Harmonised Transparency Template

2021 Version

Portugal

Caixa Económica Montepio Geral

Reporting Date: [30/10/2020]

Cut-off Date: [30/09/2020]

COVERED BOND LABEL

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A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency	EUR

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Field Number	1. Basic Facts				
G.1.1.1	**Country**	Portugal			
G.1.1.2	**Issuer Name**	Caixa Económica Montepio Geral, Caixa Económica Bancária S.A.			
G.1.1.3	**Link to Issuer's Website**	https://www.montepio.pt/funding-programmes			
G.1.1.4	**Cut-off date**	30/09/2020			
OG.1.1.1	*Contact*	users_DFI_depMC@montepio.pt			
OG.1.1.2	*Contact names*	Daniel Grencho / Hugo Mendes / Nuno Cereja			
OG.1.1.3	*Programme type*	Conditional pass-through			
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
	2. Regulatory Summary				
G.2.1.1	**UCITS Compliance (Y/N)**	Yes			
G.2.1.2	**CRR Compliance (Y/N)**	Yes			
G.2.1.3	**LCR status**	https://coveredbondlabel.com/issuer/50/			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
	3. General Cover Pool / Covered Bond Information				
	1.General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	2 742,4			
G.3.1.2	Outstanding Covered Bonds	2300			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	2 695,1			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	2 355,1			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	5,3%	19,2%	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	2 730,6		99,6%	
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	11,9		0,4%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	2 742,4		100,0%	
OG.3.3.1	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.2	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.3	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.4	*o/w [If relevant, please specify]*			0,0%	

OG.3.3.5		*o/w [If relevant, please specify]*			0,0%	
OG.3.3.6		*o/w [If relevant, please specify]*			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)		11,2	ND3		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		178,9	ND3	6,6%	
G.3.4.3	1 - 2 Y		179,0	ND3	6,6%	
G.3.4.4	2 - 3 Y		151,5	ND3	5,5%	
G.3.4.5	3 - 4 Y		147,2	ND3	5,4%	
G.3.4.6	4 - 5 Y		87,8	ND3	3,2%	
G.3.4.7	5 - 10 Y		289,4	ND3	10,6%	
G.3.4.8	10+ Y		1 696,7	ND3	62,1%	
G.3.4.9		Total	2 730,6	0,0	100,0%	0,0%
OG.3.4.1		*o/w 0-1 day*			0,0%	
OG.3.4.2		*o/w 0-0.5y*			0,0%	
OG.3.4.3		*o/w 0.5-1 y*			0,0%	
OG.3.4.4		*o/w 1-1.5y*			0,0%	
OG.3.4.5		*o/w 1.5-2 y*			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)		3,7	ND2		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		0,0	ND2	0,0%	
G.3.5.4	1 - 2 Y		0,0	ND2	0,0%	
G.3.5.5	2 - 3 Y		750,0	ND2	32,6%	
G.3.5.6	3 - 4 Y		550,0	ND2	23,9%	
G.3.5.7	4 - 5 Y		500,0	ND2	21,7%	
G.3.5.8	5 - 10 Y		500,0	ND2	21,7%	
G.3.5.9	10+ Y		0,0	ND2	0,0%	
G.3.5.10		Total	2 300,0	0,0	100,0%	0,0%
OG.3.5.1		*o/w 0-1 day*			0,0%	
OG.3.5.2		*o/w 0-0.5y*			0,0%	
OG.3.5.3		*o/w 0.5-1 y*			0,0%	
OG.3.5.4		*o/w 1-1.5y*			0,0%	
OG.3.5.5		*o/w 1.5-2 y*			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		2 742,4	2 742,4	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	2 742,4	2 742,4	100,0%	100,0%
OG.3.6.1		*o/w [If relevant, please specify]*				

OG.3.6.2	*o/w [If relevant, please specify]*			0,0%	0,0%
OG.3.6.3	*o/w [If relevant, please specify]*			0,0%	0,0%
OG.3.6.4	*o/w [If relevant, please specify]*			0,0%	0,0%
OG.3.6.5	*o/w [If relevant, please specify]*			0,0%	0,0%
OG.3.6.6	*o/w [If relevant, please specify]*			0,0%	0,0%
OG.3.6.7	*o/w [If relevant, please specify]*			0,0%	0,0%
	7. Covered Bonds - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.7.1	EUR	2 300,0	2 300,0	100,0%	100,0%
G.3.7.2	AUD	0,0	0,0	0,0%	0,0%
G.3.7.3	BRL	0,0	0,0	0,0%	0,0%
G.3.7.4	CAD	0,0	0,0	0,0%	0,0%
G.3.7.5	CHF	0,0	0,0	0,0%	0,0%
G.3.7.6	CZK	0,0	0,0	0,0%	0,0%
G.3.7.7	DKK	0,0	0,0	0,0%	0,0%
G.3.7.8	GBP	0,0	0,0	0,0%	0,0%
G.3.7.9	HKD	0,0	0,0	0,0%	0,0%
G.3.7.10	JPY	0,0	0,0	0,0%	0,0%
G.3.7.11	KRW	0,0	0,0	0,0%	0,0%
G.3.7.12	NOK	0,0	0,0	0,0%	0,0%
G.3.7.13	PLN	0,0	0,0	0,0%	0,0%
G.3.7.14	SEK	0,0	0,0	0,0%	0,0%
G.3.7.15	SGD	0,0	0,0	0,0%	0,0%
G.3.7.16	USD	0,0	0,0	0,0%	0,0%
G.3.7.17	Other	0,0	0,0	0,0%	0,0%
G.3.7.18	Total	2 300,0	2 300,0	100,0%	100,0%
OG.3.7.1	*o/w [If relevant, please specify]*				
OG.3.7.2	*o/w [If relevant, please specify]*				
OG.3.7.3	*o/w [If relevant, please specify]*				
OG.3.7.4	*o/w [If relevant, please specify]*				
OG.3.7.5	*o/w [If relevant, please specify]*				
OG.3.7.6	*o/w [If relevant, please specify]*				
OG.3.7.7	*o/w [If relevant, please specify]*				
	8. Covered Bonds - Breakdown by interest rate	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.8.1	Fixed coupon	1 250,0	500,0	54,3%	21,7%
G.3.8.2	Floating coupon	1 050,0	1 800,0	45,7%	78,3%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	2 300,0	2 300,0	100,0%	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
	9. Substitute Assets - Type	**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash	11,9		100,0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0,0		0,0%	
G.3.9.3	Exposures to central banks	0,0			
G.3.9.4	Exposures to credit institutions	0,0		0,0%	
G.3.9.5	Other	0,0		0,0%	
G.3.9.6	Total	11,9		100,0%	
OG.3.9.1	*o/w EU gvts or quasi govts*			0,0%	
OG.3.9.2	*o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts*			0,0%	
OG.3.9.3	*o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts*			0,0%	
OG.3.9.4	*o/w EU central banks*			0,0%	
OG.3.9.5	*o/w third-party countries Credit Quality Step 1 (CQS1) central banks*			0,0%	
OG.3.9.6	*o/w third-party countries Credit Quality Step 2 (CQS2) central banks*			0,0%	
OG.3.9.7	*o/w CQS1 credit institutions*			0,0%	
OG.3.9.8	*o/w CQS2 credit institutions*			0,0%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
	10. Substitute Assets - Country	**Nominal (mn)**		**% Substitute Assets**	
G.3.10.1	Domestic (Country of Issuer)	0,0		0,0%	
G.3.10.2	Eurozone	11,9		100,0%	
G.3.10.3	Rest of European Union (EU)	0,0		0,0%	
G.3.10.4	European Economic Area (not member of EU)	0,0		0,0%	
G.3.10.5	Switzerland	0,0		0,0%	

G.3.10.6	Australia	0,0	0,0%	
G.3.10.7	Brazil	0,0	0,0%	
G.3.10.8	Canada	0,0	0,0%	
G.3.10.9	Japan	0,0	0,0%	
G.3.10.10	Korea	0,0	0,0%	
G.3.10.11	New Zealand	0,0	0,0%	
G.3.10.12	Singapore	0,0	0,0%	
G.3.10.13	US	0,0	0,0%	
G.3.10.14	Other	0,0	0,0%	
G.3.10.15	Total EU	0,0		
G.3.10.16	Total	11,9	100,0%	
OG.3.10.1	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.2	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.3	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.4	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.5	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.6	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.7	*o/w [If relevant, please specify]*		0,0%	
	11. Liquid Assets	**Nominal (mn)**	**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	11,9	0,4%	0,5%
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	11,9	0,4%	0,5%
OG.3.11.1	*o/w [If relevant, please specify]*			
OG.3.11.2	*o/w [If relevant, please specify]*			
OG.3.11.3	*o/w [If relevant, please specify]*			
OG.3.11.4	*o/w [If relevant, please specify]*			
OG.3.11.5	*o/w [If relevant, please specify]*			
OG.3.11.6	*o/w [If relevant, please specify]*			
OG.3.11.7	*o/w [If relevant, please specify]*			
	12. Bond List			
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/50/		
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	750,0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	External		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2		
OG.3.13.1	*NPV of Derivatives in the cover pool (mn)*	15,4		
OG.3.13.2	*Derivatives outside the cover pool [notional] (mn)*	0,0		
OG.3.13.3	*NPV of Derivatives outside the cover pool (mn)*	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)

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.

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

OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		
	5. References to Capital Requirements Regulation (CRR) 129(1)	
G.5.1.1	*Exposure to credit institute credit quality step 1 & 2*	171
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		
	6. Other relevant information	
	1. Optional information e.g. Rating triggers	
OG.6.1.1	*NPV Test (passed/failed)*	
OG.6.1.2	*Interest Covereage Test (passe/failed)*	
OG.6.1.3	*Cash Manager*	
OG.6.1.4	*Account Bank*	
OG.6.1.5	*Stand-by Account Bank*	
OG.6.1.6	*Servicer*	
OG.6.1.7	*Interest Rate Swap Provider*	
OG.6.1.8	*Covered Bond Swap Provider*	
OG.6.1.9	*Paying Agent*	
OG.6.1.10	*Other optional/relevant information*	
OG.6.1.11	*Other optional/relevant information*	
OG.6.1.12	*Other optional/relevant information*	
OG.6.1.13	*Other optional/relevant information*	
OG.6.1.14	*Other optional/relevant information*	
OG.6.1.15	*Other optional/relevant information*	
OG.6.1.16	*Other optional/relevant information*	
OG.6.1.17	*Other optional/relevant information*	
OG.6.1.18	*Other optional/relevant information*	
OG.6.1.19	*Other optional/relevant information*	
OG.6.1.20	*Other optional/relevant information*	
OG.6.1.21	*Other optional/relevant information*	
OG.6.1.22	*Other optional/relevant information*	
OG.6.1.23	*Other optional/relevant information*	
OG.6.1.24	*Other optional/relevant information*	
OG.6.1.25	*Other optional/relevant information*	
OG.6.1.26	*Other optional/relevant information*	
OG.6.1.27	*Other optional/relevant information*	
OG.6.1.28	*Other optional/relevant information*	
OG.6.1.29	*Other optional/relevant information*	
OG.6.1.30	*Other optional/relevant information*	
OG.6.1.31	*Other optional/relevant information*	
OG.6.1.32	*Other optional/relevant information*	
OG.6.1.33	*Other optional/relevant information*	
OG.6.1.34	*Other optional/relevant information*	
OG.6.1.35	*Other optional/relevant information*	
OG.6.1.36	*Other optional/relevant information*	
OG.6.1.37	*Other optional/relevant information*	
OG.6.1.38	*Other optional/relevant information*	
OG.6.1.39	*Other optional/relevant information*	
OG.6.1.40	*Other optional/relevant information*	
OG.6.1.41	*Other optional/relevant information*	
OG.6.1.42	*Other optional/relevant information*	
OG.6.1.43	*Other optional/relevant information*	
OG.6.1.44	*Other optional/relevant information*	
OG.6.1.45	*Other optional/relevant information*	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

