

Harmonised Transparency Template

2022 Version

Portugal

Caixa Económica Montepio Geral, Caixa Económica Bancária SA

Reporting Date: [29/04/2022]

Cut-off Date: [31/03/2022]



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A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency	EUR
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Field Number	1. Basic Facts				
G.1.1.1	Country	Portugal			
G.1.1.2	Issuer Name	Caixa Económica Montepio Geral, Caixa Económica Bancária S.A.			
G.1.1.3	Link to Issuer's Website	https://www.montepio.pt/funding-programmes			
G.1.1.4	Cut-off date	31/03/2022			
OG.1.1.1	Contact	users_DFI_depMC@montepio.pt			
OG.1.1.2	Contact names	Daniel Grencho / Hugo Mendes / Nuno Cereja			
OG.1.1.3	Programme type	Conditional pass-through			
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Yes			
G.2.1.2	CRR Compliance (Y/N)	Yes			
G.2.1.3	LCR status	https://coveredbondlabel.com/issuer/50/			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2 755,1			
G.3.1.2	Outstanding Covered Bonds	2 300,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2 618,1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2 319,7			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5,3%	19,8%	18,0%	Rating Purposes
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					



3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	2 748,3	99,8%		
G.3.3.2	Public Sector	0,0	0,0%		
G.3.3.3	Shipping	0,0	0,0%		
G.3.3.4	Substitute Assets	6,9	0,2%		
G.3.3.5	Other	0,0	0,0%		
G.3.3.6	Total	2 755,1	100,0%		
OG.3.3.1	<i>o/w [if relevant, please specify]</i>		0,0%		
OG.3.3.2	<i>o/w [if relevant, please specify]</i>		0,0%		
OG.3.3.3	<i>o/w [if relevant, please specify]</i>		0,0%		
OG.3.3.4	<i>o/w [if relevant, please specify]</i>		0,0%		
OG.3.3.5	<i>o/w [if relevant, please specify]</i>		0,0%		
OG.3.3.6	<i>o/w [if relevant, please specify]</i>		0,0%		
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	12,2	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	171,2	ND1	6,2%	
G.3.4.3	1 - 2 Y	161,3	ND1	5,9%	
G.3.4.4	2 - 3 Y	158,1	ND1	5,7%	
G.3.4.5	3 - 4 Y	155,0	ND1	5,6%	
G.3.4.6	4 - 5 Y	151,6	ND1	5,5%	
G.3.4.7	5 - 10 Y	1 584,8	ND1	57,5%	
G.3.4.8	10+ Y	373,1	ND1	13,5%	
G.3.4.9	Total	2 755,1	0,0	100,0%	0,0%
OG.3.4.1	<i>o/w 0-1 day</i>			0,0%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0,0%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0,0%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0,0%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0,0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	



5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2,2	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	750,0	ND1	32,6%	
G.3.5.3	1 - 2 Y	300,0	ND1	13,0%	
G.3.5.4	2 - 3 Y	750,0	ND1	32,6%	
G.3.5.5	3 - 4 Y	0,0	ND1	0,0%	
G.3.5.6	4 - 5 Y	500,0	ND1	21,7%	
G.3.5.7	5 - 10 Y	0,0	ND1	0,0%	
G.3.5.8	10+ Y	0,0	ND1	0,0%	
G.3.5.9					
G.3.5.10	Total	2 300,0	0,0	100,0%	0,0%
OG.3.5.1	<i>o/w 0-1 day</i>			0,0%	
OG.3.5.2	<i>o/w 0-0.5y</i>			0,0%	
OG.3.5.3	<i>o/w 0.5-1 y</i>			0,0%	
OG.3.5.4	<i>o/w 1-1.5y</i>			0,0%	
OG.3.5.5	<i>o/w 1.5-2 y</i>			0,0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2 755,1	2 755,1	100,0%	100,0%
G.3.6.2	AUD	0,0	0,0	0,0%	0,0%
G.3.6.3	BRL	0,0	0,0	0,0%	0,0%
G.3.6.4	CAD	0,0	0,0	0,0%	0,0%
G.3.6.5	CHF	0,0	0,0	0,0%	0,0%
G.3.6.6	CZK	0,0	0,0	0,0%	0,0%
G.3.6.7	DKK	0,0	0,0	0,0%	0,0%
G.3.6.8	GBP	0,0	0,0	0,0%	0,0%
G.3.6.9	HKD	0,0	0,0	0,0%	0,0%
G.3.6.10	JPY	0,0	0,0	0,0%	0,0%
G.3.6.11	KRW	0,0	0,0	0,0%	0,0%
G.3.6.12	NOK	0,0	0,0	0,0%	0,0%
G.3.6.13	PLN	0,0	0,0	0,0%	0,0%
G.3.6.14	SEK	0,0	0,0	0,0%	0,0%
G.3.6.15	SGD	0,0	0,0	0,0%	0,0%
G.3.6.16	USD	0,0	0,0	0,0%	0,0%
G.3.6.17	Other	0,0	0,0	0,0%	0,0%
G.3.6.18	Total	2 755,1	2 755,1	100,0%	100,0%
OG.3.6.1	<i>o/w [If relevant, please specify]</i>				
OG.3.6.2	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.3	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.4	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.5	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.6	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.7	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%



7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2 300,0	2 300,0	100,0%	100,0%
G.3.7.2	AUD	0,0	0,0	0,0%	0,0%
G.3.7.3	BRL	0,0	0,0	0,0%	0,0%
G.3.7.4	CAD	0,0	0,0	0,0%	0,0%
G.3.7.5	CHF	0,0	0,0	0,0%	0,0%
G.3.7.6	CZK	0,0	0,0	0,0%	0,0%
G.3.7.7	DKK	0,0	0,0	0,0%	0,0%
G.3.7.8	GBP	0,0	0,0	0,0%	0,0%
G.3.7.9	HKD	0,0	0,0	0,0%	0,0%
G.3.7.10	JPY	0,0	0,0	0,0%	0,0%
G.3.7.11	KRW	0,0	0,0	0,0%	0,0%
G.3.7.12	NOK	0,0	0,0	0,0%	0,0%
G.3.7.13	PLN	0,0	0,0	0,0%	0,0%
G.3.7.14	SEK	0,0	0,0	0,0%	0,0%
G.3.7.15	SGD	0,0	0,0	0,0%	0,0%
G.3.7.16	USD	0,0	0,0	0,0%	0,0%
G.3.7.17	Other	0,0	0,0	0,0%	0,0%
G.3.7.18	Total	2 300,0	2 300,0	100,0%	100,0%
OG.3.7.1	o/w [if relevant, please specify]				
OG.3.7.2	o/w [if relevant, please specify]				
OG.3.7.3	o/w [if relevant, please specify]				
OG.3.7.4	o/w [if relevant, please specify]				
OG.3.7.5	o/w [if relevant, please specify]				
OG.3.7.6	o/w [if relevant, please specify]				
OG.3.7.7	o/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1 250,0	500,0	54,3%	21,7%
G.3.8.2	Floating coupon	1 050,0	1 800,0	45,7%	78,3%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	2 300,0	2 300,0	100,0%	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	6,9	100,0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0,0	0,0%		
G.3.9.3	Exposures to central banks	0,0			
G.3.9.4	Exposures to credit institutions	0,0	0,0%		
G.3.9.5	Other	0,0	0,0%		
G.3.9.6	Total	6,9	100,0%		
OG.3.9.1	o/w EU gvts or quasi govts		0,0%		
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts		0,0%		
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts		0,0%		
OG.3.9.4	o/w EU central banks		0,0%		
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0,0%		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0,0%		
OG.3.9.7	o/w CQS1 credit institutions		0,0%		
OG.3.9.8	o/w CQS2 credit institutions		0,0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	0,0	0,0%	
G.3.10.2	Eurozone	6,9	100,0%	
G.3.10.3	Rest of European Union (EU)	0,0	0,0%	
G.3.10.4	European Economic Area (not member of EU)	0,0	0,0%	
G.3.10.5	Switzerland	0,0	0,0%	
G.3.10.6	Australia	0,0	0,0%	
G.3.10.7	Brazil	0,0	0,0%	
G.3.10.8	Canada	0,0	0,0%	
G.3.10.9	Japan	0,0	0,0%	
G.3.10.10	Korea	0,0	0,0%	
G.3.10.11	New Zealand	0,0	0,0%	
G.3.10.12	Singapore	0,0	0,0%	
G.3.10.13	US	0,0	0,0%	
G.3.10.14	Other	0,0	0,0%	
G.3.10.15	Total EU	0,0		
G.3.10.16	Total	6,9	100,0%	
OG.3.10.1	<i>o/w [if relevant, please specify]</i>		0,0%	
OG.3.10.2	<i>o/w [if relevant, please specify]</i>		0,0%	
OG.3.10.3	<i>o/w [if relevant, please specify]</i>		0,0%	
OG.3.10.4	<i>o/w [if relevant, please specify]</i>		0,0%	
OG.3.10.5	<i>o/w [if relevant, please specify]</i>		0,0%	
OG.3.10.6	<i>o/w [if relevant, please specify]</i>		0,0%	
OG.3.10.7	<i>o/w [if relevant, please specify]</i>		0,0%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	6,9	0,2%	0,3%
G.3.11.2	Central bank eligible assets	0,0	0,0%	0,0%
G.3.11.3	Other	0,0	0,0%	0,0%
G.3.11.4	Total	6,9	0,2%	0,3%
OG.3.11.1	<i>o/w [if relevant, please specify]</i>			
OG.3.11.2	<i>o/w [if relevant, please specify]</i>			
OG.3.11.3	<i>o/w [if relevant, please specify]</i>			
OG.3.11.4	<i>o/w [if relevant, please specify]</i>			
OG.3.11.5	<i>o/w [if relevant, please specify]</i>			
OG.3.11.6	<i>o/w [if relevant, please specify]</i>			
OG.3.11.7	<i>o/w [if relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/50/		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	750,0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	External		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2		
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>	4,6		
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>	0,0		
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>	0		
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	ND2		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	ND2		
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]		
G.3.14.4	link to the committed objective criteria	[link on the issuer's website to the objective criteria the labelled pool is committed to]		
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				



OG.3.14.6
OG.3.14.7
OG.3.14.8
OG.3.14.9
OG.3.14.10
OG.3.14.11
OG.3.14.12
OG.3.14.13
OG.3.14.14
OG.3.14.15
OG.3.14.16
OG.3.14.17
OG.3.14.18
OG.3.14.19
OG.3.14.20
OG.3.14.21
OG.3.14.22
OG.3.14.23
OG.3.14.24
OG.3.14.25
OG.3.14.26
OG.3.14.27
OG.3.14.28
OG.3.14.29
OG.3.14.30
OG.3.14.31
OG.3.14.32
OG.3.14.33
OG.3.14.34
OG.3.14.35
OG.3.14.36
OG.3.14.37
OG.3.14.38
OG.3.14.39
OG.3.14.40
OG.3.14.41

