

Harmonised Transparency Template

2022 Version

Portugal

Caixa Económica Montepio Geral, Caixa Económica Bancária SA

Reporting Date: [28/07/2022]

Cut-off Date: [30/06/2022]



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A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency	EUR
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1. Basic Facts 2. Regulatory Summary 3. General Cover Pool / Covered Bond Information 4. References to Capital Requirements Regulation (CRR) 129(7) 5. References to Capital Requirements Regulation (CRR) 129(1) 6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Portugal			
G.1.1.2	Issuer Name	Caixa Económica Montepio Geral, Caixa Económica Bancária S.A.			
G.1.1.3	Link to Issuer's Website	https://www.montepio.pt/funding-programmes			
G.1.1.4	Cut-off date	30/06/2022			
OG.1.1.1	Contact	users_DFI_depMC@montepio.pt			
OG.1.1.2	Contact names	Daniel Grencho / Hugo Mendes / Nuno Cereja			
OG.1.1.3	Programme type	Conditional pass-through			
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (Y/N)	Yes			
G.2.1.2	CRR Compliance (Y/N)	Yes			
G.2.1.3	LCR status	https://coveredbondlabel.com/issuer/50/			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
	3. General Cover Pool / Covered Bond Information				
	1. General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	2 757,4			
G.3.1.2	Outstanding Covered Bonds	2 300,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2 518,2			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2 312,7			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5,3%	19,9%	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	2 747,6	99,6%		
G.3.3.2	Public Sector	0,0	0,0%		
G.3.3.3	Shipping	0,0	0,0%		
G.3.3.4	Substitute Assets	9,8	0,4%		
G.3.3.5	Other	0,0	0,0%		
G.3.3.6	Total	2 757,4	100,0%		
OG.3.3.1	<i>o/w [If relevant, please specify]</i>		0,0%		
OG.3.3.2	<i>o/w [If relevant, please specify]</i>		0,0%		
OG.3.3.3	<i>o/w [If relevant, please specify]</i>		0,0%		
OG.3.3.4	<i>o/w [If relevant, please specify]</i>		0,0%		
OG.3.3.5	<i>o/w [If relevant, please specify]</i>		0,0%		
OG.3.3.6	<i>o/w [If relevant, please specify]</i>		0,0%		
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	12,2	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	173,4	ND1	6,3%	
G.3.4.3	1 - 2 Y	160,7	ND1	5,8%	
G.3.4.4	2 - 3 Y	157,7	ND1	5,7%	
G.3.4.5	3 - 4 Y	154,6	ND1	5,6%	
G.3.4.6	4 - 5 Y	150,9	ND1	5,5%	
G.3.4.7	5 - 10 Y	1 584,5	ND1	57,5%	
G.3.4.8	10+ Y	375,5	ND1	13,6%	
G.3.4.9	Total	2 757,4	0,0	100,0%	0,0%
OG.3.4.1	<i>o/w 0-1 day</i>			0,0%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0,0%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0,0%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0,0%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0,0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	



5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2,0	ND1		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	750,0	ND1	32,6%	
G.3.5.4	1 - 2 Y	550,0	ND1	23,9%	
G.3.5.5	2 - 3 Y	500,0	ND1	21,7%	
G.3.5.6	3 - 4 Y	0,0	ND1	0,0%	
G.3.5.7	4 - 5 Y	500,0	ND1	21,7%	
G.3.5.8	5 - 10 Y	0,0	ND1	0,0%	
G.3.5.9	10+ Y	0,0	ND1	0,0%	
G.3.5.10	Total	2 300,0	0,0	100,0%	0,0%
OG.3.5.1	<i>o/w 0-1 day</i>			0,0%	
OG.3.5.2	<i>o/w 0-0.5y</i>			0,0%	
OG.3.5.3	<i>o/w 0.5-1 y</i>			0,0%	
OG.3.5.4	<i>o/w 1-1.5y</i>			0,0%	
OG.3.5.5	<i>o/w 1.5-2 y</i>			0,0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2 757,4	2 757,4	100,0%	100,0%
G.3.6.2	AUD	0,0	0,0	0,0%	0,0%
G.3.6.3	BRL	0,0	0,0	0,0%	0,0%
G.3.6.4	CAD	0,0	0,0	0,0%	0,0%
G.3.6.5	CHF	0,0	0,0	0,0%	0,0%
G.3.6.6	CZK	0,0	0,0	0,0%	0,0%
G.3.6.7	DKK	0,0	0,0	0,0%	0,0%
G.3.6.8	GBP	0,0	0,0	0,0%	0,0%
G.3.6.9	HKD	0,0	0,0	0,0%	0,0%
G.3.6.10	JPY	0,0	0,0	0,0%	0,0%
G.3.6.11	KRW	0,0	0,0	0,0%	0,0%
G.3.6.12	NOK	0,0	0,0	0,0%	0,0%
G.3.6.13	PLN	0,0	0,0	0,0%	0,0%
G.3.6.14	SEK	0,0	0,0	0,0%	0,0%
G.3.6.15	SGD	0,0	0,0	0,0%	0,0%
G.3.6.16	USD	0,0	0,0	0,0%	0,0%
G.3.6.17	Other	0,0	0,0	0,0%	0,0%
G.3.6.18	Total	2 757,4	2 757,4	100,0%	100,0%
OG.3.6.1	<i>o/w [If relevant, please specify]</i>				
OG.3.6.2	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.3	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.4	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.5	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.6	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.7	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%



7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2 300,0	2 300,0	100,0%	100,0%
G.3.7.2	AUD	0,0	0,0	0,0%	0,0%
G.3.7.3	BRL	0,0	0,0	0,0%	0,0%
G.3.7.4	CAD	0,0	0,0	0,0%	0,0%
G.3.7.5	CHF	0,0	0,0	0,0%	0,0%
G.3.7.6	CZK	0,0	0,0	0,0%	0,0%
G.3.7.7	DKK	0,0	0,0	0,0%	0,0%
G.3.7.8	GBP	0,0	0,0	0,0%	0,0%
G.3.7.9	HKD	0,0	0,0	0,0%	0,0%
G.3.7.10	JPY	0,0	0,0	0,0%	0,0%
G.3.7.11	KRW	0,0	0,0	0,0%	0,0%
G.3.7.12	NOK	0,0	0,0	0,0%	0,0%
G.3.7.13	PLN	0,0	0,0	0,0%	0,0%
G.3.7.14	SEK	0,0	0,0	0,0%	0,0%
G.3.7.15	SGD	0,0	0,0	0,0%	0,0%
G.3.7.16	USD	0,0	0,0	0,0%	0,0%
G.3.7.17	Other	0,0	0,0	0,0%	0,0%
G.3.7.18		Total	2 300,0	100,0%	100,0%
OG.3.7.1	o/w [If relevant, please specify]				
OG.3.7.2	o/w [If relevant, please specify]				
OG.3.7.3	o/w [If relevant, please specify]				
OG.3.7.4	o/w [If relevant, please specify]				
OG.3.7.5	o/w [If relevant, please specify]				
OG.3.7.6	o/w [If relevant, please specify]				
OG.3.7.7	o/w [If relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1 250,0	500,0	54,3%	21,7%
G.3.8.2	Floating coupon	1 050,0	1 800,0	45,7%	78,3%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4		Total	2 300,0	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	9,8	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	9,8	100,0%	
OG.3.9.1	o/w EU gvts or quasi govts				
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts				
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts				
OG.3.9.4	o/w EU central banks				
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	o/w CQS1 credit institutions				
OG.3.9.8	o/w CQS2 credit institutions				
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	9,8	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	9,8	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	9,8	0,4%	0,4%
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	9,8	0,4%	0,4%
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)	4,6		
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	<i>Exposure to credit institute credit quality step 1 & 2</i>	171
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

