

Harmonised Transparency Template

2024 Version

Portugal

Caixa Económica Montepio Geral, Caixa Económica Bancária SA

Reporting Date: 30/01/2024

Cut-off Date: 31/12/2023



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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency		EUR			
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1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. Compliance Art 14 CBD Check Table					
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Field Number	1. Basic Facts				
G.1.1.1	Country	Portugal			
G.1.1.2	Issuer Name	Caixa Económica Montepio Geral, Caixa Económica Bancária S.A.			
G.1.1.3	Labelled Cover Pool Name				
G.1.1.4	Link to Issuer's Website	https://www.montepio.pt/funding-programmes			

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			

3. General Cover Pool / Covered Bond Information					
1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	3 062,3			
G.3.1.2	Outstanding Covered Bonds	2300			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2 932,4			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2 306,8			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5,3%	15,1%	18,0%	Rating Purposes
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	3 026,1		98,8%	
G.3.3.2	Public Sector	0,0		0,0%	
G.3.3.3	Shipping	0,0		0,0%	
G.3.3.4	Substitute Assets	36,2		1,2%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	3 062,3		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)	15,0	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	202,3	ND1	6,6%	
G.3.4.3	1 - 2 Y	163,9	ND1	5,4%	
G.3.4.4	2 - 3 Y	161,7	ND1	5,3%	
G.3.4.5	3 - 4 Y	158,2	ND1	5,2%	
G.3.4.6	4 - 5 Y	153,1	ND1	5,0%	
G.3.4.7	5 - 10 Y	1 972,6	ND1	64,4%	
G.3.4.8	10+ Y	250,5	ND1	8,2%	
G.3.4.9	Total	3 062,3	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)	2,0	ND1		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	1 050,0	ND1	45,7%	
G.3.5.3	1 - 2 Y	0,0	ND1	0,0%	
G.3.5.4	2 - 3 Y	1 250,0	ND1	54,3%	
G.3.5.5	3 - 4 Y	0,0	ND1	0,0%	
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	Total	2 300,0	0,0	100,0%	0,0%
G.3.5.10					



6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	3 062,3	3 062,3	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%
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%
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	36,2	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	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	36,2	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	36,2	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	36,2	100,0%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	36,2	1,2%	1,6%
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	36,2	1,2%	1,6%
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:	https://coveredbondlabel.com/issuer/48-caixa-economica-montepio-geral		
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 116 for Shipping 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 147 for Public Sector Asset - type of debtor		
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 2024

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	3 026,1		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	3 026,1		100,0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	57 439	0	57 439
	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	27,5%	0,0%	[For completion]
M.7.5.2	Center	16,3%	0,0%	[For completion]
M.7.5.3	Lisbon	35,7%	0,0%	[For completion]
M.7.5.4	Alentejo	5,9%	0,0%	[For completion]
M.7.5.5	Algarve	7,3%	0,0%	[For completion]
M.7.5.6	Madeira	2,7%	0,0%	[For completion]
M.7.5.7	Azores	4,7%	0,0%	[For completion]
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	14,1%	0,0%	14,1%
M.7.6.2	Floating rate	85,9%	0,0%	85,9%
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	12,0%	0,0%	12,0%
M.7.8.2	> 12 - ≤ 24 months	7,8%	0,0%	7,8%
M.7.8.3	> 24 - ≤ 36 months	9,9%	0,0%	9,9%
M.7.8.4	> 36 - ≤ 60 months	11,3%	0,0%	11,3%
M.7.8.5	> 60 months	59,0%	0,0%	59,0%



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)	52,7			
By buckets (mn):					
M.7A.10.2	0 - EUR 10.000	38,7	6 687	1,3%	11,6%
M.7A.10.3	10.000 - EUR 20.000	140,8	9 347	4,7%	16,3%
M.7A.10.4	20.000 - EUR 30.000	189,2	7 645	6,3%	13,3%
M.7A.10.5	30.000 - EUR 40.000	192,7	5 528	6,4%	9,6%
M.7A.10.6	40.000 - EUR 50.000	210,0	4 663	6,9%	8,1%
M.7A.10.7	50.000 - EUR 60.000	238,7	4 342	7,9%	7,6%
M.7A.10.8	60.000 - EUR 70.000	239,5	3 692	7,9%	6,4%
M.7A.10.9	70.000 - EUR 80.000	239,6	3 196	7,9%	5,6%
M.7A.10.10	80.000 - EUR 90.000	209,7	2 466	6,9%	4,3%
M.7A.10.11	90.000 - EUR 100.000	207,1	2 182	6,8%	3,8%
M.7A.10.12	100.000 - EUR 200.000	911,1	6 905	30,1%	12,0%
M.7A.10.13	> EUR 200.000	209,0	786	6,9%	1,4%
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	3 026,1	57 439	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 (%)	51,9%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	834 461 914,9	27 928	27,6%	48,6%
M.7A.11.3	>40 - <=50 %	445 833 605,2	7 294	14,7%	12,7%
M.7A.11.4	>50 - <=60 %	526 561 144,6	7 688	17,4%	13,4%
M.7A.11.5	>60 - <=70 %	621 398 508,8	7 923	20,5%	13,8%
M.7A.11.6	>70 - <=80 %	597 840 329,9	6 606	19,8%	11,5%
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	3 026 095 503,3	57 439	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	88,3%			
M.7A.13.2	Second home/Holiday houses	7,2%			
M.7A.13.3	Buy-to-let/Non-owner occupied	1,7%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other	2,7%			
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	[For completion]	
M.7A.20.2	Flat or Apartment	ND3	ND3	[For completion]	
M.7A.20.3	Bungalow	ND3	ND3	[For completion]	
M.7A.20.4	Terraced House	ND3	ND3	[For completion]	
M.7A.20.5	Multifamily House	ND3	ND3	[For completion]	
M.7A.20.6	Land Only	ND3	ND3	[For completion]	
M.7A.20.7	other	ND3	ND3	[For completion]	
M.7A.20.8	no data	ND3	ND3	[For completion]	
M.7A.20.9	Total	0,0	0,0		
M.7A.20.10	Weighted Average			[For completion]	
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					



