

Harmonised Transparency Template

2023 Version

Portugal

Caixa Económica Montepio Geral, Caixa Económica Bancária SA

Reporting Date: 28/07/2023

Cut-off Date: 30/06/2023



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays



A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR			
CONTENT OF TAB A					
1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. Cover Pool Amortisation Profile					
5. Maturity of Covered Bonds					

Field Number	1. Basic Facts				
G.1.1.1	Country	Portugal			
G.1.1.2	Issuer Name	Caixa Económica Montepio Geral, Caixa Económica Bancária S.A.			
G.1.1.3	Link to Issuer's Website	https://www.montepio.pt/funding-programmes			
G.1.1.4	Cut-off date	30/06/2023			
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	2 773,9			
G.3.1.2	Outstanding Covered Bonds	2 300,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2 679,6			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2 302,8			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5,3%	2,6%	18,0%	Rating Purposes
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2 744,4		98,9%	
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	29,5		1,1%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	2 773,9		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)	14,1	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	187,4	ND1	6,8%	
G.3.4.3	1 - 2 Y	155,5	ND1	5,6%	
G.3.4.4	2 - 3 Y	153,1	ND1	5,5%	
G.3.4.5	3 - 4 Y	150,3	ND1	5,4%	
G.3.4.6	4 - 5 Y	145,5	ND1	5,2%	
G.3.4.7	5 - 10 Y	1 772,3	ND1	63,9%	
G.3.4.8	10+ Y	209,6	ND1	7,6%	
G.3.4.9	Total	2 773,9	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)	2,3	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	550,0	ND1	23,9%	
G.3.5.3	1 - 2 Y	500,0	ND1	21,7%	
G.3.5.4	2 - 3 Y	0,0	ND1	0,0%	
G.3.5.5	3 - 4 Y	1 250,0	ND1	54,3%	
G.3.5.6	4 - 5 Y	0,0	ND1	0,0%	
G.3.5.7	5 - 10 Y	0,0	ND1	0,0%	
G.3.5.8	10+ Y	0,0	ND1	0,0%	
G.3.5.9					
G.3.5.10	Total	2 300,0	0,0	100,0%	0,0%
6. Cover Assets - Currency					
		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2 773,9	2 773,9	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	2 773,9	2 773,9	100,0%	100,0%
OG.3.6.1	o/w [f relevant, please specify]			0,0%	0,0%
OG.3.6.2	o/w [f relevant, please specify]			0,0%	0,0%
OG.3.6.3	o/w [f relevant, please specify]			0,0%	0,0%
OG.3.6.4	o/w [f relevant, please specify]			0,0%	0,0%
OG.3.6.5	o/w [f relevant, please specify]			0,0%	0,0%
OG.3.6.6	o/w [f 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 [f relevant, please specify]				
OG.3.7.2	o/w [f relevant, please specify]				
OG.3.7.3	o/w [f relevant, please specify]				
OG.3.7.4	o/w [f relevant, please specify]				
OG.3.7.5	o/w [f relevant, please specify]				
OG.3.7.6	o/w [f 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	29,5		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	29,5		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	29,5	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	29,5	100,0%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	29,5	1,1%	1,3%
G.3.11.2	Central bank eligible assets	0,0	0,0%	0,0%
G.3.11.3	Other	0,0	0,0%	0,0%
G.3.11.4	Total	29,5	1,1%	1,3%
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	2 744,4		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	2 744,4		100,0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	54014	0	54014
	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	27,7%	0,0%	27,7%
M.7.5.2	Center	16,4%	0,0%	16,4%
M.7.5.3	Lisbon	35,4%	0,0%	35,4%
M.7.5.4	Alentejo	5,5%	0,0%	5,5%
M.7.5.5	Algarve	7,3%	0,0%	7,3%
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	8,1%	0,0%	8,1%
M.7.6.2	Floating rate	91,9%	0,0%	91,9%
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	8,5%	0,0%	8,5%
M.7.8.2	≥ 12 - ≤ 24 months	10,0%	0,0%	10,0%
M.7.8.3	≥ 24 - ≤ 36 months	10,0%	0,0%	10,0%
M.7.8.4	≥ 36 - ≤ 60 months	11,4%	0,0%	11,4%
M.7.8.5	≥ 60 months	60,0%	0,0%	60,0%
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)	50,8			
	By buckets (mn):				
M.7A.10.2	0 - EUR 10.000	35,5	6 356	1,3%	11,8%
M.7A.10.3	10.000 - EUR 20.000	135,1	8 928	4,9%	16,5%
M.7A.10.4	20.000 - EUR 30.000	193,6	7 827	7,1%	14,5%
M.7A.10.5	30.000 - EUR 40.000	190,5	5 473	6,9%	10,1%
M.7A.10.6	40.000 - EUR 50.000	200,1	4 452	7,3%	8,2%
M.7A.10.7	50.000 - EUR 60.000	221,5	4 032	8,1%	7,5%
M.7A.10.8	60.000 - EUR 70.000	214,7	3 307	7,8%	6,1%
M.7A.10.9	70.000 - EUR 80.000	210,7	2 810	7,7%	5,2%
M.7A.10.10	80.000 - EUR 90.000	184,8	2 176	6,7%	4,0%
M.7A.10.11	90.000 - EUR 100.000	183,7	1 936	6,7%	3,6%
M.7A.10.12	100.000 - EUR 200.000	795,2	6 047	29,0%	11,2%
M.7A.10.13	> EUR 200.000	178,9	670	6,5%	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	2 744,4	54 014	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 %	808,2	27 980	29,4%	51,8%
M.7A.11.3	>40 - <=50 %	415,1	6 992	15,1%	12,9%
M.7A.11.4	>50 - <=60 %	472,5	6 973	17,2%	12,9%
M.7A.11.5	>60 - <=70 %	535,8	6 735	19,5%	12,5%
M.7A.11.6	>70 - <=80 %	512,9	5 334	18,7%	9,9%
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	2 744,4	54 014	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%	0,0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0,0	0	0,0%	0,0%
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%	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 [For completion]	Number of Exposures	% Public Sector Assets % 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) [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

