

Harmonised Transparency Template

2021 Version

Portugal

Caixa Económica Montepio Geral

Reporting Date: [29/01/2021]

Cut-off Date: [31/12/2020]



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A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency	EUR
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1. Basic Facts
2. Regulatory Summary
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4. References to Capital Requirements Regulation (CRR) 129(7)
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Field Number	1. Basic Facts				
G.1.1.1	Country	Portugal			
G.1.1.2	Issuer Name	Caixa Económica Montepio Geral, Caixa Económica Bancária S.A.			
G.1.1.3	Link to Issuer's Website	https://www.montepio.pt/funding-programmes			
G.1.1.4	Cut-off date	31/12/2020			
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	2 738,8			
G.3.1.2	Outstanding Covered Bonds	2300			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2 677,4			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2 339,3			
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%	19,1%	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	2 732,8		99,8%	
G.3.3.2	Public Sector	0,0		0,0%	
G.3.3.3	Shipping	0,0		0,0%	
G.3.3.4	Substitute Assets	6,0		0,2%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	2 738,8		100,0%	
OG.3.3.1	a/w [If relevant, please specify]			0,0%	



OG.3.3.2	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.3	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.4	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.5	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.6	<i>o/w [If relevant, please specify]</i>			0,0%	
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	Contractual 11,0	Expected Upon Prepayments ND3	% Total Contractual	% Total Expected Upon Prepayments
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	196,8	ND3	7,2%	
G.3.4.3	1 - 2 Y	192,6	ND3	7,0%	
G.3.4.4	2 - 3 Y	154,9	ND3	5,7%	
G.3.4.5	3 - 4 Y	147,6	ND3	5,4%	
G.3.4.6	4 - 5 Y	104,2	ND3	3,8%	
G.3.4.7	5 - 10 Y	277,5	ND3	10,2%	
G.3.4.8	10+ Y	1 659,2	ND3	60,7%	
G.3.4.9	Total	2 732,8	0,0	100,0%	0,0%
OG.3.4.1	<i>o/w 0-1 day</i>			0,0%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0,0%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0,0%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0,0%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0,0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average life (in years)	Initial Maturity 3,5	Extended Maturity ND2	% Total Initial Maturity	% Total Extended Maturity
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0,0	ND2	0,0%	
G.3.5.3	1 - 2 Y	750,0	ND2	32,6%	
G.3.5.4	2 - 3 Y	300,0	ND2	13,0%	
G.3.5.5	3 - 4 Y	750,0	ND2	32,6%	
G.3.5.6	4 - 5 Y	0,0	ND2	0,0%	
G.3.5.7	5 - 10 Y	500,0	ND2	21,7%	
G.3.5.8	10+ Y	0,0	ND2	0,0%	
G.3.5.9	Total	2 300,0	0,0	100,0%	0,0%
OG.3.5.1	<i>o/w 0-1 day</i>			0,0%	
OG.3.5.2	<i>o/w 0-0.5y</i>			0,0%	
OG.3.5.3	<i>o/w 0.5-1 y</i>			0,0%	
OG.3.5.4	<i>o/w 1-1.5y</i>			0,0%	
OG.3.5.5	<i>o/w 1.5-2 y</i>			0,0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency					
G.3.6.1	EUR	Nominal [before hedging] (mn) 2 738,8	Nominal [after hedging] (mn) 2 738,8	% Total [before] 100,0%	% Total [after] 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	2 738,8	2 738,8	100,0%	100,0%
OG.3.6.1	<i>a/w [If relevant, please specify]</i>				
OG.3.6.2	<i>a/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.3	<i>a/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.4	<i>a/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.5	<i>a/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.6	<i>a/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.7	<i>a/w [If relevant, please specify]</i>			0,0%	0,0%

