Harmonised Transparency Template

2025 Version

Portugal

Caixa Económica Montepio Geral, Caixa Económica Bancária SA

Reporting Date: 27/10/2025

Cut-off Date: 30/09/2025

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A. Harmonised Transparency Template - General Information

HTT 2025

Reporting in Domestic Currency	EUR

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Field Number	1. Basic Facts	
G.1.1.1	**Country**	Portugal
G.1.1.2	**Issuer Name**	Caixa Económica Montepio Geral, Caixa Económica Bancária S.A.
G.1.1.3	**Labelled Cover Pool Name**	
G.1.1.4	**Link to Issuer's Website**	https://www.bancomontepio.pt/institucional/investor-relations/divida?tab=covered-bond
G.1.1.5	**Cut-off date**	30/09/2025
G.1.1.6	**Cover Pool's FIGI Identifier (non-mandatory)**	
OG.1.1.2	*Contact names*	Daniel Grencho / Hugo Mendes
OG.1.1.3	*Programme type*	Soft Bullet
OG.1.1.4		
OG.1.1.5		
OG.1.1.6		
OG.1.1.7		

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

	3. General Cover Pool / Covered Bond Information				
	1.General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	2 217,5			
G.3.1.2	Outstanding Covered Bonds	1 250,0			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	2 116,8			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	1 255,5			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Statutory**	**Voluntary**	**Contractual**	**Purpose**
G.3.2.1	OC (%)	5,0%	57,4%	20,0%	Rating Purposes
G.3.2.3	Total OC (absolute value in mn)	967,5			
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	2 200,2		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	17,3		0,8%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	2 217,5		100,0%	
OG.3.3.1	*o/w [if relevant, please specify]*			0,0%	
OG.3.3.2	*o/w [if relevant, please specify]*			0,0%	
OG.3.3.3	*o/w [if relevant, please specify]*			0,0%	
OG.3.3.4	*o/w [if relevant, please specify]*			0,0%	
OG.3.3.5	*o/w [if relevant, please specify]*			0,0%	
OG.3.3.6	*o/w [if relevant, please specify]*			0,0%	
	4. Cover Pool Amortisation Profile	**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average Life (in years)	16,7	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	104,0	ND1	4,7%	
G.3.4.3	1 - 2 Y	86,5	ND1	3,9%	
G.3.4.4	2 - 3 Y	86,3	ND1	3,9%	
G.3.4.5	3 - 4 Y	85,9	ND1	3,9%	
G.3.4.6	4 - 5 Y	421,6	ND1	19,0%	
G.3.4.7	5 - 10 Y	1 404,6	ND1	63,3%	
G.3.4.8	10+ Y	28,6	ND1	1,3%	
G.3.4.9	Total	2 217,5	0,0	100,0%	0,0%
OG.3.4.1	*o/w 0-1 day*			0,0%	
OG.3.4.2	*o/w 0-0.5y*			0,0%	
OG.3.4.3	*o/w 0.5-1 y*			0,0%	
OG.3.4.4	*o/w 1-1.5y*			0,0%	
OG.3.4.5	*o/w 1.5-2 y*			0,0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	

	5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)		1,2	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%
OG.3.5.1		*o/w 0-1 day*			0,0%	
OG.3.5.2		*o/w 0-0.5y*			0,0%	
OG.3.5.3		*o/w 0.5-1 y*			0,0%	
OG.3.5.4		*o/w 1-1.5y*			0,0%	
OG.3.5.5		*o/w 1.5-2 y*			0,0%	
OG.3.5.6						
OG.3.5.7						
OG.3.5.8						
OG.3.5.9						
OG.3.5.10						

	6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		2 217,5	2 217,5	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	NZD		0,0	0,0	0,0%	0,0%
G.3.6.15	PLN		0,0	0,0	0,0%	0,0%
G.3.6.16	SEK		0,0	0,0	0,0%	0,0%
G.3.6.17	SGD		0,0	0,0	0,0%	0,0%
G.3.6.18	USD		0,0	0,0	0,0%	0,0%
G.3.6.19	Other		0,0	0,0	0,0%	0,0%
OG.3.6.1		Total	2 217,5	2 217,5	100,0%	100,0%
OG.3.6.2		*o/w [if relevant, please specify]*				
OG.3.6.3		*o/w [if relevant, please specify]*				
OG.3.6.4		*o/w [if relevant, please specify]*				
OG.3.6.5		*o/w [if relevant, please specify]*				
OG.3.6.6		*o/w [if relevant, please specify]*				

	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	NZD		0,0	0,0	0,0%	0,0%
G.3.7.15	PLN		0,0	0,0	0,0%	0,0%
G.3.7.16	SEK		0,0	0,0	0,0%	0,0%
G.3.7.17	SGD		0,0	0,0	0,0%	0,0%
G.3.7.18	USD		0,0	0,0	0,0%	0,0%
G.3.7.19	Other		0,0	0,0	0,0%	0,0%
OG.3.7.1		Total	1 250,0	1 250,0	100,0%	100,0%
OG.3.7.2		*o/w [if relevant, please specify]*				
OG.3.7.3		*o/w [if relevant, please specify]*				
OG.3.7.4		*o/w [if relevant, please specify]*				
OG.3.7.5		*o/w [if relevant, please specify]*				
OG.3.7.6		*o/w [if relevant, please specify]*				

	8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon		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%
OG.3.8.1						
OG.3.8.2						
OG.3.8.3						
OG.3.8.4						
OG.3.8.5						

	9. Substitute Assets - Type	Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	17,3	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	17,3	100,0%
OG.3.9.1	*o/w EU gvts or quasi govts*		0,0%
OG.3.9.2	*o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts*		0,0%
OG.3.9.3	*o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts*		0,0%
OG.3.9.4	*o/w EU central banks*		0,0%
OG.3.9.5	*o/w third-party countries Credit Quality Step 1 (CQS1) central banks*		0,0%
OG.3.9.6	*o/w third-party countries Credit Quality Step 2 (CQS2) central banks*		0,0%
OG.3.9.7	*o/w CQS1 credit institutions*		0,0%
OG.3.9.8	*o/w CQS2 credit institutions*		0,0%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			
	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	17,3	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	United Kingdom	0,0	0,0%
G.3.10.7	Australia	0,0	0,0%
G.3.10.8	Brazil	0,0	0,0%
G.3.10.9	Canada	0,0	0,0%
G.3.10.10	Japan	0,0	0,0%
G.3.10.11	Korea	0,0	0,0%
G.3.10.12	New Zealand	0,0	0,0%
G.3.10.13	Singapore	0,0	0,0%
G.3.10.14	US	0,0	0,0%
G.3.10.15	Other	0,0	0,0%
G.3.10.16	Total EU	0,0	0%
OG.3.10.1	Total	17,3	100,0%
OG.3.10.2	*o/w [If relevant, please specify]*		0,0%
OG.3.10.3	*o/w [If relevant, please specify]*		0,0%
OG.3.10.4	*o/w [If relevant, please specify]*		0,0%
OG.3.10.5	*o/w [If relevant, please specify]*		0,0%
OG.3.10.6	*o/w [If relevant, please specify]*		0,0%
OG.3.10.7	*o/w [If relevant, please specify]*		0,0%
	11. Liquid Assets	**Nominal (mn)**	**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	17,3	0,8%	1,4%
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	17,3	0,8%	1,4%
OG.3.11.1	*o/w [If relevant, please specify]*			
OG.3.11.2	*o/w [If relevant, please specify]*			
OG.3.11.3	*o/w [If relevant, please specify]*			
OG.3.11.4	*o/w [If relevant, please specify]*			
OG.3.11.5	*o/w [If relevant, please specify]*			
OG.3.11.6	*o/w [If relevant, please specify]*			
OG.3.11.7	*o/w [If relevant, please specify]*			
	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	
OG.3.13.1	*NPV of Derivatives in the cover pool (mn)*		
OG.3.13.2	*Derivatives outside the cover pool [notionall (mn)*		
OG.3.13.3	*NPV of Derivatives outside the cover pool (mn)*		
OG.3.13.4			
OG.3.13.5			