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

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	2 730,6		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	2 730,6		100,0%
OM.7.1.1	*o/w Housing Cooperatives / Multi-family assets*			0,0%
OM.7.1.2	*o/w Forest & Agriculture*			0,0%
OM.7.1.3	*o/w [If relevant, please specify]*			0,0%
OM.7.1.4	*o/w [If relevant, please specify]*			0,0%
OM.7.1.5	*o/w [If relevant, please specify]*			0,0%
OM.7.1.6	*o/w [If relevant, please specify]*			0,0%
OM.7.1.7	*o/w [If relevant, please specify]*			0,0%
OM.7.1.8	*o/w [If relevant, please specify]*			0,0%
OM.7.1.9	*o/w [If relevant, please specify]*			0,0%
OM.7.1.10	*o/w [If relevant, please specify]*			0,0%
OM.7.1.11	*o/w [If relevant, please specify]*			0,0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	59237	0	59237
OM.7.2.1	*Optional information eg, Number of borrowers*			
OM.7.2.2	*Optional information eg, Number of guarantors*			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0,3%	0,0%	0,27%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100,0%	0,0%	100,0%
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czechia	0,0%	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	100,0%	0,0%	100,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%	0,0%

M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.30	Iceland	0,0%	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%	0,0%
M.7.4.33	Other	0,0%	0,0%	0,0%
M.7.4.34	Switzerland	0,0%	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%	0,0%
OM.7.4.1	*o/w [If relevant, please specify]*			
OM.7.4.2	*o/w [If relevant, please specify]*			
OM.7.4.3	*o/w [If relevant, please specify]*			
OM.7.4.4	*o/w [If relevant, please specify]*			
OM.7.4.5	*o/w [If relevant, please specify]*			
OM.7.4.6	*o/w [If relevant, please specify]*			
OM.7.4.7	*o/w [If relevant, please specify]*			
OM.7.4.8	*o/w [If relevant, please specify]*			
OM.7.4.9	*o/w [If relevant, please specify]*			
OM.7.4.10	*o/w [If relevant, please specify]*			
	5. Breakdown by regions of main country of origin	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.5.1	Norte	27,8%	0,0%	27,8%
M.7.5.2	Center	15,9%	0,0%	15,9%
M.7.5.3	Lisbon	36,2%	0,0%	36,2%
M.7.5.4	Alentejo	5,2%	0,0%	5,2%
M.7.5.5	Algarve	6,7%	0,0%	6,7%
M.7.5.6	Madeira	3,0%	0,0%	3,0%
M.7.5.7	Azores	5,2%	0,0%	5,2%
M.7.5.8				
M.7.5.9				
M.7.5.10				
M.7.5.11				
M.7.5.12				
M.7.5.13				
M.7.5.14				
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				
M.7.5.41				
M.7.5.42				
M.7.5.43				
M.7.5.44				
M.7.5.45				
M.7.5.46				
M.7.5.47				
M.7.5.48				

M.7.5.49					
M.7.5.50					
	6. Breakdown by Interest Rate	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.6.1	Fixed rate	6,8%	0,0%	6,8%	
M.7.6.2	Floating rate	93,2%	0,0%	93,2%	
M.7.6.3	Other	0,0%	0,0%	0,0%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
	7. Breakdown by Repayment Type	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.7.1	Bullet / interest only	0,0%	0,0%	0,0%	
M.7.7.2	Amortising	100,0%	0,0%	100,0%	
M.7.7.3	Other	0,0%	0,0%	0,0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
	8. Loan Seasoning	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.8.1	Up to 12months	6,0%	0,0%	6,0%	
M.7.8.2	≥ 12 - ≤ 24 months	6,7%	0,0%	6,7%	
M.7.8.3	≥ 24 - ≤ 36 months	5,5%	0,0%	5,5%	
M.7.8.4	≥ 36 - ≤ 60 months	9,1%	0,0%	9,1%	
M.7.8.5	≥ 60 months	72,7%	0,0%	72,7%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.9.1	% NPLs	0,0%	0,0%	0,0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
	7.A Residential Cover Pool				
	10. Loan Size Information	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.10.1	Average loan size (000s)	46,1			
	By buckets (mn):				
M.7A.10.2	0 - EUR 10.000	41,4	7 218	1,5%	12,2%
M.7A.10.3	10.000 - EUR 20.000	131,1	8 682	4,8%	14,7%
M.7A.10.4	20.000 - EUR 30.000	240,6	9 620	8,8%	16,2%
M.7A.10.5	30.000 - EUR 40.000	274,5	7 911	10,1%	13,4%
M.7A.10.6	40.000 - EUR 50.000	242,9	5 415	8,9%	9,1%
M.7A.10.7	50.000 - EUR 60.000	245,2	4 469	9,0%	7,5%
M.7A.10.8	60.000 - EUR 70.000	237,0	3 659	8,7%	6,2%
M.7A.10.9	70.000 - EUR 80.000	215,7	2 884	7,9%	4,9%
M.7A.10.10	80.000 - EUR 90.000	186,2	2 194	6,8%	3,7%
M.7A.10.11	90.000 - EUR 100.000	168,4	1 776	6,2%	3,0%
M.7A.10.12	100.000 - EUR 200.000	646,4	5 023	23,7%	8,5%
M.7A.10.13	> EUR 200.000	101,1	386	3,7%	0,7%
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	2 730,6	59 237	100,0%	100,0%
	11. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.11.1	Weighted Average LTV (%)	50,9%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	819,7	28 870	30,0%	48,7%
M.7A.11.3	>40 - <=50 %	456,1	9 406	16,7%	15,9%

M.7A.11.4	>50 - <=60 %	456,8	7 361	16,7%	12,4%
M.7A.11.5	>60 - <=70 %	515,5	7 624	18,9%	12,9%
M.7A.11.6	>70 - <=80 %	482,5	5 976	17,7%	10,1%
M.7A.11.7	>80 - <=90 %	0,0	0	0,0%	0,0%
M.7A.11.8	>90 - <=100 %	0,0	0	0,0%	0,0%
M.7A.11.9	>100%	0,0	0	0,0%	0,0%
M.7A.11.10	Total	2 730,6	59 237	100,0%	100,0%
OM.7A.11.1	*o/w >100 - <=110 %*			0,0%	0,0%
OM.7A.11.2	*o/w >110 - <=120 %*			0,0%	0,0%
OM.7A.11.3	*o/w >120 - <=130 %*			0,0%	0,0%
OM.7A.11.4	*o/w >130 - <=140 %*			0,0%	0,0%
OM.7A.11.5	*o/w >140 - <=150 %*			0,0%	0,0%
OM.7A.11.6	*o/w >150 %*			0,0%	0,0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
	12. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.12.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	ND2	ND2		
M.7A.12.3	>40 - <=50 %	ND2	ND2		
M.7A.12.4	>50 - <=60 %	ND2	ND2		
M.7A.12.5	>60 - <=70 %	ND2	ND2		
M.7A.12.6	>70 - <=80 %	ND2	ND2		
M.7A.12.7	>80 - <=90 %	ND2	ND2		
M.7A.12.8	>90 - <=100 %	ND2	ND2		
M.7A.12.9	>100%	ND2	ND2		
M.7A.12.10	Total	0,0	0	0,0%	0,0%
OM.7A.12.1	*o/w >100 - <=110 %*				
OM.7A.12.2	*o/w >110 - <=120 %*				
OM.7A.12.3	*o/w >120 - <=130 %*				
OM.7A.12.4	*o/w >130 - <=140 %*				
OM.7A.12.5	*o/w >140 - <=150 %*				
OM.7A.12.6	*o/w >150 %*				
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
	13. Breakdown by type	**% Residential Loans**			
M.7A.13.1	Owner occupied	89,7%			
M.7A.13.2	Second home/Holiday houses	6,5%			
M.7A.13.3	Buy-to-let/Non-owner occupied	1,4%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other	2,4%			
OM.7A.13.1	*o/w Private rental*				
OM.7A.13.2	*o/w Multi-family housing*				
OM.7A.13.3	*o/w Buildings under construction*				
OM.7A.13.4	*o/w Buildings land*				
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		
M.7A.15.19	Total	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) - 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		
M.7A.16.19	Total	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	1945 - 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		
M.7A.17.11	Total	0	0	0,0%	0,0%
OM.7A.17.1					
	18. Dwelling type - optional	***Nominal (mn)***	***Number of dwellings***	***% Residential Loans***	***% No. of Dwellings***
M.2A.18.1	House, detached or semi-detached	ND3	ND3		
M.2A.18.2	Flat or Apartment	ND3	ND3		
M.2A.18.3	Bungalow	ND3	ND3		
M.2A.18.4	Terraced House	ND3	ND3		
M.2A.18.5	Multifamily House	ND3	ND3		
M.2A.18.6	Land Only	ND3	ND3		
M.2A.18.7	other	ND3	ND3		
M.2A.18.8	Total	0	0	0,0%	0,0%
OM.7A.18.1					
	19. New Residential Property - optional	***Nominal (mn)***	***Number of dwellings***	***% Residential Loans***	***% No. of Dwellings***
M.2A.19.1	New Property	ND3	ND3		
M.2A.19.2	Existing property	ND3	ND3		
M.2A.19.3	other	ND3	ND3		
M.2A.19.4	no data	ND3	ND3		
M.2A.19.5	Total	0	0	0,0%	0,0%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					

M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
M.2A.19.23					
M.2A.19.24					
M.2A.19.25					
M.2A.19.26					
M.2A.19.27					
M.2A.19.28					
M.2A.19.29					
M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
M.2A.19.33					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					
M.2A.19.40					
M.2A.19.41					
M.2A.19.42					
M.2A.19.43					
M.2A.19.44					
M.2A.19.45					
M.2A.19.46					
M.2A.19.47					
M.2A.19.48					
M.2A.19.49					
M.2A.19.50					
	7B Commercial Cover Pool				
	20. Loan Size Information	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.20.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.20.2	TBC at a country level	[For completion]	[For completion]		
M.7B.20.3	TBC at a country level	[For completion]	[For completion]		
M.7B.20.4	TBC at a country level	[For completion]	[For completion]		
M.7B.20.5	TBC at a country level	[For completion]	[For completion]		
M.7B.20.6	TBC at a country level	[For completion]	[For completion]		
M.7B.20.7	TBC at a country level	[For completion]	[For completion]		
M.7B.20.8	TBC at a country level	[For completion]	[For completion]		
M.7B.20.9	TBC at a country level	[For completion]	[For completion]		
M.7B.20.10	TBC at a country level	[For completion]	[For completion]		
M.7B.20.11	TBC at a country level	[For completion]	[For completion]		
M.7B.20.12	TBC at a country level	[For completion]	[For completion]		
M.7B.20.13	TBC at a country level	[For completion]	[For completion]		
M.7B.20.14	TBC at a country level	[For completion]	[For completion]		
M.7B.20.15	TBC at a country level	[For completion]	[For completion]		
M.7B.20.16	TBC at a country level	[For completion]	[For completion]		
M.7B.20.17	TBC at a country level	[For completion]	[For completion]		
M.7B.20.18	TBC at a country level	[For completion]	[For completion]		
M.7B.20.19	TBC at a country level	[For completion]	[For completion]		
M.7B.20.20	TBC at a country level	[For completion]	[For completion]		
M.7B.20.21	TBC at a country level	[For completion]	[For completion]		
M.7B.20.22	TBC at a country level	[For completion]	[For completion]		
M.7B.20.23	TBC at a country level	[For completion]	[For completion]		
M.7B.20.24	TBC at a country level	[For completion]	[For completion]		
M.7B.20.25	TBC at a country level	[For completion]	[For completion]		
M.7B.20.26	Total	0,0	0	0,0%	0,0%
	21. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.21.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				

