

# Harmonised Transparency Template

2024 Version

Portugal

Caixa Económica Montepio Geral, Caixa Económica Bancária SA

Reporting Date: 30/04/2024

Cut-off Date: 31/03/2024



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## A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Portugal			
G.1.1.2	Issuer Name	Caixa Económica Montepio Geral, Caixa Económica Bancária S.A.			
G.1.1.3	Labelled Cover Pool Name				
G.1.1.4	Link to Issuer's Website	<a href="https://www.montepio.pt/funding-programmes">https://www.montepio.pt/funding-programmes</a>			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	N			
G.2.1.3	CRR Compliance (Y/N)	Y			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	3 068,1			
G.3.1.2	Outstanding Covered Bonds	2 300,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2 935,6			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2 309,6			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5,3%	15,4%	18,0%	Rating Purposes
3. Cover Pool Composition		Nominal (mn)			% Cover Pool
G.3.3.1	Mortgages	3 030,8			98,8%
G.3.3.2	Public Sector	0,0			0,0%
G.3.3.3	Shipping	0,0			0,0%
G.3.3.4	Substitute Assets	37,4			1,2%
G.3.3.5	Other	0,0			0,0%
G.3.3.6	Total	3 068,1			100,0%
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	15,1	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	202,9	ND1	6,6%	
G.3.4.3	1 - 2 Y	163,5	ND1	5,3%	
G.3.4.4	2 - 3 Y	161,2	ND1	5,3%	
G.3.4.5	3 - 4 Y	157,2	ND1	5,1%	
G.3.4.6	4 - 5 Y	151,8	ND1	4,9%	
G.3.4.7	5 - 10 Y	2 118,6	ND1	69,1%	
G.3.4.8	10+ Y	112,9	ND1	3,7%	
G.3.4.9	Total	3 068,1	0,0	100,0%	0,0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	1,7	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	1 050,0	ND1	45,7%	
G.3.5.3	1 - 2 Y	0,0	ND1	0,0%	
G.3.5.4	2 - 3 Y	1 250,0	ND1	54,3%	
G.3.5.5	3 - 4 Y	0,0	ND1	0,0%	
G.3.5.6	4 - 5 Y	0,0	ND1	0,0%	
G.3.5.7	5 - 10 Y	0,0	ND1	0,0%	
G.3.5.8	10+ Y	0,0	ND1	0,0%	
G.3.5.9	Total	2 300,0	0,0	100,0%	0,0%
G.3.5.10					



6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	3 068,1	3 068,1	100,0%	100,0%
G.3.6.2	AUD	0,0	0,0	0,0%	0,0%
G.3.6.3	BRL	0,0	0,0	0,0%	0,0%
G.3.6.4	CAD	0,0	0,0	0,0%	0,0%
G.3.6.5	CHF	0,0	0,0	0,0%	0,0%
G.3.6.6	CZK	0,0	0,0	0,0%	0,0%
G.3.6.7	DKK	0,0	0,0	0,0%	0,0%
G.3.6.8	GBP	0,0	0,0	0,0%	0,0%
G.3.6.9	HKD	0,0	0,0	0,0%	0,0%
G.3.6.10	ISK	0,0	0,0	0,0%	0,0%
G.3.6.11	JPY	0,0	0,0	0,0%	0,0%
G.3.6.12	KRW	0,0	0,0	0,0%	0,0%
G.3.6.13	NOK	0,0	0,0	0,0%	0,0%
G.3.6.14	PLN	0,0	0,0	0,0%	0,0%
G.3.6.15	SEK	0,0	0,0	0,0%	0,0%
G.3.6.16	SGD	0,0	0,0	0,0%	0,0%
G.3.6.17	USD	0,0	0,0	0,0%	0,0%
G.3.6.18	Other	0,0	0,0	0,0%	0,0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2 300,0	2 300,0	100,0%	100,0%
G.3.7.2	AUD	0,0	0,0	0,0%	0,0%
G.3.7.3	BRL	0,0	0,0	0,0%	0,0%
G.3.7.4	CAD	0,0	0,0	0,0%	0,0%
G.3.7.5	CHF	0,0	0,0	0,0%	0,0%
G.3.7.6	CZK	0,0	0,0	0,0%	0,0%
G.3.7.7	DKK	0,0	0,0	0,0%	0,0%
G.3.7.8	GBP	0,0	0,0	0,0%	0,0%
G.3.7.9	HKD	0,0	0,0	0,0%	0,0%
G.3.7.10	ISK	0,0	0,0	0,0%	0,0%
G.3.7.11	JPY	0,0	0,0	0,0%	0,0%
G.3.7.12	KRW	0,0	0,0	0,0%	0,0%
G.3.7.13	NOK	0,0	0,0	0,0%	0,0%
G.3.7.14	PLN	0,0	0,0	0,0%	0,0%
G.3.7.15	SEK	0,0	0,0	0,0%	0,0%
G.3.7.16	SGD	0,0	0,0	0,0%	0,0%
G.3.7.17	USD	0,0	0,0	0,0%	0,0%
G.3.7.18	Other	0,0	0,0	0,0%	0,0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	500,0	500,0	21,7%	21,7%
G.3.8.2	Floating coupon	1 800,0	1 800,0	78,3%	78,3%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	2 300,0	2 300,0	100,0%	100,0%
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	37,4	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	37,4	100,0%		



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	0,0	0,0%		
G.3.10.2	Eurozone	37,4	100,0%		
G.3.10.3	Rest of European Union (EU)	0,0	0,0%		
G.3.10.4	European Economic Area (not member of EU)	0,0	0,0%		
G.3.10.5	Switzerland	0,0	0,0%		
G.3.10.6	Australia	0,0	0,0%		
G.3.10.7	Brazil	0,0	0,0%		
G.3.10.8	Canada	0,0	0,0%		
G.3.10.9	Japan	0,0	0,0%		
G.3.10.10	Korea	0,0	0,0%		
G.3.10.11	New Zealand	0,0	0,0%		
G.3.10.12	Singapore	0,0	0,0%		
G.3.10.13	US	0,0	0,0%		
G.3.10.14	Other	0,0	0,0%		
G.3.10.15	Total EU	0,0	0,0%		
G.3.10.16	Total	37,4	100,0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	37,4	1,2%	1,6%	
G.3.11.2	Central bank eligible assets	0,0	0,0%	0,0%	
G.3.11.3	Other	0,0	0,0%	0,0%	
G.3.11.4	Total	37,4	1,2%	1,6%	
12. Bond List					
G.3.12.1	Bond list	<a href="https://coveredbondlabel.com/issuer/48-caixa-economica-montepio-geral">https://coveredbondlabel.com/issuer/48-caixa-economica-montepio-geral</a>			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0,0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0,0			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0,0			
4. Compliance Art 14 CBD Check table		Row	Row		
<p>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.</p>					
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:	<a href="https://coveredbondlabel.com/issuer/48-caixa-economica-montepio-geral">https://coveredbondlabel.com/issuer/48-caixa-economica-montepio-geral</a>			
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets		
G.4.1.5	(c) Type of cover assets:	52			
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets	18 for Public Sector Assets	116 for Shipping Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15			
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets	80 for Shipping Assets	
G.4.1.9	(d) Currency risk - cover pool:	111			
G.4.1.10	(d) Interest rate risk - covered bond:	163			
G.4.1.11	(d) Currency risk - covered bond:	137			
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:				
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage	147 for Public Sector Asset - type of debtor	
5. References to Capital Requirements Regulation (CRR)					
129(1)					
G.5.1.1	Exposure to credit institute credit quality step 1	[For completion]			
6. Other relevant information					



# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency	EUR
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<b>CONTENT OF TAB B1</b>
<a href="#">7. Mortgage Assets</a>
<a href="#">7.A Residential Cover Pool</a>
<a href="#">7.B Commercial Cover Pool</a>

Field Number	7. Mortgage Assets		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	3 030,8	100,0%
M.7.1.2	Commercial	0,0	0,0%
M.7.1.3	Other	0,0	0,0%
M.7.1.4	Total	3 030,8	100,0%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	56 921	56 921
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0,3%	0,0%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	European Union	100,0%	0,0%
M.7.4.2	Austria	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%
M.7.4.7	Czechia	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%
M.7.4.23	Portugal	100,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%
M.7.4.30	Iceland	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%
M.7.4.33	Other	0,0%	0,0%
M.7.4.34	Switzerland	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%



