# Harmonised Transparency Template

## 2024 Version

**Portugal**

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

**Reporting Date: 28/10/2024**

**Cut-off Date: 30/09/2024**

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# A. Harmonised Transparency Template - General Information

HTT 2024

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

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| Field Number | 1. Basic Facts | |
|---|---|---|
| G.1.1.1 | **Country** | Portugal |
| G.1.1.2 | **Issuer Name** | Caixa Económica Montepio Geral, Caixa Económica Bancária S.A. |
| G.1.1.3 | **Labelled Cover Pool Name** | |
| G.1.1.4 | **Link to Issuer's Website** | https://www.bancomontepio.pt/institucional/investor-relations/divida?tab=covered-bond |
| G.1.1.5 | **Cut-off date** | 30/09/2024 |
| OG.1.1.2 | *Contact names* | Daniel Grencho / Hugo Mendes |
| OG.1.1.3 | *Programme type* | Conditional pass-through |
| OG.1.1.4 | | |
| OG.1.1.5 | | |
| OG.1.1.6 | | |
| OG.1.1.7 | | |
| OG.1.1.8 | | |

| | 2. Regulatory Summary | |
|---|---|---|
| G.2.1.1 | **Basel Compliance, subject to national jursdiction (Y/N)** | Y |
| G.2.1.2 | **CBD Compliance** | N |
| G.2.1.3 | **CRR Compliance (Y/N)** | Y |
| OG.2.1.1 | **LCR status** | https://coveredbondlabel.com/issuer/48-caixa-economica-montepio-geral |
| OG.2.1.2 | | |
| OG.2.1.3 | | |
| OG.2.1.4 | | |
| OG.2.1.5 | | |
| OG.2.1.6 | | |

| | 3. General Cover Pool / Covered Bond Information | | | | | |
|---|---|---|---|---|---|---|
| | ***1.General Information*** | **Nominal (mn)** | | | | |
| G.3.1.1 | Total Cover Assets | 3 173,0 | | | | |
| G.3.1.2 | Outstanding Covered Bonds | 2 050,0 | | | | |
| OG.3.1.1 | *Cover Pool Size [NPV] (mn)* | 3 069,5 | | | | |
| OG.3.1.2 | *Outstanding Covered Bonds [NPV] (mn)* | 2 064,8 | | | | |
| OG.3.1.3 | | | | | | |
| OG.3.1.4 | | | | | | |
| | **2. Over-collateralisation (OC)** | **Statutory** | **Voluntary** | **Contractual** | **Purpose** | |
| G.3.2.1 | OC (%) | 5,3% | 36,8% | 18,0% | Rating Purposes | |
| G.3.2.3 | Total OC (absolute value in mn) | 1 123,0 | | | | |
| OG.3.2.1 | | | | | | |
| OG.3.2.2 | *Optional information e.g. Asset Coverage Test (ACT)* | | | | | |
| OG.3.2.3 | *Optional information e.g. OC (NPV basis)* | | | | | |
| OG.3.2.4 | | | | | | |
| | ***3. Cover Pool Composition*** | **Nominal (mn)** | | **% Cover Pool** | | |
| G.3.3.1 | Mortgages | 3 140,4 | | 99,0% | | |
| 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 | 32,6 | | 1,0% | | |
| G.3.3.5 | Other | 0,0 | | 0,0% | | |
| G.3.3.6 | Total | 3 173,0 | | 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) | 15,1 | ND1 | | | |
| | Residual Life (mn) | | | | | |
| | By buckets: | | | | | |
| G.3.4.2 | 0 - 1 Y | 199,9 | ND1 | 6,3% | | |
| G.3.4.3 | 1 - 2 Y | 165,5 | ND1 | 5,2% | | |
| G.3.4.4 | 2 - 3 Y | 162,8 | ND1 | 5,1% | | |
| G.3.4.5 | 3 - 4 Y | 158,4 | ND1 | 5,0% | | |
| G.3.4.6 | 4 - 5 Y | 152,4 | ND1 | 4,8% | | |
| G.3.4.7 | 5 - 10 Y | 2 209,8 | ND1 | 69,6% | | |
| G.3.4.8 | 10+ Y | 124,1 | ND1 | 3,9% | | |
| G.3.4.9 | Total | 3 173,0 | 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) | 1,4 | ND1 | | | |
| | Maturity (mn) | | | | | |
| G.3.5.2 | By buckets: | | | | | |
| G.3.5.3 | 0 - 1 Y | 800,0 | ND1 | 39,0% | | |
| G.3.5.4 | 1 - 2 Y | 0,0 | ND1 | 0,0% | | |
| G.3.5.5 | 2 - 3 Y | 1 250,0 | ND1 | 61,0% | | |
| G.3.5.6 | 3 - 4 Y | 0,0 | ND1 | 0,0% | | |
| G.3.5.7 | 4 - 5 Y | 0,0 | ND1 | 0,0% | | |
| G.3.5.8 | 5 - 10 Y | 0,0 | ND1 | 0,0% | | |
| G.3.5.9 | 10+ Y | 0,0 | ND1 | 0,0% | | |
| G.3.5.10 | Total | 2 050,0 | 0,0 | 100,0% | 0,0% | |

| | 6. Cover Assets - Currency | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
|---|---|---|---|---|---|
| G.3.6.1 | EUR | 3 173,0 | 3 173,0 | 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 | 2 050,0 | 2 050,0 | 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 | 24,4% | 24,4% |
| G.3.8.2 | Floating coupon | 1 550,0 | 1 550,0 | 75,6% | 75,6% |
| G.3.8.3 | Other | 0,0 | 0,0 | 0,0% | 0,0% |
| G.3.8.4 | Total | 2 050,0 | 2 050,0 | 100,0% | 100,0% |
| | 9. Substitute Assets - Type | Nominal (mn) | | % Substitute Assets | |
| G.3.9.1 | Cash | 32,6 | | 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 | 32,6 | | 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 | | 32,6 | 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 | 32,6 | 100,0% | | |
| | 11. Liquid Assets | | Nominal (mn) | % Cover Pool | % Covered Bonds | |
| G.3.11.1 | Substitute and other marketable assets | | 32,6 | 1,0% | 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 | 32,6 | 1,0% | 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 | | 3 140,4 | | 100,0% |
| M.7.1.2 | Commercial | | 0,0 | | 0,0% |
| M.7.1.3 | Other | | 0,0 | | 0,0% |
| M.7.1.4 | | Total | 3 140,4 | | 100,0% |
| | ***2. General Information*** | | **Residential Loans** | **Commercial Loans** | **Total Mortgages** |
| M.7.2.1 | Number of mortgage loans | | 56 757 | 0 | 56 757 |
| | ***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 | 28,3% | 0,0% | [For completion] |
| M.7.5.2 | Center | 16,4% | 0,0% | [For completion] |
| M.7.5.3 | Lisbon | 35,3% | 0,0% | [For completion] |
| M.7.5.4 | Alentejo | 6,1% | 0,0% | [For completion] |
| M.7.5.5 | Algarve | 7,1% | 0,0% | [For completion] |
| M.7.5.6 | Madeira | 2,5% | 0,0% | [For completion] |
| M.7.5.7 | Azores | 4,4% | 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 | 31,5% | 0,0% | 31,5% |
| M.7.6.2 | Floating rate | 68,5% | 0,0% | 68,5% |
| 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 | 19,8% | 0,0% | 19,8% |
| M.7.8.2 | > 12 - ≤ 24 months | 9,2% | 0,0% | 9,2% |
| M.7.8.3 | > 24 - ≤ 36 months | 7,5% | 0,0% | 7,5% |
| M.7.8.4 | > 36 - ≤ 60 months | 13,0% | 0,0% | 13,0% |
| M.7.8.5 | > 60 months | 50,6% | 0,0% | 50,6% |