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



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		EUR	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2 747,6	100,0%
M.7.1.2	Commercial	0,0	0,0%
M.7.1.3	Other	0,0	0,0%
M.7.1.4	Total	2 747,6	100,0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0,0%
OM.7.1.2	a/w Forest & Agriculture		0,0%
OM.7.1.3	a/w [if relevant, please specify]		0,0%
OM.7.1.4	a/w [if relevant, please specify]		0,0%
OM.7.1.5	a/w [if relevant, please specify]		0,0%
OM.7.1.6	a/w [if relevant, please specify]		0,0%
OM.7.1.7	a/w [if relevant, please specify]		0,0%
OM.7.1.8	a/w [if relevant, please specify]		0,0%
OM.7.1.9	a/w [if relevant, please specify]		0,0%
OM.7.1.10	a/w [if relevant, please specify]		0,0%
OM.7.1.11	a/w [if relevant, please specify]		0,0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	56217	0
OM.7.2.1	Optional information eg. Number of borrowers		
OM.7.2.2	Optional information ea. Number of guarantors		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0,4%	0,0%
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
M.7.4.1	European Union	100,0%	0,0%
M.7.4.2	Austria	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%
M.7.4.7	Czechia	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%
M.7.4.23	Portugal	100,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%
M.7.4.30	Iceland	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%
M.7.4.33	Other	0,0%	0,0%
M.7.4.34	Switzerland	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%
OM.7.4.1	a/w [if relevant, please specify]		
OM.7.4.2	a/w [if relevant, please specify]		
OM.7.4.3	a/w [if relevant, please specify]		
OM.7.4.4	a/w [if relevant, please specify]		
OM.7.4.5	a/w [if relevant, please specify]		
OM.7.4.6	a/w [if relevant, please specify]		
OM.7.4.7	a/w [if relevant, please specify]		
OM.7.4.8	a/w [if relevant, please specify]		
OM.7.4.9	a/w [if relevant, please specify]		
OM.7.4.10	a/w [if relevant, please specify]		



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



6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	7,3%	0,0%	7,3%
M.7.6.2	Floating rate	92,8%	0,0%	92,8%
M.7.6.3	Other	0,0%	0,0%	0,0%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0,0%	0,0%	0,0%
M.7.7.2	Amortising	100,0%	0,0%	100,0%
M.7.7.3	Other	0,0%	0,0%	0,0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	9,4%	0,0%	9,4%
M.7.8.2	≥ 12 - ≤ 24 months	9,6%	0,0%	9,6%
M.7.8.3	≥ 24 - ≤ 36 months	6,9%	0,0%	6,9%
M.7.8.4	≥ 36 - ≤ 60 months	10,2%	0,0%	10,2%
M.7.8.5	≥ 60 months	64,0%	0,0%	64,0%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,0%	0,0%	0,0%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	48,9			
By buckets (mn):					
M.7A.10.2	0 - EUR 10.000	37,0	6 720	1,3%	12,0%
M.7A.10.3	10.000 - EUR 20.000	135,7	8 937	4,9%	15,9%
M.7A.10.4	20.000 - EUR 30.000	217,4	8 758	7,9%	15,6%
M.7A.10.5	30.000 - EUR 40.000	215,5	6 209	7,8%	11,0%
M.7A.10.6	40.000 - EUR 50.000	217,3	4 832	7,9%	8,6%
M.7A.10.7	50.000 - EUR 60.000	231,3	4 202	8,4%	7,5%
M.7A.10.8	60.000 - EUR 70.000	222,7	3 427	8,1%	6,1%
M.7A.10.9	70.000 - EUR 80.000	208,4	2 781	7,6%	4,9%
M.7A.10.10	80.000 - EUR 90.000	188,0	2 217	6,8%	3,9%
M.7A.10.11	90.000 - EUR 100.000	179,7	1 894	6,5%	3,4%
M.7A.10.12	100.000 - EUR 200.000	737,7	5 662	26,8%	10,1%
M.7A.10.13	> EUR 200.000	157,1	578	5,7%	1,0%
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25	Total	2 747,6	56 217	100,0%	100,0%
M.7A.10.26					
11. Loan to Value (LTV) information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	51,1%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	820,6	28 903	29,9%	51,4%
M.7A.11.3	>40 - <=50 %	414,6	7 543	15,1%	13,4%
M.7A.11.4	>50 - <=60 %	455,8	7 000	16,6%	12,5%
M.7A.11.5	>60 - <=70 %	534,9	7 080	19,5%	12,6%
M.7A.11.6	>70 - <=80 %	521,7	5 691	19,0%	10,1%
M.7A.11.7	>80 - <=90 %	0,0	0	0,0%	0,0%
M.7A.11.8	>90 - <=100 %	0,0	0	0,0%	0,0%
M.7A.11.9	>100%	0,0	0	0,0%	0,0%
M.7A.11.10	Total	2 747,6	56 217	100,0%	100,0%
OM.7A.11.1	o/w >100 - <=110 %			0,0%	0,0%
OM.7A.11.2	o/w >110 - <=120 %			0,0%	0,0%
OM.7A.11.3	o/w >120 - <=130 %			0,0%	0,0%
OM.7A.11.4	o/w >130 - <=140 %			0,0%	0,0%
OM.7A.11.5	o/w >140 - <=150 %			0,0%	0,0%
OM.7A.11.6	o/w >150 %			0,0%	0,0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	ND1	ND1		
M.7A.12.3	>40 - <=50 %	ND1	ND1		
M.7A.12.4	>50 - <=60 %	ND1	ND1		
M.7A.12.5	>60 - <=70 %	ND1	ND1		
M.7A.12.6	>70 - <=80 %	ND1	ND1		
M.7A.12.7	>80 - <=90 %	ND1	ND1		
M.7A.12.8	>90 - <=100 %	ND1	ND1		
M.7A.12.9	>100%	ND1	ND1		
M.7A.12.10	Total	0,0	0	0,0%	0,0%
OM.7A.12.1	o/w >100 - <=110 %				
OM.7A.12.2	o/w >110 - <=120 %				
OM.7A.12.3	o/w >120 - <=130 %				
OM.7A.12.4	o/w >130 - <=140 %				
OM.7A.12.5	o/w >140 - <=150 %				
OM.7A.12.6	o/w >150 %				
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					



