

Harmonised Transparency Template

2021 Version

ITALY

CRÉDIT AGRICOLE ITALIA SPA

Reporting Date: 30/06/2021

Cut-off Date: 30/06/2021



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact



A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. References to Capital Requirements Regulation \(CRR\) 129\(7\)](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

Field Number	1. Basic Facts				
G.1.1.1	Country	ITALY			
G.1.1.2	Issuer Name	CRÉDIT AGRICOLE ITALIA SPA			
G.1.1.3	Link to Issuer's Website	http://gruppo.credit-agricole.it/			
G.1.1.4	Cut-off date	30/06/2021			
OG.1.1.1	<i>Optional information e.g. Contact names</i>				
OG.1.1.2	<i>Optional information e.g. Parent name</i>				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/109/			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	15.705			
G.3.1.2	Outstanding Covered Bonds	11.500			
OG.3.1.1	Cover Pool Size [NPV] (mn)	[Mark as ND1 if not relevant]			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	[Mark as ND1 if not relevant]			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	>0%	36,6%	7,5%	In accordance with Rating Agency
OG.3.2.1	<i>Optional information e.g. Asset Coverage Test (ACT)</i>				
OG.3.2.2	<i>Optional information e.g. OC (NPV basis)</i>				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	13.496		85,9%	
G.3.3.2	Public Sector	0		0,0%	
G.3.3.3	Shipping	0		0,0%	
G.3.3.4	Substitute Assets	2.209		14,1%	
G.3.3.5	Other	0		0,0%	
G.3.3.6	Total	15.704,9		100,0%	
OG.3.3.1	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.2	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.3	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.4	<i>o/w [If relevant, please specify]</i>			0,0%	



OG.3.3.5		<i>o/w [if relevant, please specify]</i>			0,0%	
OG.3.3.6		<i>o/w [if relevant, please specify]</i>			0,0%	
4. Cover Pool Amortisation Profile						
G.3.4.1	Weighted Average Life (in years)		Contractual	7,75	Expected Upon Prepayments	[Mark as ND1 if not relevant]
					% Total Contractual	% Total Expected Upon Prepayments
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		3.065		[Mark as ND1 if not relevant]	19,5%
G.3.4.3	1 - 2 Y		854		[Mark as ND1 if not relevant]	5,4%
G.3.4.4	2 - 3 Y		847		[Mark as ND1 if not relevant]	5,4%
G.3.4.5	3 - 4 Y		832		[Mark as ND1 if not relevant]	5,3%
G.3.4.6	4 - 5 Y		814		[Mark as ND1 if not relevant]	5,2%
G.3.4.7	5 - 10 Y		3.706		[Mark as ND1 if not relevant]	23,6%
G.3.4.8	10+ Y		5.586		[Mark as ND1 if not relevant]	35,6%
G.3.4.9		Total	15.704,9		0,0	100,0%
OG.3.4.1		<i>o/w 0-1 day</i>				0,0%
OG.3.4.2		<i>o/w 0-0.5y</i>				0,0%
OG.3.4.3		<i>o/w 0.5-1 y</i>				0,0%
OG.3.4.4		<i>o/w 1-1.5y</i>				0,0%
OG.3.4.5		<i>o/w 1.5-2 y</i>				0,0%
OG.3.4.6						
OG.3.4.7						
OG.3.4.8						0,00%
OG.3.4.9						0,00%
OG.3.4.10						
5. Maturity of Covered Bonds						
G.3.5.1	Weighted Average life (in years)		Initial Maturity	6,52	Extended Maturity	7,52
					% Total Initial Maturity	% Total Extended Maturity
	Maturity (mn)					
	By buckets:					
G.3.5.2	0 - 1 Y		1.000	0		8,7%
G.3.5.3	1 - 2 Y		1.000	1.000		8,7%
G.3.5.4	2 - 3 Y		1.750	1.000		15,2%
G.3.5.5	3 - 4 Y		2.500	1.750		21,7%
G.3.5.6	4 - 5 Y		750	2.500		6,5%
G.3.5.7	5 - 10 Y		2.000	2.750		17,4%
G.3.5.8	10+ Y		2.500	2.500		21,7%
G.3.5.9		Total	11.500,0	11.500,0		100,0%
OG.3.5.1		<i>o/w 0-1 day</i>				0,0%
OG.3.5.2		<i>o/w 0-0.5y</i>				0,0%
OG.3.5.3		<i>o/w 0.5-1 y</i>				0,0%
OG.3.5.4		<i>o/w 1-1.5y</i>				0,0%
OG.3.5.5		<i>o/w 1.5-2 y</i>				0,0%
OG.3.5.6						
OG.3.5.7						
OG.3.5.8						
OG.3.5.9						
OG.3.5.10						
6. Cover Assets - Currency						
G.3.6.1	EUR		Nominal [before hedging] (mn)	15.705	Nominal [after hedging] (mn)	15.705
G.3.6.2	AUD			0,0		0,0%
G.3.6.3	BRL			0,0		0,0%
G.3.6.4	CAD			0,0		0,0%
G.3.6.5	CHF			0,0		0,0%
G.3.6.6	CZK			0,0		0,0%
G.3.6.7	DKK			0,0		0,0%
G.3.6.8	GBP			0,0		0,0%
G.3.6.9	HKD			0,0		0,0%
G.3.6.10	JPY			0,0		0,0%
G.3.6.11	KRW			0,0		0,0%
G.3.6.12	NOK			0,0		0,0%
G.3.6.13	PLN			0,0		0,0%
G.3.6.14	SEK			0,0		0,0%
G.3.6.15	SGD			0,0		0,0%
G.3.6.16	USD			0,0		0,0%
G.3.6.17	Other			0,0		0,0%
G.3.6.18		Total		15.704,9		15.704,9
					% Total [before]	% Total [after]
						100,0%