5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Norte	27,7%	0,0%	[For completion]
M.7.5.2	Center	16,4%	0,0%	[For completion]
M.7.5.3	Lisbon	35,5%	0,0%	[For completion]
M.7.5.4	Alentejo	6,0%	0,0%	[For completion]
M.7.5.5	Algarve	7,2%	0,0%	[For completion]
M.7.5.6	Madeira	2,6%	0,0%	[For completion]
M.7.5.7	Azores	4,6%	0,0%	[For completion]
M.7.5.8				
M.7.5.9				
M.7.5.10				
M.7.5.11				
M.7.5.12				
M.7.5.13				
M.7.5.14				
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				
M.7.5.41				
M.7.5.42				
M.7.5.43				
M.7.5.44				
M.7.5.45				
M.7.5.46				
M.7.5.47				
M.7.5.48				
M.7.5.49				
M.7.5.50				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	19,3%	0,0%	19,3%
M.7.6.2	Floating rate	80,7%	0,0%	80,7%
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	14,8%	0,0%	14,8%
M.7.8.2	> 12 - ≤ 24 months	7,2%	0,0%	7,2%
M.7.8.3	> 24 - ≤ 36 months	9,5%	0,0%	9,5%
M.7.8.4	> 36 - ≤ 60 months	12,0%	0,0%	12,0%
M.7.8.5	> 60 months	56,5%	0,0%	56,5%



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)	53,2			
By buckets (mn):					
M.7A.10.2	0 - EUR 10.000	38,9	6 729	1,3%	11,8%
M.7A.10.3	10.000 - EUR 20.000	139,6	9 284	4,6%	16,3%
M.7A.10.4	20.000 - EUR 30.000	184,5	7 450	6,1%	13,1%
M.7A.10.5	30.000 - EUR 40.000	186,2	5 333	6,1%	9,4%
M.7A.10.6	40.000 - EUR 50.000	206,5	4 582	6,8%	8,0%
M.7A.10.7	50.000 - EUR 60.000	236,2	4 296	7,8%	7,5%
M.7A.10.8	60.000 - EUR 70.000	235,1	3 623	7,8%	6,4%
M.7A.10.9	70.000 - EUR 80.000	234,5	3 127	7,7%	5,5%
M.7A.10.10	80.000 - EUR 90.000	209,3	2 461	6,9%	4,3%
M.7A.10.11	90.000 - EUR 100.000	205,1	2 161	6,8%	3,8%
M.7A.10.12	100.000 - EUR 200.000	931,6	7 037	30,7%	12,4%
M.7A.10.13	> EUR 200.000	223,1	838	7,4%	1,5%
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	3 030,8	56 921	100,0%	100,0%
11. Loan to Value (LTV) Information - UNINDEXED					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
M.7A.11.1	Weighted Average LTV (%)	51,9%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	839,4	27 758	27,7%	48,8%
M.7A.11.3	>40 - <=50 %	445,0	7 337	14,7%	12,7%
M.7A.11.4	>50 - <=60 %	531,7	7 673	17,5%	13,5%
M.7A.11.5	>60 - <=70 %	619,9	7 806	20,5%	13,7%
M.7A.11.6	>70 - <=80 %	594,8	6 447	19,6%	11,3%
M.7A.11.7	>80 - <=90 %	0,0	0	0,0%	0,0%
M.7A.11.8	>90 - <=100 %	0,0	0	0,0%	0,0%
M.7A.11.9	>100%	0,0	0	0,0%	0,0%
M.7A.11.10	Total	3 030,8	56 921	100,0%	100,0%
12. Loan to Value (LTV) Information - INDEXED					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
M.7A.12.1	Weighted Average LTV (%)	ND1			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	ND1	ND1		
M.7A.12.3	>40 - <=50 %	ND1	ND1		
M.7A.12.4	>50 - <=60 %	ND1	ND1		
M.7A.12.5	>60 - <=70 %	ND1	ND1		
M.7A.12.6	>70 - <=80 %	ND1	ND1		
M.7A.12.7	>80 - <=90 %	ND1	ND1		
M.7A.12.8	>90 - <=100 %	ND1	ND1		
M.7A.12.9	>100%	ND1	ND1		
M.7A.12.10	Total	0,0	0	0,0%	0,0%
13. Breakdown by type					
	% Residential Loans				
M.7A.13.1	Owner occupied	88,4%			
M.7A.13.2	Second home/Holiday houses	7,1%			
M.7A.13.3	Buy-to-let/Non-owner occupied	1,8%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other	2,8%			
14. Loan by Ranking					
	% Residential Loans				
M.7A.14.1	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed	0,0%			
M.7A.14.3	Other	0,0%			



15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level	ND3	ND3		
M.7A.15.2	TBC at a country level	ND3	ND3		
M.7A.15.3	TBC at a country level	ND3	ND3		
M.7A.15.4	TBC at a country level	ND3	ND3		
M.7A.15.5	TBC at a country level	ND3	ND3		
M.7A.15.6	TBC at a country level	ND3	ND3		
M.7A.15.7	TBC at a country level	ND3	ND3		
M.7A.15.8	TBC at a country level	ND3	ND3		
M.7A.15.9	TBC at a country level	ND3	ND3		
M.7A.15.10	TBC at a country level	ND3	ND3		
M.7A.15.11	TBC at a country level	ND3	ND3		
M.7A.15.12	TBC at a country level	ND3	ND3		
M.7A.15.13	TBC at a country level	ND3	ND3		
M.7A.15.14	TBC at a country level	ND3	ND3		
M.7A.15.15	TBC at a country level	ND3	ND3		
M.7A.15.16	TBC at a country level	ND3	ND3		
M.7A.15.17	TBC at a country level	ND3	ND3		
M.7A.15.18	no data	ND3	ND3		
M.7A.15.19	Total	0,0	0	0,0%	0,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level	ND3	ND3		
M.7A.16.2	TBC at a country level	ND3	ND3		
M.7A.16.3	TBC at a country level	ND3	ND3		
M.7A.16.4	TBC at a country level	ND3	ND3		
M.7A.16.5	TBC at a country level	ND3	ND3		
M.7A.16.6	TBC at a country level	ND3	ND3		
M.7A.16.7	TBC at a country level	ND3	ND3		
M.7A.16.8	TBC at a country level	ND3	ND3		
M.7A.16.9	TBC at a country level	ND3	ND3		
M.7A.16.10	TBC at a country level	ND3	ND3		
M.7A.16.11	TBC at a country level	ND3	ND3		
M.7A.16.12	TBC at a country level	ND3	ND3		
M.7A.16.13	TBC at a country level	ND3	ND3		
M.7A.16.14	TBC at a country level	ND3	ND3		
M.7A.16.15	TBC at a country level	ND3	ND3		
M.7A.16.16	TBC at a country level	ND3	ND3		
M.7A.16.17	TBC at a country level	ND3	ND3		
M.7A.16.18	no data	ND3	ND3		
M.7A.16.19	Total	0,0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	ND3	ND3		
M.7A.17.2	1919 - 1945	ND3	ND3		
M.7A.17.3	1946 - 1960	ND3	ND3		
M.7A.17.4	1961 - 1970	ND3	ND3		
M.7A.17.5	1971 - 1980	ND3	ND3		
M.7A.17.6	1981 - 1990	ND3	ND3		
M.7A.17.7	1991 - 2000	ND3	ND3		
M.7A.17.8	2001 - 2005	ND3	ND3		
M.7A.17.9	2006 - 2010	ND3	ND3		
M.7A.17.10	2011 - 2015	ND3	ND3		
M.7A.17.11	2016 - 2020	ND3	ND3		
M.7A.17.12	2021 and onwards	ND3	ND3		
M.7A.17.13	no data	ND3	ND3		
M.7A.17.14	Total	0,0	0	0,0%	0,0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					





