

# Harmonised Transparency Template

**2022 Version**

**Portugal**

**Caixa Económica Montepio Geral, Caixa Económica Bancária SA**

**Reporting Date: 25/01/2023**

**Cut-off Date: 31/12/2022**



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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	<a href="https://www.montepio.pt/funding-programmes">https://www.montepio.pt/funding-programmes</a>			
G.1.1.4	Cut-off date	31/12/2022			
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	<a href="#">UCITS Compliance (Y/N)</a>	Yes			
G.2.1.2	<a href="#">CRR Compliance (Y/N)</a>	Yes			
G.2.1.3	<a href="#">LCR status</a>	<a href="https://coveredbondlabel.com/issuer/48-caixa-economica-montepio-geral">https://coveredbondlabel.com/issuer/48-caixa-economica-montepio-geral</a>			
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	2 766,7			
G.3.1.2	Outstanding Covered Bonds	2 300,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2 674,8			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2 299,6			
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%	20,3%	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	2 749,3	99,4%		
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	17,4	0,6%		
G.3.3.5	Other	0,0	0,0%		
G.3.3.6	Total	2 766,7	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)	13,0	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	179,0	ND1	6,5%	
G.3.4.3	1 - 2 Y	158,8	ND1	5,7%	
G.3.4.4	2 - 3 Y	156,1	ND1	5,6%	
G.3.4.5	3 - 4 Y	153,2	ND1	5,5%	
G.3.4.6	4 - 5 Y	148,8	ND1	5,4%	
G.3.4.7	5 - 10 Y	1 587,2	ND1	57,4%	
G.3.4.8	10+ Y	383,7	ND1	13,9%	
G.3.4.9	Total	2 766,7	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)	2,8	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	300,0	ND1	13,0%	
G.3.5.3	1 - 2 Y	750,0	ND1	32,6%	
G.3.5.4	2 - 3 Y	0,0	ND1	0,0%	
G.3.5.5	3 - 4 Y	1 250,0	ND1	54,3%	
G.3.5.6	4 - 5 Y	0,0	ND1	0,0%	
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	2 766,7	2 766,7	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	2 766,7	2 766,7	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	<i>o/w [if relevant, please specify]</i>				
OG.3.7.2	<i>o/w [if relevant, please specify]</i>				
OG.3.7.3	<i>o/w [if relevant, please specify]</i>				
OG.3.7.4	<i>o/w [if relevant, please specify]</i>				
OG.3.7.5	<i>o/w [if relevant, please specify]</i>				
OG.3.7.6	<i>o/w [if relevant, please specify]</i>				
OG.3.7.7	<i>o/w [if relevant, please specify]</i>				
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	500,0	500,0	21,7%	21,7%
G.3.8.2	Floating coupon	1 800,0	1 800,0	78,3%	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	17,4	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	17,4	100,0%		
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>		0,0%		
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>		0,0%		
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>		0,0%		
OG.3.9.4	<i>o/w EU central banks</i>		0,0%		
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>		0,0%		
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>		0,0%		
OG.3.9.7	<i>o/w CQS1 credit institutions</i>		0,0%		
OG.3.9.8	<i>o/w CQS2 credit institutions</i>		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	17,4	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	17,4	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	17,4	0,6%	0,8%
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	17,4	0,6%	0,8%
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	<a href="https://coveredbondlabel.com/issuer/48-caixa-economica-montepio-geral">https://coveredbondlabel.com/issuer/48-caixa-economica-montepio-geral</a>		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0,0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	ND2		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0,0		
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>	0,0		
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:	<a href="#">38</a>		
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>		
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">48 for Public Sector Assets</a>	
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>		
G.4.1.5	(ii) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">412 for Commercial Mortgage Assets</a>	<a href="#">18 for Public Sector Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	<a href="#">129 for Public Sector Assets</a>	
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>		
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">88</a>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">179 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>	
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	Exposure to credit institute credit quality step 1 & 2	<a href="#">171</a>
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

## 6. Other relevant information

### 1. Optional information e.g. Rating triggers

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



# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency	EUR
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<b>CONTENT OF TAB B1</b>
<a href="#">7. Mortgage Assets</a>
<a href="#">7.A Residential Cover Pool</a>
<a href="#">7.B Commercial Cover Pool</a>

Field Number	7. Mortgage Assets			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	2 749,3		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	2 749,3		100,0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0,0%
OM.7.1.2	<i>o/w Forest &amp; Agriculture</i>			0,0%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>			0,0%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	55333	0	55333
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>			
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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				
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
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	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
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	<i>o/w [if relevant, please specify]</i>			
OM.7.4.2	<i>o/w [if relevant, please specify]</i>			
OM.7.4.3	<i>o/w [if relevant, please specify]</i>			
OM.7.4.4	<i>o/w [if relevant, please specify]</i>			
OM.7.4.5	<i>o/w [if relevant, please specify]</i>			
OM.7.4.6	<i>o/w [if relevant, please specify]</i>			
OM.7.4.7	<i>o/w [if relevant, please specify]</i>			
OM.7.4.8	<i>o/w [if relevant, please specify]</i>			
OM.7.4.9	<i>o/w [if relevant, please specify]</i>			
OM.7.4.10	<i>o/w [if relevant, please specify]</i>			

<b>5. Breakdown by regions of main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Norte	27,4%	0,0%	27,4%
M.7.5.2	Center	16,4%	0,0%	16,4%
M.7.5.3	Lisbon	35,8%	0,0%	35,8%
M.7.5.4	Alentejo	5,4%	0,0%	5,4%
M.7.5.5	Algarve	7,2%	0,0%	7,2%
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

<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	7,4%	0,0%	7,4%
M.7.6.2	Floating rate	92,6%	0,0%	92,6%
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				

<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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				