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



18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	ND3	ND3		
M.7A.18.2	Flat or Apartment	ND3	ND3		
M.7A.18.3	Bungalow	ND3	ND3		
M.7A.18.4	Terraced House	ND3	ND3		
M.7A.18.5	Multifamily House	ND3	ND3		
M.7A.18.6	Land Only	ND3	ND3		
M.7A.18.7	other	0,0	0		
M.7A.18.8	Total	0,0	0	0,0%	0,0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	ND3	ND3		
M.7A.19.2	Existing property	ND3	ND3		
M.7A.19.3	other	ND3	ND3		
M.7A.19.4	no data	0,0	0		
M.7A.19.5	Total	0,0	0	0,0%	0,0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level	ND3	ND3		
M.7A.20.2	TBC at a country level	ND3	ND3		
M.7A.20.3	TBC at a country level	ND3	ND3		
M.7A.20.4	TBC at a country level	ND3	ND3		
M.7A.20.5	TBC at a country level	ND3	ND3		
M.7A.20.6	TBC at a country level	ND3	ND3		
M.7A.20.7	TBC at a country level	ND3	ND3		
M.7A.20.8	TBC at a country level	ND3	ND3		
M.7A.20.9	TBC at a country level	ND3	ND3		
M.7A.20.10	TBC at a country level	ND3	ND3		
M.7A.20.11	TBC at a country level	ND3	ND3		
M.7A.20.12	TBC at a country level	ND3	ND3		
M.7A.20.13	TBC at a country level	ND3	ND3		
M.7A.20.14	TBC at a country level	ND3	ND3		
M.7A.20.15	TBC at a country level	ND3	ND3		
M.7A.20.16	TBC at a country level	ND3	ND3		
M.7A.20.17	TBC at a country level	ND3	ND3		
M.7A.20.18	no data	0,0	0		
M.7A.20.19	Total	0,0	0		
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					



7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
By buckets (mn):					
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0,0	0	0,0%	0,0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0,0	0	0,0%	0,0%
OM.7B.22.1	o/w >100 - <=110 %				
OM.7B.22.2	o/w >110 - <=120 %				
OM.7B.22.3	o/w >120 - <=130 %				
OM.7B.22.4	o/w >130 - <=140 %				
OM.7B.22.5	o/w >140 - <=150 %				
OM.7B.22.6	o/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.23.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.23.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.23.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.23.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.23.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.23.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.23.9	>100%	[For completion]	[For completion]		
M.7B.23.10	Total	0,0	0	0,0%	0,0%
OM.7B.23.1	o/w >100 - <=110 %				
OM.7B.23.2	o/w >110 - <=120 %				
OM.7B.23.3	o/w >120 - <=130 %				
OM.7B.23.4	o/w >130 - <=140 %				
OM.7B.23.5	o/w >140 - <=150 %				
OM.7B.23.6	o/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					

24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	[For completion]			
M.7B.24.2	Office	[For completion]			
M.7B.24.3	Hotel/Tourism	[For completion]			
M.7B.24.4	Shopping malls	[For completion]			
M.7B.24.5	Industry	[For completion]			
M.7B.24.6	Agriculture	[For completion]			
M.7B.24.7	Other commercially used	[For completion]			
M.7B.24.8	Hospital	[For completion]			
M.7B.24.9	School	[For completion]			
M.7B.24.10	other RE with a social relevant purpose	[For completion]			
M.7B.24.11	Land	[For completion]			
M.7B.24.12	Property developers / Building under construction	[For completion]			
M.7B.24.13	Other	[For completion]			
OM.7B.24.1	o/w Cultural purposes				
OM.7B.24.2	o/w [If relevant, please specify]				
OM.7B.24.3	o/w [If relevant, please specify]				
OM.7B.24.4	o/w [If relevant, please specify]				
OM.7B.24.5	o/w [If relevant, please specify]				
OM.7B.24.6	o/w [If relevant, please specify]				
OM.7B.24.7	o/w [If relevant, please specify]				
OM.7B.24.8	o/w [If relevant, please specify]				
OM.7B.24.9	o/w [If relevant, please specify]				
OM.7B.24.10	o/w [If relevant, please specify]				
OM.7B.24.11	o/w [If relevant, please specify]				
OM.7B.24.12	o/w [If relevant, please specify]				
OM.7B.24.13	o/w [If relevant, please specify]				
OM.7B.24.14	o/w [If relevant, please specify]				
25. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0,0	0	0,0%	0,0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					



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



B2. Harmonised Transparency Template - Public Sector Assets

HTT 2022

Reporting in Domestic Currency

EUR

CONTENT OF TAB B2

[8. Public Sector Assets](#)