<b>18. Dwelling type - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
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					
<b>19. New Residential Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.7A.19.1	New Property	ND3	ND3		
M.7A.19.2	Existing property	ND3	ND3		
M.7A.19.3	other	ND3	ND3		
M.7A.19.4	no data	ND3	ND3		
M.7A.19.5	Total	0,0	0	0,0%	0,0%
M.7A.19.6					
<b>20. CO2 emission - by dwelling type - as per national availability</b>		<b>Ton CO2 (per year)</b>	<b>Ton CO2 (per year) (LTV adjusted)</b>	<b>kg CO2/m2 (per year)</b>	
M.7A.20.1	House, detached or semi-detached	ND3	ND3	[For completion]	
M.7A.20.2	Flat or Apartment	ND3	ND3	[For completion]	
M.7A.20.3	Bungalow	ND3	ND3	[For completion]	
M.7A.20.4	Terraced House	ND3	ND3	[For completion]	
M.7A.20.5	Multifamily House	ND3	ND3	[For completion]	
M.7A.20.6	Land Only	ND3	ND3	[For completion]	
M.7A.20.7	other	ND3	ND3	[For completion]	
M.7A.20.8	no data	ND3	ND3	[For completion]	
M.7A.20.9	Total	0,0	0,0		
M.7A.20.10	Weighted Average			[For completion]	
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					



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



## B2. Harmonised Transparency Template - Public Sector Assets

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8. Public Sector Assets

Field Number	8. Public Sector Assets				
<b>1. General Information</b>					
PS.8.1.1	Number of public sector exposures	[For completion]			
<b>2. Size Information</b>					
PS.8.2.1	Average exposure size (000s)	[For completion]	<b>Nominal</b>	<b>Number of Exposures</b>	<b>% Public Sector Assets</b>
					<b>% No. of Exposures</b>
	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%
<b>3. Breakdown by Asset Type</b>					
			<b>Nominal (mn)</b>		<b>% Public Sector Assets</b>
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%
<b>4. Breakdown by Geography</b>					
			<b>% Public Sector Assets</b>		
PS.8.4.1	<u>European Union</u>			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	<u>European Economic Area (not member of EU)</u>			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	<u>Other</u>			0,0%	
PS.8.4.34	Switzerland	[For completion]			
PS.8.4.35	United Kingdom	[For completion]			
PS.8.4.36	Australia	[For completion]			
PS.8.4.37	Brazil	[For completion]			
PS.8.4.38	Canada	[For completion]			
PS.8.4.39	Japan	[For completion]			
PS.8.4.40	Korea	[For completion]			
PS.8.4.41	New Zealand	[For completion]			
PS.8.4.42	Singapore	[For completion]			
PS.8.4.43	US	[For completion]			
PS.8.4.44	Other	[For completion]			



5. Breakdown by regions of main country of origin		% Public Sector Assets	
PS.8.5.1	TBC at a country level	[For completion]	
PS.8.5.2	TBC at a country level	[For completion]	
PS.8.5.3	TBC at a country level	[For completion]	
PS.8.5.4	TBC at a country level	[For completion]	
PS.8.5.5	TBC at a country level	[For completion]	
PS.8.5.6	TBC at a country level	[For completion]	
PS.8.5.7	TBC at a country level	[For completion]	
PS.8.5.8	TBC at a country level	[For completion]	
PS.8.5.9	TBC at a country level	[For completion]	
PS.8.5.10	TBC at a country level	[For completion]	
PS.8.5.11	TBC at a country level	[For completion]	
PS.8.5.12	TBC at a country level	[For completion]	
PS.8.5.13	TBC at a country level	[For completion]	
PS.8.5.14	TBC at a country level	[For completion]	
PS.8.5.15	TBC at a country level	[For completion]	
PS.8.5.16	TBC at a country level	[For completion]	
PS.8.5.17	TBC at a country level	[For completion]	
PS.8.5.18	TBC at a country level	[For completion]	
PS.8.5.19	TBC at a country level	[For completion]	
PS.8.5.20	TBC at a country level	[For completion]	
PS.8.5.21	TBC at a country level	[For completion]	
PS.8.5.22	TBC at a country level	[For completion]	
PS.8.5.23	TBC at a country level	[For completion]	
PS.8.5.24	TBC at a country level	[For completion]	
PS.8.5.25	TBC at a country level	[For completion]	
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	[For completion]	
PS.8.6.2	Floating rate	[For completion]	
PS.8.6.3	Other	[For completion]	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	[For completion]	
PS.8.7.2	Amortising	[For completion]	
PS.8.7.3	Other	[For completion]	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	[For completion]	
PS.8.8.2	Regional/federal authorities	[For completion]	
PS.8.8.3	Local/municipal authorities	[For completion]	
PS.8.8.4	Others	[For completion]	
PS.8.8.5	Total	0,0	0,0%
9. Non-Performing Loans		% Public Sector Assets	
PS.8.9.1	% NPLs	[For completion]	
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	[For completion]	



### B3. Harmonised Transparency Template - Shipping Assets

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[9. Shipping Assets](#)

Field Number	9. Shipping Assets	
	<b>1. General Information</b>	<b>Shipping Loans</b>
S.9.1.1	Number of shipping loans	[For completion]
	<b>2. Concentration Risks</b>	<b>% Shipping Loans</b>
S.9.2.1	10 largest exposures	[For completion]
	<b>3. Breakdown by Geography / Country of Registration</b>	<b>% Shipping Loans</b>
S.9.3.1	<u>European Union</u>	0,0%
S.9.3.2	Austria	[For completion]
S.9.3.3	Belgium	[For completion]
S.9.3.4	Bulgaria	[For completion]
S.9.3.5	Croatia	[For completion]
S.9.3.6	Cyprus	[For completion]
S.9.3.7	Czechia	[For completion]
S.9.3.8	Denmark	[For completion]
S.9.3.9	Estonia	[For completion]
S.9.3.10	Finland	[For completion]
S.9.3.11	France	[For completion]
S.9.3.12	Germany	[For completion]
S.9.3.13	Greece	[For completion]
S.9.3.14	Netherlands	[For completion]
S.9.3.15	Hungary	[For completion]
S.9.3.16	Ireland	[For completion]
S.9.3.17	Italy	[For completion]
S.9.3.18	Latvia	[For completion]
S.9.3.19	Lithuania	[For completion]
S.9.3.20	Luxembourg	[For completion]
S.9.3.21	Malta	[For completion]
S.9.3.22	Poland	[For completion]
S.9.3.23	Portugal	[For completion]
S.9.3.24	Romania	[For completion]
S.9.3.25	Slovakia	[For completion]
S.9.3.26	Slovenia	[For completion]
S.9.3.27	Spain	[For completion]
S.9.3.28	Sweden	[For completion]
S.9.3.29	<u>European Economic Area (not member of EU)</u>	0,0%
S.9.3.30	Iceland	[For completion]
S.9.3.31	Liechtenstein	[For completion]
S.9.3.32	Norway	[For completion]
S.9.3.33	<u>Other</u>	0,0%
S.9.3.34	Switzerland	[For completion]
S.9.3.35	United Kingdom	[For completion]
S.9.3.36	Australia	[For completion]
S.9.3.37	Brazil	[For completion]
S.9.3.38	Canada	[For completion]
S.9.3.39	Japan	[For completion]
S.9.3.40	Korea	[For completion]
S.9.3.41	New Zealand	[For completion]
S.9.3.42	Singapore	[For completion]
S.9.3.43	US	[For completion]
S.9.3.44	Other	[For completion]
	<b>4. Breakdown by Interest Rate</b>	<b>% Shipping Loans</b>
S.9.4.1	Fixed rate	[For completion]
S.9.4.2	Floating rate	[For completion]
S.9.4.3	Other	[For completion]