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2 300,0	2 300,0	100,0%	100,0%
G.3.7.2	AUD	0,0	0,0	0,0%	0,0%
G.3.7.3	BRL	0,0	0,0	0,0%	0,0%
G.3.7.4	CAD	0,0	0,0	0,0%	0,0%
G.3.7.5	CHF	0,0	0,0	0,0%	0,0%
G.3.7.6	CZK	0,0	0,0	0,0%	0,0%
G.3.7.7	DKK	0,0	0,0	0,0%	0,0%
G.3.7.8	GBP	0,0	0,0	0,0%	0,0%
G.3.7.9	HKD	0,0	0,0	0,0%	0,0%
G.3.7.10	JPY	0,0	0,0	0,0%	0,0%
G.3.7.11	KRW	0,0	0,0	0,0%	0,0%
G.3.7.12	NOK	0,0	0,0	0,0%	0,0%
G.3.7.13	PLN	0,0	0,0	0,0%	0,0%
G.3.7.14	SEK	0,0	0,0	0,0%	0,0%
G.3.7.15	SGD	0,0	0,0	0,0%	0,0%
G.3.7.16	USD	0,0	0,0	0,0%	0,0%
G.3.7.17	Other	0,0	0,0	0,0%	0,0%
G.3.7.18	Total	2 300,0	2 300,0	100,0%	100,0%
OG.3.7.1	<i>a/w [If relevant, please specify]</i>				
OG.3.7.2	<i>a/w [If relevant, please specify]</i>				
OG.3.7.3	<i>a/w [If relevant, please specify]</i>				
OG.3.7.4	<i>a/w [If relevant, please specify]</i>				
OG.3.7.5	<i>a/w [If relevant, please specify]</i>				
OG.3.7.6	<i>a/w [If relevant, please specify]</i>				
OG.3.7.7	<i>a/w [If relevant, please specify]</i>				

8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1 250,0	500,0	54,3%	21,7%
G.3.8.2	Floating coupon	1 050,0	1 800,0	45,7%	78,3%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	2 300,0	2 300,0	100,0%	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					

9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	6,0	100,0%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0,0	0,0%
G.3.9.3	Exposures to central banks	0,0	
G.3.9.4	Exposures to credit institutions	0,0	0,0%
G.3.9.5	Other	0,0	0,0%
G.3.9.6	Total	6,0	100,0%
OG.3.9.1	<i>a/w EU gvts or quasi gvts</i>		0,0%
OG.3.9.2	<i>a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>		0,0%
OG.3.9.3	<i>a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>		0,0%
OG.3.9.4	<i>a/w EU central banks</i>		0,0%
OG.3.9.5	<i>a/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>		0,0%
OG.3.9.6	<i>a/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>		0,0%
OG.3.9.7	<i>a/w CQS1 credit institutions</i>		0,0%
OG.3.9.8	<i>a/w CQS2 credit institutions</i>		0,0%
OG.3.9.9			



OG.3.9.10
OG.3.9.11
OG.3.9.12

10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	0,0	0,0%	
G.3.10.2	Eurozone	6,0	100,0%	
G.3.10.3	Rest of European Union (EU)	0,0	0,0%	
G.3.10.4	European Economic Area (not member of EU)	0,0	0,0%	
G.3.10.5	Switzerland	0,0	0,0%	
G.3.10.6	Australia	0,0	0,0%	
G.3.10.7	Brazil	0,0	0,0%	
G.3.10.8	Canada	0,0	0,0%	
G.3.10.9	Japan	0,0	0,0%	
G.3.10.10	Korea	0,0	0,0%	
G.3.10.11	New Zealand	0,0	0,0%	
G.3.10.12	Singapore	0,0	0,0%	
G.3.10.13	US	0,0	0,0%	
G.3.10.14	Other	0,0	0,0%	
G.3.10.15	Total EU	0,0		
G.3.10.16	Total	6,0	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	6,0	0,2%	0,3%
G.3.11.2	Central bank eligible assets	0,0	0,0%	0,0%
G.3.11.3	Other	0,0	0,0%	0,0%
G.3.11.4	Total	6,0	0,2%	0,3%
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)	9,7		
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)

Row

Row

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

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

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

G.5.1.1 Exposure to credit institute credit quality step 1 & 2

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OG.5.1.1
OG.5.1.2
OG.5.1.3
OG.5.1.4
OG.5.1.5
OG.5.1.6