OG.3.6.1	<i>o/w [If relevant, please specify]</i>				
OG.3.6.2	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.3	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.4	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.5	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.6	<i>o/w [If relevant, please specify]</i>			0,0%	0,0%
OG.3.6.7	<i>o/w [If relevant, please specify]</i>			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	11.500	11.500	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	JPY	0,0	0,0	0,0%	0,0%
G.3.7.11	KRW	0,0	0,0	0,0%	0,0%
G.3.7.12	NOK	0,0	0,0	0,0%	0,0%
G.3.7.13	PLN	0,0	0,0	0,0%	0,0%
G.3.7.14	SEK	0,0	0,0	0,0%	0,0%
G.3.7.15	SGD	0,0	0,0	0,0%	0,0%
G.3.7.16	USD	0,0	0,0	0,0%	0,0%
G.3.7.17	Other	0,0	0,0	0,0%	0,0%
G.3.7.18	Total	11.500,0	11.500,0	100,0%	100,0%

OG.3.7.1	<i>o/w [If relevant, please specify]</i>				
OG.3.7.2	<i>o/w [If relevant, please specify]</i>				
OG.3.7.3	<i>o/w [If relevant, please specify]</i>				
OG.3.7.4	<i>o/w [If relevant, please specify]</i>				
OG.3.7.5	<i>o/w [If relevant, please specify]</i>				
OG.3.7.6	<i>o/w [If relevant, please specify]</i>				
OG.3.7.7	<i>o/w [If relevant, please specify]</i>				

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	8.750,0	8.750,0	76,1%	76,1%
G.3.8.2	Floating coupon	2.750,0	2.750,0	23,9%	23,9%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	11.500,0	11.500,0	100,0%	100,0%