| | 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) | | 55,3 | | | |
| | By buckets (mn): | | | | | |
| M.7A.10.2 | 0 - EUR 10.000 | | 40,0 | 6 627 | 1,3% | 11,7% |
| M.7A.10.3 | 10.000 - EUR 20.000 | | 136,3 | 9 086 | 4,3% | 16,0% |
| M.7A.10.4 | 20.000 - EUR 30.000 | | 175,1 | 7 072 | 5,6% | 12,5% |
| M.7A.10.5 | 30.000 - EUR 40.000 | | 182,7 | 5 224 | 5,8% | 9,2% |
| M.7A.10.6 | 40.000 - EUR 50.000 | | 205,7 | 4 566 | 6,5% | 8,0% |
| M.7A.10.7 | 50.000 - EUR 60.000 | | 234,0 | 4 256 | 7,5% | 7,5% |
| M.7A.10.8 | 60.000 - EUR 70.000 | | 229,5 | 3 534 | 7,3% | 6,2% |
| M.7A.10.9 | 70.000 - EUR 80.000 | | 236,3 | 3 154 | 7,5% | 5,6% |
| M.7A.10.10 | 80.000 - EUR 90.000 | | 209,9 | 2 468 | 6,7% | 4,3% |
| M.7A.10.11 | 90.000 - EUR 100.000 | | 204,5 | 2 156 | 6,5% | 3,8% |
| M.7A.10.12 | 100.000 - EUR 200.000 | | 1 008,8 | 7 573 | 32,1% | 13,3% |
| M.7A.10.13 | > EUR 200.000 | | 277,5 | 1 041 | 8,8% | 1,8% |
| 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 | 3 140,4 | 56 757 | 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 (%) | | 52,2% | | | |
| | By LTV buckets (mn): | | | | | |
| M.7A.11.2 | >0 - <=40 % | | 830,8 | 26 665 | 26,5% | 47,0% |
| M.7A.11.3 | >40 - <=50 % | | 468,5 | 7 493 | 14,9% | 13,2% |
| M.7A.11.4 | >50 - <=60 % | | 573,7 | 8 104 | 18,3% | 14,3% |
| M.7A.11.5 | >60 - <=70 % | | 651,8 | 8 012 | 20,8% | 14,1% |
| M.7A.11.6 | >70 - <=80 % | | 615,5 | 6 483 | 19,6% | 11,4% |
| 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 | 3 140,4 | 56 757 | 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 | | 88,2% | | | |
| M.7A.13.2 | Second home/Holiday houses | | 7,1% | | | |
| M.7A.13.3 | Buy-to-let/Non-owner occupied | | 1,8% | | | |
| M.7A.13.4 | Subsidised housing | | 0,0% | | | |
| M.7A.13.5 | Agricultural | | 0,0% | | | |
| M.7A.13.6 | Other | | 2,8% | | | |
| | **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% | 0,0% |
| | **22. Loan to Value (LTV) Information - UNINDEXED** | **Nominal** | **Number of Loans** | **% Commercial Loans** | **% No. of Loans** |
| M.7B.22.1 | Weighted Average LTV (%) | [For completion] | | | |
| | | | | | |
| | By LTV buckets (mn): | | | | |
| M.7B.22.2 | >0 - <=40 % | [For completion] | [For completion] | | |
| M.7B.22.3 | >40 - <=50 % | [For completion] | [For completion] | | |
| M.7B.22.4 | >50 - <=60 % | [For completion] | [For completion] | | |
| M.7B.22.5 | >60 - <=70 % | [For completion] | [For completion] | | |
| M.7B.22.6 | >70 - <=80 % | [For completion] | [For completion] | | |
| M.7B.22.7 | >80 - <=90 % | [For completion] | [For completion] | | |
| M.7B.22.8 | >90 - <=100 % | [For completion] | [For completion] | | |
| M.7B.22.9 | >100% | [For completion] | [For completion] | | |
| M.7B.22.10 | Total | 0,0 | 0 | 0,0% | 0,0% |
| | **23. Loan to Value (LTV) Information - INDEXED** | **Nominal** | **Number of Loans** | **% Commercial Loans** | **% No. of Loans** |
| M.7B.23.1 | Weighted Average LTV (%) | [Mark as ND1 if not relevant] | | | |
| | | | | | |
| | By LTV buckets (mn): | | | | |
| M.7B.23.2 | >0 - <=40 % | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| M.7B.23.3 | >40 - <=50 % | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| M.7B.23.4 | >50 - <=60 % | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| M.7B.23.5 | >60 - <=70 % | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| M.7B.23.6 | >70 - <=80 % | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| M.7B.23.7 | >80 - <=90 % | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| M.7B.23.8 | >90 - <=100 % | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| M.7B.23.9 | >100% | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| M.7B.23.10 | Total | 0,0 | 0 | 0,0% | 0,0% |
| | **24. Breakdown by Type** | **% Commercial loans** | | | |
| M.7B.24.1 | Retail | [For completion] | | | |
| M.7B.24.2 | Office | [For completion] | | | |
| M.7B.24.3 | Hotel/Tourism | [For completion] | | | |
| M.7B.24.4 | Shopping malls | [For completion] | | | |
| M.7B.24.5 | Industry | [For completion] | | | |
| M.7B.24.6 | Agriculture | [For completion] | | | |
| M.7B.24.7 | Other commercially used | [For completion] | | | |
| M.7B.24.8 | Hospital | [For completion] | | | |
| M.7B.24.9 | School | [For completion] | | | |
| M.7B.24.10 | other RE with a social relevant purpose | [For completion] | | | |
| M.7B.24.11 | Land | [For completion] | | | |
| M.7B.24.12 | Property developers / Building under construction | [For completion] | | | |
| M.7B.24.13 | Other | [For completion] | | | |
| 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** | | **Nominal** | **Number of Exposures** | **% Public Sector Assets** | **% No. of Exposures** |
| PS.8.2.1 | Average exposure size (000s) | | [For completion] | | | |
| | By buckets (mn): | | | | | |
| PS.8.2.2 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.3 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.4 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.5 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.6 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.7 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.8 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.9 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.10 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.11 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.12 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.13 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.14 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.15 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.16 | TBC at a country level | | [For completion] | [For completion] | | |
| PS.8.2.17 | | Total | 0,0 | 0 | 0,0% | 0,0% |
| | ***3. Breakdown by Asset Type*** | | **Nominal (mn)** | | **% Public Sector Assets** | |
| PS.8.3.1 | Loans | | [For completion] | | | |
| PS.8.3.2 | Bonds | | [For completion] | | | |
| PS.8.3.3 | Other | | [For completion] | | | |
| PS.8.3.4 | | Total | 0,0 | | 0,0% | |
| | ***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 | European Union | 0,0% |
| S.9.3.2 | Austria | [For completion] |
| S.9.3.3 | Belgium | [For completion] |
| S.9.3.4 | Bulgaria | [For completion] |
| S.9.3.5 | Croatia | [For completion] |
| S.9.3.6 | Cyprus | [For completion] |
| S.9.3.7 | Czechia | [For completion] |
| S.9.3.8 | Denmark | [For completion] |
| S.9.3.9 | Estonia | [For completion] |
| S.9.3.10 | Finland | [For completion] |
| S.9.3.11 | France | [For completion] |
| S.9.3.12 | Germany | [For completion] |
| S.9.3.13 | Greece | [For completion] |
| S.9.3.14 | Netherlands | [For completion] |
| S.9.3.15 | Hungary | [For completion] |
| S.9.3.16 | Ireland | [For completion] |
| S.9.3.17 | Italy | [For completion] |
| S.9.3.18 | Latvia | [For completion] |
| S.9.3.19 | Lithuania | [For completion] |
| S.9.3.20 | Luxembourg | [For completion] |
| S.9.3.21 | Malta | [For completion] |
| S.9.3.22 | Poland | [For completion] |
| S.9.3.23 | Portugal | [For completion] |
| S.9.3.24 | Romania | [For completion] |
| S.9.3.25 | Slovakia | [For completion] |
| S.9.3.26 | Slovenia | [For completion] |
| S.9.3.27 | Spain | [For completion] |
| S.9.3.28 | Sweden | [For completion] |
| S.9.3.29 | European Economic Area (not member of EU) | 0,0% |
| S.9.3.30 | Iceland | [For completion] |
| S.9.3.31 | Liechtenstein | [For completion] |
| S.9.3.32 | Norway | [For completion] |
| S.9.3.33 | Other | 0,0% |
| S.9.3.34 | Switzerland | [For completion] |
| S.9.3.35 | United Kingdom | [For completion] |
| S.9.3.36 | Australia | [For completion] |
| S.9.3.37 | Brazil | [For completion] |
| S.9.3.38 | Canada | [For completion] |
| S.9.3.39 | Japan | [For completion] |
| S.9.3.40 | Korea | [For completion] |
| S.9.3.41 | New Zealand | [For completion] |
| S.9.3.42 | Singapore | [For completion] |
| S.9.3.43 | US | [For completion] |
| S.9.3.44 | Other | [For completion] |
| | ***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% |