7.B Commercial Cover Pool				
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans
				% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]		
By buckets (mn):				
M.7B.21.2	TBC at a country level	[For completion]	[For completion]	
M.7B.21.3	TBC at a country level	[For completion]	[For completion]	
M.7B.21.4	TBC at a country level	[For completion]	[For completion]	
M.7B.21.5	TBC at a country level	[For completion]	[For completion]	
M.7B.21.6	TBC at a country level	[For completion]	[For completion]	
M.7B.21.7	TBC at a country level	[For completion]	[For completion]	
M.7B.21.8	TBC at a country level	[For completion]	[For completion]	
M.7B.21.9	TBC at a country level	[For completion]	[For completion]	
M.7B.21.10	TBC at a country level	[For completion]	[For completion]	
M.7B.21.11	TBC at a country level	[For completion]	[For completion]	
M.7B.21.12	TBC at a country level	[For completion]	[For completion]	
M.7B.21.13	TBC at a country level	[For completion]	[For completion]	
M.7B.21.14	TBC at a country level	[For completion]	[For completion]	
M.7B.21.15	TBC at a country level	[For completion]	[For completion]	
M.7B.21.16	TBC at a country level	[For completion]	[For completion]	
M.7B.21.17	TBC at a country level	[For completion]	[For completion]	
M.7B.21.18	TBC at a country level	[For completion]	[For completion]	
M.7B.21.19	TBC at a country level	[For completion]	[For completion]	
M.7B.21.20	TBC at a country level	[For completion]	[For completion]	
M.7B.21.21	TBC at a country level	[For completion]	[For completion]	
M.7B.21.22	TBC at a country level	[For completion]	[For completion]	
M.7B.21.23	TBC at a country level	[For completion]	[For completion]	
M.7B.21.24	TBC at a country level	[For completion]	[For completion]	
M.7B.21.25	TBC at a country level	[For completion]	[For completion]	
M.7B.21.26	Total	0,0	0	0,0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans
				% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]		
By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]	
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]	
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]	
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]	
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]	
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]	
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]	
M.7B.22.9	>100%	[For completion]	[For completion]	
M.7B.22.10	Total	0,0	0	0,0%
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans
				% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]		
By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.23.10	Total	0,0	0	0,0%
24. Breakdown by Type		% Commercial loans		
M.7B.24.1	Retail	[For completion]		
M.7B.24.2	Office	[For completion]		
M.7B.24.3	Hotel/Tourism	[For completion]		
M.7B.24.4	Shopping malls	[For completion]		
M.7B.24.5	Industry	[For completion]		
M.7B.24.6	Agriculture	[For completion]		
M.7B.24.7	Other commercially used	[For completion]		
M.7B.24.8	Hospital	[For completion]		
M.7B.24.9	School	[For completion]		
M.7B.24.10	other RE with a social relevant purpose	[For completion]		
M.7B.24.11	Land	[For completion]		
M.7B.24.12	Property developers / Building under construction	[For completion]		
M.7B.24.13	Other	[For completion]		
OM.7B.24.1	o/w Cultural purposes			
OM.7B.24.2	o/w [If relevant, please specify]			
OM.7B.24.3	o/w [If relevant, please specify]			
OM.7B.24.4	o/w [If relevant, please specify]			
OM.7B.24.5	o/w [If relevant, please specify]			
OM.7B.24.6	o/w [If relevant, please specify]			
OM.7B.24.7	o/w [If relevant, please specify]			
OM.7B.24.8	o/w [If relevant, please specify]			
OM.7B.24.9	o/w [If relevant, please specify]			
OM.7B.24.10	o/w [If relevant, please specify]			
OM.7B.24.11	o/w [If relevant, please specify]			
OM.7B.24.12	o/w [If relevant, please specify]			
OM.7B.24.13	o/w [If relevant, please specify]			
OM.7B.24.14	o/w [If relevant, please specify]			

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2024

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]			
2. Size Information					
PS.8.2.1	Average exposure size (000s)	[For completion]			
		Nominal	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%	0,0%
3. Breakdown by Asset Type		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	[For completion]			
PS.8.3.2	Bonds	[For completion]			
PS.8.3.3	Other	[For completion]			
PS.8.3.4	Total	0,0		0,0%	
4. Breakdown by Geography		% Public Sector Assets			
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]			

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]	
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]	
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%
9. Non-Performing Loans		% Public Sector Assets	
PS.8.9.1	% NPLs	[For completion]	
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	[For completion]	