OG.3.8.1
OG.3.8.2
OG.3.8.3
OG.3.8.4
OG.3.8.5

9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	2.209	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	2.208,8	100,0%
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>		0,0%
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>		0,0%
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>		0,0%
OG.3.9.4	<i>o/w EU central banks</i>		0,0%
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>		0,0%
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>		0,0%
OG.3.9.7	<i>o/w CQS1 credit institutions</i>		0,0%
OG.3.9.8	<i>o/w CQS2 credit institutions</i>		0,0%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	2.209	100,0%	
G.3.10.2	Eurozone	0,0	0,0%	
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	1.852,9		
G.3.10.16	Total	2.208,8	100,0%	
OG.3.10.1	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.2	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.3	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.4	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.5	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.6	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.7	<i>o/w [If relevant, please specify]</i>		0,0%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	2.209	14,1%	19,2%
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	2.208,8	14,1%	19,2%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>			
OG.3.11.2	<i>o/w [If relevant, please specify]</i>			
OG.3.11.3	<i>o/w [If relevant, please specify]</i>			
OG.3.11.4	<i>o/w [If relevant, please specify]</i>			
OG.3.11.5	<i>o/w [If relevant, please specify]</i>			
OG.3.11.6	<i>o/w [If relevant, please specify]</i>			
OG.3.11.7	<i>o/w [If relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/10		
		9/		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	ND2		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	ND2		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2		
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	Y		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	There is a commitment of an OC for green assets wrt green bonds issued of at least 30%		
G.3.14.3	specific criteria	Green loans		
G.3.14.4	link to the committed objective criteria	Microsoft Word - Projet Veranda - Green Bond Framework 1122_english_FINAL.docx (credit-agricole.it)		
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				



OG.3.14.14
OG.3.14.15
OG.3.14.16
OG.3.14.17
OG.3.14.18
OG.3.14.19
OG.3.14.20
OG.3.14.21
OG.3.14.22
OG.3.14.23
OG.3.14.24
OG.3.14.25
OG.3.14.26
OG.3.14.27
OG.3.14.28
OG.3.14.29
OG.3.14.30
OG.3.14.31
OG.3.14.32
OG.3.14.33
OG.3.14.34
OG.3.14.35
OG.3.14.36
OG.3.14.37
OG.3.14.38
OG.3.14.39
OG.3.14.40
OG.3.14.41

4. References to Capital Requirements Regulation (CRR) 129(7)

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	39		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	412 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets	
G.4.1.7	(ii) Currency risk - cover pool:	111		
G.4.1.8	(ii) Interest rate risk - covered bond:	163		
G.4.1.9	(ii) Currency risk - covered bond:	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	65		
G.4.1.12	(iii) Maturity structure of covered bonds:	88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets	166 for Public Sector Assets	

OG.4.1.1
OG.4.1.2
OG.4.1.3
OG.4.1.4
OG.4.1.5
OG.4.1.6
OG.4.1.7
OG.4.1.8
OG.4.1.9
OG.4.1.10

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

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		



6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Other optional/relevant information</i>
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