5. Breakdown by Repayment Type		% Shipping Loans			
S.9.5.1	Bullet / interest only	[For completion]			
S.9.5.2	Amortising	[For completion]			
S.9.5.3	Other	[For completion]			
6. Loan Seasoning		% Shipping Loans			
S.9.6.1	Up to 12months	[For completion]			
S.9.6.2	≥ 12 - ≤ 24 months	[For completion]			
S.9.6.3	≥ 24 - ≤ 36 months	[For completion]			
S.9.6.4	≥ 36 - ≤ 60 months	[For completion]			
S.9.6.5	≥ 60 months	[For completion]			
7. Non-Performing Loans (NPLs)		% Shipping Loans			
S.9.7.1	% NPLs	[For completion]			
8. Loan Size Information		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.8.1	Average loan size (000s)	[For completion]			
By buckets (mn):					
S.9.8.2	TBC at a country level	[For completion]	[For completion]		
S.9.8.3	TBC at a country level	[For completion]	[For completion]		
S.9.8.4	TBC at a country level	[For completion]	[For completion]		
S.9.8.5	TBC at a country level	[For completion]	[For completion]		
S.9.8.6	TBC at a country level	[For completion]	[For completion]		
S.9.8.7	TBC at a country level	[For completion]	[For completion]		
S.9.8.8	TBC at a country level	[For completion]	[For completion]		
S.9.8.9	TBC at a country level	[For completion]	[For completion]		
S.9.8.10	TBC at a country level	[For completion]	[For completion]		
S.9.8.11	TBC at a country level	[For completion]	[For completion]		
S.9.8.12	TBC at a country level	[For completion]	[For completion]		
S.9.8.13	TBC at a country level	[For completion]	[For completion]		
S.9.8.14	TBC at a country level	[For completion]	[For completion]		
S.9.8.15	TBC at a country level	[For completion]	[For completion]		
S.9.8.16	TBC at a country level	[For completion]	[For completion]		
S.9.8.17	TBC at a country level	[For completion]	[For completion]		
S.9.8.18	TBC at a country level	[For completion]	[For completion]		
S.9.8.19	TBC at a country level	[For completion]	[For completion]		
S.9.8.20	TBC at a country level	[For completion]	[For completion]		
S.9.8.21	TBC at a country level	[For completion]	[For completion]		
S.9.8.22	TBC at a country level	[For completion]	[For completion]		
S.9.8.23	TBC at a country level	[For completion]	[For completion]		
S.9.8.24	TBC at a country level	[For completion]	[For completion]		
S.9.8.25	TBC at a country level	[For completion]	[For completion]		
S.9.8.26	Total	0,0	0	0,0%	0,0%
9. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.9.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
S.9.9.2	>0 - <=40 %	[For completion]	[For completion]		
S.9.9.3	>40 - <=50 %	[For completion]	[For completion]		
S.9.9.4	>50 - <=60 %	[For completion]	[For completion]		
S.9.9.5	>60 - <=70 %	[For completion]	[For completion]		
S.9.9.6	>70 - <=80 %	[For completion]	[For completion]		
S.9.9.7	>80 - <=90 %	[For completion]	[For completion]		
S.9.9.8	>90 - <=100 %	[For completion]	[For completion]		
S.9.9.9	>100%	[For completion]	[For completion]		
S.9.9.10	Total	0,0	0	0,0%	0,0%
10. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.10.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mn):					
S.9.10.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.10	Total	0,0	0	0,0%	0,0%





## C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	According to the Portuguese covered bonds legislation, the outstanding amount of covered bonds issued by an institution may not exceed 95% of the cover assets amount, ie, the minimum legal OC is 5.26%
HG.1.2	<b>OC Calculation: Contractual</b>	Committed OC is the level of OC the Issuer has agreed and is committed to maintain. In some circumstances, the level of committed OC is the level required by Rating Agencies to maintain the current levels of the Covered Bonds.
HG.1.3	<b>OC Calculation: Voluntary</b>	The actual overcollateralisation (OC) ratio is calculated by dividing (i) the total outstanding balance of the credits excluding accrued interest plus Other Assets included in the cover pool by (ii) the total nominal amount of the covered bonds excluding accrued interest. For clarification purposes, the Other Assets are calculated the following way: (a) Deposits are valued according to their amount; (b) The eligible assets for Eurosystem credit transactions are valued according to the rules for valuation defined by the Eurosystem or, if lower according to its nominal value plus accrued interest
HG.1.4	<b>Interest Rate Types</b>	Fixed rate / floating rate
HG.1.5	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	Cover assets amortisation profile according to principal payment scheduled assuming no prepayments nor defaults
HG.1.6	<b>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.]</b>	Covered Bonds maturities according to contractual maturities not considering the extension period
HG.1.7	<b>Maturity Extension Triggers</b>	See point 6.8 from the prospectus for the conditions to apply the extension.. <a href="https://www.bancomontepio.pt/iwov-resources/SitePublico/documentos/pt_PT/informacao-financiera-montepio/funding-programes/covered-bond/cptcb-programme-base-prospectus-17112022.pdf">https://www.bancomontepio.pt/iwov-resources/SitePublico/documentos/pt_PT/informacao-financiera-montepio/funding-programes/covered-bond/cptcb-programme-base-prospectus-17112022.pdf</a>
HG.1.8	<b>LTVs: Definition</b>	Current LTV Unindexed - It is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation); Current LTV Indexed - It is calculated by dividing the outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or last physical valuation);
HG.1.9	<b>LTVs: Calculation of property/shipping value</b>	Property valuation according to the latest on-site appraisal or according to indices or statistical methods approved by the Bank of Portugal;
HG.1.10	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Unindexed: Valuations done through on-site appraisals; Indexed: By applying an index or statistical method considered appropriate duly submitted to the Bank of Portugal
HG.1.11	<b>LTVs: Frequency and time of last valuation</b>	A full valuation of the underlying properties must be performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool. Properties should also be assessed according to the following rules: - The value of residential properties should be checked on a frequent basis, at least every three years. This procedure can be done using statistical models approved by the Bank of Portugal; in case of substantial fall in the value of the property, it must be re-appraised by an expert and if an individual residential mortgage exceeds EUR 500,000.00, the property must be appraised by an expert at least every 3 years; - The value of commercial properties must be checked on an annual basis. This procedure can be done using statistical models approved by the Bank of Portugal and if an individual commercial credit exceeds EUR 1,000,000.00, the property must be appraised by an expert at least every 3 years
HG.1.12	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	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	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Fixed rate Covered Bonds may be hedged with fix-to-floating swaps; the hedging of the foreign exchange risk is mandatory
HG.1.14	<b>Non-performing loans</b>	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	<b>Valuation Method</b>	[For completion]
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
<b>3. Reason for No Data</b>		<b>Value</b>
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
<b>4. Glossary - Extra national and/or Issuer Items</b>		<b>Definition</b>
HG.4.1	<b>Other definitions deemed relevant</b>	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



Report Reference Date: **31/03/2024**  
Report Frequency: Quarterly

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

2. Covered Bonds Issues	Issue Date	Coupon	Maturity Date	Remaining Term	Nominal Amount
<b>Covered Bonds Outstanding</b>				<b>1,70</b>	<b>2 300 000 000</b>
<b>Synthetic Covered Bonds Issues</b>					
Series 11 (ISIN PTCMGM00038)	14/11/2019	Fixed Rate	14/11/2024	0,62	500 000 000
<b>Private Placements Covered Bonds Issues</b>					
Series 6 (ISIN PTCMGE00034)	09/11/2016	Floating Rate	11/11/2024	0,61	300 000 000
Series 8 (ISIN PTCMGE00033)	16/03/2016	Floating Rate	16/12/2026	2,71	1 250 000 000
Series 9 (ISIN PTCMGS00020)	22/05/2017	Floating Rate	22/05/2024	0,14	250 000 000

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

3. Asset Cover Test	Remaining Term	Nominal Amount
<b>Mortgage Credit Pool</b>	<b>24,10</b>	<b>3 830 755 904,46</b>
<b>Other Assets<sup>2</sup> (Deposits and Securities at market value)</b>	<b>0,00</b>	<b>37 353 628,04</b>
Cash and Deposits	0,00	37 353 628,04
RMBS	0,00	0,00
Other securities	0,00	0,00
<b>Total Cover Pool</b>	<b>23,81</b>	<b>3 068 109 532,50</b>
% of ECB eligible assets		0,00%
<b>Overcollateralization<sup>2</sup> with cash collateral (Current OC)</b>		<b>33,40%</b>
<b>Contractual overcollateralization</b>		<b>18,00%</b>
<b>Required Overcollateralization (Fitch)</b> - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		<b>18,00%</b>
<b>Required Overcollateralization (Moody's)</b> - Minimum OC level to keep the current Mortgage Covered Bond Programme rating		<b>6,00%</b>
<b>Legal Minimum Overcollateralization</b>		<b>5,26%</b>

4. Other Triggers	
Net Present Value of Assets (incl. derivatives) <sup>4</sup>	2 935 617 434,56
Net present value of liabilities (incl. derivatives) <sup>4</sup>	2 309 644 472,28
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