<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	7,7%	0,0%	7,7%
M.7.8.2	≥ 12 - ≤ 24 months	10,7%	0,0%	10,7%
M.7.8.3	≥ 24 - ≤ 36 months	7,8%	0,0%	7,8%
M.7.8.4	≥ 36 - ≤ 60 months	11,6%	0,0%	11,6%
M.7.8.5	≥ 60 months	62,2%	0,0%	62,2%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				

<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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**

<b>10. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	49,7			
	By buckets (mn):				
M.7A.10.2	0 - EUR 10.000	36,3	6 618	1,3%	12,0%
M.7A.10.3	10.000 - EUR 20.000	137,1	9 044	5,0%	16,3%
M.7A.10.4	20.000 - EUR 30.000	207,0	8 347	7,5%	15,1%
M.7A.10.5	30.000 - EUR 40.000	202,2	5 812	7,4%	10,5%
M.7A.10.6	40.000 - EUR 50.000	208,8	4 644	7,6%	8,4%
M.7A.10.7	50.000 - EUR 60.000	226,1	4 112	8,2%	7,4%
M.7A.10.8	60.000 - EUR 70.000	218,0	3 359	7,9%	6,1%
M.7A.10.9	70.000 - EUR 80.000	209,5	2 796	7,6%	5,1%
M.7A.10.10	80.000 - EUR 90.000	187,6	2 210	6,8%	4,0%
M.7A.10.11	90.000 - EUR 100.000	181,1	1 908	6,6%	3,4%
M.7A.10.12	100.000 - EUR 200.000	765,0	5 853	27,8%	10,6%
M.7A.10.13	> EUR 200.000	170,5	630	6,2%	1,1%



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	2 749,3	55 333	100,0%	100,0%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>		<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.11.1	Weighted Average LTV (%)	51,1%				
By LTV buckets (mn):						
M.7A.11.2	>0 - <=40 %	816,2	28 685	29,7%	51,8%	
M.7A.11.3	>40 - <=50 %	412,1	7 201	15,0%	13,0%	
M.7A.11.4	>50 - <=60 %	466,4	7 024	17,0%	12,7%	
M.7A.11.5	>60 - <=70 %	530,7	6 868	19,3%	12,4%	
M.7A.11.6	>70 - <=80 %	523,8	5 555	19,1%	10,0%	
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	2 749,3	55 333	100,0%	100,0%	
OM.7A.11.1	<i>o/w &gt;100 - &lt;=110 %</i>			0,0%	0,0%	
OM.7A.11.2	<i>o/w &gt;110 - &lt;=120 %</i>			0,0%	0,0%	
OM.7A.11.3	<i>o/w &gt;120 - &lt;=130 %</i>			0,0%	0,0%	
OM.7A.11.4	<i>o/w &gt;130 - &lt;=140 %</i>			0,0%	0,0%	
OM.7A.11.5	<i>o/w &gt;140 - &lt;=150 %</i>			0,0%	0,0%	
OM.7A.11.6	<i>o/w &gt;150 %</i>			0,0%	0,0%	
OM.7A.11.7						
OM.7A.11.8						
OM.7A.11.9						
<b>12. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>		<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
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	<i>o/w &gt;100 - &lt;=110 %</i>					
OM.7A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>					
OM.7A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>					
OM.7A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>					
OM.7A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>					
OM.7A.12.6	<i>o/w &gt;150 %</i>					
OM.7A.12.7						
OM.7A.12.8						
OM.7A.12.9						
<b>13. Breakdown by type</b>		<b>% Residential Loans</b>				
M.7A.13.1	Owner occupied	87,5%				
M.7A.13.2	Second home/Holiday houses	7,8%				
M.7A.13.3	Buy-to-let/Non-owner occupied	1,7%				
M.7A.13.4	Subsidised housing	0,0%				
M.7A.13.5	Agricultural	0,0%				
M.7A.13.6	Other	3,0%				
OM.7A.13.1	<i>o/w Private rental</i>					
OM.7A.13.2	<i>o/w Multi-family housing</i>					
OM.7A.13.3	<i>o/w Buildings under construction</i>					
OM.7A.13.4	<i>o/w Buildings land</i>					



OM.7A.13.5 o/w [if relevant, please specify]  
 OM.7A.13.6 o/w [if relevant, please specify]  
 OM.7A.13.7 o/w [if relevant, please specify]  
 OM.7A.13.8 o/w [if relevant, please specify]  
 OM.7A.13.9 o/w [if relevant, please specify]  
 OM.7A.13.10 o/w [if relevant, please specify]

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					

<b>18. Dwelling type - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
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	Multifamily 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					

<b>19. New Residential Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
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					

<b>20. CO2 emission (kg of CO2 per year) - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
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

<b>7B Commercial Cover Pool</b>					
<b>21. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
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%
<b>22. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
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	o/w >100 - <=110 %				
OM.7B.22.2	o/w >110 - <=120 %				
OM.7B.22.3	o/w >120 - <=130 %				
OM.7B.22.4	o/w >130 - <=140 %				
OM.7B.22.5	o/w >140 - <=150 %				
OM.7B.22.6	o/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
<b>23. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
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		<i>o/w &gt;100 - &lt;=110 %</i>				
OM.7B.23.2		<i>o/w &gt;110 - &lt;=120 %</i>				
OM.7B.23.3		<i>o/w &gt;120 - &lt;=130 %</i>				
OM.7B.23.4		<i>o/w &gt;130 - &lt;=140 %</i>				
OM.7B.23.5		<i>o/w &gt;140 - &lt;=150 %</i>				
OM.7B.23.6		<i>o/w &gt;150 %</i>				
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	Hotel/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 / Bulding under construction	[For completion]				
M.7B.24.13	Other	[For completion]				
OM.7B.24.1	<i>o/w Cultural purposes</i>					
OM.7B.24.2	<i>o/w [if relevant, please specify]</i>					
OM.7B.24.3	<i>o/w [if relevant, please specify]</i>					
OM.7B.24.4	<i>o/w [if relevant, please specify]</i>					
OM.7B.24.5	<i>o/w [if relevant, please specify]</i>					
OM.7B.24.6	<i>o/w [if relevant, please specify]</i>					
OM.7B.24.7	<i>o/w [if relevant, please specify]</i>					
OM.7B.24.8	<i>o/w [if relevant, please specify]</i>					
OM.7B.24.9	<i>o/w [if relevant, please specify]</i>					
OM.7B.24.10	<i>o/w [if relevant, please specify]</i>					
OM.7B.24.11	<i>o/w [if relevant, please specify]</i>					
OM.7B.24.12	<i>o/w [if relevant, please specify]</i>					
OM.7B.24.13	<i>o/w [if relevant, please specify]</i>					
OM.7B.24.14	<i>o/w [if relevant, please specify]</i>					

