31	143	330	2 296
3	1	5	13	36	138	346	1 743
4	1	6	15	39	136	346	1 351
5	1	7	18	41	135	339	1 072
6	2	9	20	43	134	326	869
7	2	11	21	44	134	311	719
8	2	11	21	46	133	295	603
9	3	11	24	48	132	278	513
10	4	11	26	49	132	262	441
11	4	12	28	50	132	246	383
12	4	12	31	50	132	230	335
13	5	12	34	50	132	223	295
14	5	13	36	50	132	223	261
15	6	13	38	51	133	223	232
16	6	14	41	51	133	224	224
17	6	15	43	52	134	224	224
18	6	15	45	52	134	225	225
19	7	17	48	53	135	226	226

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	7	17	50	54	136	227	227
21	8	19	52	55	137	228	228
22	9	19	54	57	137	228	228
23	9	20	57	58	138	229	229
24	9	21	59	60	138	229	229
25	10	22	62	62	139	230	230
26	10	23	64	64	139	230	230
27	10	24	67	65	139	230	230
28	11	25	69	67	140	230	230
29	11	26	72	69	140	231	231
30	11	26	74	71	140	231	231

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	42	62	174	290	3 073
2	24	36	43	63	175	331	2 305
3	25	38	46	68	171	347	1 748
4	25	39	49	72	169	347	1 355
5	26	40	52	74	169	339	1 075
6	27	42	53	77	168	327	871
7	28	44	55	78	168	311	720
8	27	45	55	80	167	295	605
9	27	45	56	82	166	278	514
10	27	45	57	83	166	262	442
11	27	45	57	83	165	256	384
12	27	45	57	83	165	255	336
13	26	45	57	83	164	255	296
14	26	44	56	82	164	255	262
15	26	44	56	82	164	255	255
16	26	44	56	82	164	255	255
17	26	45	56	82	164	255	255
18	26	45	57	83	164	255	255
19	27	45	57	83	165	255	255

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	27	45	57	83	165	256	256
21	27	45	57	83	165	256	256
22	27	45	57	83	165	256	256
23	27	45	57	83	165	256	256
24	27	45	60	83	165	255	255
25	26	45	62	83	164	255	255
26	26	44	64	82	164	255	255
27	26	44	67	82	164	255	255
28	26	44	69	82	164	254	254
29	25	44	72	81	163	254	254
30	25	43	74	81	163	254	254

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	164	302	3 209
2	0	14	25	49	164	343	2 399
3	1	17	28	54	161	359	1 818
4	2	20	31	59	160	359	1 409
5	3	23	36	65	160	351	1 117
6	6	27	39	67	161	339	906
7	9	31	42	70	161	323	749
8	11	35	46	73	161	306	629
9	13	38	50	76	161	289	535
10	15	40	52	77	161	272	460
11	15	41	53	78	161	256	400
12	16	43	54	79	161	252	349
13	17	44	55	80	161	252	308
14	18	45	56	80	161	252	272
15	18	45	56	80	161	252	252
16	18	45	56	80	160	251	251
17	18	45	56	80	161	251	251
18	18	45	56	80	161	251	251
19	18	45	56	80	161	251	251

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	18	45	56	80	161	252	252
21	18	45	56	80	161	252	252
22	18	45	57	80	161	252	252
23	18	45	59	80	161	252	252
24	18	45	61	80	161	251	251
25	18	45	64	80	160	251	251
26	18	45	66	80	160	251	251
27	18	45	68	80	160	250	250
28	18	45	71	80	159	250	250
29	18	45	73	80	159	250	250
30	18	45	76	80	159	249	249

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	123	288	3 044
2	0	1	6	13	122	329	2 287
3	1	1	8	15	117	345	1 737
4	1	3	11	18	114	345	1 347
5	1	4	13	20	114	338	1 069
6	2	4	16	23	113	325	867
7	2	6	19	26	113	311	717
8	2	7	21	27	113	294	603
9	3	7	24	30	113	278	513
10	4	9	26	32	113	262	441
11	4	9	29	34	113	246	383
12	4	10	31	37	114	231	335
13	5	11	34	39	114	216	295
14	5	12	36	41	114	205	262
15	6	13	38	43	114	205	233
16	6	14	41	45	115	205	208
17	6	15	43	46	115	206	206
18	6	15	45	49	117	207	207
19	7	17	48	51	119	207	207

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	7	17	50	53	121	208	208
21	8	19	53	54	123	208	208
22	9	19	54	57	125	208	208
23	9	20	57	58	126	209	209
24	9	21	60	60	127	209	209
25	10	22	62	62	129	209	209
26	10	23	64	64	130	209	209
27	10	24	67	66	132	209	209
28	11	25	69	67	133	209	209
29	11	26	72	69	134	208	208
30	11	27	74	71	135	208	208

ANNEX III

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

Currency	National insurance market	Volatility adjustment (in bps)
Euro	Austria	20
Euro	Belgium	20
Euro	Croatia	20
Euro	Cyprus	20
Euro	Estonia	20
Euro	Finland	20
Euro	France	20
Euro	Germany	20
Euro	Greece	20
Euro	Ireland	20
Euro	Italy	20
Euro	Latvia	20
Euro	Lithuania	20
Euro	Luxembourg	20
Euro	Malta	20
Euro	Netherlands	20
Euro	Portugal	20
Euro	Slovakia	20
Euro	Slovenia	20
Euro	Spain	20
Czech koruna	Czechia	14
Danish krone	Denmark	25
Forint	Hungary	8
Krona	Sweden	1
Lev	Bulgaria	15
Pound sterling	United Kingdom	37
Romanian leu	Romania	5
Zloty	Poland	11
Króna	Iceland	49
Norwegian krone	Norway	35
Swiss franc	Liechtenstein	- 4
Swiss franc	Switzerland	- 4
Australian dollar	Australia	24
Canadian dollar	Canada	22

Currency	National insurance market	Volatility adjustment (in bps)
Renminbi-yuan	China	- 1
Hong Kong dollar	Hong Kong	3
US dollar	United States	48
Yen	Japan	14