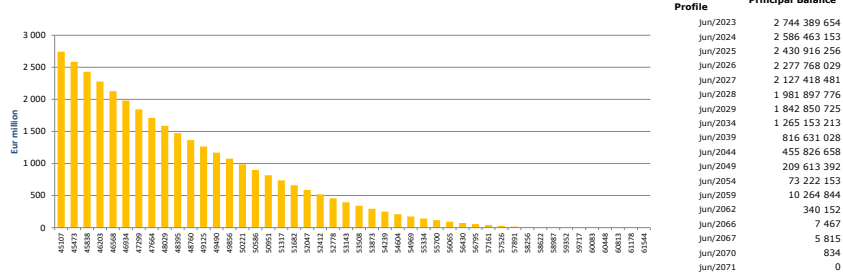
The definitions below reflect the national specificities

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 pply the extension.. https://www.bancomontepio.pt/iwov-resources/SitePublico/documentos/pt_PT/informacao-financiera-montepio/funding-programes/covered-bond/cptcb-programme-base-prospectus-17112022.pdf
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); 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 methodes 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 indice 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. Properties should also be assessed according to the following rules: - The value of residential properties should be checked on a frequent basis, at least every three years. This procedure can be done using statistical models approved by the Bank of Portugal; in case of substantial fall in the value of the property, it must be re-appraised by an expert and if an individual residential mortgage exceeds EUR 500,000.00, the property must be appraised by an expert at least every 3 years; - The value of commercial properties must be checked on an annual basis. This procedure can be done using statistical models approved by the Bank of Portugal and if an individual commercial credit exceeds EUR 1,000,000.00, the property must be appraised by an expert at least every 3 years
HG.1.12	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:	30/06/2023
				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			b1 / 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					
Covered Bonds Outstanding			Issue Date	Coupon	Maturity Date
				Remaining Term	Nominal Amount
				2,32	2 300 000 000
Syndicated Covered Bonds Issues					
Series 11 (ISIN PTCMGA0M0038)			14/11/2019	Fixed Rate	14/11/2024
				1,37	500 000 000
Private Placements Covered Bonds Issues					
Series 6 (ISIN PTCMG0E00034)			09/11/2016	Floating Rate	09/11/2023
Series 8 (ISIN PTCMG0E00033)			16/03/2016	Floating Rate	16/12/2026
Series 9 (ISIN PTCMGS0M0020)			22/05/2017	Floating Rate	22/05/2024
				0,36	300 000 000
				3,46	1 250 000 000
				0,89	250 000 000
CRD Compliant (Yes/No)					
3. Asset Cover Test					Yes
					Remaining Term
Mortgage Credit Pool					Nominal Amount
					23,27
Other Assets² (Deposits and Securities at market value)					2 744 389 654,01
Cash and Deposits					0,00
RWBS					29 460 917,00
Other securities					0,00
					0,00
Total Cover Pool					23,02
% of ECB eligible assets					2 773 850 571,01
					0,00%
Overcollateralization³ with cash collateral (Current OC)					20,60%
Contractual overcollateralization					18,00%
Required Overcollateralization (Fitch) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating					18,00%
Required Overcollateralization (Moody's) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating					6,00%
Legal Minimum Overcollateralization					5,26%
4. Other Triggers					
Net Present Value of Assets (incl. derivatives) ⁴					2 679 648 999,19
Net present value of liabilities (incl. derivatives) ⁴					2 302 769 891,17
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					54 014
Aggregate Original Principal Balance (EUR)					4 443 140 497,49
Aggregate Current Principal Balance (EUR)					2 744 389 654,01
Average Original Principal Balance per loan (EUR)					82 259,05
Average Current Principal Balance per loan (EUR)					50 808,86
Current principal balance of the 5 largest borrowers (EUR)					5 601 897,19
Weight of the 5 largest borrowers (current principal balance) %					0,20%