| | 11. Breakdown by type of ship | % Shipping Loans | C02/ton/mi |
|---|---|---|---|
| S.9.11.1 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.2 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.3 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.4 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.5 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.6 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.7 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.8 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.9 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.10 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.11 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.12 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.13 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.14 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.15 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.16 | TBC at a country level | [For completion] | [For completion] |
| S.9.11.17 | TBC at a country level | [For completion] | [For completion] |
| | 12. Breakdown by size of ship | % Shipping Loans | C02/ton/mi |
| S.9.12.1 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.2 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.3 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.4 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.5 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.6 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.7 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.8 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.9 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.10 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.11 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.12 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.13 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.14 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.15 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.16 | TBC at a country level | [For completion] | [For completion] |
| S.9.12.17 | TBC at a country level | [For completion] | [For completion] |
| OS.9.12.1 | | | |
| OS.9.12.2 | | | |
| OS.9.12.3 | | | |
| OS.9.12.4 | | | |
| OS.9.12.5 | | | |
| | 13. Breakdown by age of ship | % Shipping Loans | C02/ton/mi |
| S.9.13.1 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.2 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.3 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.4 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.5 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.6 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.7 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.8 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.9 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.10 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.11 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.12 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.13 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.14 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.15 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.16 | TBC at a country level | [For completion] | [For completion] |
| S.9.13.17 | TBC at a country level | [For completion] | [For completion] |

# 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** | Commited OC is the level of OC the Issuer has agreed and is commited to maintain. In some circumstances, the level of commited 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 schedulled 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 Extention 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);<br>Current LTV Indexed - It is calculated by dividing the outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or last physical valuation); |
| HG.1.9 | **LTVs: Calculation of property/shipping value** | Property valuation according to the latest on-site appraisal or according to indices or statistical 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.<br>Properties should also be assessed according to the following rules:<br>- The value of residential properties should be checked on a frequent basis, at least every three years. This procedure can be done using statistical models approved by the Bank of Portugal; in case of substancial fall in the value of the property, it must be re-appraised by an expert and if an individual residential mortgage exceeds EUR 500,000.00, the property must be appraised by an expert at least every 3 years;<br>- The value of commercial properties must be checked on an annual basis. This procedure can be done using statistical models approved by the Bank of Portugal and if an individual commercial credit exceeds EUR 1,000,000.00, the property must be appraised by an expert at least every 3 years |
| HG.1.12 | **Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant** | 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 | | |

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| **1. Current Credit Ratings** | **Long Term** | **Short Term** |
|---|---|---|
| Euro 5,000,000,000 Mortgage Conditional Pass-through Covered Bond Programme | Aaa / AAA (Moodys/Fitch) | N/A |
| Caixa Económica Montepio Geral | ba2 / B+ / BB (Moodys/Fitch/DBRS) | P-2 / B / R-3 (Moodys/Fitch/DBRS) |
| Portugal | A3 / A- / A (Moodys/Fitch/DBRS) | P-2 / F1 / R-1 (low) (Moodys/Fitch/DBRS) |

| **2. Covered Bonds Issues** | **Issue Date** | **Coupon** | **Maturity Date** | **Remaining Term** | **Nominal Amount** |
|---|---|---|---|---|---|
| **Covered Bonds Outstanding** | | | | **1,39** | **2 050 000 000** |
| **Syndicated Covered Bonds Issues** | | | | | |
| Series 11 (ISIN PTCMGAOM0038) | 14/11/2019 | Fixed Rate | 14/11/2024 | 0,12 | 500 000 000 |
| **Private Placements Covered Bonds Issues** | | | | | |
| Series 6 (ISIN PTCMGEOE0034) | 09/11/2016 | Floating Rate | 11/11/2024 | 0,11 | 300 000 000 |
| Series 8 (ISIN PTCMGFOE0033) | 16/03/2016 | Floating Rate | 16/12/2026 | 2,21 | 1 250 000 000 |

