# Harmonised Transparency Template

## 2026 Version

### Portugal

### Caixa Económica Montepio Geral, Caixa Económica Bancária SA

**Reporting Date: 28/04/2026**

**Cut-off Date: 31/03/2026**

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# A. Harmonised Transparency Template - General Information

HTT 2026

| 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** | 31/03/2026 |
| G.1.1.6 | **Cover Pool's FIGI Identifier (non-mandatory)** | BBG008P8XY88 |
| 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)** | Yes |
| G.2.1.2 | **CBD Compliance** | Yes |
| G.2.1.3 | **CRR Compliance (Y/N)** | Yes |
| 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 | 2 134,2 |
| G.3.1.2 | Outstanding Covered Bonds | 1 250,0 |
| OG.3.1.1 | *Cover Pool Size [NPV] (mn)* | 1 984,6 |
| OG.3.1.2 | *Outstanding Covered Bonds [NPV] (mn)* | 1 253,8 |
| OG.3.1.3 | | |
| OG.3.1.4 | | |

| | **2. Over-collateralisation (OC)** | **Statutory** | **Voluntary** | **Contractual** | **Purpose** |
|---|---|---|---|---|---|
| G.3.2.1 | OC (%) | 5,0% | 50,7% | 20,0% | Rating Purposes |
| G.3.2.3 | Total OC (absolute value in mn) | 884,2 | | | |
| 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 | *OC in accordance with the National Legal Framework* | | | | |

| | ***3. Cover Pool Composition*** | **Nominal (mn)** | **% Cover Pool** |
|---|---|---|---|
| G.3.3.1 | Mortgages | 2 116,4 | 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 | 0,0 | 0,0% |
| G.3.3.5 | Other | 17,8 | 0,8% |
| G.3.3.6 | Total | 2 134,2 | 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 | ND3 | | |
| | Residual Life (mn) | | | | |
| | By buckets: | | | | |
| G.3.4.2 | 0 - 1 Y | 99,9 | ND3 | 4,7% | |
| G.3.4.3 | 1 - 2 Y | 82,0 | ND3 | 3,8% | |
| G.3.4.4 | 2 - 3 Y | 81,9 | ND3 | 3,8% | |
| G.3.4.5 | 3 - 4 Y | 404,9 | ND3 | 19,0% | |
| G.3.4.6 | 4 - 5 Y | 389,5 | ND3 | 18,3% | |
| G.3.4.7 | 5 - 10 Y | 1 067,6 | ND3 | 50,0% | |
| G.3.4.8 | 10+ Y | 8,4 | ND3 | 0,4% | |
| G.3.4.9 | Total | 2 134,2 | 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) | 0,7 | ND3 | | |
| | Maturity (mn) | | | | |
| G.3.5.2 | By buckets: | | | | |
| G.3.5.3 | 0 - 1 Y | 1 250,0 | ND3 | 100,0% | |
| G.3.5.4 | 1 - 2 Y | 0,0 | ND3 | 0,0% | |
| G.3.5.5 | 2 - 3 Y | 0,0 | ND3 | 0,0% | |
| G.3.5.6 | 3 - 4 Y | 0,0 | ND3 | 0,0% | |
| G.3.5.7 | 4 - 5 Y | 0,0 | ND3 | 0,0% | |
| G.3.5.8 | 5 - 10 Y | 0,0 | ND3 | 0,0% | |
| G.3.5.9 | 10+ Y | 0,0 | ND3 | 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 | 2 134,2 | 2 134,2 | 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 | 2 134,2 | 2 134,2 | 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 | 17,8 | | 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 | 17,8 | | 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 | 17,8 | | 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 | 17,8 | | 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 | 17,8 | | 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 | 17,8 | | 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) | ND3 | | | |
| G.3.13.2 | Type of interest rate swaps (intra-group, external or both) | ND3 | | | |
| G.3.13.3 | Type of currency rate swaps (intra-group, external or both) | ND3 | | | |
| OG.3.13.1 | *NPV of Derivatives in the cover pool (mn)* | | | | |
| OG.3.13.2 | *Derivatives outside the cover pool [notional] (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* | [For completion] |
| G.5.1.2 | *Exposure to credit institute credit quality step 2* | [For completion] |
| G.5.1.3 | *Exposure to credit institute credit quality step 3* | [For completion] |
| 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 | *NPV Test (passed/failed)* | [For completion] |
| OG.6.1.2 | *Interest Covereage Test (passe/failed)* | [For completion] |
| OG.6.1.3 | *Cash Manager* | [For completion] |
| OG.6.1.4 | *Account Bank* | [For completion] |
| OG.6.1.5 | *Stand-by Account Bank* | [For completion] |
| OG.6.1.6 | *Servicer* | [For completion] |
| OG.6.1.7 | *Interest Rate Swap Provider* | [For completion] |
| OG.6.1.8 | *Covered Bond Swap Provider* | [For completion] |
| OG.6.1.9 | *Paying Agent* | [For completion] |
| OG.6.1.10 | *Other optional/relevant information* | |
| OG.6.1.11 | *Other optional/relevant information* | |
| OG.6.1.12 | *Other optional/relevant information* | |
| OG.6.1.13 | *Other optional/relevant information* | |
| OG.6.1.14 | *Other optional/relevant information* | |
| OG.6.1.15 | *Other optional/relevant information* | |
| OG.6.1.16 | *Other optional/relevant information* | |
| OG.6.1.17 | *Other optional/relevant information* | |
| OG.6.1.18 | *Other optional/relevant information* | |
| OG.6.1.19 | *Other optional/relevant information* | |
| OG.6.1.20 | *Other optional/relevant information* | |
| OG.6.1.21 | *Other optional/relevant information* | |
| OG.6.1.22 | *Other optional/relevant information* | |
| OG.6.1.23 | *Other optional/relevant information* | |
| OG.6.1.24 | *Other optional/relevant information* | |
| OG.6.1.25 | *Other optional/relevant information* | |
| OG.6.1.26 | *Other optional/relevant information* | |
| OG.6.1.27 | *Other optional/relevant information* | |
| OG.6.1.28 | *Other optional/relevant information* | |
| OG.6.1.29 | *Other optional/relevant information* | |
| OG.6.1.30 | *Other optional/relevant information* | |
| OG.6.1.31 | *Other optional/relevant information* | |
| OG.6.1.32 | *Other optional/relevant information* | |
| OG.6.1.33 | *Other optional/relevant information* | |
| OG.6.1.34 | *Other optional/relevant information* | |
| OG.6.1.35 | *Other optional/relevant information* | |
| OG.6.1.36 | *Other optional/relevant information* | |
| OG.6.1.37 | *Other optional/relevant information* | |
| OG.6.1.38 | *Other optional/relevant information* | |
| OG.6.1.39 | *Other optional/relevant information* | |
| OG.6.1.40 | *Other optional/relevant information* | |
| OG.6.1.41 | *Other optional/relevant information* | |
| OG.6.1.42 | *Other optional/relevant information* | |
| OG.6.1.43 | *Other optional/relevant information* | |
| OG.6.1.44 | *Other optional/relevant information* | |
| OG.6.1.45 | *Other optional/relevant information* | |