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					

<b>27. CRE Age Structure - optional</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
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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					

<b>28. New Commercial Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of CRE</b>
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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%

<b>29. CO2 emission (kg of CO2 per year) - optional</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Residential Loans</b>	<b>% No. of CRE</b>
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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

HTT 2022

Reporting in Domestic Currency

EUR

### CONTENT OF TAB B2

8. Public Sector Assets

Field Number	8. Public Sector Assets				
<b>1. General Information</b>					
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					
<b>2. Size Information</b>					
		<b>Nominal</b>	<b>Number of Exposures</b>	<b>% Public Sector Assets</b>	<b>% No. of Exposures</b>
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%
<b>3. Breakdown by Asset Type</b>					
		<b>Nominal (mn)</b>		<b>% Public Sector Assets</b>	
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>	



<b>5. Breakdown by regions of main country of origin</b>		<b>% Public Sector Assets</b>
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]
<b>6. Breakdown by Interest Rate</b>		<b>% Public Sector Assets</b>
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		
<b>7. Breakdown by Repayment Type</b>		<b>% Public Sector Assets</b>
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		



<b>8. Breakdown by Type of Debtor</b>		<b>Nominal (mn)</b>	<b>% Public Sector Assets</b>
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			
<b>9. Non-Performing Loans</b>			
PS.8.9.1	% NPLs	[For completion]	
OPS.8.9.1			
OPS.8.9.2			
OPS.8.9.3			
OPS.8.9.4			
<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>	
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

HTT 2022

Reporting in Domestic Currency	EUR
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<b>CONTENT OF TAB B3</b>
<a href="#">9. Shipping Assets</a>

Field Number	9. Shipping Assets	
<b>1. General Information</b>		
		<b>Shipping Loans</b>
S.9.1.1	Number of shipping loans	[For completion]
OS.9.1.1	<i>Optional information eg, Number of borrowers</i>	
OS.9.1.2	<i>Optional information eg, Number of guarantors</i>	
OS.9.1.3		
OS.9.1.4		
OS.9.1.5		
OS.9.1.6		
<b>2. Concentration Risks</b>		
		<b>% Shipping Loans</b>
S.9.2.1	10 largest exposures	[For completion]
OS.9.2.1		
OS.9.2.2		
OS.9.2.3		
OS.9.2.4		
OS.9.2.5		
OS.9.2.6		
<b>3. Breakdown by Geography / Country of Registration</b>		
		<b>% Shipping Loans</b>
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>o/w [If relevant, please specify]</i>	
OS.9.3.2	<i>o/w [If relevant, please specify]</i>	
OS.9.3.3	<i>o/w [If relevant, please specify]</i>	
OS.9.3.4	<i>o/w [If relevant, please specify]</i>	
OS.9.3.5	<i>o/w [If relevant, please specify]</i>	
OS.9.3.6	<i>o/w [If relevant, please specify]</i>	
OS.9.3.7	<i>o/w [If relevant, please specify]</i>	
OS.9.3.8	<i>o/w [If relevant, please specify]</i>	
OS.9.3.9	<i>o/w [If relevant, please specify]</i>	
OS.9.3.10	<i>o/w [If relevant, please specify]</i>	

4. Breakdown by Interest Rate		% Shipping Loans
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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
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S.9.6.1	Up to 12months	[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
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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
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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%
<b>9. Loan to Value (LTV) Information - UNINDEXED</b>						
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		o/w >100 - <=110 %				
OS.9.9.2		o/w >110 - <=120 %				
OS.9.9.3		o/w >120 - <=130 %				
OS.9.9.4		o/w >130 - <=140 %				
OS.9.9.5		o/w >140 - <=150 %				
OS.9.9.6		o/w >150 %				
OS.9.9.7						
OS.9.9.8						
OS.9.9.9						
<b>10. Loan to Value (LTV) Information - INDEXED</b>						
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						
<b>11. Breakdown by type of ship</b>						
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	TBC at a country level		[For completion]			



## C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
	<b>OC Calculation: Actual</b>	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		
	<b>OC Calculation: Legal minimum</b>	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.1.2		
	<b>OC Calculation: Committed</b>	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.1.3		
	<b>Interest Rate Types</b>	Fixed rate / floating rate
HG.1.4		
	<b>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.]</b>	Cover assets amortisation profile according to principal payment scheduled assuming no prepayments nor defaults
HG.1.5		
	<b>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.]</b>	Covered Bonds maturities according to contractual maturities not considering the extension period
HG.1.6		
	<b>LTVs: Definition</b>	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.1.7		
	<b>LTVs: Calculation of property/shipping value</b>	Property valuation according to the latest on-site appraisal or according to indices or statistical methods approved by the Bank of Portugal;
HG.1.8		
	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Unindexed: Valuations done through on-site appraisals; Indexed: By applying an index or statistical method considered appropriate duly submitted to the Bank of Portugal 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.1.9		
	<b>LTVs: Frequency and time of last valuation</b>	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.1.10		
	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	
HG.1.11		
	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Fixed rate Covered Bonds may be hedged with fix-to-floating swaps; the hedging of the foreign exchange risk is mandatory
HG.1.12		
	<b>Non-performing loans</b>	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
HG.1.13		
	<b>NPV assumptions (when stated)</b>	
OHG.1.1		
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	<b>Sustainability - strategy pursued in the cover pool</b>	[For completion]
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	[For completion]
HG.2.3	<b>New Property and Existing Property</b>	[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	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or issuer Items		Definition
HG.4.1	<b>Other definitions deemed relevant</b>	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