6. Other relevant information

1. Optional information e.g. Rating triggers

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



B1. Harmonised Transparency Template - Mortgage Assets

HTT 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	2 732,8		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	2 732,8		100,0%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>			0,0%
OM.7.1.2	<i>a/w Forest & Agriculture</i>			0,0%
OM.7.1.3	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.4	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.5	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.6	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.7	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.8	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.9	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.10	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.11	<i>a/w [If relevant, please specify]</i>			0,0%
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	58787	0	58787
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>			
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
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	16,1%	0,0%	16,1%
M.7.5.3	Lisbon	36,0%	0,0%	36,0%
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	6,9%	0,0%	6,9%	
M.7.6.2	Floating rate	93,1%	0,0%	93,1%	
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	6,7%	0,0%	6,7%	
M.7.8.2	≥ 12 - ≤ 24 months	7,2%	0,0%	7,2%	
M.7.8.3	≥ 24 - ≤ 36 months	5,6%	0,0%	5,6%	
M.7.8.4	≥ 36 - ≤ 60 months	9,4%	0,0%	9,4%	
M.7.8.5	≥ 60 months	71,1%	0,0%	71,1%	
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)	46,5			
	By buckets (mn):				
M.7A.10.2	0 - EUR 10.000	40,5	7 256	1,5%	12,3%
M.7A.10.3	10.000 - EUR 20.000	129,5	8 580	4,7%	14,6%
M.7A.10.4	20.000 - EUR 30.000	239,0	9 564	8,7%	16,3%
M.7A.10.5	30.000 - EUR 40.000	265,3	7 640	9,7%	13,0%
M.7A.10.6	40.000 - EUR 50.000	236,5	5 268	8,7%	9,0%
M.7A.10.7	50.000 - EUR 60.000	244,4	4 453	8,9%	7,6%
M.7A.10.8	60.000 - EUR 70.000	235,0	3 627	8,6%	6,2%
M.7A.10.9	70.000 - EUR 80.000	212,3	2 838	7,8%	4,8%
M.7A.10.10	80.000 - EUR 90.000	186,8	2 202	6,8%	3,7%
M.7A.10.11	90.000 - EUR 100.000	175,9	1 854	6,4%	3,2%
M.7A.10.12	100.000 - EUR 200.000	656,9	5 082	24,0%	8,6%
M.7A.10.13	> EUR 200.000	110,6	423	4,0%	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	2 732,8	58 787	100,0%	100,0%
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	51,0%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	819,7	29 019	30,0%	49,4%
M.7A.11.3	>40 - <=50 %	443,5	8 946	16,2%	15,2%