| | |
|---|---|
| **CRD Compliant (Yes/No)** | **Yes** |

| **3. Asset Cover Test** | **Remaining Term** | **Nominal Amount** |
|---|---|---|
| **Mortgage Credit Pool** | **24,56** | **3 140 356 797,92** |
| **Other Assets[2] (Deposits and Securities at market value)** | **0,00** | **32 605 265,16** |
| Cash and Deposits | 0,00 | 32 605 265,16 |
| RMBS | 0,00 | 0,00 |
| Other securities | 0,00 | 0,00 |
| **Total Cover Pool** | **24,31** | **3 172 962 063,08** |
| % of ECB eligible assets | | 0,00% |
| **Overcollateralization[3] with cash collateral (Current OC)** | | **54,78%** |
| **Contractual overcollateralization** | | **18,00%** |
| **Required Overcollateralization (Fitch) -** Minimum OC level to keep the current Mortgage Covered Bond Programme rating | | **18,00%** |
| **Required Overcollateralization (Moodys) -** Minimum OC level to keep the current Mortgage Covered Bond Programme rating | | **6,00%** |
| **Legal Minimum Overcollateralization** | | **5,26%** |

| **4. Other Triggers** | |
|---|---|
| Net Present Value of Assets (incl. derivatives)[4] | 3 069 464 897,02 |
| Net present value of liabilities (incl. derivatives)[4] | 2 064 783 393,78 |
| Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥0 | OK |
| Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥0 (stress of + 200bps) | OK |
| Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥0 (stress of - 200bps) | OK |
| Other Assets <= 20% (Cover Pool + Other Assets) | OK |
| Deposits with a remaining term > 100 days <= 15% Covered Bonds Nominal | OK |
| Estimated Interest from Mortgage Credit and Other Assets - Estimated Interest from Covered Bonds >= 0 | OK |
| Mortgage Credit + Other Assets WA Remaining Term - Covered Bonds WA Remaining Term >= 0 | OK |

| **5. Currency Exposure** | |
|---|---|
| **Cover Pool Includes** | |
| Assets in a currency different than Euro (yes/no) | No |
| Liabilities in a currency different than Euro (yes/no) | No |
| Cross currency swaps in place (yes/no) | No |
| **Currency Exposure Detail** | **n/a** |

| **6. Mortgage Credit Pool** | |
|---|---|
| **Main Characteristics** | |
| Number of Loans | 56 757 |
| Aggregate Original Principal Balance (EUR) | 4 771 731 766,68 |
| Aggregate Current Principal Balance (EUR) | 3 140 356 797,92 |
| Average Original Principal Balance per loan (EUR) | 84 073,01 |
| Average Current Principal Balance per loan (EUR) | 55 329,86 |
| Current principal balance of the 5 largest borrowers (EUR) | 5 571 744,66 |
| Weight of the 5 largest borrowers (current principal balance) % | 0,18% |
| Current principal balance of the 10 largest borrowers (EUR) | 9 783 721,05 |
| Weight of the 10 largest borrowers (current principal balance) % | 0,31% |
| Weighted Average Seasoning (months) | 104,12 |
| Weighted Average Remaining Term (months) | 294,70 |
| Weighted Average Current Unindexed LTV[5] (%) | 52,25% |
| Weighted Average Current Indexed LTV[5] (%) | n.a. |
| Weighted Average Interest Rate (%) | 4,557% |
| Weighted Average Spread (%) | 0,825% |
| Max Maturity Date (yyyy-mm-dd) | 20/12/2070 |

| **Subsidized Loans** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
|---|---|---|---|---|
| Yes | 1 508 | 2,66% | 29 360 816 | 0,93% |
| No | 55 249 | 97,34% | 3 110 995 982 | 99,07% |
| **Insured Property[6]** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| Yes | 56 757 | 100,00% | 3 140 356 798 | 100,00% |
| No | 0 | 0,00% | 0 | 0,00% |
| **Interest Rate Type** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| Fixed | 10 863 | 19,14% | 988 589 569 | 31,48% |
| Floating | 45 894 | 80,86% | 2 151 767 229 | 68,52% |
| **Repayment Type** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| Annuity / French | 56 481 | 99,51% | 3 130 470 706 | 99,69% |
| Linear | 0 | 0,00% | 0 | 0,00% |
| Increasing instalments | 105 | 0,18% | 3 423 086 | 0,11% |
| Bullet | 0 | 0,00% | 0 | 0,00% |
| Interest-only | 0 | 0,00% | 0 | 0,00% |
| Other | 171 | 0,30% | 6 463 007 | 0,21% |

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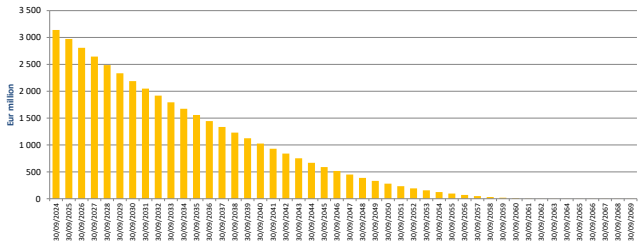
| **6. Mortgage Credit Pool (continued)** | | | | |
|---|---|---|---|---|
| **Seasoning** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| Up to 1 year | 6 448 | 11,36% | 620 675 881 | 19,76% |
| 1 to 2 years | 3 254 | 5,73% | 288 652 539 | 9,19% |
| 2 to 3 years | 2 608 | 4,60% | 235 251 980 | 7,49% |
| 3 to 4 years | 3 134 | 5,52% | 279 206 600 | 8,89% |
| 4 to 5 years | 1 663 | 2,93% | 127 890 983 | 4,07% |
| 5 to 6 years | 1 626 | 2,86% | 111 433 566 | 3,55% |
| 6 to 7 years | 1 312 | 2,31% | 89 260 132 | 2,84% |
| 7 to 8 years | 1 334 | 2,35% | 84 940 485 | 2,70% |
| 8 to 9 years | 862 | 1,52% | 49 388 855 | 1,57% |
| 9 to 10 years | 839 | 1,48% | 44 500 217 | 1,42% |
| 10 to 11 years | 592 | 1,04% | 32 610 130 | 1,04% |
| 11 to 12 years | 513 | 0,90% | 27 444 590 | 0,87% |
| More than 12 years | 32 572 | 57,39% | 1 149 100 839 | 36,59% |
| **Remaining Term** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| Up to 5 years | 6 179 | 10,89% | 65 130 019 | 2,07% |
| 5 to 8 years | 7 054 | 12,43% | 147 694 552 | 4,70% |
| 8 to 10 years | 3 128 | 5,51% | 89 531 582 | 2,85% |
| 10 to 12 years | 2 145 | 3,78% | 74 896 540 | 2,38% |
| 12 to 14 years | 2 101 | 3,70% | 83 968 538 | 2,67% |
| 14 to 16 years | 2 456 | 4,33% | 115 310 176 | 3,67% |
| 16 to 18 years | 2 528 | 4,45% | 133 427 826 | 4,25% |
| 18 to 20 years | 3 078 | 5,42% | 169 446 486 | 5,40% |
| 20 to 22 years | 4 213 | 7,42% | 246 846 982 | 7,86% |
| 22 to 24 years | 3 496 | 6,16% | 235 696 297 | 7,51% |
| 24 to 26 years | 3 597 | 6,34% | 265 132 313 | 8,44% |
| 26 to 28 years | 3 435 | 6,05% | 266 723 345 | 8,49% |
| 28 to 30 years | 2 874 | 5,06% | 247 101 939 | 7,87% |
| 30 to 40 years | 10 470 | 18,45% | 999 252 185 | 31,82% |
| More than 40 years | 3 | 0,01% | 198 019 | 0,01% |
| **Current Unindexed LTV** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| Up to 40% | 26 665 | 46,98% | 830 758 768 | 26,45% |
| 40 to 50% | 7 493 | 13,20% | 468 494 127 | 14,92% |
| 50 to 60% | 8 104 | 14,28% | 573 740 225 | 18,27% |
| 60 to 70% | 8 012 | 14,12% | 651 820 630 | 20,76% |
| 70 to 80% | 6 483 | 11,42% | 615 543 047 | 19,60% |
| More than 80% | 0 | 0,00% | 0 | 0,00% |

