Harmonised Transparency Template

2024 Version

Portugal

Caixa Económica Montepio Geral, Caixa Económica Bancária SA

Reporting Date: 23/01/2025

Cut-off Date: 31/12/2024

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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR

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1. Basic Facts
2. Regulatory Summary
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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**	31/12/2024
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	3 204,7			
G.3.1.2	Outstanding Covered Bonds	1 250,0			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	3 101,3			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	1 258,5			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Statutory**	**Voluntary**	**Contractual**	**Purpose**
G.3.2.1	OC (%)	5,0%	138,4%	18,0%	Rating Purposes
G.3.2.3	Total OC (absolute value in mn)	1 954,7			
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	3 178,5		99,2%	
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	26,3		0,8%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	3 204,7		100,0%	
	4. Cover Pool Amortisation Profile	**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average Life (in years)	15,0	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	194,3	ND1	6,1%	
G.3.4.3	1 - 2 Y	166,3	ND1	5,2%	
G.3.4.4	2 - 3 Y	163,2	ND1	5,1%	
G.3.4.5	3 - 4 Y	158,5	ND1	4,9%	
G.3.4.6	4 - 5 Y	152,4	ND1	4,8%	
G.3.4.7	5 - 10 Y	2 241,3	ND1	69,9%	
G.3.4.8	10+ Y	128,7	ND1	4,0%	
G.3.4.9	Total	3 204,7	0,0	100,0%	0,0%
	5. Maturity of Covered Bonds	**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)	2,0	ND1		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	0,0	ND1	0,0%	
G.3.5.4	1 - 2 Y	1 250,0	ND1	100,0%	
G.3.5.5	2 - 3 Y	0,0	ND1	0,0%	
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	1 250,0	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	3 204,7	3 204,7	100,0%	100,0%
G.3.6.2	AUD	0,0	0,0	0,0%	0,0%
G.3.6.3	BRL	0,0	0,0	0,0%	0,0%
G.3.6.4	CAD	0,0	0,0	0,0%	0,0%
G.3.6.5	CHF	0,0	0,0	0,0%	0,0%
G.3.6.6	CZK	0,0	0,0	0,0%	0,0%
G.3.6.7	DKK	0,0	0,0	0,0%	0,0%
G.3.6.8	GBP	0,0	0,0	0,0%	0,0%
G.3.6.9	HKD	0,0	0,0	0,0%	0,0%
G.3.6.10	ISK	0,0	0,0	0,0%	0,0%
G.3.6.11	JPY	0,0	0,0	0,0%	0,0%
G.3.6.12	KRW	0,0	0,0	0,0%	0,0%
G.3.6.13	NOK	0,0	0,0	0,0%	0,0%
G.3.6.14	PLN	0,0	0,0	0,0%	0,0%
G.3.6.15	SEK	0,0	0,0	0,0%	0,0%
G.3.6.16	SGD	0,0	0,0	0,0%	0,0%
G.3.6.17	USD	0,0	0,0	0,0%	0,0%
G.3.6.18	Other	0,0	0,0	0,0%	0,0%
	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1 250,0	1 250,0	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	0,0	0,0	0,0%	0,0%
G.3.8.2	Floating coupon	1 250,0	1 250,0	100,0%	100,0%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	1 250,0	1 250,0	100,0%	100,0%
	9. Substitute Assets - Type	Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	26,3		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	26,3		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		26,3	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	26,3	100,0%

	11. Liquid Assets	Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	26,3	0,8%	2,1%
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	26,3	0,8%	2,1%

	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		3 178,5		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	3 178,5		100,0%
	2. General Information		**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans		56 172	0	56 172
	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	28,5%	0,0%	[For completion]
M.7.5.2	Center	16,6%	0,0%	[For completion]
M.7.5.3	Lisbon	35,0%	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	4,2%	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	36,7%	0,0%	36,7%
M.7.6.2	Floating rate	63,3%	0,0%	63,3%
M.7.6.3	Other	0,0%	0,0%	0,0%
	7. Breakdown by Repayment Type	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.7.1	Bullet / interest only	0,0%	0,0%	0,0%
M.7.7.2	Amortising	100,0%	0,0%	100,0%
M.7.7.3	Other	0,0%	0,0%	0,0%
	8. Loan Seasoning	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.8.1	Up to 12months	19,5%	0,0%	19,5%
M.7.8.2	> 12 - ≤ 24 months	11,8%	0,0%	11,8%
M.7.8.3	> 24 - ≤ 36 months	7,5%	0,0%	7,5%
M.7.8.4	> 36 - ≤ 60 months	13,5%	0,0%	13,5%
M.7.8.5	> 60 months	47,7%	0,0%	47,7%

