

# Harmonised Transparency Template

**2023 Version**

**Portugal**

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

**Reporting Date: 28/04/2023**

**Cut-off Date: 31/03/2023**



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## A. Harmonised Transparency Template - General Information

HTT 2023

| Reporting in Domestic Currency                   |  | EUR |  |  |  |
|--------------------------------------------------|--|-----|--|--|--|
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| Field Number | 1. Basic Facts           |                                                               |  |  |  |
|--------------|--------------------------|---------------------------------------------------------------|--|--|--|
| G.1.1.1      | Country                  | Portugal                                                      |  |  |  |
| G.1.1.2      | Issuer Name              | Caixa Económica Montepio Geral, Caixa Económica Bancária S.A. |  |  |  |
| G.1.1.3      | Link to Issuer's Website | https://www.montepio.pt/funding-programmes                    |  |  |  |
| G.1.1.4      | Cut-off date             | 31/03/2023                                                    |  |  |  |
| OG.1.1.1     | Contact names            | Daniel Grencho / Hugo Mendes / Nuno Cereja                    |  |  |  |
| OG.1.1.2     | Programme type           | Conditional pass-through                                      |  |  |  |
| OG.1.1.3     |                          |                                                               |  |  |  |
| 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               | Basel Compliance, subject to national jurisdiction (Y/N) | Y                                                                     |  |  |  |
| G.2.1.2               | CBD Compliance                                           | N                                                                     |  |  |  |
| G.2.1.3               | CRR Compliance (Y/N)                                     | Y                                                                     |  |  |  |
| OG.2.1.1              | LCR status                                               | https://coveredbondlabel.com/issuer/48-caixa-economica-montepio-geral |  |  |  |
| 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                   | 2 767,7          |                           |                          |                                   |
| G.3.1.2                                          | Outstanding Covered Bonds            | 2 300,0          |                           |                          |                                   |
| OG.3.1.1                                         | Cover Pool Size [NPV] (mn)           | 2 673,5          |                           |                          |                                   |
| OG.3.1.2                                         | Outstanding Covered Bonds [NPV] (mn) | 2 299,2          |                           |                          |                                   |
| OG.3.1.3                                         |                                      |                  |                           |                          |                                   |
| OG.3.1.4                                         |                                      |                  |                           |                          |                                   |
| 2. Over-collateralisation (OC)                   |                                      | Statutory        | Voluntary                 | Contractual              | Purpose                           |
| G.3.2.1                                          | OC (%)                               | 5,3%             | 2,3%                      | 18,0%                    | Rating Purposes                   |
| 3. Cover Pool Composition                        |                                      | Nominal (mn)     |                           | % Cover Pool             |                                   |
| G.3.3.1                                          | Mortgages                            | 2 744,0          |                           | 99,1%                    |                                   |
| 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                    | 23,7             |                           | 0,9%                     |                                   |
| G.3.3.5                                          | Other                                | 0,0              |                           | 0,0%                     |                                   |
| G.3.3.6                                          | Total                                | 2 767,7          |                           | 100,0%                   |                                   |
| 4. Cover Pool Amortisation Profile               |                                      | Contractual      | Expected Upon Prepayments | % Total Contractual      | % Total Expected Upon Prepayments |
| G.3.4.1                                          | Weighted Average Life (in years)     | 13,6             | ND1                       |                          |                                   |
| Residual Life (mn)                               |                                      |                  |                           |                          |                                   |
| By buckets:                                      |                                      |                  |                           |                          |                                   |
| G.3.4.2                                          | 0 - 1 Y                              | 183,0            | ND1                       | 6,6%                     |                                   |
| G.3.4.3                                          | 1 - 2 Y                              | 156,7            | ND1                       | 5,7%                     |                                   |
| G.3.4.4                                          | 2 - 3 Y                              | 154,2            | ND1                       | 5,6%                     |                                   |
| G.3.4.5                                          | 3 - 4 Y                              | 151,5            | ND1                       | 5,5%                     |                                   |
| G.3.4.6                                          | 4 - 5 Y                              | 147,0            | ND1                       | 5,3%                     |                                   |
| G.3.4.7                                          | 5 - 10 Y                             | 1 769,7          | ND1                       | 63,9%                    |                                   |
| G.3.4.8                                          | 10+ Y                                | 205,7            | ND1                       | 7,4%                     |                                   |
| G.3.4.9                                          | Total                                | 2 767,7          | 0,0                       | 100,0%                   | 0,0%                              |
| 5. Maturity of Covered Bonds                     |                                      | Initial Maturity | Extended Maturity         | % Total Initial Maturity | % Total Extended Maturity         |



|                                               |                                                                   |                               |                              |                     |                 |
|-----------------------------------------------|-------------------------------------------------------------------|-------------------------------|------------------------------|---------------------|-----------------|
| G.3.5.1                                       | Weighted Average life (in years)                                  | 2,6                           | ND1                          |                     |                 |
|                                               | Maturity (mn)                                                     |                               |                              |                     |                 |
| G.3.5.2                                       | By buckets:                                                       |                               |                              |                     |                 |
| G.3.5.3                                       | 0 - 1 Y                                                           | 300,0                         | ND1                          | 13,0%               |                 |
| G.3.5.4                                       | 1 - 2 Y                                                           | 750,0                         | ND1                          | 32,6%               |                 |
| G.3.5.5                                       | 2 - 3 Y                                                           | 0,0                           | ND1                          | 0,0%                |                 |
| G.3.5.6                                       | 3 - 4 Y                                                           | 1 250,0                       | ND1                          | 54,3%               |                 |
| G.3.5.7                                       | 4 - 5 Y                                                           | 0,0                           | ND1                          | 0,0%                |                 |
| 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%            |
|                                               |                                                                   |                               |                              |                     |                 |
| 6. Cover Assets - Currency                    |                                                                   | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before]    | % Total [after] |
| G.3.6.1                                       | EUR                                                               | 2 767,7                       | 2 767,7                      | 100,0%              | 100,0%          |
| G.3.6.2                                       | AUD                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.3                                       | BRL                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.4                                       | CAD                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.5                                       | CHF                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.6                                       | CZK                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.7                                       | DKK                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.8                                       | GBP                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.9                                       | HKD                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.10                                      | ISK                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.11                                      | JPY                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.12                                      | KRW                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.13                                      | NOK                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.14                                      | PLN                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.15                                      | SEK                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.16                                      | SGD                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.17                                      | USD                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.18                                      | Other                                                             | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.6.19                                      | Total                                                             | 2 767,7                       | 2 767,7                      | 100,0%              | 100,0%          |
| OG.3.6.1                                      | o/w [if relevant, please specify]                                 |                               |                              | 0,0%                | 0,0%            |
| OG.3.6.2                                      | o/w [if relevant, please specify]                                 |                               |                              | 0,0%                | 0,0%            |
| OG.3.6.3                                      | o/w [if relevant, please specify]                                 |                               |                              | 0,0%                | 0,0%            |
| OG.3.6.4                                      | o/w [if relevant, please specify]                                 |                               |                              | 0,0%                | 0,0%            |
| OG.3.6.5                                      | o/w [if relevant, please specify]                                 |                               |                              | 0,0%                | 0,0%            |
| OG.3.6.6                                      | o/w [if relevant, please specify]                                 |                               |                              | 0,0%                | 0,0%            |
| 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                                      | ISK                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.7.11                                      | JPY                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.7.12                                      | KRW                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.7.13                                      | NOK                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.7.14                                      | PLN                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.7.15                                      | SEK                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.7.16                                      | SGD                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.7.17                                      | USD                                                               | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.7.18                                      | Other                                                             | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.7.19                                      | Total                                                             | 2 300,0                       | 2 300,0                      | 100,0%              | 100,0%          |
| OG.3.7.1                                      | o/w [if relevant, please specify]                                 |                               |                              |                     |                 |
| OG.3.7.2                                      | o/w [if relevant, please specify]                                 |                               |                              |                     |                 |
| OG.3.7.3                                      | o/w [if relevant, please specify]                                 |                               |                              |                     |                 |
| OG.3.7.4                                      | o/w [if relevant, please specify]                                 |                               |                              |                     |                 |
| OG.3.7.5                                      | o/w [if relevant, please specify]                                 |                               |                              |                     |                 |
| OG.3.7.6                                      | o/w [if relevant, please specify]                                 |                               |                              |                     |                 |
| 8. Covered Bonds - Breakdown by interest rate |                                                                   | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before]    | % Total [after] |
| G.3.8.1                                       | Fixed coupon                                                      | 500,0                         | 500,0                        | 21,7%               | 21,7%           |
| G.3.8.2                                       | Floating coupon                                                   | 1 800,0                       | 1 800,0                      | 78,3%               | 78,3%           |
| G.3.8.3                                       | Other                                                             | 0,0                           | 0,0                          | 0,0%                | 0,0%            |
| G.3.8.4                                       | Total                                                             | 2 300,0                       | 2 300,0                      | 100,0%              | 100,0%          |
| 9. Substitute Assets - Type                   |                                                                   | Nominal (mn)                  |                              | % Substitute Assets |                 |
| G.3.9.1                                       | Cash                                                              | 23,7                          |                              | 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                                                             | 23,7                          |                              | 100,0%              |                 |



| 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                                                    | 23,7                                                                   | 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                                                       | 23,7                                                                   | 100,0%                             |                             |
| 11. Liquid Assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                             | Nominal (mn)                                                           | % Cover Pool                       | % Covered Bonds             |
| G.3.11.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Substitute and other marketable assets                      | 23,7                                                                   | 0,9%                               | 1,0%                        |
| 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                                                       | 23,7                                                                   | 0,9%                               | 1,0%                        |
| 12. Bond List                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                             |                                                                        |                                    |                             |
| G.3.12.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Bond list                                                   | https://coveredbondlabel.com/issuer/48-caixa-economica-montepio-geral  |                                    |                             |
| 13. Derivatives & Swaps                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                             |                                                                        |                                    |                             |
| G.3.13.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Derivatives in the register / cover pool [notional] (mn)    | 0,0                                                                    |                                    |                             |
| G.3.13.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Type of interest rate swaps (intra-group, external or both) | 0,0                                                                    |                                    |                             |
| G.3.13.3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Type of currency rate swaps (intra-group, external or both) | 0,0                                                                    |                                    |                             |
| 4. Compliance Art 14 CBD Check table                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                             | 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 14(2) of the Covered Bond Directive (EU) 2019/2162. 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (a) Value of the cover pool total assets:                   | 38                                                                     |                                    |                             |
| G.4.1.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (a) Value of outstanding covered bonds:                     | 39                                                                     |                                    |                             |
| G.4.1.3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (b) List of ISIN of issued covered bonds:                   | [insert here link to the cover pool on the covered bond label website] |                                    |                             |
| G.4.1.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (c) Geographical distribution:                              | 43 for Mortgage Assets                                                 | 48 for Public Sector Assets        |                             |
| G.4.1.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (c) Type of cover assets:                                   | 52                                                                     |                                    |                             |
| G.4.1.6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (c) Loan size:                                              | 186 for Residential Mortgage Assets                                    | 424 for Commercial Mortgage Assets | 18 for Public Sector Assets |
| G.4.1.7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (c) Valuation Method:                                       | link to Glossary HG.1.15                                               |                                    |                             |
| G.4.1.8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (d) Interest rate risk - cover pool:                        | 149 for Mortgage Assets                                                | 129 for Public Sector Assets       | 80 for Shipping Assets      |
| G.4.1.9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (d) Currency risk - cover pool:                             | 111                                                                    |                                    |                             |
| G.4.1.10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | (d) Interest rate risk - covered bond:                      | 163                                                                    |                                    |                             |
| G.4.1.11                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | (d) Currency risk - covered bond:                           | 137                                                                    |                                    |                             |
| G.4.1.12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | (d) Liquidity Risk - primary assets cover pool:             |                                                                        |                                    |                             |
| G.4.1.13                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | (d) Credit Risk:                                            | 215 LTV Residential Mortgage                                           | 441 LTV Commercial Mortgage        |                             |
| 5. References to Capital Requirements Regulation (CRR)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                             |                                                                        |                                    |                             |
| 129(1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                             |                                                                        |                                    |                             |
| G.5.1.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Exposure to credit institute credit quality step 1          | [For completion]                                                       |                                    |                             |
| 6. Other relevant information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                             |                                                                        |                                    |                             |