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

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

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



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



B3. Harmonised Transparency Template - Shipping Assets

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Reporting in Domestic Currency		EUR
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	[For completion]
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	[For completion]
OS.9.2.1		
OS.9.2.2		
OS.9.2.3		
OS.9.2.4		
OS.9.2.5		
OS.9.2.6		
3. Breakdown by Geography / Country of Registration		% Shipping Loans
S.9.3.1	European Union	0.0%
S.9.3.2	Austria	[For completion]
S.9.3.3	Belgium	[For completion]
S.9.3.4	Bulgaria	[For completion]
S.9.3.5	Croatia	[For completion]
S.9.3.6	Cyprus	[For completion]
S.9.3.7	Czechia	[For completion]
S.9.3.8	Denmark	[For completion]
S.9.3.9	Estonia	[For completion]
S.9.3.10	Finland	[For completion]
S.9.3.11	France	[For completion]
S.9.3.12	Germany	[For completion]
S.9.3.13	Greece	[For completion]
S.9.3.14	Netherlands	[For completion]
S.9.3.15	Hungary	[For completion]
S.9.3.16	Ireland	[For completion]
S.9.3.17	Italy	[For completion]
S.9.3.18	Latvia	[For completion]
S.9.3.19	Lithuania	[For completion]
S.9.3.20	Luxembourg	[For completion]
S.9.3.21	Malta	[For completion]
S.9.3.22	Poland	[For completion]
S.9.3.23	Portugal	[For completion]
S.9.3.24	Romania	[For completion]
S.9.3.25	Slovakia	[For completion]
S.9.3.26	Slovenia	[For completion]
S.9.3.27	Spain	[For completion]
S.9.3.28	Sweden	[For completion]
S.9.3.29	European Economic Area (not member of EU)	0.0%
S.9.3.30	Iceland	[For completion]
S.9.3.31	Liechtenstein	[For completion]
S.9.3.32	Norway	[For completion]
S.9.3.33	Other	0.0%
S.9.3.34	Switzerland	[For completion]
S.9.3.35	United Kingdom	[For completion]
S.9.3.36	Australia	[For completion]
S.9.3.37	Brazil	[For completion]
S.9.3.38	Canada	[For completion]
S.9.3.39	Japan	[For completion]
S.9.3.40	Korea	[For completion]
S.9.3.41	New Zealand	[For completion]
S.9.3.42	Singapore	[For completion]
S.9.3.43	US	[For completion]
S.9.3.44	Other	[For completion]
OS.9.3.1	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	[For completion]			
S.9.4.2	Floating rate	[For completion]			
S.9.4.3	Other	[For completion]			
OS.9.4.1					
OS.9.4.2					
OS.9.4.3					
OS.9.4.4					
OS.9.4.5					
OS.9.4.6					
5. Breakdown by Repayment Type		% Shipping Loans			
S.9.5.1	Bullet / Interest only	[For completion]			
S.9.5.2	Amortising	[For completion]			
S.9.5.3	Other	[For completion]			
OS.9.5.1					
OS.9.5.2					
OS.9.5.3					
OS.9.5.4					
OS.9.5.5					
OS.9.5.6					
6. Loan Seasoning		% Shipping Loans			
S.9.6.1	Up to 12months	[For completion]			
S.9.6.2	≥ 12 - <24 months	[For completion]			
S.9.6.3	≥ 24 - < 36 months	[For completion]			
S.9.6.4	≥ 36 - < 60 months	[For completion]			
S.9.6.5	≥ 60 months	[For completion]			
OS.9.6.1					
OS.9.6.2					
OS.9.6.3					
OS.9.6.4					
7. Non-Performing Loans (NPLs)		% Shipping Loans			
S.9.7.1	% NPLs	[For completion]			
OS.9.7.1					
OS.9.7.2					
OS.9.7.3					
OS.9.7.4					
8. Loan Size Information		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.8.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
S.9.8.2	TBC at a country level	[For completion]	[For completion]		
S.9.8.3	TBC at a country level	[For completion]	[For completion]		
S.9.8.4	TBC at a country level	[For completion]	[For completion]		
S.9.8.5	TBC at a country level	[For completion]	[For completion]		
S.9.8.6	TBC at a country level	[For completion]	[For completion]		
S.9.8.7	TBC at a country level	[For completion]	[For completion]		
S.9.8.8	TBC at a country level	[For completion]	[For completion]		
S.9.8.9	TBC at a country level	[For completion]	[For completion]		
S.9.8.10	TBC at a country level	[For completion]	[For completion]		
S.9.8.11	TBC at a country level	[For completion]	[For completion]		
S.9.8.12	TBC at a country level	[For completion]	[For completion]		
S.9.8.13	TBC at a country level	[For completion]	[For completion]		
S.9.8.14	TBC at a country level	[For completion]	[For completion]		
S.9.8.15	TBC at a country level	[For completion]	[For completion]		
S.9.8.16	TBC at a country level	[For completion]	[For completion]		
S.9.8.17	TBC at a country level	[For completion]	[For completion]		
S.9.8.18	TBC at a country level	[For completion]	[For completion]		
S.9.8.19	TBC at a country level	[For completion]	[For completion]		
S.9.8.20	TBC at a country level	[For completion]	[For completion]		
S.9.8.21	TBC at a country level	[For completion]	[For completion]		
S.9.8.22	TBC at a country level	[For completion]	[For completion]		
S.9.8.23	TBC at a country level	[For completion]	[For completion]		
S.9.8.24	TBC at a country level	[For completion]	[For completion]		
S.9.8.25	TBC at a country level	[For completion]	[For completion]		
S.9.8.26	Total	0.0	0	0,0%	0,0%
9. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.9.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
S.9.9.2	>0 - <=40 %	[For completion]	[For completion]		
S.9.9.3	>40 - <=50 %	[For completion]	[For completion]		
S.9.9.4	>50 - <=60 %	[For completion]	[For completion]		
S.9.9.5	>60 - <=70 %	[For completion]	[For completion]		
S.9.9.6	>70 - <=80 %	[For completion]	[For completion]		
S.9.9.7	>80 - <=90 %	[For completion]	[For completion]		
S.9.9.8	>90 - <=100 %	[For completion]	[For completion]		
S.9.9.9	>100%	[For completion]	[For completion]		
S.9.9.10	Total	0,0	0	0,0%	0,0%
OS.9.9.1	o/w >100 - <=110 %				
OS.9.9.2	o/w >110 - <=120 %				
OS.9.9.3	o/w >120 - <=130 %				
OS.9.9.4	o/w >130 - <=140 %				
OS.9.9.5	o/w >140 - <=150 %				
OS.9.9.6	o/w >150 %				
OS.9.9.7					
OS.9.9.8					
OS.9.9.9					



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



C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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



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

3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	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		

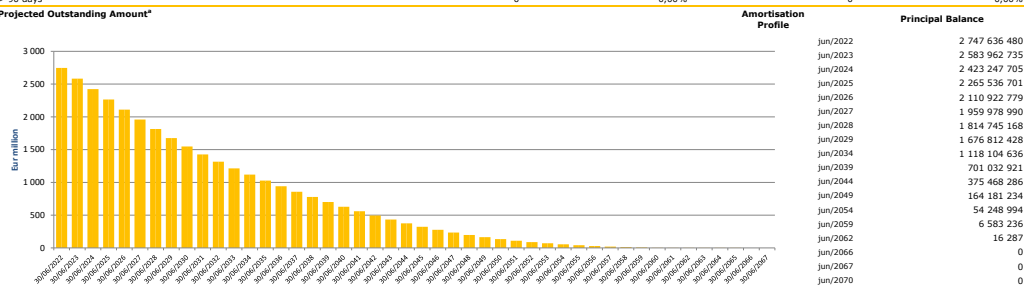
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