Reporting in Domestic Currency	EUR
CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets	Nominal (mn)	% Total Mortgages
1. Property Type Information			
M.7.1.1	Residential	13.496	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	13.496,2	100,0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0,0%
OM.7.1.2	<i>o/w Forest & Agriculture</i>		0,0%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>		0,0%
2. General Information			
M.7.2.1	Number of mortgage loans	164.408	0,0
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks			
M.7.3.1	10 largest exposures	0,12%	0,0%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography			
M.7.4.1	European Union	100,0%	100,0%
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	100,0%	100,0%
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%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%	0,0%
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.30	Iceland	0,0%	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%	0,0%
M.7.4.33	Other	0,0%	0,0%	0,0%
M.7.4.34	Switzerland	0,0%	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%	0,0%
OM.7.4.1	<i>o/w [if relevant, please specify]</i>			
OM.7.4.2	<i>o/w [if relevant, please specify]</i>			
OM.7.4.3	<i>o/w [if relevant, please specify]</i>			
OM.7.4.4	<i>o/w [if relevant, please specify]</i>			
OM.7.4.5	<i>o/w [if relevant, please specify]</i>			
OM.7.4.6	<i>o/w [if relevant, please specify]</i>			
OM.7.4.7	<i>o/w [if relevant, please specify]</i>			
OM.7.4.8	<i>o/w [if relevant, please specify]</i>			
OM.7.4.9	<i>o/w [if relevant, please specify]</i>			
OM.7.4.10	<i>o/w [if relevant, please specify]</i>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	ABRUZZO	0,07%	0,0%	0,1%
M.7.5.2	BASILICATA	0,01%	0,0%	0,0%
M.7.5.3	CALABRIA	0,01%	0,0%	0,0%
M.7.5.4	CAMPANIA	6,01%	0,0%	6,5%
M.7.5.5	EMILIA ROMAGNA	16,97%	0,0%	15,0%
M.7.5.6	FRIULI VENEZIA GIULIA	5,06%	0,0%	5,7%
M.7.5.7	LAZIO	6,99%	0,0%	7,0%
M.7.5.8	LIGURIA	5,76%	0,0%	6,4%
M.7.5.9	LOMBARDIA	24,35%	0,0%	23,4%
M.7.5.10	MARCHE	0,52%	0,0%	0,5%
M.7.5.11	MOLISE	0,01%	0,0%	0,0%
M.7.5.12	PIEMONTE	11,58%	0,0%	11,4%
M.7.5.13	PUGLIA	0,02%	0,0%	0,0%
M.7.5.14	SARDEGNA	0,07%	0,0%	0,1%
M.7.5.15	SICILIA	0,02%	0,0%	0,0%
M.7.5.16	TOSCANA	10,68%	0,0%	10,5%
M.7.5.17	TRENTINO ALTO ADIGE	0,08%	0,0%	0,1%
M.7.5.18	UMBRIA	0,55%	0,0%	0,6%
M.7.5.19	VALLE D'AOSTA	0,09%	0,0%	0,1%
M.7.5.20	VENETO	11,15%	0,0%	12,5%
M.7.5.21	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.22	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.23	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.24	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.25	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.26	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.27	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.28	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.29	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.30	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]



M.7.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]
6. Breakdown by Interest Rate				
M.7.6.1	Fixed rate	51,5%	ND2	49,1%
M.7.6.2	Floating rate	48,5%	ND2	50,9%
M.7.6.3	Other	0,0%	ND2	0,0%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type				
M.7.7.1	Bullet / interest only	0,0%	ND2	0,0%
M.7.7.2	Amortising	100,0%	ND2	100,0%
M.7.7.3	Other	0,0%	ND2	0,0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning				
M.7.8.1	Up to 12months	5,2%	ND2	0,0%
M.7.8.2	≥ 12 - ≤ 24 months	11,8%	ND2	9,5%
M.7.8.3	≥ 24 - ≤ 36 months	12,5%	ND2	15,2%
M.7.8.4	≥ 36 - ≤ 60 months	22,4%	ND2	28,9%
M.7.8.5	≥ 60 months	48,1%	ND2	46,4%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)				
M.7.9.1	% NPLs	0,4%	ND2	0,5%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				
7.A Residential Cover Pool				
10. Loan Size Information				
M.7A.10.1	Average loan size (000s)	Nominal 82.089,38	Number of Loans	% Residential Loans % No. of Loans
By buckets (mn):				
M.7A.10.2	0 (Included) - 10.000 Euro	20,69	3.563	0,2%
M.7A.10.3	10.000 (Included) - 25.000 Euro	200,86	10.989	1,5%
M.7A.10.4	25.000 (Included) - 50.000 Euro	1.163,31	30.421	8,6%
M.7A.10.5	50.000 (Included) - 75.000 Euro	2.337,07	37.334	17,3%
M.7A.10.6	75.000 (Included) - 100.000 Euro	2.967,78	34.133	22,0%
M.7A.10.7	100.000 (Included) - 150.000 Euro	4.211,49	35.091	31,2%
M.7A.10.8	150.000 (Included) - 200.000 Euro	1.488,21	8.796	11,0%
M.7A.10.9	200.000 (Included) - 300.000 Euro	760,18	3.257	5,6%
M.7A.10.10	Over 300.000 (Included) Euro	346,57	824	2,6%