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2026

| 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 | 2 116,4 | | 100,0% |
| M.7.1.2 | Commercial | 0,0 | | 0,0% |
| M.7.1.3 | Other | 0,0 | | 0,0% |
| M.7.1.4 | Total | 2 116,4 | | 100,0% |
| | *2. General Information* | Residential Loans | Commercial Loans | Total Mortgages |
| M.7.2.1 | Number of mortgage loans | 24 534 | 0 | 24 534 |
| | *3. Concentration Risks* | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.3.1 | 10 largest exposures | 0,4% | 0,0% | 0,4% |
| | *4. Breakdown by Geography* | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.4.1 | European Union | 100,0% | 0,0% | 100,0% |
| M.7.4.2 | Austria | 0,0% | 0,0% | 0,0% |
| M.7.4.3 | Belgium | 0,0% | 0,0% | 0,0% |
| M.7.4.4 | Bulgaria | 0,0% | 0,0% | 0,0% |
| M.7.4.5 | Croatia | 0,0% | 0,0% | 0,0% |
| M.7.4.6 | Cyprus | 0,0% | 0,0% | 0,0% |
| M.7.4.7 | Czechia | 0,0% | 0,0% | 0,0% |
| M.7.4.8 | Denmark | 0,0% | 0,0% | 0,0% |
| M.7.4.9 | Estonia | 0,0% | 0,0% | 0,0% |
| M.7.4.10 | Finland | 0,0% | 0,0% | 0,0% |
| M.7.4.11 | France | 0,0% | 0,0% | 0,0% |
| M.7.4.12 | Germany | 0,0% | 0,0% | 0,0% |
| M.7.4.13 | Greece | 0,0% | 0,0% | 0,0% |
| M.7.4.14 | Netherlands | 0,0% | 0,0% | 0,0% |
| M.7.4.15 | Hungary | 0,0% | 0,0% | 0,0% |
| M.7.4.16 | Ireland | 0,0% | 0,0% | 0,0% |
| M.7.4.17 | Italy | 0,0% | 0,0% | 0,0% |
| M.7.4.18 | Latvia | 0,0% | 0,0% | 0,0% |
| M.7.4.19 | Lithuania | 0,0% | 0,0% | 0,0% |
| M.7.4.20 | Luxembourg | 0,0% | 0,0% | 0,0% |
| M.7.4.21 | Malta | 0,0% | 0,0% | 0,0% |
| M.7.4.22 | Poland | 0,0% | 0,0% | 0,0% |
| M.7.4.23 | Portugal | 100,0% | 0,0% | 100,0% |
| M.7.4.24 | Romania | 0,0% | 0,0% | 0,0% |
| M.7.4.25 | Slovakia | 0,0% | 0,0% | 0,0% |
| M.7.4.26 | Slovenia | 0,0% | 0,0% | 0,0% |
| M.7.4.27 | Spain | 0,0% | 0,0% | 0,0% |
| M.7.4.28 | Sweden | 0,0% | 0,0% | 0,0% |
| M.7.4.29 | European Economic Area (not member of EU) | 0,0% | 0,0% | 0,0% |
| M.7.4.30 | Iceland | 0,0% | 0,0% | 0,0% |
| M.7.4.31 | Liechtenstein | 0,0% | 0,0% | 0,0% |
| M.7.4.32 | Norway | 0,0% | 0,0% | 0,0% |
| M.7.4.33 | Other | 0,0% | 0,0% | 0,0% |
| M.7.4.34 | Switzerland | 0,0% | 0,0% | 0,0% |
| M.7.4.35 | United Kingdom | 0,0% | 0,0% | 0,0% |
| M.7.4.36 | Australia | 0,0% | 0,0% | 0,0% |
| M.7.4.37 | Brazil | 0,0% | 0,0% | 0,0% |
| M.7.4.38 | Canada | 0,0% | 0,0% | 0,0% |
| M.7.4.39 | Japan | 0,0% | 0,0% | 0,0% |
| M.7.4.40 | Korea | 0,0% | 0,0% | 0,0% |
| M.7.4.41 | New Zealand | 0,0% | 0,0% | 0,0% |
| M.7.4.42 | Singapore | 0,0% | 0,0% | 0,0% |
| M.7.4.43 | US | 0,0% | 0,0% | 0,0% |
| M.7.4.44 | Other | 0,0% | 0,0% | 0,0% |
| | *5. Breakdown by regions of 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 | 29,8% | 0,0% | 29,8% |
| M.7.5.3 | Center | 17,1% | 0,0% | 17,1% |
| M.7.5.4 | Lisbon | 35,8% | 0,0% | 35,8% |
| M.7.5.5 | Alentejo | 6,4% | 0,0% | 6,4% |
| M.7.5.6 | Algarve | 6,0% | 0,0% | 6,0% |
| M.7.5.7 | Madeira | 1,8% | 0,0% | 1,8% |
| M.7.5.8 | Azores | 3,0% | 0,0% | 3,0% |
| 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 | | | | |
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| 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 | 52,5% | 0,0% | 52,5% |
| M.7.6.2 | Floating rate | 47,5% | 0,0% | 47,5% |
| M.7.6.3 | Other | 0,0% | 0,0% | 0,0% |
| | *7. Breakdown by Repayment Type* | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.7.1 | Bullet / interest only | 0,0% | 0,0% | 0,0% |
| M.7.7.2 | Amortising | 100,0% | 0,0% | 100,0% |
| M.7.7.3 | Other | 0,0% | 0,0% | 0,0% |
| | *8. Loan Seasoning* | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.8.1 | Up to 12months | 15,9% | 0,0% | 15,9% |
| M.7.8.2 | > 12 - ≤ 24 months | 25,6% | 0,0% | 25,6% |
| M.7.8.3 | > 24 - ≤ 36 months | 16,2% | 0,0% | 16,2% |
| M.7.8.4 | > 36 - ≤ 60 months | 15,2% | 0,0% | 15,2% |
| M.7.8.5 | > 60 months | 27,2% | 0,0% | 27,2% |
| | *9. Non-Performing Loans (NPLs)* | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.9.1 | % NPLs | 0,0% | 0,0% | 0,0% |

## 7.A Residential Cover Pool

| | *10. Loan Size Information* | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
|---|---|---|---|---|---|
| M.7A.10.1 | Average loan size (000s) | 86,3 | | | |
| | By buckets (mn): | | | | |
| M.7A.10.2 | 0 - EUR 10.000 | 5,7 | 910 | 0,3% | 3,7% |
| M.7A.10.3 | 10.000 - EUR 20.000 | 25,3 | 1 631 | 1,2% | 6,6% |
| M.7A.10.4 | 20.000 - EUR 30.000 | 44,9 | 1 768 | 2,1% | 7,2% |
| M.7A.10.5 | 30.000 - EUR 40.000 | 64,9 | 1 838 | 3,1% | 7,5% |
| M.7A.10.6 | 40.000 - EUR 50.000 | 89,6 | 1 978 | 4,2% | 8,1% |
| M.7A.10.7 | 50.000 - EUR 60.000 | 106,1 | 1 926 | 5,0% | 7,9% |
| M.7A.10.8 | 60.000 - EUR 70.000 | 124,7 | 1 910 | 5,9% | 7,8% |
| M.7A.10.9 | 70.000 - EUR 80.000 | 126,6 | 1 691 | 6,0% | 6,9% |
| M.7A.10.10 | 80.000 - EUR 90.000 | 131,7 | 1 549 | 6,2% | 6,3% |
| M.7A.10.11 | 90.000 - EUR 100.000 | 132,1 | 1 389 | 6,2% | 5,7% |
| M.7A.10.12 | 100.000 - EUR 200.000 | 903,1 | 6 605 | 42,7% | 26,9% |
| M.7A.10.13 | > EUR 200.000 | 361,8 | 1 339 | 17,1% | 5,5% |
| 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 | 2 116,4 | 24 534 | 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 (%) | 55,95% | | | |
| | By LTV buckets (mn): | | | | |
| M.7A.11.2 | >0 - <=40 % | 391,7 | 6 913 | 18,5% | 28,2% |