M.7B.21.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.9	>100%	[For completion]	[For completion]		
M.7B.21.10	Total	0,0	0	0,0%	0,0%
OM.7B.21.1	*o/w >100 - <=110 %*				
OM.7B.21.2	*o/w >110 - <=120 %*				
OM.7B.21.3	*o/w >120 - <=130 %*				
OM.7B.21.4	*o/w >130 - <=140 %*				
OM.7B.21.5	*o/w >140 - <=150 %*				
OM.7B.21.6	*o/w >150 %*				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					
	22. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
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					
	23. Breakdown by Type	**% Commercial loans**			
M.7B.23.1	Retail	[For completion]			
M.7B.23.2	Office	[For completion]			
M.7B.23.3	Hotel/Tourism	[For completion]			
M.7B.23.4	Shopping malls	[For completion]			
M.7B.23.5	Industry	[For completion]			
M.7B.23.6	Agriculture	[For completion]			
M.7B.23.7	Other commercially used	[For completion]			
M.7B.23.8	Hospital	[For completion]			
M.7B.23.9	School	[For completion]			
M.7B.23.10	other RE with a social relevant purpose	[For completion]			
M.7B.23.11	Land	[For completion]			
M.7B.23.12	Property developers / Bulding under construction	[For completion]			
M.7B.23.13	Other	[For completion]			
OM.7B.23.1	*o/w Cultural purposes*				
OM.7B.23.2	*o/w [If relevant, please specify]*				
OM.7B.23.3	*o/w [If relevant, please specify]*				
OM.7B.23.4	*o/w [If relevant, please specify]*				
OM.7B.23.5	*o/w [If relevant, please specify]*				
OM.7B.23.6	*o/w [If relevant, please specify]*				
OM.7B.23.7	*o/w [If relevant, please specify]*				
OM.7B.23.8	*o/w [If relevant, please specify]*				
OM.7B.23.9	*o/w [If relevant, please specify]*				
OM.7B.23.10	*o/w [If relevant, please specify]*				
OM.7B.23.11	*o/w [If relevant, please specify]*				
OM.7B.23.12	*o/w [If relevant, please specify]*				
OM.7B.23.13	*o/w [If relevant, please specify]*				
OM.7B.23.14	*o/w [If relevant, please specify]*				
	24. EPC Information of the financed CRE - optional	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
M.2B.24.1	TBC at a country level	[For completion]	[For completion]		
M.2B.24.2	TBC at a country level	[For completion]	[For completion]		
M.2B.24.3	TBC at a country level	[For completion]	[For completion]		
M.2B.24.4	TBC at a country level	[For completion]	[For completion]		
M.2B.24.5	TBC at a country level	[For completion]	[For completion]		
M.2B.24.6	TBC at a country level	[For completion]	[For completion]		

M.2B.24.7	TBC at a country level	[For completion]	[For completion]		
M.2B.24.8	TBC at a country level	[For completion]	[For completion]		
M.2B.24.9	TBC at a country level	[For completion]	[For completion]		
M.2B.24.10	TBC at a country level	[For completion]	[For completion]		
M.2B.24.11	TBC at a country level	[For completion]	[For completion]		
M.2B.24.12	TBC at a country level	[For completion]	[For completion]		
M.2B.24.13	TBC at a country level	[For completion]	[For completion]		
M.2B.24.14	TBC at a country level	[For completion]	[For completion]		
M.2B.24.15	TBC at a country level	[For completion]	[For completion]		
M.2B.24.16	TBC at a country level	[For completion]	[For completion]		
M.2B.24.17	TBC at a country level	[For completion]	[For completion]		
M.2B.24.18	no data	[For completion]	[For completion]		
M.2B.24.19	Total	0,0	0	0,0%	0,0%
OM.2B.24.1					
OM.2B.24.2					
OM.2B.24.3					
	25. Average energy use intensity (kWh/m2) - optional	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
M.2B.25.1	TBC at a country level	[For completion]	[For completion]		
M.2B.25.2	TBC at a country level	[For completion]	[For completion]		
M.2B.25.3	TBC at a country level	[For completion]	[For completion]		
M.2B.25.4	TBC at a country level	[For completion]	[For completion]		
M.2B.25.5	TBC at a country level	[For completion]	[For completion]		
M.2B.25.6	TBC at a country level	[For completion]	[For completion]		
M.2B.25.7	TBC at a country level	[For completion]	[For completion]		
M.2B.25.8	TBC at a country level	[For completion]	[For completion]		
M.2B.25.9	TBC at a country level	[For completion]	[For completion]		
M.2B.25.10	TBC at a country level	[For completion]	[For completion]		
M.2B.25.11	TBC at a country level	[For completion]	[For completion]		
M.2B.25.12	TBC at a country level	[For completion]	[For completion]		
M.2B.25.13	TBC at a country level	[For completion]	[For completion]		
M.2B.25.14	TBC at a country level	[For completion]	[For completion]		
M.2B.25.15	TBC at a country level	[For completion]	[For completion]		
M.2B.25.16	TBC at a country level	[For completion]	[For completion]		
M.2B.25.17	TBC at a country level	[For completion]	[For completion]		
M.2B.25.18	no data	[For completion]	[For completion]		
M.2B.25.19	Total	0,0	0	0,0%	0,0%
OM.2B.25.1					
OM.2B.25.2					
OM.2B.25.3					
	26. CRE Age Structure - optional	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
M.2B.26.1	older than 1919	[For completion]	[For completion]		
M.2B.26.2	1919 - 1945	[For completion]	[For completion]		
M.2B.26.3	1945 - 1960	[For completion]	[For completion]		
M.2B.26.4	1961 - 1970	[For completion]	[For completion]		
M.2B.26.5	1971 - 1980	[For completion]	[For completion]		
M.2B.26.6	1981 - 1990	[For completion]	[For completion]		
M.2B.26.7	1991 - 2000	[For completion]	[For completion]		
M.2B.26.8	2001 - 2005	[For completion]	[For completion]		
M.2B.26.9	2006 and later	[For completion]	[For completion]		
M.2B.26.10	no data	[For completion]	[For completion]		
M.2B.26.11	Total	0,0	0	0,0%	0,0%
OM.2B.26.1					
	27. New Commercial Property - optional	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of CRE**
M.2B.27.1	New Property	[For completion]	[For completion]		
M.2B.27.2	Existing Property	[For completion]	[For completion]		
M.2B.27.3	other	[For completion]	[For completion]		
M.2B.27.4	no data	[For completion]	[For completion]		
M.2B.27.5	Total	0,0	0	0,0%	0,0%

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2021

Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB B2
8. Public Sector Assets

Field Number	8. Public Sector Assets				
	1. General Information				
PS.8.1.1	Number of public sector exposures	ND2			
OPS.8.1.1	*Optional information eg, Number of borrowers*				
OPS.8.1.2	*Optional information eg, Number of guarantors*				
OPS.8.1.3					
OPS.8.1.4					
OPS.8.1.5					
OPS.8.1.6					
OPS.8.1.7					
	2. Size Information	**Nominal**	**Number of Exposures**	**% Public Sector Assets**	**% No. of Exposures**
PS.8.2.1	Average exposure size (000s)	ND2			
	By buckets (mn):				
PS.8.2.2					
PS.8.2.3					
PS.8.2.4					
PS.8.2.5					
PS.8.2.6					
PS.8.2.7					
PS.8.2.8					
PS.8.2.9					
PS.8.2.10					
PS.8.2.11					
PS.8.2.12					
PS.8.2.13					
PS.8.2.14					
PS.8.2.15					
PS.8.2.16					
PS.8.2.17	Total	0,0	0	0,0%	0,0%
	3. Breakdown by Asset Type	**Nominal (mn)**		**% Public Sector Assets**	
PS.8.3.1	Loans	ND2			
PS.8.3.2	Bonds	ND2			
PS.8.3.3	Other	ND2			
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	European Union	0,0%			
PS.8.4.2	Austria	ND2			
PS.8.4.3	Belgium	ND2			
PS.8.4.4	Bulgaria	ND2			
PS.8.4.5	Croatia	ND2			
PS.8.4.6	Cyprus	ND2			
PS.8.4.7	Czechia	ND2			
PS.8.4.8	Denmark	ND2			
PS.8.4.9	Estonia	ND2			
PS.8.4.10	Finland	ND2			
PS.8.4.11	France	ND2			
PS.8.4.12	Germany	ND2			
PS.8.4.13	Greece	ND2			
PS.8.4.14	Netherlands	ND2			
PS.8.4.15	Hungary	ND2			
PS.8.4.16	Ireland	ND2			
PS.8.4.17	Italy	ND2			
PS.8.4.18	Latvia	ND2			
PS.8.4.19	Lithuania	ND2			
PS.8.4.20	Luxembourg	ND2			
PS.8.4.21	Malta	ND2			
PS.8.4.22	Poland	ND2			
PS.8.4.23	Portugal	ND2			
PS.8.4.24	Romania	ND2			
PS.8.4.25	Slovakia	ND2			
PS.8.4.26	Slovenia	ND2			
PS.8.4.27	Spain	ND2			
PS.8.4.28	Sweden	ND2			
PS.8.4.29	European Economic Area (not member of EU)	0,0%			
PS.8.4.30	Iceland	ND2			
PS.8.4.31	Liechtenstein	ND2			
PS.8.4.32	Norway	ND2			
PS.8.4.33	Other	0,0%			
PS.8.4.34	Switzerland	ND2			
PS.8.4.35	United Kingdom	ND2			
PS.8.4.36	Australia	ND2			
PS.8.4.37	Brazil	ND2			
PS.8.4.38	Canada	ND2			
PS.8.4.39	Japan	ND2			
PS.8.4.40	Korea	ND2			
PS.8.4.41	New Zealand	ND2			
PS.8.4.42	Singapore	ND2			
PS.8.4.43	US	ND2			
PS.8.4.44	Other	ND2			
OPS.8.4.1	*o/w [If relevant, please specify]*				
OPS.8.4.2	*o/w [If relevant, please specify]*				
OPS.8.4.3	*o/w [If relevant, please specify]*				
OPS.8.4.4	*o/w [If relevant, please specify]*				
OPS.8.4.5	*o/w [If relevant, please specify]*				
OPS.8.4.6	*o/w [If relevant, please specify]*				
OPS.8.4.7	*o/w [If relevant, please specify]*				
OPS.8.4.8	*o/w [If relevant, please specify]*				
OPS.8.4.9	*o/w [If relevant, please specify]*				
OPS.8.4.10	*o/w [If relevant, please specify]*				