| Loan Purpose | Number of Loans | % Total Loans | Amount of Loans | % Total Amount |
|---|---|---|---|---|
| Owner-occupied | 50 298 | 88,62% | 2 770 781 229 | 88,23% |
| Second Home | 3 684 | 6,49% | 224 049 886 | 7,13% |
| Buy to Let | 1 000 | 1,76% | 57 870 657 | 1,84% |
| Other | 1 775 | 3,13% | 87 655 026 | 2,79% |
| **Property Type** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| **Residential** | **56 757** | **100,00%** | **3 140 356 798** | **100,00%** |
| Flat | 40 243 | 70,90% | 1 954 044 602 | 62,22% |
| House | 16 514 | 29,10% | 1 186 312 196 | 37,78% |
| Other | 0 | 0,00% | 0 | 0,00% |
| **Commercial** | **0** | **0,00%** | **0** | **0,00%** |
| **Geographical Distribution** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| **Portugal** | **56 757** | **100,00%** | **3 140 356 798** | **100,00%** |
| North | 16 932 | 29,83% | 890 008 531 | 28,34% |
| Center | 9 752 | 17,18% | 514 474 015 | 16,38% |
| Lisbon | 18 646 | 32,85% | 1 108 104 665 | 35,29% |
| Alentejo | 3 486 | 6,14% | 191 457 374 | 6,10% |
| Algarve | 3 849 | 6,78% | 221 841 433 | 7,06% |
| Madeira | 1 440 | 2,54% | 77 644 456 | 2,47% |
| Azores | 2 652 | 4,67% | 136 826 324 | 4,36% |
| **Delinquencies[7]** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| > 30 to 60 days | 45 | 0,08% | 3 238 871 | 0,10% |
| > 60 to 90 days | 0 | 0,00% | 0 | 0,00% |
| > 90 days | 0 | 0,00% | 0 | 0,00% |

**Projected Outstanding Amount[a]**




| Amortisation Profile | Principal Balance |
|---|---|
| set/2024 | 3 140 356 798 |
| set/2025 | 2 973 066 627 |
| set/2026 | 2 807 551 911 |
| set/2027 | 2 644 703 572 |
| set/2028 | 2 486 347 672 |
| set/2029 | 2 333 939 130 |
| set/2034 | 1 673 976 764 |
| set/2039 | 1 126 146 822 |
| set/2044 | 667 718 596 |
| set/2049 | 331 420 170 |
| set/2054 | 124 122 352 |
| set/2059 | 18 444 435 |
| set/2062 | 2 115 079 |
| set/2066 | 10 486 |
| set/2067 | 6 989 |
| set/2070 | 422 |
| set/2071 | 0 |
| set/2072 | 0 |

[a] Mortgage Credit Pool; assumes no prepayments

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| 7. Expected Maturity Structure | | | | | | | |
|---|---|---|---|---|---|---|---|
| In EUR | 0-1 Years | 1-2 Years | 2-3 Years | 3-4 Years | 4-5 Years | 5-10 Years | >10 Years |
| Residencial Mortgages[a] | 167 290 171 | 165 514 716 | 162 848 339 | 158 355 900 | 152 408 543 | 2 209 816 777 | 124 122 352 |
| Commercial Mortgages | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Assets[2] | 32 605 265 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Cover Pool** | **199 895 436** | **165 514 716** | **162 848 339** | **158 355 900** | **152 408 543** | **2 209 816 777** | **124 122 352** |
| **Covered Bonds** | **800 000 000** | **0** | **1 250 000 000** | **0** | **0** | **0** | **0** |

[b] Assumes no prepayments

| 8. Liquidity Cushion | Nominal Amount |
|---|---|
| **Liquidity Cushion amount [c]** | **32 605 265** |
| Deposits with eligible financial institutions | 32 605 265 |
| Eligible securities (market value) | 0 |

[c] At least equal to the payments due on the Covered Bonds Outstanding for the next 3 months

| 9. Derivative Financial Instruments | Nominal Amount |
|---|---|
| **Total Amount of Derivatives in the Cover pool** | **0,00** |
| **Of Which Interest Rate Derivatives[b]** | **0,00** |
| Fixed to Floating Swaps | 0,00 |
| Interest Basis Swaps | 0,00 |
| **Of Which Currency Swaps** | **0,00** |

[b] External Counterparties (Yes)

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

**Notes**

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

**[2] Other Assets**
In addition to the mortgage assets, other assets (or substitution assets) may be included in the cover pool up to an amount equal to 20% of the cover pool, subject to the following eligibility criteria:
- 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 statistcal 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 elegibility 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 | Ernst & Young Audit & Associados - SROC, S.A | 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) | 8,676655331 | | | | |
| E.3.1.2 | Weighted Average Maturity (years)** | 24,55864497 | | | | |
| | ***2. Arrears*** | **% Residential Loans** | **% Commercial Loans** | **% Public Sector Assets** | **% Shipping Loans** | **% Total Loans** |
| E.3.2.1 | 1-<30 days | 1,96% | 0 | 0 | 0 | 1,96% |
| E.3.2.2 | 30-<60 days | 0,10% | 0 | 0 | 0 | 0,10% |
| 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