| | | | | | | |
|---|---|---|---|---|---|---|
| M.7A.11.3 | >40 - <=50 % | | 318,0 | 3 881 | 15,0% | 15,8% |
| M.7A.11.4 | >50 - <=60 % | | 405,5 | 4 499 | 19,2% | 18,3% |
| M.7A.11.5 | >60 - <=70 % | | 498,3 | 4 957 | 23,5% | 20,2% |
| M.7A.11.6 | >70 - <=80 % | | 502,9 | 4 284 | 23,8% | 17,5% |
| M.7A.11.7 | >80 - <=90 % | | 0,0 | 0 | 0,0% | 0,0% |
| M.7A.11.8 | >90 - <=100 % | | 0,0 | 0 | 0,0% | 0,0% |
| M.7A.11.9 | >100% | | 0,0 | 0 | 0,0% | 0,0% |
| M.7A.11.10 | | Total | 2 116,4 | 24 534 | 100,0% | 100,0% |
| | **12. Loan to Value (LTV) Information - INDEXED** | | **Nominal** | **Number of Loans** | **% Residential Loans** | **% No. of Loans** |
| M.7A.12.1 | Weighted Average LTV (%) | | ND2 | | | |
| | | | | | | |
| | By LTV buckets (mn): | | | | | |
| M.7A.12.2 | >0 - <=40 % | | ND2 | ND2 | | |
| M.7A.12.3 | >40 - <=50 % | | ND2 | ND2 | | |
| M.7A.12.4 | >50 - <=60 % | | ND2 | ND2 | | |
| M.7A.12.5 | >60 - <=70 % | | ND2 | ND2 | | |
| M.7A.12.6 | >70 - <=80 % | | ND2 | ND2 | | |
| M.7A.12.7 | >80 - <=90 % | | ND2 | ND2 | | |
| M.7A.12.8 | >90 - <=100 % | | ND2 | ND2 | | |
| M.7A.12.9 | >100% | | ND2 | ND2 | | |
| M.7A.12.10 | | Total | 0,0 | 0 | 0,0% | 0,0% |
| | **13. Breakdown by type** | | **% Residential Loans** | | | |
| M.7A.13.1 | Owner occupied | | 100,0% | | | |
| 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 | | 0,0% | | | |
| | **14. Loan by Ranking** | | **% Residential Loans** | | | |
| M.7A.14.1 | 1st lien / No prior ranks | | 100,0% | | | |
| M.7A.14.2 | Guaranteed | | 0,0% | | | |
| M.7A.14.3 | Other | | 0,0% | | | |
| | ***15. EPC Information of the financed RRE - optional*** | | ***Nominal (mn)*** | ***Number of dwellings*** | ***% Residential Loans*** | ***% No. of Dwellings*** |
| M.7A.15.1 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.2 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.3 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.4 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.5 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.6 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.7 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.8 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.9 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.10 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.11 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.12 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.13 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.14 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.15 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.16 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.17 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.15.18 | no data | | ND3 | ND3 | | |
| M.7A.15.19 | Total | | 0,0 | 0 | 0,0% | 0,0% |
| OM.7A.15.1 | | | | | | |
| OM.7A.15.2 | | | | | | |
| OM.7A.15.3 | | | | | | |
| | ***16. Average energy use intensity (kWh/m2 per year) - optional*** | | ***Nominal (mn)*** | ***Number of dwellings*** | ***% Residential Loans*** | ***% No. of Dwellings*** |
| M.7A.16.1 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.2 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.3 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.4 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.5 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.6 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.7 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.8 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.9 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.10 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.11 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.12 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.13 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.14 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.15 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.16 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.17 | TBC at a country level | | ND3 | ND3 | | |
| M.7A.16.18 | no data | | ND3 | ND3 | | |
| M.7A.16.19 | Total | | 0,0 | 0 | 0,0% | 0,0% |
| OM.7A.16.1 | | | | | | |
| OM.7A.16.2 | | | | | | |
| OM.7A.16.3 | | | | | | |
| | ***17. Property Age Structure - optional*** | | ***Nominal (mn)*** | ***Number of dwellings*** | ***% Residential Loans*** | ***% No. of Dwellings*** |
| M.7A.17.1 | older than 1919 | | ND3 | ND3 | | |
| M.7A.17.2 | 1919 - 1945 | | ND3 | ND3 | | |
| M.7A.17.3 | 1946 - 1960 | | ND3 | ND3 | | |
| M.7A.17.4 | 1961 - 1970 | | ND3 | ND3 | | |
| M.7A.17.5 | 1971 - 1980 | | ND3 | ND3 | | |
| M.7A.17.6 | 1981 - 1990 | | ND3 | ND3 | | |
| M.7A.17.7 | 1991 - 2000 | | ND3 | ND3 | | |
| M.7A.17.8 | 2001 - 2005 | | ND3 | ND3 | | |
| M.7A.17.9 | 2006 - 2010 | | ND3 | ND3 | | |
| M.7A.17.10 | 2011 - 2015 | | ND3 | ND3 | | |
| M.7A.17.11 | 2016 - 2020 | | ND3 | ND3 | | |
| M.7A.17.12 | 2021 and onwards | | ND3 | ND3 | | |
| M.7A.17.13 | no data | | ND3 | ND3 | | |
| M.7A.17.14 | Total | | 0,0 | 0 | 0,0% | 0,0% |
| OM.7A.17.1 | | | | | | |
| OM.7A.17.2 | | | | | | |
| OM.7A.17.3 | | | | | | |
| OM.7A.17.4 | | | | | | |
| OM.7A.17.5 | | | | | | |
| OM.7A.17.6 | | | | | | |
| OM.7A.17.7 | | | | | | |
| OM.7A.17.8 | | | | | | |
| OM.7A.17.9 | | | | | | |
| OM.7A.17.10 | | | | | | |
| | ***18. Dwelling type - optional*** | | ***Nominal (mn)*** | ***Number of dwellings*** | ***% Residential Loans*** | ***% No. of Dwellings*** |
| M.7A.18.1 | House, detached or semi-detached | | ND3 | ND3 | | |
| M.7A.18.2 | Flat or Apartment | | ND3 | ND3 | | |
| M.7A.18.3 | Bungalow | | ND3 | ND3 | | |
| M.7A.18.4 | Terraced House | | ND3 | ND3 | | |
| M.7A.18.5 | Multifamily House | | ND3 | ND3 | | |
| M.7A.18.6 | Land Only | | ND3 | ND3 | | |
| M.7A.18.7 | other | | ND3 | ND3 | | |
| M.7A.18.8 | Total | | 0,0 | 0 | 0,0% | 0,0% |
| OM.7A.18.1 | | | | | | |
| | ***19. New Residential Property - optional*** | | ***Nominal (mn)*** | ***Number of dwellings*** | ***% Residential Loans*** | ***% No. of Dwellings*** |
| M.7A.19.1 | Under Construction | | 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 | ND3 |
| M.7A.20.2 | Flat or Apartment | | ND3 | ND3 ND3 | ND3 | ND3 |
| M.7A.20.3 | Bungalow | | ND3 | ND3 ND3 | ND3 | ND3 |
| M.7A.20.4 | Terraced House | | ND3 | ND3 ND3 | ND3 | ND3 |
| M.7A.20.5 | Multifamily House | | ND3 | ND3 ND3 | ND3 | ND3 |
| M.7A.20.6 | Land Only | | ND3 | ND3 ND3 | ND3 | ND3 |
| M.7A.20.7 | other | | ND3 | 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% |
| | **23. Loan to Value (LTV) Information - INDEXED** | **Nominal** | **Number of Loans** | **% Commercial Loans** | **% No. of Loans** |
| M.7B.23.1 | Weighted Average LTV (%) | [For completion] | | | |
| | | | | | |
| | By LTV buckets (mn): | | | | |
| M.7B.23.2 | >0 - <=40 % | [For completion] | [For completion] | | |
| M.7B.23.3 | >40 - <=50 % | [For completion] | [For completion] | | |
| M.7B.23.4 | >50 - <=60 % | [For completion] | [For completion] | | |
| M.7B.23.5 | >60 - <=70 % | [For completion] | [For completion] | | |