Report Reference Date: 31/12/2022

Report Frequency: Quarterly

1. Current Credit Ratings	Long Term	Short Term
Euro 5,000,000,000 Mortgage Conditional Pass-through Covered Bond Programme	Aa2 / AA (Moody's/Fitch)	N/A
Caixa Económica Montepio Geral	b2 / B / B (Moody's/Fitch/DBRS)	NP / B / R-4 (Moody's/Fitch/DBRS)
Portugal	Baa2 / BBB+ / AL (Moody's/Fitch/DBRS)	P-2 / F1 / R-1 (low) (Moody's/Fitch/DBRS)

2. Covered Bonds Issues	Issue Date	Coupon	Maturity Date	Remaining Term	Nominal Amount
<b>Covered Bonds Outstanding</b>				<b>2,82</b>	<b>2 749 263 605,00</b>
<b>Syndicated Covered Bonds Issues</b>					
Series 11 (ISIN PTCMGAOM0038)	14/11/2019	Fixed Rate	14/11/2024	1,87	500 000 000
<b>Private Placements Covered Bonds Issues</b>					
Series 6 (ISIN PTCMGEOE0034)	09/11/2016	Floating Rate	09/11/2023	0,86	300 000 000
Series 8 (ISIN PTCMGFOE0033)	16/03/2016	Floating Rate	16/12/2026	3,96	1 250 000 000
Series 9 (ISIN PTCMGSO0020)	22/05/2017	Floating Rate	22/05/2024	1,39	250 000 000

CRD Compliant (Yes/No) Yes

3. Asset Cover Test	Remaining Term	Nominal Amount
<b>Mortgage Credit Pool</b>	<b>22,98</b>	<b>2 749 263 605,44</b>
<b>Other Assets2 (Deposits and Securities at market value)</b>	<b>0,00</b>	<b>17 400 066,45</b>
Cash and Deposits	0,00	17 400 066,45
RMBS	0,00	0,00
Other securities	0,00	0,00
<b>Total Cover Pool</b>	<b>22,83</b>	<b>2 766 663 671,89</b>
% of ECB eligible assets		0,00%
<b>Overcollateralization3 with cash collateral (Current OC)</b>		<b>20,29%</b>
<b>Contractual overcollateralization</b>		<b>18,00%</b>
<b>Required Overcollateralization (Fitch)</b> - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		<b>18,00%</b>
<b>Required Overcollateralization (Moody's)</b> - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		<b>6,00%</b>
<b>Legal Minimum Overcollateralization</b>		<b>5,26%</b>

4. Other Triggers	Yes
Net Present Value of Assets (incl. derivatives)*	2 674 759 189,41
Net present value of liabilities (incl. derivatives)*	2 299 572 290,22
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	Yes/No
<b>Cover Pool Includes</b>	
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
<b>Currency Exposure Detail</b>	<b>n/a</b>

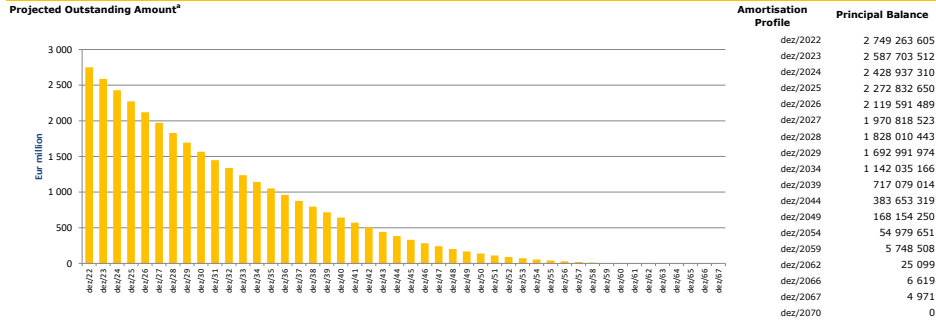
6. Mortgage Credit Pool				
<b>Main Characteristics</b>				
Number of Loans				55 333
Aggregate Original Principal Balance (EUR)				4 481 437 065,86
Aggregate Current Principal Balance (EUR)				2 749 263 605,44
Average Original Principal Balance per loan (EUR)				80 990,31
Average Current Principal Balance per loan (EUR)				49 685,79
Current principal balance of the 5 largest borrowers (EUR)				5 702 050,00
Weight of the 5 largest borrowers (current principal balance) %				0,21%
Current principal balance of the 10 largest borrowers (EUR)				9 404 041,31
Weight of the 10 largest borrowers (current principal balance) %				0,34%
Weighted Average Seasoning (months)				121,90
Weighted Average Remaining Term (months)				275,72
Weighted Average Current Unindexed LTV <sup>2</sup> (%)				51,10%
Weighted Average Current Indexed LTV <sup>2</sup> (%)				n.a.
Weighted Average Interest Rate (%)				2,475%
Weighted Average Spread (%)				1,267%
Max Maturity Date (yyyy-mm-dd)				20/12/2070
<b>Subsidized Loans</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Yes	4 064	7,34%	84 144 551	3,06%
No	51 269	92,66%	2 665 119 054	96,94%
<b>Insured Property<sup>6</sup></b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Yes	55 333	100,00%	2 749 263 605	100,00%
No	0	0,00%	0	0,00%
<b>Interest Rate Type</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Fixed	3 357	6,07%	204 007 062	7,42%
Floating	51 976	93,93%	2 545 256 543	92,58%
<b>Repayment Type</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Annuity / French	55 005	99,41%	2 737 742 003	99,58%
Linear	0	0,00%	0	0,00%
Increasing instalments	136	0,25%	5 030 217	0,18%
Bullet	0	0,00%	0	0,00%
Interest-only	0	0,00%	0	0,00%
Other	192	0,35%	6 491 386	0,24%