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

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	39		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	412 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets	
G.4.1.7	(ii) Currency risk - cover pool:	111		
G.4.1.8	(ii) Interest rate risk - covered bond:	163		
G.4.1.9	(ii) Currency risk - covered bond:	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	65		
G.4.1.12	(iii) Maturity structure of covered bonds:	88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets	166 for Public Sector Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				



OG.4.1.7



OG.4.1.8
 OG.4.1.9
 OG.4.1.10

5. References to Capital Requirements Regulation (CRR) 129(1)

OG.5.1.1	<i>Exposure to credit institute credit quality step 1 & 2</i>	171
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	<i>NPV Test (passed/failed)</i>	
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>	
OG.6.1.3	<i>Cash Manager</i>	
OG.6.1.4	<i>Account Bank</i>	
OG.6.1.5	<i>Stand-by Account Bank</i>	
OG.6.1.6	<i>Servicer</i>	
OG.6.1.7	<i>Interest Rate Swap Provider</i>	
OG.6.1.8	<i>Covered Bond Swap Provider</i>	
OG.6.1.9	<i>Paying Agent</i>	
OG.6.1.10	<i>Other optional/relevant information</i>	
OG.6.1.11	<i>Other optional/relevant information</i>	
OG.6.1.12	<i>Other optional/relevant information</i>	
OG.6.1.13	<i>Other optional/relevant information</i>	
OG.6.1.14	<i>Other optional/relevant information</i>	
OG.6.1.15	<i>Other optional/relevant information</i>	
OG.6.1.16	<i>Other optional/relevant information</i>	
OG.6.1.17	<i>Other optional/relevant information</i>	
OG.6.1.18	<i>Other optional/relevant information</i>	
OG.6.1.19	<i>Other optional/relevant information</i>	
OG.6.1.20	<i>Other optional/relevant information</i>	
OG.6.1.21	<i>Other optional/relevant information</i>	
OG.6.1.22	<i>Other optional/relevant information</i>	
OG.6.1.23	<i>Other optional/relevant information</i>	
OG.6.1.24	<i>Other optional/relevant information</i>	
OG.6.1.25	<i>Other optional/relevant information</i>	
OG.6.1.26	<i>Other optional/relevant information</i>	
OG.6.1.27	<i>Other optional/relevant information</i>	
OG.6.1.28	<i>Other optional/relevant information</i>	
OG.6.1.29	<i>Other optional/relevant information</i>	
OG.6.1.30	<i>Other optional/relevant information</i>	
OG.6.1.31	<i>Other optional/relevant information</i>	
OG.6.1.32	<i>Other optional/relevant information</i>	
OG.6.1.33	<i>Other optional/relevant information</i>	
OG.6.1.34	<i>Other optional/relevant information</i>	
OG.6.1.35	<i>Other optional/relevant information</i>	
OG.6.1.36	<i>Other optional/relevant information</i>	
OG.6.1.37	<i>Other optional/relevant information</i>	
OG.6.1.38	<i>Other optional/relevant information</i>	
OG.6.1.39	<i>Other optional/relevant information</i>	
OG.6.1.40	<i>Other optional/relevant information</i>	
OG.6.1.41	<i>Other optional/relevant information</i>	
OG.6.1.42	<i>Other optional/relevant information</i>	
OG.6.1.43	<i>Other optional/relevant information</i>	
OG.6.1.44	<i>Other optional/relevant information</i>	
OG.6.1.45	<i>Other optional/relevant information</i>	



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency

EUR

CONTENT OF TAB B1

- 7. Mortgage Assets
 - 7.A Residential Cover Pool
 - 7.B Commercial Cover Pool

Field Number	7. Mortgage Assets	Nominal (mn)			% Total Mortgages
M.7.1.1	1. Property Type Information	Residential	2 748,3		100,0%
M.7.1.2		Commercial	0,0		0,0%
M.7.1.3		Other	0,0		0,0%
M.7.1.4		Total	2 748,3		100,0%
OM.7.1.1		a/w Housing Cooperatives / Multi-family assets			0,0%
OM.7.1.2		a/w Forest & Agriculture			0,0%
OM.7.1.3		a/w [if relevant, please specify]			0,0%
OM.7.1.4		a/w [if relevant, please specify]			0,0%
OM.7.1.5		a/w [if relevant, please specify]			0,0%
OM.7.1.6		a/w [if relevant, please specify]			0,0%
OM.7.1.7		a/w [if relevant, please specify]			0,0%
OM.7.1.8		a/w [if relevant, please specify]			0,0%
OM.7.1.9		a/w [if relevant, please specify]			0,0%
OM.7.1.10		a/w [if relevant, please specify]			0,0%
OM.7.1.11		a/w [if relevant, please specify]			0,0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	56751	0	56751	
OM.7.2.1	Optional information eg. Number of borrowers				
OM.7.2.2	Optional information ea. Number of guarantors				
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	0,3%	0,0%	0,3%	
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	100,0%	0,0%	100,0%	
M.7.4.2	Austria	0,0%	0,0%	0,0%	
M.7.4.3	Belgium	0,0%	0,0%	0,0%	
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%	
M.7.4.5	Croatia	0,0%	0,0%	0,0%	
M.7.4.6	Cyprus	0,0%	0,0%	0,0%	
M.7.4.7	Czechia	0,0%	0,0%	0,0%	
M.7.4.8	Denmark	0,0%	0,0%	0,0%	
M.7.4.9	Estonia	0,0%	0,0%	0,0%	
M.7.4.10	Finland	0,0%	0,0%	0,0%	
M.7.4.11	France	0,0%	0,0%	0,0%	
M.7.4.12	Germany	0,0%	0,0%	0,0%	
M.7.4.13	Greece	0,0%	0,0%	0,0%	
M.7.4.14	Netherlands	0,0%	0,0%	0,0%	
M.7.4.15	Hungary	0,0%	0,0%	0,0%	
M.7.4.16	Ireland	0,0%	0,0%	0,0%	
M.7.4.17	Italy	0,0%	0,0%	0,0%	
M.7.4.18	Latvia	0,0%	0,0%	0,0%	
M.7.4.19	Lithuania	0,0%	0,0%	0,0%	
M.7.4.20	Luxembourg	0,0%	0,0%	0,0%	
M.7.4.21	Malta	0,0%	0,0%	0,0%	
M.7.4.22	Poland	0,0%	0,0%	0,0%	
M.7.4.23	Portugal	100,0%	0,0%	100,0%	
M.7.4.24	Romania	0,0%	0,0%	0,0%	
M.7.4.25	Slovakia	0,0%	0,0%	0,0%	
M.7.4.26	Slovenia	0,0%	0,0%	0,0%	
M.7.4.27	Spain	0,0%	0,0%	0,0%	
M.7.4.28	Sweden	0,0%	0,0%	0,0%	
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%	
M.7.4.30	Iceland	0,0%	0,0%	0,0%	
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%	
M.7.4.32	Norway	0,0%	0,0%	0,0%	
M.7.4.33	Other	0,0%	0,0%	0,0%	
M.7.4.34	Switzerland	0,0%	0,0%	0,0%	
M.7.4.35	United Kingdom	0,0%	0,0%	0,0%	
M.7.4.36	Australia	0,0%	0,0%	0,0%	
M.7.4.37	Brazil	0,0%	0,0%	0,0%	
M.7.4.38	Canada	0,0%	0,0%	0,0%	
M.7.4.39	Japan	0,0%	0,0%	0,0%	
M.7.4.40	Korea	0,0%	0,0%	0,0%	
M.7.4.41	New Zealand	0,0%	0,0%	0,0%	
M.7.4.42	Singapore	0,0%	0,0%	0,0%	
M.7.4.43	US	0,0%	0,0%	0,0%	
M.7.4.44	Other	0,0%	0,0%	0,0%	
OM.7.4.1		a/w [if relevant, please specify]			
OM.7.4.2		a/w [if relevant, please specify]			
OM.7.4.3		a/w [if relevant, please specify]			
OM.7.4.4		a/w [if relevant, please specify]			
OM.7.4.5		a/w [if relevant, please specify]			
OM.7.4.6		a/w [if relevant, please specify]			
OM.7.4.7		a/w [if relevant, please specify]			
OM.7.4.8		a/w [if relevant, please specify]			
OM.7.4.9		a/w [if relevant, please specify]			
OM.7.4.10		a/w [if relevant, please specify]			



5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Norte	27,5%	0,0%	27,5%
M.7.5.2	Center	16,2%	0,0%	16,2%
M.7.5.3	Lisbon	35,9%	0,0%	35,9%
M.7.5.4	Alentejo	5,3%	0,0%	5,3%
M.7.5.5	Algarve	7,1%	0,0%	7,1%
M.7.5.6	Madeira	2,8%	0,0%	2,8%
M.7.5.7	Azores	5,0%	0,0%	5,0%
M.7.5.8				
M.7.5.9				
M.7.5.10				
M.7.5.11				
M.7.5.12				
M.7.5.13				
M.7.5.14				
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				
M.7.5.41				
M.7.5.42				
M.7.5.43				
M.7.5.44				
M.7.5.45				
M.7.5.46				
M.7.5.47				
M.7.5.48				
M.7.5.49				
M.7.5.50				