	14. Sustainable or other special purpose strategy				
G.3.14.1	Is sustainability based on **sustainable assets not present in the cover pool**?	[Yes/No]			
G.3.14.2	Who has provided Second Party Opinion	[For completion]			
G.3.14.3	Further details on proceeds strategy	[link/glossary entry]			
G.3.14.4	Is sustainability based on **sustainable collateral assets present in the cover pool**?	[Yes/No]			
G.3.14.5	If yes. Further details are available in Tab F	F1. Tab	F2. Tab		
G.3.14.6	Is sustainability based on **other criteria**?	[Yes/No]			
G.3.14.7	If yes, please provide frurther details	[link/glossary entry]			
OG.3.14.1					
OG.3.14.2					
OG.3.14.3					
OG.3.14.4					
OG.3.14.5					
OG.3.14.6					
OG.3.14.7					
OG.3.14.8					
OG.3.14.9					
OG.3.14.10					
OG.3.14.11					
OG.3.14.12					
OG.3.14.13					
OG.3.14.14					
OG.3.14.15					
OG.3.14.16					
OG.3.14.17					
OG.3.14.18					
OG.3.14.19					
OG.3.14.20					
OG.3.14.21					
OG.3.14.22					
OG.3.14.23					
OG.3.14.24					
OG.3.14.25					
OG.3.14.26					
OG.3.14.27					
OG.3.14.28					
OG.3.14.29					
OG.3.14.30					
OG.3.14.31					
OG.3.14.32					
OG.3.14.33					
OG.3.14.34					
OG.3.14.35					
OG.3.14.36					
OG.3.14.37					
OG.3.14.38					

4. Compliance Art 14 CBD Check table

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		
G.4.1.14	*(d) Market Risk:*	230 Derivatives and Swaps				
G.4.1.15	*(d) Hedging Strategy*	18 for Harmonised Glossary				
G.4.1.16	*(e) Maturity Structure - cover assets:*	65				
G.4.1.17	*(e) Maturity Structure - covered bond:*	88				
G.4.1.18	*(e) Overview maturity extension triggers:*	link to Glossary HG 1.7				
G.4.1.19	*(f) Levels of OC:*	44				
G.4.1.20	*(g) Percentage of loans in default:*	179 for Mortgage Assets	166 for Public Sector Assets	110 for Shipping Assets		
OG.4.1.1						
OG.4.1.2						
OG.4.1.3						

5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	*Exposure to credit institute credit quality step 1*	17,3
G.5.1.2	*Exposure to credit institute credit quality step 2*	ND2
G.5.1.3	*Exposure to credit institute credit quality step 3*	ND2
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2025

Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	2 200,2		100,0%
M.7.1.2	Commercial	0,0		0,0%
M.7.1.3	Other	0,0		0,0%
M.7.1.4	Total	2 200,2		100,0%
OM.7.1.1	*o/w Housing Cooperatives / Multi-family assets*			0,0%
OM.7.1.2	*o/w Forest & Agriculture*			0,0%
OM.7.1.3	*o/w [If relevant, please specify]*			0,0%
OM.7.1.4	*o/w [If relevant, please specify]*			0,0%
OM.7.1.5	*o/w [If relevant, please specify]*			0,0%
OM.7.1.6	*o/w [If relevant, please specify]*			0,0%
OM.7.1.7	*o/w [If relevant, please specify]*			0,0%
OM.7.1.8	*o/w [If relevant, please specify]*			0,0%
OM.7.1.9	*o/w [If relevant, please specify]*			0,0%
OM.7.1.10	*o/w [If relevant, please specify]*			0,0%
OM.7.1.11	*o/w [If relevant, please specify]*			0,0%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	26 509	0	26 509
OM.7.2.1	*Optional information eg, Number of borrowers*			
OM.7.2.2	*Optional information eg, Number of guarantors*			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	0,4%	0,0%	0,4%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	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%
OM.7.4.1	*o/w [If relevant, please specify]*			
OM.7.4.2	*o/w [If relevant, please specify]*			
OM.7.4.3	*o/w [If relevant, please specify]*			
OM.7.4.4	*o/w [If relevant, please specify]*			
OM.7.4.5	*o/w [If relevant, please specify]*			
OM.7.4.6	*o/w [If relevant, please specify]*			
OM.7.4.7	*o/w [If relevant, please specify]*			
OM.7.4.8	*o/w [If relevant, please specify]*			
OM.7.4.9	*o/w [If relevant, please specify]*			
OM.7.4.10	*o/w [If relevant, please specify]*			
	5. Breakdown by regions of the main country of origin	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.5.1	Insert main country of origin	100,0%	0,0%	100,0%
M.7.5.2	North	30,3%	0,0%	30,3%
M.7.5.3	Center	17,1%	0,0%	17,1%
M.7.5.4	Lisbon	34,8%	0,0%	34,8%
M.7.5.5	Alentejo	6,4%	0,0%	6,4%
M.7.5.6	Algarve	6,1%	0,0%	6,1%
M.7.5.7	Madeira	1,9%	0,0%	1,9%
M.7.5.8	Azores	3,3%	0,0%	3,3%
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	55,7%	0,0%	55,7%	
M.7.6.2	Floating rate	44,3%	0,0%	44,3%	
M.7.6.3	Other	0,0%	0,0%	0,0%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
	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%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
	8. Loan Seasoning	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.8.1	Up to 12months	19,9%	0,0%	19,9%	
M.7.8.2	> 12 - ≤ 24 months	24,6%	0,0%	24,6%	
M.7.8.3	> 24 - ≤ 36 months	10,2%	0,0%	10,2%	
M.7.8.4	> 36 - ≤ 60 months	18,2%	0,0%	18,2%	
M.7.8.5	> 60 months	27,2%	0,0%	27,2%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.9.1	% NPLs	0,0%	0,0%	0,0%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,0%	0,0%	0,0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
	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)	83,0			
	By buckets (mn):				
M.7A.10.2	0 - EUR 10.000	6,4	1 016	0,3%	3,8%
M.7A.10.3	10.000 - EUR 20.000	28,4	1 835	1,3%	6,9%
M.7A.10.4	20.000 - EUR 30.000	50,3	1 983	2,3%	7,5%
M.7A.10.5	30.000 - EUR 40.000	76,3	2 158	3,5%	8,1%
M.7A.10.6	40.000 - EUR 50.000	97,4	2 151	4,4%	8,1%
M.7A.10.7	50.000 - EUR 60.000	121,8	2 213	5,5%	8,3%