| M.7B.23.6 | >70 - <=80 % | [For completion] | [For completion] | | |
| M.7B.23.7 | >80 - <=90 % | [For completion] | [For completion] | | |
| M.7B.23.8 | >90 - <=100 % | [For completion] | [For completion] | | |
| M.7B.23.9 | >100% | [For completion] | [For completion] | | |
| M.7B.23.10 | Total | 0,0 | 0 | 0,0% | 0,0% |
| | **24. Breakdown by Type** | **% Commercial loans** | | | |
| M.7B.24.1 | Retail | [For completion] | | | |
| M.7B.24.2 | Office | [For completion] | | | |
| M.7B.24.3 | Hotel/Tourism | [For completion] | | | |
| M.7B.24.4 | Shopping malls | [For completion] | | | |
| M.7B.24.5 | Industry | [For completion] | | | |
| M.7B.24.6 | Agriculture | [For completion] | | | |
| M.7B.24.7 | Other commercially used | [For completion] | | | |
| M.7B.24.8 | Hospital | [For completion] | | | |
| M.7B.24.9 | School | [For completion] | | | |
| M.7B.24.10 | other RE with a social relevant purpose | [For completion] | | | |
| M.7B.24.11 | Land | [For completion] | | | |
| M.7B.24.12 | Property developers / Building under construction | [For completion] | | | |
| M.7B.24.13 | Other | [For completion] | | | |
| | ***25. EPC Information of the financed CRE - optional*** | **Nominal (mn)** | **Number of CRE** | **% Commercial Loans** | **% No. of CRE** |
| M.7B.25.1 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.2 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.3 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.4 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.5 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.6 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.7 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.8 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.9 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.10 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.11 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.12 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.13 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.14 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.15 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.16 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.17 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.18 | no data | [For completion] | [For completion] | | |
| M.7B.25.19 | Total | 0,0 | 0 | 0,0% | 0,0% |
| OM.7B.25.1 | | | | | |
| OM.7B.25.2 | | | | | |
| OM.7B.25.3 | | | | | |
| | ***26. Average energy use intensity (kWh/m2 per year) - optional*** | **Nominal (mn)** | **Number of CRE** | **% Commercial Loans** | **% No. of CRE** |
| M.7B.26.1 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.2 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.3 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.4 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.5 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.6 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.7 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.8 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.9 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.10 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.11 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.12 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.13 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.14 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.15 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.16 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.17 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.18 | no data | [For completion] | [For completion] | | |
| M.7B.26.19 | Total | 0,0 | 0 | 0,0% | 0,0% |
| OM.7B.26.1 | | | | | |
| OM.7B.26.2 | | | | | |
| OM.7B.26.3 | | | | | |
| | ***27. CRE Age Structure - optional*** | **Nominal (mn)** | **Number of CRE** | **% Commercial Loans** | **% No. of CRE** |
| M.7B.27.1 | older than 1919 | [For completion] | [For completion] | | |
| M.7B.27.2 | 1919 - 1945 | [For completion] | [For completion] | | |
| M.7B.27.3 | 1946 - 1960 | [For completion] | [For completion] | | |
| M.7B.27.4 | 1961 - 1970 | [For completion] | [For completion] | | |
| M.7B.27.5 | 1971 - 1980 | [For completion] | [For completion] | | |
| M.7B.27.6 | 1981 - 1990 | [For completion] | [For completion] | | |
| M.7B.27.7 | 1991 - 2000 | [For completion] | [For completion] | | |
| M.7B.27.8 | 2001 - 2005 | [For completion] | [For completion] | | |
| M.7B.27.9 | 2006 - 2010 | [For completion] | [For completion] | | |
| M.7B.27.10 | 2011 - 2015 | [For completion] | [For completion] | | |
| M.7B.27.11 | 2016 - 2020 | [For completion] | [For completion] | | |
| M.7B.27.12 | 2021 and onwards | [For completion] | [For completion] | | |
| M.7B.27.13 | no data | [For completion] | [For completion] | | |
| M.7B.27.14 | Total | 0,0 | 0 | 0,0% | 0,0% |
| OM.7B.27.1 | | | | | |
| OM.7B.27.2 | | | | | |
| OM.7B.27.3 | | | | | |
| OM.7B.27.4 | | | | | |
| OM.7B.27.5 | | | | | |
| OM.7B.27.6 | | | | | |
| OM.7B.27.7 | | | | | |
| OM.7B.27.8 | | | | | |
| OM.7B.27.9 | | | | | |
| OM.7B.27.10 | | | | | |
| | ***28. New Commercial Property - optional*** | **Nominal (mn)** | **Number of CRE** | **% Residential Loans** | **% No. of CRE** |
| M.7B.28.1 | Under Construction | [For completion] | [For completion] | | |
| M.7B.28.2 | Existing Property | [For completion] | [For completion] | | |
| M.7B.28.3 | other | [For completion] | [For completion] | | |
| M.7B.28.4 | no data | [For completion] | [For completion] | | |
| M.7B.28.5 | Total | 0,0 | 0 | 0,0% | 0,0% |
| | | | | | |
| | ***29. CO2 emission related to CRE - as per national availability*** | ***Ton CO2 (per year)*** | ***Ton CO2 (LTV adjusted) (per year)*** | ***kg CO2/m2 (per year)*** | ***% No. of Dwellings with no CO2 data*** |
| M.7B.29.1 | Retail | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.2 | Office | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.3 | Hotel/Tourism | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.4 | Shopping malls | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.5 | Industry | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.6 | Agriculture | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.7 | Other commercially used | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.8 | Hospital | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.9 | School | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.10 | other RE with a social relevant purpose | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.11 | Land | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.12 | Property developers / Building under construction | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.13 | Other | [For completion] | [For completion] | [For completion] | [For completion] |
| M.7B.29.14 | Total | 0,0 | 0,0 | | |
| M.7B.29.15 | Weighted Average | | | [For completion] | |
| M.7B.29.16 | | | | | |
| M.7B.29.17 | | | | | |
| M.7B.29.18 | | | | | |
| M.7B.29.19 | | | | | |