## B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

|                                |     |
|--------------------------------|-----|
| 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                               | 2 744,0             |                    | 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                                     | 2 744,0             |                    | 100,0%            |
|              | 2. General Information                    | Residential Loans   | Commercial Loans   | Total Mortgages   |
| M.7.2.1      | Number of mortgage loans                  | 54632               | 0                  | 54632             |
|              | 3. Concentration Risks                    | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.3.1      | 10 largest exposures                      | 0,3%                | 0,0%               | 0,3%              |
|              | 4. Breakdown by Geography                 | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.4.1      | European Union                            | 100,0%              | 0,0%               | 100,0%            |
| M.7.4.2      | Austria                                   | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.3      | Belgium                                   | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.4      | Bulgaria                                  | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.5      | Croatia                                   | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.6      | Cyprus                                    | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.7      | Czechia                                   | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.8      | Denmark                                   | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.9      | Estonia                                   | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.10     | Finland                                   | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.11     | France                                    | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.12     | Germany                                   | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.13     | Greece                                    | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.14     | Netherlands                               | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.15     | Hungary                                   | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.16     | Ireland                                   | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.17     | Italy                                     | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.18     | Latvia                                    | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.19     | Lithuania                                 | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.20     | Luxembourg                                | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.21     | Malta                                     | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.22     | Poland                                    | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.23     | Portugal                                  | 100,0%              | 0,0%               | 100,0%            |
| M.7.4.24     | Romania                                   | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.25     | Slovakia                                  | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.26     | Slovenia                                  | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.27     | Spain                                     | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.28     | Sweden                                    | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.29     | European Economic Area (not member of EU) | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.30     | Iceland                                   | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.31     | Liechtenstein                             | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.32     | Norway                                    | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.33     | Other                                     | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.34     | Switzerland                               | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.35     | United Kingdom                            | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.36     | Australia                                 | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.37     | Brazil                                    | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.38     | Canada                                    | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.39     | Japan                                     | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.40     | Korea                                     | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.41     | New Zealand                               | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.42     | Singapore                                 | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.43     | US                                        | 0,0%                | 0,0%               | 0,0%              |
| M.7.4.44     | Other                                     | 0,0%                | 0,0%               | 0,0%              |



| 5. Breakdown by regions of main country of origin |                        | % Residential Loans | % Commercial Loans | % Total Mortgages |
|---------------------------------------------------|------------------------|---------------------|--------------------|-------------------|
| M.7.5.1                                           | Norte                  | 27,6%               | 0,0%               | 27,6%             |
| M.7.5.2                                           | Center                 | 16,4%               | 0,0%               | 16,4%             |
| M.7.5.3                                           | Lisbon                 | 35,6%               | 0,0%               | 35,6%             |
| M.7.5.4                                           | Alentejo               | 5,5%                | 0,0%               | 5,5%              |
| M.7.5.5                                           | Algarve                | 7,2%                | 0,0%               | 7,2%              |
| M.7.5.6                                           | Madeira                | 2,7%                | 0,0%               | 2,7%              |
| M.7.5.7                                           | Azores                 | 5,0%                | 0,0%               | 5,0%              |
| M.7.5.8                                           |                        |                     |                    |                   |
| M.7.5.9                                           |                        |                     |                    |                   |
| M.7.5.10                                          |                        |                     |                    |                   |
| M.7.5.11                                          |                        |                     |                    |                   |
| M.7.5.12                                          |                        |                     |                    |                   |
| M.7.5.13                                          |                        |                     |                    |                   |
| M.7.5.14                                          |                        |                     |                    |                   |
| M.7.5.15                                          |                        |                     |                    |                   |
| M.7.5.16                                          |                        |                     |                    |                   |
| M.7.5.17                                          |                        |                     |                    |                   |
| M.7.5.18                                          |                        |                     |                    |                   |
| M.7.5.19                                          |                        |                     |                    |                   |
| M.7.5.20                                          |                        |                     |                    |                   |
| M.7.5.21                                          |                        |                     |                    |                   |
| M.7.5.22                                          |                        |                     |                    |                   |
| M.7.5.23                                          |                        |                     |                    |                   |
| M.7.5.24                                          |                        |                     |                    |                   |
| M.7.5.25                                          |                        |                     |                    |                   |
| M.7.5.26                                          |                        |                     |                    |                   |
| M.7.5.27                                          |                        |                     |                    |                   |
| M.7.5.28                                          |                        |                     |                    |                   |
| M.7.5.29                                          |                        |                     |                    |                   |
| M.7.5.30                                          |                        |                     |                    |                   |
| M.7.5.31                                          |                        |                     |                    |                   |
| M.7.5.32                                          |                        |                     |                    |                   |
| M.7.5.33                                          |                        |                     |                    |                   |
| M.7.5.34                                          |                        |                     |                    |                   |
| M.7.5.35                                          |                        |                     |                    |                   |
| M.7.5.36                                          |                        |                     |                    |                   |
| M.7.5.37                                          |                        |                     |                    |                   |
| M.7.5.38                                          |                        |                     |                    |                   |
| M.7.5.39                                          |                        |                     |                    |                   |
| M.7.5.40                                          |                        |                     |                    |                   |
| M.7.5.41                                          |                        |                     |                    |                   |
| M.7.5.42                                          |                        |                     |                    |                   |
| M.7.5.43                                          |                        |                     |                    |                   |
| M.7.5.44                                          |                        |                     |                    |                   |
| M.7.5.45                                          |                        |                     |                    |                   |
| M.7.5.46                                          |                        |                     |                    |                   |
| M.7.5.47                                          |                        |                     |                    |                   |
| M.7.5.48                                          |                        |                     |                    |                   |
| M.7.5.49                                          |                        |                     |                    |                   |
| M.7.5.50                                          |                        |                     |                    |                   |
| 6. Breakdown by Interest Rate                     |                        | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.6.1                                           | Fixed rate             | 7,7%                | 0,0%               | 7,7%              |
| M.7.6.2                                           | Floating rate          | 92,3%               | 0,0%               | 92,3%             |
| M.7.6.3                                           | Other                  | 0,0%                | 0,0%               | 0,0%              |
| 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%              |
| 8. Loan Seasoning                                 |                        | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.8.1                                           | Up to 12months         | 11,0%               | 0,0%               | 11,0%             |
| M.7.8.2                                           | ≥ 12 - ≤ 24 months     | 10,5%               | 0,0%               | 10,5%             |
| M.7.8.3                                           | ≥ 24 - ≤ 36 months     | 8,8%                | 0,0%               | 8,8%              |
| M.7.8.4                                           | ≥ 36 - ≤ 60 months     | 11,7%               | 0,0%               | 11,7%             |
| M.7.8.5                                           | ≥ 60 months            | 58,1%               | 0,0%               | 58,1%             |
| 9. Non-Performing Loans (NPLs)                    |                        | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.9.1                                           | % NPLs                 | 0,0%                | 0,0%               | 0,0%              |

| 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)      | 50,2                |                 |                     |                |
|                                                 | By buckets (mn):              |                     |                 |                     |                |
| M.7A.10.2                                       | 0 - EUR 10.000                | 35,7                | 6 513           | 1,3%                | 11,9%          |
| M.7A.10.3                                       | 10.000 - EUR 20.000           | 135,8               | 8 959           | 4,9%                | 16,4%          |
| M.7A.10.4                                       | 20.000 - EUR 30.000           | 200,8               | 8 102           | 7,3%                | 14,8%          |
| M.7A.10.5                                       | 30.000 - EUR 40.000           | 195,1               | 5 604           | 7,1%                | 10,3%          |
| M.7A.10.6                                       | 40.000 - EUR 50.000           | 204,8               | 4 556           | 7,5%                | 8,3%           |
| M.7A.10.7                                       | 50.000 - EUR 60.000           | 222,6               | 4 052           | 8,1%                | 7,4%           |
| M.7A.10.8                                       | 60.000 - EUR 70.000           | 217,3               | 3 349           | 7,9%                | 6,1%           |
| M.7A.10.9                                       | 70.000 - EUR 80.000           | 208,4               | 2 781           | 7,6%                | 5,1%           |
| M.7A.10.10                                      | 80.000 - EUR 90.000           | 185,5               | 2 186           | 6,8%                | 4,0%           |
| M.7A.10.11                                      | 90.000 - EUR 100.000          | 183,0               | 1 929           | 6,7%                | 3,5%           |
| M.7A.10.12                                      | 100.000 - EUR 200.000         | 779,5               | 5 952           | 28,4%               | 10,9%          |
| M.7A.10.13                                      | > EUR 200.000                 | 175,6               | 649             | 6,4%                | 1,2%           |
| M.7A.10.14                                      |                               |                     |                 |                     |                |
| M.7A.10.15                                      |                               |                     |                 |                     |                |
| M.7A.10.16                                      |                               |                     |                 |                     |                |
| M.7A.10.17                                      |                               |                     |                 |                     |                |
| M.7A.10.18                                      |                               |                     |                 |                     |                |
| M.7A.10.19                                      |                               |                     |                 |                     |                |
| M.7A.10.20                                      |                               |                     |                 |                     |                |
| M.7A.10.21                                      |                               |                     |                 |                     |                |
| M.7A.10.22                                      |                               |                     |                 |                     |                |
| M.7A.10.23                                      |                               |                     |                 |                     |                |
| M.7A.10.24                                      |                               |                     |                 |                     |                |
| M.7A.10.25                                      |                               |                     |                 |                     |                |
| M.7A.10.26                                      | Total                         | 2 744,0             | 54 632          | 100,0%              | 100,0%         |
| 11. Loan to Value (LTV) Information - UNINDEXED |                               | Nominal             | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.11.1                                       | Weighted Average LTV (%)      | 51,1%               |                 |                     |                |
|                                                 | By LTV buckets (mn):          |                     |                 |                     |                |
| M.7A.11.2                                       | >0 - <=40 %                   | 807,6               | 28 287          | 29,4%               | 51,8%          |
| M.7A.11.3                                       | >40 - <=50 %                  | 410,2               | 7 051           | 14,9%               | 12,9%          |
| M.7A.11.4                                       | >50 - <=60 %                  | 468,9               | 6 980           | 17,1%               | 12,8%          |
| M.7A.11.5                                       | >60 - <=70 %                  | 533,9               | 6 835           | 19,5%               | 12,5%          |
| M.7A.11.6                                       | >70 - <=80 %                  | 523,5               | 5 479           | 19,1%               | 10,0%          |
| M.7A.11.7                                       | >80 - <=90 %                  | 0,0                 | 0               | 0,0%                | 0,0%           |
| M.7A.11.8                                       | >90 - <=100 %                 | 0,0                 | 0               | 0,0%                | 0,0%           |
| M.7A.11.9                                       | >100%                         | 0,0                 | 0               | 0,0%                | 0,0%           |
| M.7A.11.10                                      | Total                         | 2 744,0             | 54 632          | 100,0%              | 100,0%         |
| 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%           |
| 13. Breakdown by type                           |                               | % Residential Loans |                 |                     |                |
| M.7A.13.1                                       | Owner occupied                | 87,5%               |                 |                     |                |
| M.7A.13.2                                       | Second home/Holiday houses    | 7,7%                |                 |                     |                |
| M.7A.13.3                                       | Buy-to-let/Non-owner occupied | 1,8%                |                 |                     |                |
| M.7A.13.4                                       | Subsidised housing            | 0,0%                |                 |                     |                |
| M.7A.13.5                                       | Agricultural                  | 0,0%                |                 |                     |                |
| M.7A.13.6                                       | Other                         | 3,0%                |                 |                     |                |
| 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%                |                 |                     |                |