M.7A.11.4	>50 - <=60 %	458,6	7 314	16,8%	12,4%
M.7A.11.5	>60 - <=70 %	510,7	7 471	18,7%	12,7%
M.7A.11.6	>70 - <=80 %	500,4	6 037	18,3%	10,3%
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	2 732,8	58 787	100,0%	100,0%
OM.7A.11.1	a/w >100 - <=110 %			0,0%	0,0%
OM.7A.11.2	a/w >110 - <=120 %			0,0%	0,0%
OM.7A.11.3	a/w >120 - <=130 %			0,0%	0,0%
OM.7A.11.4	a/w >130 - <=140 %			0,0%	0,0%
OM.7A.11.5	a/w >140 - <=150 %			0,0%	0,0%
OM.7A.11.6	a/w >150 %			0,0%	0,0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
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	a/w >100 - <=110 %				
OM.7A.12.2	a/w >110 - <=120 %				
OM.7A.12.3	a/w >120 - <=130 %				
OM.7A.12.4	a/w >130 - <=140 %				
OM.7A.12.5	a/w >140 - <=150 %				
OM.7A.12.6	a/w >150 %				
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type					
M.7A.13.1	Owner occupied	88,8%			
M.7A.13.2	Second home/Holiday houses	7,4%			
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	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [If relevant, please specify]				
OM.7A.13.6	a/w [If relevant, please specify]				
OM.7A.13.7	a/w [If relevant, please specify]				
OM.7A.13.8	a/w [If relevant, please specify]				
OM.7A.13.9	a/w [If relevant, please specify]				
OM.7A.13.10	a/w [If relevant, please specify]				
14. Loan by Ranking					
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					
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					
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					
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					
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					
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
M.7B.20.1	Average loan size (000s)	[For completion]		% No. of Loans
	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%
	21. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans
M.7B.21.1	Weighted Average LTV (%)	[For completion]		% No. of Loans
	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	<i>o/w >100 - <=110 %</i>				
OM.7B.21.2	<i>o/w >110 - <=120 %</i>				
OM.7B.21.3	<i>o/w >120 - <=130 %</i>				
OM.7B.21.4	<i>o/w >130 - <=140 %</i>				
OM.7B.21.5	<i>o/w >140 - <=150 %</i>				
OM.7B.21.6	<i>o/w >150 %</i>				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					
22. Loan to Value (LTV) Information - INDEXED					
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	<i>o/w >100 - <=110 %</i>				
OM.7B.22.2	<i>o/w >110 - <=120 %</i>				
OM.7B.22.3	<i>o/w >120 - <=130 %</i>				
OM.7B.22.4	<i>o/w >130 - <=140 %</i>				
OM.7B.22.5	<i>o/w >140 - <=150 %</i>				
OM.7B.22.6	<i>o/w >150 %</i>				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Breakdown by Type					
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 / Building under construction	[For completion]			
M.7B.23.13	Other	[For completion]			
OM.7B.23.1	<i>o/w Cultural purposes</i>				
OM.7B.23.2	<i>o/w [If relevant, please specify]</i>				
OM.7B.23.3	<i>o/w [If relevant, please specify]</i>				
OM.7B.23.4	<i>o/w [If relevant, please specify]</i>				
OM.7B.23.5	<i>o/w [If relevant, please specify]</i>				
OM.7B.23.6	<i>o/w [If relevant, please specify]</i>				
OM.7B.23.7	<i>o/w [If relevant, please specify]</i>				
OM.7B.23.8	<i>o/w [If relevant, please specify]</i>				
OM.7B.23.9	<i>o/w [If relevant, please specify]</i>				
OM.7B.23.10	<i>o/w [If relevant, please specify]</i>				
OM.7B.23.11	<i>o/w [If relevant, please specify]</i>				
OM.7B.23.12	<i>o/w [If relevant, please specify]</i>				
OM.7B.23.13	<i>o/w [If relevant, please specify]</i>				
OM.7B.23.14	<i>o/w [If relevant, please specify]</i>				
24. EPC Information of the financed CRE - optional					
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					
B. 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 eq. Number of borrowers				
OPS.8.1.2	Optional information eq. 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					
PS.8.2.1	Average exposure size (000s)	Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
		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	a/w // If relevant, please specify				
OPS.8.4.2	a/w // If relevant, please specify				
OPS.8.4.3	a/w // If relevant, please specify				
OPS.8.4.4	a/w // If relevant, please specify				
OPS.8.4.5	a/w // If relevant, please specify				
OPS.8.4.6	a/w // If relevant, please specify				
OPS.8.4.7	a/w // If relevant, please specify				
OPS.8.4.8	a/w // If relevant, please specify				
OPS.8.4.9	a/w // If relevant, please specify				
OPS.8.4.10	a/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	TBC at a country level	ND2	
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	a/w Claim against supranational		
OPS.8.8.2	a/w Claim against sovereigns		
OPS.8.8.3	a/w Claim guaranteed by sovereigns		
OPS.8.8.4	a/w Claim against regional/federal authorities		
OPS.8.8.5	a/w Claim guaranteed by regional/federal authorities		
OPS.8.8.6	a/w Claim against local/municipal authorities		
OPS.8.8.7	a/w Claim guaranteed 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	<u>European Union</u>	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	<u>European Economic Area (not member of EU)</u>	0,0%
S.9.3.30	Iceland	ND2
S.9.3.31	Liechtenstein	ND2
S.9.3.32	Norway	ND2
S.9.3.33	<u>Other</u>	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	a/w [if relevant, please specify]				
OS.9.3.2	a/w [if relevant, please specify]				
OS.9.3.3	a/w [if relevant, please specify]				
OS.9.3.4	a/w [if relevant, please specify]				
OS.9.3.5	a/w [if relevant, please specify]				
OS.9.3.6	a/w [if relevant, please specify]				
OS.9.3.7	a/w [if relevant, please specify]				
OS.9.3.8	a/w [if relevant, please specify]				
OS.9.3.9	a/w [if relevant, please specify]				
OS.9.3.10	a/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 12 months	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	a/w >100 - <=110 %				
OS.9.9.2	a/w >110 - <=120 %				
OS.9.9.3	a/w >120 - <=130 %				
OS.9.9.4	a/w >130 - <=140 %				
OS.9.9.5	a/w >140 - <=150 %				
OS.9.9.6	a/w >150 %				
OS.9.9.7					
OS.9.9.8					
OS.9.9.9					
10. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.10.1	Weighted Average LTV (%)	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	a/w >100 - <=110 %				
OS.9.10.2	a/w >110 - <=120 %				
OS.9.10.3	a/w >120 - <=130 %				
OS.9.10.4	a/w >130 - <=140 %				
OS.9.10.5	a/w >140 - <=150 %				
OS.9.10.6	a/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
	OC Calculation: Actual	The actual overcollateralisation (OC) ratio is calculated by dividing (i) the total outstanding balance of the credits excluding accrued interest plus Other Assets included in the cover pool by (ii) the total nominal amount of the covered bonds excluding accrued interest. For clarification purposes, the Other Assets are calculated the following way: (a) Deposits are valued according to their amount; (b) The eligible assets for Eurosystem credit transactions are valued according to the rules for valuation defined by the Eurosystem or, if lower according to its nominal value plus accrued interest
HG.1.1		
	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.1.2		
	OC Calculation: Committed	Committed OC is the level of OC the Issuer has agreed and is committed to maintain. In some circumstances, the level of committed OC is the level required by Rating Agencies to maintain the current levels of the Covered Bonds.
HG.1.3		
HG.1.4	Interest Rate Types	Fixed rate / floating rate
	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Cover assets amortisation profile according to principal payment scheduled assuming no prepayments nor defaults
HG.1.5		
	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.1.6		
	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.1.7		
HG.1.8	LTVs: Calculation of property/shipping value	Property valuation according to the latest on-site appraisal or according to indices or statistical methodologies approved by the Bank of Portugal;
	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.1.9		
	LTVs: Frequency and time of last valuation	A full valuation of the underlying properties must be performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool. Properties should also be assessed according to the following rules: - The value of residential properties should be checked on a frequent basis, at least every three years. This procedure can be done using statistical models approved by the Bank of Portugal; in case of substantial fall in the value of the property, it must be re-appraised by an expert and if an individual residential mortgage exceeds EUR 500,000.00, the property must be appraised by an expert at least every 3 years; - The value of commercial properties must be checked on an annual basis. This procedure can be done using statistical models approved by the Bank of Portugal and if an individual commercial credit exceeds EUR 1,000,000.00, the property must be appraised by an expert at least every 3 years
HG.1.10		
	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	Portuguese covered bonds legislation defines two mortgage types as eligible for Covered Bonds: residential mortgages (with a maximum LTV of 80%) and commercial mortgages (with a maximum LTV of 60%). The current cover pool includes residential mortgages only
HG.1.11		
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
	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.1.13		
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	<i>NPV assumptions (when stated)</i>	
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: 31/12/2020