# B2. Harmonised Transparency Template - Public Sector Assets

HTT 2026

| 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 Claim guaranteed by local/municipal authorities* | | |
| OPS.8.8.8 | | | |
| OPS.8.8.9 | | | |
| OPS.8.8.10 | | | |
| OPS.8.8.11 | | | |
| OPS.8.8.12 | | | |
| OPS.8.8.13 | | | |
| | ***9. Non-Performing Loans*** | **% Public Sector Assets** | |
| PS.8.9.1 | % NPLs | [For completion] | |
| OPS.8.9.1 | Defaulted Loans pursuant Art 178 CRR | [For completion] | |
| OPS.8.9.2 | | | |
| OPS.8.9.3 | | | |
| OPS.8.9.4 | | | |
| | ***10. Concentration Risks*** | **% Public Sector Assets** | |
| PS.8.10.1 | 10 largest exposures | [For completion] | |
| OPS.8.10.1 | | | |
| OPS.8.10.2 | | | |
| OPS.8.10.3 | | | |
| OPS.8.10.4 | | | |
| OPS.8.10.5 | | | |
| OPS.8.10.6 | | | |

# B3. Harmonised Transparency Template - Shipping Assets

HTT 2026

| 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 (%) | [For completion] | | | |
| | By LTV buckets (mn): | | | | |
| S.9.10.2 | >0 - <=40 % | [For completion] | [For completion] | | |
| S.9.10.3 | >40 - <=50 % | [For completion] | [For completion] | | |
| S.9.10.4 | >50 - <=60 % | [For completion] | [For completion] | | |
| S.9.10.5 | >60 - <=70 % | [For completion] | [For completion] | | |
| S.9.10.6 | >70 - <=80 % | [For completion] | [For completion] | | |
| S.9.10.7 | >80 - <=90 % | [For completion] | [For completion] | | |
| S.9.10.8 | >90 - <=100 % | [For completion] | [For completion] | | |
| S.9.10.9 | >100% | [For completion] | [For completion] | | |
| 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** | **CO2/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 | | | | | |
| | ***12. Breakdown by size of ship*** | **% Shipping Loans** | **CO2/ton/mi** | | |
| S.9.12.1 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.2 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.3 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.4 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.5 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.6 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.7 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.8 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.9 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.10 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.11 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.12 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.13 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.14 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.15 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.16 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.12.17 | TBC at a country level | [For completion] | [For completion] | | |
| OS.9.12.1 | | | | | |
| OS.9.12.2 | | | | | |
| OS.9.12.3 | | | | | |
| OS.9.12.4 | | | | | |
| OS.9.12.5 | | | | | |
| | ***13. Breakdown by age of ship*** | **% Shipping Loans** | **CO2/ton/mi** | | |
| S.9.13.1 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.2 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.3 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.4 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.5 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.6 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.7 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.8 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.9 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.10 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.11 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.12 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.13 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.14 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.15 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.16 | TBC at a country level | [For completion] | [For completion] | | |
| S.9.13.17 | TBC at a country level | [For completion] | [For completion] | | |
| OS.9.13.1 | | | | | |
| OS.9.13.2 | | | | | |
| OS.9.13.3 | | | | | |
| OS.9.13.4 | | | | | |
| OS.9.13.5 | | | | | |

# C. Harmonised Transparency Template - Glossary

HTT 2026

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. |
| | **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.1.3 | | |
| HG.1.4 | **Interest Rate Types** | Fixed rate / floating rate |
| HG.1.5 | **Life of cover assets: how is it calculated? Does it only consider the final date of redemption or does it take into account scheduled redemptions for amortising assets? Is is calculated by reference to the next interest reset dates or by reference to the redemption dates ? If assets have a floating or resettable rate, which** | 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);<br>Current LTV Indexed - It is calculated by dividing the outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or last physical valuation); |
| HG.1.9 | **LTVs: Calculation of property/shipping value** | Property valuation according to the latest on-site appraisal or according to indices or statistical methodes approved by the Bank of Portugal; |
| HG.1.10 | **LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits** | Unindexed: Valuations done through on-site appraisals; Indexed: By applying an indice or statistical method considered appropriate duly submitted to the Bank of Portugal |
| | **LTVs: Frequency and time of last valuation** | A full valuation of the underlying properties must be performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool.<br>Properties should also be assessed according to the following rules:<br>- The value of residential properties should be checked on a frequent basis, at least every three years. This procedure can be done using statistical models approved by the Bank of Portugal; in case of substancial fall in the value of the property, it must be re-appraised by an expert. |
| HG.1.11 | | |
| 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: | 31/03/2026 |
|---|---|---|---|---|---|
| | | | | 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 | baa2 / BBB- / BBBL (Moodys/Fitch/DBRS) | P-1 / F3 / R-2M (Moodys/Fitch/DBRS) |
| Portugal | A3u / 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** | | | | **0,71** | **1 250 000 000** |
| **Private Placements Covered Bonds Issues** | | | | | |
| Series 8 (ISIN PTCMGFOE0033) | 16/03/2016 | Floating Rate | 16/12/2026 | 0,71 | 1 250 000 000 |

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

| 3. Asset Cover Test | Remaining Term | Nominal Amount |
|---|---|---|
| **Mortgage Credit Pool** | **28,10** | **2 116 357 356,11** |
| **Other Assets[2] (Deposits and Securities at market value)** | **0,00** | **17 808 021,28** |
| Cash and Deposits | 0,00 | 17 808 021,28 |
| RMBS | 0,00 | 0,00 |
| Other securities | 0,00 | 0,00 |
| **Total Cover Pool** | **27,86** | **2 134 165 377,39** |
| % of ECB eligible assets | | 0,00% |
| **Overcollateralization[3] with cash collateral (Current OC)** | | **70,73%** |
| **Contractual overcollateralization** | | **20,00%** |
| **Legal Minimum Overcollateralization** | | **5,00%** |