	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)		56,6			
	By buckets (mn):					
M.7A.10.2	0 - EUR 10.000		40,0	6 621	1,3%	11,8%
M.7A.10.3	10.000 - EUR 20.000		133,3	8 909	4,2%	15,9%
M.7A.10.4	20.000 - EUR 30.000		167,0	6 744	5,3%	12,0%
M.7A.10.5	30.000 - EUR 40.000		178,3	5 091	5,6%	9,1%
M.7A.10.6	40.000 - EUR 50.000		200,1	4 445	6,3%	7,9%
M.7A.10.7	50.000 - EUR 60.000		231,9	4 218	7,3%	7,5%
M.7A.10.8	60.000 - EUR 70.000		224,6	3 454	7,1%	6,1%
M.7A.10.9	70.000 - EUR 80.000		231,0	3 082	7,3%	5,5%
M.7A.10.10	80.000 - EUR 90.000		209,0	2 458	6,6%	4,4%
M.7A.10.11	90.000 - EUR 100.000		206,3	2 174	6,5%	3,9%
M.7A.10.12	100.000 - EUR 200.000		1 045,7	7 809	32,9%	13,9%
M.7A.10.13	> EUR 200.000		311,2	1 167	9,8%	2,1%
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	3 178,5	56 172	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 (%)		52,4%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		831,2	26 380	26,2%	47,0%
M.7A.11.3	>40 - <=50 %		475,6	7 452	15,0%	13,3%
M.7A.11.4	>50 - <=60 %		583,9	8 056	18,4%	14,3%
M.7A.11.5	>60 - <=70 %		649,2	7 840	20,4%	14,0%
M.7A.11.6	>70 - <=80 %		638,6	6 444	20,1%	11,5%
M.7A.11.7	>80 - <=90 %		0,0	0	0,0%	0,0%
M.7A.11.8	>90 - <=100 %		0,0	0	0,0%	0,0%
M.7A.11.9	>100%		0,0	0	0,0%	0,0%
M.7A.11.10		Total	3 178,5	56 172	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		7,2%			
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

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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

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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); Current LTV Indexed - It is calculated by dividing the outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or last physical valuation);
HG.1.9	**LTVs: Calculation of property/shipping value**	Property valuation according to the latest on-site appraisal or according to indices or statistical methodes approved by the Bank of Portugal;
HG.1.10	**LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits**	Unindexed: Valuations done through on-site appraisals; Indexed: By applying an indice or statistical method considered appropriate duly submitted to the Bank of Portugal
HG.1.11	**LTVs: Frequency and time of last valuation**	A full valuation of the underlying properties must be performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool. Properties should also be assessed according to the following rules: - The value of residential properties should be checked on a frequent basis, at least every three years. This procedure can be done using statistical models approved by the Bank of Portugal; in case of 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; - 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		

Report Reference Date: **31/12/2024**
Report Frequency: Quarterly

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	ba1 / BB+ / BBH (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				**1,96**	**1 250 000 000**
Private Placements Covered Bonds Issues					
Series 8 (ISIN PTCMGFOE0033)	16/03/2016	Floating Rate	16/12/2026	1,96	1 250 000 000

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

3. Asset Cover Test	**Remaining Term**	**Nominal Amount**
Mortgage Credit Pool	**24,74**	**3 178 475 138,03**
Other Assets[2] (Deposits and Securities at market value)	**0,00**	**26 265 983,36**
Cash and Deposits	0,00	26 265 983,36
RMBS	0,00	0,00
Other securities	0,00	0,00
Total Cover Pool	**24,53**	**3 204 741 121,39**
% of ECB eligible assets		0,00%
Overcollateralization[3] with cash collateral (Current OC)		**156,38%**
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		**5,00%**