Report Frequency: Quarterly

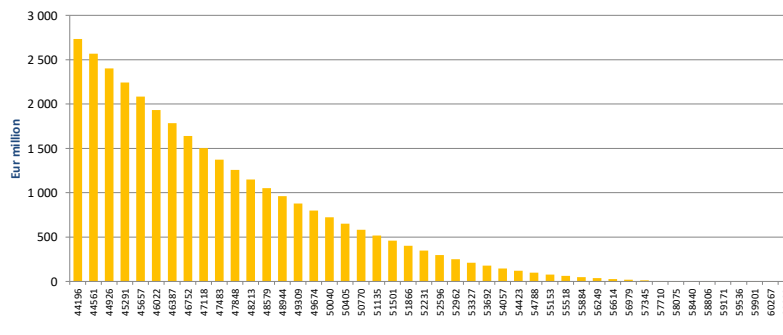
1. Current Credit Ratings		Long Term		Short Term	
Euro 5,000,000,000 Mortgage Conditional Pass-through Covered Bond Programme		A1 / A / BBB (Moody's/Fitch/DBRS)		N/A	
Caixa Económica Montepio Geral		b3 / b- / B (Moody's/Fitch/DBRS)		NP / B / R-4 (Moody's/Fitch/DBRS)	
Portugal		Aa3 / BBB / BBB (Moody's/Fitch/DBRS)		P-3 / F2 / R-2 (high) (Moody's/Fitch/DBRS)	
2. Covered Bonds Issues	Issue Date	Coupon	Maturity Date	Remaining Term	Nominal Amount
Covered Bonds Outstanding				3,47	2 300 000 000
Syndicated Covered Bonds Issues					
Series 10 (ISIN PTCMGTO00029)	17/10/2017	Fixed Rate	17/10/2022	1,80	750 000 000
Series 11 (ISIN PTCMGAOM0038)	14/11/2019	Fixed Rate	14/11/2024	3,87	500 000 000
Private Placements Covered Bonds Issues					
Series 6 (ISIN PTCMGEOE0034)	09/11/2016	Floating Rate	09/11/2023	2,86	300 000 000
Series 8 (ISIN PTCMGFOE0033)	16/03/2016	Floating Rate	16/12/2026	5,96	500 000 000
Series 9 (ISIN PTCMGSO00020)	22/05/2017	Floating Rate	22/05/2024	3,39	250 000 000
CRD Compliant (Yes/No)					Yes
3. Asset Cover Test				Remaining Term	Nominal Amount
Mortgage Credit Pool				22,07	2 732 778 396,79
Other Assets² (Deposits and Securities at market value)				0,00	6 000 000,00
Cash and Deposits				0,00	6 000 000,00
RMBS				0,00	0,00
Other securities				0,00	0,00
Total Cover Pool				22,03	2 738 778 396,79
% of ECB eligible assets					0,00%
Overcollateralization³ with cash collateral (Current OC)					19,08%
Contractual overcollateralization					18,00%
Required Overcollateralization (Fitch) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating					18,00%
Required Overcollateralization (Moody's) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating					6,00%
Legal Minimum Overcollateralization					5,26%
4. Other Triggers					
Net Present Value of Assets (incl. derivatives) ⁴					2 677 411 139,90
Net present value of liabilities (incl. derivatives) ⁴					2 339 283 334,22
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0					OK
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of + 200bps)					OK
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of - 200bps)					OK
Other Assets ≤ 20% (Cover Pool + Other Assets)					OK
Deposits with a remaining term > 100 days ≤ 15% Covered Bonds Nominal					OK
Estimated Interest from Mortgage Credit and Other Assets - Estimated Interest from Covered Bonds ≥ 0					OK
Mortgage Credit + Other Assets WA Remaining Term - Covered Bonds WA Remaining Term ≥ 0					OK
5. Currency Exposure					
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					58 787
Aggregate Original Principal Balance (EUR)					4 515 378 594,98
Aggregate Current Principal Balance (EUR)					2 732 778 396,79
Average Original Principal Balance per loan (EUR)					76 809,13
Average Current Principal Balance per loan (EUR)					46 486,10
Current principal balance of the 5 largest borrowers (EUR)					4 369 131,25
Weight of the 5 largest borrowers (current principal balance) %					0,16%
Current principal balance of the 10 largest borrowers (EUR)					7 244 336,92
Weight of the 10 largest borrowers (current principal balance) %					0,27%
Weighted Average Seasoning (months)					132,59
Weighted Average Remaining Term (months)					264,89
Weighted Average Current Unindexed LTV ⁵ (%)					51,04%
Weighted Average Current Indexed LTV ⁵ (%)					n.a.
Weighted Average Interest Rate (%)					1,091%
Weighted Average Spread (%)					1,350%
Max Maturity Date (yyyy-mm-dd)					04/02/2066
Subsidized Loans					
		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Yes		1 162	1,98%	25 694 522	0,94%
No		57 625	98,02%	2 707 083 875	99,06%
Insured Property⁶					
		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Yes		58 787	100,00%	2 732 778 397	100,00%
No		0	0,00%	0	0,00%
Interest Rate Type					
		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Fixed		3 679	6,26%	187 711 756	6,87%
Floating		55 108	93,74%	2 545 066 641	93,13%
Repayment Type					
		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Annuity / French		58 382	99,31%	2 716 467 989	99,40%
Linear		0	0,00%	0	0,00%
Increasing instalments		161	0,27%	7 072 800	0,26%
Bullet		0	0,00%	0	0,00%
Interest-only		0	0,00%	0	0,00%
Other		244	0,42%	9 237 608	0,34%