| 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                | ND3          | ND3                 |                     |                    |
| 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                | ND3          | ND3                 |                     |                    |
| 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 - 2010            | ND3          | ND3                 |                     |                    |
| M.7A.17.10                                                    | 2011 - 2015            | ND3          | ND3                 |                     |                    |
| M.7A.17.11                                                    | 2016 - 2020            | ND3          | ND3                 |                     |                    |
| M.7A.17.12                                                    | 2021 and onwards       | ND3          | ND3                 |                     |                    |
| M.7A.17.13                                                    | no data                | ND3          | ND3                 |                     |                    |
| M.7A.17.14                                                    | Total                  | 0,0          | 0                   | 0,0%                | 0,0%               |
| OM.7A.17.1                                                    |                        |              |                     |                     |                    |
| OM.7A.17.2                                                    |                        |              |                     |                     |                    |
| OM.7A.17.3                                                    |                        |              |                     |                     |                    |
| OM.7A.17.4                                                    |                        |              |                     |                     |                    |
| OM.7A.17.5                                                    |                        |              |                     |                     |                    |
| OM.7A.17.6                                                    |                        |              |                     |                     |                    |
| OM.7A.17.7                                                    |                        |              |                     |                     |                    |
| OM.7A.17.8                                                    |                        |              |                     |                     |                    |
| OM.7A.17.9                                                    |                        |              |                     |                     |                    |
| OM.7A.17.10                                                   |                        |              |                     |                     |                    |



| 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                            | ND3                | ND3                               |                      |                    |
| 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                          | ND3                | ND3                               |                      |                    |
| M.7A.19.5                                                          | Total                            | 0,0                | 0                                 | 0,0%                 | 0,0%               |
| M.7A.19.6                                                          |                                  |                    |                                   |                      |                    |
| 20. CO2 emission - by dwelling type - as per national availability |                                  | Ton CO2 (per year) | Ton CO2 (per year) (LTV adjusted) | kg CO2/m2 (per year) |                    |
| M.7A.20.1                                                          | House, detached or semi-detached | ND3                | ND3                               | ND3                  |                    |
| M.7A.20.2                                                          | Flat or Apartment                | ND3                | ND3                               | ND3                  |                    |
| M.7A.20.3                                                          | Bungalow                         | ND3                | ND3                               | ND3                  |                    |
| M.7A.20.4                                                          | Terraced House                   | ND3                | ND3                               | ND3                  |                    |
| M.7A.20.5                                                          | Multifamily House                | ND3                | ND3                               | ND3                  |                    |
| M.7A.20.6                                                          | Land Only                        | ND3                | ND3                               | ND3                  |                    |
| M.7A.20.7                                                          | other                            | ND3                | ND3                               | ND3                  |                    |
| M.7A.20.8                                                          | no data                          | ND3                | ND3                               | ND3                  |                    |
| M.7A.20.9                                                          | Total                            | 0,0                | 0,0                               |                      |                    |
| M.7A.20.10                                                         | Weighted Average                 |                    |                                   | 0                    |                    |
| M.7A.20.11                                                         |                                  |                    |                                   |                      |                    |
| M.7A.20.12                                                         |                                  |                    |                                   |                      |                    |
| M.7A.20.13                                                         |                                  |                    |                                   |                      |                    |
| M.7A.20.14                                                         |                                  |                    |                                   |                      |                    |
| M.7A.20.15                                                         |                                  |                    |                                   |                      |                    |
| M.7A.20.16                                                         |                                  |                    |                                   |                      |                    |
| M.7A.20.17                                                         |                                  |                    |                                   |                      |                    |
| M.7A.20.18                                                         |                                  |                    |                                   |                      |                    |
| M.7A.20.19                                                         |                                  |                    |                                   |                      |                    |
| 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%               |
| 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%               |
| 23. Loan to Value (LTV) Information - INDEXED   |                                                   | Nominal                       | Number of Loans               | % Commercial Loans |
|                                                 |                                                   |                               |                               | % No. of Loans     |
| M.7B.23.1                                       | Weighted Average LTV (%)                          | [Mark as ND1 if not relevant] |                               |                    |
| By LTV buckets (mn):                            |                                                   |                               |                               |                    |
| M.7B.23.2                                       | >0 - <=40 %                                       | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                    |
| M.7B.23.3                                       | >40 - <=50 %                                      | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                    |
| M.7B.23.4                                       | >50 - <=60 %                                      | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                    |
| M.7B.23.5                                       | >60 - <=70 %                                      | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                    |
| M.7B.23.6                                       | >70 - <=80 %                                      | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                    |
| M.7B.23.7                                       | >80 - <=90 %                                      | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                    |
| M.7B.23.8                                       | >90 - <=100 %                                     | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                    |
| M.7B.23.9                                       | >100%                                             | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                    |
| M.7B.23.10                                      | Total                                             | 0,0                           | 0                             | 0,0%               |
| 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]              |                               |                    |



| 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 - 2010                                       | [For completion]   | [For completion]                  |                      |              |
| M.7B.27.10                                                     | 2011 - 2015                                       | [For completion]   | [For completion]                  |                      |              |
| M.7B.27.11                                                     | 2016 - 2020                                       | [For completion]   | [For completion]                  |                      |              |
| M.7B.27.12                                                     | 2021 and onwards                                  | [For completion]   | [For completion]                  |                      |              |
| M.7B.27.13                                                     | no data                                           | [For completion]   | [For completion]                  |                      |              |
| M.7B.27.14                                                     | Total                                             | 0,0                | 0                                 | 0,0%                 | 0,0%         |
| OM.7B.27.1                                                     |                                                   |                    |                                   |                      |              |
| OM.7B.27.2                                                     |                                                   |                    |                                   |                      |              |
| OM.7B.27.3                                                     |                                                   |                    |                                   |                      |              |
| OM.7B.27.4                                                     |                                                   |                    |                                   |                      |              |
| OM.7B.27.5                                                     |                                                   |                    |                                   |                      |              |
| OM.7B.27.6                                                     |                                                   |                    |                                   |                      |              |
| OM.7B.27.7                                                     |                                                   |                    |                                   |                      |              |
| OM.7B.27.8                                                     |                                                   |                    |                                   |                      |              |
| OM.7B.27.9                                                     |                                                   |                    |                                   |                      |              |
| OM.7B.27.10                                                    |                                                   |                    |                                   |                      |              |
| 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 related to CRE - as per national availability |                                                   | Ton CO2 (per year) | Ton CO2 (LTV adjusted) (per year) | kg CO2/m2 (per year) |              |
| M.7B.29.1                                                      | Retail                                            | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.2                                                      | Office                                            | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.3                                                      | Hotel/Tourism                                     | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.4                                                      | Shopping malls                                    | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.5                                                      | Industry                                          | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.6                                                      | Agriculture                                       | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.7                                                      | Other commercially used                           | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.8                                                      | Hospital                                          | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.9                                                      | School                                            | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.10                                                     | other RE with a social relevant purpose           | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.11                                                     | Land                                              | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.12                                                     | Property developers / Building under construction | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.13                                                     | Other                                             | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.14                                                     | no data                                           | [For completion]   | [For completion]                  | [For completion]     |              |
| M.7B.29.15                                                     | Total                                             | 0,0                | 0                                 |                      |              |
| M.7B.29.16                                                     | Weighted Average                                  |                    |                                   | [For completion]     |              |
| M.7B.29.17                                                     |                                                   |                    |                                   |                      |              |
| M.7B.29.18                                                     |                                                   |                    |                                   |                      |              |
| M.7B.29.19                                                     |                                                   |                    |                                   |                      |              |



## B2. Harmonised Transparency Template - Public Sector Assets

HTT 2023

| 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 eq, Number of borrowers  |                                  |                        |                                                  |
| OPS.8.1.2                      | Optional information eq, Number of guarantors |                                  |                        |                                                  |
| OPS.8.1.3                      |                                               |                                  |                        |                                                  |
| OPS.8.1.4                      |                                               |                                  |                        |                                                  |
| OPS.8.1.5                      |                                               |                                  |                        |                                                  |
| OPS.8.1.6                      |                                               |                                  |                        |                                                  |
| OPS.8.1.7                      |                                               |                                  |                        |                                                  |
| 2. Size Information            |                                               |                                  |                        |                                                  |
| PS.8.2.1                       | Average exposure size (000s)                  | Nominal<br>[For completion]      | Number of Exposures    | % Public Sector Assets<br><br>% No. of Exposures |
| 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%                                             |
| 3. Breakdown by Asset Type     |                                               |                                  |                        |                                                  |
| PS.8.3.1                       | Loans                                         | Nominal (mn)<br>[For completion] | % Public Sector Assets |                                                  |
| 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      |                                               |                                  |                        |                                                  |
| PS.8.4.1                       | European Union                                | 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                      | European Economic Area (not member of EU)     | 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                      | Other                                         | 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                      | a/w [If relevant, please specify]             |                                  |                        |                                                  |
| OPS.8.4.2                      | a/w [If relevant, please specify]             |                                  |                        |                                                  |
| OPS.8.4.3                      | a/w [If relevant, please specify]             |                                  |                        |                                                  |
| OPS.8.4.4                      | a/w [If relevant, please specify]             |                                  |                        |                                                  |
| OPS.8.4.5                      | a/w [If relevant, please specify]             |                                  |                        |                                                  |
| OPS.8.4.6                      | a/w [If relevant, please specify]             |                                  |                        |                                                  |
| OPS.8.4.7                      | a/w [If relevant, please specify]             |                                  |                        |                                                  |
| OPS.8.4.8                      | a/w [If relevant, please specify]             |                                  |                        |                                                  |
| OPS.8.4.9                      | a/w [If relevant, please specify]             |                                  |                        |                                                  |
| OPS.8.4.10                     | a/w [If relevant, please specify]             |                                  |                        |                                                  |

| 5. Breakdown by regions of main country of origin |                                                      | % Public Sector Assets |                        |
|---------------------------------------------------|------------------------------------------------------|------------------------|------------------------|
| PS.8.5.1                                          | TBC at a country level                               | [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                                         | a/w Claim against supranational                      |                        |                        |
| OPS.8.8.2                                         | a/w Claim against sovereigns                         |                        |                        |
| OPS.8.8.3                                         | a/w Claim guaranteed by sovereigns                   |                        |                        |
| OPS.8.8.4                                         | a/w Claim against regional/federal authorities       |                        |                        |
| OPS.8.8.5                                         | a/w Claim guaranteed by regional/federal authorities |                        |                        |
| OPS.8.8.6                                         | a/w Claim against local/municipal authorities        |                        |                        |
| OPS.8.8.7                                         | a/w Claim guaranteed by local/municipal authorities  |                        |                        |
| OPS.8.8.8                                         |                                                      |                        |                        |
| OPS.8.8.9                                         |                                                      |                        |                        |
| OPS.8.8.10                                        |                                                      |                        |                        |
| OPS.8.8.11                                        |                                                      |                        |                        |
| OPS.8.8.12                                        |                                                      |                        |                        |
| OPS.8.8.13                                        |                                                      |                        |                        |
| 9. Non-Performing Loans                           |                                                      | % Public Sector Assets |                        |
| PS.8.9.1                                          | % NPLs                                               | [For completion]       |                        |
| OPS.8.9.1                                         | Defaulted Loans pursuant Art 178 CRR                 | [For completion]       |                        |
| 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