	5. Breakdown by regions of main country of origin	% Public Sector Assets
PS.8.5.1	TBC at a country level	ND2
PS.8.5.2	TBC at a country level	ND2
PS.8.5.3	TBC at a country level	ND2
PS.8.5.4	TBC at a country level	ND2
PS.8.5.5	TBC at a country level	ND2
PS.8.5.6	TBC at a country level	ND2
PS.8.5.7	TBC at a country level	ND2
PS.8.5.8	TBC at a country level	ND2
PS.8.5.9	TBC at a country level	ND2
PS.8.5.10	TBC at a country level	ND2
PS.8.5.11	TBC at a country level	ND2
PS.8.5.12	TBC at a country level	ND2
PS.8.5.13	TBC at a country level	ND2
PS.8.5.14	TBC at a country level	ND2
PS.8.5.15	TBC at a country level	ND2
PS.8.5.16	TBC at a country level	ND2
PS.8.5.17	TBC at a country level	ND2
PS.8.5.18	TBC at a country level	ND2
PS.8.5.19	TBC at a country level	ND2
PS.8.5.20	TBC at a country level	ND2
PS.8.5.21	TBC at a country level	ND2
PS.8.5.22	TBC at a country level	ND2
PS.8.5.23	TBC at a country level	ND2
PS.8.5.24	TBC at a country level	ND2
PS.8.5.25		

	6. Breakdown by Interest Rate	% Public Sector Assets
PS.8.6.1	Fixed rate	ND2
PS.8.6.2	Floating rate	ND2
PS.8.6.3	Other	ND2
OPS.8.6.1		
OPS.8.6.2		
OPS.8.6.3		
OPS.8.6.4		

	7. Breakdown by Repayment Type	% Public Sector Assets
PS.8.7.1	Bullet / interest only	ND2
PS.8.7.2	Amortising	ND2
PS.8.7.3	Other	ND2
OPS.8.7.1		
OPS.8.7.2		
OPS.8.7.3		
OPS.8.7.4		
OPS.8.7.5		
OPS.8.7.6		

	8. Breakdown by Type of Debtor	Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	ND2	
PS.8.8.2	Regional/federal authorities	ND2	
PS.8.8.3	Local/municipal authorities	ND2	
PS.8.8.4	Others	ND2	
PS.8.8.5	Total	0,0	0,0%
OPS.8.8.1	*o/w Claim against supranational*		
OPS.8.8.2	*o/w Claim against sovereigns*		
OPS.8.8.3	*o/w Claim guaranteed by sovereigns*		
OPS.8.8.4	*o/w Claim against regional/federal authorities*		
OPS.8.8.5	*o/w Claim guaranteed by regional/federal authorities*		
OPS.8.8.6	*o/w Claim against local/municipal authorities*		
OPS.8.8.7	*o/w Claimguaranteed by local/municipal authorities*		
OPS.8.8.8			
OPS.8.8.9			
OPS.8.8.10			
OPS.8.8.11			
OPS.8.8.12			
OPS.8.8.13			

	9. Non-Performing Loans	
PS.8.9.1	% NPLs	ND2
OPS.8.9.1		
OPS.8.9.2		
OPS.8.9.3		
OPS.8.9.4		

	10. Concentration Risks	% Public Sector Assets
PS.8.10.1	10 largest exposures	ND2
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 2021

Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB B3

[9. Shipping Assets](#)

Field Number	9. Shipping Assets	
	1. General Information	**Shipping Loans**
S.9.1.1	Number of shipping loans	ND2
OS.9.1.1	*Optional information eg, Number of borrowers*	
OS.9.1.2	*Optional information eg, Number of guarantors*	
OS.9.1.3		
OS.9.1.4		
OS.9.1.5		
OS.9.1.6		
	2. Concentration Risks	**% Shipping Loans**
S.9.2.1	10 largest exposures	ND2
OS.9.2.1		
OS.9.2.2		
OS.9.2.3		
OS.9.2.4		
OS.9.2.5		
OS.9.2.6		
	3. Breakdown by Geography / Country of Registration	**% Shipping Loans**
S.9.3.1	European Union	0,0%
S.9.3.2	Austria	ND2
S.9.3.3	Belgium	ND2
S.9.3.4	Bulgaria	ND2
S.9.3.5	Croatia	ND2
S.9.3.6	Cyprus	ND2
S.9.3.7	Czechia	ND2
S.9.3.8	Denmark	ND2
S.9.3.9	Estonia	ND2
S.9.3.10	Finland	ND2
S.9.3.11	France	ND2
S.9.3.12	Germany	ND2
S.9.3.13	Greece	ND2
S.9.3.14	Netherlands	ND2
S.9.3.15	Hungary	ND2
S.9.3.16	Ireland	ND2
S.9.3.17	Italy	ND2
S.9.3.18	Latvia	ND2
S.9.3.19	Lithuania	ND2
S.9.3.20	Luxembourg	ND2
S.9.3.21	Malta	ND2
S.9.3.22	Poland	ND2
S.9.3.23	Portugal	ND2
S.9.3.24	Romania	ND2
S.9.3.25	Slovakia	ND2
S.9.3.26	Slovenia	ND2
S.9.3.27	Spain	ND2
S.9.3.28	Sweden	ND2
S.9.3.29	European Economic Area (not member of EU)	0,0%
S.9.3.30	Iceland	ND2
S.9.3.31	Liechtenstein	ND2
S.9.3.32	Norway	ND2
S.9.3.33	Other	0,0%
S.9.3.34	Switzerland	ND2
S.9.3.35	United Kingdom	ND2
S.9.3.36	Australia	ND2
S.9.3.37	Brazil	ND2
S.9.3.38	Canada	ND2

S.9.3.39	Japan	ND2			
S.9.3.40	Korea	ND2			
S.9.3.41	New Zealand	ND2			
S.9.3.42	Singapore	ND2			
S.9.3.43	US	ND2			
S.9.3.44	Other	ND2			
OS.9.3.1	*o/w [If relevant, please specify]*				
OS.9.3.2	*o/w [If relevant, please specify]*				
OS.9.3.3	*o/w [If relevant, please specify]*				
OS.9.3.4	*o/w [If relevant, please specify]*				
OS.9.3.5	*o/w [If relevant, please specify]*				
OS.9.3.6	*o/w [If relevant, please specify]*				
OS.9.3.7	*o/w [If relevant, please specify]*				
OS.9.3.8	*o/w [If relevant, please specify]*				
OS.9.3.9	*o/w [If relevant, please specify]*				
OS.9.3.10	*o/w [If relevant, please specify]*				
	4. Breakdown by Interest Rate	**% Shipping Loans**			
S.9.4.1	Fixed rate	ND2			
S.9.4.2	Floating rate	ND2			
S.9.4.3	Other	ND2			
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	ND2			
S.9.5.2	Amortising	ND2			
S.9.5.3	Other	ND2			
OS.9.5.1					
OS.9.5.2					
OS.9.5.3					
OS.9.5.4					
OS.9.5.5					
OS.9.5.6					
	6. Loan Seasoning	**% Shipping Loans**			
S.9.6.1	Up to 12months	ND2			
S.9.6.2	≥ 12 - ≤ 24 months	ND2			
S.9.6.3	≥ 24 - ≤ 36 months	ND2			
S.9.6.4	≥ 36 - ≤ 60 months	ND2			
S.9.6.5	≥ 60 months	ND2			
OS.9.6.1					
OS.9.6.2					
OS.9.6.3					
OS.9.6.4					
	7. Non-Performing Loans (NPLs)	**% Shipping Loans**			
S.9.7.1	% NPLs	ND2			
OS.9.7.1					
OS.9.7.2					
OS.9.7.3					
OS.9.7.4					
	8. Loan Size Information	**Nominal**	**Number of Loans**	**% Shipping Loans**	**% No. of Loans**
S.9.8.1	Average loan size (000s)	ND2			
	By buckets (mn):				
S.9.8.2	TBC at a country level	ND2	ND2		
S.9.8.3	TBC at a country level	ND2	ND2		
S.9.8.4	TBC at a country level	ND2	ND2		
S.9.8.5	TBC at a country level	ND2	ND2		
S.9.8.6	TBC at a country level	ND2	ND2		
S.9.8.7	TBC at a country level	ND2	ND2		
S.9.8.8	TBC at a country level	ND2	ND2		
S.9.8.9	TBC at a country level	ND2	ND2		
S.9.8.10	TBC at a country level	ND2	ND2		
S.9.8.11	TBC at a country level	ND2	ND2		
S.9.8.12	TBC at a country level	ND2	ND2		
S.9.8.13	TBC at a country level	ND2	ND2		
S.9.8.14	TBC at a country level	ND2	ND2		
S.9.8.15	TBC at a country level	ND2	ND2		
S.9.8.16	TBC at a country level	ND2	ND2		
S.9.8.17	TBC at a country level	ND2	ND2		
S.9.8.18	TBC at a country level	ND2	ND2		
S.9.8.19	TBC at a country level	ND2	ND2		
S.9.8.20	TBC at a country level	ND2	ND2		
S.9.8.21	TBC at a country level	ND2	ND2		
S.9.8.22	TBC at a country level	ND2	ND2		
S.9.8.23	TBC at a country level	ND2	ND2		
S.9.8.24	TBC at a country level	ND2	ND2		
S.9.8.25	TBC at a country level	ND2	ND2		
S.9.8.26	Total	0,0	0	0,0%	0,0%

	9. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.9.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
S.9.9.2	>0 - <=40 %	ND2	ND2		
S.9.9.3	>40 - <=50 %	ND2	ND2		
S.9.9.4	>50 - <=60 %	ND2	ND2		
S.9.9.5	>60 - <=70 %	ND2	ND2		
S.9.9.6	>70 - <=80 %	ND2	ND2		
S.9.9.7	>80 - <=90 %	ND2	ND2		
S.9.9.8	>90 - <=100 %	ND2	ND2		
S.9.9.9	>100%	ND2	ND2		
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					

	10. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.10.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
S.9.10.2	>0 - <=40 %	ND2	ND2		
S.9.10.3	>40 - <=50 %	ND2	ND2		
S.9.10.4	>50 - <=60 %	ND2	ND2		
S.9.10.5	>60 - <=70 %	ND2	ND2		
S.9.10.6	>70 - <=80 %	ND2	ND2		
S.9.10.7	>80 - <=90 %	ND2	ND2		
S.9.10.8	>90 - <=100 %	ND2	ND2		
S.9.10.9	>100%	ND2	ND2		
S.9.10.10	Total	0,0	0	0,0%	0,0%
OS.9.10.1	*o/w >100 - <=110 %*				
OS.9.10.2	*o/w >110 - <=120 %*				
OS.9.10.3	*o/w >120 - <=130 %*				
OS.9.10.4	*o/w >130 - <=140 %*				
OS.9.10.5	*o/w >140 - <=150 %*				
OS.9.10.6	*o/w >150 %*				
OS.9.10.7					
OS.9.10.8					
OS.9.10.9					

	11. Breakdown by type of ship	% Shipping Loans
S.9.11.1	TBC at a country level	ND2
S.9.11.2	TBC at a country level	ND2
S.9.11.3	TBC at a country level	ND2
S.9.11.4	TBC at a country level	ND2
S.9.11.5	TBC at a country level	ND2
S.9.11.6	TBC at a country level	ND2
S.9.11.7	TBC at a country level	ND2
S.9.11.8	TBC at a country level	ND2
S.9.11.9	TBC at a country level	ND2
S.9.11.10	TBC at a country level	ND2
S.9.11.11	TBC at a country level	ND2
S.9.11.12	TBC at a country level	ND2
S.9.11.13	TBC at a country level	ND2
S.9.11.14	TBC at a country level	ND2
S.9.11.15	TBC at a country level	ND2
S.9.11.16	TBC at a country level	ND2
S.9.11.17	TBC at a country level	ND2
OS.9.11.1		
OS.9.11.2		
OS.9.11.3		
OS.9.11.4		
OS.9.11.5		