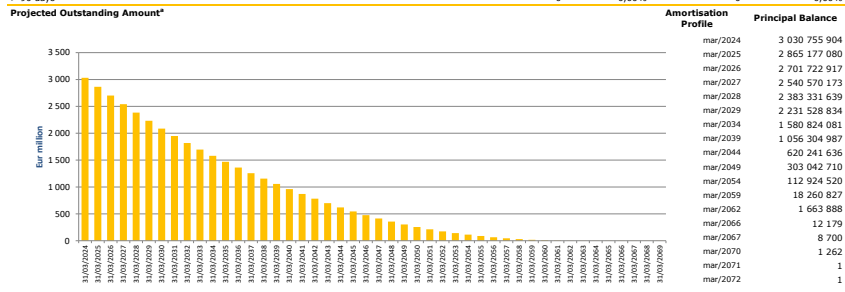
5. Currency Exposure	
<b>Cover Pool Includes</b>	
Assets in a currency different than Euro (yes/no)	No
Liabilities in a currency different than Euro (yes/no)	No
Cross currency swaps in place (yes/no)	No
<b>Currency Exposure Detail</b>	<b>n/a</b>

6. Mortgage Credit Pool				
<b>Main Characteristics</b>				
Number of Loans				56 921
Aggregate Original Principal Balance (EUR)				4 756 376 702,85
Aggregate Current Principal Balance (EUR)				3 030 755 904,46
Average Original Principal Balance per loan (EUR)				83 561,02
Average Current Principal Balance per loan (EUR)				53 244,95
Current principal balance of the 5 largest borrowers (EUR)				5 725 658,13
Weight of the 5 largest borrowers (current principal balance) %				0,19%
Current principal balance of the 10 largest borrowers (EUR)				10 039 376,61
Weight of the 10 largest borrowers (current principal balance) %				0,33%
Weighted Average Seasoning (months)				114,10
Weighted Average Remaining Term (months)				289,21
Weighted Average Current Unindexed LTV <sup>5</sup> (%)				51,85%
Weighted Average Current Indexed LTV <sup>5</sup> (%)				n.a.
Weighted Average Interest Rate (%)				4,909%
Weighted Average Spread (%)				0,977%
Max Maturity Date (yyyy-mm-dd)				20/12/2070
<b>Subsidiized Loans</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Yes	2 291	4,02%	45 395 055	1,50%
No	54 630	95,98%	2 985 360 850	98,50%
<b>Insured Property<sup>6</sup></b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Yes	56 921	100,00%	3 030 755 904	100,00%
No	0	0,00%	0	0,00%
<b>Interest Rate Type</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Fixed	6 880	12,09%	586 058 440	19,34%
Floating	50 041	87,91%	2 444 697 465	80,66%
<b>Repayment Type</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Annuity / French	56 621	99,47%	3 019 814 141	99,64%
Linear	0	0,00%	0	0,00%
Increasing instalments	115	0,20%	3 871 530	0,13%
Bullet	0	0,00%	0	0,00%
Interest-only	0	0,00%	0	0,00%
Other	185	0,33%	7 070 233	0,23%

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6. Mortgage Credit Pool (continued)				
<b>Seasoning</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Up to 1 year	7 066	12,41%	493 478 303	16,28%
1 to 2 years	2 319	4,07%	218 320 823	7,20%
2 to 3 years	3 078	5,41%	289 313 531	9,55%
3 to 4 years	2 354	4,14%	208 097 050	6,87%
4 to 5 years	1 975	3,47%	154 084 533	5,08%
5 to 6 years	1 504	2,64%	108 317 241	3,57%
6 to 7 years	1 440	2,53%	97 936 391	3,23%
7 to 8 years	1 308	2,30%	85 969 004	2,84%
8 to 9 years	828	1,45%	46 786 359	1,54%
9 to 10 years	852	1,50%	47 283 618	1,56%
10 to 11 years	575	1,01%	31 237 770	1,03%
11 to 12 years	513	0,90%	28 451 120	0,94%
More than 12 years	33 109	58,17%	1 221 480 162	40,30%
<b>Remaining Term</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Up to 5 years	8 060	14,16%	106 170 401	3,50%
5 to 8 years	5 902	10,37%	122 491 238	4,04%
8 to 10 years	3 616	6,35%	102 649 604	3,39%
10 to 12 years	2 269	3,99%	78 312 116	2,58%
12 to 14 years	2 119	3,72%	85 961 328	2,84%
14 to 16 years	2 337	4,11%	108 421 931	3,58%
16 to 18 years	2 619	4,60%	136 955 016	4,52%
18 to 20 years	2 807	4,93%	158 370 380	5,23%
20 to 22 years	4 161	7,31%	242 441 184	8,00%
22 to 24 years	3 621	6,36%	241 287 247	7,96%
24 to 26 years	3 411	5,99%	246 588 385	8,14%
26 to 28 years	3 473	6,10%	270 365 943	8,92%
28 to 30 years	2 857	5,02%	236 021 169	7,79%
30 to 40 years	9 665	16,98%	894 417 310	29,51%
More than 40 years	4	0,01%	302 652	0,01%
<b>Current Unindexed LTV</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Up to 40%	27 578	48,77%	839 378 533	27,70%
40 to 50%	7 237	12,71%	444 975 199	14,68%
50 to 60%	7 673	13,48%	531 692 228	17,54%
60 to 70%	7 806	13,71%	619 895 266	20,45%
70 to 80%	6 447	11,33%	594 814 678	19,63%
More than 80%	0	0,00%	0	0,00%

Loan Purpose	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Owner-occupied	50 529	88,77%	2 678 432 378	88,38%
Second Home	3 672	6,45%	214 492 199	7,08%
Buy to Let	966	1,70%	53 821 722	1,78%
Other	1 754	3,08%	84 009 605	2,77%
<b>Property Type</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
<b>Residential</b>	<b>56 921</b>	<b>100,00%</b>	<b>3 030 755 904</b>	<b>100,00%</b>
Flat	41 063	72,14%	1 915 918 982	63,22%
House	15 858	27,86%	1 114 836 922	36,78%
Other	0	0,00%	0	0,00%
<b>Commercial</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>	<b>0,00%</b>
<b>Geographical Distribution</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
<b>Portugal</b>	<b>56 921</b>	<b>100,00%</b>	<b>3 030 755 904</b>	<b>100,00%</b>
North	17 005	29,87%	839 430 399	27,70%
Center	9 703	17,05%	497 581 805	16,42%
Lisbon	18 797	33,02%	1 075 910 662	35,50%
Alentejo	3 335	5,86%	180 951 134	5,97%
Algarve	3 882	6,82%	219 007 451	7,23%
Madeira	1 489	2,62%	78 865 863	2,60%
Azores	2 710	4,76%	139 008 590	4,59%
<b>Delinquencies<sup>7</sup></b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
> 30 to 60 days	78	0,14%	4 406 833	0,15%
> 60 to 90 days	0	0,00%	0	0,00%
> 90 days	0	0,00%	0	0,00%



<sup>8</sup> Mortgage Credit Pool; assumes no prepayments

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7. Expected Maturity Structure	0-1 Years	1-2 Years	2-3 Years	3-4 Years	4-5 Years	5-10 Years	>10 Years
In EUR							
Residential Mortgages <sup>9</sup>	165 578 824	163 454 163	161 152 744	157 238 534	151 802 805	2 118 604 314	112 924 520
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets <sup>2</sup>	37 353 628	0	0	0	0	0	0
<b>Cover Pool</b>	<b>202 932 452</b>	<b>163 454 163</b>	<b>161 152 744</b>	<b>157 238 534</b>	<b>151 802 805</b>	<b>2 118 604 314</b>	<b>112 924 520</b>
<b>Covered Bonds</b>	<b>1 050 000 000</b>	<b>0</b>	<b>1 250 000 000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>9</sup> Assumes no prepayments

8. Liquidity Cushion	Nominal Amount
<b>Liquidity Cushion amount<sup>1</sup></b>	<b>37 353 628</b>
Deposits with eligible financial institutions	37 353 628
Eligible securities (market value)	0

<sup>1</sup> At least equal to the payments due on the Covered Bonds Outstanding for the next 3 months

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

<sup>9</sup> External Counterparties (Yes)

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

**Notes**

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

<sup>2</sup> **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-.

<sup>3</sup> **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.

<sup>4</sup> **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.

<sup>5</sup> **Loan-to-Value**  
The Current Unindexed LTV is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation).  
A full valuation of the underlying properties must have been performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool.  
Properties (both residential and commercial) should also be revalued regularly:  
- For commercial assets this must be done on an annual basis;  
- Residential properties must be revalued at least every 3 years - if the individual mortgage credit value exceeds € 500.000  
- Also the value of the mortgage property should be checked on a frequent basis, at least every three years, in order to identify the properties that require appraisal by an expert (this procedure can be done using statistical models approved by the Bank of Portugal).