Report Reference Date: 31/12/2022

Report Frequency: Quarterly

6. Mortgage Credit Pool (continued)				
<b>Seasoning</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Up to 1 year	2 349	4,25%	230 986 280	8,40%
1 to 2 years	3 213	5,81%	297 027 750	10,80%
2 to 3 years	2 272	4,11%	206 636 137	7,52%
3 to 4 years	2 184	3,95%	177 658 627	6,46%
4 to 5 years	1 737	3,14%	133 739 815	4,86%
5 to 6 years	1 739	3,14%	126 094 369	4,59%
6 to 7 years	1 307	2,36%	91 161 324	3,32%
7 to 8 years	980	1,77%	56 981 582	2,07%
8 to 9 years	874	1,58%	51 480 733	1,87%
9 to 10 years	685	1,24%	39 913 543	1,45%
10 to 11 years	526	0,95%	30 683 221	1,12%
11 to 12 years	890	1,61%	49 682 244	1,81%
More than 12 years	36 577	66,10%	1 257 217 979	45,73%
<b>Remaining Term</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Up to 5 years	5 322	9,62%	51 387 108	1,87%
5 to 8 years	8 015	14,49%	159 853 331	5,81%
8 to 10 years	5 867	10,60%	165 615 435	6,02%
10 to 12 years	3 281	5,93%	111 388 864	4,05%
12 to 14 years	2 411	4,36%	98 107 905	3,57%
14 to 16 years	2 188	3,95%	100 569 055	3,66%
16 to 18 years	2 490	4,50%	127 733 027	4,65%
18 to 20 years	2 571	4,65%	148 079 703	5,39%
20 to 22 years	3 057	5,52%	176 870 399	6,43%
22 to 24 years	4 334	7,83%	267 715 503	9,74%
24 to 26 years	2 960	5,35%	213 233 829	7,76%
26 to 28 years	2 791	5,04%	220 835 623	8,03%
28 to 30 years	2 753	4,98%	220 692 579	8,03%
30 to 40 years	7 287	13,17%	686 758 779	24,98%
More than 40 years	6	0,01%	422 466	0,02%
<b>Current Unindexed LTV</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Up to 40%	28 685	51,84%	816 202 196	29,69%
40 to 50%	7 201	13,01%	412 131 852	14,99%
50 to 60%	7 024	12,69%	466 407 346	16,96%
60 to 70%	6 868	12,41%	530 717 563	19,30%

70 to 80%	5 555	10,04%	523 804 648	19,05%
More than 80%	0	0,00%	0	0,00%
<b>Loan Purpose</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Owner-occupied	48 923	88,42%	2 405 333 209	87,49%
Second Home	3 787	6,84%	213 726 229	7,77%
Buy to Let	924	1,67%	47 940 693	1,74%
Other	1 699	3,07%	82 263 474	2,99%
<b>Property Type</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
<b>Residential</b>	<b>55 333</b>	<b>100,00%</b>	<b>2 749 263 605</b>	<b>100,00%</b>
Flat	40 929	73,97%	1 773 882 007	64,52%
House	14 404	26,03%	975 381 598	35,48%
Other	0	0,00%	0	0,00%
<b>Commercial</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>	<b>0,00%</b>
<b>Geographical Distribution</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
<b>Portugal</b>	<b>55 333</b>	<b>100,00%</b>	<b>2 749 263 605</b>	<b>100,00%</b>
North	16 758	30,29%	754 173 257	27,43%
Center	9 441	17,06%	451 495 209	16,42%
Lisbon	18 293	33,06%	984 188 096	35,80%
Alentejo	2 971	5,37%	148 019 385	5,38%
Algarve	3 707	6,70%	198 586 010	7,22%
Madeira	1 438	2,60%	75 967 310	2,76%
Azores	2 725	4,92%	136 834 339	4,98%
<b>Delinquencies<sup>7</sup></b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
> 30 to 60 days	60	0,11%	3 052 655	0,11%
> 60 to 90 days	0	0,00%	0	0,00%
> 90 days	0	0,00%	0	0,00%



<sup>8</sup> Mortgage Credit Pool; assumes no prepayments

Report Reference Date: **31/12/2022**  
Report Frequency: Quarterly

<b>7. Expected Maturity Structure</b>	<b>0-1 Years</b>	<b>1-2 Years</b>	<b>2-3 Years</b>	<b>3-4 Years</b>	<b>4-5 Years</b>	<b>5-10 Years</b>	<b>&gt;10 Years</b>
In EUR							
Residential Mortgages <sup>9</sup>	161 560 094	158 766 202	156 104 660	153 241 162	148 772 966	1 587 165 204	383 653 319
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets <sup>2</sup>	17 400 066	0	0	0	0	0	0
<b>Cover Pool</b>	<b>178 960 160</b>	<b>158 766 202</b>	<b>156 104 660</b>	<b>153 241 162</b>	<b>148 772 966</b>	<b>1 587 165 204</b>	<b>383 653 319</b>
<b>Covered Bonds</b>	<b>300 000 000</b>	<b>750 000 000</b>	<b>0</b>	<b>1 250 000 000</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>9</sup> Assumes no prepayments

<b>8. Liquidity Cushion</b>	<b>Nominal Amount</b>
<b>Liquidity Cushion amount <sup>6</sup></b>	<b>17 400 066</b>
Deposits with eligible financial institutions	17 400 066
Eligible securities (market value)	0