C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	**OC Calculation: Actual**	The actual overcollateralisation (OC) ratio is calculated by dividing (i) the total outstanding balance of the credits excluding accrued interest plus Other Assets included in the cover pool by (ii) the total nominal amount of the covered bonds excluding accrued interest. For clarification purposes, the Other Assets are calculated the following way: (a) Depoits 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.1.2	**OC Calculation: Legal minimum**	According to the Portuguese covered bonds legislation, the outstanding amount of covered bonds issued by an Institution may not exceed 95% of the cover assets amount, ie, the minimum legal OC is 5.26%
HG.1.3	**OC Calculation: Committed**	Commited OC is the level of OC the Issuer has agreed and is commited to maintain. In some circumstances, the level of commited OC is the level required by Rating Agencies to maintain the current levels of the Covered Bonds.
HG.1.4	**Interest Rate Types**	Fixed rate / floating rate
HG.1.5	**Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]**	Cover assets amortisation profile according to principal payment schedulled assuming no prepayments nor defaults
HG.1.6	**Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]**	Covered Bonds maturities according to contractual maturities not considering the extension period
HG.1.7	**LTVs: Definition**	Current LTV Unindexed - It is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation); Current LTV Indexed - It is calculated by dividing the outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or last physical valuation);
HG.1.8	**LTVs: Calculation of property/shipping value**	Property valuation according to the latest on-site appraisal or according to indices or statistical methodes approved by the Bank of Portugal;
HG.1.9	**LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits**	Unindexed: Valuations done through on-site appraisals; Indexed: By applying an indice or statistical method considered appropriate duly submitted to the Bank of Portugal
HG.1.10	**LTVs: Frequency and time of last valuation**	A full valuation of the underlying properties must be performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool. Properties should also be assessed according to the following rules: - The value of residential properties should be checked on a frequent basis, at least every three years. This procedure can be done using statistical models approved by the Bank of Portugal; in case of substancial fall in the value of the property, it must be re-appraised by an expert and if an individual residential mortgage exceeds EUR 500,000.00, the property must be appraised by an expert at least every 3 years; - The value of commercial properties must be checked on an annual basis. This procedure can be done using statistical models approved by the Bank of Portugal and if an individual commercial credit exceeds EUR 1,000,000.00, the property must be appraised by an expert at least every 3 years
HG.1.11	**Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant**	Portuguese covered bonds legislation defines two mortgage types as eligible for Covered Bonds: residential mortgages (with a maximum LTV of 80%) and commercial mortgages (with a maximum LTV of 60%). The current cover pool includes residential mortgages only
HG.1.12	**Hedging Strategy (please explain how you address interest rate and currency risk)**	Fixed rate Covered Bonds may be hedged with fix-to-floating swaps; the hedging of the foreign exchange risk is mandatory
HG.1.13	**Non-performing loans**	According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must be removed from the pool and substituted by another loan which fulfils the eligibility criteria. Therefore, there are no NPL's included in the cover pool
HG.1.14	**Sustainability - strategy pursued in the cover pool**	[For completion]
HG.1.15	**Subsidised Housing (definitions of affordable, social housing)**	
HG.1.16	**New Property and Existing Property**	[For completion]
HG.1.17		
OHG.1.1	*NPV assumptions (when stated)*	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
	2. Glossary - ESG items (optional)	**Definition**
HG.2.1	**Sustainability - strategy pursued in the cover pool**	[For completion]
HG.2.2	**Subsidised Housing (definitions of affordable, social housing)**	[For completion]
HG.2.3	**New Property and Existing Property**	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	**Value**
HG.3.1	**Not applicable for the jurisdiction**	ND1
HG.3.2	**Not relevant for the issuer and/or CB programme at the present time**	ND2
HG.3.3	**Not available at the present time**	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	**Definition**
HG.4.1	**Other definitions deemed relevant**	The amount of eligible assets for Eurosystem credit transactions is calculated according to the rules for valuation defined by the Eurosystem or, if lower according to its nominal value plus accrued interest
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

Report Reference Date:	**30/09/2020**
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1. Current Credit Ratings	**Long Term**	**Short Term**
Euro 5,000,000,000 Mortgage Conditional Pass-through Covered Bond Programme	A1 / A / BBB (Moodys/Fitch/DBRS)	N/A
Caixa Económica Montepio Geral	B1 / B- / B (Moodys/Fitch/DBRS)	NP / B / R-4 (Moodys/Fitch/DBRS)
Portugal	Aa3 / BBB / BBB (Moodys/Fitch/DBRS)	P-3 / F2 / R-1 (high) (Moodys/Fitch/DBRS)

2. Covered Bonds Issues	**Issue Date**	**Coupon**	**Maturity Date**	**Remaining Term**	**Nominal Amount**
Covered Bonds Outstanding				**3,72**	**2 300 000 000**
Syndicated Covered Bonds Issues					
Series 10 (ISIN PTCMGTOM0029)	17/10/2017	Fixed Rate	17/10/2022	2,05	750 000 000
Series 11 (ISIN PTCMGAOM0038)	14/11/2019	Fixed Rate	14/11/2024	4,12	500 000 000
Private Placements Covered Bonds Issues					
Series 6 (ISIN PTCMGEOE0034)	09/11/2016	Floating Rate	09/11/2023	3,11	300 000 000
Series 8 (ISIN PTCMGFOE0033)	16/03/2016	Floating Rate	16/12/2026	6,21	500 000 000
Series 9 (ISIN PTCMGSOM0020)	22/05/2017	Floating Rate	22/05/2024	3,64	250 000 000
CRD Compliant (Yes/No)					**Yes**

3. Asset Cover Test	**Remaining Term**	**Nominal Amount**
Mortgage Credit Pool	**21,94**	**2 730 590 897,14**
Other Assets[2] (Deposits and Securities at market value)	**0,00**	**11 853 444,00**
Cash and Deposits	0,00	11 853 444,00
RMBS	0,00	0,00
Other securities	0,00	0,00
Total Cover Pool	**21,84**	**2 742 444 341,14**
% of ECB eligible assets		0,00%
Overcollateralization[3] with cash collateral (Current OC)		**19,24%**
Contractual overcollateralization		**18,00%**
Required Overcollateralization (Fitch) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		**18,00%**
Required Overcollateralization (Moodys) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		**6,00%**
Legal Minimum Overcollateralization		**5,26%**

4. Other Triggers	
Net Present Value of Assets (incl. derivatives)[4]	2 695 091 168,80
Net present value of liabilities (incl. derivatives)[4]	2 355 113 217,67
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0	OK
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of + 200bps)	OK
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of - 200bps)	OK
Other Assets <= 20% (Cover Pool + Other Assets)	OK
Deposits with a remaining term > 100 days <= 15% Covered Bonds Nominal	OK
Estimated Interest from Mortgage Credit and Other Assets - Estimated Interest from Covered Bonds >= 0	OK
Mortgage Credit + Other Assets WA Remaining Term - Covered Bonds WA Remaining Term >= 0	OK

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

6. Mortgage Credit Pool	
Main Characteristics	
Number of Loans	59 237
Aggregate Original Principal Balance (EUR)	4 521 311 830,32
Aggregate Current Principal Balance (EUR)	2 730 590 897,14
Average Original Principal Balance per loan (EUR)	76 325,81
Average Current Principal Balance per loan (EUR)	46 096,04
Current principal balance of the 5 largest borrowers (EUR)	4 414 362,67
Weight of the 5 largest borrowers (current principal balance) %	0,16%
Current principal balance of the 10 largest borrowers (EUR)	7 416 649,85
Weight of the 10 largest borrowers (current principal balance) %	0,27%
Weighted Average Seasoning (months)	134,23
Weighted Average Remaining Term (months)	263,22
Weighted Average Current Unindexed LTV[5] (%)	50,87%
Weighted Average Current Indexed LTV[5] (%)	n.a.
Weighted Average Interest Rate (%)	1,177%
Weighted Average Spread (%)	1,358%
Max Maturity Date (yyyy-mm-dd)	02/07/2064

Subsidized Loans	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Yes	2 682	4,53%	59 466 819	2,18%
No	56 555	95,47%	2 671 124 078	97,82%
Insured Property[6]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Yes	59 237	100,00%	2 730 590 897	100,00%
No	0	0,00%	0	0,00%
Interest Rate Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Fixed	3 735	6,31%	184 467 948	6,76%
Floating	55 502	93,69%	2 546 122 950	93,24%
Repayment Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Annuity / French	58 823	99,30%	2 713 547 822	99,38%
Linear	0	0,00%	0	0,00%
Increasing instalments	167	0,28%	7 544 015	0,28%
Bullet	0	0,00%	0	0,00%
Interest-only	0	0,00%	0	0,00%
Other	247	0,42%	9 499 059	0,35%

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6. Mortgage Credit Pool (continued)

Seasoning	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 1 year	1 981	3,34%	178 893 788	6,55%
1 to 2 years	2 164	3,65%	178 983 240	6,55%
2 to 3 years	1 905	3,22%	151 470 867	5,55%
3 to 4 years	1 967	3,32%	147 245 491	5,39%
4 to 5 years	1 240	2,09%	87 818 469	3,22%
5 to 6 years	1 269	2,14%	79 123 112	2,90%
6 to 7 years	923	1,56%	58 096 345	2,13%
7 to 8 years	755	1,27%	46 656 742	1,71%
8 to 9 years	621	1,05%	35 756 414	1,31%
9 to 10 years	1 148	1,94%	69 173 165	2,53%
10 to 11 years	1 979	3,34%	114 441 265	4,19%
11 to 12 years	1 953	3,30%	97 539 295	3,57%
More than 12 years	41 332	69,77%	1 485 392 704	54,40%

Remaining Term	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 5 years	5 213	8,80%	45 920 498	1,68%
5 to 8 years	5 869	9,91%	124 038 434	4,54%
8 to 10 years	6 760	11,41%	180 117 618	6,60%
10 to 12 years	6 955	11,74%	234 661 289	8,59%
12 to 14 years	4 106	6,93%	157 822 165	5,78%
14 to 16 years	2 663	4,50%	120 118 200	4,40%
16 to 18 years	2 281	3,85%	112 817 352	4,13%
18 to 20 years	2 719	4,59%	149 075 539	5,46%
20 to 22 years	2 478	4,18%	146 798 684	5,38%
22 to 24 years	3 127	5,28%	190 308 830	6,97%
24 to 26 years	4 588	7,75%	286 429 742	10,49%
26 to 28 years	2 831	4,78%	197 014 047	7,22%
28 to 30 years	2 470	4,17%	188 133 185	6,89%
30 to 40 years	7 129	12,03%	592 869 482	21,71%
More than 40 years	48	0,08%	4 465 831	0,16%

Current Unindexed LTV	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 40%	28 870	48,74%	819 739 335	30,02%
40 to 50%	9 406	15,88%	456 093 592	16,70%
50 to 60%	7 361	12,43%	456 819 080	16,73%
60 to 70%	7 624	12,87%	515 484 225	18,88%
70 to 80%	5 976	10,09%	482 454 665	17,67%
More than 80%	0	0,00%	0	0,00%