M.7A.10.8	60.000 - EUR 70.000		135,3	2 076	6,2%	7,8%
M.7A.10.9	70.000 - EUR 80.000		142,9	1 907	6,5%	7,2%
M.7A.10.10	80.000 - EUR 90.000		140,9	1 654	6,4%	6,2%
M.7A.10.11	90.000 - EUR 100.000		141,2	1 485	6,4%	5,6%
M.7A.10.12	100.000 - EUR 200.000		922,5	6 774	41,9%	25,6%
M.7A.10.13	> EUR 200.000		337,0	1 257	15,3%	4,7%
M.7A.10.14						
M.7A.10.15						
M.7A.10.16						
M.7A.10.17						
M.7A.10.18						
M.7A.10.19						
M.7A.10.20						
M.7A.10.21						
M.7A.10.22						
M.7A.10.23						
M.7A.10.24						
M.7A.10.25						
M.7A.10.26		Total	2 200,2	26 509	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 (%)		56,0%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		414,1	7 677	18,8%	29,0%
M.7A.11.3	>40 - <=50 %		330,7	4 086	15,0%	15,4%
M.7A.11.4	>50 - <=60 %		403,1	4 606	18,3%	17,4%
M.7A.11.5	>60 - <=70 %		509,6	5 301	23,2%	20,0%
M.7A.11.6	>70 - <=80 %		542,8	4 839	24,7%	18,3%
M.7A.11.7	>80 - <=90 %		0,0	0	0,0%	0,0%
M.7A.11.8	>90 - <=100 %		0,0	0	0,0%	0,0%
M.7A.11.9	>100%		0,0	0	0,0%	0,0%
M.7A.11.10		Total	2 200,2	26 509	100,0%	100,0%
OM.7A.11.1		*o/w >100 - <=110 %*			0,0%	0,0%
OM.7A.11.2		*o/w >110 - <=120 %*			0,0%	0,0%
OM.7A.11.3		*o/w >120 - <=130 %*			0,0%	0,0%
OM.7A.11.4		*o/w >130 - <=140 %*			0,0%	0,0%
OM.7A.11.5		*o/w >140 - <=150 %*			0,0%	0,0%
OM.7A.11.6		*o/w >150 %*			0,0%	0,0%
OM.7A.11.7						
OM.7A.11.8						
OM.7A.11.9						
	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%
OM.7A.12.1		*o/w >100 - <=110 %*				
OM.7A.12.2		*o/w >110 - <=120 %*				
OM.7A.12.3		*o/w >120 - <=130 %*				
OM.7A.12.4		*o/w >130 - <=140 %*				
OM.7A.12.5		*o/w >140 - <=150 %*				
OM.7A.12.6		*o/w >150 %*				
OM.7A.12.7						
OM.7A.12.8						
OM.7A.12.9						
	13. Breakdown by type		**% Residential Loans**			
M.7A.13.1	Owner occupied		96,7%			
M.7A.13.2	Second home/Holiday houses		0,0%			

M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other	3,3%			
OM.7A.13.1	*o/w Private rental*				
OM.7A.13.2	*o/w Multi-family housing*				
OM.7A.13.3	*o/w Buildings under construction*				
OM.7A.13.4	*o/w Buildings land*				
OM.7A.13.5	*o/w [If relevant, please specify]*				
OM.7A.13.6	*o/w [If relevant, please specify]*				
OM.7A.13.7	*o/w [If relevant, please specify]*				
OM.7A.13.8	*o/w [If relevant, please specify]*				
OM.7A.13.9	*o/w [If relevant, please specify]*				
OM.7A.13.10	*o/w [If relevant, please specify]*				
	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%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
	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)***	***% No. of Dwellings with no CO2 data***
M.7A.20.1	House, detached or semi-detached	ND3	ND3	ND3	ND3
M.7A.20.2	Flat or Apartment	ND3	ND3	ND3	ND3
M.7A.20.3	Bungalow	ND3	ND3	ND3	ND3
M.7A.20.4	Terraced House	ND3	ND3	ND3	ND3
M.7A.20.5	Multifamily House	ND3	ND3	ND3	ND3
M.7A.20.6	Land Only	ND3	ND3	ND3	ND3
M.7A.20.7	other	ND3	ND3	ND3	ND3
M.7A.20.8	Total	0,0	0,0		
M.7A.20.9	Weighted Average			ND3	
M.7A.20.10					
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%
OM.7B.22.1		*o/w >100 - <=110 %*				
OM.7B.22.2		*o/w >110 - <=120 %*				
OM.7B.22.3		*o/w >120 - <=130 %*				
OM.7B.22.4		*o/w >130 - <=140 %*				
OM.7B.22.5		*o/w >140 - <=150 %*				
OM.7B.22.6		*o/w >150 %*				
OM.7B.22.7						
OM.7B.22.8						
OM.7B.22.9						

	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%
OM.7B.23.1		*o/w >100 - <=110 %*				
OM.7B.23.2		*o/w >110 - <=120 %*				
OM.7B.23.3		*o/w >120 - <=130 %*				
OM.7B.23.4		*o/w >130 - <=140 %*				
OM.7B.23.5		*o/w >140 - <=150 %*				
OM.7B.23.6		*o/w >150 %*				
OM.7B.23.7						
OM.7B.23.8						
OM.7B.23.9						

	24. Breakdown by Type		% Commercial loans
M.7B.24.1	Retail		[For completion]
M.7B.24.2	Office		[For completion]
M.7B.24.3	Hotel/Tourism		[For completion]
M.7B.24.4	Shopping malls		[For completion]
M.7B.24.5	Industry		[For completion]
M.7B.24.6	Agriculture		[For completion]
M.7B.24.7	Other commercially used		[For completion]
M.7B.24.8	Hospital		[For completion]
M.7B.24.9	School		[For completion]
M.7B.24.10	other RE with a social relevant purpose		[For completion]
M.7B.24.11	Land		[For completion]
M.7B.24.12	Property developers / Building under construction		[For completion]
M.7B.24.13	Other		[For completion]
OM.7B.24.1		*o/w Cultural purposes*	
OM.7B.24.2		*o/w [If relevant, please specify]*	
OM.7B.24.3		*o/w [If relevant, please specify]*	
OM.7B.24.4		*o/w [If relevant, please specify]*	
OM.7B.24.5		*o/w [If relevant, please specify]*	
OM.7B.24.6		*o/w [If relevant, please specify]*	
OM.7B.24.7		*o/w [If relevant, please specify]*	
OM.7B.24.8		*o/w [If relevant, please specify]*	
OM.7B.24.9		*o/w [If relevant, please specify]*	
OM.7B.24.10		*o/w [If relevant, please specify]*	
OM.7B.24.11		*o/w [If relevant, please specify]*	
OM.7B.24.12		*o/w [If relevant, please specify]*	
OM.7B.24.13		*o/w [If relevant, please specify]*	
OM.7B.24.14		*o/w [If relevant, please specify]*	