| 4. Other Triggers | |
|---|---|
| Net Present Value of Assets (incl. derivatives)[4] | 1 984 578 442,68 |
| Net present value of liabilities (incl. derivatives)[4] | 1 253 783 446,74 |
| 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 | 24 534 |
| Aggregate Original Principal Balance (EUR) | 2 502 793 674,93 |
| Aggregate Current Principal Balance (EUR) | 2 116 357 356,11 |
| Average Original Principal Balance per loan (EUR) | 102 013,27 |
| Average Current Principal Balance per loan (EUR) | 86 262,22 |
| Current principal balance of the 5 largest borrowers (EUR) | 5 624 834,59 |
| Weight of the 5 largest borrowers (current principal balance) % | 0,27% |
| Current principal balance of the 10 largest borrowers (EUR) | 9 190 558,16 |
| Weight of the 10 largest borrowers (current principal balance) % | 0,43% |
| Weighted Average Seasoning (months) | 53,24 |
| Weighted Average Remaining Term (months) | 337,14 |
| Weighted Average Current Unindexed LTV[5] (%) | 55,95% |
| Weighted Average Current Indexed LTV[5] (%) | n.a. |
| Weighted Average Interest Rate (%) | 3,246% |
| Weighted Average Spread (%) | 0,502% |
| Max Maturity Date (yyyy-mm-dd) | 20/12/2070 |

| Subsidized Loans | Number of Loans | % Total Loans | Amount of Loans | % Total Amount |
|---|---|---|---|---|
| Yes | 0 | 0,00% | 0 | 0,00% |
| No | 24 534 | 100,00% | 2 116 357 356 | 100,00% |

| Insured Property [6] | Number of Loans | % Total Loans | Amount of Loans | % Total Amount |
|---|---|---|---|---|
| Yes | 24 534 | 100,00% | 2 116 357 356 | 100,00% |
| No | 0 | 0,00% | 0 | 0,00% |

| Interest Rate Type [7] | Number of Loans | % Total Loans | Amount of Loans | % Total Amount |
|---|---|---|---|---|
| Fixed | 10 399 | 42,39% | 1 111 544 315 | 52,52% |
| Floating | 14 135 | 57,61% | 1 004 813 041 | 47,48% |

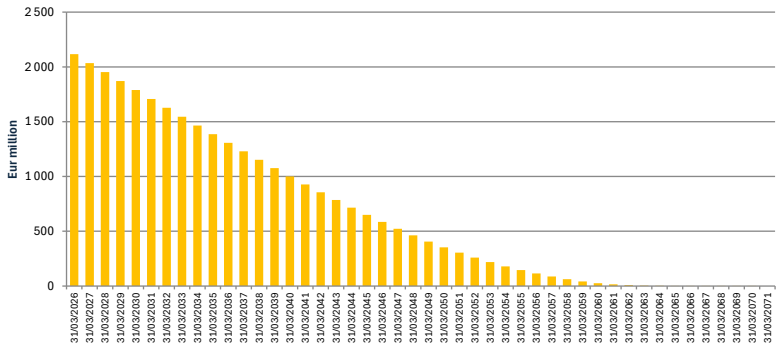
| Repayment Type | Number of Loans | % Total Loans | Amount of Loans | % Total Amount |
|---|---|---|---|---|
| Annuity / French | 24 477 | 99,77% | 2 113 334 727 | 99,86% |
| Linear | 0 | 0,00% | 0 | 0,00% |
| Increasing instalments | 0 | 0,00% | 0 | 0,00% |
| Bullet | 0 | 0,00% | 0 | 0,00% |
| Interest-only | 0 | 0,00% | 0 | 0,00% |
| Other | 57 | 0,23% | 3 022 629 | 0,14% |


| | | | | Report Reference Date: | 31/03/2026 |
|---|---|---|---|---|---|
| | | | | Report Frequency: | Quarterly |


| 6. Mortgage Credit Pool (continued) | | | | |
|---|---|---|---|---|
| **Seasoning** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| Up to 1 year | 2 698 | 11,00% | 335 616 051 | 15,86% |
| 1 to 2 years | 5 399 | 22,01% | 541 214 849 | 25,57% |
| 2 to 3 years | 3 725 | 15,18% | 342 498 982 | 16,18% |
| 3 to 4 years | 1 466 | 5,98% | 140 502 427 | 6,64% |
| 4 to 5 years | 1 846 | 7,52% | 176 159 970 | 8,32% |
| 5 to 6 years | 1 256 | 5,12% | 109 346 830 | 5,17% |
| 6 to 7 years | 927 | 3,78% | 68 407 474 | 3,23% |
| 7 to 8 years | 714 | 2,91% | 49 667 732 | 2,35% |
| 8 to 9 years | 717 | 2,92% | 50 606 210 | 2,39% |
| 9 to 10 years | 626 | 2,55% | 38 575 816 | 1,82% |
| 10 to 11 years | 362 | 1,48% | 18 957 027 | 0,90% |
| 11 to 12 years | 414 | 1,69% | 21 211 952 | 1,00% |
| More than 12 years | 4 384 | 17,87% | 223 592 036 | 10,56% |

| Remaining Term | Number of Loans | % Total Loans | Amount of Loans | % Total Amount |
|---|---|---|---|---|
| Up to 5 years | 357 | 1,46% | 4 191 990,85 | 0,20% |
| 5 to 8 years | 488 | 1,99% | 12 095 467,99 | 0,57% |
| 8 to 10 years | 413 | 1,68% | 14 231 635,30 | 0,67% |
| 10 to 12 years | 488 | 1,99% | 19 777 038,88 | 0,93% |
| 12 to 14 years | 816 | 3,33% | 36 476 443,95 | 1,72% |
| 14 to 16 years | 840 | 3,42% | 45 531 323,99 | 2,15% |
| 16 to 18 years | 993 | 4,05% | 59 546 931,52 | 2,81% |
| 18 to 20 years | 1 436 | 5,85% | 92 933 156,48 | 4,39% |
| 20 to 22 years | 1 420 | 5,79% | 106 161 754,08 | 5,02% |
| 22 to 24 years | 2 245 | 9,15% | 175 919 658,37 | 8,31% |
| 24 to 26 years | 2 196 | 8,95% | 185 907 120,42 | 8,78% |
| 26 to 28 years | 2 017 | 8,22% | 186 281 162,91 | 8,80% |
| 28 to 30 years | 2 069 | 8,43% | 202 360 539,36 | 9,56% |
| 30 to 40 years | 8 754 | 35,68% | 974 794 086,22 | 46,06% |
| More than 40 years | 2 | 0,01% | 149 045,79 | 0,01% |
| **Current Unindexed LTV** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| Up to 40% | 6 913 | 28,18% | 391 652 911 | 18,51% |
| 40 to 50% | 3 881 | 15,82% | 318 048 169 | 15,03% |
| 50 to 60% | 4 499 | 18,34% | 405 460 581 | 19,16% |
| 60 to 70% | 4 957 | 20,20% | 498 267 595 | 23,54% |
| 70 to 80% | 4 284 | 17,46% | 502 928 100 | 23,76% |
| More than 80% | 0 | 0,00% | 0 | 0,00% |
| **Loan Purpose** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| Owner-occupied | 24 534 | 100,00% | 2 116 357 356 | 100,00% |
| Second Home | 0 | 0,00% | 0 | 0,00% |
| Buy to Let | 0 | 0,00% | 0 | 0,00% |
| Other | 0 | 0,00% | 0 | 0,00% |
| **Property Type** | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| **Residential** | **24 534** | **100,00%** | **2 116 357 356** | **100,00%** |
| Flat | 14 939 | 60,89% | 1 209 732 299 | 57,16% |
| House | 9 595 | 39,11% | 906 625 057 | 42,84% |
| 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** | **24 534** | **100,00%** | **2 116 357 356** | **100,00%** |
| North | 7 324 | 29,85% | 630 450 748 | 29,79% |
| Center | 4 596 | 18,73% | 362 825 350 | 17,14% |
| Lisbon | 7 949 | 32,40% | 758 588 693 | 35,84% |
| Alentejo | 1732 | 7,06% | 134 649 559 | 6,36% |
| Algarve | 1 517 | 6,18% | 127 083 141 | 6,00% |
| Madeira | 474 | 1,93% | 38 390 620 | 1,81% |
| Azores | 942 | 3,84% | 64 369 246 | 3,04% |
| **Delinquencies**[8] | **Number of Loans** | **% Total Loans** | **Amount of Loans** | **% Total Amount** |
| > 30 to 60 days | 0 | 0,00% | 0 | 0,00% |
| > 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 |
|---|---|
| mar/2026 | 2 116 357 356 |
| mar/2027 | 2 034 264 891 |
| mar/2028 | 1 952 228 693 |
| mar/2029 | 1 870 368 545 |
| mar/2034 | 1 465 467 978 |
| mar/2039 | 1 075 945 405 |
| mar/2044 | 716 125 812 |
| mar/2049 | 406 484 672 |
| mar/2054 | 180 029 605 |
| mar/2059 | 41 669 815 |
| mar/2062 | 8 384 891 |
| mar/2066 | 12 412 |
| mar/2067 | 8 866 |
| mar/2070 | 1 284 |
| mar/2071 | 0 |
| mar/2072 | 0 |
| mar/2073 | 0 |
| mar/2074 | 0 |