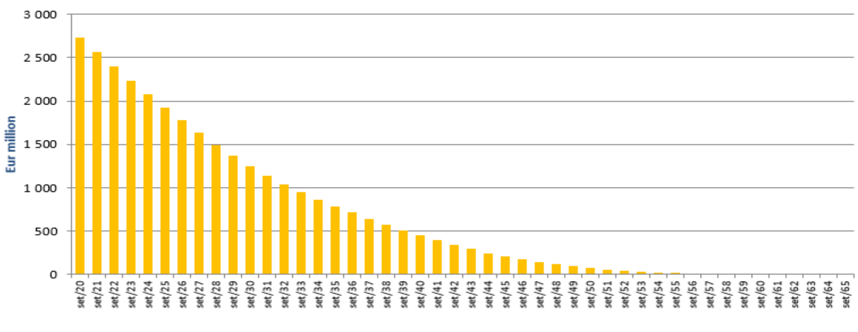
Loan Purpose	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Owner-occupied	53 127	89,69%	2 431 860 483	89,06%
Second Home	3 871	6,53%	197 712 218	7,24%
Buy to Let	816	1,38%	37 594 859	1,38%
Other	1 423	2,40%	63 423 338	2,32%

Property Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Residential	**59 237**	**100,00%**	**2 730 590 897**	**100,00%**
Flat	45 590	76,96%	1 877 277 880	68,75%
House	13 647	23,04%	853 313 017	31,25%
Other	0	0,00%	0	0,00%
Commercial	**0**	**0,00%**	**0**	**0,00%**

Geographical Distribution	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Portugal	**59 237**	**100,00%**	**2 730 590 897**	**100,00%**
North	18 195	30,72%	757 857 256	27,75%
Center	9 771	16,49%	434 722 700	15,92%
Lisbon	19 983	33,73%	988 320 661	36,19%
Alentejo	3 013	5,09%	142 161 629	5,21%
Algarve	3 775	6,37%	183 578 999	6,72%
Madeira	1 586	2,68%	81 756 852	2,99%
Azores	2 914	4,92%	142 192 801	5,21%

Delinquencies[7]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
> 30 to 60 days	16	0,03%	819 745	0,03%
> 60 to 90 days	0	0,00%	0	0,00%
> 90 days	0	0,00%	0	0,00%

Projected Outstanding Amount[a]



Amortisation Profile	**Principal Balance**
set/2020	2 730 590 897
set/2021	2 563 141 995
set/2022	2 398 819 329
set/2023	2 238 161 692
set/2024	2 081 086 693
set/2025	1 927 511 187
set/2026	1 777 562 499
set/2027	1 632 522 253
set/2028	1 494 640 020
set/2029	1 365 688 998
set/2034	866 646 001
set/2039	511 166 556
set/2044	246 910 774
set/2049	94 630 467
set/2054	25 511 002
set/2059	865 674
set/2062	9 394
set/2066	0

[a] Mortgage Credit Pool; assumes no prepayments

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7. Expected Maturity Structure

In EUR	**0-1 Years**	**1-2 Years**	**2-3 Years**	**3-4 Years**	**4-5 Years**	**5-10 Years**	**>10 Years**
Residencial Mortgages[b]	167 448 903	164 322 666	160 657 636	157 074 999	153 575 506	1 060 865 186	866 646 001
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets[2]	11 853 444	0	0	0	0	0	0
Cover Pool	**179 302 347**	**164 322 666**	**160 657 636**	**157 074 999**	**153 575 506**	**1 060 865 186**	**866 646 001**
Covered Bonds	**0**	**0**	**750 000 000**	**550 000 000**	**500 000 000**	**500 000 000**	**0**

[b] Assumes no prepayments

8. Liquidity Cushion	Nominal Amount
Liquidity Cushion amount [c]	**11 853 444**
Deposits with eligible financial institutions	11 853 444
Eligible securities (market value)	0
Liquidity Cushion requirement calculation	
Required Liquidity Cushion	**0**
Interest due month 1	0
Interest due month 2	0
Interest due month 3	0

[c] At least equal to the payments due on the Covered Bonds Outstanding for the next 3 months

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

[b] External Counterparties (Yes)

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

Notes

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

[2] **Other Assets**
In addition to the mortgage assets, other assets (or substitution assets) may be included in the cover pool up to an amount equal to 20% of the cover pool, subject to the following eligibility criteria:

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

[4] **Net Present Value (NPV)**
The NPV of the assets is obtained by discounting all future cash flows with the 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 .

[5] **Loan-to-Value**
The Current Unindexed LTV is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation).
A full valuation of the underlying properties must have been performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool.

[6] **Insured Property**

All mortgages must have property damage insurance covering fire and floods.

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

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

HTT 2021

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	2138004FIUXU3B2MR537
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			
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

	2. Additional information on the swaps			
	Swap Counterparties	**Guarantor (if applicable)**	**Legal Entity Identifier (LEI)***	**Type of Swap**
E.2.1.1	NatWest Markets plc (formerly RBS plc)	ND2	RR3QWICWWIPCS8A4S074	*IR*
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				

3. Additional information on the asset distribution

	1. General Information	Total Assets
E.3.1.1	Weighted Average Seasoning (months)	134,23
E.3.1.2	Weighted Average Maturity (months)**	263,22
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	1,52%	*ND2*	*ND2*	*ND2*	1,52%
E.3.2.2	30-<60 days	0,03%	*ND2*	*ND2*	*ND2*	0,03%
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 2021

Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB F1

1. Share of sustainable loans in the total mortgage program
2. Additional information on the sustainable section of the mortgage stock
2A. Sustainable Residential Cover Pool
2B. Sustainable Commercial Cover Pool

1. Share of sustainable loans in the total mortgage program

	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	0,0	0,0	0,0%	0,0%
SM.1.1.2	Social impact mortgage loans	0,0	0,0	0,0%	0,0%
SM.1.1.3	other	0,0	0,0	0,0%	0,0%
SM.1.1.4	Total sustainable mortgage loans	0,0	0	0,0%	0,0%
OSM.1.1.1	*o/w [If relevant, please specify]*				
OSM.1.1.2	*o/w [If relevant, please specify]*				
OSM.1.1.3	*o/w [If relevant, please specify]*				
OSM.1.1.4	*o/w [If relevant, please specify]*				
OSM.1.1.5	*o/w [If relevant, please specify]*				

2. Additional information on the sustainable section of the mortgage stock

	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages
SM.2.1.1	Residential	ND2		
SM.2.1.2	Commercial	ND2		
SM.2.1.3	Other	ND2		
SM.2.1.4	Total	0,0		0,0%
OSM.2.1.1	*o/w Forest & Agriculture*			
OSM.2.1.2	*o/w EE residential*			
OSM.2.1.3	*o/w EE commercial*			
OSM.2.1.4	*o/w EE other*			
OSM.2.1.5	*EE total*			
OSM.2.1.6	*o/w Social residential*			
OSM.2.1.7	*o/wSocial Commercial*			
OSM.2.1.8	*o/w social other*			
OSM.2.1.9	*social tot*			
OSM.2.1.10	*o/w [If relevant, please specify]*			
OSM.2.1.11	*o/w [If relevant, please specify]*			
OSM.2.1.12	*o/w [If relevant, please specify]*			
OSM.2.1.13	*o/w [If relevant, please specify]*			
OSM.2.1.14	*o/w [If relevant, please specify]*			
OSM.2.1.15	*o/w [If relevant, please specify]*			
OSM.2.1.16	*o/w [If relevant, please specify]*			
OSM.2.1.17	*o/w [If relevant, please specify]*			
OSM.2.1.18	*o/w [If relevant, please specify]*			
	2. General Information	**Residential Loans**	**Commercial Loans**	**% Total sustainable Mortgages**
SM.2.2.1	Number of sustainable mortgage loans	ND2	ND2	ND2
OSM.2.2.1	*Optional information eg, Number of borrowers*			
OSM.2.2.2	*Optional information eg, Number of guarantors*			
OSM.2.2.3				
OSM.2.2.4				
OSM.2.2.5				
OSM.2.2.6				
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Sustainable Mortgages**
SM.2.3.1	10 largest exposures	ND2	ND2	ND2
OSM.2.3.1				
OSM.2.3.2				
OSM.2.3.3				
OSM.2.3.4				
OSM.2.3.5				
OSM.2.3.6				
	4. Breakdown by Geography	**% Residential Loans**	**% Commercial Loans**	**% Total Sustainable Mortgages**
SM.2.4.1	European Union	0,0%	0,0%	0,0%
SM.2.4.2	Austria	ND2	ND2	ND2
SM.2.4.3	Belgium	ND2	ND2	ND2
SM.2.4.4	Bulgaria	ND2	ND2	ND2
SM.2.4.5	Croatia	ND2	ND2	ND2
SM.2.4.6	Cyprus	ND2	ND2	ND2
SM.2.4.7	Czechia	ND2	ND2	ND2
SM.2.4.8	Denmark	ND2	ND2	ND2
SM.2.4.9	Estonia	ND2	ND2	ND2
SM.2.4.10	Finland	ND2	ND2	ND2
SM.2.4.11	France	ND2	ND2	ND2
SM.2.4.12	Germany	ND2	ND2	ND2
SM.2.4.13	Greece	ND2	ND2	ND2
SM.2.4.14	Netherlands	ND2	ND2	ND2
SM.2.4.15	Hungary	ND2	ND2	ND2
SM.2.4.16	Ireland	ND2	ND2	ND2
SM.2.4.17	Italy	ND2	ND2	ND2