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2025

Reporting in Domestic Currency	EUR

CONTENT OF TAB B2

8. Public Sector Assets

Field Number	8. Public Sector Assets					
	1. General Information					
PS.8.1.1	Number of public sector exposures		[For completion]			
OPS.8.1.1	*Optional information eg, Number of borrowers*					
OPS.8.1.2	*Optional information eg, Number of guarantors*					
OPS.8.1.3						
OPS.8.1.4						
OPS.8.1.5						
OPS.8.1.6						
OPS.8.1.7						
	2. Size Information		**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%	
OPS.8.3.1						
OPS.8.3.2						
OPS.8.3.3						
OPS.8.3.4						
OPS.8.3.5						
	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]
OPS.8.4.1	*o/w [If relevant, please specify]*	
OPS.8.4.2	*o/w [If relevant, please specify]*	
OPS.8.4.3	*o/w [If relevant, please specify]*	
OPS.8.4.4	*o/w [If relevant, please specify]*	
OPS.8.4.5	*o/w [If relevant, please specify]*	
OPS.8.4.6	*o/w [If relevant, please specify]*	
OPS.8.4.7	*o/w [If relevant, please specify]*	
OPS.8.4.8	*o/w [If relevant, please specify]*	
OPS.8.4.9	*o/w [If relevant, please specify]*	
OPS.8.4.10	*o/w [If relevant, please specify]*	
	5. Breakdown by regions of main country of origin	**% Public Sector Assets**
PS.8.5.1	TBC at a country level	[For completion]
PS.8.5.2	TBC at a country level	[For completion]
PS.8.5.3	TBC at a country level	[For completion]
PS.8.5.4	TBC at a country level	[For completion]
PS.8.5.5	TBC at a country level	[For completion]
PS.8.5.6	TBC at a country level	[For completion]
PS.8.5.7	TBC at a country level	[For completion]
PS.8.5.8	TBC at a country level	[For completion]
PS.8.5.9	TBC at a country level	[For completion]
PS.8.5.10	TBC at a country level	[For completion]
PS.8.5.11	TBC at a country level	[For completion]
PS.8.5.12	TBC at a country level	[For completion]
PS.8.5.13	TBC at a country level	[For completion]
PS.8.5.14	TBC at a country level	[For completion]
PS.8.5.15	TBC at a country level	[For completion]
PS.8.5.16	TBC at a country level	[For completion]
PS.8.5.17	TBC at a country level	[For completion]
PS.8.5.18	TBC at a country level	[For completion]
PS.8.5.19	TBC at a country level	[For completion]
PS.8.5.20	TBC at a country level	[For completion]
PS.8.5.21	TBC at a country level	[For completion]
PS.8.5.22	TBC at a country level	[For completion]
PS.8.5.23	TBC at a country level	[For completion]
PS.8.5.24	TBC at a country level	[For completion]
PS.8.5.25	TBC at a country level	[For completion]
	6. Breakdown by Interest Rate	**% Public Sector Assets**

PS.8.6.1	Fixed rate	[For completion]	
PS.8.6.2	Floating rate	[For completion]	
PS.8.6.3	Other	[For completion]	
OPS.8.6.1			
OPS.8.6.2			
OPS.8.6.3			
OPS.8.6.4			
	7. Breakdown by Repayment Type	**% Public Sector Assets**	
PS.8.7.1	Bullet / interest only	[For completion]	
PS.8.7.2	Amortising	[For completion]	
PS.8.7.3	Other	[For completion]	
OPS.8.7.1			
OPS.8.7.2			
OPS.8.7.3			
OPS.8.7.4			
OPS.8.7.5			
OPS.8.7.6			
	8. Breakdown by Type of Debtor	**Nominal (mn)**	**% Public Sector Assets**
PS.8.8.1	Sovereigns	[For completion]	
PS.8.8.2	Regional/federal authorities	[For completion]	
PS.8.8.3	Local/municipal authorities	[For completion]	
PS.8.8.4	Others	[For completion]	
PS.8.8.5	Total	0,0	0,0%
OPS.8.8.1	*o/w Claim against supranational*		
OPS.8.8.2	*o/w Claim against sovereigns*		
OPS.8.8.3	*o/w Claim guaranteed by sovereigns*		
OPS.8.8.4	*o/w Claim against regional/federal authorities*		
OPS.8.8.5	*o/w Claim guaranteed by regional/federal authorities*		
OPS.8.8.6	*o/w Claim against local/municipal authorities*		
OPS.8.8.7	*o/w Claimguaranteed by local/municipal authorities*		
OPS.8.8.8			
OPS.8.8.9			
OPS.8.8.10			
OPS.8.8.11			
OPS.8.8.12			
OPS.8.8.13			
	9. Non-Performing Loans	**% Public Sector Assets**	
PS.8.9.1	% NPLs	[For completion]	
OPS.8.9.1	Defaulted Loans pursuant Art 178 CRR	[For completion]	
OPS.8.9.2			
OPS.8.9.3			
OPS.8.9.4			
	10. Concentration Risks	**% Public Sector Assets**	
PS.8.10.1	10 largest exposures	[For completion]	
OPS.8.10.1			
OPS.8.10.2			
OPS.8.10.3			
OPS.8.10.4			
OPS.8.10.5			
OPS.8.10.6			

B3. Harmonised Transparency Template - Shipping Assets

HTT 2025

Reporting in Domestic Currency	EUR

CONTENT OF TAB B3

9. Shipping Assets

Field Number	9. Shipping Assets	
	1. General Information	**Shipping Loans**
S.9.1.1	Number of shipping loans	[For completion]
OS.9.1.1	*Optional information eg, Number of borrowers*	
OS.9.1.2	*Optional information eg, Number of guarantors*	
OS.9.1.3		
OS.9.1.4		
OS.9.1.5		
OS.9.1.6		
	2. Concentration Risks	**% Shipping Loans**
S.9.2.1	10 largest exposures	[For completion]
OS.9.2.1		
OS.9.2.2		
OS.9.2.3		
OS.9.2.4		
OS.9.2.5		
OS.9.2.6		
	3. Breakdown by Geography / Country of Registration	**% Shipping Loans**
S.9.3.1	European Union	0,0%
S.9.3.2	Austria	[For completion]
S.9.3.3	Belgium	[For completion]
S.9.3.4	Bulgaria	[For completion]
S.9.3.5	Croatia	[For completion]
S.9.3.6	Cyprus	[For completion]
S.9.3.7	Czechia	[For completion]
S.9.3.8	Denmark	[For completion]
S.9.3.9	Estonia	[For completion]
S.9.3.10	Finland	[For completion]
S.9.3.11	France	[For completion]
S.9.3.12	Germany	[For completion]
S.9.3.13	Greece	[For completion]
S.9.3.14	Netherlands	[For completion]
S.9.3.15	Hungary	[For completion]
S.9.3.16	Ireland	[For completion]
S.9.3.17	Italy	[For completion]
S.9.3.18	Latvia	[For completion]
S.9.3.19	Lithuania	[For completion]
S.9.3.20	Luxembourg	[For completion]
S.9.3.21	Malta	[For completion]
S.9.3.22	Poland	[For completion]
S.9.3.23	Portugal	[For completion]
S.9.3.24	Romania	[For completion]
S.9.3.25	Slovakia	[For completion]
S.9.3.26	Slovenia	[For completion]
S.9.3.27	Spain	[For completion]
S.9.3.28	Sweden	[For completion]
S.9.3.29	European Economic Area (not member of EU)	0,0%
S.9.3.30	Iceland	[For completion]
S.9.3.31	Liechtenstein	[For completion]
S.9.3.32	Norway	[For completion]
S.9.3.33	Other	0,0%
S.9.3.34	Switzerland	[For completion]
S.9.3.35	United Kingdom	[For completion]
S.9.3.36	Australia	[For completion]
S.9.3.37	Brazil	[For completion]
S.9.3.38	Canada	[For completion]