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6. Mortgage Credit Pool (continued)

Seasoning	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 1 year	2 120	3,61%	196 764 186	7,20%
1 to 2 years	2 289	3,89%	192 617 440	7,05%
2 to 3 years	1 932	3,29%	154 854 733	5,67%
3 to 4 years	1 946	3,31%	147 626 918	5,40%
4 to 5 years	1 432	2,44%	104 232 658	3,81%
5 to 6 years	1 154	1,96%	71 280 487	2,61%
6 to 7 years	1 025	1,74%	64 261 890	2,35%
7 to 8 years	767	1,30%	46 503 485	1,70%
8 to 9 years	597	1,02%	35 383 940	1,29%
9 to 10 years	1 017	1,73%	60 076 259	2,20%
10 to 11 years	1 784	3,03%	104 612 523	3,83%
11 to 12 years	1 920	3,27%	99 412 986	3,64%
More than 12 years	40 804	69,41%	1 455 150 892	53,25%
Remaining Term	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 5 years	5 268	8,96%	45 558 503	1,67%
5 to 8 years	6 238	10,61%	130 412 431	4,77%
8 to 10 years	6 583	11,20%	178 006 022	6,51%
10 to 12 years	6 738	11,46%	228 489 705	8,36%
12 to 14 years	3 684	6,27%	142 549 477	5,22%
14 to 16 years	2 572	4,38%	115 837 898	4,24%
16 to 18 years	2 281	3,88%	113 060 476	4,14%
18 to 20 years	2 717	4,62%	151 279 900	5,54%
20 to 22 years	2 495	4,24%	148 229 248	5,42%
22 to 24 years	3 254	5,54%	197 417 893	7,22%
24 to 26 years	4 520	7,69%	285 631 216	10,45%
26 to 28 years	2 704	4,60%	189 495 960	6,93%
28 to 30 years	2 492	4,24%	193 760 888	7,09%
30 to 40 years	7 210	12,26%	610 537 664	22,34%
More than 40 years	31	0,05%	2 511 118	0,09%
Current Unindexed LTV	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 40%	29 019	49,36%	819 670 224	29,99%
40 to 50%	8 946	15,22%	443 462 873	16,23%
50 to 60%	7 314	12,44%	458 591 810	16,78%
60 to 70%	7 471	12,71%	510 702 138	18,69%
70 to 80%	6 037	10,27%	500 351 351	18,31%
More than 80%	0	0,00%	0	0,00%
Loan Purpose	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Owner-occupied	52 565	89,42%	2 425 799 070	88,77%
Second Home	3 903	6,64%	201 810 400	7,38%
Buy to Let	827	1,41%	38 537 180	1,41%
Other	1 492	2,54%	66 631 747	2,44%
Property Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Residential	58 787	100,00%	2 732 778 397	100,00%
Flat	45 131	76,77%	1 862 774 937	68,16%
House	13 656	23,23%	870 003 460	31,84%
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	58 787	100,00%	2 732 778 397	100,00%
North	18 053	30,71%	759 555 489	27,79%
Center	9 773	16,62%	438 633 653	16,05%
Lisbon	19 726	33,56%	985 120 590	36,05%
Alentejo	2 994	5,09%	143 230 717	5,24%
Algarve	3 751	6,38%	182 667 544	6,68%
Madeira	1 579	2,69%	81 394 149	2,98%
Azores	2 911	4,95%	142 176 254	5,20%
Delinquencies ⁷	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
> 30 to 60 days	28	0,05%	1 284 559	0,05%
> 60 to 90 days	0	0,00%	0	0,00%
> 90 days	0	0,00%	0	0,00%