<sup>6</sup> **Insured Property**  
All mortgages must have property damage insurance covering fire and floods.

<sup>7</sup> **Delinquencies**  
A loan is considered to be delinquent if any payment is in arrears by more than 30 days. According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must be removed from the pool and substituted by another loan which fulfills the eligibility criteria. Therefore, there are no NPL's included in the cover pool.



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

HTT 2024

Reporting in Domestic Currency

EUR

### CONTENT OF TAB E

- [1. Additional information on the programme](#)
- [2. Additional information on the swaps](#)
- [3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme						
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*				
E.1.1.1	Sponsor (if applicable)	ND2	ND2				
E.1.1.2	Service	Caixa Económica Montepio Geral	2138004FIUXU3B2MR537				
E.1.1.3	Back-up servicer	ND2	ND2				
E.1.1.4	BUS facilitator	ND2	ND2				
E.1.1.5	Cash manager	ND2	ND2				
E.1.1.6	Back-up cash manager	ND2	ND2				
E.1.1.7	Account bank	ND2	ND2				
E.1.1.8	Standby account bank	ND2	ND2				
E.1.1.9	Account bank guarantor	ND2	ND2				
E.1.1.10	Trustee	Citicorp Trustee Company Limited	5493006DI1520KIT6686				
E.1.1.11	Cover Pool Monitor	ERNEST YOUNG	ND3				
	2. Additional information on the swaps						
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap			
E.2.1.1	ND2	ND2	ND2	ND2			
E.2.1.2							
E.2.1.3							
E.2.1.4							
E.2.1.5							
E.2.1.6							
E.2.1.7							
E.2.1.8							
E.2.1.9							
E.2.1.10							
E.2.1.11							
E.2.1.12							
E.2.1.13							
E.2.1.14							
E.2.1.15							
E.2.1.16							
E.2.1.17							
E.2.1.18							
E.2.1.19							
E.2.1.20							
E.2.1.21							
E.2.1.22							
E.2.1.23							
E.2.1.24							
E.2.1.25							
	3. Additional information on the asset distribution						
	1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (years)		9,508496039				
E.3.1.2	Weighted Average Maturity (years)**		24,10079814				
	2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days		2,65%	0	0	0	2,65%
E.3.2.2	30-<60 days		0,15%	0	0	0	0,15%
E.3.2.3	60-<90 days		0	0	0	0	0,00%
E.3.2.4	90-<180 days		0	0	0	0	0,00%
E.3.2.5	>= 180 days		0	0	0	0	0,00%