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| 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

| | 1. Amount of sustainable loans | Nominal (mn) | Number of loans | % Nominal (mn) to total mortgage program | % No. of Loans to total mortgage program |
|---|---|---|---|---|---|
| SM.1.1.1 | EE mortgage loans | [For completion] | [For completion] | | |
| SM.1.1.2 | Social impact mortgage loans | [For completion] | [For completion] | | |
| SM.1.1.3 | other | [For completion] | [For completion] | | |
| SM.1.1.4 | Total sustainable mortgage loans | 0,0 | 0 | 0,0% | 0,0% |
| OSM.1.1.1 | *o/w [If relevant, please specify]* | | | | |
| OSM.1.1.2 | *o/w [If relevant, please specify]* | | | | |
| OSM.1.1.3 | *o/w [If relevant, please specify]* | | | | |
| OSM.1.1.4 | *o/w [If relevant, please specify]* | | | | |
| OSM.1.1.5 | *o/w [If relevant, please specify]* | | | | |

## 2. Additional information on the sustainable section of the mortgage stock

| | 1. Sustainable Property Type Information | Nominal (mn) | % Total sustainable Mortgages |
|---|---|---|---|
| SM.2.1.1 | Residential | [For completion] | |
| SM.2.1.2 | Commercial | [For completion] | |
| SM.2.1.3 | Other | [For completion] | |
| SM.2.1.4 | Total | 0,0 | 0,0% |
| OSM.2.1.1 | *o/w Forest & Agriculture* | | |
| OSM.2.1.2 | *o/w EE residential* | | |
| OSM.2.1.3 | *o/w EE commercial* | | |
| OSM.2.1.4 | *o/w EE other* | | |
| OSM.2.1.5 | *EE total* | | |
| OSM.2.1.6 | *o/w Social residential* | | |
| OSM.2.1.7 | *o/wSocial Commercial* | | |
| OSM.2.1.8 | *o/w social other* | | |
| OSM.2.1.9 | *social tot* | | |
| OSM.2.1.10 | *o/w Renewable Energy and Renewable Energy Transmission* | | |
| OSM.2.1.11 | *o/w [If relevant, please specify]* | | |
| OSM.2.1.12 | *o/w [If relevant, please specify]* | | |
| OSM.2.1.13 | *o/w [If relevant, please specify]* | | |
| OSM.2.1.14 | *o/w [If relevant, please specify]* | | |
| OSM.2.1.15 | *o/w [If relevant, please specify]* | | |
| OSM.2.1.16 | *o/w [If relevant, please specify]* | | |
| OSM.2.1.17 | *o/w [If relevant, please specify]* | | |
| OSM.2.1.18 | *o/w [If relevant, please specify]* | | |

| | 2. General Information | Residential Loans | Commercial Loans | Total sustainable Mortgages |
|---|---|---|---|---|
| SM.2.2.1 | Number of sustainable mortgage loans | [For completion] | [For completion] | [For completion] |
| OSM.2.2.1 | *Optional information eg, Number of borrowers* | | eur | |
| OSM.2.2.2 | *Optional information eg, Number of guarantors* | | | |
| OSM.2.2.3 | | | | |
| OSM.2.2.4 | | | | |
| OSM.2.2.5 | | | | |
| OSM.2.2.6 | | | | |

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

| | 4. Breakdown by Geography | % Residential Loans | % Commercial Loans | % Total Sustainable Mortgages |
|---|---|---|---|---|
| SM.2.4.1 | European Union | 0,0% | 0,0% | 0,0% |
| SM.2.4.2 | Austria | [For completion] | [For completion] | [For completion] |
| SM.2.4.3 | Belgium | [For completion] | [For completion] | [For completion] |
| SM.2.4.4 | Bulgaria | [For completion] | [For completion] | [For completion] |
| SM.2.4.5 | Croatia | [For completion] | [For completion] | [For completion] |
| SM.2.4.6 | Cyprus | [For completion] | [For completion] | [For completion] |
| SM.2.4.7 | Czechia | [For completion] | [For completion] | [For completion] |
| SM.2.4.8 | Denmark | [For completion] | [For completion] | [For completion] |
| SM.2.4.9 | Estonia | [For completion] | [For completion] | [For completion] |
| SM.2.4.10 | Finland | [For completion] | [For completion] | [For completion] |
| SM.2.4.11 | France | [For completion] | [For completion] | [For completion] |
| SM.2.4.12 | Germany | [For completion] | [For completion] | [For completion] |
| SM.2.4.13 | Greece | [For completion] | [For completion] | [For completion] |
| SM.2.4.14 | Netherlands | [For completion] | [For completion] | [For completion] |
| SM.2.4.15 | Hungary | [For completion] | [For completion] | [For completion] |
| SM.2.4.16 | Ireland | [For completion] | [For completion] | [For completion] |
| SM.2.4.17 | Italy | [For completion] | [For completion] | [For completion] |
| SM.2.4.18 | Latvia | [For completion] | [For completion] | [For completion] |
| SM.2.4.19 | Lithuania | [For completion] | [For completion] | [For completion] |
| SM.2.4.20 | Luxembourg | [For completion] | [For completion] | [For completion] |
| SM.2.4.21 | Malta | [For completion] | [For completion] | [For completion] |
| SM.2.4.22 | Poland | [For completion] | [For completion] | [For completion] |
| SM.2.4.23 | Portugal | [For completion] | [For completion] | [For completion] |
| SM.2.4.24 | Romania | [For completion] | [For completion] | [For completion] |
| SM.2.4.25 | Slovakia | [For completion] | [For completion] | [For completion] |
| SM.2.4.26 | Slovenia | [For completion] | [For completion] | [For completion] |
| SM.2.4.27 | Spain | [For completion] | [For completion] | [For completion] |
| SM.2.4.28 | Sweden | [For completion] | [For completion] | [For completion] |
| SM.2.4.29 | European Economic Area (not member of EU) | 0,0% | 0,0% | 0,0% |
| SM.2.4.30 | Iceland | [For completion] | [For completion] | [For completion] |
| SM.2.4.31 | Liechtenstein | [For completion] | [For completion] | [For completion] |
| SM.2.4.32 | Norway | [For completion] | [For completion] | [For completion] |
| SM.2.4.33 | Other | 0,0% | 0,0% | 0,0% |
| SM.2.4.34 | Switzerland | [For completion] | [For completion] | [For completion] |
| SM.2.4.35 | United Kingdom | [For completion] | [For completion] | [For completion] |
| SM.2.4.36 | Australia | [For completion] | [For completion] | [For completion] |
| SM.2.4.37 | Brazil | [For completion] | [For completion] | [For completion] |
| SM.2.4.38 | Canada | [For completion] | [For completion] | [For completion] |
| SM.2.4.39 | Japan | [For completion] | [For completion] | [For completion] |
| SM.2.4.40 | Korea | [For completion] | [For completion] | [For completion] |
| SM.2.4.41 | New Zealand | [For completion] | [For completion] | [For completion] |
| SM.2.4.42 | Singapore | [For completion] | [For completion] | [For completion] |
| SM.2.4.43 | US | [For completion] | [For completion] | [For completion] |
| SM.2.4.44 | Other | [For completion] | [For completion] | [For completion] |
| SM.2.4.45 | *o/w [If relevant, please specify]* | | | |
| SM.2.4.46 | *o/w [If relevant, please specify]* | | | |
| SM.2.4.47 | *o/w [If relevant, please specify]* | | | |
| SM.2.4.48 | *o/w [If relevant, please specify]* | | | |
| SM.2.4.49 | *o/w [If relevant, please specify]* | | | |
| SM.2.4.50 | *o/w [If relevant, please specify]* | | | |
| SM.2.4.51 | *o/w [If relevant, please specify]* | | | |
| SM.2.4.52 | *o/w [If relevant, please specify]* | | | |
| SM.2.4.53 | *o/w [If relevant, please specify]* | | | |
| SM.2.4.54 | *o/w [If relevant, please specify]* | | | |