B3. Harmonised Transparency Template - Shipping Assets

HTT 2024

Reporting in Domestic Currency

EUR

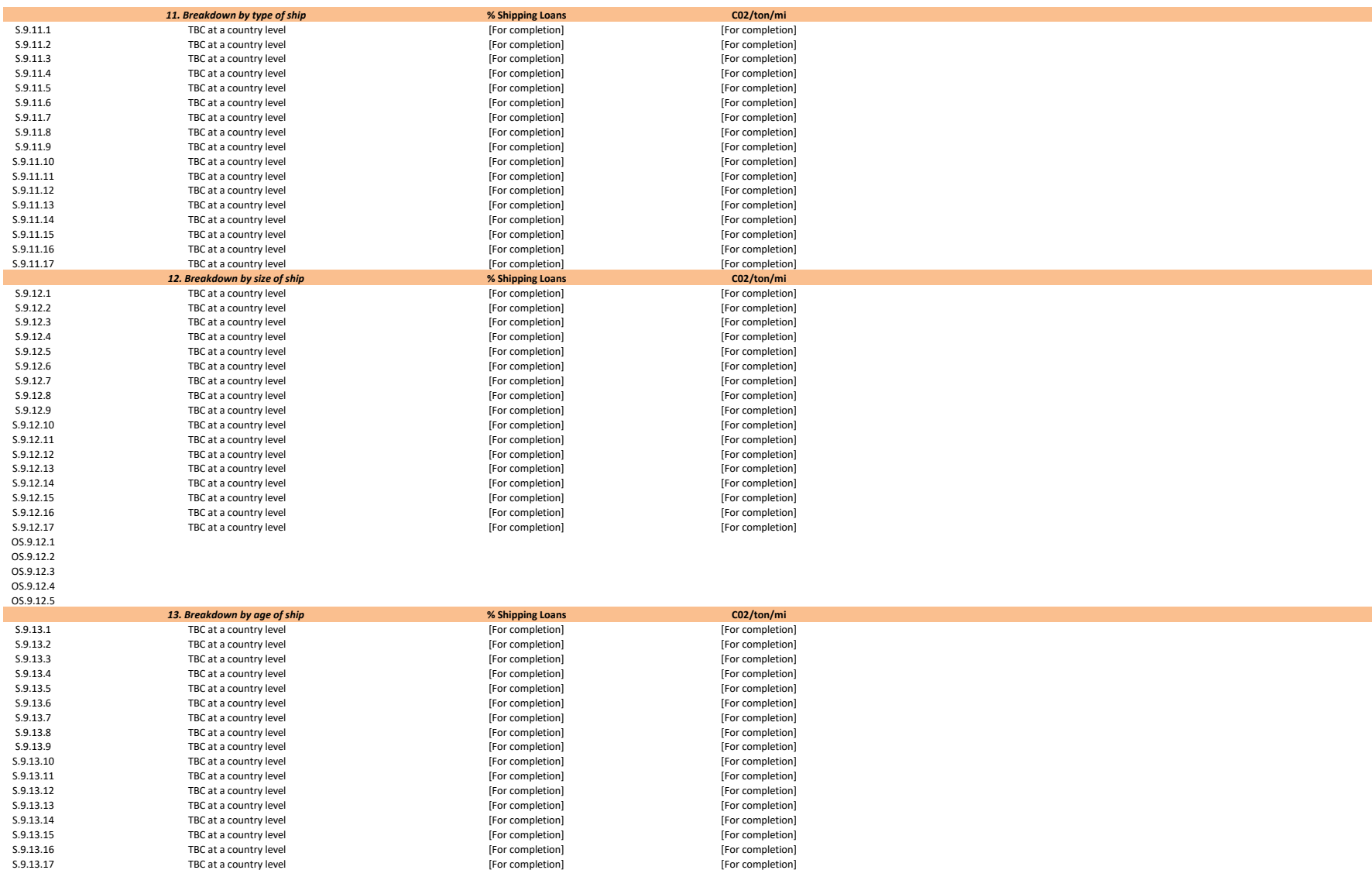
CONTENT OF TAB B3

[9. Shipping Assets](#)

Field Number	9. Shipping Assets	
	1. General Information	Shipping Loans
S.9.1.1	Number of shipping loans	[For completion]
	2. Concentration Risks	% Shipping Loans
S.9.2.1	10 largest exposures	[For completion]
	3. Breakdown by Geography / Country of Registration	% Shipping Loans
S.9.3.1	<u>European Union</u>	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	<u>European Economic Area (not member of EU)</u>	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	<u>Other</u>	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]
	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]



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]			
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]			
7. Non-Performing Loans (NPLs)		% Shipping Loans			
S.9.7.1	% NPLs	[For completion]			
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%
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%





C. Harmonised Transparency Template - Glossary

HTT 2024

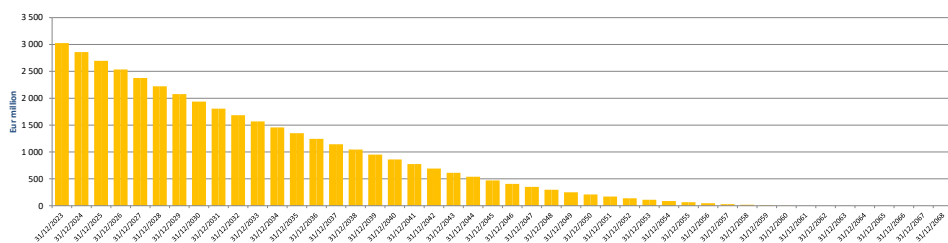
The definitions below reflect the national specificities