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2024

Reporting in Domestic Currency	EUR
<b>CONTENT OF TAB F1</b>	
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		Nominal (m€)	Number of loans	% Nominal (m€) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	[For completion]	[For completion]		
SM.1.1.2	Social impact mortgage loans	[For completion]	[For completion]		
SM.1.1.3	Other	[For completion]	[For completion]		
SM.1.1.4	Total sustainable mortgage loans	0.0	0	0.0%	0.0%
OSM.1.1.1	<i>a/w [if relevant, please specify]</i>				
OSM.1.1.2	<i>a/w [if relevant, please specify]</i>				
OSM.1.1.3	<i>a/w [if relevant, please specify]</i>				
OSM.1.1.4	<i>a/w [if relevant, please specify]</i>				
OSM.1.1.5	<i>a/w [if relevant, please specify]</i>				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information		Nominal (m€)	% Total sustainable Mortgages		
SM.2.1.1	Residential	[For completion]			
SM.2.1.2	Commercial	[For completion]			
SM.2.1.3	Other	[For completion]			
SM.2.1.4	Total	0.0		0.0%	
OSM.2.1.1	<i>a/w Forest &amp; Agriculture</i>				
OSM.2.1.2	<i>a/w EE residential</i>				
OSM.2.1.3	<i>a/w EE commercial</i>				
OSM.2.1.4	<i>a/w EE other</i>				
OSM.2.1.5	<i>EE total</i>				
OSM.2.1.6	<i>a/w Social residential</i>				
OSM.2.1.7	<i>a/w Social Commercial</i>				
OSM.2.1.8	<i>a/w social other</i>				
OSM.2.1.9	<i>social tax</i>				
OSM.2.1.10	<i>a/w Renewable Energy and Renewable Energy Transmission</i>				
OSM.2.1.11	<i>a/w [if relevant, please specify]</i>				
OSM.2.1.12	<i>a/w [if relevant, please specify]</i>				
OSM.2.1.13	<i>a/w [if relevant, please specify]</i>				
OSM.2.1.14	<i>a/w [if relevant, please specify]</i>				
OSM.2.1.15	<i>a/w [if relevant, please specify]</i>				
OSM.2.1.16	<i>a/w [if relevant, please specify]</i>				
OSM.2.1.17	<i>a/w [if relevant, please specify]</i>				
OSM.2.1.18	<i>a/w [if relevant, please specify]</i>				
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	<i>Optional information eg. Number of borrowers</i>		eur		
OSM.2.2.2	<i>Optional information eg. Number of guarantors</i>				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	[For completion]	[For completion]		[For completion]
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.4.1	European Union	0.0%	0.0%		0.0%
SM.2.4.2	Austria	[For completion]	[For completion]		[For completion]
SM.2.4.3	Belgium	[For completion]	[For completion]		[For completion]
SM.2.4.4	Bulgaria	[For completion]	[For completion]		[For completion]
SM.2.4.5	Croatia	[For completion]	[For completion]		[For completion]
SM.2.4.6	Cyprus	[For completion]	[For completion]		[For completion]
SM.2.4.7	Czechia	[For completion]	[For completion]		[For completion]
SM.2.4.8	Denmark	[For completion]	[For completion]		[For completion]
SM.2.4.9	Estonia	[For completion]	[For completion]		[For completion]
SM.2.4.10	Finland	[For completion]	[For completion]		[For completion]
SM.2.4.11	France	[For completion]	[For completion]		[For completion]
SM.2.4.12	Germany	[For completion]	[For completion]		[For completion]
SM.2.4.13	Greece	[For completion]	[For completion]		[For completion]
SM.2.4.14	Netherlands	[For completion]	[For completion]		[For completion]
SM.2.4.15	Hungary	[For completion]	[For completion]		[For completion]
SM.2.4.16	Ireland	[For completion]	[For completion]		[For completion]
SM.2.4.17	Italy	[For completion]	[For completion]		[For completion]
SM.2.4.18	Latvia	[For completion]	[For completion]		[For completion]
SM.2.4.19	Lithuania	[For completion]	[For completion]		[For completion]
SM.2.4.20	Luxembourg	[For completion]	[For completion]		[For completion]
SM.2.4.21	Malta	[For completion]	[For completion]		[For completion]
SM.2.4.22	Poland	[For completion]	[For completion]		[For completion]
SM.2.4.23	Portugal	[For completion]	[For completion]		[For completion]
SM.2.4.24	Romania	[For completion]	[For completion]		[For completion]
SM.2.4.25	Slovakia	[For completion]	[For completion]		[For completion]
SM.2.4.26	Slovenia	[For completion]	[For completion]		[For completion]
SM.2.4.27	Spain	[For completion]	[For completion]		[For completion]
SM.2.4.28	Sweden	[For completion]	[For completion]		[For completion]
SM.2.4.29	European Economic Area (not member of EU)	0.0%	0.0%		0.0%
SM.2.4.30	Iceland	[For completion]	[For completion]		[For completion]
SM.2.4.31	Liechtenstein	[For completion]	[For completion]		[For completion]
SM.2.4.32	Norway	[For completion]	[For completion]		[For completion]
SM.2.4.33	Other	0.0%	0.0%		0.0%
SM.2.4.34	Switzerland	[For completion]	[For completion]		[For completion]
SM.2.4.35	United Kingdom	[For completion]	[For completion]		[For completion]
SM.2.4.36	Australia	[For completion]	[For completion]		[For completion]
SM.2.4.37	Brazil	[For completion]	[For completion]		[For completion]
SM.2.4.38	Canada	[For completion]	[For completion]		[For completion]
SM.2.4.39	Japan	[For completion]	[For completion]		[For completion]
SM.2.4.40	Korea	[For completion]	[For completion]		[For completion]
SM.2.4.41	New Zealand	[For completion]	[For completion]		[For completion]
SM.2.4.42	Singapore	[For completion]	[For completion]		[For completion]
SM.2.4.43	US	[For completion]	[For completion]		[For completion]
SM.2.4.44	Other	[For completion]	[For completion]		[For completion]
SM.2.4.45	<i>a/w [if relevant, please specify]</i>				
SM.2.4.46	<i>a/w [if relevant, please specify]</i>				
SM.2.4.47	<i>a/w [if relevant, please specify]</i>				
SM.2.4.48	<i>a/w [if relevant, please specify]</i>				
SM.2.4.49	<i>a/w [if relevant, please specify]</i>				
SM.2.4.50	<i>a/w [if relevant, please specify]</i>				
SM.2.4.51	<i>a/w [if relevant, please specify]</i>				
SM.2.4.52	<i>a/w [if relevant, please specify]</i>				
SM.2.4.53	<i>a/w [if relevant, please specify]</i>				
SM.2.4.54	<i>a/w [if relevant, please specify]</i>				
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 12 months	[For completion]	[For completion]	[For completion]	
SM.2.8.2	≥ 12 - < 24 months	[For completion]	[For completion]	[For completion]	
SM.2.8.3	≥ 24 - < 36 months	[For completion]	[For completion]	[For completion]	
SM.2.8.4	≥ 36 - < 60 months	[For completion]	[For completion]	[For completion]	
SM.2.8.5	≥ 60 months	[For completion]	[For completion]	[For completion]	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	[For completion]	[For completion]	[For completion]	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
2.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	[For completion]			
	By buckets (mm):				
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 (mm):				
SM.2A.11.2	>0 - <=40 %	[For completion]	[For completion]		
SM.2A.11.3	>40 - <=50 %	[For completion]	[For completion]		
SM.2A.11.4	>50 - <=60 %	[For completion]	[For completion]		
SM.2A.11.5	>60 - <=70 %	[For completion]	[For completion]		
SM.2A.11.6	>70 - <=80 %	[For completion]	[For completion]		
SM.2A.11.7	>80 - <=90 %	[For completion]	[For completion]		
SM.2A.11.8	>90 - <=100 %	[For completion]	[For completion]		
SM.2A.11.9	>100 %	[For completion]	[For completion]		
SM.2A.11.10	Total	0.0	0	0.0%	0.0%
OSM.2A.11.1	a/w >100 - <=110 %				
OSM.2A.11.2	a/w >110 - <=120 %				
OSM.2A.11.3	a/w >120 - <=130 %				
OSM.2A.11.4	a/w >130 - <=140 %				
OSM.2A.11.5	a/w >140 - <=150 %				
OSM.2A.11.6	a/w >150 %				
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	[Mark as NDI if not relevant]			
	By LTV buckets (mm):				
SM.2A.12.2	>0 - <=40 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
SM.2A.12.3	>40 - <=50 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
SM.2A.12.4	>50 - <=60 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
SM.2A.12.5	>60 - <=70 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
SM.2A.12.6	>70 - <=80 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
SM.2A.12.7	>80 - <=90 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
SM.2A.12.8	>90 - <=100 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
SM.2A.12.9	>100 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
SM.2A.12.10	Total	0.0	0	0.0%	0.0%
OSM.2A.12.1	a/w >100 - <=110 %				
OSM.2A.12.2	a/w >110 - <=120 %				
OSM.2A.12.3	a/w >120 - <=130 %				
OSM.2A.12.4	a/w >130 - <=140 %				
OSM.2A.12.5	a/w >140 - <=150 %				
OSM.2A.12.6	a/w >150 %				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	[For completion]			
SM.2A.13.2	Second home/holiday houses	[For completion]			
SM.2A.13.3	Buy-to-let/Non-owner occupied	[For completion]			
SM.2A.13.4	Subsidised housing	[For completion]			
SM.2A.13.5	Agricultural	[For completion]			
SM.2A.13.6	Other	[For completion]			
OSM.2A.13.1	a/w Private rental				
OSM.2A.13.2	a/w Multi-family housing				
OSM.2A.13.3	a/w Buildings under construction				
OSM.2A.13.4	a/w Buildings land				
OSM.2A.13.5	a/w If relevant, please specify/				
OSM.2A.13.6	a/w If relevant, please specify/				
OSM.2A.13.7	a/w If relevant, please specify/				
OSM.2A.13.8	a/w If relevant, please specify/				
OSM.2A.13.9	a/w If relevant, please specify/				
OSM.2A.13.10	a/w If relevant, please specify/				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st 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 (€m)	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 (mm)	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 (mm)	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 (mm)	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 (mm)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.19.1	New Property	[For completion]	[For completion]		
SM.2A.19.2	Existing Property	[For completion]	[For completion]		
SM.2A.19.3	other	[For completion]	[For completion]		
SM.2A.19.4	no data	[For completion]	[For completion]		
SM.2A.19.5	Total	0	0	0.0%	0.0%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	[For completion]	[For completion]	[For completion]	
SM.2A.20.2	Flat or Apartment	[For completion]	[For completion]	[For completion]	
SM.2A.20.3	Bungalow	[For completion]	[For completion]	[For completion]	
SM.2A.20.4	Terraced House	[For completion]	[For completion]	[For completion]	
SM.2A.20.5	Multifamily House	[For completion]	[For completion]	[For completion]	
SM.2A.20.6	Land Only	[For completion]	[For completion]	[For completion]	
SM.2A.20.7	other	[For completion]	[For completion]	[For completion]	
SM.2A.20.8	no data	[For completion]	[For completion]	[For completion]	
SM.2A.20.9	Total	0.0	0.0		
SM.2A.20.10	Weighted Average			[For completion]	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					
2.B Sustainable Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	[For completion]			
SM.2B.21.2	By buckets (mm):				
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]			
SM.2B.22.2	By LTV buckets (mm):				
SM.2B.22.3	>0 - <=40 %	[For completion]	[For completion]		
SM.2B.22.4	>40 - <=50 %	[For completion]	[For completion]		
SM.2B.22.5	>50 - <=60 %	[For completion]	[For completion]		
SM.2B.22.6	>60 - <=70 %	[For completion]	[For completion]		
SM.2B.22.7	>70 - <=80 %	[For completion]	[For completion]		
SM.2B.22.8	>80 - <=90 %	[For completion]	[For completion]		
SM.2B.22.9	>90 - <=100 %	[For completion]	[For completion]		
SM.2B.22.10	>100%	[For completion]	[For completion]		
OSM.2B.22.1	Total	0.0	0	0.0%	0.0%
OSM.2B.22.2	a/w >100 - <=110 %				
OSM.2B.22.3	a/w >110 - <=120 %				
OSM.2B.22.4	a/w >120 - <=130 %				
OSM.2B.22.5	a/w >130 - <=140 %				
OSM.2B.22.6	a/w >140 - <=150 %				
OSM.2B.22.7	a/w >150 %				
OSM.2B.22.8					
OSM.2B.22.9					