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

| | 6. Breakdown by Interest Rate | % 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 | *o/w >100 - <=110 %* | | | | |
| OSM.2A.11.2 | *o/w >110 - <=120 %* | | | | |
| OSM.2A.11.3 | *o/w >120 - <=130 %* | | | | |
| OSM.2A.11.4 | *o/w >130 - <=140 %* | | | | |
| OSM.2A.11.5 | *o/w >140 - <=150 %* | | | | |
| OSM.2A.11.6 | *o/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 | *o/w >100 - <=110 %* | | | | |
| OSM.2A.12.2 | *o/w >110 - <=120 %* | | | | |
| OSM.2A.12.3 | *o/w >120 - <=130 %* | | | | |
| OSM.2A.12.4 | *o/w >130 - <=140 %* | | | | |
| OSM.2A.12.5 | *o/w >140 - <=150 %* | | | | |
| OSM.2A.12.6 | *o/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 | *o/w Private rental* | |
| OSM.2A.13.2 | *o/w Multi-family housing* | |
| OSM.2A.13.3 | *o/w Buildings under construction* | |
| OSM.2A.13.4 | *o/w Buildings land* | |
| OSM.2A.13.5 | *o/w [if relevant, please specify]* | |
| OSM.2A.13.6 | *o/w [if relevant, please specify]* | |
| OSM.2A.13.7 | *o/w [if relevant, please specify]* | |
| OSM.2A.13.8 | *o/w [if relevant, please specify]* | |
| OSM.2A.13.9 | *o/w [if relevant, please specify]* | |
| OSM.2A.13.10 | *o/w [if relevant, please specify]* | |

| | 14. Loan by Ranking | % Residential Loans |
|---|---|---|
| SM.2A.14.1 | 1st lien / No prior ranks | [For completion] |
| SM.2A.14.2 | Guaranteed | [For completion] |
| SM.2A.14.3 | Other | [For completion] |
| OSM.2A.14.1 | | |
| OSM.2A.14.2 | | |
| OSM.2A.14.3 | | |

| | 15. Energy Performance information of the financed RRE | 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 Proprety | [For completion] | [For completion] | | |
| SM.2A.19.2 | Existing Property | [For completion] | [For completion] | | |
| SM.2A.19.3 | other | [For completion] | [For completion] | | |
| SM.2A.19.4 | no data | [For completion] | [For completion] | | |
| SM.2A.19.5 | Total | 0,0 | 0 | 0,0% | 0,0% |
| OSM.2A.19.1 | | | | | |

| | 20. CO2 emission - 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 | *o/w >100 - <=110 %* | | | | |
| OSM.2B.22.2 | *o/w >110 - <=120 %* | | | | |
| OSM.2B.22.3 | *o/w >120 - <=130 %* | | | | |
| OSM.2B.22.4 | *o/w >130 - <=140 %* | | | | |
| OSM.2B.22.5 | *o/w >140 - <=150 %* | | | | |
| OSM.2B.22.6 | *o/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.2B.23.1 | Weighted Average LTV (%) | | [Mark as ND1 if not relevant] | | | |
| | By LTV buckets (mn): | | | | | |
| SM.2B.23.2 | >0 - <=40 % | | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| SM.2B.23.3 | >40 - <=50 % | | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| SM.2B.23.4 | >50 - <=60 % | | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| SM.2B.23.5 | >60 - <=70 % | | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| SM.2B.23.6 | >70 - <=80 % | | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| SM.2B.23.7 | >80 - <=90 % | | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| SM.2B.23.8 | >90 - <=100 % | | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| SM.2B.23.9 | >100% | | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] | | |
| SM.2B.23.10 | | Total | 0,0 | 0 | 0,0% | 0,0% |
| OSM.2B.23.1 | | *o/w >100 - <=110 %* | | | | |
| OSM.2B.23.2 | | *o/w >110 - <=120 %* | | | | |
| OSM.2B.23.3 | | *o/w >120 - <=130 %* | | | | |
| OSM.2B.23.4 | | *o/w >130 - <=140 %* | | | | |
| OSM.2B.23.5 | | *o/w >140 - <=150 %* | | | | |
| OSM.2B.23.6 | | *o/w >150 %* | | | | |
| OSM.2B.23.7 | | | | | | |
| OSM.2B.23.8 | | | | | | |
| OSM.2B.23.9 | | | | | | |

| | 24. Breakdown by Type | | % Commercial loans |
|---|---|---|---|
| SM.2B.24.1 | Retail | | [For completion] |
| SM.2B.24.2 | Office | | [For completion] |
| SM.2B.24.3 | Hotel/Tourism | | [For completion] |
| SM.2B.24.4 | Shopping malls | | [For completion] |
| SM.2B.24.5 | Industry | | [For completion] |
| SM.2B.24.6 | Agriculture | | [For completion] |
| SM.2B.24.7 | Other commercially used | | [For completion] |
| SM.2B.24.8 | Hospital | | [For completion] |
| SM.2B.24.9 | School | | [For completion] |
| SM.2B.24.10 | other RE with a social relevant purpose | | [For completion] |
| SM.2B.24.11 | Land | | [For completion] |
| SM.2B.24.12 | Property developers / Building under construction | | [For completion] |
| SM.2B.24.13 | Other | | [For completion] |
| OSM.2B.24.1 | | *o/w Cultural purposes* | |
| OSM.2B.24.2 | | *o/w [If relevant, please specify]* | |
| OSM.2B.24.3 | | *o/w [If relevant, please specify]* | |
| OSM.2B.24.4 | | *o/w [If relevant, please specify]* | |
| OSM.2B.24.5 | | *o/w [If relevant, please specify]* | |
| OSM.2B.24.6 | | *o/w [If relevant, please specify]* | |
| OSM.2B.24.7 | | *o/w [If relevant, please specify]* | |
| OSM.2B.24.8 | | *o/w [If relevant, please specify]* | |
| OSM.2B.24.9 | | *o/w [If relevant, please specify]* | |
| OSM.2B.24.10 | | *o/w [If relevant, please specify]* | |
| OSM.2B.24.11 | | *o/w [If relevant, please specify]* | |
| OSM.2B.24.12 | | *o/w [If relevant, please specify]* | |
| OSM.2B.24.13 | | *o/w [If relevant, please specify]* | |
| OSM.2B.24.14 | | *o/w [If relevant, please specify]* | |