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

				Report Reference Date:	31/12/2023
				Report Frequency:	Quarterly
1. Current Credit Ratings					
Euro 5,000,000,000 Mortgage Conditional Pass-through Covered Bond Programme					
Caixa Económica Montepio Geral					
Portugal					
2. Covered Bonds Issues					
Covered Bonds Outstanding				Remaining Term	Nominal Amount
				1,95	2 300 000 000
Syndicated Covered Bonds Issues					
Series 11 (ISIN PTCMGACM00038)				0,87	500 000 000
Private Placements Covered Bonds Issues					
Series 6 (ISIN PTCMGFOE0034)				0,86	300 000 000
Series 8 (ISIN PTCMGFOE0033)				2,96	1 250 000 000
Series 9 (ISIN PTCMGSON0020)				0,39	250 000 000
CRD Compliant (Yes/No)					
3. Asset Cover Test					
				Remaining Term	Nominal Amount
Mortgage Credit Pool				23,97	3 026 095 503,32
Other Assets ² (Deposits and Securities at market value)				0,00	36 242 769,04
Cash and Deposits				0,00	36 242 769,04
RMBS				0,00	0,00
Other securities				0,00	0,00
Total Cover Pool				23,69	3 062 338 272,36
% of ECB eligible assets				0,00%	
Overcollateralization ³ with cash collateral (Current OC)				33,15%	
Contractual overcollateralization					
Required Overcollateralization (Fitch) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating					
Required Overcollateralization (Moody's) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating					
Legal Minimum Overcollateralization					
4. Other Triggers					
Net Present Value of Assets (incl. derivatives) ⁴					
2 932 368 558,51					
Net present value of liabilities (incl. derivatives) ⁴					
2 306 793 418,56					
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					
57 439					
Aggregate Original Principal Balance (EUR)					
4 785 217 077,96					
Aggregate Current Principal Balance (EUR)					
3 026 095 503,32					
Average Original Principal Balance per loan (EUR)					
83 309,55					
Average Current Principal Balance per loan (EUR)					
52 683,64					
Current principal balance of the 5 largest borrowers (EUR)					
5 615 008,27					
Weight of the 5 largest borrowers (current principal balance) %					
0,19%					
Current principal balance of the 10 largest borrowers (EUR)					
9 561 396,24					
Weight of the 10 largest borrowers (current principal balance) %					
0,32%					
Weighted Average Seasoning (months)					
117,38					
Weighted Average Remaining Term (months)					
287,69					
Weighted Average Current Unindexed LTV ⁵ (%)					
51,93%					
Weighted Average Current Indexed LTV ⁵ (%)					
n.a.					
Weighted Average Interest Rate (%)					
4,962%					
Weighted Average Spread (%)					
1,055%					
Max Maturity Date (yyyy-mm-dd)					
20/12/2070					
Subsidiized Loans					
Number of Loans					
2 981					
% Total Loans					
5,19%					
Amount of Loans					
59 739 434					
% Total Amount					
1,97%					
Yes					
54 458					
94,81%					
2 966 356 069					
98,03%					
No					
Insured Property ⁶					
Number of Loans					
57 439					
% Total Loans					
100,00%					
Amount of Loans					
3 026 095 503					
% Total Amount					
100,00%					
No					
0,00%					
Interest Rate Type					
Number of Loans					
5 416					
% Total Loans					
9,43%					
Amount of Loans					
426 914 935					
% Total Amount					
14,11%					
Fixed					
52 023					
90,57%					
2 599 180 568					
85,89%					
Floating					
Number of Loans					
57 126					
% Total Loans					
99,46%					
Amount of Loans					
3 014 536 897					
% Total Amount					
99,62%					
Repayment Type					
Annuity / French					
57 126					
99,46%					
3 014 536 897					
99,62%					
Linear					
0					
0,00%					
0					
0,00%					
Increasing Instalments					
120					
0,21%					
4 140 799					
0,14%					
Bullet					
0					
0,00%					
0					
0,00%					
Interest-only					
0					
0,00%					
Other					
193					
0,34%					
7 417 807					
0,25%					
Report Reference Date:					
31/12/2023					
Report Frequency:					
Quarterly					
6. Mortgage Credit Pool (continued)					
Seasoning					
Number of Loans					
% Total Loans					
Amount of Loans					
% Total Amount					
Up to 1 year					
3 883					
6,76%					
363 928 035					
12,03%					
1 to 2 years					
2 468					
4,30%					
235 168 209					
7,77%					
2 to 3 years					
3 285					
5,72%					
298 751 552					
9,87%					
3 to 4 years					
2 140					
3,73%					
188 150 912					
6,22%					
4 to 5 years					
1 993					
3,47%					
153 512 044					
5,07%					
5 to 6 years					
1 574					
2,74%					
117 810 198					
3,89%					
6 to 7 years					
1 586					
2,76%					
109 090 364					
3,60%					
7 to 8 years					
1 209					
2,10%					
78 951 739					
2,61%					
8 to 9 years					
880					
1,53%					
49 070 840					
1,62%					
9 to 10 years					
799					
1,39%					
45 360 773					
1,50%					
10 to 11 years					
598					
1,04%					
32 774 749					
1,08%					
11 to 12 years					
488					
0,85%					
27 133 718					
0,90%					
More than 12 years					
36 536					
63,61%					
1 326 394 373					
43,83%					
Remaining Term					
Number of Loans					
% Total Loans					
Amount of Loans					
% Total Amount					
Up to 5 years					
27 928					
9,77%					
58 455 881					
1,93%					
5 to 8 years					
7 294					
13,03%					
149 948 066					
4,96%					
8 to 10 years					
4 644					
8,09%					
130 148 778					
4,30%					
10 to 12 years					
2 474					
4,31%					
84 466 818					
2,79%					
12 to 14 years					
2 131					
3,71%					
87 057 311					
2,88%					
14 to 16 years					
2 350					
4,09%					
106 846 951					
3,53%					
16 to 18 years					
2 637					
4,59%					
137 948 476					
4,56%					
18 to 20 years					
2 834					
4,93%					
159 898 149					
5,28%					
20 to 22 years					
3 994					
6,95%					
230 481 313					
7,62%					
22 to 24 years					
3 816					
6,64%					
250 395 667					
8,27%					
24 to 26 years					
3 420					
5,95%					
248 921 899					
8,23%					
26 to 28 years					
3 542					
6,17%					
272 515 477					
9,01%					
28 to 30 years					
2 923					
5,09%					
237 110 433					
7,84%					
30 to 40 years					
9 575					
16,67%					
871 597 132					
28,80%					
More than 40 years					
4					
0,01%					
303 152					
0,01%					
Current Unindexed LTV					
Number of Loans					
% Total Loans					
Amount of Loans					
% Total Amount					
Up to 40%					
27 928					
48,62%					
834 461 915					
27,58%					
40 to 50%					
7 294					
12,70%					
445 833 605					
14,73%					
50 to 60%					
7 688					
13,38%					
526 561 145					
17,40%					
60 to 70%					
7 923					
13,79%					
621 398 509					
20,53%					
70 to 80%					
6 606					
11,50%					
597 840 330					
19,76%					
More than 80%					
0					
0,00%					
0					
0,00%					

Loan Purpose	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Owner-occupied	51 003	88,80%	2 673 148 269	88,34%
Second Home	3 728	6,49%	216 965 157	7,17%
Buy to Let	962	1,67%	52 932 056	1,75%
Other	1 746	3,04%	83 050 020	2,74%
Property Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Residential	57 439	100,00%	3 026 095 503	100,00%
Flat	41 629	72,48%	1 923 408 730	63,56%
House	15 810	27,52%	1 102 686 773	36,44%
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	57 439	100,00%	3 026 095 503	100,00%
North	17 106	29,78%	832 061 228	27,50%
Center	9 737	16,95%	491 925 045	16,26%
Lisbon	19 039	33,15%	1 080 965 995	35,72%
Alentejo	3 338	5,81%	178 253 519	5,89%
Algarve	3 920	6,82%	219 943 830	7,27%
Madeira	1 523	2,65%	80 650 383	2,67%
Azores	2 776	4,83%	142 295 503	4,70%
Delinquencies ⁷	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
> 30 to 60 days	84	0,15%	5 181 239	0,17%
> 60 to 90 days	0	0,00%	0	0,00%
> 90 days	0	0,00%	0	0,00%

Projected Outstanding Amount⁴



⁴ Mortgage Credit Pool; assumes no prepayments

							Report Reference Date:	31/12/2023
							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 ²	166 068 369	163 940 500	161 670 460	158 233 147	153 089 628	1 972 598 221	250 495 178	
Commercial Mortgages	0	0	0	0	0	0	0	
Other Assets ³	36 242 769	0	0	0	0	0	0	
Cover Pool	202 311 138	163 940 500	161 670 460	158 233 147	153 089 628	1 972 598 221	250 495 178	
Covered Bonds	1 050 000 000	0	1 250 000 000	0	0	0	0	

² Assumes no prepayments

8. Liquidity Cushion	Nominal Amount
Liquidity Cushion amount ⁴	36 242 769
Deposits with eligible financial institutions	36 242 769
Eligible securities (market value)	0

⁴ At least equal to the payments due on the Covered Bonds Outstanding for the next 3 months

9. Derivative Financial Instruments	Nominal Amount
Total Amount of Derivatives in the Cover pool	0,00
Of Which Interest Rate Derivatives ⁵	0,00
Fixed to Floating Swaps	0,00
Interest Basis Swaps	0,00
Of Which Currency Swaps	0,00