Projected Outstanding Amount⁸



Amortisation Profile	Principal Balance
dez/2020	2 732 778 397
dez/2021	2 565 849 496
dez/2022	2 402 245 430
dez/2023	2 242 113 127
dez/2024	2 085 522 148
dez/2025	1 932 397 621
dez/2026	1 782 910 872
dez/2027	1 638 872 071
dez/2028	1 502 036 186
dez/2029	1 374 379 774
dez/2030	878 651 774
dez/2031	519 240 844
dez/2032	251 810 426
dez/2033	97 763 334
dez/2034	26 651 909
dez/2035	888 790
dez/2036	8 070
dez/2037	0

⁸ Mortgage Credit Pool; assumes no prepayments

Report Reference Date: **31/12/2020**
Report Frequency: Quarterly

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 ⁹	166 928 900	163 604 067	160 132 302	156 590 980	153 124 526	1 053 745 847	878 651 774
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets ²	6 000 000	0	0	0	0	0	0
Cover Pool	172 928 900	163 604 067	160 132 302	156 590 980	153 124 526	1 053 745 847	878 651 774
Covered Bonds	0	750 000 000	300 000 000	750 000 000	0	500 000 000	0

⁹ Assumes no prepayments

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

^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

⁶ Insured Property

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

⁷ Delinquencies

A loan is considered to be delinquent if any payment is in arrears by more than 30 days. According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must be removed from the pool and substituted by another loan which fulfills the eligibility criteria. Therefore, there are no 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)	132,59				
E.3.1.2	Weighted Average Maturity (months)**	264,89				
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	1,23%	ND2	ND2	ND2	1,23%
E.3.2.2	30-<60 days	0,05%	ND2	ND2	ND2	0,05%
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 <u>1. Share of sustainable loans in the total mortgage program</u> <u>2. Additional information on the sustainable section of the mortgage stock</u> <u>2A. Sustainable Residential Cover Pool</u> <u>2B. Sustainable Commercial Cover Pool</u>	

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	a/w [If relevant, please specify]				
OSM.1.1.2	a/w [If relevant, please specify]				
OSM.1.1.3	a/w [If relevant, please specify]				
OSM.1.1.4	a/w [If relevant, please specify]				
OSM.1.1.5	a/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	a/w Forest & Agriculture				
OSM.2.1.2	a/w EE residential				
OSM.2.1.3	a/w EE commercial				
OSM.2.1.4	a/w EE other				
OSM.2.1.5	EE total				
OSM.2.1.6	a/w Social residential				
OSM.2.1.7	a/w Social Commercial				
OSM.2.1.8	a/w social other				
OSM.2.1.9	social tot				
OSM.2.1.10	a/w [If relevant, please specify]				
OSM.2.1.11	a/w [If relevant, please specify]				
OSM.2.1.12	a/w [If relevant, please specify]				
OSM.2.1.13	a/w [If relevant, please specify]				
OSM.2.1.14	a/w [If relevant, please specify]				
OSM.2.1.15	a/w [If relevant, please specify]				
OSM.2.1.16	a/w [If relevant, please specify]				
OSM.2.1.17	a/w [If relevant, please specify]				
OSM.2.1.18	a/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 ea. 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	a/w [if relevant, please specify]			
SM.2.4.46	a/w [if relevant, please specify]			
SM.2.4.47	a/w [if relevant, please specify]			
SM.2.4.48	a/w [if relevant, please specify]			
SM.2.4.49	a/w [if relevant, please specify]			
SM.2.4.50	a/w [if relevant, please specify]			
SM.2.4.51	a/w [if relevant, please specify]			
SM.2.4.52	a/w [if relevant, please specify]			
SM.2.4.53	a/w [if relevant, please specify]			
SM.2.4.54	a/w [if relevant, please specify]			
5. Breakdown by regions of main country of origin				
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				
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				
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)				
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				
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%
11. Loan to Value (LTV) Information - UNINDEXED				
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%
OSM.2A.11.1	a/w >100 - <=110 %			
OSM.2A.11.2	a/w >110 - <=120 %			
OSM.2A.11.3	a/w >120 - <=130 %			
OSM.2A.11.4	a/w >130 - <=140 %			
OSM.2A.11.5	a/w >140 - <=150 %			
OSM.2A.11.6	a/w >150 %			