				Report Reference Date:	30/06/2022
				Report Frequency:	Quarterly
1. Current Credit Ratings					
Long Term			Short Term		
Euro 5,000,000,000 Mortgage Conditional Pass-through Covered Bond Programme			Aa3 / AA- (Moody's/Fitch)		
Caixa Económica Montepio Geral			b3 / b- / B (Moody's/Fitch/DBRS)		
Portugal			Baa2 / BBB / BBBH (Moody's/Fitch/DBRS)		
			NP / B / R-4 (Moody's/Fitch/DBRS)		
			P-2 / F2 / R-1 (low) (Moody's/Fitch/DBRS)		
2. Covered Bonds Issues					
Issue Date		Coupon	Maturity Date	Remaining Term	Nominal Amount
Covered Bonds Outstanding				1,97	2 300 000 000
Syndicated Covered Bonds Issues					
Series 10 (ISIN PTCMGTOM0029)		17/10/2017	Fixed Rate	17/10/2022	0,30
Series 11 (ISIN PTCMGAGM0036)		14/11/2019	Fixed Rate	14/11/2024	2,37
Private Placements Covered Bonds Issues					
Series 6 (ISIN PTCMGEOE0034)		09/11/2016	Floating Rate	09/11/2023	1,36
Series 8 (ISIN PTCMGFOE0033)		16/03/2016	Floating Rate	16/12/2026	4,46
Series 9 (ISIN PTCMGSOM0020)		22/05/2017	Floating Rate	22/05/2024	1,89
CRD Compliant (Yes/No)					
					Yes
3. Asset Cover Test					
Mortgage Credit Pool				Remaining Term	Nominal Amount
Other Assets ² (Deposits and Securities at market value)				22,77	2 747 636 480,14
Cash and Deposits				0,00	9 750 000,00
RMBS				0,00	0,00
Other securities				0,00	0,00
Total Cover Pool				22,69	2 757 386 480,14
% of ECB eligible assets					0,00%
Overcollateralization ³ with cash collateral (Current OC)					
19,89%					
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					
					2 518 230 749,13
Net present value of liabilities (incl. derivatives) ⁴					
					2 312 686 180,78
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0					
OK					
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of + 200bps)					
OK					
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of - 200bps)					
OK					
Other Assets <= 20% (Cover Pool + Other Assets)					
OK					
Deposits with a remaining term > 100 days <= 15% Covered Bonds Nominal					
OK					
Estimated Interest from Mortgage Credit and Other Assets - Estimated Interest from Covered Bonds >= 0					
OK					
Mortgage Credit + Other Assets WA Remaining Term - Covered Bonds WA Remaining Term >= 0					
OK					
5. Currency Exposure					
Cover Pool Includes					
Assets in a currency different than Euro (yes/no)					
No					
Liabilities in a currency different than Euro (yes/no)					
No					
Cross currency swaps in place (yes/no)					
No					
Currency Exposure Detail					
n/a					
6. Mortgage Credit Pool					
Main Characteristics					
Number of Loans					
56 217					
Aggregate Original Principal Balance (EUR)					
4 489 225 874,95					
Aggregate Current Principal Balance (EUR)					
2 747 636 480,14					
Average Original Principal Balance per loan (EUR)					
79 855,31					
Average Current Principal Balance per loan (EUR)					
48 875,54					
Current principal balance of the 5 largest borrowers (EUR)					
6 378 549,94					
Weight of the 5 largest borrowers (current principal balance) %					
0,23%					
Current principal balance of the 10 largest borrowers (EUR)					
10 097 763,27					
Weight of the 10 largest borrowers (current principal balance) %					
0,37%					
Weighted Average Seasoning (months)					
124,63					
Weighted Average Remaining Term (months)					
273,30					
Weighted Average Current Unindexed LTV ⁵ (%)					
51,13%					
Weighted Average Current Indexed LTV ⁵ (%)					
n.a.					
Weighted Average Interest Rate (%)					
1,069%					
Weighted Average Spread (%)					
1,293%					
Max Maturity Date (yyyy-mm-dd)					
04/02/2066					
Subsided Loans					
		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Yes		1 775	3,16%	37 183 020	1,35%
No		54 442	96,84%	2 710 453 460	98,65%
Insured Property ⁶					
		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Yes		56 217	100,00%	2 747 636 480	100,00%
No		0	0,00%	0	0,00%
Interest Rate Type					
		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Fixed		3 379	6,01%	199 104 120	7,25%
Floating		52 838	93,99%	2 548 532 361	92,75%
Repayment Type					
		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Annuity / French		55 871	99,38%	2 734 997 108	99,54%
Linear		0	0,00%	0	0,00%
Increasing instalments		146	0,26%	5 677 139	0,21%
Bullet		0	0,00%	0	0,00%
Interest-only		0	0,00%	0	0,00%
Other		200	0,36%	6 962 233	0,25%
				Report Reference Date:	30/06/2022
				Report Frequency:	Quarterly
6. Mortgage Credit Pool (continued)					
Seasoning		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 1 year		2 648	4,71%	257 076 154	9,36%
1 to 2 years		2 799	4,98%	262 591 128	9,56%
2 to 3 years		2 182	3,88%	188 398 058	6,86%
3 to 4 years		1 879	3,34%	148 647 367	5,41%
4 to 5 years		1 740	3,10%	131 495 557	4,79%
5 to 6 years		1 703	3,03%	121 994 215	4,44%
6 to 7 years		1 005	1,79%	66 323 733	2,41%
7 to 8 years		1 114	1,98%	65 266 449	2,38%
8 to 9 years		741	1,32%	43 203 663	1,57%
9 to 10 years		668	1,19%	40 858 507	1,49%
10 to 11 years		590	1,05%	33 067 348	1,20%
11 to 12 years		1 173	2,09%	65 727 588	2,39%
More than 12 years		37 975	67,55%	1 322 986 714	48,15%
Remaining Term		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 5 years		5 103	9,08%	48 306 079	1,76%
5 to 8 years		7 814	13,90%	155 501 519	5,66%
8 to 10 years		5 954	10,59%	167 274 600	6,09%
10 to 12 years		4 445	7,91%	149 083 860	5,43%
12 to 14 years		2 555	4,54%	102 007 333	3,71%
14 to 16 years		2 257	4,01%	105 010 089	3,82%
16 to 18 years		2 419	4,30%	121 251 452	4,41%
18 to 20 years		2 646	4,71%	151 967 461	5,53%
20 to 22 years		2 793	4,97%	162 326 383	5,91%
22 to 24 years		4 327	7,70%	266 186 627	9,69%
24 to 26 years		3 145	5,59%	220 420 310	8,02%
26 to 28 years		2 715	4,83%	208 088 432	7,57%
28 to 30 years		2 797	4,98%	222 590 944	8,10%
30 to 40 years		7 240	12,88%	667 154 581	24,28%
More than 40 years		7	0,01%	466 810	0,02%
Current Unindexed LTV		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 40%		28 903	51,41%	820 610 778	29,87%
40 to 50%		7 543	13,42%	414 611 615	15,09%
50 to 60%		7 000	12,45%	455 832 984	16,59%
60 to 70%		7 080	12,59%	534 921 091	19,47%
70 to 80%		5 691	10,12%	521 660 012	18,99%
More than 80%		0	0,00%	0	0,00%
Loan Purpose		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Owner-occupied		49 794	88,57%	2 408 811 487	87,67%
Second Home		3 845	6,84%	212 773 621	7,74%
Buy to Let		911	1,62%	45 935 791	1,67%
Other		1 667	2,97%	80 115 581	2,92%
Property Type		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Residential		56 217	100,00%	2 747 636 480	100,00%
Flat		42 089	74,87%	1 801 669 163	65,57%
House		14 128	25,13%	945 967 317	34,43%
Other		0	0,00%	0	0,00%
Commercial		0	0,00%	0	0,00%
Geographical Distribution		Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Portugal		56 217	100,00%	2 747 636 480	100,00%
North		17 052	30,33%	755 136 837	27,48%

Center	9 488	16,88%	446 334 640	16,24%
Lisbon	18 681	33,23%	986 165 358	35,89%
Alentejo	2 970	5,28%	146 315 719	5,33%
Algarve	3 760	6,69%	197 346 214	7,18%
Madiera	1 474	2,62%	77 681 516	2,83%
Azores	2 792	4,97%	138 656 196	5,05%

Delinquencies ⁷	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
> 30 to 60 days	49	0,09%	2 491 661	0,09%
> 60 to 90 days	0	0,00%	0	0,00%
> 90 days	0	0,00%	0	0,00%

Projected Outstanding Amount⁴



⁴ Mortgage Credit Pool; assumes no prepayments

Report Reference Date: **30/06/2022**

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
Residential Mortgages ⁸	163 673 745	160 715 030	157 711 004	154 613 922	150 943 788	1 584 510 704	375 468 286
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets ²	9 750 000	0	0	0	0	0	0
Cover Pool	173 423 745	160 715 030	157 711 004	154 613 922	150 943 788	1 584 510 704	375 468 286
Covered Bonds	750 000 000	550 000 000	500 000 000	0	500 000 000	0	0

¹ Assumes no prepayments

8. Liquidity Cushion

Nominal Amount

Liquidity Cushion amount ⁶

Deposits with eligible financial institutions

9 750 000

Eligible securities (market value)

0

¹ 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 Derivatives²

Fixed to Floating Swaps

750 000 000,00

Interest Basis Swaps

0,00

Of Which Currency Swaps

0,00

¹ 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:

- Deposit with the Bank of Portugal in cash or ECB eligible securities, or
- Deposits held with credit institutions rated at least A-.