⁵ 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 2024

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

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

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

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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)	ND2	ND2			
E.1.1.2	Servicer	Caixa Económica Montepio Geral	2138004FIUXU3B2MR537			
E.1.1.3	Back-up servicer	ND2	ND2			
E.1.1.4	BUS facilitator	ND2	ND2			
E.1.1.5	Cash manager	ND2	ND2			
E.1.1.6	Back-up cash manager	ND2	ND2			
E.1.1.7	Account bank	ND2	ND2			
E.1.1.8	Standby account bank	ND2	ND2			
E.1.1.9	Account bank guarantor	ND2	ND2			
E.1.1.10	Trustee	Citicorp Trustee Company Limited	5493006DII520KIT6686			
E.1.1.11	Cover Pool Monitor	ERNEST YOUNG	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 (years)	9,782015957				
E.3.1.2	Weighted Average Maturity (years)**	23,97432057				
2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	2,31%	0	0	0	2,31%
E.3.2.2	30-<60 days	0,16%	0	0	0	0,16%
E.3.2.3	60-<90 days	0	0	0	0	0,00%
E.3.2.4	90-<180 days	0	0	0	0	0,00%
E.3.2.5	>= 180 days	0	0	0	0	0,00%

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2024

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

1. Share of sustainable loans in the total mortgage program				
SM.1.1.1	EE mortgage loans	Nominal (m€)	Number of loans	
SM.1.1.2	Social impact mortgage loans	[For completion]	[For completion]	% Nominal (m€) to total mortgage program
SM.1.1.3	other	[For completion]	[For completion]	% No. of Loans to total mortgage program
SM.1.1.4	Total sustainable mortgage loans	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 (m€)	% Total sustainable Mortgages
SM.2.1.1	Residential		[For completion]	
SM.2.1.2	Commercial		[For completion]	
SM.2.1.3	Other		[For completion]	
SM.2.1.4	Total		0.0	0.0%
OSM.2.1.1	a/w Forest & Agriculture			
OSM.2.1.2	a/w EE residential			
OSM.2.1.3	a/w EE commercial			
OSM.2.1.4	a/w EE other			
OSM.2.1.5	EE total			
OSM.2.1.6	a/w Social residential			
OSM.2.1.7	a/w Social Commercial			
OSM.2.1.8	a/w social other			
OSM.2.1.9	social tax			
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]			

3. General Information				
SM.2.2.1	Number of sustainable mortgage loans	Residential Loans	Commercial Loans	Total sustainable Mortgages
OSM.2.2.1 <td>Optional information eg. Number of borrowers<td>[For completion]</td><td>[For completion]</td><td>[For completion]</td></td>	Optional information eg. Number of borrowers <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	[For completion]	[For completion]	[For completion]
OSM.2.2.2 <td>Optional information eg. Number of guarantors<td></td><td>eur</td><td></td></td>	Optional information eg. Number of guarantors <td></td> <td>eur</td> <td></td>		eur	
OSM.2.2.3 <td></td> <td></td> <td></td> <td></td>				
OSM.2.2.4 <td></td> <td></td> <td></td> <td></td>				
OSM.2.2.5 <td></td> <td></td> <td></td> <td></td>				
OSM.2.2.6 <td></td> <td></td> <td></td> <td></td>				

3. Concentration Risks				
SM.2.3.1	10 largest exposures	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
OSM.2.3.1		[For completion]	[For completion]	[For completion]
OSM.2.3.2				
OSM.2.3.3				
OSM.2.3.4				
OSM.2.3.5				
OSM.2.3.6				

4. Breakdown by Geography				
SM.2.4.1	European Union	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.4.2 <td>Austria</td> <td>0.0%</td> <td>0.0%</td> <td>0.0%</td>	Austria	0.0%	0.0%	0.0%
SM.2.4.3 <td>Belgium</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Belgium	[For completion]	[For completion]	[For completion]
SM.2.4.4 <td>Bulgaria</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Bulgaria	[For completion]	[For completion]	[For completion]
SM.2.4.5 <td>Croatia</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Croatia	[For completion]	[For completion]	[For completion]
SM.2.4.6 <td>Cyprus</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Cyprus	[For completion]	[For completion]	[For completion]
SM.2.4.7 <td>Czechia</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Czechia	[For completion]	[For completion]	[For completion]
SM.2.4.8 <td>Denmark</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Denmark	[For completion]	[For completion]	[For completion]
SM.2.4.9 <td>Estonia</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Estonia	[For completion]	[For completion]	[For completion]
SM.2.4.10 <td>Finland</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Finland	[For completion]	[For completion]	[For completion]
SM.2.4.11 <td>France</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	France	[For completion]	[For completion]	[For completion]
SM.2.4.12 <td>Germany</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Germany	[For completion]	[For completion]	[For completion]
SM.2.4.13 <td>Greece</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Greece	[For completion]	[For completion]	[For completion]
SM.2.4.14 <td>Netherlands</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Netherlands	[For completion]	[For completion]	[For completion]
SM.2.4.15 <td>Hungary</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Hungary	[For completion]	[For completion]	[For completion]
SM.2.4.16 <td>Ireland</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Ireland	[For completion]	[For completion]	[For completion]
SM.2.4.17 <td>Italy</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Italy	[For completion]	[For completion]	[For completion]
SM.2.4.18 <td>Latvia</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Latvia	[For completion]	[For completion]	[For completion]
SM.2.4.19 <td>Lithuania</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Lithuania	[For completion]	[For completion]	[For completion]
SM.2.4.20 <td>Luxembourg</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Luxembourg	[For completion]	[For completion]	[For completion]
SM.2.4.21 <td>Malta</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Malta	[For completion]	[For completion]	[For completion]
SM.2.4.22 <td>Poland</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Poland	[For completion]	[For completion]	[For completion]
SM.2.4.23 <td>Portugal</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Portugal	[For completion]	[For completion]	[For completion]
SM.2.4.24 <td>Romania</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Romania	[For completion]	[For completion]	[For completion]
SM.2.4.25 <td>Slovakia</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Slovakia	[For completion]	[For completion]	[For completion]
SM.2.4.26 <td>Slovenia</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Slovenia	[For completion]	[For completion]	[For completion]
SM.2.4.27 <td>Spain</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Spain	[For completion]	[For completion]	[For completion]
SM.2.4.28 <td>Sweden</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Sweden	[For completion]	[For completion]	[For completion]
SM.2.4.29 <td>European Economic Area (not member of EU)</td> <td>0.0%</td> <td>0.0%</td> <td>0.0%</td>	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
SM.2.4.30 <td>Iceland</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Iceland	[For completion]	[For completion]	[For completion]
SM.2.4.31 <td>Liechtenstein</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Liechtenstein	[For completion]	[For completion]	[For completion]
SM.2.4.32 <td>Norway</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Norway	[For completion]	[For completion]	[For completion]
SM.2.4.33 <td>Other</td> <td>0.0%</td> <td>0.0%</td> <td>0.0%</td>	Other	0.0%	0.0%	0.0%
SM.2.4.34 <td>Switzerland</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Switzerland	[For completion]	[For completion]	[For completion]
SM.2.4.35 <td>United Kingdom</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	United Kingdom	[For completion]	[For completion]	[For completion]
SM.2.4.36 <td>Australia</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Australia	[For completion]	[For completion]	[For completion]
SM.2.4.37 <td>Brazil</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Brazil	[For completion]	[For completion]	[For completion]
SM.2.4.38 <td>Canada</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Canada	[For completion]	[For completion]	[For completion]
SM.2.4.39 <td>Japan</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Japan	[For completion]	[For completion]	[For completion]
SM.2.4.40 <td>Korea</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Korea	[For completion]	[For completion]	[For completion]
SM.2.4.41 <td>New Zealand</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	New Zealand	[For completion]	[For completion]	[For completion]
SM.2.4.42 <td>Singapore</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Singapore	[For completion]	[For completion]	[For completion]
SM.2.4.43 <td>US</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	US	[For completion]	[For completion]	[For completion]
SM.2.4.44 <td>Other</td> <td>[For completion]</td> <td>[For completion]</td> <td>[For completion]</td>	Other	[For completion]	[For completion]	[For completion]
SM.2.4.45 <td>a/w [if relevant, please specify]</td> <td></td> <td></td> <td></td>	a/w [if relevant, please specify]			
SM.2.4.46 <td>a/w [if relevant, please specify]</td> <td></td> <td></td> <td></td>	a/w [if relevant, please specify]			
SM.2.4.47 <td>a/w [if relevant, please specify]</td> <td></td> <td></td> <td></td>	a/w [if relevant, please specify]			
SM.2.4.48 <td>a/w [if relevant, please specify]</td> <td></td> <td></td> <td></td>	a/w [if relevant, please specify]			
SM.2.4.49 <td>a/w [if relevant, please specify]</td> <td></td> <td></td> <td></td>	a/w [if relevant, please specify]			
SM.2.4.50 <td>a/w [if relevant, please specify]</td> <td></td> <td></td> <td></td>	a/w [if relevant, please specify]			
SM.2.4.51 <td>a/w [if relevant, please specify]</td> <td></td> <td></td> <td></td>	a/w [if relevant, please specify]			
SM.2.4.52 <td>a/w [if relevant, please specify]</td> <td></td> <td></td> <td></td>	a/w [if relevant, please specify]			
SM.2.4.53 <td>a/w [if relevant, please specify]</td> <td></td> <td></td> <td></td>	a/w [if relevant, please specify]			
SM.2.4.54 <td>a/w [if relevant, please specify]</td> <td></td> <td></td> <td></td>	a/w [if relevant, please specify]			