S.9.3.39	Japan	[For completion]			
S.9.3.40	Korea	[For completion]			
S.9.3.41	New Zealand	[For completion]			
S.9.3.42	Singapore	[For completion]			
S.9.3.43	US	[For completion]			
S.9.3.44	Other	[For completion]			
OS.9.3.1	*o/w [If relevant, please specify]*				
OS.9.3.2	*o/w [If relevant, please specify]*				
OS.9.3.3	*o/w [If relevant, please specify]*				
OS.9.3.4	*o/w [If relevant, please specify]*				
OS.9.3.5	*o/w [If relevant, please specify]*				
OS.9.3.6	*o/w [If relevant, please specify]*				
OS.9.3.7	*o/w [If relevant, please specify]*				
OS.9.3.8	*o/w [If relevant, please specify]*				
OS.9.3.9	*o/w [If relevant, please specify]*				
OS.9.3.10	*o/w [If relevant, please specify]*				
	4. Breakdown by Interest Rate	**% Shipping Loans**			
S.9.4.1	Fixed rate	[For completion]			
S.9.4.2	Floating rate	[For completion]			
S.9.4.3	Other	[For completion]			
OS.9.4.1					
OS.9.4.2					
OS.9.4.3					
OS.9.4.4					
OS.9.4.5					
OS.9.4.6					
	5. Breakdown by Repayment Type	**% Shipping Loans**			
S.9.5.1	Bullet / interest only	[For completion]			
S.9.5.2	Amortising	[For completion]			
S.9.5.3	Other	[For completion]			
OS.9.5.1					
OS.9.5.2					
OS.9.5.3					
OS.9.5.4					
OS.9.5.5					
OS.9.5.6					
	6. Loan Seasoning	**% Shipping Loans**			
S.9.6.1	Up to 12months	[For completion]			
S.9.6.2	> 12 - ≤ 24 months	[For completion]			
S.9.6.3	> 24 - ≤ 36 months	[For completion]			
S.9.6.4	> 36 - ≤ 60 months	[For completion]			
S.9.6.5	> 60 months	[For completion]			
OS.9.6.1					
OS.9.6.2					
OS.9.6.3					
OS.9.6.4					
	7. Non-Performing Loans (NPLs)	**% Shipping Loans**			
S.9.7.1	% NPLs	[For completion]			
OS.9.7.1	Defaulted Loans pursuant Art 178 CRR	[For completion]			
OS.9.7.2					
OS.9.7.3					
OS.9.7.4					
	8. Loan Size Information	**Nominal**	**Number of Loans**	**% Shipping Loans**	**% No. of Loans**
S.9.8.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
S.9.8.2	TBC at a country level	[For completion]	[For completion]		
S.9.8.3	TBC at a country level	[For completion]	[For completion]		
S.9.8.4	TBC at a country level	[For completion]	[For completion]		
S.9.8.5	TBC at a country level	[For completion]	[For completion]		
S.9.8.6	TBC at a country level	[For completion]	[For completion]		
S.9.8.7	TBC at a country level	[For completion]	[For completion]		
S.9.8.8	TBC at a country level	[For completion]	[For completion]		
S.9.8.9	TBC at a country level	[For completion]	[For completion]		
S.9.8.10	TBC at a country level	[For completion]	[For completion]		
S.9.8.11	TBC at a country level	[For completion]	[For completion]		

S.9.8.12	TBC at a country level		[For completion]	[For completion]		
S.9.8.13	TBC at a country level		[For completion]	[For completion]		
S.9.8.14	TBC at a country level		[For completion]	[For completion]		
S.9.8.15	TBC at a country level		[For completion]	[For completion]		
S.9.8.16	TBC at a country level		[For completion]	[For completion]		
S.9.8.17	TBC at a country level		[For completion]	[For completion]		
S.9.8.18	TBC at a country level		[For completion]	[For completion]		
S.9.8.19	TBC at a country level		[For completion]	[For completion]		
S.9.8.20	TBC at a country level		[For completion]	[For completion]		
S.9.8.21	TBC at a country level		[For completion]	[For completion]		
S.9.8.22	TBC at a country level		[For completion]	[For completion]		
S.9.8.23	TBC at a country level		[For completion]	[For completion]		
S.9.8.24	TBC at a country level		[For completion]	[For completion]		
S.9.8.25	TBC at a country level		[For completion]	[For completion]		
S.9.8.26		Total	0,0	0	0,0%	0,0%
	9. Loan to Value (LTV) Information - UNINDEXED		**Nominal**	**Number of Loans**	**% Shipping Loans**	**% No. of Loans**
S.9.9.1	Weighted Average LTV (%)		[For completion]			
	By LTV buckets (mn):					
S.9.9.2	>0 - <=40 %		[For completion]	[For completion]		
S.9.9.3	>40 - <=50 %		[For completion]	[For completion]		
S.9.9.4	>50 - <=60 %		[For completion]	[For completion]		
S.9.9.5	>60 - <=70 %		[For completion]	[For completion]		
S.9.9.6	>70 - <=80 %		[For completion]	[For completion]		
S.9.9.7	>80 - <=90 %		[For completion]	[For completion]		
S.9.9.8	>90 - <=100 %		[For completion]	[For completion]		
S.9.9.9	>100%		[For completion]	[For completion]		
S.9.9.10		Total	0,0	0	0,0%	0,0%
OS.9.9.1		*o/w >100 - <=110 %*				
OS.9.9.2		*o/w >110 - <=120 %*				
OS.9.9.3		*o/w >120 - <=130 %*				
OS.9.9.4		*o/w >130 - <=140 %*				
OS.9.9.5		*o/w >140 - <=150 %*				
OS.9.9.6		*o/w >150 %*				
OS.9.9.7						
OS.9.9.8						
OS.9.9.9						
	10. Loan to Value (LTV) Information - INDEXED		**Nominal**	**Number of Loans**	**% Shipping Loans**	**% No. of Loans**
S.9.10.1	Weighted Average LTV (%)		[Mark as ND1 if not relevant]			
	By LTV buckets (mn):					
S.9.10.2	>0 - <=40 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.3	>40 - <=50 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.4	>50 - <=60 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.5	>60 - <=70 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.6	>70 - <=80 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.7	>80 - <=90 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.8	>90 - <=100 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.9	>100%		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.10		Total	0,0	0	0,0%	0,0%
OS.9.10.1		*o/w >100 - <=110 %*				
OS.9.10.2		*o/w >110 - <=120 %*				
OS.9.10.3		*o/w >120 - <=130 %*				
OS.9.10.4		*o/w >130 - <=140 %*				
OS.9.10.5		*o/w >140 - <=150 %*				
OS.9.10.6		*o/w >150 %*				
OS.9.10.7						
OS.9.10.8						
OS.9.10.9						
	11. Breakdown by type of ship		**% Shipping Loans**	**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]
OS.9.11.1			
OS.9.11.2			
OS.9.11.3			
OS.9.11.4			
OS.9.11.5			

C. Harmonised Transparency Template - Glossary

HTT 2025

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 5.0%.
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**	Covered bond maturities can be extended upon, either the withdrawal of the issuer's banking license, or a foreseeable or actual failure to pay amounts due at the scheduled maturity that cannot be remedied within 10 business days. A failure to pay and its respective grounds must be communicated to the CMVM at least 10 days before the maturity extension's effective date. The CMVM can oppose to such extension within a 10-day period.
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.
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		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		

	2. Glossary - ESG items (optional)	Definition
HG.2.1	**Sustainability - strategy pursued in the cover pool**	[For completion]
HG.2.2	**Subsidised Housing (definitions of affordable, social housing)**	[For completion]
HG.2.3	**New Property and Existing Property**	[For completion]
OHG.2.1	**Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)**	[For completion]
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		

OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	**Value**
HG.3.1	**Not applicable for the jurisdiction**	ND1
HG.3.2	**Not relevant for the issuer and/or CB programme at the present time**	ND2
HG.3.3	**Not available at the present time**	ND3
OHG.3.1	**Confidential Information**	ND4
OHG.3.2		
OHG.3.3		
	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:	**30/09/2025**
Report Frequency:	Quarterly

1. Current Credit Ratings	**Long Term**	**Short Term**
Euro 5,000,000,000 Mortgage Soft Bullet Covered Bond Programme	Aaa / AAA (Moodys/Fitch)	N/A
Caixa Económica Montepio Geral	baa3 / BBB- / BBBL (Moodys/Fitch/DBRS)	P-2 / F3 / R-2M (Moodys/Fitch/DBRS)
Portugal	A3 / Au / AH (Moodys/Fitch/DBRS)	P-2 / F1 / R-1M (Moodys/Fitch/DBRS)

2. Covered Bonds Issues	**Issue Date**	**Coupon**	**Maturity Date**	**Remaining Term**	**Nominal Amount**
Covered Bonds Outstanding				**1,21**	**1 250 000 000**
Private Placements Covered Bonds Issues					
Series 8 (ISIN PTCMGFOE0033)	16/03/2016	Floating Rate	16/12/2026	1,21	1 250 000 000