<sup>6</sup> At least equal to the payments due on the Covered Bonds Outstanding for the next 3 months

<b>9. Derivative Financial Instruments</b>	<b>Nominal Amount</b>
<b>Total Amount of Derivatives in the Cover pool</b>	<b>0,00</b>
<b>Of Which Interest Rate Derivatives<sup>9</sup></b>	<b>0,00</b>
Fixed to Floating Swaps	0,00
Interest Basis Swaps	0,00
<b>Of Which Currency Swaps</b>	<b>0,00</b>
<sup>9</sup> External Counterparties (Yes)	

**10. Contacts**

Financial Division [users\\_DFI\\_depMC@montepio.pt](mailto:users_DFI_depMC@montepio.pt)

Other Reports on CEMG website [http://www.montepio.pt/SitePublico/en\\_GB/institutional/investor-relations/funding-programmes.page?](http://www.montepio.pt/SitePublico/en_GB/institutional/investor-relations/funding-programmes.page?)

ECBC Label Website <https://coveredbondlabel.com/>

**Notes**

<sup>1</sup> **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.

<sup>2</sup> **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-.

<sup>3</sup> **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.

<sup>4</sup> **Net Present Value (NPV)**  
The NPV of the assets is obtained by discounting all future cash flows with the IRS 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.  
NPV of liabilities cannot exceed the NPV of the portfolio assigned to the bond, including derivatives.  
Stress testing - Net present value is also calculated for a 200 bps shift upwards and downwards of the discounting curve.

<sup>5</sup> **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.  
- Also the value of the mortgage property should be checked on a frequent basis, at least every three years, in order to identify the properties that require appraisal by an expert (this procedure can be done using statistical models approved by the Bank of Portugal).

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

<sup>7</sup> **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 NPL's 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	2138004FIUXU382MR537	
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	ND2	ND2	ND2	ND2
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)	121,9010423				
E.3.1.2	Weighted Average Maturity (months)**	275,7242082				
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	1,81%	0%	0%	0%	1,81%
E.3.2.2	30-<60 days	0,11%	0%	0%	0%	0,11%
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)
<b>CONTENT OF TAB F1</b>	
<a href="#">1. Share of sustainable loans in the total mortgage program</a> <a href="#">2. Additional information on the sustainable section of the mortgage stock</a> <a href="#">2A. Sustainable Residential Cover Pool</a> <a href="#">2B. Sustainable Commercial Cover Pool</a>	

1. Share of sustainable loans in the total mortgage program					
SM	Description	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>a/w [f relevant, please specify]</i>				
OSM.1.1.2	<i>a/w [f relevant, please specify]</i>				
OSM.1.1.3	<i>a/w [f relevant, please specify]</i>				
OSM.1.1.4	<i>a/w [f relevant, please specify]</i>				
OSM.1.1.5	<i>a/w [f relevant, please specify]</i>				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information					
SM	Residential	Commercial	Other	% Total sustainable Mortgages	
SM.2.1.1	Residential	[For completion]			
SM.2.1.2	Commercial	[For completion]			
SM.2.1.3		[For completion]			
SM.2.1.4	Other	[For completion]			
SM.2.1.4	Total	0,0		0,0%	
OSM.2.1.1	<i>a/w Forest &amp; Agriculture</i>				
OSM.2.1.2	<i>a/w EE residential</i>				
OSM.2.1.3	<i>a/w EE commercial</i>				
OSM.2.1.4	<i>a/w EE other</i>				
OSM.2.1.5	<i>EE total</i>				
OSM.2.1.6	<i>a/w Social residential</i>				
OSM.2.1.7	<i>a/w Social Commercial</i>				
OSM.2.1.8	<i>a/w social other</i>				
OSM.2.1.9	<i>social tot</i>				
OSM.2.1.10	<i>a/w [f relevant, please specify]</i>				
OSM.2.1.11	<i>a/w [f relevant, please specify]</i>				
OSM.2.1.12	<i>a/w [f relevant, please specify]</i>				
OSM.2.1.13	<i>a/w [f relevant, please specify]</i>				
OSM.2.1.14	<i>a/w [f relevant, please specify]</i>				
OSM.2.1.15	<i>a/w [f relevant, please specify]</i>				
OSM.2.1.16	<i>a/w [f relevant, please specify]</i>				
OSM.2.1.17	<i>a/w [f relevant, please specify]</i>				
OSM.2.1.18	<i>a/w [f relevant, please specify]</i>				
2. General Information					
SM	Description	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					
SM	Description	% 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					
SM	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]