SM.2.4.18	Latvia	ND2	ND2	ND2
SM.2.4.19	Lithuania	ND2	ND2	ND2
SM.2.4.20	Luxembourg	ND2	ND2	ND2
SM.2.4.21	Malta	ND2	ND2	ND2
SM.2.4.22	Poland	ND2	ND2	ND2
SM.2.4.23	Portugal	ND2	ND2	ND2
SM.2.4.24	Romania	ND2	ND2	ND2
SM.2.4.25	Slovakia	ND2	ND2	ND2
SM.2.4.26	Slovenia	ND2	ND2	ND2
SM.2.4.27	Spain	ND2	ND2	ND2
SM.2.4.28	Sweden	ND2	ND2	ND2
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
SM.2.4.30	Iceland	ND2	ND2	ND2
SM.2.4.31	Liechtenstein	ND2	ND2	ND2
SM.2.4.32	Norway	ND2	ND2	ND2
SM.2.4.33	Other	0,0%	0,0%	0,0%
SM.2.4.34	Switzerland	ND2	ND2	ND2
SM.2.4.35	United Kingdom	ND2	ND2	ND2
SM.2.4.36	Australia	ND2	ND2	ND2
SM.2.4.37	Brazil	ND2	ND2	ND2
SM.2.4.38	Canada	ND2	ND2	ND2
SM.2.4.39	Japan	ND2	ND2	ND2
SM.2.4.40	Korea	ND2	ND2	ND2
SM.2.4.41	New Zealand	ND2	ND2	ND2
SM.2.4.42	Singapore	ND2	ND2	ND2
SM.2.4.43	US	ND2	ND2	ND2
SM.2.4.44	Other	ND2	ND2	ND2
SM.2.4.45	*o/w [If relevant, please specify]*			
SM.2.4.46	*o/w [If relevant, please specify]*			
SM.2.4.47	*o/w [If relevant, please specify]*			
SM.2.4.48	*o/w [If relevant, please specify]*			
SM.2.4.49	*o/w [If relevant, please specify]*			
SM.2.4.50	*o/w [If relevant, please specify]*			
SM.2.4.51	*o/w [If relevant, please specify]*			
SM.2.4.52	*o/w [If relevant, please specify]*			
SM.2.4.53	*o/w [If relevant, please specify]*			
SM.2.4.54	*o/w [If relevant, please specify]*			
	5. Breakdown by regions of main country of origin	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
SM.2.5.1	TBC at a country level	ND2	ND2	ND2
SM.2.5.2	TBC at a country level	ND2	ND2	ND2
SM.2.5.3	TBC at a country level	ND2	ND2	ND2
SM.2.5.4	TBC at a country level	ND2	ND2	ND2
SM.2.5.5	TBC at a country level	ND2	ND2	ND2
SM.2.5.6	TBC at a country level	ND2	ND2	ND2
SM.2.5.7	TBC at a country level	ND2	ND2	ND2
SM.2.5.8	TBC at a country level	ND2	ND2	ND2
SM.2.5.9	TBC at a country level	ND2	ND2	ND2
SM.2.5.10	TBC at a country level	ND2	ND2	ND2
SM.2.5.11	TBC at a country level	ND2	ND2	ND2
SM.2.5.12	TBC at a country level	ND2	ND2	ND2
SM.2.5.13	TBC at a country level	ND2	ND2	ND2
SM.2.5.14	TBC at a country level	ND2	ND2	ND2
SM.2.5.15	TBC at a country level	ND2	ND2	ND2
SM.2.5.16	TBC at a country level	ND2	ND2	ND2
SM.2.5.17	TBC at a country level	ND2	ND2	ND2
SM.2.5.18	TBC at a country level	ND2	ND2	ND2
SM.2.5.19	TBC at a country level	ND2	ND2	ND2
SM.2.5.20	TBC at a country level	ND2	ND2	ND2
SM.2.5.21	TBC at a country level	ND2	ND2	ND2
SM.2.5.22	TBC at a country level	ND2	ND2	ND2
SM.2.5.23	TBC at a country level	ND2	ND2	ND2
SM.2.5.24	TBC at a country level	ND2	ND2	ND2
SM.2.5.25	TBC at a country level	ND2	ND2	ND2
SM.2.5.26	TBC at a country level	ND2	ND2	ND2
SM.2.5.27	TBC at a country level	ND2	ND2	ND2
SM.2.5.28	TBC at a country level	ND2	ND2	ND2
SM.2.5.29	TBC at a country level	ND2	ND2	ND2
SM.2.5.30	TBC at a country level	ND2	ND2	ND2
SM.2.5.31	TBC at a country level	ND2	ND2	ND2
SM.2.5.32	TBC at a country level	ND2	ND2	ND2
SM.2.5.33	TBC at a country level	ND2	ND2	ND2
SM.2.5.34	TBC at a country level	ND2	ND2	ND2
SM.2.5.35	TBC at a country level	ND2	ND2	ND2
SM.2.5.36	TBC at a country level	ND2	ND2	ND2
SM.2.5.37	TBC at a country level	ND2	ND2	ND2
SM.2.5.38	TBC at a country level	ND2	ND2	ND2
SM.2.5.39	TBC at a country level	ND2	ND2	ND2
SM.2.5.40	TBC at a country level	ND2	ND2	ND2
SM.2.5.41	TBC at a country level	ND2	ND2	ND2
SM.2.5.42	TBC at a country level	ND2	ND2	ND2
SM.2.5.43	TBC at a country level	ND2	ND2	ND2
SM.2.5.44	TBC at a country level	ND2	ND2	ND2
SM.2.5.45	TBC at a country level	ND2	ND2	ND2
SM.2.5.46	TBC at a country level	ND2	ND2	ND2
SM.2.5.47	TBC at a country level	ND2	ND2	ND2
SM.2.5.48	TBC at a country level	ND2	ND2	ND2

SM.2.5.49	TBC at a country level	ND2	ND2	ND2	
SM.2.5.50	TBC at a country level	ND2	ND2	ND2	
	6. Breakdown by Interest Rate	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
SM.2.6.1	Fixed rate	ND2	ND2	ND2	
SM.2.6.2	Floating rate	ND2	ND2	ND2	
SM.2.6.3	Other	ND2	ND2	ND2	
OSM.2.6.1					
OSM.2.6.2					
OSM.2.6.3					
OSM.2.6.4					
OSM.2.6.5					
OSM.2.6.6					
	7. Breakdown by Repayment Type	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
SM.2.7.1	Bullet / interest only	ND2	ND2	ND2	
SM.2.7.2	Amortising	ND2	ND2	ND2	
SM.2.7.3	Other	ND2	ND2	ND2	
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	ND2	ND2	ND2	
SM.2.8.2	≥ 12 - ≤ 24 months	ND2	ND2	ND2	
SM.2.8.3	≥ 24 - ≤ 36 months	ND2	ND2	ND2	
SM.2.8.4	≥ 36 - ≤ 60 months	ND2	ND2	ND2	
SM.2.8.5	≥ 60 months	ND2	ND2	ND2	
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	ND2	ND2	ND2	
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)	ND2			
	By buckets (mn):				
SM.2A.10.2	TBC at a country level	ND2	ND2		
SM.2A.10.3	TBC at a country level	ND2	ND2		
SM.2A.10.4	TBC at a country level	ND2	ND2		
SM.2A.10.5	TBC at a country level	ND2	ND2		
SM.2A.10.6	TBC at a country level	ND2	ND2		
SM.2A.10.7	TBC at a country level	ND2	ND2		
SM.2A.10.8	TBC at a country level	ND2	ND2		
SM.2A.10.9	TBC at a country level	ND2	ND2		
SM.2A.10.10	TBC at a country level	ND2	ND2		
SM.2A.10.11	TBC at a country level	ND2	ND2		
SM.2A.10.12	TBC at a country level	ND2	ND2		
SM.2A.10.13	TBC at a country level	ND2	ND2		
SM.2A.10.14	TBC at a country level	ND2	ND2		
SM.2A.10.15	TBC at a country level	ND2	ND2		
SM.2A.10.16	TBC at a country level	ND2	ND2		
SM.2A.10.17	TBC at a country level	ND2	ND2		
SM.2A.10.18	TBC at a country level	ND2	ND2		
SM.2A.10.19	TBC at a country level	ND2	ND2		
SM.2A.10.20	TBC at a country level	ND2	ND2		
SM.2A.10.21	TBC at a country level	ND2	ND2		
SM.2A.10.22	TBC at a country level	ND2	ND2		
SM.2A.10.23	TBC at a country level	ND2	ND2		
SM.2A.10.24	TBC at a country level	ND2	ND2		
SM.2A.10.25	TBC at a country level	ND2	ND2		
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**
SM.2A.11.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	ND2	ND2		
SM.2A.11.3	>40 - <=50 %	ND2	ND2		
SM.2A.11.4	>50 - <=60 %	ND2	ND2		
SM.2A.11.5	>60 - <=70 %	ND2	ND2		
SM.2A.11.6	>70 - <=80 %	ND2	ND2		
SM.2A.11.7	>80 - <=90 %	ND2	ND2		
SM.2A.11.8	>90 - <=100 %	ND2	ND2		
SM.2A.11.9	>100%	ND2	ND2		
SM.2A.11.10	Total	0,0	0	0,0%	0,0%
OSM.2A.11.1	*o/w >100 - <=110 %*				
OSM.2A.11.2	*o/w >110 - <=120 %*				

OSM.2A.11.3	*o/w >120 - <=130 %*				
OSM.2A.11.4	*o/w >130 - <=140 %*				
OSM.2A.11.5	*o/w >140 - <=150 %*				
OSM.2A.11.6	*o/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**
SM.2A.12.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	ND2	ND2		
SM.2A.12.3	>40 - <=50 %	ND2	ND2		
SM.2A.12.4	>50 - <=60 %	ND2	ND2		
SM.2A.12.5	>60 - <=70 %	ND2	ND2		
SM.2A.12.6	>70 - <=80 %	ND2	ND2		
SM.2A.12.7	>80 - <=90 %	ND2	ND2		
SM.2A.12.8	>90 - <=100 %	ND2	ND2		
SM.2A.12.9	>100%	ND2	ND2		
SM.2A.12.10	Total	0,0	0	0,0%	0,0%
OSM.2A.12.1	*o/w >100 - <=110 %*				
OSM.2A.12.2	*o/w >110 - <=120 %*				
OSM.2A.12.3	*o/w >120 - <=130 %*				
OSM.2A.12.4	*o/w >130 - <=140 %*				
OSM.2A.12.5	*o/w >140 - <=150 %*				
OSM.2A.12.6	*o/w >150 %*				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
	13. Breakdown by type	**% Residential Loans**			
SM.2A.13.1	Owner occupied	ND2			
SM.2A.13.2	Second home/Holiday houses	ND2			
SM.2A.13.3	Buy-to-let/Non-owner occupied	ND2			
SM.2A.13.4	Subsidised housing	ND2			
SM.2A.13.5	Agricultural	ND2			
SM.2A.13.6	Other	ND2			
OSM.2A.13.1	*o/w Private rental*				
OSM.2A.13.2	*o/w Multi-family housing*				
OSM.2A.13.3	*o/w Buildings under construction*				
OSM.2A.13.4	*o/w Buildings land*				
OSM.2A.13.5	*o/w [If relevant, please specify]*				
OSM.2A.13.6	*o/w [If relevant, please specify]*				
OSM.2A.13.7	*o/w [If relevant, please specify]*				
OSM.2A.13.8	*o/w [If relevant, please specify]*				
OSM.2A.13.9	*o/w [If relevant, please specify]*				
OSM.2A.13.10	*o/w [If relevant, please specify]*				
	14. Loan by Ranking	**% Residential Loans**			
SM.2A.14.1	1st lien / No prior ranks	ND2			
SM.2A.14.2	Guaranteed	ND2			
SM.2A.14.3	Other	ND2			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
	15. Energy Performance information of the financed RRE	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of Dwellings**
SM.2A.15.1	TBC at a country level	ND2	ND2		
SM.2A.15.2	TBC at a country level	ND2	ND2		
SM.2A.15.3	TBC at a country level	ND2	ND2		
SM.2A.15.4	TBC at a country level	ND2	ND2		
SM.2A.15.5	TBC at a country level	ND2	ND2		
SM.2A.15.6	TBC at a country level	ND2	ND2		
SM.2A.15.7	TBC at a country level	ND2	ND2		
SM.2A.15.8	TBC at a country level	ND2	ND2		
SM.2A.15.9	TBC at a country level	ND2	ND2		
SM.2A.15.10	TBC at a country level	ND2	ND2		
SM.2A.15.11	TBC at a country level	ND2	ND2		
SM.2A.15.12	TBC at a country level	ND2	ND2		
SM.2A.15.13	TBC at a country level	ND2	ND2		
SM.2A.15.14	TBC at a country level	ND2	ND2		
SM.2A.15.15	TBC at a country level	ND2	ND2		
SM.2A.15.16	TBC at a country level	ND2	ND2		
SM.2A.15.17	TBC at a country level	ND2	ND2		
SM.2A.15.18	no data	ND2	ND2		
SM.2A.15.19	Total	0,0	0	0,0%	0,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
	16. Primary Energy intensity (kWh/m2)	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of Dwellings**
SM.2A.16.1	TBC at a country level	ND2	ND2		
SM.2A.16.2	TBC at a country level	ND2	ND2		
SM.2A.16.3	TBC at a country level	ND2	ND2		
SM.2A.16.4	TBC at a country level	ND2	ND2		
SM.2A.16.5	TBC at a country level	ND2	ND2		
SM.2A.16.6	TBC at a country level	ND2	ND2		
SM.2A.16.7	TBC at a country level	ND2	ND2		
SM.2A.16.8	TBC at a country level	ND2	ND2		
SM.2A.16.9	TBC at a country level	ND2	ND2		