OSM.2A.11.7
OSM.2A.11.8
OSM.2A.11.9

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
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	<i>a/w >100 - <=110 %</i>				
OSM.2A.12.2	<i>a/w >110 - <=120 %</i>				
OSM.2A.12.3	<i>a/w >120 - <=130 %</i>				
OSM.2A.12.4	<i>a/w >130 - <=140 %</i>				
OSM.2A.12.5	<i>a/w >140 - <=150 %</i>				
OSM.2A.12.6	<i>a/w >150 %</i>				
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	<i>a/w Private rental</i>				
OSM.2A.13.2	<i>a/w Multi-family housing</i>				
OSM.2A.13.3	<i>a/w Buildings under construction</i>				
OSM.2A.13.4	<i>a/w Buildings land</i>				
OSM.2A.13.5	<i>a/w [if relevant, please specify]</i>				
OSM.2A.13.6	<i>a/w [if relevant, please specify]</i>				
OSM.2A.13.7	<i>a/w [if relevant, please specify]</i>				
OSM.2A.13.8	<i>a/w [if relevant, please specify]</i>				
OSM.2A.13.9	<i>a/w [if relevant, please specify]</i>				
OSM.2A.13.10	<i>a/w [if relevant, please specify]</i>				
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 Property	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					
SM.2B.21.1	Weighted Average LTV (%)	[For completion]		% Commercial Loans	% No. of Loans
	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	a/w >100 - <=110 %				
OSM.2B.21.2	a/w >110 - <=120 %				
OSM.2B.21.3	a/w >120 - <=130 %				
OSM.2B.21.4	a/w >130 - <=140 %				
OSM.2B.21.5	a/w >140 - <=150 %				
OSM.2B.21.6	a/w >150 %				
OSM.2B.21.7					
OSM.2B.21.8					
OSM.2B.21.9					
22. Loan to Value (LTV) information - INDEXED					
SM.2B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]		% Commercial Loans	% No. of Loans
	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	a/w >100 - <=110 %				
OSM.2B.22.2	a/w >110 - <=120 %				
OSM.2B.22.3	a/w >120 - <=130 %				
OSM.2B.22.4	a/w >130 - <=140 %				
OSM.2B.22.5	a/w >140 - <=150 %				
OSM.2B.22.6	a/w >150 %				
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Breakdown by Type					
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	a/w Cultural purposes				
OSM.2B.23.2	a/w [if relevant, please specify]				

OSM.2B.23.3
OSM.2B.23.4
OSM.2B.23.5
OSM.2B.23.6
OSM.2B.23.7
OSM.2B.23.8
OSM.2B.23.9
OSM.2B.23.10
OSM.2B.23.11
OSM.2B.23.12
OSM.2B.23.13
OSM.2B.23.14

a/w [f relevant, please specify]
a/w [f relevant, please specify]
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a/w [f 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

CONTENT OF Temporary Tab

- [1. Share of assets affected by payment holidays caused by COVID 19](#)
- [2. Additional information on the cover pool section affected by payment holidays](#)

For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the:

[COVID-19: EMF-ECBC Response](#)

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	439,3615365	7380	16,08%	12,55%
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%	0,10%	12,35%	12,5%
COV.2.1.2	principal deferred	0,00%	0,00%	0,00%	0,07%	3,55%	3,6%
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%	0,17%	15,89%	16,1%
OCOV.2.1.5	<i>a/w [if relevant, please specify]</i>						0,0%
OCOV.2.1.6	<i>a/w [if relevant, please specify]</i>						0,0%
OCOV.2.1.7	<i>a/w [if relevant, please specify]</i>						0,0%
OCOV.2.1.8	<i>a/w [if relevant, please specify]</i>						0,0%