6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	7.1%	0.0%	7.1%
M.7.6.2	Floating rate	92.9%	0.0%	92.9%
M.7.6.3	Other	0.0%	0.0%	0.0%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0.0%	0.0%	0.0%
M.7.7.2	Amortising	100.0%	0.0%	100.0%
M.7.7.3	Other	0.0%	0.0%	0.0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	9.3%	0.0%	9.3%
M.7.8.2	≥ 12 - < 24 months	8.8%	0.0%	8.8%
M.7.8.3	≥ 24 - < 36 months	7.1%	0.0%	7.1%
M.7.8.4	≥ 36 - < 60 months	10.0%	0.0%	10.0%
M.7.8.5	≥ 60 months	64.7%	0.0%	64.7%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.0%	0.0%	0.0%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool					
10. Loan Size Information					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
M.7A.10.1	Average loan size (000s)	48,4			
By buckets (mn):					
M.7A.10.2	0 - EUR 10.000	37,7	6 950	1,4%	12,2%
M.7A.10.3	10.000 - EUR 20.000	133,7	8 815	4,9%	15,5%
M.7A.10.4	20.000 - EUR 30.000	222,2	8 952	8,1%	15,8%
M.7A.10.5	30.000 - EUR 40.000	225,3	6 487	8,2%	11,4%
M.7A.10.6	40.000 - EUR 50.000	217,9	4 840	7,9%	8,5%
M.7A.10.7	50.000 - EUR 60.000	232,5	4 224	8,5%	7,4%
M.7A.10.8	60.000 - EUR 70.000	222,7	3 431	8,1%	6,0%
M.7A.10.9	70.000 - EUR 80.000	209,2	2 793	7,6%	4,9%
M.7A.10.10	80.000 - EUR 90.000	187,6	2 210	6,8%	3,9%
M.7A.10.11	90.000 - EUR 100.000	177,5	1 870	6,5%	3,3%
M.7A.10.12	100.000 - EUR 200.000	732,2	5 633	26,6%	9,9%
M.7A.10.13	> EUR 200.000	149,8	556	5,5%	1,0%
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	2 748,3	56 751	100,0%	100,0%
11. Loan to Value (LTV) Information - UNINDEXED					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
M.7A.11.1	Weighted Average LTV (%)	51,1%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	819,4	29 060	29,8%	51,2%
M.7A.11.3	>40 - <=50 %	425,8	7 841	15,5%	13,8%
M.7A.11.4	>50 - <=60 %	454,0	7 001	16,5%	12,3%
M.7A.11.5	>60 - <=70 %	528,7	7 100	19,2%	12,5%
M.7A.11.6	>70 - <=80 %	520,3	5 749	18,9%	10,1%
M.7A.11.7	>80 - <=90 %	0,0	0	0,0%	0,0%
M.7A.11.8	>90 - <=100 %	0,0	0	0,0%	0,0%
M.7A.11.9	>100%	0,0	0	0,0%	0,0%
M.7A.11.10	Total	2 748,3	56 751	100,0%	100,0%
OM.7A.11.1	a/w >100 - <=110 %			0,0%	0,0%
OM.7A.11.2	a/w >110 - <=120 %			0,0%	0,0%
OM.7A.11.3	a/w >120 - <=130 %			0,0%	0,0%
OM.7A.11.4	a/w >130 - <=140 %			0,0%	0,0%
OM.7A.11.5	a/w >140 - <=150 %			0,0%	0,0%
OM.7A.11.6	a/w >150 %			0,0%	0,0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
M.7A.12.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	ND1	ND1		
M.7A.12.3	>40 - <=50 %	ND1	ND1		
M.7A.12.4	>50 - <=60 %	ND1	ND1		
M.7A.12.5	>60 - <=70 %	ND1	ND1		
M.7A.12.6	>70 - <=80 %	ND1	ND1		
M.7A.12.7	>80 - <=90 %	ND1	ND1		
M.7A.12.8	>90 - <=100 %	ND1	ND1		
M.7A.12.9	>100%	ND1	ND1		
M.7A.12.10	Total	0,0	0	0,0%	0,0%
OM.7A.12.1	a/w >100 - <=110 %				
OM.7A.12.2	a/w >110 - <=120 %				
OM.7A.12.3	a/w >120 - <=130 %				
OM.7A.12.4	a/w >130 - <=140 %				
OM.7A.12.5	a/w >140 - <=150 %				
OM.7A.12.6	a/w >150 %				
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	87,8%			
M.7A.13.2	Second home/Holiday houses	7,7%			
M.7A.13.3	Buy-to-let/Non-owner occupied	1,6%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other	2,9%			
OM.7A.13.1			<i>a/w Private rental</i>		
OM.7A.13.2			<i>a/w Multi-family housing</i>		
OM.7A.13.3			<i>a/w Buildings under construction</i>		
OM.7A.13.4			<i>a/w Buildings land</i>		
OM.7A.13.5			<i>a/w [if relevant, please specify]</i>		
OM.7A.13.6			<i>a/w [if relevant, please specify]</i>		
OM.7A.13.7			<i>a/w [if relevant, please specify]</i>		
OM.7A.13.8			<i>a/w [if relevant, please specify]</i>		
OM.7A.13.9			<i>a/w [if relevant, please specify]</i>		
OM.7A.13.10			<i>a/w [if relevant, please specify]</i>		
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed	0,0%			
M.7A.14.3	Other	0,0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level	ND3	ND3		
M.7A.15.2	TBC at a country level	ND3	ND3		
M.7A.15.3	TBC at a country level	ND3	ND3		
M.7A.15.4	TBC at a country level	ND3	ND3		
M.7A.15.5	TBC at a country level	ND3	ND3		
M.7A.15.6	TBC at a country level	ND3	ND3		
M.7A.15.7	TBC at a country level	ND3	ND3		
M.7A.15.8	TBC at a country level	ND3	ND3		
M.7A.15.9	TBC at a country level	ND3	ND3		
M.7A.15.10	TBC at a country level	ND3	ND3		
M.7A.15.11	TBC at a country level	ND3	ND3		
M.7A.15.12	TBC at a country level	ND3	ND3		
M.7A.15.13	TBC at a country level	ND3	ND3		
M.7A.15.14	TBC at a country level	ND3	ND3		
M.7A.15.15	TBC at a country level	ND3	ND3		
M.7A.15.16	TBC at a country level	ND3	ND3		
M.7A.15.17	TBC at a country level	ND3	ND3		
M.7A.15.18	no data	0,0	0		
M.7A.15.19	Total	0,0	0	0,0%	0,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level	ND3	ND3		
M.7A.16.2	TBC at a country level	ND3	ND3		
M.7A.16.3	TBC at a country level	ND3	ND3		
M.7A.16.4	TBC at a country level	ND3	ND3		
M.7A.16.5	TBC at a country level	ND3	ND3		
M.7A.16.6	TBC at a country level	ND3	ND3		
M.7A.16.7	TBC at a country level	ND3	ND3		
M.7A.16.8	TBC at a country level	ND3	ND3		
M.7A.16.9	TBC at a country level	ND3	ND3		
M.7A.16.10	TBC at a country level	ND3	ND3		
M.7A.16.11	TBC at a country level	ND3	ND3		
M.7A.16.12	TBC at a country level	ND3	ND3		
M.7A.16.13	TBC at a country level	ND3	ND3		
M.7A.16.14	TBC at a country level	ND3	ND3		
M.7A.16.15	TBC at a country level	ND3	ND3		
M.7A.16.16	TBC at a country level	ND3	ND3		
M.7A.16.17	TBC at a country level	ND3	ND3		
M.7A.16.18	no data	0,0	0		
M.7A.16.19	Total	0,0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	ND3	ND3		
M.7A.17.2	1919 - 1945	ND3	ND3		
M.7A.17.3	1946 - 1960	ND3	ND3		
M.7A.17.4	1961 - 1970	ND3	ND3		
M.7A.17.5	1971 - 1980	ND3	ND3		
M.7A.17.6	1981 - 1990	ND3	ND3		
M.7A.17.7	1991 - 2000	ND3	ND3		
M.7A.17.8	2001 - 2005	ND3	ND3		
M.7A.17.9	2006 and later	ND3	ND3		
M.7A.17.10	no data	0,0	0		
M.7A.17.11	Total	0,0	0	0,0%	0,0%
OM.7A.17.1					



18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	ND3	ND3		
M.7A.18.2	Flat or Apartment	ND3	ND3		
M.7A.18.3	Bungalow	ND3	ND3		
M.7A.18.4	Terraced House	ND3	ND3		
M.7A.18.5	Multi-family House	ND3	ND3		
M.7A.18.6	Land Only	ND3	ND3		
M.7A.18.7	other	0,0	0		
M.7A.18.8	Total	0,0	0	0,0%	0,0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	ND3	ND3		
M.7A.19.2	Existing property	ND3	ND3		
M.7A.19.3	other	ND3	ND3		
M.7A.19.4	no data	0,0	0		
M.7A.19.5	Total	0,0	0	0,0%	0,0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level	ND3	ND3		
M.7A.20.2	TBC at a country level	ND3	ND3		
M.7A.20.3	TBC at a country level	ND3	ND3		
M.7A.20.4	TBC at a country level	ND3	ND3		
M.7A.20.5	TBC at a country level	ND3	ND3		
M.7A.20.6	TBC at a country level	ND3	ND3		
M.7A.20.7	TBC at a country level	ND3	ND3		
M.7A.20.8	TBC at a country level	ND3	ND3		
M.7A.20.9	TBC at a country level	ND3	ND3		
M.7A.20.10	TBC at a country level	ND3	ND3		
M.7A.20.11	TBC at a country level	ND3	ND3		
M.7A.20.12	TBC at a country level	ND3	ND3		
M.7A.20.13	TBC at a country level	ND3	ND3		
M.7A.20.14	TBC at a country level	ND3	ND3		
M.7A.20.15	TBC at a country level	ND3	ND3		
M.7A.20.16	TBC at a country level	ND3	ND3		
M.7A.20.17	TBC at a country level	ND3	ND3		
M.7A.20.18	no data	0,0	0		
M.7A.20.19	Total	0,0	0		
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
By buckets (mn):					
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0,0	0	0,0%	0,0%



22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.23.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.23.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.23.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.23.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.23.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.23.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.23.9	>100%	[For completion]	[For completion]		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	[For completion]			
M.7B.24.2	Office	[For completion]			
M.7B.24.3	Hotels/Tourism	[For completion]			
M.7B.24.4	Shopping malls	[For completion]			
M.7B.24.5	Industry	[For completion]			
M.7B.24.6	Agriculture	[For completion]			
M.7B.24.7	Other commercially used	[For completion]			
M.7B.24.8	Hospital	[For completion]			
M.7B.24.9	School	[For completion]			
M.7B.24.10	other RE with a social relevant purpose	[For completion]			
M.7B.24.11	Land	[For completion]			
M.7B.24.12	Property developers / Building under construction	[For completion]			
M.7B.24.13	Other	[For completion]			
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					



26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0,0	0	0,0%	0,0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 and later	[For completion]	[For completion]		
M.7B.27.10	no data	[For completion]	[For completion]		
M.7B.27.11	Total	0,0	0	0,0%	0,0%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0,0	0	0,0%	0,0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	0,0	0		



B2. Harmonised Transparency Template - Public Sector Assets

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CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures		[For completion]		
OPS.8.1.1	<i>Optional information eg, Number of borrowers</i>				
OPS.8.1.2	<i>Optional information eg, Number of guarantors</i>				
OPS.8.1.3					
OPS.8.1.4					
OPS.8.1.5					
OPS.8.1.6					
OPS.8.1.7					
2. Size Information					
		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	[For completion]			
	By buckets (mn):				
PS.8.2.2	TBC at a country level	[For completion]	[For completion]		
PS.8.2.3	TBC at a country level	[For completion]	[For completion]		
PS.8.2.4	TBC at a country level	[For completion]	[For completion]		
PS.8.2.5	TBC at a country level	[For completion]	[For completion]		
PS.8.2.6	TBC at a country level	[For completion]	[For completion]		
PS.8.2.7	TBC at a country level	[For completion]	[For completion]		
PS.8.2.8	TBC at a country level	[For completion]	[For completion]		
PS.8.2.9	TBC at a country level	[For completion]	[For completion]		
PS.8.2.10	TBC at a country level	[For completion]	[For completion]		
PS.8.2.11	TBC at a country level	[For completion]	[For completion]		
PS.8.2.12	TBC at a country level	[For completion]	[For completion]		
PS.8.2.13	TBC at a country level	[For completion]	[For completion]		
PS.8.2.14	TBC at a country level	[For completion]	[For completion]		
PS.8.2.15	TBC at a country level	[For completion]	[For completion]		
PS.8.2.16	TBC at a country level	[For completion]	[For completion]		
PS.8.2.17	Total	0,0	0	0,0%	0,0%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	[For completion]			
PS.8.3.2	Bonds	[For completion]			
PS.8.3.3	Other	[For completion]			
PS.8.3.4	Total	0,0		0,0%	
OPS.8.3.1					
OPS.8.3.2					
OPS.8.3.3					
OPS.8.3.4					
OPS.8.3.5					