4. Other Triggers	
Net Present Value of Assets (incl. derivatives)[4]	3 101 292 008,34
Net present value of liabilities (incl. derivatives)[4]	1 258 460 203,00
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	56 172
Aggregate Original Principal Balance (EUR)	4 781 508 131,47
Aggregate Current Principal Balance (EUR)	3 178 475 138,03
Average Original Principal Balance per loan (EUR)	85 122,63
Average Current Principal Balance per loan (EUR)	56 584,69
Current principal balance of the 5 largest borrowers (EUR)	4 855 289,77
Weight of the 5 largest borrowers (current principal balance) %	0,15%
Current principal balance of the 10 largest borrowers (EUR)	8 840 858,67
Weight of the 10 largest borrowers (current principal balance) %	0,28%
Weighted Average Seasoning (months)	100,06
Weighted Average Remaining Term (months)	296,85
Weighted Average Current Unindexed LTV[5] (%)	52,41%
Weighted Average Current Indexed LTV[5] (%)	n.a.
Weighted Average Interest Rate (%)	4,213%
Weighted Average Spread (%)	0,760%
Max Maturity Date (yyyy-mm-dd)	20/12/2070

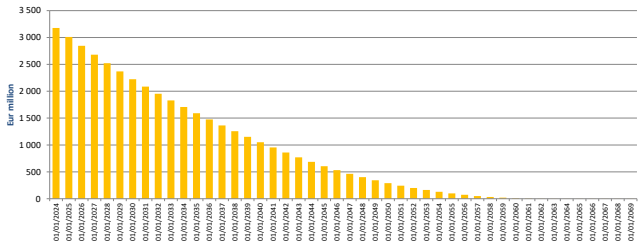
Subsidized Loans	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Yes	1 348	2,40%	25 816 813	0,81%
No	54 824	97,60%	3 152 658 325	99,19%
Insured Property[6]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Yes	56 172	100,00%	3 178 475 138	100,00%
No	0	0,00%	0	0,00%
Interest Rate Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Fixed	12 459	22,18%	1 166 226 751	36,69%
Floating	43 713	77,82%	2 012 248 387	63,31%
Repayment Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Annuity / French	55 906	99,53%	3 169 027 483	99,70%
Linear	0	0,00%	0	0,00%
Increasing instalments	102	0,18%	3 212 283	0,10%
Bullet	0	0,00%	0	0,00%
Interest-only	0	0,00%	0	0,00%
Other	164	0,29%	6 235 372	0,20%

Report Reference Date: **31/12/2024**
Report Frequency: Quarterly

6. Mortgage Credit Pool (continued)				
Seasoning	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 1 year	6 202	11,04%	618 315 255	19,45%
1 to 2 years	4 181	7,44%	376 529 468	11,85%
2 to 3 years	2 563	4,56%	237 468 175	7,47%
3 to 4 years	3 222	5,74%	289 210 705	9,10%
4 to 5 years	1 756	3,13%	139 805 465	4,40%
5 to 6 years	1 608	2,86%	111 917 912	3,52%
6 to 7 years	1 255	2,23%	84 055 336	2,64%
7 to 8 years	1 240	2,21%	78 159 198	2,46%
8 to 9 years	960	1,71%	57 173 193	1,80%
9 to 10 years	724	1,29%	37 843 821	1,19%
10 to 11 years	638	1,14%	34 354 596	1,08%
11 to 12 years	486	0,87%	25 474 648	0,80%
More than 12 years	31 337	55,79%	1 088 167 365	34,24%
Remaining Term	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 5 years	6 346	11,30%	66 594 456	2,10%
5 to 8 years	6 838	12,17%	143 573 448	4,52%
8 to 10 years	2 796	4,98%	81 719 017	2,57%
10 to 12 years	2 038	3,63%	71 457 403	2,25%
12 to 14 years	2 118	3,77%	85 460 898	2,69%
14 to 16 years	2 409	4,29%	114 757 914	3,61%
16 to 18 years	2 498	4,45%	131 580 472	4,14%
18 to 20 years	3 170	5,64%	177 552 365	5,59%
20 to 22 years	4 094	7,29%	244 889 037	7,70%
22 to 24 years	3 439	6,12%	233 645 917	7,35%
24 to 26 years	3 567	6,35%	269 294 457	8,47%
26 to 28 years	3 403	6,06%	264 749 476	8,33%
28 to 30 years	2 819	5,02%	250 828 617	7,89%
30 to 40 years	10 634	18,93%	1 042 174 191	32,79%
More than 40 years	3	0,01%	197 469	0,01%
Current Unindexed LTV	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 40%	26 380	46,96%	831 178 752	26,15%
40 to 50%	7 452	13,27%	475 561 422	14,96%
50 to 60%	8 056	14,34%	583 931 959	18,37%
60 to 70%	7 840	13,96%	649 238 019	20,43%
70 to 80%	6 444	11,47%	638 564 986	20,09%
More than 80%	0	0,00%	0	0,00%