³ Overcollateralisation

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

⁴ Net Present Value (NPV)

The NPV of the assets is obtained by discounting all future cash flows with the IRS curve plus relevant spread.

The NPV of the liabilities is obtained by discounting all future cash flows with the IRS curve plus relevant spread.

Substitution assets as well as any derivatives in the pool are marked at their market value.

NPV of liabilities cannot exceed the NPV of the portfolio assigned to the bond, including derivatives.

Stress testing - Net present value is also calculated for a 200 bps shift upwards and downwards of the discounting curve.

⁵ Loan-to-Value

The Current Unindexed LTV is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation).

A full valuation of the underlying properties must have been performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool.

Properties (both residential and commercial) should also be revalued regularly:

- For commercial assets this must be done on an annual basis;

- Residential properties must be revalued at least every 3 years - if the individual mortgage credit value exceeds € 500.000

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

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 2022

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

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

Field Number	1. Additional information on the programme			
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)	ND2	ND2	
E.1.1.2	Servicer	Caixa Económica Montepio Geral	2138004FIUXU3B2MRS37	
E.1.1.3	Back-up servicer	ND2	ND2	
E.1.1.4	BUS facilitator	ND2	ND2	
E.1.1.5	Cash manager	ND2	ND2	
E.1.1.6	Back-up cash manager	ND2	ND2	
E.1.1.7	Account bank	ND2	ND2	
E.1.1.8	Standby account bank	ND2	ND2	
E.1.1.9	Account bank guarantor	ND2	ND2	
E.1.1.10	Trustee	Citicorp Trustee Company Limited	5493006DII520KIT6686	
E.1.1.11	Cover Pool Monitor	PwC	ND3	
OE.1.1.1	where applicable - paying agent	ND2	ND2	
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
2. Additional information on the swaps				
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	NatWest Markets plc (formerly RBS plc)	ND2	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)	124,6288312				
E.3.1.2	Weighted Average Maturity (months)**	273,2952314				
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	1,80%	0%	0%	0%	1,80%
E.3.2.2	30-<60 days	0,11%	0%	0%	0%	0,11%
E.3.2.3	60-<90 days	0%	0%	0%	0%	0,00%
E.3.2.4	90-<180 days	0%	0%	0%	0%	0,00%
E.3.2.5	>= 180 days	0%	0%	0%	0%	0,00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

This addendum is optional

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

HTT 2022

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

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	[For completion]	[For completion]		
SM.1.1.2	Social impact mortgage loans	[For completion]	[For completion]		
SM.1.1.3	other	[For completion]	[For completion]		
SM.1.1.4	Total sustainable mortgage loans	0,0	0	0,0%	0,0%
OSM.1.1.1	<i>a/w [If relevant, please specify]</i>				
OSM.1.1.2	<i>a/w [If relevant, please specify]</i>				
OSM.1.1.3	<i>a/w [If relevant, please specify]</i>				
OSM.1.1.4	<i>a/w [If relevant, please specify]</i>				
OSM.1.1.5	<i>a/w [If relevant, please specify]</i>				
2. Additional information on the sustainable section of the mortgage stock					
	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	[For completion]			
SM.2.1.2	Commercial	[For completion]			
SM.2.1.3	Other	[For completion]			
SM.2.1.4	Total	0,0		0,0%	
OSM.2.1.1	<i>a/w Forest & Agriculture</i>				
OSM.2.1.2	<i>a/w EE residential</i>				
OSM.2.1.3	<i>a/w EE commercial</i>				
OSM.2.1.4	<i>a/w EE other</i>				
OSM.2.1.5	<i>EE total</i>				
OSM.2.1.6	<i>a/w Social residential</i>				
OSM.2.1.7	<i>a/wSocial Commercial</i>				
OSM.2.1.8	<i>a/w social other</i>				
OSM.2.1.9	<i>social tot</i>				
OSM.2.1.10	<i>a/w [If relevant, please specify]</i>				
OSM.2.1.11	<i>a/w [If relevant, please specify]</i>				
OSM.2.1.12	<i>a/w [If relevant, please specify]</i>				
OSM.2.1.13	<i>a/w [If relevant, please specify]</i>				
OSM.2.1.14	<i>a/w [If relevant, please specify]</i>				
OSM.2.1.15	<i>a/w [If relevant, please specify]</i>				
OSM.2.1.16	<i>a/w [If relevant, please specify]</i>				
OSM.2.1.17	<i>a/w [If relevant, please specify]</i>				
OSM.2.1.18	<i>a/w [If relevant, please specify]</i>				
	2. General Information	Residential Loans	Commercial Loans	Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	[For completion]	[For completion]	[For completion]	
OSM.2.2.1	<i>Optional information eg, Number of borrowers</i>				
OSM.2.2.2	<i>Optional information eg, Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	[For completion]	[For completion]	[For completion]	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.4.1	European Union	0,0%	0,0%	0,0%	
SM.2.4.2	Austria	[For completion]	[For completion]	[For completion]	
SM.2.4.3	Belgium	[For completion]	[For completion]	[For completion]	
SM.2.4.4	Bulgaria	[For completion]	[For completion]	[For completion]	
SM.2.4.5	Croatia	[For completion]	[For completion]	[For completion]	
SM.2.4.6	Cyprus	[For completion]	[For completion]	[For completion]	
SM.2.4.7	Czechia	[For completion]	[For completion]	[For completion]	
SM.2.4.8	Denmark	[For completion]	[For completion]	[For completion]	
SM.2.4.9	Estonia	[For completion]	[For completion]	[For completion]	
SM.2.4.10	Finland	[For completion]	[For completion]	[For completion]	