Current principal balance of the 10 largest borrowers (EUR)					9 380 044,63
Weight of the 10 largest borrowers (current principal balance) %					0,34%
Weighted Average Seasoning (months)					118,94
Weighted Average Remaining Term (months)					279,22
Weighted Average Current Unindexed LTV ⁵ (%)					51,06%
Weighted Average Current Indexed LTV ⁵ (%)					n.a.
Weighted Average Interest Rate (%)					4,158%
Weighted Average Spread (%)					1,200%
Max Maturity Date (yyyy-mm-dd)					20/12/2070
Subsidized Loans					
					Number of Loans
					% Total Loans
					Amount of Loans
					% Total Amount
Yes					3 848
					7,12%
					77 725 140
					2,83%
No					50 166
					92,88%
					2 666 664 514
					97,17%
Insured Property⁶					
					Number of Loans
					% Total Loans
					Amount of Loans
					% Total Amount
Yes					54 014
					100,00%
					2 744 389 654
					100,00%
No					0
					0,00%
					0
					0,00%
Interest Rate Type					
					Number of Loans
					% Total Loans
					Amount of Loans
					% Total Amount
Fixed					3 383
					6,26%
					222 245 162
					8,10%
Floating					50 631
					93,74%
					2 522 144 492
					91,90%
Repayment Type					
					Number of Loans
					% Total Loans
					Amount of Loans
					% Total Amount
Annuity / French					53 703
					99,42%
					2 733 620 727
					99,61%
Linear					0
					0,00%
Increasing instalments					128
					0,24%
					4 554 093
					0,17%
Bullet					0
					0,00%
Interest-only					0
					0,00%
Other					183
					0,34%
					6 214 834
					0,23%
					Report Reference Date:
					30/06/2023
					Report Frequency:
					Quarterly
6. Mortgage Credit Pool (continued)					
					Number of Loans
					% Total Loans
					Amount of Loans
					% Total Amount
Seasoning					
Up to 1 year					2 408
					4,46%
					234 471 974
					8,54%
1 to 2 years					2 941
					5,44%
					275 240 213
					10,03%
2 to 3 years					2 968
					5,49%
					273 937 815
					9,98%
3 to 4 years					2 130
					3,94%
					178 336 963
					6,50%
4 to 5 years					1 787
					3,31%
					135 517 228
					4,94%
5 to 6 years					1 613
					2,99%
					118 387 477
					4,31%
6 to 7 years					1 621
					3,00%
					112 764 898
					4,11%
7 to 8 years					951
					1,76%
					60 700 113
					2,21%
8 to 9 years					1 017
					1,88%
					57 395 575
					2,09%
9 to 10 years					671
					1,24%
					38 130 600
					1,39%
10 to 11 years					600
					1,11%
					35 652 256
					1,30%
11 to 12 years					544
					1,01%
					29 675 266
					1,08%
More than 12 years					34 763
					64,36%
					1 194 179 276
					43,51%
Remaining Term					
					Number of Loans
					% Total Loans
					Amount of Loans
					% Total Amount
Up to 5 years					5 310
					9,83%
					53 097 555
					1,93%
5 to 8 years					7 868
					14,57%
					156 667 590
					5,71%
8 to 10 years					5 173
					9,58%
					144 636 713
					5,27%
10 to 12 years					2 878
					5,33%
					98 091 846
					3,57%
12 to 14 years					2 149
					3,98%
					87 922 293
					3,20%
14 to 16 years					2 179
					4,03%
					99 181 443
					3,61%
16 to 18 years					2 570
					4,76%
					133 618 623
					4,87%
18 to 20 years					2 560
					4,74%
					146 932 485
					5,35%
20 to 22 years					3 382
					6,26%
					195 493 138
					7,12%
22 to 24 years					3 995
					7,40%
					255 760 681
					9,32%
24 to 26 years					2 855
					5,29%
					206 822 449
					7,54%
26 to 28 years					2 960
					5,48%
					235 960 882
					8,60%
28 to 30 years					2 619
					4,85%
					212 507 620
					7,74%
30 to 40 years					7 511
					13,91%
					717 343 721
					26,14%
More than 40 years					5
					0,01%
					352 616
					0,01%