[a] Mortgage Credit Pool; assumes no prepayments

| | |
|---|---|
| Report Reference Date: | **31/03/2026** |
| 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] | 82 092 465 | 82 036 198 | 81 860 147 | 404 900 567 | 389 522 574 | 1 067 560 514 | 8 384 891 |
| Commercial Mortgages | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Assets[2] | 17 808 021 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Cover Pool** | **99 900 487** | **82 036 198** | **81 860 147** | **404 900 567** | **389 522 574** | **1 067 560 514** | **8 384 891** |
| **Covered Bonds** | **#########** | **0** | **0** | **0** | **0** | **0** | **0** |

[b] Assumes no prepayments

| **8. Liquidity Cushion** | **Nominal Amount** |
|---|---|
| **Liquidity Cushion amount** [c] | **17 808 021** |
| Deposits with eligible financial institutions | 17 808 021 |
| 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

**[8] Delinquencies**

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

This addendum is optional

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

HTT 2026

| 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 | 2138004FIUXU3B2MRS37 |
| 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 |
| OE.1.1.1 | *where applicable - paying agent* | ND1 | ND1 |
| OE.1.1.2 | | | |
| OE.1.1.3 | | | |
| OE.1.1.4 | | | |
| OE.1.1.5 | | | |
| OE.1.1.6 | | | |
| OE.1.1.7 | | | |
| OE.1.1.8 | | | |

## 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 | | | | |
| OE.2.1.1 | | | | |
| OE.2.1.2 | | | | |
| OE.2.1.3 | | | | |
| OE.2.1.4 | | | | |
| OE.2.1.5 | | | | |
| OE.2.1.6 | | | | |
| OE.2.1.7 | | | | |
| OE.2.1.8 | | | | |
| OE.2.1.9 | | | | |
| OE.2.1.10 | | | | |
| OE.2.1.11 | | | | |
| OE.2.1.12 | | | | |
| OE.2.1.13 | | | | |

## 3. Additional information on the asset distribution

| | *1. General Information* | Residential Assets | Commercial Assets | Public Sector Assets | Shipping Assets | Total Assets |
|---|---|---|---|---|---|---|
| E.3.1.1 | Weighted Average Seasoning (years) | 4,4 | 0,0 | 0,0 | 0,0 | 4,4 |
| E.3.1.2 | Weighted Average Maturity (years) | 28,1 | 0,0 | 0,0 | 0,0 | 28,1 |
| OE.3.1.1 | | | | | | When this equals C66 in A. HTT General, please explain in the Glossary (HG 1.5) the different calculations of the cover assets' weighted average life and maturity. |
| OE.3.1.2 | | | | | | |
| OE.3.1.3 | | | | | | |
| OE.3.1.4 | | | | | | |

| | *2. Arrears* | % Residential Loans | % Commercial Loans | % Public Sector Assets | % Shipping Loans | % Total Loans |
|---|---|---|---|---|---|---|
| E.3.2.1 | 1-<30 days | 0,6 | | | | 0,6 |
| E.3.2.2 | 30-<60 days | 0,0 | | | | 0,0 |
| E.3.2.3 | 60-<90 days | 0,0 | | | | 0,0 |
| E.3.2.4 | 90-<180 days | ND1 | | | | ND1 |
| E.3.2.5 | >= 180 days | ND1 | | | | ND1 |
| OE.3.2.1 | | | | | | |
| OE.3.2.2 | | | | | | |
| OE.3.2.3 | | | | | | |
| OE.3.2.4 | | | | | | |

# F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2026

| 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% |
| SM. 1.1.5 | Outstanding Sustainable Covered Bonds | [For completion] | | | |
| 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]* | | | | |

## 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 eg, Number of guarantors* | | | |
| OSM.2.2.3 | | | | |
| OSM.2.2.4 | | | | |
| OSM.2.2.5 | | | | |
| OSM.2.2.6 | | | | |