SM.2A.16.10	TBC at a country level	ND2	ND2		
SM.2A.16.11	TBC at a country level	ND2	ND2		
SM.2A.16.12	TBC at a country level	ND2	ND2		
SM.2A.16.13	TBC at a country level	ND2	ND2		
SM.2A.16.14	TBC at a country level	ND2	ND2		
SM.2A.16.15	TBC at a country level	ND2	ND2		
SM.2A.16.16	TBC at a country level	ND2	ND2		
SM.2A.16.17	TBC at a country level	ND2	ND2		
SM.2A.16.18	no data	ND2	ND2		
SM.2A.16.19	Total	0,0	0	0,0%	0,0%
OSM.2A.16.1					
OSM.2A.16.2					
	17. Property Age Structure	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of dwellings**
SM.2A.17.1	older than 1919	ND2	ND2		
SM.2A.17.2	1919 - 1945	ND2	ND2		
SM.2A.17.3	1945 - 1960	ND2	ND2		
SM.2A.17.4	1961 - 1970	ND2	ND2		
SM.2A.17.5	1971 - 1980	ND2	ND2		
SM.2A.17.6	1981 - 1990	ND2	ND2		
SM.2A.17.7	1991 - 2000	ND2	ND2		
SM.2A.17.8	2001 - 2005	ND2	ND2		
SM.2A.17.9	2006 and later	ND2	ND2		
SM.2A.17.10	no data	ND2	ND2		
SM.2A.17.11	Total	0,0	0	0,0%	0,0%
OSM.2A.17.1					
	18. Dwelling type	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of dwellings**
SM.2A.18.1	House, detached or semi-detached	ND2	ND2		
SM.2A.18.2	Flat or Apartment	ND2	ND2		
SM.2A.18.3	Bungalow	ND2	ND2		
SM.2A.18.4	Terraced House	ND2	ND2		
SM.2A.18.5	Multifamily House	ND2	ND2		
SM.2A.18.6	Land Only	ND2	ND2		
SM.2A.18.7	other	ND2	ND2		
SM.2A.18.8	Total	0,0	0	0,0%	0,0%
OSM.2A.18.1					
	19. New Residential Property	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of dwellings**
SM.2A.19.1	New Proprety	ND2	ND2		
SM.2A.19.2	Existing Property	ND2	ND2		
SM.2A.19.3	other	ND2	ND2		
SM.2A.19.4	no data	ND2	ND2		
SM.2A.19.5	Total	0,0	0	0,0%	0,0%
OSM.2A.19.1					
OSM.2A.19.2					
OSM.2A.19.3					
OSM.2A.19.4					
OSM.2A.19.5					
OSM.2A.19.6					
OSM.2A.19.7					
OSM.2A.19.8					
OSM.2A.19.9					
OSM.2A.19.10					
OSM.2A.19.11					
OSM.2A.19.12					
OSM.2A.19.13					
OSM.2A.19.14					
OSM.2A.19.15					
OSM.2A.19.16					
OSM.2A.19.17					
OSM.2A.19.18					
OSM.2A.19.19					
OSM.2A.19.20					
OSM.2A.19.21					
OSM.2A.19.22					
OSM.2A.19.23					
OSM.2A.19.24					
OSM.2A.19.25					
OSM.2A.19.26					
OSM.2A.19.27					
OSM.2A.19.28					
OSM.2A.19.29					
OSM.2A.19.30					
OSM.2A.19.31					
OSM.2A.19.32					
OSM.2A.19.33					
OSM.2A.19.34					
OSM.2A.19.35					
OSM.2A.19.36					
OSM.2A.19.37					
OSM.2A.19.38					
OSM.2A.19.39					
OSM.2A.19.40					
OSM.2A.19.41					
OSM.2A.19.42					
OSM.2A.19.43					
OSM.2A.19.44					
OSM.2A.19.45					

OSM.2A.19.46					
OSM.2A.19.47					
OSM.2A.19.48					
OSM.2A.19.49					
OSM.2A.19.50					
	B. Sustainable Commercial Cover Pool				
	20. Loan Size Information	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
SM.2B.20.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
SM.2B.20.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.18	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.19	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.20	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.21	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.22	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.23	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.24	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.25	TBC at a country level	[For completion]	[For completion]		
SM.2B.20.26	Total	0,0	0	0,0%	0,0%
	21. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
SM.2B.21.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
SM.2B.21.2	>0 - <=40 %	[For completion]	[For completion]		
SM.2B.21.3	>40 - <=50 %	[For completion]	[For completion]		
SM.2B.21.4	>50 - <=60 %	[For completion]	[For completion]		
SM.2B.21.5	>60 - <=70 %	[For completion]	[For completion]		
SM.2B.21.6	>70 - <=80 %	[For completion]	[For completion]		
SM.2B.21.7	>80 - <=90 %	[For completion]	[For completion]		
SM.2B.21.8	>90 - <=100 %	[For completion]	[For completion]		
SM.2B.21.9	>100%	[For completion]	[For completion]		
SM.2B.21.10	Total	0,0	0	0,0%	0,0%
OSM.2B.21.1	*o/w >100 - <=110 %*				
OSM.2B.21.2	*o/w >110 - <=120 %*				
OSM.2B.21.3	*o/w >120 - <=130 %*				
OSM.2B.21.4	*o/w >130 - <=140 %*				
OSM.2B.21.5	*o/w >140 - <=150 %*				
OSM.2B.21.6	*o/w >150 %*				
OSM.2B.21.7					
OSM.2B.21.8					
OSM.2B.21.9					
	22. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
SM.2B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.22.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.22.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.22.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.22.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.22.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.22.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.22.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
OSM.2B.22.1	*o/w >100 - <=110 %*				
OSM.2B.22.2	*o/w >110 - <=120 %*				
OSM.2B.22.3	*o/w >120 - <=130 %*				
OSM.2B.22.4	*o/w >130 - <=140 %*				
OSM.2B.22.5	*o/w >140 - <=150 %*				
OSM.2B.22.6	*o/w >150 %*				
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
	23. Breakdown by Type	**% Commercial loans**	**% CRE**		
SM.2B.23.1	Retail	[For completion]	[For completion]		
SM.2B.23.2	Office	[For completion]	[For completion]		
SM.2B.23.3	Hotel/Tourism	[For completion]	[For completion]		
SM.2B.23.4	Shopping malls	[For completion]	[For completion]		
SM.2B.23.5	Industry	[For completion]	[For completion]		
SM.2B.23.6	Agriculture	[For completion]	[For completion]		

SM.2B.23.7	Other commercially used	[For completion]	[For completion]		
SM.2B.23.8	Hospital	[For completion]	[For completion]		
SM.2B.23.9	School	[For completion]	[For completion]		
SM.2B.23.10	other RE with a social relevant purpose	[For completion]	[For completion]		
SM.2B.23.11	Land	[For completion]	[For completion]		
SM.2B.23.12	Property developers / Bulding under construction	[For completion]	[For completion]		
SM.2B.23.13	Other	[For completion]	[For completion]		
OSM.2B.23.1	*o/w Cultural purposes*				
OSM.2B.23.2	*o/w [If relevant, please specify]*				
OSM.2B.23.3	*o/w [If relevant, please specify]*				
OSM.2B.23.4	*o/w [If relevant, please specify]*				
OSM.2B.23.5	*o/w [If relevant, please specify]*				
OSM.2B.23.6	*o/w [If relevant, please specify]*				
OSM.2B.23.7	*o/w [If relevant, please specify]*				
OSM.2B.23.8	*o/w [If relevant, please specify]*				
OSM.2B.23.9	*o/w [If relevant, please specify]*				
OSM.2B.23.10	*o/w [If relevant, please specify]*				
OSM.2B.23.11	*o/w [If relevant, please specify]*				
OSM.2B.23.12	*o/w [If relevant, please specify]*				
OSM.2B.23.13	*o/w [If relevant, please specify]*				
OSM.2B.23.14	*o/w [If relevant, please specify]*				
	24. EPC Information of the financed CRE	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.24.1	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.24.18	no data	[For completion]	[For completion]		
SM.2B.24.19	Total	0,0	0	0,0%	0,0%
OSM.2B.24.1					
OSM.2B.24.2					
OSM.2B.24.3					
	25. Average energy use intensity (kWh/m2)	**Nominal (mn)**	**Number of dwellings**	**% Commercial Loans**	**% No. of CRE**
SM.2B.25.1	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.18	no data	[For completion]	[For completion]		
SM.2B.25.19	Total	0,0	0	0,0%	0,0%
	26. CRE Age Structure	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.26.1	older than 1919	[For completion]	[For completion]		
SM.2B.26.2	1919 - 1945	[For completion]	[For completion]		
SM.2B.26.3	1945 - 1960	[For completion]	[For completion]		
SM.2B.26.4	1961 - 1970	[For completion]	[For completion]		
SM.2B.26.5	1971 - 1980	[For completion]	[For completion]		
SM.2B.26.6	1981 - 1990	[For completion]	[For completion]		
SM.2B.26.7	1991 - 2000	[For completion]	[For completion]		
SM.2B.26.8	2001 - 2005	[For completion]	[For completion]		
SM.2B.26.9	2006 and later	[For completion]	[For completion]		
SM.2B.26.10	no data	[For completion]	[For completion]		
SM.2B.26.11	Total	0,0	0	0,0%	0,0%
	27. New Commercial Property	**Nominal (mn)**	**Number of dwellings**	**% Commercial Loans**	**% No. of CRE**
SM.2B.27.1	New property	[For completion]	[For completion]		
SM.2B.27.2	Existing property	[For completion]	[For completion]		
SM.2B.27.3	other	[For completion]	[For completion]		
SM.2B.27.4	no data	[For completion]	[For completion]		
SM.2B.27.5	Total	0,0	0	0,0%	0,0%

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2021

Reporting in Domestic Currency	EUR

For further information concerning the nation-specific dispositions regarging the impact of the Covid 19 outbreak on cover pools, please refer to the: COVID-19: EMF-ECBC Response

CONTENT OF Temporary Tab

1. Share of assets affected by payment holidays caused by COVID 19
2. Additional information on the cover pool section affected by payment holidays

Optional further information at issuer/country level

The percentages below were calculated based on the aggregate current balance of the credits subject of payment holiday, by type of granted payment holiday and by original payment holiday duration. For original duration was assumed the period between the date each payment holiday was granted and the date it is expected to end, considering each and all extensions, at the time of this report.

Can the COVID-19 related payment holiday loans remain part of the cover pool? YES

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19

	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool
COV.1.1.1	payment holiday granted	454,4763202	7654	16,64%	12,9%
OCOV.1.1.2					
OCOV.1.1.3					

2. Additional information on the cover pool section affected by payment holidays

	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total
	in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1	principal & interest deferred	0,00%	0,01%	0,01%	0,00%	12,95%	13,0%
COV.2.1.2	principal deferred	0,00%	0,00%	0,00%	0,00%	3,67%	3,7%
COV.2.1.3	other	0,00%	0,00%	0,00%	0,00%	0,00%	0,0%
COV.2.1.4	Total payment holiday	0,00%	0,01%	0,01%	0,01%	16,62%	16,6%
OCOV.2.1.5	*o/w [if relevant, please specify]*						0,0%
OCOV.2.1.6	*o/w [if relevant, please specify]*						0,0%
OCOV.2.1.7	*o/w [if relevant, please specify]*						0,0%
OCOV.2.1.8	*o/w [if relevant, please specify]*						0,0%