Current Unindexed LTV	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 40%	27 980	51,80%	808 159 861	29,45%
40 to 50%	6 992	12,94%	415 054 184	15,12%
50 to 60%	6 973	12,91%	472 472 096	17,22%
60 to 70%	6 735	12,47%	535 782 024	19,52%
70 to 80%	5 334	9,88%	512 921 489	18,69%
More than 80%	0	0,00%	0	0,00%
Loan Purpose	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Owner-occupied	47 687	88,29%	2 401 490 100	87,51%
Second Home	3 694	6,84%	212 417 887	7,74%
Buy to Let	927	1,72%	49 474 484	1,80%
Other	1 706	3,16%	81 007 184	2,95%
Property Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Residential	54 014	100,00%	2 744 389 654	100,00%
Flat	39 531	73,19%	1 751 743 324	63,83%
House	14 483	26,81%	992 646 330	36,17%
Other	0	0,00%	0	0,00%
Commercial	0	0,00%	0	0,00%
Geographical Distribution	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Portugal	54 014	100,00%	2 744 389 654	100,00%
North	16 375	30,32%	760 356 564	27,71%
Center	9 228	17,08%	450 848 686	16,43%
Lisbon	17 706	32,78%	970 714 035	35,37%
Alentejo	2 977	5,51%	151 792 098	5,53%
Algarve	3 652	6,76%	200 100 358	7,29%
Madeira	1 405	2,60%	74 598 561	2,72%
Azores	2 671	4,95%	135 979 353	4,95%
Delinquencies ⁷	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
> 30 to 60 days	79	0,15%	4 091 071	0,15%
> 60 to 90 days	0	0,00%	0	0,00%
> 90 days	0	0,00%	0	0,00%

Projected Outstanding Amount*



* Mortgage Credit Pool; assumes no prepayments

Report Reference Date: 30/06/2023

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 ¹	157 926 501	155 546 897	153 148 227	150 349 548	145 520 705	1 772 284 384	209 613 392
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets ²	29 460 917	0	0	0	0	0	0
Cover Pool	187 387 418	155 546 897	153 148 227	150 349 548	145 520 705	1 772 284 384	209 613 392
Covered Bonds	550 000 000	500 000 000	0	1 250 000 000	0	0	0

¹ Assumes no prepayments

8. Liquidity Cushion	Nominal Amount
----------------------	----------------

Liquidity Cushion amount ⁴	29 460 917
Deposits with eligible financial institutions	29 460 917
Eligible securities (market value)	0

⁵ 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 Derivatives⁶	0,00
Fixed to Floating Swaps	0,00
Interest Basis Swaps	0,00
Of Which Currency Swaps	0,00

⁶ External Counterparties (Yes)

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

Notes

¹ Soft Bullet Date (Extended Maturity)

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

² Other Assets

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

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

³ Overcollateralisation

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

⁴ Net Present Value (NPV)

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

⁵ Loan-to-Value

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

- For commercial assets this must be done on an annual basis;
- Residential properties must be revalued at least every 3 years - if the individual mortgage credit value exceeds € 500,000

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

⁶ Insured Property

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

⁷ Delinquencies

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



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

HTT 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)	118,9398172				
E.3.1.2	Weighted Average Maturity (months)**	279,2203655				
2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	2,22%	0,00%	0,00%	0,00%	2,22%
E.3.2.2	30-<60 days	0,12%	0,00%	0,00%	0,00%	0,12%
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
CONTENT OF TAB F1	
<u>1. Share of sustainable loans in the total mortgage program</u>	
<u>2. Additional information on the sustainable section of the mortgage stock</u>	
<u>2A. Sustainable Residential Cover Pool</u>	
<u>2B. Sustainable Commercial Cover Pool</u>	

1. Share of sustainable loans in the total mortgage program					
1. Amount of sustainable loans		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of loans to total mortgage program
SM.1.1.1	EE mortgage loans	[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]	[For completion]		
SM.2.1.2	Commercial	[For completion]	[For completion]		
SM.2.1.3	Other	[For completion]	[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%		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	Subsided 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 (EUV 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: COVID-19: EMF-E/CBC Response

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%