4. Breakdown by Geography		% Public Sector Assets
PS.8.4.1	<u>European Union</u>	0,0%
PS.8.4.2	Austria	[For completion]
PS.8.4.3	Belgium	[For completion]
PS.8.4.4	Bulgaria	[For completion]
PS.8.4.5	Croatia	[For completion]
PS.8.4.6	Cyprus	[For completion]
PS.8.4.7	Czechia	[For completion]
PS.8.4.8	Denmark	[For completion]
PS.8.4.9	Estonia	[For completion]
PS.8.4.10	Finland	[For completion]
PS.8.4.11	France	[For completion]
PS.8.4.12	Germany	[For completion]
PS.8.4.13	Greece	[For completion]
PS.8.4.14	Netherlands	[For completion]
PS.8.4.15	Hungary	[For completion]
PS.8.4.16	Ireland	[For completion]
PS.8.4.17	Italy	[For completion]
PS.8.4.18	Latvia	[For completion]
PS.8.4.19	Lithuania	[For completion]
PS.8.4.20	Luxembourg	[For completion]
PS.8.4.21	Malta	[For completion]
PS.8.4.22	Poland	[For completion]
PS.8.4.23	Portugal	[For completion]
PS.8.4.24	Romania	[For completion]
PS.8.4.25	Slovakia	[For completion]
PS.8.4.26	Slovenia	[For completion]
PS.8.4.27	Spain	[For completion]
PS.8.4.28	Sweden	[For completion]
PS.8.4.29	<u>European Economic Area (not member of EU)</u>	0,0%
PS.8.4.30	Iceland	[For completion]
PS.8.4.31	Liechtenstein	[For completion]
PS.8.4.32	Norway	[For completion]
PS.8.4.33	<u>Other</u>	0,0%
PS.8.4.34	Switzerland	[For completion]
PS.8.4.35	United Kingdom	[For completion]
PS.8.4.36	Australia	[For completion]
PS.8.4.37	Brazil	[For completion]
PS.8.4.38	Canada	[For completion]
PS.8.4.39	Japan	[For completion]
PS.8.4.40	Korea	[For completion]
PS.8.4.41	New Zealand	[For completion]
PS.8.4.42	Singapore	[For completion]
PS.8.4.43	US	[For completion]
PS.8.4.44	Other	[For completion]
OPS.8.4.1	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.2	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.3	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.4	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.5	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.6	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.7	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.8	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.9	<i>a/w [If relevant, please specify]</i>	
OPS.8.4.10	<i>a/w [If relevant, please specify]</i>	



5. Breakdown by regions of main country of origin		% Public Sector Assets
PS.8.5.1	TBC at a country level	[For completion]
PS.8.5.2	TBC at a country level	[For completion]
PS.8.5.3	TBC at a country level	[For completion]
PS.8.5.4	TBC at a country level	[For completion]
PS.8.5.5	TBC at a country level	[For completion]
PS.8.5.6	TBC at a country level	[For completion]
PS.8.5.7	TBC at a country level	[For completion]
PS.8.5.8	TBC at a country level	[For completion]
PS.8.5.9	TBC at a country level	[For completion]
PS.8.5.10	TBC at a country level	[For completion]
PS.8.5.11	TBC at a country level	[For completion]
PS.8.5.12	TBC at a country level	[For completion]
PS.8.5.13	TBC at a country level	[For completion]
PS.8.5.14	TBC at a country level	[For completion]
PS.8.5.15	TBC at a country level	[For completion]
PS.8.5.16	TBC at a country level	[For completion]
PS.8.5.17	TBC at a country level	[For completion]
PS.8.5.18	TBC at a country level	[For completion]
PS.8.5.19	TBC at a country level	[For completion]
PS.8.5.20	TBC at a country level	[For completion]
PS.8.5.21	TBC at a country level	[For completion]
PS.8.5.22	TBC at a country level	[For completion]
PS.8.5.23	TBC at a country level	[For completion]
PS.8.5.24	TBC at a country level	[For completion]
PS.8.5.25	TBC at a country level	[For completion]
6. Breakdown by Interest Rate		% Public Sector Assets
PS.8.6.1	Fixed rate	[For completion]
PS.8.6.2	Floating rate	[For completion]
PS.8.6.3	Other	[For completion]
OPS.8.6.1		
OPS.8.6.2		
OPS.8.6.3		
OPS.8.6.4		
7. Breakdown by Repayment Type		% Public Sector Assets
PS.8.7.1	Bullet / interest only	[For completion]
PS.8.7.2	Amortising	[For completion]
PS.8.7.3	Other	[For completion]
OPS.8.7.1		
OPS.8.7.2		
OPS.8.7.3		
OPS.8.7.4		
OPS.8.7.5		
OPS.8.7.6		



8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	[For completion]	
PS.8.8.2	Regional/federal authorities	[For completion]	
PS.8.8.3	Local/municipal authorities	[For completion]	
PS.8.8.4	Others	[For completion]	
PS.8.8.5	Total	0,0	0,0%
OPS.8.8.1	<i>o/w Claim against supranational</i>		
OPS.8.8.2	<i>o/w Claim against sovereigns</i>		
OPS.8.8.3	<i>o/w Claim guaranteed by sovereigns</i>		
OPS.8.8.4	<i>o/w Claim against regional/federal authorities</i>		
OPS.8.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>		
OPS.8.8.6	<i>o/w Claim against local/municipal authorities</i>		
OPS.8.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>		
OPS.8.8.8			
OPS.8.8.9			
OPS.8.8.10			
OPS.8.8.11			
OPS.8.8.12			
OPS.8.8.13			
9. Non-Performing Loans			
PS.8.9.1	% NPLs	[For completion]	
OPS.8.9.1			
OPS.8.9.2			
OPS.8.9.3			
OPS.8.9.4			
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	[For completion]	
OPS.8.10.1			
OPS.8.10.2			
OPS.8.10.3			
OPS.8.10.4			
OPS.8.10.5			
OPS.8.10.6			



B3. Harmonised Transparency Template - Shipping Assets

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CONTENT OF TAB B3
9. Shipping Assets

Field Number	9. Shipping Assets	
1. General Information		
S.9.1.1	Number of shipping loans	Shipping Loans
OS.9.1.1	Optional information eg. Number of borrowers	[For completion]
OS.9.1.2	Optional information eg. Number of guarantors	
OS.9.1.3		
OS.9.1.4		
OS.9.1.5		
OS.9.1.6		
2. Concentration Risks		
S.9.2.1	10 largest exposures	% Shipping Loans
OS.9.2.1		[For completion]
OS.9.2.2		
OS.9.2.3		
OS.9.2.4		
OS.9.2.5		
OS.9.2.6		
3. Breakdown by Geography / Country of Registration		
S.9.3.1	<u>European Union</u>	0.0%
S.9.3.2	Austria	[For completion]
S.9.3.3	Belgium	[For completion]
S.9.3.4	Bulgaria	[For completion]
S.9.3.5	Croatia	[For completion]
S.9.3.6	Cyprus	[For completion]
S.9.3.7	Czechia	[For completion]
S.9.3.8	Denmark	[For completion]
S.9.3.9	Estonia	[For completion]
S.9.3.10	Finland	[For completion]
S.9.3.11	France	[For completion]
S.9.3.12	Germany	[For completion]
S.9.3.13	Greece	[For completion]
S.9.3.14	Netherlands	[For completion]
S.9.3.15	Hungary	[For completion]
S.9.3.16	Ireland	[For completion]
S.9.3.17	Italy	[For completion]
S.9.3.18	Latvia	[For completion]
S.9.3.19	Lithuania	[For completion]
S.9.3.20	Luxembourg	[For completion]
S.9.3.21	Malta	[For completion]
S.9.3.22	Poland	[For completion]
S.9.3.23	Portugal	[For completion]
S.9.3.24	Romania	[For completion]
S.9.3.25	Slovakia	[For completion]
S.9.3.26	Slovenia	[For completion]
S.9.3.27	Spain	[For completion]
S.9.3.28	Sweden	[For completion]
S.9.3.29	<u>European Economic Area (not member of EU)</u>	0.0%
S.9.3.30	Iceland	[For completion]
S.9.3.31	Liechtenstein	[For completion]
S.9.3.32	Norway	[For completion]
S.9.3.33	<u>Other</u>	0.0%
S.9.3.34	Switzerland	[For completion]
S.9.3.35	United Kingdom	[For completion]
S.9.3.36	Australia	[For completion]
S.9.3.37	Brazil	[For completion]
S.9.3.38	Canada	[For completion]
S.9.3.39	Japan	[For completion]
S.9.3.40	Korea	[For completion]
S.9.3.41	New Zealand	[For completion]
S.9.3.42	Singapore	[For completion]
S.9.3.43	US	[For completion]
S.9.3.44	Other	[For completion]
OS.9.3.1	<i>a/w [if relevant, please specify]</i>	
OS.9.3.2	<i>a/w [if relevant, please specify]</i>	
OS.9.3.3	<i>a/w [if relevant, please specify]</i>	
OS.9.3.4	<i>a/w [if relevant, please specify]</i>	
OS.9.3.5	<i>a/w [if relevant, please specify]</i>	
OS.9.3.6	<i>a/w [if relevant, please specify]</i>	
OS.9.3.7	<i>a/w [if relevant, please specify]</i>	
OS.9.3.8	<i>a/w [if relevant, please specify]</i>	
OS.9.3.9	<i>a/w [if relevant, please specify]</i>	
OS.9.3.10	<i>a/w [if relevant, please specify]</i>	