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

3. Asset Cover Test	**Remaining Term**	**Nominal Amount**
Mortgage Credit Pool	**27,97**	**2 200 219 529,61**
Other Assets[2] (Deposits and Securities at market value)	**0,00**	**17 287 293,36**
Cash and Deposits	0,00	17 287 293,36
RMBS	0,00	0,00
Other securities	0,00	0,00
Total Cover Pool	**27,76**	**2 217 506 822,97**
% of ECB eligible assets		0,00%
Overcollateralization[3] with cash collateral (Current OC)		**77,40%**
Contractual overcollateralization		**20,00%**
Legal Minimum Overcollateralization		**5,00%**

4. Other Triggers	
Net Present Value of Assets (incl. derivatives)[4]	2 116 806 358,69
Net present value of liabilities (incl. derivatives)[4]	1 255 490 946,26
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**

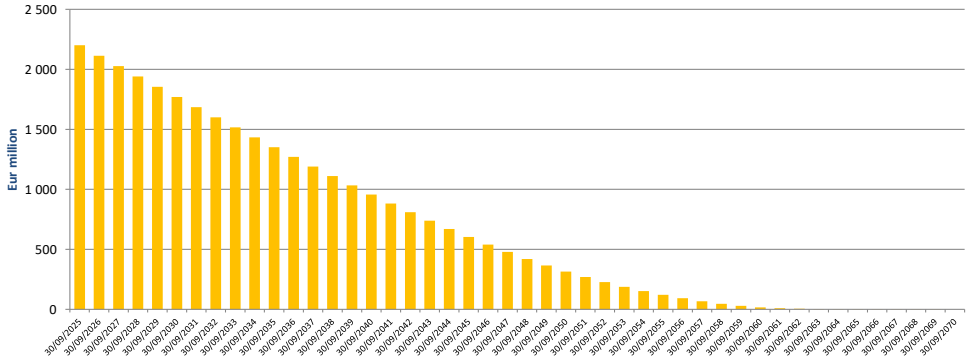
6. Mortgage Credit Pool	
Main Characteristics	
Number of Loans	26 509
Aggregate Original Principal Balance (EUR)	2 609 036 891,64
Aggregate Current Principal Balance (EUR)	2 200 219 529,61
Average Original Principal Balance per loan (EUR)	98 420,80
Average Current Principal Balance per loan (EUR)	82 998,96
Current principal balance of the 5 largest borrowers (EUR)	4 485 192,96
Weight of the 5 largest borrowers (current principal balance) %	0,20%
Current principal balance of the 10 largest borrowers (EUR)	8 136 813,39
Weight of the 10 largest borrowers (current principal balance) %	0,37%
Weighted Average Seasoning (months)	53,90
Weighted Average Remaining Term (months)	335,70
Weighted Average Current Unindexed LTV[5] (%)	56,01%
Weighted Average Current Indexed LTV[5] (%)	n.a.
Weighted Average Interest Rate (%)	3,508%
Weighted Average Spread (%)	0,525%
Max Maturity Date (yyyy-mm-dd)	20/12/2070

Subsidized Loans	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Yes	1	0,00%	23 270	0,00%
No	26 508	100,00%	2 200 196 260	100,00%
Insured Property [6]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Yes	26 509	100,00%	2 200 219 530	100,00%
No	0	0,00%	0	0,00%
Interest Rate Type [7]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Fixed	11 855	44,72%	1 226 017 635	55,72%
Floating	14 654	55,28%	974 201 895	44,28%
Repayment Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Annuity / French	26 440	99,74%	2 196 454 309	99,83%
Linear	0	0,00%	0	0,00%
Increasing instalments	0	0,00%	0	0,00%
Bullet	0	0,00%	0	0,00%
Interest-only	0	0,00%	0	0,00%
Other	69	0,26%	3 765 220	0,17%

6. Mortgage Credit Pool (continued)

Seasoning	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 1 year	3 895	14,69%	437 030 179	19,86%
1 to 2 years	5 633	21,25%	540 500 569	24,57%
2 to 3 years	2 469	9,31%	224 123 821	10,19%
3 to 4 years	2 043	7,71%	198 196 241	9,01%
4 to 5 years	2 222	8,38%	201 662 036	9,17%
5 to 6 years	1 020	3,85%	76 241 802	3,47%
6 to 7 years	1 015	3,83%	69 415 223	3,15%
7 to 8 years	894	3,37%	62 504 917	2,84%
8 to 9 years	873	3,29%	57 079 200	2,59%
9 to 10 years	541	2,04%	30 047 720	1,37%
10 to 11 years	524	1,98%	26 220 170	1,19%
11 to 12 years	367	1,38%	19 206 136	0,87%
More than 12 years	5 013	18,91%	257 991 516	11,73%
Remaining Term	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 5 years	487	1,84%	6 400 105	0,29%
5 to 8 years	566	2,14%	13 987 678	0,64%
8 to 10 years	565	2,13%	19 210 776	0,87%
10 to 12 years	516	1,95%	20 761 754	0,94%
12 to 14 years	899	3,39%	39 845 224	1,81%
14 to 16 years	1 042	3,93%	54 556 188	2,48%
16 to 18 years	1 049	3,96%	60 571 740	2,75%
18 to 20 years	1 518	5,73%	96 475 082	4,38%
20 to 22 years	1 541	5,81%	115 620 827	5,25%
22 to 24 years	2 259	8,52%	171 437 839	7,79%
24 to 26 years	2 554	9,63%	208 719 473	9,49%
26 to 28 years	2 066	7,79%	186 415 254	8,47%
28 to 30 years	2 216	8,36%	212 535 508	9,66%
30 to 40 years	9 228	34,81%	993 486 582	45,15%
More than 40 years	3	0,01%	195 499	0,01%
Current Unindexed LTV	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Up to 40%	7 677	28,96%	414 050 963	18,82%
40 to 50%	4 086	15,41%	330 651 999	15,03%
50 to 60%	4 606	17,38%	403 118 867	18,32%
60 to 70%	5 301	20,00%	509 638 787	23,16%
70 to 80%	4 839	18,25%	542 758 914	24,67%
More than 80%	0	0,00%	0	0,00%
Loan Purpose	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Owner-occupied	25 159	94,91%	2 127 890 491	96,71%
Second Home	0	0,00%	0	0,00%
Buy to Let	0	0,00%	0	0,00%
Other	1 350	5,09%	72 329 039	3,29%
Property Type	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
Residential	**26 509**	**100,00%**	**2 200 219 530**	**100,00%**
Flat	15 862	59,84%	1 240 024 373	56,36%
House	10 647	40,16%	960 195 157	43,64%
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	**26 509**	**100,00%**	**2 200 219 530**	**100,00%**
North	8 004	30,19%	667 141 289	30,32%
Center	4 947	18,66%	376 616 984	17,12%
Lisbon	8 371	31,58%	765 811 074	34,81%
Alentejo	1871	7,06%	139 938 706	6,36%
Algarve	1 687	6,36%	135 299 108	6,15%
Madeira	517	1,95%	41 944 001	1,91%
Azores	1 112	4,19%	73 468 368	3,34%
Delinquencies[8]	**Number of Loans**	**% Total Loans**	**Amount of Loans**	**% Total Amount**
> 30 to 60 days	10	0,04%	609 795	0,03%
> 60 to 90 days	0	0,00%	0	0,00%
> 90 days	0	0,00%	0	0,00%

Projected Outstanding Amount[a]