Loan Purpose	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Owner-occupied	49 742	88,55%	2 802 584 265	88,17%
Second Home	3 661	6,52%	228 030 126	7,17%
Buy to Let	993	1,77%	57 995 224	1,82%
Other	1 776	3,16%	89 865 523	2,83%
Property Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Residential	**56 172**	**100,00%**	**3 178 475 138**	**100,00%**
Flat	39 654	70,59%	1 968 290 552	61,93%
House	16 518	29,41%	1 210 184 586	38,07%
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	**56 172**	**100,00%**	**3 178 475 138**	**100,00%**
North	16 799	29,91%	907 149 909	28,54%
Center	9 759	17,37%	527 325 814	16,59%
Lisbon	18 302	32,58%	1 112 568 333	35,00%
Alentejo	3 465	6,17%	193 779 240	6,10%
Algarve	3 832	6,82%	225 327 616	7,09%
Madeira	1 421	2,53%	78 002 420	2,45%
Azores	2 594	4,62%	134 321 807	4,23%
Delinquencies[7]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
> 30 to 60 days	39	0,07%	2 023 022	0,06%
> 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
dez/2024	3 178 475 138
dez/2025	3 010 457 636
dez/2026	2 844 191 501
dez/2027	2 680 962 799
dez/2028	2 522 424 944
dez/2029	2 370 066 172
dez/2034	1 707 644 948
dez/2039	1 151 701 019
dez/2044	685 412 978
dez/2049	342 600 195
dez/2054	128 728 858
dez/2059	18 725 496
dez/2062	2 201 646
dez/2066	9 633
dez/2067	6 126
dez/2070	0
dez/2071	0
dez/2072	0

[a] Mortgage Credit Pool; assumes no prepayments

Report Reference Date: **31/12/2024**
Report Frequency: Quarterly

7. Expected Maturity Structure							
In EUR	0-1 Years	1-2 Years	2-3 Years	3-4 Years	4-5 Years	5-10 Years	>10 Years
Residencial Mortgages[a]	168 017 502	166 266 135	163 228 703	158 537 855	152 358 772	2 241 337 313	128 728 858
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets[2]	26 265 983	0	0	0	0	0	0
Cover Pool	**194 283 485**	**166 266 135**	**163 228 703**	**158 537 855**	**152 358 772**	**2 241 337 313**	**128 728 858**
Covered Bonds	**0**	**1 250 000 000**	**0**	**0**	**0**	**0**	**0**

[a] Assumes no prepayments

8. Liquidity Cushion	Nominal Amount
Liquidity Cushion amount [c]	**26 265 983**
Deposits with eligible financial institutions	26 265 983
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@bancomontepio.pt
Other Reports on CEMG website	https://www.bancomontepio.pt/en/institutional/investor-relations/funding-programmes?tab=covered-bond
Covered Bond 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)	8,331373954				
E.3.1.2	Weighted Average Maturity (years)**	24,72417769				
	2. Arrears	**% Residential Loans**	**% Commercial Loans**	**% Public Sector Assets**	**% Shipping Loans**	**% Total Loans**
E.3.2.1	1-<30 days	1,40%	0	0	0	1,40%
E.3.2.2	30-<60 days	0,06%	0	0	0	0,06%
E.3.2.3	60-<90 days	0	0	0	0	0,00%
E.3.2.4	90-<180 days	0	0	0	0	0,00%
E.3.2.5	>= 180 days	0	0	0	0	0,00%

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2024

Reporting in Domestic Currency	EUR

CONTENT OF TAB F1

1. Share of sustainable loans in the total mortgage program
2. Additional information on the sustainable section of the mortgage stock
2A. Sustainable Residential Cover Pool
2B. Sustainable Commercial Cover Pool

1. Share of sustainable loans in the total mortgage program

	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

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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

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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]*						