5. Breakdown by regions of main country of origin				
SM.2.5.1	TBC at a country level	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.2	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.3	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.4	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.5	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.6	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.7	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.8	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.9	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.10	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.11	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.12	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.13	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.14	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.15	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.16	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.17	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.18	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.19	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.20	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.21	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.22	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.23	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.24	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.25	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.26	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.27	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.28	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.29	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.30	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]
SM.2.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	[For completion]	[For completion]	[For completion]	
SM.2.6.2	Floating rate	[For completion]	[For completion]	[For completion]	
SM.2.6.3	Other	[For completion]	[For completion]	[For completion]	
OSM.2.6.1					
OSM.2.6.2					
OSM.2.6.3					
OSM.2.6.4					
OSM.2.6.5					
OSM.2.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	[For completion]	[For completion]	[For completion]	
SM.2.7.2	Amortising	[For completion]	[For completion]	[For completion]	
SM.2.7.3	Other	[For completion]	[For completion]	[For completion]	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	[For completion]	[For completion]	[For completion]	
SM.2.8.2	≥ 12 - <24 months	[For completion]	[For completion]	[For completion]	
SM.2.8.3	≥ 24 - <36 months	[For completion]	[For completion]	[For completion]	
SM.2.8.4	≥ 36 - <60 months	[For completion]	[For completion]	[For completion]	
SM.2.8.5	≥ 60 months	[For completion]	[For completion]	[For completion]	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
9. Non-Performing Loans (NPLs)		% 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					
2.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%	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%	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 ND1 if not relevant]			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2A.12.10	Total	0.0	0	0.0%	0.0%
OSM.2A.12.1	a/w >100 - <=110 %				
OSM.2A.12.2	a/w >110 - <=120 %				
OSM.2A.12.3	a/w >120 - <=130 %				
OSM.2A.12.4	a/w >130 - <=140 %				
OSM.2A.12.5	a/w >140 - <=150 %				
OSM.2A.12.6	a/w >150 %				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	[For completion]			
SM.2A.13.2	Second home/holiday houses	[For completion]			
SM.2A.13.3	Buy-to-let/Non-owner occupied	[For completion]			
SM.2A.13.4	Subsidised housing	[For completion]			
SM.2A.13.5	Agricultural	[For completion]			
SM.2A.13.6	Other	[For completion]			
OSM.2A.13.1	a/w Private rental				
OSM.2A.13.2	a/w Multi-family housing				
OSM.2A.13.3	a/w Buildings under construction				
OSM.2A.13.4	a/w Buildings land				
OSM.2A.13.5	a/w If relevant, please specify/				
OSM.2A.13.6	a/w If relevant, please specify/				
OSM.2A.13.7	a/w If relevant, please specify/				
OSM.2A.13.8	a/w If relevant, please specify/				
OSM.2A.13.9	a/w If relevant, please specify/				
OSM.2A.13.10	a/w If relevant, please specify/				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st ten / 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		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	TBC at a country level	[For completion]	[For completion]		
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)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.2	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.3	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.4	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.18	no data	[For completion]	[For completion]		
SM.2A.16.19	Total	0.0	0	0.0%	0.0%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	[For completion]	[For completion]		
SM.2A.17.2	1919 - 1945	[For completion]	[For completion]		
SM.2A.17.3	1946 - 1960	[For completion]	[For completion]		
SM.2A.17.4	1961 - 1970	[For completion]	[For completion]		
SM.2A.17.5	1971 - 1980	[For completion]	[For completion]		
SM.2A.17.6	1981 - 1990	[For completion]	[For completion]		
SM.2A.17.7	1991 - 2000	[For completion]	[For completion]		
SM.2A.17.8	2001 - 2005	[For completion]	[For completion]		
SM.2A.17.9	2006 - 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 (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	[For completion]	[For completion]		
SM.2A.18.2	Flat or Apartment	[For completion]	[For completion]		
SM.2A.18.3	Bungalow	[For completion]	[For completion]		
SM.2A.18.4	Terraced House	[For completion]	[For completion]		
SM.2A.18.5	Multifamily House	[For completion]	[For completion]		
SM.2A.18.6	Land Only	[For completion]	[For completion]		
SM.2A.18.7	other	[For completion]	[For completion]		
SM.2A.18.8	Total	0.0	0	0.0%	0.0%
OSM.2A.18.1					
19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New 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					
2.B Sustainable Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
SM.2B.21.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.18	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.19	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.20	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.21	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.22	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.23	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.24	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.25	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.2B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	[For completion]	[For completion]		
SM.2B.22.3	>40 - <=50 %	[For completion]	[For completion]		
SM.2B.22.4	>50 - <=60 %	[For completion]	[For completion]		
SM.2B.22.5	>60 - <=70 %	[For completion]	[For completion]		
SM.2B.22.6	>70 - <=80 %	[For completion]	[For completion]		
SM.2B.22.7	>80 - <=90 %	[For completion]	[For completion]		
SM.2B.22.8	>90 - <=100 %	[For completion]	[For completion]		
SM.2B.22.9	>100%	[For completion]	[For completion]		
SM.2B.22.10	Total	0.0	0	0.0%	0.0%
OSM.2B.22.1	q/w >100 - <=110 %				
OSM.2B.22.2	q/w >110 - <=120 %				
OSM.2B.22.3	q/w >120 - <=130 %				
OSM.2B.22.4	q/w >130 - <=140 %				
OSM.2B.22.5	q/w >140 - <=150 %				
OSM.2B.22.6	q/w >150 %				
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.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 ND1 if not relevant]			
	By LTV buckets (mn):				
SM.28.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.9	>100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.10	Total	0.0	0	0.0%	0.0%
OSM.28.23.1	<i>a/w >100 - <=110 %</i>				
OSM.28.23.2	<i>a/w >110 - <=120 %</i>				
OSM.28.23.3	<i>a/w >120 - <=130 %</i>				
OSM.28.23.4	<i>a/w >130 - <=140 %</i>				
OSM.28.23.5	<i>a/w >140 - <=150 %</i>				
OSM.28.23.6	<i>a/w >150 %</i>				
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 commercially 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	<i>a/w Cultural purposes</i>				
OSM.28.24.2	<i>a/w [if relevant, please specify]</i>				
OSM.28.24.3	<i>a/w [if relevant, please specify]</i>				
OSM.28.24.4	<i>a/w [if relevant, please specify]</i>				
OSM.28.24.5	<i>a/w [if relevant, please specify]</i>				
OSM.28.24.6	<i>a/w [if relevant, please specify]</i>				
OSM.28.24.7	<i>a/w [if relevant, please specify]</i>				
OSM.28.24.8	<i>a/w [if relevant, please specify]</i>				
OSM.28.24.9	<i>a/w [if relevant, please specify]</i>				
OSM.28.24.10	<i>a/w [if relevant, please specify]</i>				
OSM.28.24.11	<i>a/w [if relevant, please specify]</i>				
OSM.28.24.12	<i>a/w [if relevant, please specify]</i>				
OSM.28.24.13	<i>a/w [if relevant, please specify]</i>				
OSM.28.24.14	<i>a/w [if relevant, please specify]</i>				
25. EPC information of the financed CRE		Nominal (mn)	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 (mn)	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 (mn)	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 (mn)	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 (LTV 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	0.0		
SM.28.29.16	Weighted Average			[For completion]	
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