M.7A.10.11	TBC at a country level	[For completion]	[For completion]		
M.7A.10.12	TBC at a country level	[For completion]	[For completion]		
M.7A.10.13	TBC at a country level	[For completion]	[For completion]		
M.7A.10.14	TBC at a country level	[For completion]	[For completion]		
M.7A.10.15	TBC at a country level	[For completion]	[For completion]		
M.7A.10.16	TBC at a country level	[For completion]	[For completion]		
M.7A.10.17	TBC at a country level	[For completion]	[For completion]		
M.7A.10.18	TBC at a country level	[For completion]	[For completion]		
M.7A.10.19	TBC at a country level	[For completion]	[For completion]		
M.7A.10.20	TBC at a country level	[For completion]	[For completion]		
M.7A.10.21	TBC at a country level	[For completion]	[For completion]		
M.7A.10.22	TBC at a country level	[For completion]	[For completion]		
M.7A.10.23	TBC at a country level	[For completion]	[For completion]		
M.7A.10.24	TBC at a country level	[For completion]	[For completion]		
M.7A.10.25	TBC at a country level	[For completion]	[For completion]		
M.7A.10.26		[For completion]	[For completion]		
	Total	13,496,2	164,408	100,0%	100,0%
11. Loan to Value (LTV) Information - UNINDEXED					
M.7A.11.1	Weighted Average LTV (%)	53,35%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	3,450,49	64,368	25,6%	39,2%
M.7A.11.3	>40 - <=50 %	2,030,61	23,254	15,0%	14,1%
M.7A.11.4	>50 - <=60 %	2,454,98	25,636	18,2%	15,6%
M.7A.11.5	>60 - <=70 %	3,149,87	30,195	23,3%	18,4%
M.7A.11.6	>70 - <=80 %	1,869,54	16,019	13,9%	9,7%
M.7A.11.7	>80 - <=90 %	328,57	3,215	2,4%	2,0%
M.7A.11.8	>90 - <=100 %	135,59	1,264	1,0%	0,8%
M.7A.11.9	>100%	76,49	457	0,6%	0,3%
M.7A.11.10	Total	13,496,2	164,408	100,0%	100,0%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>			0,0%	0,0%
OM.7A.11.2	<i>o/w >110 - <=120 %</i>			0,0%	0,0%
OM.7A.11.3	<i>o/w >120 - <=130 %</i>			0,0%	0,0%
OM.7A.11.4	<i>o/w >130 - <=140 %</i>			0,0%	0,0%
OM.7A.11.5	<i>o/w >140 - <=150 %</i>			0,0%	0,0%
OM.7A.11.6	<i>o/w >150 %</i>			0,0%	0,0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
M.7A.12.1	Weighted Average LTV (%)	54,25%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	3,621,33	68,204	26,8%	41,5%
M.7A.12.3	>40 - <=50 %	2,081,46	24,252	15,4%	14,8%
M.7A.12.4	>50 - <=60 %	2,246,33	23,177	16,6%	14,1%
M.7A.12.5	>60 - <=70 %	2,278,09	21,409	16,9%	13,0%
M.7A.12.6	>70 - <=80 %	2,213,81	19,078	16,4%	11,6%
M.7A.12.7	>80 - <=90 %	490,06	4,005	3,6%	2,4%
M.7A.12.8	>90 - <=100 %	265,67	2,091	2,0%	1,3%
M.7A.12.9	>100%	299,41	2,192	2,2%	1,3%
M.7A.12.10	Total	13,496,2	164,408	100,0%	100,0%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>			0,0%	0,0%
OM.7A.12.2	<i>o/w >110 - <=120 %</i>			0,0%	0,0%
OM.7A.12.3	<i>o/w >120 - <=130 %</i>			0,0%	0,0%
OM.7A.12.4	<i>o/w >130 - <=140 %</i>			0,0%	0,0%
OM.7A.12.5	<i>o/w >140 - <=150 %</i>			0,0%	0,0%
OM.7A.12.6	<i>o/w >150 %</i>			0,0%	0,0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type					
M.7A.13.1	Owner occupied	99,93%			
M.7A.13.2	Second home/Holiday houses	0,07%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,00%			
M.7A.13.4	Subsidised housing	0,00%			
M.7A.13.5	Agricultural	0,00%			
M.7A.13.6	Other	0,00%			