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		Nominal	Number of Loans	% Residential Loans	% No. of Loans
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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		Nominal	Number of Loans	% Residential Loans	% No. of Loans
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SM.2A.12.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
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SM.2A.12.2	By LTV buckets (mn):	>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		<i>o/w &gt;100 - &lt;=110 %</i>				
OSM.2A.12.2		<i>o/w &gt;110 - &lt;=120 %</i>				
OSM.2A.12.3		<i>o/w &gt;120 - &lt;=130 %</i>				
OSM.2A.12.4		<i>o/w &gt;130 - &lt;=140 %</i>				
OSM.2A.12.5		<i>o/w &gt;140 - &lt;=150 %</i>				
OSM.2A.12.6		<i>o/w &gt;150 %</i>				
OSM.2A.12.7						
OSM.2A.12.8						
OSM.2A.12.9						
<b>13. Breakdown by type</b>						
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		<i>o/w Private rental</i>				
OSM.2A.13.2		<i>o/w Multi-family housing</i>				
OSM.2A.13.3		<i>o/w Buildings under construction</i>				
OSM.2A.13.4		<i>o/w Buildings land</i>				
OSM.2A.13.5		<i>o/w [f relevant, please specify]</i>				
OSM.2A.13.6		<i>o/w [f relevant, please specify]</i>				
OSM.2A.13.7		<i>o/w [f relevant, please specify]</i>				
OSM.2A.13.8		<i>o/w [f relevant, please specify]</i>				
OSM.2A.13.9		<i>o/w [f relevant, please specify]</i>				
OSM.2A.13.10		<i>o/w [f relevant, please specify]</i>				
<b>14. Loan by Ranking</b>						
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						
<b>15. Energy Performance information of the financed RRE</b>						
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						
<b>16. Primary Energy intensity (kWh/m2 per year)</b>						
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						
<b>17. Property Age Structure</b>						
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					
	<b>18. Dwelling type</b>	<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of dwellings</b>
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					
	<b>19. New Residential Property</b>	<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of dwellings</b>
SM.2A.19.1	New Proprety	[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					
	<b>20. CO2 emission (kg of CO2 per year) - optional</b>	<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
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>B. Sustainable Commercial Cover Pool</b>				
	<b>21. Loan Size Information</b>	<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
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.28.21.9	TBC at a country level	[For completion]	[For completion]		
SM.28.21.10	TBC at a country level	[For completion]	[For completion]		
SM.28.21.11	TBC at a country level	[For completion]	[For completion]		
SM.28.21.12	TBC at a country level	[For completion]	[For completion]		
SM.28.21.13	TBC at a country level	[For completion]	[For completion]		
SM.28.21.14	TBC at a country level	[For completion]	[For completion]		
SM.28.21.15	TBC at a country level	[For completion]	[For completion]		
SM.28.21.16	TBC at a country level	[For completion]	[For completion]		
SM.28.21.17	TBC at a country level	[For completion]	[For completion]		
SM.28.21.18	TBC at a country level	[For completion]	[For completion]		
SM.28.21.19	TBC at a country level	[For completion]	[For completion]		
SM.28.21.20	TBC at a country level	[For completion]	[For completion]		
SM.28.21.21	TBC at a country level	[For completion]	[For completion]		
SM.28.21.22	TBC at a country level	[For completion]	[For completion]		
SM.28.21.23	TBC at a country level	[For completion]	[For completion]		
SM.28.21.24	TBC at a country level	[For completion]	[For completion]		
SM.28.21.25	TBC at a country level	[For completion]	[For completion]		
SM.28.21.26	d	[For completion]	[For completion]		
	Total	0,0	0	0,0%	0,0%
<b>22. Loan to Value (LTV) Information - UNINDEXED</b>					
SM.28.22.1	Weighted Average LTV (%)	[For completion]	Number of Loans	% Commercial Loans	% No. of Loans
By LTV buckets (mn):					
SM.28.22.2	>0 - <=40 %	[For completion]	[For completion]		
SM.28.22.3	>40 - <=50 %	[For completion]	[For completion]		
SM.28.22.4	>50 - <=60 %	[For completion]	[For completion]		
SM.28.22.5	>60 - <=70 %	[For completion]	[For completion]		
SM.28.22.6	>70 - <=80 %	[For completion]	[For completion]		
SM.28.22.7	>80 - <=90 %	[For completion]	[For completion]		
SM.28.22.8	>90 - <=100 %	[For completion]	[For completion]		
SM.28.22.9	>100%	[For completion]	[For completion]		
SM.28.22.10	Total	0,0	0	0,0%	0,0%
OSM.28.22.1	a/w >100 - <=110 %				
OSM.28.22.2	a/w >110 - <=120 %				
OSM.28.22.3	a/w >120 - <=130 %				
OSM.28.22.4	a/w >130 - <=140 %				
OSM.28.22.5	a/w >140 - <=150 %				
OSM.28.22.6	a/w >150 %				
OSM.28.22.7					
OSM.28.22.8					
OSM.28.22.9					
<b>23. Loan to Value (LTV) Information - INDEXED</b>					
SM.28.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]	Number of Loans	% Commercial Loans	% No. of Loans
By LTV buckets (mn):					
SM.28.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.10	Total	0,0	0	0,0%	0,0%
OSM.28.23.1	a/w >100 - <=110 %				
OSM.28.23.2	a/w >110 - <=120 %				
OSM.28.23.3	a/w >120 - <=130 %				
OSM.28.23.4	a/w >130 - <=140 %				
OSM.28.23.5	a/w >140 - <=150 %				
OSM.28.23.6	a/w >150 %				
OSM.28.23.7					
OSM.28.23.8					
OSM.28.23.9					
<b>24. Breakdown by Type</b>					
SM.28.24.1	Retail	[For completion]			
SM.28.24.2	Office	[For completion]			
SM.28.24.3	Hotel/Tourism	[For completion]			
SM.28.24.4	Shopping malls	[For completion]			
SM.28.24.5	Industry	[For completion]			
SM.28.24.6	Agriculture	[For completion]			
SM.28.24.7	Other commercially used	[For completion]			
SM.28.24.8	Hospital	[For completion]			
SM.28.24.9	School	[For completion]			
SM.28.24.10	other RE with a social relevant purpose	[For completion]			
SM.28.24.11	Land	[For completion]			
SM.28.24.12	Property developers / Building under construction	[For completion]			
SM.28.24.13	Other	[For completion]			
OSM.28.24.1	a/w Cultural purposes				
OSM.28.24.2	a/w [f relevant, please specify]				
OSM.28.24.3	a/w [f relevant, please specify]				
OSM.28.24.4	a/w [f relevant, please specify]				
OSM.28.24.5	a/w [f relevant, please specify]				
OSM.28.24.6	a/w [f relevant, please specify]				
OSM.28.24.7	a/w [f relevant, please specify]				
OSM.28.24.8	a/w [f relevant, please specify]				
OSM.28.24.9	a/w [f relevant, please specify]				
OSM.28.24.10	a/w [f relevant, please specify]				
OSM.28.24.11	a/w [f relevant, please specify]				
OSM.28.24.12	a/w [f relevant, please specify]				
OSM.28.24.13	a/w [f relevant, please specify]				
OSM.28.24.14	a/w [f relevant, please specify]				