SM.2.4.11	France	[For completion]	[For completion]	[For completion]
SM.2.4.12	Germany	[For completion]	[For completion]	[For completion]
SM.2.4.13	Greece	[For completion]	[For completion]	[For completion]
SM.2.4.14	Netherlands	[For completion]	[For completion]	[For completion]
SM.2.4.15	Hungary	[For completion]	[For completion]	[For completion]
SM.2.4.16	Ireland	[For completion]	[For completion]	[For completion]
SM.2.4.17	Italy	[For completion]	[For completion]	[For completion]
SM.2.4.18	Latvia	[For completion]	[For completion]	[For completion]
SM.2.4.19	Lithuania	[For completion]	[For completion]	[For completion]
SM.2.4.20	Luxembourg	[For completion]	[For completion]	[For completion]
SM.2.4.21	Malta	[For completion]	[For completion]	[For completion]
SM.2.4.22	Poland	[For completion]	[For completion]	[For completion]
SM.2.4.23	Portugal	[For completion]	[For completion]	[For completion]
SM.2.4.24	Romania	[For completion]	[For completion]	[For completion]
SM.2.4.25	Slovakia	[For completion]	[For completion]	[For completion]
SM.2.4.26	Slovenia	[For completion]	[For completion]	[For completion]
SM.2.4.27	Spain	[For completion]	[For completion]	[For completion]
SM.2.4.28	Sweden	[For completion]	[For completion]	[For completion]
SM.2.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
SM.2.4.30	Iceland	[For completion]	[For completion]	[For completion]
SM.2.4.31	Liechtenstein	[For completion]	[For completion]	[For completion]
SM.2.4.32	Norway	[For completion]	[For completion]	[For completion]
SM.2.4.33	Other	0.0%	0.0%	0.0%
SM.2.4.34	Switzerland	[For completion]	[For completion]	[For completion]
SM.2.4.35	United Kingdom	[For completion]	[For completion]	[For completion]
SM.2.4.36	Australia	[For completion]	[For completion]	[For completion]
SM.2.4.37	Brazil	[For completion]	[For completion]	[For completion]
SM.2.4.38	Canada	[For completion]	[For completion]	[For completion]
SM.2.4.39	Japan	[For completion]	[For completion]	[For completion]
SM.2.4.40	Korea	[For completion]	[For completion]	[For completion]
SM.2.4.41	New Zealand	[For completion]	[For completion]	[For completion]
SM.2.4.42	Singapore	[For completion]	[For completion]	[For completion]
SM.2.4.43	US	[For completion]	[For completion]	[For completion]
SM.2.4.44	Other	[For completion]	[For completion]	[For completion]
SM.2.4.45	o/w [If relevant, please specify]			
SM.2.4.46	o/w [If relevant, please specify]			
SM.2.4.47	o/w [If relevant, please specify]			
SM.2.4.48	o/w [If relevant, please specify]			
SM.2.4.49	o/w [If relevant, please specify]			
SM.2.4.50	o/w [If relevant, please specify]			
SM.2.4.51	o/w [If relevant, please specify]			
SM.2.4.52	o/w [If relevant, please specify]			
SM.2.4.53	o/w [If relevant, please specify]			
SM.2.4.54	o/w [If relevant, please specify]			
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.2	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.3	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.4	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.5	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.6	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.7	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.8	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.9	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.10	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.11	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.12	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.13	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.14	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.15	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.16	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.17	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.18	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.19	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.20	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.21	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.22	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.23	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.24	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.25	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.26	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.27	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.28	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.29	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.30	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]

SM.2.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]
6. Breakdown by Interest Rate				
SM.2.6.1	Fixed rate	[For completion]	[For completion]	[For completion]
SM.2.6.2	Floating rate	[For completion]	[For completion]	[For completion]
SM.2.6.3	Other	[For completion]	[For completion]	[For completion]
OSM.2.6.1				
OSM.2.6.2				
OSM.2.6.3				
OSM.2.6.4				
OSM.2.6.5				
OSM.2.6.6				
7. Breakdown by Repayment Type				
SM.2.7.1	Bullet / interest only	[For completion]	[For completion]	[For completion]
SM.2.7.2	Amortising	[For completion]	[For completion]	[For completion]
SM.2.7.3	Other	[For completion]	[For completion]	[For completion]
OSM.2.7.1				
OSM.2.7.2				
OSM.2.7.3				
OSM.2.7.4				
OSM.2.7.5				
OSM.2.7.6				
8. Loan Seasoning				
SM.2.8.1	Up to 12months	[For completion]	[For completion]	[For completion]
SM.2.8.2	≥ 12 - ≤ 24 months	[For completion]	[For completion]	[For completion]
SM.2.8.3	≥ 24 - ≤ 36 months	[For completion]	[For completion]	[For completion]
SM.2.8.4	≥ 36 - ≤ 60 months	[For completion]	[For completion]	[For completion]
SM.2.8.5	≥ 60 months	[For completion]	[For completion]	[For completion]
OSM.2.8.1				
OSM.2.8.2				
OSM.2.8.3				
OSM.2.8.4				
9. Non-Performing Loans (NPLs)				
SM.2.9.1	% NPLs	[For completion]	[For completion]	[For completion]
OSM.2.9.1				
OSM.2.9.2				
OSM.2.9.3				
OSM.2.9.4				
OSM.2.9.5				
OSM.2.9.6				
OSM.2.9.7				
A. Residential Cover Pool				
10. Loan Size Information				
SM.2A.10.1	Average loan size (000s)	[For completion]		
	By buckets (mn):			
SM.2A.10.2	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.3	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.4	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.5	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.6	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.7	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.8	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.9	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.10	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.11	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.12	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.13	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.14	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.15	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.16	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.17	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.18	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.19	TBC at a country level	[For completion]	[For completion]	
SM.2A.10.20	TBC at a country level	[For completion]	[For completion]	

SM.2A.10.21	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.22	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.23	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.24	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.25	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.26	Total	0,0	0	0,0%	0,0%
11. Loan to Value (LTV) Information - UNINDEXED					
SM.2A.11.1	Weighted Average LTV (%)	[For completion]	Number of Loans	% Residential Loans	% No. of Loans
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	[For completion]	[For completion]		
SM.2A.11.3	>40 - <=50 %	[For completion]	[For completion]		
SM.2A.11.4	>50 - <=60 %	[For completion]	[For completion]		
SM.2A.11.5	>60 - <=70 %	[For completion]	[For completion]		
SM.2A.11.6	>70 - <=80 %	[For completion]	[For completion]		
SM.2A.11.7	>80 - <=90 %	[For completion]	[For completion]		
SM.2A.11.8	>90 - <=100 %	[For completion]	[For completion]		
SM.2A.11.9	>100%	[For completion]	[For completion]		
SM.2A.11.10	Total	0,0	0	0,0%	0,0%
OSM.2A.11.1	a/w >100 - <=110 %				
OSM.2A.11.2	a/w >110 - <=120 %				
OSM.2A.11.3	a/w >120 - <=130 %				
OSM.2A.11.4	a/w >130 - <=140 %				
OSM.2A.11.5	a/w >140 - <=150 %				
OSM.2A.11.6	a/w >150 %				
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
SM.2A.12.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]	Number of Loans	% Residential Loans	% No. of Loans
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.10	Total	0,0	0	0,0%	0,0%
OSM.2A.12.1	a/w >100 - <=110 %				
OSM.2A.12.2	a/w >110 - <=120 %				
OSM.2A.12.3	a/w >120 - <=130 %				
OSM.2A.12.4	a/w >130 - <=140 %				
OSM.2A.12.5	a/w >140 - <=150 %				
OSM.2A.12.6	a/w >150 %				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type					
SM.2A.13.1	Owner occupied	[For completion]			
SM.2A.13.2	Second home/Holiday houses	[For completion]			
SM.2A.13.3	Buy-to-let/Non-owner occupied	[For completion]			
SM.2A.13.4	Subsidised housing	[For completion]			
SM.2A.13.5	Agricultural	[For completion]			
SM.2A.13.6	Other	[For completion]			
OSM.2A.13.1	a/w Private rental				
OSM.2A.13.2	a/w Multi-family housing				
OSM.2A.13.3	a/w Buildings under construction				
OSM.2A.13.4	a/w Buildings land				
OSM.2A.13.5	a/w [If relevant, please specify]				
OSM.2A.13.6	a/w [If relevant, please specify]				
OSM.2A.13.7	a/w [If relevant, please specify]				
OSM.2A.13.8	a/w [If relevant, please specify]				
OSM.2A.13.9	a/w [If relevant, please specify]				
OSM.2A.13.10	a/w [If relevant, please specify]				
14. Loan by Ranking					
SM.2A.14.1	1st lien / No prior ranks	[For completion]			
SM.2A.14.2	Guaranteed	[For completion]			
SM.2A.14.3	Other	[For completion]			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance information of the financed RRE					
SM.2A.15.1	TBC at a country level	[For completion]	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.2	TBC at a country level	[For completion]			
SM.2A.15.3	TBC at a country level	[For completion]			
SM.2A.15.4	TBC at a country level	[For completion]			