Amortisation Profile	**Principal Balance**
set/2025	2 200 219 530
set/2026	2 113 537 791
set/2027	2 026 992 405
set/2028	1 940 737 825
set/2029	1 854 854 157
set/2034	1 433 236 515
set/2039	1 032 755 810
set/2044	669 392 446
set/2049	365 021 382
set/2054	152 377 844
set/2059	28 590 668
set/2062	4 835 980
set/2066	10 558
set/2067	7 036
set/2070	425
set/2071	0
set/2072	0
set/2073	0

[a] Mortgage Credit Pool; assumes no prepayments

Report Reference Date:	**30/09/2025**
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[b]	86 681 739	86 545 386	86 254 580	85 883 668	421 617 642	1 404 645 847	28 590 668
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets[2]	17 287 293	0	0	0	0	0	0
Cover Pool	**103 969 032**	**86 545 386**	**86 254 580**	**85 883 668**	**421 617 642**	**1 404 645 847**	**28 590 668**
Covered Bonds	**0**	**1 250 000 000**	**0**	**0**	**0**	**0**	**0**

[b] Assumes no prepayments

8. Liquidity Cushion

	Nominal Amount
Liquidity Cushion amount [c]	**17 287 293**
Deposits with eligible financial institutions	17 287 293
Eligible securities (market value)	0

[c] Amount equal to or in excess of the higher of (i) the Net Liquidity Outflows accumulated over the next 180 days and (ii) the Gross Liquidity Outflows, due and payable in the following 3 (three) months ("Total Target Reserve Amount").

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

Covered bond maturities can be extended upon, either the withdrawal of the issuer's banking license, or a foreseeable or actual failure to pay amounts due at the scheduled maturity that cannot be remedied within 10 business days. A failure to pay and its respective grounds must be communicated to the CMVM at least 10 days before the maturity extension's effective date. The CMVM can oppose to such extension within a 10-day period.

[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] Interest Rate Type

These loans are fixed rate as of the reference date, including loans granted on a mixed-rate basis, i.e., loans with an initial fixed rate period after which interest rate reverts to Euribor-indexed floating rate until maturity

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

HTT 2025

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

1. Additional information on the programme

Field Number	*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)	4,49				
E.3.1.2	Weighted Average Maturity (years)**	27,97				
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	0,898%	0%	0%	0%	0,898%
E.3.2.2	30-<60 days	0,028%	0%	0%	0%	0,028%
E.3.2.3	60-<90 days	0,000%	0%	0%	0%	0,000%
E.3.2.4	90-<180 days					
E.3.2.5	>= 180 days					

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2025

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*			
OSM.2.2.2	*Optional information ea. 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	*% Defaulted Loans pursuant Art 178 CRR*	[For completion]	[For completion]	[For completion]
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)**	**% No. of Dwellings with no CO2 data**
SM.2A.20.1	House, detached or semi-detached	[For completion]	[For completion]	[For completion]	[For completion]
SM.2A.20.2	Flat or Apartment	[For completion]	[For completion]	[For completion]	[For completion]
SM.2A.20.3	Bunealow	[For completion]	[For completion]	[For completion]	[For completion]
SM.2A.20.4	Terraced House	[For completion]	[For completion]	[For completion]	[For completion]
SM.2A.20.5	Multifamily House	[For completion]	[For completion]	[For completion]	[For completion]
SM.2A.20.6	Land Only	[For completion]	[For completion]	[For completion]	[For completion]
SM.2A.20.7	other	[For completion]	[For completion]	[For completion]	[For completion]
SM.2A.20.8	Total	0,0	0,0		
SM.2A.20.9	Weighted Average			[For completion]	
SM.2A.20.10					
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
5M.2B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
5M.2B.21.2	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.3	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.4	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.5	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.6	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.7	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.8	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.9	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.10	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.11	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.12	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.13	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.14	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.15	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.16	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.17	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.18	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.19	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.20	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.21	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.22	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.23	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.24	TBC at a country level	[For completion]	[For completion]		
5M.2B.21.25	TBC at a country level	[For completion]	[For completion]		
5M.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**
5M.2B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
5M.2B.22.2	>0 - <=40 %	[For completion]	[For completion]		
5M.2B.22.3	>40 - <=50 %	[For completion]	[For completion]		
5M.2B.22.4	>50 - <=60 %	[For completion]	[For completion]		
5M.2B.22.5	>60 - <=70 %	[For completion]	[For completion]		
5M.2B.22.6	>70 - <=80 %	[For completion]	[For completion]		
5M.2B.22.7	>80 - <=90 %	[For completion]	[For completion]		
5M.2B.22.8	>90 - <=100 %	[For completion]	[For completion]		
5M.2B.22.9	>100%	[For completion]	[For completion]		
5M.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**
5M.2B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
5M.2B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
5M.2B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
5M.2B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
5M.2B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
5M.2B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
5M.2B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
5M.2B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
5M.2B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
5M.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			
5M.2B.24.1	Retail	[For completion]			
5M.2B.24.2	Office	[For completion]			
5M.2B.24.3	Hotel/Tourism	[For completion]			
5M.2B.24.4	Shopping malls	[For completion]			
5M.2B.24.5	Industry	[For completion]			
5M.2B.24.6	Agriculture	[For completion]			
5M.2B.24.7	Other commercially used	[For completion]			
5M.2B.24.8	Hospital	[For completion]			
5M.2B.24.9	School	[For completion]			
5M.2B.24.10	other RE with a social relevant purpose	[For completion]			
5M.2B.24.11	Land	[For completion]			
5M.2B.24.12	Property developers / Building under construction	[For completion]			
5M.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**
5M.2B.25.1	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.2	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.3	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.4	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.5	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.6	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.7	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.8	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.9	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.10	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.11	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.12	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.13	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.14	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.15	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.16	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.17	TBC at a country level	[For completion]	[For completion]		
5M.2B.25.18	no data	[For completion]	[For completion]		
5M.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**
5M.2B.26.1	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.2	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.3	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.4	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.5	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.6	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.7	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.8	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.9	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.10	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.11	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.12	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.13	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.14	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.15	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.16	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.17	TBC at a country level	[For completion]	[For completion]		
5M.2B.26.18	no data	[For completion]	[For completion]		
5M.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**
5M.2B.27.1	older than 1919	[For completion]	[For completion]		
5M.2B.27.2	1919 - 1945	[For completion]	[For completion]		
5M.2B.27.3	1946 - 1960	[For completion]	[For completion]		
5M.2B.27.4	1961 - 1970	[For completion]	[For completion]		
5M.2B.27.5	1971 - 1980	[For completion]	[For completion]		
5M.2B.27.6	1981 - 1990	[For completion]	[For completion]		
5M.2B.27.7	1991 - 2000	[For completion]	[For completion]		
5M.2B.27.8	2001 - 2005	[For completion]	[For completion]		
5M.2B.27.9	2006 - 2010	[For completion]	[For completion]		
5M.2B.27.10	2011 - 2015	[For completion]	[For completion]		
5M.2B.27.11	2016 - 2020	[For completion]	[For completion]		
5M.2B.27.12	2021 and onwards	[For completion]	[For completion]		
5M.2B.27.13	no data	[For completion]	[For completion]		
5M.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**
5M.2B.28.1	New property	[For completion]	[For completion]		
5M.2B.28.2	Existing property	[For completion]	[For completion]		
5M.2B.28.3	other	[For completion]	[For completion]		
5M.2B.28.4	no data	[For completion]	[For completion]		
5M.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)**	**% No. of Dwellings with no CO2 data**
5M.2B.29.1	Retail	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.2	Office	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.5	Industry	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.6	Agriculture	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.8	Hospital	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.9	School	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.11	Land	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.13	Other	[For completion]	[For completion]	[For completion]	[For completion]
5M.2B.29.14	Total	0,0	0,0		
5M.2B.29.15	Weighted Average			[For completion]	
5M.2B.29.16					