25. EPC Information of the financed CRE		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.25.1	TBC at a country level	[For completion]	[For completion]		
SM.28.25.2	TBC at a country level	[For completion]	[For completion]		
SM.28.25.3	TBC at a country level	[For completion]	[For completion]		
SM.28.25.4	TBC at a country level	[For completion]	[For completion]		
SM.28.25.5	TBC at a country level	[For completion]	[For completion]		
SM.28.25.6	TBC at a country level	[For completion]	[For completion]		
SM.28.25.7	TBC at a country level	[For completion]	[For completion]		
SM.28.25.8	TBC at a country level	[For completion]	[For completion]		
SM.28.25.9	TBC at a country level	[For completion]	[For completion]		
SM.28.25.10	TBC at a country level	[For completion]	[For completion]		
SM.28.25.11	TBC at a country level	[For completion]	[For completion]		
SM.28.25.12	TBC at a country level	[For completion]	[For completion]		
SM.28.25.13	TBC at a country level	[For completion]	[For completion]		
SM.28.25.14	TBC at a country level	[For completion]	[For completion]		
SM.28.25.15	TBC at a country level	[For completion]	[For completion]		
SM.28.25.16	TBC at a country level	[For completion]	[For completion]		
SM.28.25.17	TBC at a country level	[For completion]	[For completion]		
SM.28.25.18	no data	[For completion]	[For completion]		
SM.28.25.19	Total	0,0	0	0,0%	0,0%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
26. Average energy use intensity (kWh/m2 per year)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.1	TBC at a country level	[For completion]	[For completion]		
SM.28.26.2	TBC at a country level	[For completion]	[For completion]		
SM.28.26.3	TBC at a country level	[For completion]	[For completion]		
SM.28.26.4	TBC at a country level	[For completion]	[For completion]		
SM.28.26.5	TBC at a country level	[For completion]	[For completion]		
SM.28.26.6	TBC at a country level	[For completion]	[For completion]		
SM.28.26.7	TBC at a country level	[For completion]	[For completion]		
SM.28.26.8	TBC at a country level	[For completion]	[For completion]		
SM.28.26.9	TBC at a country level	[For completion]	[For completion]		
SM.28.26.10	TBC at a country level	[For completion]	[For completion]		
SM.28.26.11	TBC at a country level	[For completion]	[For completion]		
SM.28.26.12	TBC at a country level	[For completion]	[For completion]		
SM.28.26.13	TBC at a country level	[For completion]	[For completion]		
SM.28.26.14	TBC at a country level	[For completion]	[For completion]		
SM.28.26.15	TBC at a country level	[For completion]	[For completion]		
SM.28.26.16	TBC at a country level	[For completion]	[For completion]		
SM.28.26.17	TBC at a country level	[For completion]	[For completion]		
SM.28.26.18	no data	[For completion]	[For completion]		
SM.28.26.19	Total	0,0	0	0,0%	0,0%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	[For completion]	[For completion]		
SM.28.27.2	1919 - 1945	[For completion]	[For completion]		
SM.28.27.3	1946 - 1960	[For completion]	[For completion]		
SM.28.27.4	1961 - 1970	[For completion]	[For completion]		
SM.28.27.5	1971 - 1980	[For completion]	[For completion]		
SM.28.27.6	1981 - 1990	[For completion]	[For completion]		
SM.28.27.7	1991 - 2000	[For completion]	[For completion]		
SM.28.27.8	2001 - 2005	[For completion]	[For completion]		
SM.28.27.9	2006 and later	[For completion]	[For completion]		
SM.28.27.10	no data	[For completion]	[For completion]		
SM.28.27.11	Total	0,0	0	0,0%	0,0%
28. New Commercial Property		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.28.1	New property	[For completion]	[For completion]		
SM.28.28.2	Existing property	[For completion]	[For completion]		
SM.28.28.3	other	[For completion]	[For completion]		
SM.28.28.4	no data	[For completion]	[For completion]		
SM.28.28.5	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.28.29.1	TBC at a country level	[For completion]	[For completion]		
SM.28.29.2	TBC at a country level	[For completion]	[For completion]		
SM.28.29.3	TBC at a country level	[For completion]	[For completion]		
SM.28.29.4	TBC at a country level	[For completion]	[For completion]		
SM.28.29.5	TBC at a country level	[For completion]	[For completion]		
SM.28.29.6	TBC at a country level	[For completion]	[For completion]		
SM.28.29.7	TBC at a country level	[For completion]	[For completion]		
SM.28.29.8	TBC at a country level	[For completion]	[For completion]		
SM.28.29.9	TBC at a country level	[For completion]	[For completion]		
SM.28.29.10	TBC at a country level	[For completion]	[For completion]		
SM.28.29.11	TBC at a country level	[For completion]	[For completion]		
SM.28.29.12	TBC at a country level	[For completion]	[For completion]		
SM.28.29.13	TBC at a country level	[For completion]	[For completion]		
SM.28.29.14	TBC at a country level	[For completion]	[For completion]		
SM.28.29.15	TBC at a country level	[For completion]	[For completion]		
SM.28.29.16	TBC at a country level	[For completion]	[For completion]		
SM.28.29.17	TBC at a country level	[For completion]	[For completion]		
SM.28.29.18	no data	[For completion]	[For completion]		
SM.28.29.19	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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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](#)

CONTENT OF Temporary Tab
<a href="#">1. Share of assets affected by payment holidays caused by COVID 19</a> <a href="#">2. Additional information on the cover pool section affected by payment holidays</a>

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? <span style="float: right;">YES</span>

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
	<b>in % nominal (mn) of affected notional amount to total cover pool</b>						
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%