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

| | 4. Breakdown by Geography | % Residential Loans | % Commercial Loans | % Total Sustainable Mortgages |
|---|---|---|---|---|
| SM.2.4.1 | European Union | 0,0% | 0,0% | 0,0% |
| SM.2.4.2 | Austria | [For completion] | [For completion] | [For completion] |
| SM.2.4.3 | Belgium | [For completion] | [For completion] | [For completion] |
| SM.2.4.4 | Bulgaria | [For completion] | [For completion] | [For completion] |
| SM.2.4.5 | Croatia | [For completion] | [For completion] | [For completion] |
| SM.2.4.6 | Cyprus | [For completion] | [For completion] | [For completion] |
| SM.2.4.7 | Czechia | [For completion] | [For completion] | [For completion] |
| SM.2.4.8 | Denmark | [For completion] | [For completion] | [For completion] |
| SM.2.4.9 | Estonia | [For completion] | [For completion] | [For completion] |
| SM.2.4.10 | Finland | [For completion] | [For completion] | [For completion] |
| SM.2.4.11 | France | [For completion] | [For completion] | [For completion] |
| SM.2.4.12 | Germany | [For completion] | [For completion] | [For completion] |
| SM.2.4.13 | Greece | [For completion] | [For completion] | [For completion] |
| SM.2.4.14 | Netherlands | [For completion] | [For completion] | [For completion] |
| SM.2.4.15 | Hungary | [For completion] | [For completion] | [For completion] |
| SM.2.4.16 | Ireland | [For completion] | [For completion] | [For completion] |
| SM.2.4.17 | Italy | [For completion] | [For completion] | [For completion] |
| SM.2.4.18 | Latvia | [For completion] | [For completion] | [For completion] |
| SM.2.4.19 | Lithuania | [For completion] | [For completion] | [For completion] |
| SM.2.4.20 | Luxembourg | [For completion] | [For completion] | [For completion] |
| SM.2.4.21 | Malta | [For completion] | [For completion] | [For completion] |
| SM.2.4.22 | Poland | [For completion] | [For completion] | [For completion] |
| SM.2.4.23 | Portugal | [For completion] | [For completion] | [For completion] |
| SM.2.4.24 | Romania | [For completion] | [For completion] | [For completion] |
| SM.2.4.25 | Slovakia | [For completion] | [For completion] | [For completion] |
| SM.2.4.26 | Slovenia | [For completion] | [For completion] | [For completion] |
| SM.2.4.27 | Spain | [For completion] | [For completion] | [For completion] |
| SM.2.4.28 | Sweden | [For completion] | [For completion] | [For completion] |
| SM.2.4.29 | European Economic Area (not member of EU) | 0,0% | 0,0% | 0,0% |
| SM.2.4.30 | Iceland | [For completion] | [For completion] | [For completion] |
| SM.2.4.31 | Liechtenstein | [For completion] | [For completion] | [For completion] |
| SM.2.4.32 | Norway | [For completion] | [For completion] | [For completion] |
| SM.2.4.33 | Other | 0,0% | 0,0% | 0,0% |
| SM.2.4.34 | Switzerland | [For completion] | [For completion] | [For completion] |
| SM.2.4.35 | United Kingdom | [For completion] | [For completion] | [For completion] |
| SM.2.4.36 | Australia | [For completion] | [For completion] | [For completion] |
| SM.2.4.37 | Brazil | [For completion] | [For completion] | [For completion] |
| SM.2.4.38 | Canada | [For completion] | [For completion] | [For completion] |
| SM.2.4.39 | Japan | [For completion] | [For completion] | [For completion] |
| SM.2.4.40 | Korea | [For completion] | [For completion] | [For completion] |
| SM.2.4.41 | New Zealand | [For completion] | [For completion] | [For completion] |
| SM.2.4.42 | Sinaapore | [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 (%) | | [For completion] | | | |
| | By LTV buckets (mn): | | | | | |
| SM.2A.12.2 | >0 - <=40 % | | [For completion] | [For completion] | | |
| SM.2A.12.3 | >40 - <=50 % | | [For completion] | [For completion] | | |
| SM.2A.12.4 | >50 - <=60 % | | [For completion] | [For completion] | | |
| SM.2A.12.5 | >60 - <=70 % | | [For completion] | [For completion] | | |
| SM.2A.12.6 | >70 - <=80 % | | [For completion] | [For completion] | | |
| SM.2A.12.7 | >80 - <=90 % | | [For completion] | [For completion] | | |
| SM.2A.12.8 | >90 - <=100 % | | [For completion] | [For completion] | | |
| SM.2A.12.9 | >100% | | [For completion] | [For completion] | | |
| 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/Holidav 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 | Aericultural | | [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 | Under Construction | | [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 | Bungalow | | [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 | | | | | | |

## 2.B Sustainable Commercial Cover Pool

| | 21. Loan Size Information | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
|---|---|---|---|---|---|
| SM.2B.21.1 | Average loan size (000s) | [For completion] | | | |
| | | | | | |
| | By buckets (mn): | | | | |
| SM.2B.21.2 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.3 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.4 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.5 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.6 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.7 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.8 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.9 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.10 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.11 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.12 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.13 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.14 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.15 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.16 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.17 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.18 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.19 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.20 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.21 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.22 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.23 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.24 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.25 | TBC at a country level | [For completion] | [For completion] | | |
| SM.2B.21.26 | Total | 0,0 | 0 | 0,0% | 0,0% |

| | 22. Loan to Value (LTV) information - UNINDEXED | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
|---|---|---|---|---|---|
| SM.2B.22.1 | Weighted Average LTV (%) | [For completion] | | | |
| | | | | | |
| | By LTV buckets (mn): | | | | |
| SM.2B.22.2 | >0 - <=40 % | [For completion] | [For completion] | | |
| SM.2B.22.3 | >40 - <=50 % | [For completion] | [For completion] | | |
| SM.2B.22.4 | >50 - <=60 % | [For completion] | [For completion] | | |
| SM.2B.22.5 | >60 - <=70 % | [For completion] | [For completion] | | |
| SM.2B.22.6 | >70 - <=80 % | [For completion] | [For completion] | | |
| SM.2B.22.7 | >80 - <=90 % | [For completion] | [For completion] | | |
| SM.2B.22.8 | >90 - <=100 % | [For completion] | [For completion] | | |
| SM.2B.22.9 | >100% | [For completion] | [For completion] | | |
| SM.2B.22.10 | Total | 0,0 | 0 | 0,0% | 0,0% |
| OSM.2B.22.1 | o/w >100 - <=110 % | | | | |
| OSM.2B.22.2 | o/w >110 - <=120 % | | | | |
| OSM.2B.22.3 | o/w >120 - <=130 % | | | | |
| OSM.2B.22.4 | o/w >130 - <=140 % | | | | |
| OSM.2B.22.5 | o/w >140 - <=150 % | | | | |
| OSM.2B.22.6 | o/w >150 % | | | | |
| OSM.2B.22.7 | | | | | |
| OSM.2B.22.8 | | | | | |
| OSM.2B.22.9 | | | | | |

| | 23. Loan to Value (LTV) information - INDEXED | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
|---|---|---|---|---|---|
| SM.2B.23.1 | Weighted Average LTV (%) | [For completion] | | | |
| | | | | | |
| | By LTV buckets (mn): | | | | |
| SM.2B.23.2 | >0 - <=40 % | [For completion] | [For completion] | | |
| SM.2B.23.3 | >40 - <=50 % | [For completion] | [For completion] | | |
| SM.2B.23.4 | >50 - <=60 % | [For completion] | [For completion] | | |
| SM.2B.23.5 | >60 - <=70 % | [For completion] | [For completion] | | |
| SM.2B.23.6 | >70 - <=80 % | [For completion] | [For completion] | | |
| SM.2B.23.7 | >80 - <=90 % | [For completion] | [For completion] | | |
| SM.2B.23.8 | >90 - <=100 % | [For completion] | [For completion] | | |
| SM.2B.23.9 | >100% | [For completion] | [For completion] | | |
| SM.2B.23.10 | Total | 0,0 | 0 | 0,0% | 0,0% |
| OSM.2B.23.1 | o/w >100 - <=110 % | | | | |
| OSM.2B.23.2 | o/w >110 - <=120 % | | | | |
| OSM.2B.23.3 | o/w >120 - <=130 % | | | | |
| OSM.2B.23.4 | o/w >130 - <=140 % | | | | |
| OSM.2B.23.5 | o/w >140 - <=150 % | | | | |
| OSM.2B.23.6 | o/w >150 % | | | | |
| OSM.2B.23.7 | | | | | |
| OSM.2B.23.8 | | | | | |
| OSM.2B.23.9 | | | | | |

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

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

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

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

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

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

# F2. Harmonised Transparency Template - Sustainable Public Sector Assets

**HTT 2026**

| 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 | Access to healthcare services | [For completion] | [For completion] | | |
| SPS.1.2.17 | 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 Claim guaranteed 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 | | | | |