HTT 2023

| 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                                       | Defaulted Loans pursuant Art 178 CRR | [For completion] |                  |                  |                |
| 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                                     |                          |                               |                               |                  |                |
| OS.9.11.2                                     |                          |                               |                               |                  |                |
| OS.9.11.3                                     |                          |                               |                               |                  |                |
| OS.9.11.4                                     |                          |                               |                               |                  |                |
| OS.9.11.5                                     |                          |                               |                               |                  |                |

## C. Harmonised Transparency Template - Glossary

HTT 2023

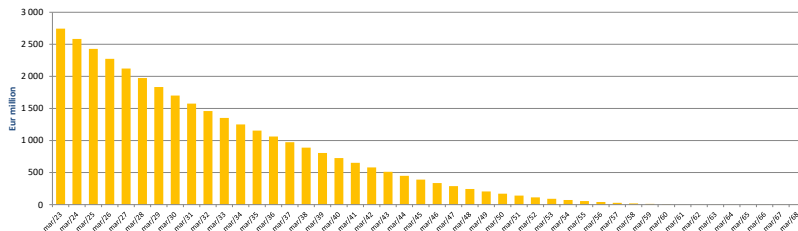
The definitions below reflect the national specificities

| Field Number                                     | 1. Glossary - Standard Harmonised Items                                                                                                                                                                                   | Definition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| HG.1.1                                           | OC Calculation: Statutory                                                                                                                                                                                                 | According to the Portuguese covered bonds legislation, the outstanding amount of covered bonds issued by an institution may not exceed 95% of the cover assets amount, ie, the minimum legal OC is 5.26%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| HG.1.2                                           | OC Calculation: Contractual                                                                                                                                                                                               | Committed OC is the level of OC the issuer has agreed and is committed to maintain. In some circumstances, the level of committed OC is the level required by Rating Agencies to maintain the current levels of the Covered Bonds.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| HG.1.3                                           | OC Calculation: Voluntary                                                                                                                                                                                                 | 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.1.4                                           | 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                                           | Maturity Extension Triggers                                                                                                                                                                                               | See point 6.8 from the prospectus for the conditions to apply the extension... <a href="https://www.bancomontepio.pt/iwov-resources/SitePublico/documentos/pt_PT/informacao-financeira-montepio/funding-programes/covered-bond/cptcb-programme-base-prospectus-17112022.pdf">https://www.bancomontepio.pt/iwov-resources/SitePublico/documentos/pt_PT/informacao-financeira-montepio/funding-programes/covered-bond/cptcb-programme-base-prospectus-17112022.pdf</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| HG.1.8                                           | 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);<br>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.1.9                                           | 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.1.10                                          | 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.1.11                                          | 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.<br>Properties should also be assessed according to the following rules:<br>- 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;<br>- 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.1.12                                          | 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.1.13                                          | 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.1.14                                          | Non-performing loans                                                                                                                                                                                                      | According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must be removed from the pool and substituted by another loan which fulfils the eligibility criteria. Therefore, there are no NPL's included in the cover pool                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| HG.1.15                                          | Valuation Method                                                                                                                                                                                                          | [For completion]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| OHG.1.1                                          | NPV assumptions (when stated)                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| OHG.1.2                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| OHG.1.3                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| OHG.1.4                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| OHG.1.5                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| OHG.1.6                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| OHG.1.7                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 2. Glossary - ESG items (optional)               |                                                                                                                                                                                                                           | Definition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| HG.2.1                                           | Sustainability - strategy pursued in the cover pool                                                                                                                                                                       | ND3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| HG.2.2                                           | Subsidised Housing (definitions of affordable, social housing)                                                                                                                                                            | ND3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| HG.2.3                                           | New Property and Existing Property                                                                                                                                                                                        | ND3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 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]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

|                                                                                                                                 |  |  |  |  |  |                                       |               |                                           |                |                  |                  |                 |                |
|---------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|---------------------------------------|---------------|-------------------------------------------|----------------|------------------|------------------|-----------------|----------------|
|                                                                                                                                 |  |  |  |  |  | Report Reference Date:                | 31/03/2023    |                                           |                |                  |                  |                 |                |
|                                                                                                                                 |  |  |  |  |  | Report Frequency:                     | Quarterly     |                                           |                |                  |                  |                 |                |
| 1. Current Credit Ratings                                                                                                       |  |  |  |  |  | Long Term                             |               | Short Term                                |                |                  |                  |                 |                |
| Euro 5,000,000,000 Mortgage Conditional Pass-through Covered Bond Programme                                                     |  |  |  |  |  | Aa2 / AA (Moody's/Fitch)              |               | N/A                                       |                |                  |                  |                 |                |
| Caixa Económica Montepio Geral                                                                                                  |  |  |  |  |  | b2 / B / BH (Moody's/Fitch/DBRS)      |               | NP / B / R-4 (Moody's/Fitch/DBRS)         |                |                  |                  |                 |                |
| Portugal                                                                                                                        |  |  |  |  |  | Baa2 / BBB+ / AL (Moody's/Fitch/DBRS) |               | P-2 / F1 / R-1 (low) (Moody's/Fitch/DBRS) |                |                  |                  |                 |                |
| 2. Covered Bonds Issues                                                                                                         |  |  |  |  |  | Issue Date                            | Coupon        | Maturity Date                             | Remaining Term | Nominal Amount   |                  |                 |                |
| Covered Bonds Outstanding                                                                                                       |  |  |  |  |  |                                       |               |                                           | 2,57           | 2 300 000 000    |                  |                 |                |
| Syndicated Covered Bonds Issues                                                                                                 |  |  |  |  |  |                                       |               |                                           |                |                  |                  |                 |                |
| Series 11 (ISIN PTCMGAOM0038)                                                                                                   |  |  |  |  |  | 14/11/2019                            | Fixed Rate    | 14/11/2024                                | 1,62           | 500 000 000      |                  |                 |                |
| Private Placements Covered Bonds Issues                                                                                         |  |  |  |  |  |                                       |               |                                           |                |                  |                  |                 |                |
| Series 6 (ISIN PTCMGEOE0034)                                                                                                    |  |  |  |  |  | 09/11/2016                            | Floating Rate | 09/11/2023                                | 0,61           | 300 000 000      |                  |                 |                |
| Series 8 (ISIN PTCMGFOE0033)                                                                                                    |  |  |  |  |  | 16/03/2016                            | Floating Rate | 16/12/2026                                | 3,71           | 1 250 000 000    |                  |                 |                |
| Series 9 (ISIN PTCMGOM0020)                                                                                                     |  |  |  |  |  | 22/05/2017                            | Floating Rate | 22/05/2024                                | 1,14           | 250 000 000      |                  |                 |                |
| CRD Compliant (Yes/No)                                                                                                          |  |  |  |  |  |                                       |               |                                           |                | Yes              |                  |                 |                |
| 3. Asset Cover Test                                                                                                             |  |  |  |  |  |                                       |               |                                           |                | Remaining Term   | Nominal Amount   |                 |                |
| Mortgage Credit Pool                                                                                                            |  |  |  |  |  |                                       |               |                                           |                | 23,14            | 2 744 033 700,38 |                 |                |
| Other Assets <sup>2</sup> (Deposits and Securities at market value)                                                             |  |  |  |  |  |                                       |               |                                           |                | 0,00             | 23 650 523,95    |                 |                |
| Cash and Deposits                                                                                                               |  |  |  |  |  |                                       |               |                                           |                | 0,00             | 23 650 523,95    |                 |                |
| RMBS                                                                                                                            |  |  |  |  |  |                                       |               |                                           |                | 0,00             | 0,00             |                 |                |
| Other securities                                                                                                                |  |  |  |  |  |                                       |               |                                           |                | 0,00             | 0,00             |                 |                |
| Total Cover Pool                                                                                                                |  |  |  |  |  |                                       |               |                                           |                | 22,94            | 2 767 684 224,33 |                 |                |
| % of ECB eligible assets                                                                                                        |  |  |  |  |  |                                       |               |                                           |                |                  | 0,00%            |                 |                |
| Overcollateralization <sup>3</sup> with cash collateral (Current OC)                                                            |  |  |  |  |  |                                       |               |                                           |                |                  | 20,33%           |                 |                |
| 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) <sup>4</sup>                                                                    |  |  |  |  |  |                                       |               |                                           |                | 2 673 542 754,74 |                  |                 |                |
| Net present value of liabilities (incl. derivatives) <sup>4</sup>                                                               |  |  |  |  |  |                                       |               |                                           |                | 2 299 175 875,39 |                  |                 |                |
| 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                                                                                                                 |  |  |  |  |  |                                       |               |                                           |                | 54 632           |                  |                 |                |
| Aggregate Original Principal Balance (EUR)                                                                                      |  |  |  |  |  |                                       |               |                                           |                | 4 464 511 239,98 |                  |                 |                |
| Aggregate Current Principal Balance (EUR)                                                                                       |  |  |  |  |  |                                       |               |                                           |                | 2 744 033 700,38 |                  |                 |                |
| Average Original Principal Balance per loan (EUR)                                                                               |  |  |  |  |  |                                       |               |                                           |                | 81 719,71        |                  |                 |                |
| Average Current Principal Balance per loan (EUR)                                                                                |  |  |  |  |  |                                       |               |                                           |                | 50 227,59        |                  |                 |                |
| Current principal balance of the 5 largest borrowers (EUR)                                                                      |  |  |  |  |  |                                       |               |                                           |                | 5 718 079,06     |                  |                 |                |
| Weight of the 5 largest borrowers (current principal balance) %                                                                 |  |  |  |  |  |                                       |               |                                           |                | 0,21%            |                  |                 |                |
| Current principal balance of the 10 largest borrowers (EUR)                                                                     |  |  |  |  |  |                                       |               |                                           |                | 9 522 018,36     |                  |                 |                |
| Weight of the 10 largest borrowers (current principal balance) %                                                                |  |  |  |  |  |                                       |               |                                           |                | 0,35%            |                  |                 |                |
| Weighted Average Seasoning (months)                                                                                             |  |  |  |  |  |                                       |               |                                           |                | 120,86           |                  |                 |                |
| Weighted Average Remaining Term (months)                                                                                        |  |  |  |  |  |                                       |               |                                           |                | 277,63           |                  |                 |                |
| Weighted Average Current Unindexed LTV <sup>5</sup> (%)                                                                         |  |  |  |  |  |                                       |               |                                           |                | 51,15%           |                  |                 |                |
| Weighted Average Current Indexed LTV <sup>5</sup> (%)                                                                           |  |  |  |  |  |                                       |               |                                           |                | n.a.             |                  |                 |                |
| Weighted Average Interest Rate (%)                                                                                              |  |  |  |  |  |                                       |               |                                           |                | 3,384%           |                  |                 |                |
| Weighted Average Spread (%)                                                                                                     |  |  |  |  |  |                                       |               |                                           |                | 1,242%           |                  |                 |                |
| Max Maturity Date (yyyy-mm-dd)                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 20/12/2070       |                  |                 |                |
| Subsized Loans                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                |                  |                  |                 |                |
| Yes                                                                                                                             |  |  |  |  |  |                                       |               |                                           |                | Number of Loans  | % Total Loans    | Amount of Loans | % Total Amount |
| No                                                                                                                              |  |  |  |  |  |                                       |               |                                           |                | 4 288            | 7,85%            | 86 816 380      | 3,16%          |
|                                                                                                                                 |  |  |  |  |  |                                       |               |                                           |                | 50 344           | 92,15%           | 2 657 217 321   | 96,84%         |
| Insured Property <sup>6</sup>                                                                                                   |  |  |  |  |  |                                       |               |                                           |                | Number of Loans  | % Total Loans    | Amount of Loans | % Total Amount |
| Yes                                                                                                                             |  |  |  |  |  |                                       |               |                                           |                | 54 632           | 100,00%          | 2 744 033 700   | 100,00%        |
| No                                                                                                                              |  |  |  |  |  |                                       |               |                                           |                | 0                | 0,00%            | 0               | 0,00%          |
| Interest Rate Type                                                                                                              |  |  |  |  |  |                                       |               |                                           |                | Number of Loans  | % Total Loans    | Amount of Loans | % Total Amount |
| Fixed                                                                                                                           |  |  |  |  |  |                                       |               |                                           |                | 3 346            | 6,12%            | 210 113 706     | 7,66%          |
| Floating                                                                                                                        |  |  |  |  |  |                                       |               |                                           |                | 51 286           | 93,88%           | 2 533 919 995   | 92,34%         |
| Repayment Type                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | Number of Loans  | % Total Loans    | Amount of Loans | % Total Amount |
| Annuity / French                                                                                                                |  |  |  |  |  |                                       |               |                                           |                | 54 311           | 99,41%           | 2 732 686 026   | 99,59%         |
| Linear                                                                                                                          |  |  |  |  |  |                                       |               |                                           |                | 0                | 0,00%            | 0               | 0,00%          |
| Increasing instalments                                                                                                          |  |  |  |  |  |                                       |               |                                           |                | 131              | 0,24%            | 4 749 025       | 0,17%          |
| Bullet                                                                                                                          |  |  |  |  |  |                                       |               |                                           |                | 0                | 0,00%            | 0               | 0,00%          |
| Interest-only                                                                                                                   |  |  |  |  |  |                                       |               |                                           |                | 0                | 0,00%            | 0               | 0,00%          |
| Other                                                                                                                           |  |  |  |  |  |                                       |               |                                           |                | 190              | 0,35%            | 6 598 649       | 0,24%          |
| Report Reference Date: 31/03/2023                                                                                               |  |  |  |  |  |                                       |               |                                           |                |                  |                  |                 |                |
| Report Frequency: Quarterly                                                                                                     |  |  |  |  |  |                                       |               |                                           |                |                  |                  |                 |                |
| 6. Mortgage Credit Pool (continued)                                                                                             |  |  |  |  |  |                                       |               |                                           |                |                  |                  |                 |                |
| Seasoning                                                                                                                       |  |  |  |  |  |                                       |               |                                           |                | Number of Loans  | % Total Loans    | Amount of Loans | % Total Amount |
| Up to 1 year                                                                                                                    |  |  |  |  |  |                                       |               |                                           |                | 6 479            | 11,86%           | 300 938 259     | 10,97%         |
| 1 to 2 years                                                                                                                    |  |  |  |  |  |                                       |               |                                           |                | 3 050            | 5,58%            | 287 818 295     | 10,49%         |
| 2 to 3 years                                                                                                                    |  |  |  |  |  |                                       |               |                                           |                | 2 619            | 4,79%            | 241 367 669     | 8,80%          |
| 3 to 4 years                                                                                                                    |  |  |  |  |  |                                       |               |                                           |                | 2 260            | 4,14%            | 186 519 365     | 6,80%          |
| 4 to 5 years                                                                                                                    |  |  |  |  |  |                                       |               |                                           |                | 1 740            | 3,18%            | 133 172 120     | 4,85%          |
| 5 to 6 years                                                                                                                    |  |  |  |  |  |                                       |               |                                           |                | 1 666            | 3,05%            | 121 643 367     | 4,43%          |
| 6 to 7 years                                                                                                                    |  |  |  |  |  |                                       |               |                                           |                | 1 499            | 2,74%            | 105 271 104     | 3,84%          |
| 7 to 8 years                                                                                                                    |  |  |  |  |  |                                       |               |                                           |                | 953              | 1,74%            | 56 840 341      | 2,07%          |
| 8 to 9 years                                                                                                                    |  |  |  |  |  |                                       |               |                                           |                | 974              | 1,78%            | 55 854 673      | 2,04%          |
| 9 to 10 years                                                                                                                   |  |  |  |  |  |                                       |               |                                           |                | 664              | 1,22%            | 38 232 488      | 1,39%          |
| 10 to 11 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 578              | 1,06%            | 33 667 467      | 1,23%          |
| 11 to 12 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 681              | 1,25%            | 37 977 318      | 1,38%          |
| More than 12 years                                                                                                              |  |  |  |  |  |                                       |               |                                           |                | 31 469           | 57,60%           | 1 144 731 234   | 41,72%         |
| Remaining Term                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | Number of Loans  | % Total Loans    | Amount of Loans | % Total Amount |
| Up to 5 years                                                                                                                   |  |  |  |  |  |                                       |               |                                           |                | 5 228            | 9,57%            | 50 652 885      | 1,85%          |
| 5 to 8 years                                                                                                                    |  |  |  |  |  |                                       |               |                                           |                | 7 971            | 14,59%           | 157 200 752     | 5,73%          |
| 8 to 10 years                                                                                                                   |  |  |  |  |  |                                       |               |                                           |                | 5 587            | 10,23%           | 158 000 954     | 5,74%          |
| 10 to 12 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 3 041            | 5,57%            | 102 796 095     | 3,75%          |
| 12 to 14 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 2 248            | 4,11%            | 91 749 236      | 3,34%          |
| 14 to 16 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 2 194            | 4,02%            | 100 261 281     | 3,65%          |
| 16 to 18 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 2 546            | 4,66%            | 130 204 121     | 4,74%          |
| 18 to 20 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 2 513            | 4,60%            | 145 357 421     | 5,30%          |
| 20 to 22 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 3 170            | 5,80%            | 184 238 865     | 6,71%          |
| 22 to 24 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 4 259            | 7,80%            | 266 499 606     | 9,71%          |
| 24 to 26 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 2 892            | 5,30%            | 207 657 067     | 7,57%          |
| 26 to 28 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 2 905            | 5,32%            | 231 183 763     | 8,42%          |
| 28 to 30 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 2 705            | 4,95%            | 217 491 081     | 7,93%          |
| 30 to 40 years                                                                                                                  |  |  |  |  |  |                                       |               |                                           |                | 7 367            | 13,48%           | 700 319 338     | 25,52%         |
| More than 40 years                                                                                                              |  |  |  |  |  |                                       |               |                                           |                | 6                | 0,01%            | 421 236         | 0,02%          |