23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mm):					
SM.28.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.9	>100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.28.23.10	Total	0.0	0	0.0%	0.0%
OSM.28.23.1	a/w >100 - <=110 %				
OSM.28.23.2	a/w >110 - <=120 %				
OSM.28.23.3	a/w >120 - <=130 %				
OSM.28.23.4	a/w >130 - <=140 %				
OSM.28.23.5	a/w >140 - <=150 %				
OSM.28.23.6	a/w >150 %				
OSM.28.23.7					
OSM.28.23.8					
OSM.28.23.9					
24. Breakdown by Type		% Commercial loans			
SM.28.24.1	Retail	[For completion]			
SM.28.24.2	Office	[For completion]			
SM.28.24.3	Hotel/Tourism	[For completion]			
SM.28.24.4	Shopping malls	[For completion]			
SM.28.24.5	Industry	[For completion]			
SM.28.24.6	Agriculture	[For completion]			
SM.28.24.7	Other commercially used	[For completion]			
SM.28.24.8	Hospital	[For completion]			
SM.28.24.9	School	[For completion]			
SM.28.24.10	other RE with a social relevant purpose	[For completion]			
SM.28.24.11	Land	[For completion]			
SM.28.24.12	Property developers / Building under construction	[For completion]			
SM.28.24.13	Other	[For completion]			
OSM.28.24.1	a/w Cultural purposes				
OSM.28.24.2	a/w [if relevant, please specify]				
OSM.28.24.3	a/w [if relevant, please specify]				
OSM.28.24.4	a/w [if relevant, please specify]				
OSM.28.24.5	a/w [if relevant, please specify]				
OSM.28.24.6	a/w [if relevant, please specify]				
OSM.28.24.7	a/w [if relevant, please specify]				
OSM.28.24.8	a/w [if relevant, please specify]				
OSM.28.24.9	a/w [if relevant, please specify]				
OSM.28.24.10	a/w [if relevant, please specify]				
OSM.28.24.11	a/w [if relevant, please specify]				
OSM.28.24.12	a/w [if relevant, please specify]				
OSM.28.24.13	a/w [if relevant, please specify]				
OSM.28.24.14	a/w [if relevant, please specify]				
25. EPC Information of the financed CRE		Nominal (mm)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.25.1	TBC at a country level	[For completion]	[For completion]		
SM.28.25.2	TBC at a country level	[For completion]	[For completion]		
SM.28.25.3	TBC at a country level	[For completion]	[For completion]		
SM.28.25.4	TBC at a country level	[For completion]	[For completion]		
SM.28.25.5	TBC at a country level	[For completion]	[For completion]		
SM.28.25.6	TBC at a country level	[For completion]	[For completion]		
SM.28.25.7	TBC at a country level	[For completion]	[For completion]		
SM.28.25.8	TBC at a country level	[For completion]	[For completion]		
SM.28.25.9	TBC at a country level	[For completion]	[For completion]		
SM.28.25.10	TBC at a country level	[For completion]	[For completion]		
SM.28.25.11	TBC at a country level	[For completion]	[For completion]		
SM.28.25.12	TBC at a country level	[For completion]	[For completion]		
SM.28.25.13	TBC at a country level	[For completion]	[For completion]		
SM.28.25.14	TBC at a country level	[For completion]	[For completion]		
SM.28.25.15	TBC at a country level	[For completion]	[For completion]		
SM.28.25.16	TBC at a country level	[For completion]	[For completion]		
SM.28.25.17	TBC at a country level	[For completion]	[For completion]		
SM.28.25.18	no data	[For completion]	[For completion]		
SM.28.25.19	Total	0.0	0	0.0%	0.0%
OSM.28.25.1					
OSM.28.25.2					
OSM.28.25.3					
26. Average energy use intensity (kWh/m2 per year)		Nominal (mm)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.1	TBC at a country level	[For completion]	[For completion]		
SM.28.26.2	TBC at a country level	[For completion]	[For completion]		
SM.28.26.3	TBC at a country level	[For completion]	[For completion]		
SM.28.26.4	TBC at a country level	[For completion]	[For completion]		
SM.28.26.5	TBC at a country level	[For completion]	[For completion]		
SM.28.26.6	TBC at a country level	[For completion]	[For completion]		
SM.28.26.7	TBC at a country level	[For completion]	[For completion]		
SM.28.26.8	TBC at a country level	[For completion]	[For completion]		
SM.28.26.9	TBC at a country level	[For completion]	[For completion]		
SM.28.26.10	TBC at a country level	[For completion]	[For completion]		
SM.28.26.11	TBC at a country level	[For completion]	[For completion]		
SM.28.26.12	TBC at a country level	[For completion]	[For completion]		
SM.28.26.13	TBC at a country level	[For completion]	[For completion]		
SM.28.26.14	TBC at a country level	[For completion]	[For completion]		
SM.28.26.15	TBC at a country level	[For completion]	[For completion]		
SM.28.26.16	TBC at a country level	[For completion]	[For completion]		
SM.28.26.17	TBC at a country level	[For completion]	[For completion]		
SM.28.26.18	no data	[For completion]	[For completion]		
SM.28.26.19	Total	0.0	0	0.0%	0.0%
OSM.28.26.1					
OSM.28.26.2					
OSM.28.26.3					
OSM.28.26.4					
OSM.28.26.5					
OSM.28.26.6					
OSM.28.26.7					
OSM.28.26.8					
OSM.28.26.9					
OSM.28.26.10					
OSM.28.26.11					
OSM.28.26.12					
OSM.28.26.13					
OSM.28.26.14					
OSM.28.26.15					
OSM.28.26.16					
OSM.28.26.17					
OSM.28.26.18					
OSM.28.26.19					
27. CRE Age Structure		Nominal (mm)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	[For completion]	[For completion]		
SM.28.27.2	1919 - 1945	[For completion]	[For completion]		
SM.28.27.3	1946 - 1960	[For completion]	[For completion]		
SM.28.27.4	1961 - 1970	[For completion]	[For completion]		
SM.28.27.5	1971 - 1980	[For completion]	[For completion]		
SM.28.27.6	1981 - 1990	[For completion]	[For completion]		
SM.28.27.7	1991 - 2000	[For completion]	[For completion]		
SM.28.27.8	2001 - 2005	[For completion]	[For completion]		
SM.28.27.9	2006 - 2010	[For completion]	[For completion]		
SM.28.27.10	2011 - 2015	[For completion]	[For completion]		
SM.28.27.11	2016 - 2020	[For completion]	[For completion]		
SM.28.27.12	2021 and onwards	[For completion]	[For completion]		
SM.28.27.13	no data	[For completion]	[For completion]		
SM.28.27.14	Total	0.0	0	0.0%	0.0%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					
28. New Commercial Property		Nominal (mm)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.28.1	New property	[For completion]	[For completion]		
SM.28.28.2	Existing property	[For completion]	[For completion]		
SM.28.28.3	other	[For completion]	[For completion]		
SM.28.28.4	no data	[For completion]	[For completion]		
SM.28.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.28.29.1	Retail	[For completion]	[For completion]	[For completion]	
SM.28.29.2	Office	[For completion]	[For completion]	[For completion]	
SM.28.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
SM.28.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
SM.28.29.5	Industry	[For completion]	[For completion]	[For completion]	
SM.28.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
SM.28.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
SM.28.29.8	Hospital	[For completion]	[For completion]	[For completion]	
SM.28.29.9	School	[For completion]	[For completion]	[For completion]	
SM.28.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
SM.28.29.11	Land	[For completion]	[For completion]	[For completion]	
SM.28.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	
SM.28.29.13	Other	[For completion]	[For completion]	[For completion]	
SM.28.29.14	no data	[For completion]	[For completion]	[For completion]	
SM.28.29.15	Total	0.0	0.0		
SM.28.29.16	Weighted Average			[For completion]	
SM.28.29.17					
SM.28.29.18					
SM.28.29.19					

F2. Harmonised Transparency Template - Sustainable Public Sector Assets

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<b>CONTENT OF TAB F2</b>
<a href="#">1. Share of sustainable Public Sector Assets</a>
<a href="#">2. Sustainable Public Sector Assets</a>

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



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

This addendum is optional

## G1. Crisis Mortgage Payment Holidays

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For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the: <a href="#">COVID-19-EMF-ECBC Response</a>
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CONTENT OF Temporary Tab
<a href="#">1. Share of assets affected by payment holidays caused by COVID-19</a> <a href="#">2. Additional information on the cover pool section affected by payment holidays</a>

Optional further information at issuer/country level
[For completion]
Can the COVID-19 related payment holiday loans remain part of the cover pool? <span style="float: right;">[YES/NO] (cancel what is not relevant)</span>

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19							
1. Breakdown of payment holiday		Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool		
COV.1.1.1	payment holiday granted	[For completion]	[For completion]				
OCOV.1.1.2							
OCOV.1.1.3							
2. Additional information on the cover pool section affected by payment holidays							
1. Types of granted payment holiday (original duration)		1 month	2 months	3 months	4 to 6 months	over 6 months	total
in % nominal (mn) of affected notional amount to total cover pool							
COV.2.1.1	principal & interest deferred	[For completion]	[For completion]	[For completion]	[For completion]	[For completion]	0,0%
COV.2.1.2	principal deferred	[For completion]	[For completion]	[For completion]	[For completion]	[For completion]	0,0%
COV.2.1.3	other	[For completion]	[For completion]	[For completion]	[For completion]	[For completion]	0,0%
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.5	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.6	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.7	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.8	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.9	<i>[please insert here mortgages with extended moratoria]</i>						0,0%
OCOV.2.1.10	<i>[please insert here mortgages with extended moratoria]</i>						0,0%