4. Breakdown by Interest Rate		% Shipping Loans			
S.9.4.1	Fixed rate	[For completion]			
S.9.4.2	Floating rate	[For completion]			
S.9.4.3	Other	[For completion]			
OS.9.4.1					
OS.9.4.2					
OS.9.4.3					
OS.9.4.4					
OS.9.4.5					
OS.9.4.6					
5. Breakdown by Repayment Type		% Shipping Loans			
S.9.5.1	Bullet / interest only	[For completion]			
S.9.5.2	Amortising	[For completion]			
S.9.5.3	Other	[For completion]			
OS.9.5.1					
OS.9.5.2					
OS.9.5.3					
OS.9.5.4					
OS.9.5.5					
OS.9.5.6					
6. Loan Seasoning		% Shipping Loans			
S.9.6.1	Up to 12 months	[For completion]			
S.9.6.2	≥ 12 - < 24 months	[For completion]			
S.9.6.3	≥ 24 - < 36 months	[For completion]			
S.9.6.4	≥ 36 - < 60 months	[For completion]			
S.9.6.5	≥ 60 months	[For completion]			
OS.9.6.1					
OS.9.6.2					
OS.9.6.3					
OS.9.6.4					
7. Non-Performing Loans (NPLs)		% Shipping Loans			
S.9.7.1	% NPLs	[For completion]			
OS.9.7.1					
OS.9.7.2					
OS.9.7.3					
OS.9.7.4					
8. Loan Size Information		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.8.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
S.9.8.2	TBC at a country level	[For completion]	[For completion]		
S.9.8.3	TBC at a country level	[For completion]	[For completion]		
S.9.8.4	TBC at a country level	[For completion]	[For completion]		
S.9.8.5	TBC at a country level	[For completion]	[For completion]		
S.9.8.6	TBC at a country level	[For completion]	[For completion]		
S.9.8.7	TBC at a country level	[For completion]	[For completion]		
S.9.8.8	TBC at a country level	[For completion]	[For completion]		
S.9.8.9	TBC at a country level	[For completion]	[For completion]		
S.9.8.10	TBC at a country level	[For completion]	[For completion]		
S.9.8.11	TBC at a country level	[For completion]	[For completion]		
S.9.8.12	TBC at a country level	[For completion]	[For completion]		
S.9.8.13	TBC at a country level	[For completion]	[For completion]		
S.9.8.14	TBC at a country level	[For completion]	[For completion]		
S.9.8.15	TBC at a country level	[For completion]	[For completion]		
S.9.8.16	TBC at a country level	[For completion]	[For completion]		
S.9.8.17	TBC at a country level	[For completion]	[For completion]		
S.9.8.18	TBC at a country level	[For completion]	[For completion]		
S.9.8.19	TBC at a country level	[For completion]	[For completion]		
S.9.8.20	TBC at a country level	[For completion]	[For completion]		
S.9.8.21	TBC at a country level	[For completion]	[For completion]		
S.9.8.22	TBC at a country level	[For completion]	[For completion]		
S.9.8.23	TBC at a country level	[For completion]	[For completion]		
S.9.8.24	TBC at a country level	[For completion]	[For completion]		
S.9.8.25	TBC at a country level	[For completion]	[For completion]		
S.9.8.26	Total	0,0	0	0,0%	0,0%
9. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.9.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
S.9.9.2	>0 - <=40 %	[For completion]	[For completion]		
S.9.9.3	>40 - <=50 %	[For completion]	[For completion]		
S.9.9.4	>50 - <=60 %	[For completion]	[For completion]		
S.9.9.5	>60 - <=70 %	[For completion]	[For completion]		
S.9.9.6	>70 - <=80 %	[For completion]	[For completion]		
S.9.9.7	>80 - <=90 %	[For completion]	[For completion]		
S.9.9.8	>90 - <=100 %	[For completion]	[For completion]		
S.9.9.9	>100%	[For completion]	[For completion]		
S.9.9.10	Total	0,0	0	0,0%	0,0%
OS.9.9.1	a/w >100 - <=110 %				
OS.9.9.2	a/w >110 - <=120 %				
OS.9.9.3	a/w >120 - <=130 %				
OS.9.9.4	a/w >130 - <=140 %				
OS.9.9.5	a/w >140 - <=150 %				
OS.9.9.6	a/w >150 %				
OS.9.9.7					
OS.9.9.8					
OS.9.9.9					



10. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.10.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mn):					
S.9.10.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.9	>100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.10	Total	0,0	0	0,0%	0,0%
OS.9.10.1	o/w >100 - <=110 %				
OS.9.10.2	o/w >110 - <=120 %				
OS.9.10.3	o/w >120 - <=130 %				
OS.9.10.4	o/w >130 - <=140 %				
OS.9.10.5	o/w >140 - <=150 %				
OS.9.10.6	o/w >150 %				
OS.9.10.7					
OS.9.10.8					
OS.9.10.9					
11. Breakdown by type of ship		% Shipping Loans			
S.9.11.1	TBC at a country level	[For completion]			
S.9.11.2	TBC at a country level	[For completion]			
S.9.11.3	TBC at a country level	[For completion]			
S.9.11.4	TBC at a country level	[For completion]			
S.9.11.5	TBC at a country level	[For completion]			
S.9.11.6	TBC at a country level	[For completion]			
S.9.11.7	TBC at a country level	[For completion]			
S.9.11.8	TBC at a country level	[For completion]			
S.9.11.9	TBC at a country level	[For completion]			
S.9.11.10	TBC at a country level	[For completion]			
S.9.11.11	TBC at a country level	[For completion]			
S.9.11.12	TBC at a country level	[For completion]			
S.9.11.13	TBC at a country level	[For completion]			
S.9.11.14	TBC at a country level	[For completion]			
S.9.11.15	TBC at a country level	[For completion]			
S.9.11.16	TBC at a country level	[For completion]			
S.9.11.17	TBC at a country level	[For completion]			
OS.9.11.1					



C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
	OC Calculation: Actual	The actual overcollateralisation (OC) ratio is calculated by dividing (i) the total outstanding balance of the credits excluding accrued interest plus Other Assets included in the cover pool by (ii) the total nominal amount of the covered bonds excluding accrued interest. For clarification purposes, the Other Assets are calculated the following way: (a) Deposits are valued according to their amount; (b) The eligible assets for Eurosystem credit transactions are valued according to the rules for valuation defined by the Eurosystem or, if lower according to its nominal value plus accrued interest
HG.1.1		
HG.1.2	OC Calculation: Legal minimum	According to the Portuguese covered bonds legislation, the outstanding amount of covered bonds issued by an Institution may not exceed 95% of the cover assets amount, ie, the minimum legal OC is 5.26%
HG.1.3	OC Calculation: Committed	Committed OC is the level of OC the Issuer has agreed and is committed to maintain. In some circumstances, the level of committed OC is the level required by Rating Agencies to maintain the current levels of the Covered Bonds.
HG.1.4	Interest Rate Types	Fixed rate / floating rate
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Cover assets amortisation profile according to principal payment scheduled assuming no prepayments nor defaults
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Covered Bonds maturities according to contractual maturities not considering the extension period
HG.1.7	LTVs: Definition	Current LTV Unindexed - It is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation); Current LTV Indexed - It is calculated by dividing the outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or last physical valuation);
HG.1.8	LTVs: Calculation of property/shipping value	Property valuation according to the latest on-site appraisal or according to indices or statistical methods approved by the Bank of Portugal;
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Unindexed: Valuations done through on-site appraisals; Indexed: By applying an indice or statistical method considered appropriate duly submitted to the Bank of Portugal
HG.1.10	LTVs: Frequency and time of last valuation	A full valuation of the underlying properties must be performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool. Properties should also be assessed according to the following rules: - The value of residential properties should be checked on a frequent basis, at least every three years. This procedure can be done using statistical models approved by the Bank of Portugal; in case of substantial fall in the value of the property, it must be re-appraised by an expert and if an individual residential mortgage exceeds EUR 500,000.00, the property must be appraised by an expert at least every 3 years; - The value of commercial properties must be checked on an annual basis. This procedure can be done using statistical models approved by the Bank of Portugal and if an individual commercial credit exceeds EUR 1,000,000.00, the property must be appraised by an expert at least every 3 years
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	Portuguese covered bonds legislation defines two mortgage types as eligible for Covered Bonds: residential mortgages (with a maximum LTV of 80%) and commercial mortgages (with a maximum LTV of 60%). The current cover pool includes residential mortgages only
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Fixed rate Covered Bonds may be hedged with fix-to-floating swaps; the hedging of the foreign exchange risk is mandatory
HG.1.13	Non-performing loans	According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must be removed from the pool and substituted by another loan which fulfils the eligibility criteria. Therefore, there are no NPL's included in the cover pool
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
OHG.1.8		
OHG.1.9		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		



OHG.2.8
OHG.2.9
OHG.2.10
OHG.2.11
OHG.2.12

3. Reason for No Data

Value

HG.3.1 Not applicable for the jurisdiction
HG.3.2 Not relevant for the issuer and/or CB programme at the present time
HG.3.3 Not available at the present time
OHG.3.1
OHG.3.2
OHG.3.3

ND1
ND2
ND3

4. Glossary - Extra national and/or Issuer Items

Definition

HG.4.1 Other definitions deemed relevant
OHG.4.1
OHG.4.2
OHG.4.3
OHG.4.4
OHG.4.5

[For completion]

Report Reference Date: **31/03/2022**
Report Frequency: Quarterly

1. Current Credit Ratings **Long Term** **Short Term**

Euro 5,000,000,000 Mortgage Conditional Pass-through Covered Bond Programme	Aa3 / AA- / BBBH (Moody's/Fitch/DBRS)	N/A
Caixa Económica Montepio Geral	Ba3 / b- / B (Moody's/Fitch/DBRS)	NP / B / R-4 (Moody's/Fitch/DBRS)
Portugal	Baa2 / BBB / BBBH (Moody's/Fitch/DBRS)	P-2 / F2 / R-1 (low) (Moody's/Fitch/DBRS)

2. Covered Bonds Issues **Issue Date** **Coupon** **Maturity Date** **Remaining Term** **Nominal Amount**

Covered Bonds Outstanding				2,22	2 300 000 000
Syndicated Covered Bonds Issues					
Series 10 (ISIN PTCMGT0M0029)	17/10/2017	Fixed Rate	17/10/2022	0,55	750 000 000
Series 11 (ISIN PTCMGA0M0038)	14/11/2019	Fixed Rate	14/11/2024	2,62	500 000 000
Private Placements Covered Bonds Issues					
Series 6 (ISIN PTCMGE0E0034)	09/11/2016	Floating Rate	09/11/2023	1,61	300 000 000
Series 8 (ISIN PTCMGE0E0033)	16/03/2016	Floating Rate	16/12/2026	4,71	500 000 000
Series 9 (ISIN PTCMGS0M0020)	22/05/2017	Floating Rate	22/05/2024	2,14	250 000 000

CRD Compliant (Yes/No) **Yes**

3. Asset Cover Test **Remaining Term** **Nominal Amount**

Mortgage Credit Pool		22,69	2 748 269 750,46
Other Assets² (Deposits and Securities at market value)		0,00	6 850 000,00
Cash and Deposits		0,00	6 850 000,00
RMS		0,00	0,00
Other securities		0,00	0,00
Total Cover Pool		22,63	2 755 119 750,46
% of ECB eligible assets			0,00%
Overcollateralization³ with cash collateral (Current OC)			19,79%
Contractual overcollateralization			18,00%
Required Overcollateralization (Fitch) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating			18,00%
Required Overcollateralization (Moody's) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating			6,00%
Legal Minimum Overcollateralization			5,26%