| Current Unindexed LTV      | Number of Loans | % Total Loans | Amount of Loans | % Total Amount |
|----------------------------|-----------------|---------------|-----------------|----------------|
| Up to 40%                  | 28 287          | 51,78%        | 807 562 370     | 29,43%         |
| 40 to 50%                  | 7 051           | 12,91%        | 410 181 263     | 14,95%         |
| 50 to 60%                  | 6 980           | 12,78%        | 468 939 242     | 17,09%         |
| 60 to 70%                  | 6 835           | 12,51%        | 533 862 062     | 19,46%         |
| 70 to 80%                  | 5 479           | 10,03%        | 523 488 765     | 19,08%         |
| More than 80%              | 0               | 0,00%         | 0               | 0,00%          |
| Loan Purpose               | Number of Loans | % Total Loans | Amount of Loans | % Total Amount |
| Owner-occupied             | 48 265          | 88,35%        | 2 400 966 685   | 87,50%         |
| Second Home                | 3 734           | 6,83%         | 212 584 429     | 7,75%          |
| Buy to Let                 | 923             | 1,69%         | 48 664 566      | 1,77%          |
| Other                      | 1 710           | 3,13%         | 81 818 020      | 2,98%          |
| Property Type              | Number of Loans | % Total Loans | Amount of Loans | % Total Amount |
| Residential                | 54 632          | 100,00%       | 2 744 033 700   | 100,00%        |
| Flat                       | 40 082          | 73,37%        | 1 757 220 487   | 64,04%         |
| House                      | 14 548          | 26,63%        | 986 775 884     | 35,96%         |
| Other                      | 2               | 0,00%         | 37 330          | 0,00%          |
| Commercial                 | 0               | 0,00%         | 0               | 0,00%          |
| Geographical Distribution  | Number of Loans | % Total Loans | Amount of Loans | % Total Amount |
| Portugal                   | 54 632          | 100,00%       | 2 744 033 700   | 100,00%        |
| North                      | 16 574          | 30,34%        | 755 998 151     | 27,55%         |
| Center                     | 9 322           | 17,06%        | 451 188 647     | 16,44%         |
| Lisbon                     | 17 985          | 32,92%        | 977 363 231     | 35,62%         |
| Alentejo                   | 2 976           | 5,45%         | 150 657 430     | 5,49%          |
| Algarve                    | 3 672           | 6,72%         | 198 646 488     | 7,24%          |
| Madeira                    | 1 409           | 2,58%         | 74 242 912      | 2,71%          |
| Azores                     | 2 694           | 4,93%         | 135 936 841     | 4,95%          |
| Delinquencies <sup>2</sup> | Number of Loans | % Total Loans | Amount of Loans | % Total Amount |
| > 30 to 60 days            | 102             | 0,19%         | 5 114 878       | 0,19%          |
| > 60 to 90 days            | 0               | 0,00%         | 0               | 0,00%          |
| > 90 days                  | 0               | 0,00%         | 0               | 0,00%          |

Projected Outstanding Amount<sup>4</sup>



| Amortisation Profile | Principal Balance |
|----------------------|-------------------|
| mar/2023             | 2 744 033 700     |
| mar/2024             | 2 584 725 977     |
| mar/2025             | 2 428 042 608     |
| mar/2026             | 2 273 840 675     |
| mar/2027             | 2 122 352 539     |
| mar/2028             | 1 975 392 947     |
| mar/2029             | 1 834 637 840     |
| mar/2030             | 1 251 563 389     |
| mar/2031             | 806 067 193       |
| mar/2032             | 449 122 605       |
| mar/2033             | 205 737 658       |
| mar/2034             | 72 125 281        |
| mar/2035             | 10 821 392        |
| mar/2036             | 358 850           |
| mar/2037             | 7 864             |
| mar/2038             | 6 216             |
| mar/2039             | 1 248             |
| mar/2040             | 0                 |

\* Mortgage Credit Pool; assumes no prepayments

|                                    |                    |                    |                    |                      |                    | Report Reference Date: | 31/03/2023         |
|------------------------------------|--------------------|--------------------|--------------------|----------------------|--------------------|------------------------|--------------------|
|                                    |                    |                    |                    |                      |                    | 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 <sup>5</sup> | 159 307 723        | 156 683 369        | 154 201 933        | 151 488 136          | 146 959 592        | 1 769 655 289          | 205 737 658        |
| Commercial Mortgages               | 0                  | 0                  | 0                  | 0                    | 0                  | 0                      | 0                  |
| Other Assets <sup>2</sup>          | 23 650 524         | 0                  | 0                  | 0                    | 0                  | 0                      | 0                  |
| <b>Cover Pool</b>                  | <b>182 958 247</b> | <b>156 683 369</b> | <b>154 201 933</b> | <b>151 488 136</b>   | <b>146 959 592</b> | <b>1 769 655 289</b>   | <b>205 737 658</b> |
| <b>Covered Bonds</b>               | <b>300 000 000</b> | <b>750 000 000</b> | <b>0</b>           | <b>1 250 000 000</b> | <b>0</b>           | <b>0</b>               | <b>0</b>           |