SM.2A.15.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.18	no data	[For completion]	[For completion]		
SM.2A.15.19	Total	0,0	0	0,0%	0,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy intensity (kWh/m2 per year)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.2	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.3	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.4	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.18	no data	[For completion]	[For completion]		
SM.2A.16.19	Total	0,0	0	0,0%	0,0%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	[For completion]	[For completion]		
SM.2A.17.2	1919 - 1945	[For completion]	[For completion]		
SM.2A.17.3	1946 - 1960	[For completion]	[For completion]		
SM.2A.17.4	1961 - 1970	[For completion]	[For completion]		
SM.2A.17.5	1971 - 1980	[For completion]	[For completion]		
SM.2A.17.6	1981 - 1990	[For completion]	[For completion]		
SM.2A.17.7	1991 - 2000	[For completion]	[For completion]		
SM.2A.17.8	2001 - 2005	[For completion]	[For completion]		
SM.2A.17.9	2006 and later	[For completion]	[For completion]		
SM.2A.17.10	no data	[For completion]	[For completion]		
SM.2A.17.11	Total	0,0	0	0,0%	0,0%
OSM.2A.17.1					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	[For completion]	[For completion]		
SM.2A.18.2	Flat or Apartment	[For completion]	[For completion]		
SM.2A.18.3	Bungalow	[For completion]	[For completion]		
SM.2A.18.4	Terraced House	[For completion]	[For completion]		
SM.2A.18.5	Multifamily House	[For completion]	[For completion]		
SM.2A.18.6	Land Only	[For completion]	[For completion]		
SM.2A.18.7	other	[For completion]	[For completion]		
SM.2A.18.8	Total	0,0	0	0,0%	0,0%
OSM.2A.18.1					
19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Proprety	[For completion]	[For completion]		
SM.2A.19.2	Existing Property	[For completion]	[For completion]		
SM.2A.19.3	other	[For completion]	[For completion]		
SM.2A.19.4	no data	[For completion]	[For completion]		
SM.2A.19.5	Total	0,0	0	0,0%	0,0%
OSM.2A.19.1					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.20.1	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.2	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.3	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.4	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.8	TBC at a country level	[For completion]	[For completion]		

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

B. Sustainable Commercial Cover Pool					
	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
SM.2B.21.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.18	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.19	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.20	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.21	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.22	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.23	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.24	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.25	d	[For completion]	[For completion]		
SM.2B.21.26	Total	0,0	0	0,0%	0,0%
	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	[For completion]	[For completion]		
SM.2B.22.3	>40 - <=50 %	[For completion]	[For completion]		
SM.2B.22.4	>50 - <=60 %	[For completion]	[For completion]		
SM.2B.22.5	>60 - <=70 %	[For completion]	[For completion]		
SM.2B.22.6	>70 - <=80 %	[For completion]	[For completion]		

SM.2B.22.7	>80 - <=90 %	[For completion]	[For completion]		
SM.2B.22.8	>90 - <=100 %	[For completion]	[For completion]		
SM.2B.22.9	>100%	[For completion]	[For completion]		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
OSM.2B.22.1	a/w >100 - <=110 %				
OSM.2B.22.2	a/w >110 - <=120 %				
OSM.2B.22.3	a/w >120 - <=130 %				
OSM.2B.22.4	a/w >130 - <=140 %				
OSM.2B.22.5	a/w >140 - <=150 %				
OSM.2B.22.6	a/w >150 %				
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
23. Loan to Value (LTV) Information - INDEXED					
SM.2B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.10	Total	0,0	0	0,0%	0,0%
OSM.2B.23.1	a/w >100 - <=110 %				
OSM.2B.23.2	a/w >110 - <=120 %				
OSM.2B.23.3	a/w >120 - <=130 %				
OSM.2B.23.4	a/w >130 - <=140 %				
OSM.2B.23.5	a/w >140 - <=150 %				
OSM.2B.23.6	a/w >150 %				
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
24. Breakdown by Type					
SM.2B.24.1	Retail	[For completion]			
SM.2B.24.2	Office	[For completion]			
SM.2B.24.3	Hotel/Tourism	[For completion]			
SM.2B.24.4	Shopping malls	[For completion]			
SM.2B.24.5	Industry	[For completion]			
SM.2B.24.6	Agriculture	[For completion]			
SM.2B.24.7	Other commercially used	[For completion]			
SM.2B.24.8	Hospital	[For completion]			
SM.2B.24.9	School	[For completion]			
SM.2B.24.10	other RE with a social relevant purpose	[For completion]			
SM.2B.24.11	Land	[For completion]			
SM.2B.24.12	Property developers / Building under construction	[For completion]			
SM.2B.24.13	Other	[For completion]			
OSM.2B.24.1	a/w Cultural purposes				
OSM.2B.24.2	a/w [If relevant, please specify]				
OSM.2B.24.3	a/w [If relevant, please specify]				
OSM.2B.24.4	a/w [If relevant, please specify]				
OSM.2B.24.5	a/w [If relevant, please specify]				
OSM.2B.24.6	a/w [If relevant, please specify]				
OSM.2B.24.7	a/w [If relevant, please specify]				
OSM.2B.24.8	a/w [If relevant, please specify]				
OSM.2B.24.9	a/w [If relevant, please specify]				
OSM.2B.24.10	a/w [If relevant, please specify]				
OSM.2B.24.11	a/w [If relevant, please specify]				
OSM.2B.24.12	a/w [If relevant, please specify]				
OSM.2B.24.13	a/w [If relevant, please specify]				
OSM.2B.24.14	a/w [If relevant, please specify]				
25. EPC Information of the financed CRE					
SM.2B.25.1	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.15	TBC at a country level	[For completion]	[For completion]		

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

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2022

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

For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the: [COVID-19: EMF-ECBC Response](#)

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

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