4. Other Triggers

Net Present Value of Assets (incl. derivatives) ⁴		2 618 133 366,13
Net present value of liabilities (incl. derivatives) ⁴		2 319 656 737,17
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0		OK
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of + 200bps)		OK
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of - 200bps)		OK
Other Assets <= 20% (Cover Pool + Other Assets)		OK
Deposits with a remaining term > 100 days <= 15% Covered Bonds Nominal		OK
Estimated Interest from Mortgage Credit and Other Assets - Estimated Interest from Covered Bonds >= 0		OK
Mortgage Credit + Other Assets WA Remaining Term - Covered Bonds WA Remaining Term >= 0		OK

5. Currency Exposure

Cover Pool Includes		
Assets in a currency different than Euro (yes/no)		No
Liabilities in a currency different than Euro (yes/no)		No
Cross currency swaps in place (yes/no)		No
Currency Exposure Detail		n/a

6. Mortgage Credit Pool

Main Characteristics			
Number of Loans			56 751
Aggregate Original Principal Balance (EUR)			4 498 537 423,57
Aggregate Current Principal Balance (EUR)			2 748 269 750,46
Average Original Principal Balance per loan (EUR)			79 267,99
Average Current Principal Balance per loan (EUR)			48 426,81
Current principal balance of the 5 largest borrowers (EUR)			5 911 603,74
Weight of the 5 largest borrowers (current principal balance) %			0,22%
Current principal balance of the 10 largest borrowers (EUR)			9 468 512,98
Weight of the 10 largest borrowers (current principal balance) %			0,34%
Weighted Average Seasoning (months)			125,86
Weighted Average Remaining Term (months)			272,29
Weighted Average Current Unindexed LTV ² (%)			51,12%
Weighted Average Current Indexed LTV ² (%)			n.a.
Weighted Average Interest Rate (%)			0,954%
Weighted Average Spread (%)			1,303%
Max Maturity Date (yyyy-mm-dd)			04/02/2066
Subsized Loans			
Yes	Number of Loans	% Total Loans	Amount of Loans
No	499	0,88%	10 906 510
	56 252	99,12%	2 737 363 240
			99,60%
Insured Property ⁴			
Yes	Number of Loans	% Total Loans	Amount of Loans
No	56 751	100,00%	2 748 269 750
	0	0,00%	0
			100,00%
Interest Rate Type			
Fixed	Number of Loans	% Total Loans	Amount of Loans
Floating	3 415	6,02%	194 919 456
	53 336	93,98%	2 553 350 295
			7,09%
			92,91%
Repayment Type			
Annuity / French	Number of Loans	% Total Loans	Amount of Loans
Linear	56 387	99,36%	2 734 663 994
Increasing instalments	0	0,00%	0
Bullet	151	0,27%	6 062 535
Interest-only	0	0,00%	0
Other	213	0,38%	7 543 221
			0,27%

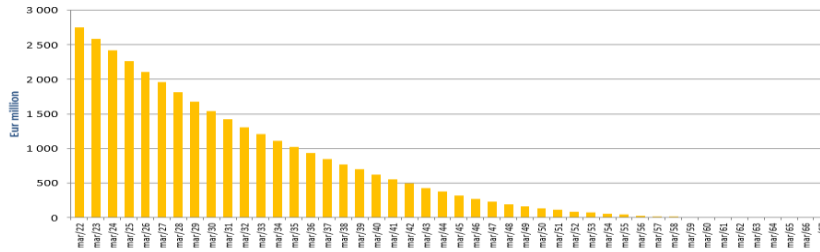
Report Reference Date: **31/03/2022**
Report Frequency: Quarterly

6. Mortgage Credit Pool (continued)

Seasoning	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 1 year	2 637	4,65%	256 832 021	9,35%
1 to 2 years	2 575	4,54%	242 020 301	8,81%
2 to 3 years	2 301	4,05%	196 391 123	7,15%
3 to 4 years	1 790	3,15%	141 512 229	5,15%
4 to 5 years	1 773	3,12%	132 310 564	4,81%
5 to 6 years	1 550	2,73%	110 964 519	4,04%
6 to 7 years	999	1,76%	61 309 377	2,23%
7 to 8 years	1 030	1,81%	61 119 574	2,22%
8 to 9 years	703	1,24%	40 983 336	1,49%
9 to 10 years	607	1,07%	35 805 820	1,30%
10 to 11 years	694	1,22%	39 151 685	1,42%
11 to 12 years	1 553	2,74%	88 402 671	3,22%
More than 12 years	38 539	67,91%	1 341 458 527	48,81%
Remaining Term	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 5 years	5 107	9,00%	45 957 739	1,67%
5 to 8 years	7 641	13,46%	151 135 133	5,50%
8 to 10 years	6 020	10,61%	168 533 279	6,13%
10 to 12 years	4 998	8,81%	166 464 627	6,06%
12 to 14 years	2 680	4,72%	106 922 053	3,89%
14 to 16 years	2 322	4,09%	107 226 952	3,90%
16 to 18 years	2 325	4,10%	117 761 612	4,28%
18 to 20 years	2 705	4,77%	154 628 671	5,63%
20 to 22 years	2 661	4,69%	155 402 535	5,65%
22 to 24 years	4 243	7,48%	260 156 090	9,47%
24 to 26 years	3 342	5,89%	229 520 807	8,35%
26 to 28 years	2 627	4,63%	199 854 233	7,27%
28 to 30 years	2 866	5,05%	226 329 821	8,24%
30 to 40 years	7 206	12,70%	657 850 866	23,94%
More than 40 years	8	0,01%	525 333	0,02%
Current Unindexed LTV	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 40%	29 060	51,21%	819 392 989	29,81%
40 to 50%	7 841	13,82%	425 797 096	15,49%
50 to 60%	7 001	12,34%	454 007 721	16,52%
60 to 70%	7 100	12,51%	528 728 873	19,24%
70 to 80%	5 749	10,13%	520 343 071	18,93%
More than 80%	0	0,00%	0	0,00%
Loan Purpose	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Owner-occupied	50 369	88,75%	2 414 179 804	87,84%
Second Home	3 845	6,78%	211 015 538	7,68%
Buy to Let	886	1,56%	44 208 898	1,61%
Other	1 651	2,91%	78 866 010	2,87%
Property Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Residential	56 751	100,00%	2 748 269 750	100,00%
Flat	42 615	75,09%	1 808 959 480	65,82%
House	14 136	24,91%	939 310 271	34,18%

Other	0	0,00%	0	0,00%
Commercial	0	0,00%	0	0,00%
Geographical Distribution	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Portugal	56 751	100,00%	2 748 269 750	100,00%
North	17 253	30,40%	756 971 922	27,54%
Center	9 561	16,85%	446 260 208	16,24%
Lisbon	18 865	33,24%	986 954 590	35,91%
Alentejo	2 981	5,25%	145 474 079	5,29%
Algarve	3 769	6,64%	195 789 260	7,12%
Madeira	1 494	2,63%	78 279 955	2,85%
Azores	2 828	4,98%	138 539 736	5,04%
Delinquencies⁷	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
> 30 to 60 days	93	0,16%	4 638 851	0,17%
> 60 to 90 days	0	0,00%	0	0,00%
> 90 days	0	0,00%	0	0,00%

Projected Outstanding Amount*	Amortisation Profile	Principal Balance
	mar/2022	2 748 269 750
	mar/2023	2 583 930 117
	mar/2024	2 422 650 626
	mar/2025	2 264 522 105
	mar/2026	2 109 514 857
	mar/2027	1 957 959 196
	mar/2028	1 811 810 609
	mar/2029	1 672 562 129
	mar/2034	1 109 315 624
	mar/2039	695 452 608
	mar/2044	373 122 446
	mar/2049	162 964 396
	mar/2054	54 194 068
	mar/2059	6 995 049
	mar/2062	19 259
	mar/2066	0
	mar/2067	0
	mar/2070	0



* Mortgage Credit Pool, assumes no prepayments

Report Reference Date: **31/03/2022**
Report Frequency: Quarterly

7. Expected Maturity Structure	Nominal Amount						
In EUR	0-1 Years	1-2 Years	2-3 Years	3-4 Years	4-5 Years	5-10 Years	>10 Years
Residential Mortgages ¹	164 339 633	161 279 491	158 128 521	155 007 248	151 555 660	1 584 836 750	373 122 446
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets ²	6 850 000	0	0	0	0	0	0
Cover Pool	171 189 633	161 279 491	158 128 521	155 007 248	151 555 660	1 584 836 750	373 122 446
Covered Bonds	750 000 000	300 000 000	750 000 000	0	500 000 000	0	0

¹ Assumes no prepayments

8. Liquidity Cushion	Nominal Amount
Liquidity Cushion amount ⁴	6 850 000
Deposits with eligible financial institutions	6 850 000
Eligible securities (market value)	0
Liquidity Cushion requirement calculation	
Required Liquidity Cushion	0
Interest due month 1	0
Interest due month 2	0
Interest due month 3	0

² At least equal to the payments due on the Covered Bonds Outstanding for the next 3 months

9. Derivative Financial Instruments	Nominal Amount
Total Amount of Derivatives in the Cover pool	750 000 000,00
Of Which Interest Rate Derivatives⁵	750 000 000,00
Fixed to Floating Swaps	750 000 000,00
Interest Basis Swaps	0,00
Of Which Currency Swaps	0,00

⁶ External Counterparties (Yes)

10. Contacts	users_DF1_depMC@montepio.pt
Financial Division	http://www.montepio.pt/SitePublico/en_GB/institutional/investor-relations/funding-programmes.page?https://coveredbondlabel.com/
Other Reports on CEMG website	
ECBC Label Website	

Notes

¹ **Soft Bullet Date (Extended Maturity)**
If the covered bonds are not redeemed on the relevant maturity date, the maturity will automatically be extended on a monthly basis up to one year. In that event, the covered bonds can be redeemed in whole or in part on a monthly basis up to and including the Extended Maturity Date.

² **Other Assets**
In addition to the mortgage assets, other assets (or substitution assets) may be included in the cover pool up to an amount equal to 20% of the cover pool, subject to the following eligibility criteria:
- Deposit with the Bank of Portugal in cash or ECB eligible securities, or
- Deposits held with credit institutions rated at least A-.

³ **Overcollateralisation**
The overcollateralisation ratios are calculated by dividing (i) the total outstanding balance of the assets included in the cover pool by (ii) the total nominal amount of the covered bonds (both excluding accrued interest). For clarification purposes, all assets included in the cover pool are eligible assets.