<sup>1</sup> Assumes no prepayments

| 8. Liquidity Cushion                          | Nominal Amount |
|-----------------------------------------------|----------------|
| Liquidity Cushion amount <sup>6</sup>         | 23 650 524     |
| Deposits with eligible financial institutions | 23 650 524     |
| Eligible securities (market value)            | 0              |

<sup>7</sup> 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   | 0,00           |
| Of Which Interest Rate Derivatives <sup>8</sup> | 0,00           |
| Fixed to Floating Swaps                         | 0,00           |
| Interest Basis Swaps                            | 0,00           |
| Of Which Currency Swaps                         | 0,00           |
| <sup>9</sup> External Counterparties (Yes)      |                |

| 10. Contacts                  |                                                                                                                                                                                                                     |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Financial Division            | users_DFI_depMC@montepio.pt                                                                                                                                                                                         |
| Other Reports on CEMG website | <a href="http://www.montepio.pt/SitePublico/en_GR/Institutional/investor-relations/funding-programmes.page?">http://www.montepio.pt/SitePublico/en_GR/Institutional/investor-relations/funding-programmes.page?</a> |
| ECBC Label Website            | <a href="https://coveredbondlabel.com/">https://coveredbondlabel.com/</a>                                                                                                                                           |

#### Notes

##### <sup>1</sup> Soft Bullet Date (Extended Maturity)

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

##### <sup>2</sup> Other Assets

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

##### <sup>3</sup> Overcollateralisation

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

##### <sup>4</sup> Net Present Value (NPV)

The NPV of the assets is obtained by discounting all future cash flows with the IRS curve plus relevant spread.  
The NPV of the liabilities is obtained by discounting all future cash flows with the IRS curve plus relevant spread.  
Substitution assets as well as any derivatives in the pool are marked at their market value.  
NPV of liabilities cannot exceed the NPV of the portfolio assigned to the bond, including derivatives.  
Stress testing - Net present value is also calculated for a 200 bps shift upwards and downwards of the discounting curve.

##### <sup>5</sup> Loan-to-Value

The Current Unindexed LTV is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation).  
A full valuation of the underlying properties must have been performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool.  
Properties (both residential and commercial) should also be revalued regularly:

- For commercial assets this must be done on an annual basis;
- Residential properties must be revalued at least every 3 years - if the individual mortgage credit value exceeds € 500,000
- Also the value of the mortgage property should be checked on a frequent basis, at least every three years, in order to identify the properties that require appraisal by an expert (this procedure can be done using statistical models approved by the Bank of Portugal).

##### <sup>6</sup> Insured Property

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

##### <sup>7</sup> Delinquencies

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



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

HTT 2023

Reporting in Domestic Currency

EUR

### CONTENT OF TAB E

[1. Additional information on the programme](#)

[2. Additional information on the swaps](#)

[3. Additional information on the asset distribution](#)

| Field Number                                        | 1. Additional information on the programme |                                  |                                |                        |                  |               |
|-----------------------------------------------------|--------------------------------------------|----------------------------------|--------------------------------|------------------------|------------------|---------------|
|                                                     | Transaction Counterparties                 | Name                             | Legal Entity Identifier (LEI)* |                        |                  |               |
| E.1.1.1                                             | Sponsor (if applicable)                    | ND2                              | ND2                            |                        |                  |               |
| E.1.1.2                                             | Servicer                                   | Caixa Económica Montepio Geral   | 2138004FIUXU3B2MR537           |                        |                  |               |
| E.1.1.3                                             | Back-up servicer                           | ND2                              | ND2                            |                        |                  |               |
| E.1.1.4                                             | BUS facilitator                            | ND2                              | ND2                            |                        |                  |               |
| E.1.1.5                                             | Cash manager                               | ND2                              | ND2                            |                        |                  |               |
| E.1.1.6                                             | Back-up cash manager                       | ND2                              | ND2                            |                        |                  |               |
| E.1.1.7                                             | Account bank                               | ND2                              | ND2                            |                        |                  |               |
| E.1.1.8                                             | Standby account bank                       | ND2                              | ND2                            |                        |                  |               |
| E.1.1.9                                             | Account bank guarantor                     | ND2                              | ND2                            |                        |                  |               |
| E.1.1.10                                            | Trustee                                    | Citicorp Trustee Company Limited | 5493006DI1520KIT6686           |                        |                  |               |
| E.1.1.11                                            | Cover Pool Monitor                         | PwC                              | ND3                            |                        |                  |               |
| 2. Additional information on the swaps              |                                            |                                  |                                |                        |                  |               |
|                                                     | Swap Counterparties                        | Guarantor (if applicable)        | Legal Entity Identifier (LEI)* | Type of Swap           |                  |               |
| E.2.1.1                                             | ND2                                        | ND2                              | ND2                            | ND2                    |                  |               |
| E.2.1.2                                             |                                            |                                  |                                |                        |                  |               |
| E.2.1.3                                             |                                            |                                  |                                |                        |                  |               |
| E.2.1.4                                             |                                            |                                  |                                |                        |                  |               |
| E.2.1.5                                             |                                            |                                  |                                |                        |                  |               |
| E.2.1.6                                             |                                            |                                  |                                |                        |                  |               |
| E.2.1.7                                             |                                            |                                  |                                |                        |                  |               |
| E.2.1.8                                             |                                            |                                  |                                |                        |                  |               |
| E.2.1.9                                             |                                            |                                  |                                |                        |                  |               |
| E.2.1.10                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.11                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.12                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.13                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.14                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.15                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.16                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.17                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.18                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.19                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.20                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.21                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.22                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.23                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.24                                            |                                            |                                  |                                |                        |                  |               |
| E.2.1.25                                            |                                            |                                  |                                |                        |                  |               |
| 3. Additional information on the asset distribution |                                            |                                  |                                |                        |                  |               |
| 1. General Information                              |                                            | Total Assets                     |                                |                        |                  |               |
| E.3.1.1                                             | Weighted Average Seasoning (months)        | 120,8627124                      |                                |                        |                  |               |
| E.3.1.2                                             | Weighted Average Maturity (months)**       | 277,6250817                      |                                |                        |                  |               |
| 2. Arrears                                          |                                            | % Residential Loans              | % Commercial Loans             | % Public Sector Assets | % Shipping Loans | % Total Loans |
| E.3.2.1                                             | 1-<30 days                                 | 2,10%                            | 0,00%                          | 0,00%                  | 0,00%            | 2,10%         |
| E.3.2.2                                             | 30-<60 days                                | 0,19%                            | 0,00%                          | 0,00%                  | 0,00%            | 0,19%         |
| E.3.2.3                                             | 60-<90 days                                | 0,00%                            | 0,00%                          | 0,00%                  | 0,00%            | 0,00%         |
| E.3.2.4                                             | 90-<180 days                               | 0,00%                            | 0,00%                          | 0,00%                  | 0,00%            | 0,00%         |
| E.3.2.5                                             | >= 180 days                                | 0,00%                            | 0,00%                          | 0,00%                  | 0,00%            | 0,00%         |

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2023

| Reporting in Domestic Currency                                                    | EUR |
|-----------------------------------------------------------------------------------|-----|
| <b>CONTENT OF TAB F1</b>                                                          |     |
| <u>1. Share of sustainable loans in the total mortgage program</u>                |     |
| <u>2. Additional information on the sustainable section of the mortgage stock</u> |     |
| <u>2A. Sustainable Residential Cover Pool</u>                                     |     |
| <u>2B. Sustainable Commercial Cover Pool</u>                                      |     |

| 1. Share of sustainable loans in the total mortgage program                |                                                        |                  |                     |                                          |                                          |
|----------------------------------------------------------------------------|--------------------------------------------------------|------------------|---------------------|------------------------------------------|------------------------------------------|
| 1. Amount of sustainable loans                                             |                                                        | Nominal (mn)     | Number of loans     | % Nominal (mn) to total mortgage program | % No. of Loans to total mortgage program |
| SM.1.1.1                                                                   | EE mortgage loans                                      | [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                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| OSM.1.1.2                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| OSM.1.1.3                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| OSM.1.1.4                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| OSM.1.1.5                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| 2. Additional information on the sustainable section of the mortgage stock |                                                        |                  |                     |                                          |                                          |
| 1. Sustainable Property Type Information                                   |                                                        |                  | Nominal (mn)        | % Total sustainable Mortgages            |                                          |
| SM.2.1.1                                                                   | Residential                                            |                  | [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                                                                  | a/w Forest & Agriculture                               |                  |                     |                                          |                                          |
| OSM.2.1.2                                                                  | a/w EE residential                                     |                  |                     |                                          |                                          |
| OSM.2.1.3                                                                  | a/w EE commercial                                      |                  |                     |                                          |                                          |
| OSM.2.1.4                                                                  | a/w EE other                                           |                  |                     |                                          |                                          |
| OSM.2.1.5                                                                  | EE total                                               |                  |                     |                                          |                                          |
| OSM.2.1.6                                                                  | a/w Social residential                                 |                  |                     |                                          |                                          |
| OSM.2.1.7                                                                  | a/w Social Commercial                                  |                  |                     |                                          |                                          |
| OSM.2.1.8                                                                  | a/w social other                                       |                  |                     |                                          |                                          |
| OSM.2.1.9                                                                  | social tot                                             |                  |                     |                                          |                                          |
| OSM.2.1.10                                                                 | a/w Renewable Energy and Renewable Energy Transmission |                  |                     |                                          |                                          |
| OSM.2.1.11                                                                 | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| OSM.2.1.12                                                                 | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| OSM.2.1.13                                                                 | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| OSM.2.1.14                                                                 | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| OSM.2.1.15                                                                 | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| OSM.2.1.16                                                                 | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| OSM.2.1.17                                                                 | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| OSM.2.1.18                                                                 | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| 2. General information                                                     |                                                        |                  | Residential Loans   | Commercial Loans                         | Total sustainable Mortgages              |
| SM.2.2.1                                                                   | Number of sustainable mortgage loans                   |                  | [For completion]    | [For completion]                         | [For completion]                         |
| OSM.2.2.1                                                                  | Optional information eg. Number of borrowers           |                  |                     |                                          |                                          |
| OSM.2.2.2                                                                  | Optional information eg. Number of guarantors          |                  |                     |                                          |                                          |
| OSM.2.2.3                                                                  |                                                        |                  |                     |                                          |                                          |
| OSM.2.2.4                                                                  |                                                        |                  |                     |                                          |                                          |
| OSM.2.2.5                                                                  |                                                        |                  |                     |                                          |                                          |
| OSM.2.2.6                                                                  |                                                        |                  |                     |                                          |                                          |
| 3. Concentration Risks                                                     |                                                        |                  | % Residential Loans | % Commercial Loans                       | % Total Sustainable Mortgages            |
| SM.2.3.1                                                                   | 10 largest exposures                                   |                  | [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%                                     |                                          |
| 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                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| SM.2.4.46                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| SM.2.4.47                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| SM.2.4.48                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| SM.2.4.49                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| SM.2.4.50                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| SM.2.4.51                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| SM.2.4.52                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| SM.2.4.53                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |
| SM.2.4.54                                                                  | a/w [if relevant, please specify]                      |                  |                     |                                          |                                          |