| | 25. EPC Information of the financed CRE | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
|---|---|---|---|---|---|
| SM.2B.25.1 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.2 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.3 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.4 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.5 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.6 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.7 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.8 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.9 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.10 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.11 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.12 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.13 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.14 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.15 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.16 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.17 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.25.18 | no data | [For completion] | [For completion] | | |
| SM.2B.25.19 | Total | 0,0 | 0 | 0,0% | 0,0% |
| OSM.2B.25.1 | | | | | |
| OSM.2B.25.2 | | | | | |
| OSM.2B.25.3 | | | | | |

| | 26. Average energy use intensity (kWh/m2 per year) | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
|---|---|---|---|---|---|
| SM.2B.26.1 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.2 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.3 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.4 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.5 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.6 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.7 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.8 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.9 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.10 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.11 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.12 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.13 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.14 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.15 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.16 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.17 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.26.18 | no data | [For completion] | [For completion] | | |
| SM.2B.26.19 | Total | 0,0 | 0 | 0,0% | 0,0% |

| | 27. CRE Age Structure | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
|---|---|---|---|---|---|
| SM.2B.27.1 | older than 1919 | [For completion] | [For completion] | | |
| SM.2B.27.2 | 1919 - 1945 | [For completion] | [For completion] | | |
| SM.2B.27.3 | 1946 - 1960 | [For completion] | [For completion] | | |
| SM.2B.27.4 | 1961 - 1970 | [For completion] | [For completion] | | |
| SM.2B.27.5 | 1971 - 1980 | [For completion] | [For completion] | | |
| SM.2B.27.6 | 1981 - 1990 | [For completion] | [For completion] | | |
| SM.2B.27.7 | 1991 - 2000 | [For completion] | [For completion] | | |
| SM.2B.27.8 | 2001 - 2005 | [For completion] | [For completion] | | |
| SM.2B.27.9 | 2006 - 2010 | [For completion] | [For completion] | | |
| SM.2B.27.10 | 2011 - 2015 | [For completion] | [For completion] | | |
| SM.2B.27.11 | 2016 - 2020 | [For completion] | [For completion] | | |
| SM.2B.27.12 | 2021 and onwards | [For completion] | [For completion] | | |
| SM.2B.27.13 | no data | [For completion] | [For completion] | | |
| SM.2B.27.14 | Total | 0,0 | 0 | 0,0% | 0,0% |
| OSM.2B.27.1 | | | | | |
| OSM.2B.27.2 | | | | | |
| OSM.2B.27.3 | | | | | |
| OSM.2B.27.4 | | | | | |
| OSM.2B.27.5 | | | | | |
| OSM.2B.27.6 | | | | | |
| OSM.2B.27.7 | | | | | |
| OSM.2B.27.8 | | | | | |
| OSM.2B.27.9 | | | | | |
| OSM.2B.27.10 | | | | | |

| | 28. New Commercial Property | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
|---|---|---|---|---|---|
| SM.2B.28.1 | New property | [For completion] | [For completion] | | |
| SM.2B.28.2 | Existing property | [For completion] | [For completion] | | |
| SM.2B.28.3 | other | [For completion] | [For completion] | | |
| SM.2B.28.4 | no data | [For completion] | [For completion] | | |
| SM.2B.28.5 | Total | 0,0 | 0 | 0,0% | 0,0% |

| | 29. CO2 emission related to CRE - *as per national availability* | Ton CO2 (per year) | Ton CO2 (LTV adjusted) (per year) | kg CO2/m2 (per year) |
|---|---|---|---|---|
| SM.2B.29.1 | Retail | [For completion] | [For completion] | [For completion] |
| SM.2B.29.2 | Office | [For completion] | [For completion] | [For completion] |
| SM.2B.29.3 | Hotel/Tourism | [For completion] | [For completion] | [For completion] |
| SM.2B.29.4 | Shopping malls | [For completion] | [For completion] | [For completion] |
| SM.2B.29.5 | Industry | [For completion] | [For completion] | [For completion] |
| SM.2B.29.6 | Agriculture | [For completion] | [For completion] | [For completion] |
| SM.2B.29.7 | Other commercially used | [For completion] | [For completion] | [For completion] |
| SM.2B.29.8 | Hospital | [For completion] | [For completion] | [For completion] |
| SM.2B.29.9 | School | [For completion] | [For completion] | [For completion] |
| SM.2B.29.10 | other RE with a social relevant purpose | [For completion] | [For completion] | [For completion] |
| SM.2B.29.11 | Land | [For completion] | [For completion] | [For completion] |
| SM.2B.29.12 | Property developers / Building under construction | [For completion] | [For completion] | [For completion] |
| SM.2B.29.13 | Other | [For completion] | [For completion] | [For completion] |
| SM.2B.29.14 | no data | [For completion] | [For completion] | [For completion] |
| SM.2B.29.15 | Total | 0,0 | 0,0 | |
| SM.2B.29.16 | Weighted Average | | | [For completion] |
| SM.2B.29.17 | | | | |
| SM.2B.29.18 | | | | |
| SM.2B.29.19 | | | | |

# F2. Harmonised Transparency Template - Sustainable Public Sector Assets

**HTT 2024**

| 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 | *o/w Local Communities* | [For completion] | [For completion] | | |
| SPS.1.1.3 | *o/w Hospitals* | [For completion] | [For completion] | | |
| SPS.1.1.4 | *o/w Export Credit* | [For completion] | [For completion] | | |
| | *o/w other* | [For completion] | [For completion] | | |
| SPS.1.1.5 | Social Public Sector exposures | [For completion] | [For completion] | | |
| SPS.1.1.6 | *o/w Local Communities* | [For completion] | [For completion] | | |
| SPS.1.1.7 | *o/w Hospitals* | [For completion] | [For completion] | | |
| SPS.1.1.8 | *o/w Export Credit* | [For completion] | [For completion] | | |
| | *o/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 | *o/w [If relevant, please specify]* | | | | |
| OSPS.1.1.2 | *o/w [If relevant, please specify]* | | | | |
| OSPS.1.1.3 | *o/w [If relevant, please specify]* | | | | |
| OSPS.1.1.4 | *o/w [If relevant, please specify]* | | | | |
| OSPS.1.1.5 | *o/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

HTT 2024

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

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

**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


**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]* | | | | | | |
| OCOV.2.1.10 | *[please insert here mortgages with extended moratoria]* | | | | | | |