⁴ **Net Present Value (NPV)**
The NPV of the assets is obtained by discounting all future cash flows with the IKS curve plus relevant spread.
The NPV of the liabilities is obtained by discounting all future cash flows with the IRS curve plus relevant spread.
Substitution assets as well as any derivatives in the pool are marked at their market value.

⁵ **Loan-to-Value**
The Current Unindexed LTV is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation).
A full valuation of the underlying properties must have been performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool.
Properties (both residential and commercial) should also be revalued regularly:
- For commercial assets this must be done on an annual basis;
- Residential properties must be revalued at least every 3 years - if the individual mortgage credit value exceeds € 500.000

⁶ **Insured Property**
All mortgages must have property damage insurance covering fire and floods.

⁷ **Delinquencies**
A loan is considered to be delinquent if any payment is in arrears by more than 30 days. According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must be removed from the pool and substituted by another loan which fulfills the eligibility criteria. Therefore, there are no NPLs included in the cover pool.



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

HTT 2022

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

- [1. Additional information on the programme](#)
- [2. Additional information on the swaps](#)
- [3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme			
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)	ND2	ND2	
E.1.1.2	Servicer	Caixa Económica Montepio Geral	2138004FILUXU3B2MRS37	
E.1.1.3	Back-up servicer	ND2	ND2	
E.1.1.4	BUS facilitator	ND2	ND2	
E.1.1.5	Cash manager	ND2	ND2	
E.1.1.6	Back-up cash manager	ND2	ND2	
E.1.1.7	Account bank	ND2	ND2	
E.1.1.8	Standby account bank	ND2	ND2	
E.1.1.9	Account bank guarantor	ND2	ND2	
E.1.1.10	Trustee	Citicorp Trustee Company Limited	5493006DII520KIT6686	
E.1.1.11	Cover Pool Monitor	PwC	ND3	
OE.1.1.1	where applicable - paying agent	ND2	ND2	
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	NatWest Markets plc (formerly RBS plc)	ND2	RR3QWICWWIPCS8A45074	IR
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				



3. Additional information on the asset distribution

1. General information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	125,8611207				
E.3.1.2	Weighted Average Maturity (months)**	272,285524				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	1,89%	0%	0%	0%	1,89%
E.3.2.2	30-<60 days	0,17%	0%	0%	0%	0,17%
E.3.2.3	60-<90 days	0%	0%	0%	0%	0,00%
E.3.2.4	90-<180 days	0%	0%	0%	0%	0,00%
E.3.2.5	>= 180 days	0%	0%	0%	0%	0,00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

This addendum is optional

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

HTT 2022

Reporting in Domestic Currency	[Please insert currency]
CONTENT OF TAB F1	
1. Share of sustainable loans in the total mortgage program 2. Additional information on the sustainable section of the mortgage stock 2A. Sustainable Residential Cover Pool 2B. Sustainable Commercial Cover Pool	

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	[For completion]	[For completion]		
SM.1.1.2	Social impact mortgage loans	[For completion]	[For completion]		
SM.1.1.3	other	[For completion]	[For completion]		
SM.1.1.4	Total sustainable mortgage loans	0,0	0	0,0%	0,0%
OSM.1.1.1	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.2	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.3	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.4	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.5	<i>o/w [if relevant, please specify]</i>				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information					
		Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	[For completion]			
SM.2.1.2	Commercial	[For completion]			
SM.2.1.3	Other	[For completion]			
SM.2.1.4	Total	0,0		0,0%	
OSM.2.1.1	<i>o/w Forest & Agriculture</i>				
OSM.2.1.2	<i>o/w EE residential</i>				
OSM.2.1.3	<i>o/w EE commercial</i>				
OSM.2.1.4	<i>o/w EE other</i>				
OSM.2.1.5	<i>EE total</i>				
OSM.2.1.6	<i>o/w Social residential</i>				
OSM.2.1.7	<i>o/w Social Commercial</i>				
OSM.2.1.8	<i>o/w social other</i>				
OSM.2.1.9	<i>social tot</i>				
OSM.2.1.10	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.11	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.12	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.13	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.14	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.15	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.16	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.17	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.18	<i>o/w [if relevant, please specify]</i>				
2. General Information					
		Residential Loans	Commercial Loans	Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	[For completion]	[For completion]	[For completion]	
OSM.2.2.1	<i>Optional information eg, Number of borrowers</i>				
OSM.2.2.2	<i>Optional information eg, Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks					
		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	[For completion]	[For completion]	[For completion]	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
4. Breakdown by Geography					
		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.4.1	European Union	0,0%	0,0%	0,0%	
SM.2.4.2	Austria	[For completion]	[For completion]	[For completion]	
SM.2.4.3	Belgium	[For completion]	[For completion]	[For completion]	
SM.2.4.4	Bulgaria	[For completion]	[For completion]	[For completion]	
SM.2.4.5	Croatia	[For completion]	[For completion]	[For completion]	
SM.2.4.6	Cyprus	[For completion]	[For completion]	[For completion]	
SM.2.4.7	Czechia	[For completion]	[For completion]	[For completion]	
SM.2.4.8	Denmark	[For completion]	[For completion]	[For completion]	

SM.2.4.9	Estonia	[For completion]	[For completion]	[For completion]
SM.2.4.10	Finland	[For completion]	[For completion]	[For completion]
SM.2.4.11	France	[For completion]	[For completion]	[For completion]
SM.2.4.12	Germany	[For completion]	[For completion]	[For completion]
SM.2.4.13	Greece	[For completion]	[For completion]	[For completion]
SM.2.4.14	Netherlands	[For completion]	[For completion]	[For completion]
SM.2.4.15	Hungary	[For completion]	[For completion]	[For completion]
SM.2.4.16	Ireland	[For completion]	[For completion]	[For completion]
SM.2.4.17	Italy	[For completion]	[For completion]	[For completion]
SM.2.4.18	Latvia	[For completion]	[For completion]	[For completion]
SM.2.4.19	Lithuania	[For completion]	[For completion]	[For completion]
SM.2.4.20	Luxembourg	[For completion]	[For completion]	[For completion]
SM.2.4.21	Malta	[For completion]	[For completion]	[For completion]
SM.2.4.22	Poland	[For completion]	[For completion]	[For completion]
SM.2.4.23	Portugal	[For completion]	[For completion]	[For completion]
SM.2.4.24	Romania	[For completion]	[For completion]	[For completion]
SM.2.4.25	Slovakia	[For completion]	[For completion]	[For completion]
SM.2.4.26	Slovenia	[For completion]	[For completion]	[For completion]
SM.2.4.27	Spain	[For completion]	[For completion]	[For completion]
SM.2.4.28	Sweden	[For completion]	[For completion]	[For completion]
SM.2.4.29	<u>European Economic Area (not member of EU)</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
SM.2.4.30	Iceland	[For completion]	[For completion]	[For completion]
SM.2.4.31	Liechtenstein	[For completion]	[For completion]	[For completion]
SM.2.4.32	Norway	[For completion]	[For completion]	[For completion]
SM.2.4.33	<u>Other</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
SM.2.4.34	Switzerland	[For completion]	[For completion]	[For completion]
SM.2.4.35	United Kingdom	[For completion]	[For completion]	[For completion]
SM.2.4.36	Australia	[For completion]	[For completion]	[For completion]
SM.2.4.37	Brazil	[For completion]	[For completion]	[For completion]
SM.2.4.38	Canada	[For completion]	[For completion]	[For completion]
SM.2.4.39	Japan	[For completion]	[For completion]	[For completion]
SM.2.4.40	Korea	[For completion]	[For completion]	[For completion]
SM.2.4.41	New Zealand	[For completion]	[For completion]	[For completion]
SM.2.4.42	Singapore	[For completion]	[For completion]	[For completion]
SM.2.4.43	US	[For completion]	[For completion]	[For completion]
SM.2.4.44	Other	[For completion]	[For completion]	[For completion]
SM.2.4.45	<i>o/w [if relevant, please specify]</i>			
SM.2.4.46	<i>o/w [if relevant, please specify]</i>			
SM.2.4.47	<i>o/w [if relevant, please specify]</i>			
SM.2.4.48	<i>o/w [if relevant, please specify]</i>			
SM.2.4.49	<i>o/w [if relevant, please specify]</i>			
SM.2.4.50	<i>o/w [if relevant, please specify]</i>			
SM.2.4.51	<i>o/w [if relevant, please specify]</i>			
SM.2.4.52	<i>o/w [if relevant, please specify]</i>			
SM.2.4.53	<i>o/w [if relevant, please specify]</i>			
SM.2.4.54	<i>o/w [if relevant, please specify]</i>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.2	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.3	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.4	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.5	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.6	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.7	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.8	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.9	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.10	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.11	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.12	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.13	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.14	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.15	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.16	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.17	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.18	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.19	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.20	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.21	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.22	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.23	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.24	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.25	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.26	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.27	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.28	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.29	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.30	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]

SM.2.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]	
6. Breakdown by Interest Rate					
		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	[For completion]	[For completion]	[For completion]	
SM.2.6.2	Floating rate	[For completion]	[For completion]	[For completion]	
SM.2.6.3	Other	[For completion]	[For completion]	[For completion]	
OSM.2.6.1					
OSM.2.6.2					
OSM.2.6.3					
OSM.2.6.4					
OSM.2.6.5					
OSM.2.6.6					
7. Breakdown by Repayment Type					
		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	[For completion]	[For completion]	[For completion]	
SM.2.7.2	Amortising	[For completion]	[For completion]	[For completion]	
SM.2.7.3	Other	[For completion]	[For completion]	[For completion]	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
8. Loan Seasoning					
		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	[For completion]	[For completion]	[For completion]	
SM.2.8.2	≥ 12 - ≤ 24 months	[For completion]	[For completion]	[For completion]	
SM.2.8.3	≥ 24 - ≤ 36 months	[For completion]	[For completion]	[For completion]	
SM.2.8.4	≥ 36 - ≤ 60 months	[For completion]	[For completion]	[For completion]	
SM.2.8.5	≥ 60 months	[For completion]	[For completion]	[For completion]	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
9. Non-Performing Loans (NPLs)					
		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	[For completion]	[For completion]	[For completion]	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
A. Residential Cover Pool					
10. Loan Size Information					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
SM.2A.10.2	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.3	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.4	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.15	TBC at a country level	[For completion]	[For completion]		