[illegible]

| 9. Non-Performing Loans (NPLs)                  |                          | % Residential Loans | % Commercial Loans | % Total Mortgages   |                |
|-------------------------------------------------|--------------------------|---------------------|--------------------|---------------------|----------------|
| SM.2.9.1                                        | % NPLs                   | [For completion]    | [For completion]   | [For completion]    |                |
| OSM.2.9.1                                       |                          |                     |                    |                     |                |
| OSM.2.9.2                                       |                          |                     |                    |                     |                |
| OSM.2.9.3                                       |                          |                     |                    |                     |                |
| OSM.2.9.4                                       |                          |                     |                    |                     |                |
| OSM.2.9.5                                       |                          |                     |                    |                     |                |
| OSM.2.9.6                                       |                          |                     |                    |                     |                |
| OSM.2.9.7                                       |                          |                     |                    |                     |                |
| A. Residential Cover Pool                       |                          |                     |                    |                     |                |
| 10. Loan Size Information                       |                          | Nominal             | Number of Loans    | % Residential Loans | % No. of Loans |
| SM.2A.10.1                                      | Average loan size (000s) | [For completion]    |                    |                     |                |
| By buckets (mn):                                |                          |                     |                    |                     |                |
| SM.2A.10.2                                      | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.3                                      | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.4                                      | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.5                                      | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.6                                      | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.7                                      | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.8                                      | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.9                                      | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.10                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.11                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.12                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.13                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.14                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.15                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.16                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.17                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.18                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.19                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.20                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.21                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.22                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.23                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.24                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.25                                     | TBC at a country level   | [For completion]    | [For completion]   |                     |                |
| SM.2A.10.26                                     |                          | Total               | 0                  | 0.0%                | 0.0%           |
| 11. Loan to Value (LTV) Information - UNINDEXED |                          | Nominal             | Number of Loans    | % Residential Loans | % No. of Loans |
| SM.2A.11.1                                      | Weighted Average LTV (%) | [For completion]    |                    |                     |                |
| By LTV buckets (mn):                            |                          |                     |                    |                     |                |
| SM.2A.11.2                                      | >0 -<=40 %               | [For completion]    | [For completion]   |                     |                |
| SM.2A.11.3                                      | >40 -<=50 %              | [For completion]    | [For completion]   |                     |                |
| SM.2A.11.4                                      | >50 -<=60 %              | [For completion]    | [For completion]   |                     |                |
| SM.2A.11.5                                      | >60 -<=70 %              | [For completion]    | [For completion]   |                     |                |
| SM.2A.11.6                                      | >70 -<=80 %              | [For completion]    | [For completion]   |                     |                |
| SM.2A.11.7                                      | >80 -<=90 %              | [For completion]    | [For completion]   |                     |                |
| SM.2A.11.8                                      | >90 -<=100 %             | [For completion]    | [For completion]   |                     |                |
| SM.2A.11.9                                      | >100%                    | [For completion]    | [For completion]   |                     |                |
| SM.2A.11.10                                     |                          | Total               | 0                  | 0.0%                | 0.0%           |
| OSM.2A.11.1                                     | a/w >100 -<=110 %        |                     |                    |                     |                |
| OSM.2A.11.2                                     | a/w >110 -<=120 %        |                     |                    |                     |                |
| OSM.2A.11.3                                     | a/w >120 -<=130 %        |                     |                    |                     |                |
| OSM.2A.11.4                                     | a/w >130 -<=140 %        |                     |                    |                     |                |
| OSM.2A.11.5                                     | a/w >140 -<=150 %        |                     |                    |                     |                |
| OSM.2A.11.6                                     | a/w >150 %               |                     |                    |                     |                |
| OSM.2A.11.7                                     |                          |                     |                    |                     |                |
| OSM.2A.11.8                                     |                          |                     |                    |                     |                |
| OSM.2A.11.9                                     |                          |                     |                    |                     |                |

| 12. Loan to Value (LTV) Information - INDEXED          |                                   | Nominal                       | Number of Loans               | % Residential Loans | % No. of Loans     |
|--------------------------------------------------------|-----------------------------------|-------------------------------|-------------------------------|---------------------|--------------------|
| SM.2A.12.1                                             | Weighted Average LTV (%)          | [Mark as NDI if not relevant] |                               |                     |                    |
| By LTV buckets (mm):                                   |                                   |                               |                               |                     |                    |
| SM.2A.12.2                                             | >0 - <=40 %                       | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                     |                    |
| SM.2A.12.3                                             | >40 - <=50 %                      | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                     |                    |
| SM.2A.12.4                                             | >50 - <=60 %                      | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                     |                    |
| SM.2A.12.5                                             | >60 - <=70 %                      | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                     |                    |
| SM.2A.12.6                                             | >70 - <=80 %                      | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                     |                    |
| SM.2A.12.7                                             | >80 - <=90 %                      | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                     |                    |
| SM.2A.12.8                                             | >90 - <=100 %                     | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                     |                    |
| SM.2A.12.9                                             | >100%                             | [Mark as NDI if not relevant] | [Mark as NDI 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                                             | Subsidiary 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]              | [For completion]              |                     |                    |
| SM.2A.15.3                                             | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.4                                             | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.5                                             | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.6                                             | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.7                                             | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.8                                             | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.9                                             | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.10                                            | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.11                                            | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.12                                            | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.13                                            | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.14                                            | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.15                                            | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.16                                            | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.17                                            | TBC at a country level            | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.18                                            | no data                           | [For completion]              | [For completion]              |                     |                    |
| SM.2A.15.19                                            | Total                             | 0.0                           | 0                             | 0.0%                | 0.0%               |
| OSM.2A.15.1                                            |                                   |                               |                               |                     |                    |
| OSM.2A.15.2                                            |                                   |                               |                               |                     |                    |
| OSM.2A.15.3                                            |                                   |                               |                               |                     |                    |
| 16. Primary Energy intensity (kWh/m2 per year)         |                                   |                               |                               |                     |                    |
| SM.2A.16.1                                             | TBC at a country level            | [For completion]              | Number of dwellings           | % Residential Loans | % No. of Dwellings |
| 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                             |                                   |                               |                               |                     |                    |
| SM.2A.17.1                                             | older than 1919                   | [For completion]              | Number of dwellings           | % Residential Loans | % No. of dwellings |
| 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 - 2010                       | [For completion]              | [For completion]              |                     |                    |
| SM.2A.17.10                                            | 2011 - 2015                       | [For completion]              | [For completion]              |                     |                    |
| SM.2A.17.11                                            | 2016 - 2020                       | [For completion]              | [For completion]              |                     |                    |
| SM.2A.17.12                                            | 2021 and onwards                  | [For completion]              | [For completion]              |                     |                    |
| SM.2A.17.13                                            | no data                           | [For completion]              | [For completion]              |                     |                    |
| SM.2A.17.14                                            | Total                             | 0.0                           | 0                             | 0.0%                | 0.0%               |
| OSM.2A.17.1                                            |                                   |                               |                               |                     |                    |
| OSM.2A.17.2                                            |                                   |                               |                               |                     |                    |
| OSM.2A.17.3                                            |                                   |                               |                               |                     |                    |
| OSM.2A.17.4                                            |                                   |                               |                               |                     |                    |
| OSM.2A.17.5                                            |                                   |                               |                               |                     |                    |
| OSM.2A.17.6                                            |                                   |                               |                               |                     |                    |
| OSM.2A.17.7                                            |                                   |                               |                               |                     |                    |
| OSM.2A.17.8                                            |                                   |                               |                               |                     |                    |
| OSM.2A.17.9                                            |                                   |                               |                               |                     |                    |
| OSM.2A.17.10                                           |                                   |                               |                               |                     |                    |