OM.7A.13.1 o/w Private rental
 OM.7A.13.2 o/w Multi-family housing
 OM.7A.13.3 o/w Buildings under construction
 OM.7A.13.4 o/w Buildings land
 OM.7A.13.5 o/w [If relevant, please specify]
 OM.7A.13.6 o/w [If relevant, please specify]
 OM.7A.13.7 o/w [If relevant, please specify]
 OM.7A.13.8 o/w [If relevant, please specify]
 OM.7A.13.9 o/w [If relevant, please specify]
 OM.7A.13.10 o/w [If relevant, please specify]

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	0,00%
M.7A.14.2	Guaranteed	100,00%
M.7A.14.3	Other	0,00%
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level	[For completion]	[For completion]		
M.7A.15.2	TBC at a country level	[For completion]	[For completion]		
M.7A.15.3	TBC at a country level	[For completion]	[For completion]		
M.7A.15.4	TBC at a country level	[For completion]	[For completion]		
M.7A.15.5	TBC at a country level	[For completion]	[For completion]		
M.7A.15.6	TBC at a country level	[For completion]	[For completion]		
M.7A.15.7	TBC at a country level	[For completion]	[For completion]		
M.7A.15.8	TBC at a country level	[For completion]	[For completion]		
M.7A.15.9	TBC at a country level	[For completion]	[For completion]		
M.7A.15.10	TBC at a country level	[For completion]	[For completion]		
M.7A.15.11	TBC at a country level	[For completion]	[For completion]		
M.7A.15.12	TBC at a country level	[For completion]	[For completion]		
M.7A.15.13	TBC at a country level	[For completion]	[For completion]		
M.7A.15.14	TBC at a country level	[For completion]	[For completion]		
M.7A.15.15	TBC at a country level	[For completion]	[For completion]		
M.7A.15.16	TBC at a country level	[For completion]	[For completion]		
M.7A.15.17	TBC at a country level	[For completion]	[For completion]		
M.7A.15.18	no data	[For completion]	[For completion]		
M.7A.15.19	Total	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) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level	[For completion]	[For completion]		
M.7A.16.2	TBC at a country level	[For completion]	[For completion]		
M.7A.16.3	TBC at a country level	[For completion]	[For completion]		
M.7A.16.4	TBC at a country level	[For completion]	[For completion]		
M.7A.16.5	TBC at a country level	[For completion]	[For completion]		
M.7A.16.6	TBC at a country level	[For completion]	[For completion]		
M.7A.16.7	TBC at a country level	[For completion]	[For completion]		
M.7A.16.8	TBC at a country level	[For completion]	[For completion]		
M.7A.16.9	TBC at a country level	[For completion]	[For completion]		
M.7A.16.10	TBC at a country level	[For completion]	[For completion]		
M.7A.16.11	TBC at a country level	[For completion]	[For completion]		
M.7A.16.12	TBC at a country level	[For completion]	[For completion]		
M.7A.16.13	TBC at a country level	[For completion]	[For completion]		
M.7A.16.14	TBC at a country level	[For completion]	[For completion]		
M.7A.16.15	TBC at a country level	[For completion]	[For completion]		
M.7A.16.16	TBC at a country level	[For completion]	[For completion]		
M.7A.16.17	TBC at a country level	[For completion]	[For completion]		
M.7A.16.18	no data	[For completion]	[For completion]		
M.7A.16.19	Total	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	[For completion]	[For completion]		
M.7A.17.2	1919 - 1945	[For completion]	[For completion]		
M.7A.17.3	1945 - 1960	[For completion]	[For completion]		
M.7A.17.4	1961 - 1970	[For completion]	[For completion]		
M.7A.17.5	1971 - 1980	[For completion]	[For completion]		
M.7A.17.6	1981 - 1990	[For completion]	[For completion]		
M.7A.17.7	1991 - 2000	[For completion]	[For completion]		
M.7A.17.8	2001 - 2005	[For completion]	[For completion]		
M.7A.17.9	2006 and later	[For completion]	[For completion]		
M.7A.17.10	no data	[For completion]	[For completion]		
M.7A.17.11	Total	0	0	0,0%	0,0%
OM.7A.17.1					