F2. Harmonised Transparency Template - Sustainable Public Sector Assets

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Reporting in Domestic Currency		EUR			
CONTENT OF TAB F2					
1. Share of sustainable Public Sector Assets					
2. Sustainable Public Sector Assets					
1. Share of sustainable public sector assets in the total cover pool program					
1. Amount of sustainable loans		Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program
SPS.1.1.1	Green Public Sector exposures	[For completion]	[For completion]		
SPS.1.1.2	a/w Local Communities	[For completion]	[For completion]		
SPS.1.1.3	a/w Hospitals	[For completion]	[For completion]		
SPS.1.1.4	a/w Export Credit	[For completion]	[For completion]		
	a/w other	[For completion]	[For completion]		
SPS.1.1.5	Social Public Sector exposures	[For completion]	[For completion]		
SPS.1.1.6	a/w Local Communities	[For completion]	[For completion]		
SPS.1.1.7	a/w Hospitals	[For completion]	[For completion]		
SPS.1.1.8	a/w Export Credit	[For completion]	[For completion]		
	a/w other	[For completion]	[For completion]		
SPS.1.1.9	other	[For completion]	[For completion]		
SPS.1.1.10	Total sustainable Public Sector exposures	0,0	0	0,0%	0,0%
OSPS.1.1.1	a/w [if relevant, please specify]				
OSPS.1.1.2	a/w [if relevant, please specify]				
OSPS.1.1.3	a/w [if relevant, please specify]				
OSPS.1.1.4	a/w [if relevant, please specify]				
OSPS.1.1.5	a/w [if relevant, please specify]				
2. Type of use of sustainable loans		Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program
SPS.1.2.1	Renewable energy	[For completion]	[For completion]		
SPS.1.2.2	Energy efficiency	[For completion]	[For completion]		
SPS.1.2.3	Pollution prevention and control	[For completion]	[For completion]		
SPS.1.2.4	Ecologically sustainable management of living natural resources and land use	[For completion]	[For completion]		
SPS.1.2.5	Conservation of terrestrial and marine biodiversity	[For completion]	[For completion]		
SPS.1.2.6	Clean transportation/mobility	[For completion]	[For completion]		
SPS.1.2.7	Sustainable (waste) water management	[For completion]	[For completion]		
SPS.1.2.8	Adaptation to climate change	[For completion]	[For completion]		
SPS.1.2.9	Environmentally efficient products and/or products, product technologies and processes suitable for the circular economy	[For completion]	[For completion]		
SPS.1.2.10	Financially viable basic infrastructure	[For completion]	[For completion]		
SPS.1.2.11	Access to basic social services	[For completion]	[For completion]		
SPS.1.2.12	Affordable housing	[For completion]	[For completion]		
SPS.1.2.13	Job creation, including through SME financing and microcredits	[For completion]	[For completion]		
SPS.1.2.14	Food security	[For completion]	[For completion]		
SPS.1.2.15	Socio-economic development and empowerment.	[For completion]	[For completion]		
SPS.1.2.16	Total sustainable Public Sector exposures	0,0	0	0,0%	0,0%
2. Sustainable Public Sector Assets					
1. General Information					
SPS.2.1.1	Number of public sector exposures	[For completion]			
2. Size Information		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
SPS.2.2.1	Average exposure size (000s)	[For completion]			
	By buckets (mn):				
SPS.2.2.2	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.3	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.4	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.5	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.6	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.7	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.8	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.9	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.10	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.11	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.12	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.13	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.14	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.15	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.16	TBC at a country level	[For completion]	[For completion]		
SPS.2.2.17	Total	0,0	0	0,0%	0,0%
3. Breakdown by Asset Type		Nominal (mn)		% Public Sector Assets	
SPS.2.3.1	Loans	[For completion]			
SPS.2.3.2	Bonds	[For completion]			
SPS.2.3.3	Other	[For completion]			
SPS.2.3.4	Total	0,0		0,0%	