F2. Harmonised Transparency Template - Sustainable Public Sector Assets

HTT 2025

Reporting in Domestic Currency	EUR

CONTENT OF TAB F2

1. Share of sustainable Public Sector Assets
2. Sustainable Public Sector Assets

1. Share of sustainable public sector assets in the total cover pool program

	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program
SPS.1.1.1	Green Public Sector exposures	[For completion]	[For completion]		
SPS.1.1.2	*o/w Local Communities*	[For completion]	[For completion]		
SPS.1.1.3	*o/w Hospitals*	[For completion]	[For completion]		
SPS.1.1.4	*o/w Export Credit*	[For completion]	[For completion]		
	o/w other	[For completion]	[For completion]		
SPS.1.1.5	Social Public Sector exposures	[For completion]	[For completion]		
SPS.1.1.6	*o/w Local Communities*	[For completion]	[For completion]		
SPS.1.1.7	*o/w Hospitals*	[For completion]	[For completion]		
SPS.1.1.8	*o/w Export Credit*	[For completion]	[For completion]		
	o/w other	[For completion]	[For completion]		
SPS.1.1.9	other	[For completion]	[For completion]		
SPS.1.1.10	Total sustainable Public Sector exposures	0,0	0	0,0%	0,0%
OSPS.1.1.1	*o/w [If relevant, please specify]*				
OSPS.1.1.2	*o/w [If relevant, please specify]*				
OSPS.1.1.3	*o/w [If relevant, please specify]*				
OSPS.1.1.4	*o/w [If relevant, please specify]*				
OSPS.1.1.5	*o/w [If relevant, please specify]*				

	2. Type of use of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program
SPS.1.2.1	Renewable energy	[For completion]	[For completion]		
SPS.1.2.2	Energy efficiency	[For completion]	[For completion]		
SPS.1.2.3	Pollution prevention and control	[For completion]	[For completion]		
SPS.1.2.4	Ecologically sustainable management of living natural resources and land use	[For completion]	[For completion]		
SPS.1.2.5	Conservation of terrestrial and marine biodiversity	[For completion]	[For completion]		
SPS.1.2.6	Clean transportation/mobility	[For completion]	[For completion]		
SPS.1.2.7	Sustainable (waste) water management	[For completion]	[For completion]		
SPS.1.2.8	Adaptation to climate change	[For completion]	[For completion]		
SPS.1.2.9	Environmentally efficient products and/or products, product technologies and processes suitable for the circular economy	[For completion]	[For completion]		
SPS.1.2.10	Financially viable basic infrastructure	[For completion]	[For completion]		
SPS.1.2.11	Access to basic social services	[For completion]	[For completion]		
SPS.1.2.12	Affordable housing	[For completion]	[For completion]		
SPS.1.2.13	Job creation, including through SME financing and microcredits	[For completion]	[For completion]		
SPS.1.2.14	Food security	[For completion]	[For completion]		
SPS.1.2.15	Socio-economic development and empowerment.	[For completion]	[For completion]		
SPS.1.2.16	Total sustainable Public Sector exposures	0,0	0	0,0%	0,0%

2. Sustainable Public Sector Assets

	1. General Information				
SPS.2.1.1	Number of public sector exposures	[For completion]			
OSPS.2.1.1	*Optional information eg, Number of borrowers*				
OSPS.2.1.2	*Optional information eg, Number of guarantors*				
OSPS.2.1.3					
OSPS.2.1.4					
OSPS.2.1.5					
OSPS.2.1.6					
OSPS.2.1.7					

	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%	
OSPS.2.3.1						
OSPS.2.3.2						
OSPS.2.3.3						
OSPS.2.3.4						
OSPS.2.3.5						
	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]
OSPS.2.4.1	*o/w [If relevant, please specify]*	
OSPS.2.4.2	*o/w [If relevant, please specify]*	
OSPS.2.4.3	*o/w [If relevant, please specify]*	
OSPS.2.4.4	*o/w [If relevant, please specify]*	
OSPS.2.4.5	*o/w [If relevant, please specify]*	
OSPS.2.4.6	*o/w [If relevant, please specify]*	
OSPS.2.4.7	*o/w [If relevant, please specify]*	
OSPS.2.4.8	*o/w [If relevant, please specify]*	
OSPS.2.4.9	*o/w [If relevant, please specify]*	
OSPS.2.4.10	*o/w [If relevant, please specify]*	
	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]
OSPS.2.6.1		
OSPS.2.6.2		
OSPS.2.6.3		
OSPS.2.6.4		
	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]
OSPS.2.7.1		
OSPS.2.7.2		
OSPS.2.7.3		
OSPS.2.7.4		

OSPS.2.7.5			
OSPS.2.7.6			
	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%
OSPS.2.8.1	*o/w Claim against supranational*		
OSPS.2.8.2	*o/w Claim against sovereigns*		
OSPS.2.8.3	*o/w Claim guaranteed by sovereigns*		
OSPS.2.8.4	*o/w Claim against regional/federal authorities*		
OSPS.2.8.5	*o/w Claim guaranteed by regional/federal authorities*		
OSPS.2.8.6	*o/w Claim against local/municipal authorities*		
OSPS.2.8.7	*o/w Claimguaranteed by local/municipal authorities*		
OSPS.2.8.8			
OSPS.2.8.9			
OSPS.2.8.10			
OSPS.2.8.11			
OSPS.2.8.12			
OSPS.2.8.13			
	9. Non-Performing Loans	**% Public Sector Assets**	
SPS.2.9.1	% NPLs	[For completion]	
OSPS.2.9.1	Defaulted Loans pursuant Art 178 CRR	[For completion]	
OSPS.2.9.2			
OSPS.2.9.3			
OSPS.2.9.4			
	10. Concentration Risks	**% Public Sector Assets**	
SPS.2.10.1	10 largest exposures	[For completion]	
OSPS.2.10.1			
OSPS.2.10.2			
OSPS.2.10.3			
OSPS.2.10.4			
OSPS.2.10.5			
OSPS.2.10.6			

This addendum is optional

G1. Crisis Mortgage Payment Holidays

HTT 2025

Reporting in Domestic Currency	EUR

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

CONTENT OF Temporary Tab

1. Share of assets affected by payment holidays caused by COVID 19
2. Additional information on the cover pool section affected by payment holidays

Optional further information at issuer/country level

[For completion]

Can the COVID-19 related payment holiday loans remain part of the cover pool?	[YES/NO] (cancel what is not relevant)

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19

	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool
COV.1.1.1	payment holiday granted	[For completion]	[For completion]		
OCOV.1.1.2					
OCOV.1.1.3					

2. Additional information on the cover pool section affected by payment holidays

	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total
	in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1	principal & interest deferred	[For completion]	[For completion]	[For completion]	[For completion]	[For completion]	0,0%
COV.2.1.2	principal deferred	[For completion]	[For completion]	[For completion]	[For completion]	[For completion]	0,0%
COV.2.1.3	other	[For completion]	[For completion]	[For completion]	[For completion]	[For completion]	0,0%
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.5	*[please insert here mortgages with extended moratoria]*						0,0%
OCOV.2.1.6	*[please insert here mortgages with extended moratoria]*						0,0%
OCOV.2.1.7	*[please insert here mortgages with extended moratoria]*						0,0%
OCOV.2.1.8	*[please insert here mortgages with extended moratoria]*						0,0%
OCOV.2.1.9	*[please insert here mortgages with extended moratoria]*						
OCOV.2.1.10	*[please insert here mortgages with extended moratoria]*						