18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached	[For completion]	[For completion]		
M.2A.18.2	Fiat or Apartment	[For completion]	[For completion]		
M.2A.18.3	Bungalow	[For completion]	[For completion]		
M.2A.18.4	Terraced House	[For completion]	[For completion]		
M.2A.18.5	Multifamily House	[For completion]	[For completion]		
M.2A.18.6	Land Only	[For completion]	[For completion]		
M.2A.18.7	other	[For completion]	[For completion]		
M.2A.18.8	Total	0	0	0,0%	0,0%
OM.7A.18.1					

19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property	[For completion]	[For completion]		
M.2A.19.2	Existing property	[For completion]	[For completion]		
M.2A.19.3	other	[For completion]	[For completion]		
M.2A.19.4	no data	[For completion]	[For completion]		
M.2A.19.5	Total	0	0	0,0%	0,0%

M.2A.19.1
 M.2A.19.2
 M.2A.19.3
 M.2A.19.4
 M.2A.19.5
 M.2A.19.6
 M.2A.19.7
 M.2A.19.8
 M.2A.19.9
 M.2A.19.10
 M.2A.19.11
 M.2A.19.12
 M.2A.19.13
 M.2A.19.14
 M.2A.19.15
 M.2A.19.16
 M.2A.19.17
 M.2A.19.18
 M.2A.19.19
 M.2A.19.20
 M.2A.19.21
 M.2A.19.22
 M.2A.19.23
 M.2A.19.24
 M.2A.19.25
 M.2A.19.26
 M.2A.19.27
 M.2A.19.28
 M.2A.19.29
 M.2A.19.30
 M.2A.19.31
 M.2A.19.32
 M.2A.19.33
 M.2A.19.34
 M.2A.19.35
 M.2A.19.36
 M.2A.19.37
 M.2A.19.38



M.2A.19.39
M.2A.19.40
M.2A.19.41
M.2A.19.42
M.2A.19.43
M.2A.19.44
M.2A.19.45
M.2A.19.46
M.2A.19.47
M.2A.19.48
M.2A.19.49
M.2A.19.50