4. Breakdown by Geography		% Public Sector Assets	
SPS.2.4.1	European Union	0.0%	
SPS.2.4.2	Austria	[For completion]	
SPS.2.4.3	Belgium	[For completion]	
SPS.2.4.4	Bulgaria	[For completion]	
SPS.2.4.5	Croatia	[For completion]	
SPS.2.4.6	Cyprus	[For completion]	
SPS.2.4.7	Czechia	[For completion]	
SPS.2.4.8	Denmark	[For completion]	
SPS.2.4.9	Estonia	[For completion]	
SPS.2.4.10	Finland	[For completion]	
SPS.2.4.11	France	[For completion]	
SPS.2.4.12	Germany	[For completion]	
SPS.2.4.13	Greece	[For completion]	
SPS.2.4.14	Netherlands	[For completion]	
SPS.2.4.15	Hungary	[For completion]	
SPS.2.4.16	Ireland	[For completion]	
SPS.2.4.17	Italy	[For completion]	
SPS.2.4.18	Latvia	[For completion]	
SPS.2.4.19	Lithuania	[For completion]	
SPS.2.4.20	Luxembourg	[For completion]	
SPS.2.4.21	Malta	[For completion]	
SPS.2.4.22	Poland	[For completion]	
SPS.2.4.23	Portugal	[For completion]	
SPS.2.4.24	Romania	[For completion]	
SPS.2.4.25	Slovakia	[For completion]	
SPS.2.4.26	Slovenia	[For completion]	
SPS.2.4.27	Spain	[For completion]	
SPS.2.4.28	Sweden	[For completion]	
SPS.2.4.29	European Economic Area (not member of EU)	0.0%	
SPS.2.4.30	Iceland	[For completion]	
SPS.2.4.31	Liechtenstein	[For completion]	
SPS.2.4.32	Norway	[For completion]	
SPS.2.4.33	Other	0.0%	
SPS.2.4.34	Switzerland	[For completion]	
SPS.2.4.35	United Kingdom	[For completion]	
SPS.2.4.36	Australia	[For completion]	
SPS.2.4.37	Brazil	[For completion]	
SPS.2.4.38	Canada	[For completion]	
SPS.2.4.39	Japan	[For completion]	
SPS.2.4.40	Korea	[For completion]	
SPS.2.4.41	New Zealand	[For completion]	
SPS.2.4.42	Singapore	[For completion]	
SPS.2.4.43	US	[For completion]	
SPS.2.4.44	Other	[For completion]	
5. Breakdown by regions of main country of origin		% Public Sector Assets	
SPS.2.5.1	TBC at a country level	[For completion]	
SPS.2.5.2	TBC at a country level	[For completion]	
SPS.2.5.3	TBC at a country level	[For completion]	
SPS.2.5.4	TBC at a country level	[For completion]	
SPS.2.5.5	TBC at a country level	[For completion]	
SPS.2.5.6	TBC at a country level	[For completion]	
SPS.2.5.7	TBC at a country level	[For completion]	
SPS.2.5.8	TBC at a country level	[For completion]	
SPS.2.5.9	TBC at a country level	[For completion]	
SPS.2.5.10	TBC at a country level	[For completion]	
SPS.2.5.11	TBC at a country level	[For completion]	
SPS.2.5.12	TBC at a country level	[For completion]	
SPS.2.5.13	TBC at a country level	[For completion]	
SPS.2.5.14	TBC at a country level	[For completion]	
SPS.2.5.15	TBC at a country level	[For completion]	
SPS.2.5.16	TBC at a country level	[For completion]	
SPS.2.5.17	TBC at a country level	[For completion]	
SPS.2.5.18	TBC at a country level	[For completion]	
SPS.2.5.19	TBC at a country level	[For completion]	
SPS.2.5.20	TBC at a country level	[For completion]	
SPS.2.5.21	TBC at a country level	[For completion]	
SPS.2.5.22	TBC at a country level	[For completion]	
SPS.2.5.23	TBC at a country level	[For completion]	
SPS.2.5.24	TBC at a country level	[For completion]	
SPS.2.5.25	TBC at a country level	[For completion]	
6. Breakdown by Interest Rate		% Public Sector Assets	
SPS.2.6.1	Fixed rate	[For completion]	
SPS.2.6.2	Floating rate	[For completion]	
SPS.2.6.3	Other	[For completion]	
7. Breakdown by Repayment Type		% Public Sector Assets	
SPS.2.7.1	Bullet / interest only	[For completion]	
SPS.2.7.2	Amortising	[For completion]	
SPS.2.7.3	Other	[For completion]	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
SPS.2.8.1	Sovereigns	[For completion]	
SPS.2.8.2	Regional/federal authorities	[For completion]	
SPS.2.8.3	Local/municipal authorities	[For completion]	
SPS.2.8.4	Others	[For completion]	
SPS.2.8.5	Total	0.0	0.0%
9. Non-Performing Loans		% Public Sector Assets	
SPS.2.9.1	% NPLs	[For completion]	
10. Concentration Risks		% Public Sector Assets	
SPS.2.10.1	10 largest exposures	[For completion]	

This addendum is optional

G1. Crisis Mortgage Payment Holidays

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

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

Optional further information at issuer/country level
[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	[please insert here mortgages with extended moratoria]						0,0%
OCOV.2.1.6	[please insert here mortgages with extended moratoria]						0,0%
OCOV.2.1.7	[please insert here mortgages with extended moratoria]						0,0%
OCOV.2.1.8	[please insert here mortgages with extended moratoria]						0,0%
OCOV.2.1.9	[please insert here mortgages with extended moratoria]						0,0%
OCOV.2.1.10	[please insert here mortgages with extended moratoria]						0,0%