SM.2A.10.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.18	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.19	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.20	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.21	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.22	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.23	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.24	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.25	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.26	Total	0,0	0	0,0%	0,0%
11. Loan to Value (LTV) Information - UNINDEXED					
SM.2A.11.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
SM.2A.11.2	>0 - <=40 %	[For completion]	[For completion]		
SM.2A.11.3	>40 - <=50 %	[For completion]	[For completion]		
SM.2A.11.4	>50 - <=60 %	[For completion]	[For completion]		
SM.2A.11.5	>60 - <=70 %	[For completion]	[For completion]		
SM.2A.11.6	>70 - <=80 %	[For completion]	[For completion]		
SM.2A.11.7	>80 - <=90 %	[For completion]	[For completion]		
SM.2A.11.8	>90 - <=100 %	[For completion]	[For completion]		
SM.2A.11.9	>100%	[For completion]	[For completion]		
SM.2A.11.10	Total	0,0	0	0,0%	0,0%
OSM.2A.11.1	a/w >100 - <=110 %				
OSM.2A.11.2	a/w >110 - <=120 %				
OSM.2A.11.3	a/w >120 - <=130 %				
OSM.2A.11.4	a/w >130 - <=140 %				
OSM.2A.11.5	a/w >140 - <=150 %				
OSM.2A.11.6	a/w >150 %				
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
SM.2A.12.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.10	Total	0,0	0	0,0%	0,0%
OSM.2A.12.1	a/w >100 - <=110 %				
OSM.2A.12.2	a/w >110 - <=120 %				
OSM.2A.12.3	a/w >120 - <=130 %				
OSM.2A.12.4	a/w >130 - <=140 %				
OSM.2A.12.5	a/w >140 - <=150 %				
OSM.2A.12.6	a/w >150 %				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type					
SM.2A.13.1	Owner occupied	[For completion]			
SM.2A.13.2	Second home/Holiday houses	[For completion]			
SM.2A.13.3	Buy-to-let/Non-owner occupied	[For completion]			
SM.2A.13.4	Subsidised housing	[For completion]			
SM.2A.13.5	Agricultural	[For completion]			
SM.2A.13.6	Other	[For completion]			
OSM.2A.13.1	a/w Private rental				
OSM.2A.13.2	a/w Multi-family housing				
OSM.2A.13.3	a/w Buildings under construction				
OSM.2A.13.4	a/w Buildings land				
OSM.2A.13.5	a/w [if relevant, please specify]				
OSM.2A.13.6	a/w [if relevant, please specify]				
OSM.2A.13.7	a/w [if relevant, please specify]				
OSM.2A.13.8	a/w [if relevant, please specify]				
OSM.2A.13.9	a/w [if relevant, please specify]				
OSM.2A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking					
SM.2A.14.1	1st lien / No prior ranks	[For completion]			
SM.2A.14.2	Guaranteed	[For completion]			
SM.2A.14.3	Other	[For completion]			
OSM.2A.14.1					
OSM.2A.14.2					

OSM.2A.14.3

15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.2	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.3	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.4	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.18	no data	[For completion]	[For completion]		
SM.2A.15.19	Total	0,0	0	0,0%	0,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy intensity (kWh/m2 per year)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.2	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.3	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.4	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.18	no data	[For completion]	[For completion]		
SM.2A.16.19	Total	0,0	0	0,0%	0,0%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	[For completion]	[For completion]		
SM.2A.17.2	1919 - 1945	[For completion]	[For completion]		
SM.2A.17.3	1946 - 1960	[For completion]	[For completion]		
SM.2A.17.4	1961 - 1970	[For completion]	[For completion]		
SM.2A.17.5	1971 - 1980	[For completion]	[For completion]		
SM.2A.17.6	1981 - 1990	[For completion]	[For completion]		
SM.2A.17.7	1991 - 2000	[For completion]	[For completion]		
SM.2A.17.8	2001 - 2005	[For completion]	[For completion]		
SM.2A.17.9	2006 and later	[For completion]	[For completion]		
SM.2A.17.10	no data	[For completion]	[For completion]		
SM.2A.17.11	Total	0,0	0	0,0%	0,0%
OSM.2A.17.1					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	[For completion]	[For completion]		
SM.2A.18.2	Flat or Apartment	[For completion]	[For completion]		
SM.2A.18.3	Bungalow	[For completion]	[For completion]		
SM.2A.18.4	Terraced House	[For completion]	[For completion]		
SM.2A.18.5	Multifamily House	[For completion]	[For completion]		
SM.2A.18.6	Land Only	[For completion]	[For completion]		
SM.2A.18.7	other	[For completion]	[For completion]		
SM.2A.18.8	Total	0,0	0	0,0%	0,0%
OSM.2A.18.1					
19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property	[For completion]	[For completion]		
SM.2A.19.2	Existing Property	[For completion]	[For completion]		
SM.2A.19.3	other	[For completion]	[For completion]		
SM.2A.19.4	no data	[For completion]	[For completion]		
SM.2A.19.5	Total	0,0	0	0,0%	0,0%
OSM.2A.19.1					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.20.1	TBC at a country level	[For completion]	[For completion]		

SM.2A.20.2	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.3	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.4	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.18	no data	[For completion]	[For completion]		
SM.2A.20.19	Total	0,0	0	0,0%	0,0%
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

B. Sustainable Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
SM.2B.21.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.18	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.19	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.20	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.21	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.22	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.23	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.24	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.25	d	[For completion]	[For completion]		
SM.2B.21.26	Total	0,0	0	0,0%	0,0%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	[For completion]	[For completion]		
SM.2B.22.3	>40 - <=50 %	[For completion]	[For completion]		
SM.2B.22.4	>50 - <=60 %	[For completion]	[For completion]		
SM.2B.22.5	>60 - <=70 %	[For completion]	[For completion]		
SM.2B.22.6	>70 - <=80 %	[For completion]	[For completion]		
SM.2B.22.7	>80 - <=90 %	[For completion]	[For completion]		
SM.2B.22.8	>90 - <=100 %	[For completion]	[For completion]		
SM.2B.22.9	>100 %	[For completion]	[For completion]		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
OSM.2B.22.1	a/w >100 - <=110 %				
OSM.2B.22.2	a/w >110 - <=120 %				
OSM.2B.22.3	a/w >120 - <=130 %				
OSM.2B.22.4	a/w >130 - <=140 %				
OSM.2B.22.5	a/w >140 - <=150 %				
OSM.2B.22.6	a/w >150 %				
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.9	>100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.10	Total	0,0	0	0,0%	0,0%
OSM.2B.23.1	a/w >100 - <=110 %				
OSM.2B.23.2	a/w >110 - <=120 %				
OSM.2B.23.3	a/w >120 - <=130 %				
OSM.2B.23.4	a/w >130 - <=140 %				
OSM.2B.23.5	a/w >140 - <=150 %				
OSM.2B.23.6	a/w >150 %				
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type		% Commercial loans			
SM.2B.24.1	Retail	[For completion]			
SM.2B.24.2	Office	[For completion]			
SM.2B.24.3	Hotel/Tourism	[For completion]			
SM.2B.24.4	Shopping malls	[For completion]			
SM.2B.24.5	Industry	[For completion]			
SM.2B.24.6	Agriculture	[For completion]			
SM.2B.24.7	Other commercially used	[For completion]			
SM.2B.24.8	Hospital	[For completion]			
SM.2B.24.9	School	[For completion]			
SM.2B.24.10	other RE with a social relevant purpose	[For completion]			
SM.2B.24.11	Land	[For completion]			
SM.2B.24.12	Property developers / Bulding under construction	[For completion]			
SM.2B.24.13	Other	[For completion]			
OSM.2B.24.1	a/w Cultural purposes				
OSM.2B.24.2	a/w [if relevant, please specify]				
OSM.2B.24.3	a/w [if relevant, please specify]				
OSM.2B.24.4	a/w [if relevant, please specify]				
OSM.2B.24.5	a/w [if relevant, please specify]				
OSM.2B.24.6	a/w [if relevant, please specify]				
OSM.2B.24.7	a/w [if relevant, please specify]				
OSM.2B.24.8	a/w [if relevant, please specify]				
OSM.2B.24.9	a/w [if relevant, please specify]				
OSM.2B.24.10	a/w [if relevant, please specify]				
OSM.2B.24.11	a/w [if relevant, please specify]				
OSM.2B.24.12	a/w [if relevant, please specify]				
OSM.2B.24.13	a/w [if relevant, please specify]				
OSM.2B.24.14	a/w [if relevant, please specify]				
25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.5	TBC at a country level	[For completion]	[For completion]		

SM.2B.25.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.18	no data	[For completion]	[For completion]		
SM.2B.25.19	Total	0,0	0	0,0%	0,0%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					
26. Average energy use intensity (kWh/m2 per year)					
		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.18	no data	[For completion]	[For completion]		
SM.2B.26.19	Total	0,0	0	0,0%	0,0%
27. CRE Age Structure					
		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	[For completion]	[For completion]		
SM.2B.27.2	1919 - 1945	[For completion]	[For completion]		
SM.2B.27.3	1946 - 1960	[For completion]	[For completion]		
SM.2B.27.4	1961 - 1970	[For completion]	[For completion]		
SM.2B.27.5	1971 - 1980	[For completion]	[For completion]		
SM.2B.27.6	1981 - 1990	[For completion]	[For completion]		
SM.2B.27.7	1991 - 2000	[For completion]	[For completion]		
SM.2B.27.8	2001 - 2005	[For completion]	[For completion]		
SM.2B.27.9	2006 and later	[For completion]	[For completion]		
SM.2B.27.10	no data	[For completion]	[For completion]		
SM.2B.27.11	Total	0,0	0	0,0%	0,0%
28. New Commercial Property					
		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.28.1	New property	[For completion]	[For completion]		
SM.2B.28.2	Existing property	[For completion]	[For completion]		
SM.2B.28.3	other	[For completion]	[For completion]		
SM.2B.28.4	no data	[For completion]	[For completion]		
SM.2B.28.5	Total	0,0	0	0,0%	0,0%
29. CO2 emission (kg of CO2 per year) - optional					
		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
SM.2B.29.1	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.18	no data	[For completion]	[For completion]		
SM.2B.29.19	Total	0	0	0,0%	0,0%

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2022

Reporting in Domestic Currency	EUR
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CONTENT OF Temporary Tab
1. Share of assets affected by payment holidays caused by COVID 19 2. Additional information on the cover pool section affected by payment holidays

For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the: COVID-19: EMF-ECBC Response
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Optional further information at issuer/country level
The percentages below were calculated based on the aggregate current balance of the credits subject of payment holiday, by type of granted payment holiday and by original payment holiday duration. For original duration was assumed the period between the date each payment holiday was granted and the date it is expected to end, considering each and all extensions, at the time of this report.
Can the COVID-19 related payment holiday loans remain part of the cover pool? YES

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19							
	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool		
COV.1.1.1	payment holiday granted	0	0	0,0%	0,0%		
OCOV.1.1.2							
OCOV.1.1.3							
2. Additional information on the cover pool section affected by payment holidays							
	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total
in % nominal (mn) of affected notional amount to total cover pool							
COV.2.1.1	principal & interest deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.2	principal deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.3	other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.5	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.6	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.7	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.8	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.9	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.10	<i>[please insert here mortgages with extended moratoria]</i>						0,0%