| 18. Dwelling type                                                  |                                  | Nominal (m)        | 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 (m)        | Number of dwellings               | % Residential Loans  | % No. of dwellings |
| SM.2A.19.1                                                         | New Property                     | [For completion]   | [For completion]                  |                      |                    |
| SM.2A.19.2                                                         | Existing Property                | [For completion]   | [For completion]                  |                      |                    |
| SM.2A.19.3                                                         | other                            | [For completion]   | [For completion]                  |                      |                    |
| SM.2A.19.4                                                         | no data                          | [For completion]   | [For completion]                  |                      |                    |
| SM.2A.19.5                                                         | Total                            | 0.0                | 0                                 | 0.0%                 | 0.0%               |
| OSM.2A.19.1                                                        |                                  |                    |                                   |                      |                    |
| 20. CO2 emission - by dwelling type - as per national availability |                                  | Ton CO2 (per year) | Ton CO2 (per year) (LTV adjusted) | kg CO2/m2 (per year) |                    |
| SM.2A.20.1                                                         | House, detached or semi-detached | [For completion]   | [For completion]                  | [For completion]     |                    |
| SM.2A.20.2                                                         | Flat or Apartment                | [For completion]   | [For completion]                  | [For completion]     |                    |
| SM.2A.20.3                                                         | Bungalow                         | [For completion]   | [For completion]                  | [For completion]     |                    |
| SM.2A.20.4                                                         | Terraced House                   | [For completion]   | [For completion]                  | [For completion]     |                    |
| SM.2A.20.5                                                         | Multifamily House                | [For completion]   | [For completion]                  | [For completion]     |                    |
| SM.2A.20.6                                                         | Land Only                        | [For completion]   | [For completion]                  | [For completion]     |                    |
| SM.2A.20.7                                                         | other                            | [For completion]   | [For completion]                  | [For completion]     |                    |
| SM.2A.20.8                                                         | no data                          | [For completion]   | [For completion]                  | [For completion]     |                    |
| SM.2A.20.9                                                         | Total                            | 0.0                | 0.0                               |                      |                    |
| SM.2A.20.10                                                        | Weighted Average                 |                    |                                   | [For completion]     |                    |
| SM.2A.20.11                                                        |                                  |                    |                                   |                      |                    |
| SM.2A.20.12                                                        |                                  |                    |                                   |                      |                    |
| SM.2A.20.13                                                        |                                  |                    |                                   |                      |                    |
| SM.2A.20.14                                                        |                                  |                    |                                   |                      |                    |
| SM.2A.20.15                                                        |                                  |                    |                                   |                      |                    |
| SM.2A.20.16                                                        |                                  |                    |                                   |                      |                    |
| SM.2A.20.17                                                        |                                  |                    |                                   |                      |                    |
| SM.2A.20.18                                                        |                                  |                    |                                   |                      |                    |
| SM.2A.20.19                                                        |                                  |                    |                                   |                      |                    |
| 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 (USD)          | [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                                                        | TBC at a country level           | [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.28.22.1                                      | Weighted Average LTV (%)                          | [For completion]              |                               |                    |                |
|                                                 | By LTV buckets (mm):                              |                               |                               |                    |                |
| SM.28.22.2                                      | <40 -<=40 %                                       | [For completion]              | [For completion]              |                    |                |
| SM.28.22.3                                      | >40 -<=50 %                                       | [For completion]              | [For completion]              |                    |                |
| SM.28.22.4                                      | >50 -<=60 %                                       | [For completion]              | [For completion]              |                    |                |
| SM.28.22.5                                      | >60 -<=70 %                                       | [For completion]              | [For completion]              |                    |                |
| SM.28.22.6                                      | >70 -<=80 %                                       | [For completion]              | [For completion]              |                    |                |
| SM.28.22.7                                      | >80 -<=90 %                                       | [For completion]              | [For completion]              |                    |                |
| SM.28.22.8                                      | >90 -<=100 %                                      | [For completion]              | [For completion]              |                    |                |
| SM.28.22.9                                      | >100%                                             | [For completion]              | [For completion]              |                    |                |
| SM.28.22.10                                     | Total                                             | 0.0                           | 0                             | 0.0%               | 0.0%           |
| OSM.28.22.1                                     | a/w >100 -<=110 %                                 |                               |                               |                    |                |
| OSM.28.22.2                                     | a/w >110 -<=120 %                                 |                               |                               |                    |                |
| OSM.28.22.3                                     | a/w >120 -<=130 %                                 |                               |                               |                    |                |
| OSM.28.22.4                                     | a/w >130 -<=140 %                                 |                               |                               |                    |                |
| OSM.28.22.5                                     | a/w >140 -<=150 %                                 |                               |                               |                    |                |
| OSM.28.22.6                                     | a/w >150 %                                        |                               |                               |                    |                |
| OSM.28.22.7                                     |                                                   |                               |                               |                    |                |
| OSM.28.22.8                                     |                                                   |                               |                               |                    |                |
| OSM.28.22.9                                     |                                                   |                               |                               |                    |                |
| 23. Loan to Value (LTV) Information - INDEXED   |                                                   | Nominal                       | Number of Loans               | % Commercial Loans | % No. of Loans |
| SM.28.23.1                                      | Weighted Average LTV (%)                          | [Mark as NDI if not relevant] |                               |                    |                |
|                                                 | By LTV buckets (mm):                              |                               |                               |                    |                |
| SM.28.23.2                                      | <40 -<=40 %                                       | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                    |                |
| SM.28.23.3                                      | >40 -<=50 %                                       | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                    |                |
| SM.28.23.4                                      | >50 -<=60 %                                       | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                    |                |
| SM.28.23.5                                      | >60 -<=70 %                                       | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                    |                |
| SM.28.23.6                                      | >70 -<=80 %                                       | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                    |                |
| SM.28.23.7                                      | >80 -<=90 %                                       | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                    |                |
| SM.28.23.8                                      | >90 -<=100 %                                      | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                    |                |
| SM.28.23.9                                      | >100%                                             | [Mark as NDI if not relevant] | [Mark as NDI if not relevant] |                    |                |
| SM.28.23.10                                     | Total                                             | 0.0                           | 0                             | 0.0%               | 0.0%           |
| OSM.28.23.1                                     | a/w >100 -<=110 %                                 |                               |                               |                    |                |
| OSM.28.23.2                                     | a/w >110 -<=120 %                                 |                               |                               |                    |                |
| OSM.28.23.3                                     | a/w >120 -<=130 %                                 |                               |                               |                    |                |
| OSM.28.23.4                                     | a/w >130 -<=140 %                                 |                               |                               |                    |                |
| OSM.28.23.5                                     | a/w >140 -<=150 %                                 |                               |                               |                    |                |
| OSM.28.23.6                                     | a/w >150 %                                        |                               |                               |                    |                |
| OSM.28.23.7                                     |                                                   |                               |                               |                    |                |
| OSM.28.23.8                                     |                                                   |                               |                               |                    |                |
| OSM.28.23.9                                     |                                                   |                               |                               |                    |                |
| 24. Breakdown by Type                           |                                                   | % Commercial loans            |                               |                    |                |
| SM.28.24.1                                      | Retail                                            | [For completion]              |                               |                    |                |
| SM.28.24.2                                      | Office                                            | [For completion]              |                               |                    |                |
| SM.28.24.3                                      | Hotel/Tourism                                     | [For completion]              |                               |                    |                |
| SM.28.24.4                                      | Shopping malls                                    | [For completion]              |                               |                    |                |
| SM.28.24.5                                      | Industry                                          | [For completion]              |                               |                    |                |
| SM.28.24.6                                      | Agriculture                                       | [For completion]              |                               |                    |                |
| SM.28.24.7                                      | Other commercial/v used                           | [For completion]              |                               |                    |                |
| SM.28.24.8                                      | Hospital                                          | [For completion]              |                               |                    |                |
| SM.28.24.9                                      | School                                            | [For completion]              |                               |                    |                |
| SM.28.24.10                                     | other RE with a social relevant purpose           | [For completion]              |                               |                    |                |
| SM.28.24.11                                     | Land                                              | [For completion]              |                               |                    |                |
| SM.28.24.12                                     | Property developers / Building under construction | [For completion]              |                               |                    |                |
| SM.28.24.13                                     | Other                                             | [For completion]              |                               |                    |                |
| OSM.28.24.1                                     | a/w Cultural purposes                             |                               |                               |                    |                |
| OSM.28.24.2                                     | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| OSM.28.24.3                                     | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| OSM.28.24.4                                     | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| OSM.28.24.5                                     | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| OSM.28.24.6                                     | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| OSM.28.24.7                                     | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| OSM.28.24.8                                     | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| OSM.28.24.9                                     | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| OSM.28.24.10                                    | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| OSM.28.24.11                                    | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| OSM.28.24.12                                    | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| OSM.28.24.13                                    | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| OSM.28.24.14                                    | a/w [if relevant, please specify]                 |                               |                               |                    |                |
| 25. EPC Information of the financed CRE         |                                                   | Nominal (mm)                  | Number of CRE                 | % Commercial Loans | % No. of CRE   |
| SM.28.25.1                                      | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.2                                      | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.3                                      | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.4                                      | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.5                                      | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.6                                      | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.7                                      | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.8                                      | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.9                                      | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.10                                     | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.11                                     | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.12                                     | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.13                                     | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.14                                     | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.15                                     | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.16                                     | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.17                                     | TBC at a country level                            | [For completion]              | [For completion]              |                    |                |
| SM.28.25.18                                     | no data                                           | [For completion]              | [For completion]              |                    |                |
| SM.28.25.19                                     | Total                                             | 0.0                           | 0                             | 0.0%               | 0.0%           |
| OSM.28.25.1                                     |                                                   |                               |                               |                    |                |
| OSM.28.25.2                                     |                                                   |                               |                               |                    |                |
| OSM.28.25.3                                     |                                                   |                               |                               |                    |                |

| 26. Average energy use intensity (kWh/m2 per year)             |                                                   | Nominal (mm)       | Number of CRE                     | % Commercial Loans   | % No. of CRE |
|----------------------------------------------------------------|---------------------------------------------------|--------------------|-----------------------------------|----------------------|--------------|
| SM.28.26.1                                                     | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.2                                                     | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.3                                                     | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.4                                                     | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.5                                                     | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.6                                                     | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.7                                                     | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.8                                                     | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.9                                                     | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.10                                                    | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.11                                                    | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.12                                                    | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.13                                                    | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.14                                                    | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.15                                                    | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.16                                                    | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.17                                                    | TBC at a country level                            | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.18                                                    | no data                                           | (For completion)   | (For completion)                  |                      |              |
| SM.28.26.19                                                    | Total                                             | 0,0                | 0                                 | 0,0%                 | 0,0%         |
| 27. CRE Age Structure                                          |                                                   | Nominal (mm)       | Number of CRE                     | % Commercial Loans   | % No. of CRE |
| SM.28.27.1                                                     | older than 1919                                   | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.2                                                     | 1919 - 1945                                       | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.3                                                     | 1946 - 1960                                       | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.4                                                     | 1961 - 1970                                       | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.5                                                     | 1971 - 1980                                       | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.6                                                     | 1981 - 1990                                       | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.7                                                     | 1991 - 2000                                       | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.8                                                     | 2001 - 2005                                       | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.9                                                     | 2006 - 2010                                       | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.10                                                    | 2011 - 2015                                       | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.11                                                    | 2016 - 2020                                       | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.12                                                    | 2021 and onwards                                  | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.13                                                    | no data                                           | (For completion)   | (For completion)                  |                      |              |
| SM.28.27.14                                                    | Total                                             | 0,0                | 0                                 | 0,0%                 | 0,0%         |
| OSM.28.27.1                                                    |                                                   |                    |                                   |                      |              |
| OSM.28.27.2                                                    |                                                   |                    |                                   |                      |              |
| OSM.28.27.3                                                    |                                                   |                    |                                   |                      |              |
| OSM.28.27.4                                                    |                                                   |                    |                                   |                      |              |
| OSM.28.27.5                                                    |                                                   |                    |                                   |                      |              |
| OSM.28.27.6                                                    |                                                   |                    |                                   |                      |              |
| OSM.28.27.7                                                    |                                                   |                    |                                   |                      |              |
| OSM.28.27.8                                                    |                                                   |                    |                                   |                      |              |
| OSM.28.27.9                                                    |                                                   |                    |                                   |                      |              |
| OSM.28.27.10                                                   |                                                   |                    |                                   |                      |              |
| 28. New Commercial Property                                    |                                                   | Nominal (mm)       | Number of CRE                     | % Commercial Loans   | % No. of CRE |
| SM.28.28.1                                                     | New property                                      | (For completion)   | (For completion)                  |                      |              |
| SM.28.28.2                                                     | Existing property                                 | (For completion)   | (For completion)                  |                      |              |
| SM.28.28.3                                                     | other                                             | (For completion)   | (For completion)                  |                      |              |
| SM.28.28.4                                                     | no data                                           | (For completion)   | (For completion)                  |                      |              |
| SM.28.28.5                                                     | Total                                             | 0,0                | 0                                 | 0,0%                 | 0,0%         |
| 29. CO2 emission related to CRE - as per national availability |                                                   | Ton CO2 (per year) | Ton CO2 (EPA adjusted) (per year) | kg CO2/m2 (per year) |              |
| SM.28.29.1                                                     | Retail                                            | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.2                                                     | Office                                            | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.3                                                     | Hotel/Tourism                                     | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.4                                                     | Shopping malls                                    | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.5                                                     | Industry                                          | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.6                                                     | Agriculture                                       | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.7                                                     | Other commercially used                           | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.8                                                     | Hospital                                          | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.9                                                     | School                                            | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.10                                                    | other RE with a social relevant purpose           | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.11                                                    | Land                                              | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.12                                                    | Property developers / Building under construction | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.13                                                    | Other                                             | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.14                                                    | no data                                           | (For completion)   | (For completion)                  | (For completion)     |              |
| SM.28.29.15                                                    | Total                                             | 0,0                | 0                                 |                      |              |
| SM.28.29.16                                                    | Weighted Average                                  |                    |                                   | (For completion)     |              |
| SM.28.29.17                                                    |                                                   |                    |                                   |                      |              |
| SM.28.29.18                                                    |                                                   |                    |                                   |                      |              |
| SM.28.29.19                                                    |                                                   |                    |                                   |                      |              |

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2023

|                                |     |
|--------------------------------|-----|
| Reporting in Domestic Currency | EUR |
|--------------------------------|-----|

|                                                                                  |
|----------------------------------------------------------------------------------|
| CONTENT OF Temporary Tab                                                         |
| 1. Share of assets affected by payment holidays caused by COVID-19               |
| 2. Additional information on the cover pool section affected by payment holidays |

|                                                                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the: <a href="#">COVID-19: EMF-E/CBC Response</a> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------|
| Optional further information at issuer/country level                                                                 |
| [For completion]                                                                                                     |
| Can the COVID-19 related payment holiday loans remain part of the cover pool? [YES/NO] (cancel what is not relevant) |

| 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                                       | [For completion] | [For completion] |                  |                                    |                                    |       |
| 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                                 | [For completion] | [For completion] | [For completion] | [For completion]                   | [For completion]                   | 0,0%  |
| COV.2.1.2                                                                                                     | principal deferred                                            | [For completion] | [For completion] | [For completion] | [For completion]                   | [For completion]                   | 0,0%  |
| COV.2.1.3                                                                                                     | other                                                         | [For completion] | [For completion] | [For completion] | [For completion]                   | [For completion]                   | 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%  |