7B Commercial Cover Pool					
	20. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.20.2	TBC at a country level	[For completion]	[For completion]		
M.7B.20.3	TBC at a country level	[For completion]	[For completion]		
M.7B.20.4	TBC at a country level	[For completion]	[For completion]		
M.7B.20.5	TBC at a country level	[For completion]	[For completion]		
M.7B.20.6	TBC at a country level	[For completion]	[For completion]		
M.7B.20.7	TBC at a country level	[For completion]	[For completion]		
M.7B.20.8	TBC at a country level	[For completion]	[For completion]		
M.7B.20.9	TBC at a country level	[For completion]	[For completion]		
M.7B.20.10	TBC at a country level	[For completion]	[For completion]		
M.7B.20.11	TBC at a country level	[For completion]	[For completion]		
M.7B.20.12	TBC at a country level	[For completion]	[For completion]		
M.7B.20.13	TBC at a country level	[For completion]	[For completion]		
M.7B.20.14	TBC at a country level	[For completion]	[For completion]		
M.7B.20.15	TBC at a country level	[For completion]	[For completion]		
M.7B.20.16	TBC at a country level	[For completion]	[For completion]		
M.7B.20.17	TBC at a country level	[For completion]	[For completion]		
M.7B.20.18	TBC at a country level	[For completion]	[For completion]		
M.7B.20.19	TBC at a country level	[For completion]	[For completion]		
M.7B.20.20	TBC at a country level	[For completion]	[For completion]		
M.7B.20.21	TBC at a country level	[For completion]	[For completion]		
M.7B.20.22	TBC at a country level	[For completion]	[For completion]		
M.7B.20.23	TBC at a country level	[For completion]	[For completion]		
M.7B.20.24	TBC at a country level	[For completion]	[For completion]		
M.7B.20.25	TBC at a country level	[For completion]	[For completion]		
M.7B.20.26	Total	0,0	0	0,0%	0,0%
21. Loan to Value (LTV) Information - UNINDEXED					
	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1		[For completion]			
	By LTV buckets (mn):				
M.7B.21.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.9	>100%	[For completion]	[For completion]		
M.7B.21.10	Total	0,0	0	0,0%	0,0%
OM.7B.21.1	o/w >100 - <=110 %				
OM.7B.21.2	o/w >110 - <=120 %				
OM.7B.21.3	o/w >120 - <=130 %				
OM.7B.21.4	o/w >130 - <=140 %				
OM.7B.21.5	o/w >140 - <=150 %				
OM.7B.21.6	o/w >150 %				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					
22. Loan to Value (LTV) Information - INDEXED					
	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1		[Mark as ND1 if not relevant]			



By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.22.3	>40 - <=50 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.22.4	>50 - <=60 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.22.5	>60 - <=70 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.22.6	>70 - <=80 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.22.7	>80 - <=90 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.22.8	>90 - <=100 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.22.9	>100%		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
M.7B.22.10		Total	0,0	0	0,0%
OM.7B.22.1		<i>o/w >100 - <=110 %</i>			
OM.7B.22.2		<i>o/w >110 - <=120 %</i>			
OM.7B.22.3		<i>o/w >120 - <=130 %</i>			
OM.7B.22.4		<i>o/w >130 - <=140 %</i>			
OM.7B.22.5		<i>o/w >140 - <=150 %</i>			
OM.7B.22.6		<i>o/w >150 %</i>			
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Breakdown by Type		% Commercial loans
M.7B.23.1	Retail	[For completion]
M.7B.23.2	Office	[For completion]
M.7B.23.3	Hotel/Tourism	[For completion]
M.7B.23.4	Shopping malls	[For completion]
M.7B.23.5	Industry	[For completion]
M.7B.23.6	Agriculture	[For completion]
M.7B.23.7	Other commercially used	[For completion]
M.7B.23.8	Hospital	[For completion]
M.7B.23.9	School	[For completion]
M.7B.23.10	other RE with a social relevant purpose	[For completion]
M.7B.23.11	Land	[For completion]
M.7B.23.12	Property developers / Bulding under construction	[For completion]
M.7B.23.13	Other	[For completion]
OM.7B.23.1	<i>o/w Cultural purposes</i>	
OM.7B.23.2	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.3	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.4	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.5	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.6	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.7	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.8	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.9	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.10	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.11	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.12	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.13	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.14	<i>o/w [If relevant, please specify]</i>	



B2. Harmonised Transparency Template - Public Sector Assets

HTT 2021

Reporting in Domestic Currency

[Please insert currency]

CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures		[For completion]		
OPS.8.1.1	<i>Optional information eg, Number of borrowers</i>				
OPS.8.1.2	<i>Optional information eg, Number of guarantors</i>				
OPS.8.1.3					
OPS.8.1.4					
OPS.8.1.5					
OPS.8.1.6					
OPS.8.1.7					
2. Size Information					
PS.8.2.1	Average exposure size (000s)	Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
		[For completion]			
	By buckets (mn):				
PS.8.2.2	TBC at a country level	[For completion]	[For completion]		
PS.8.2.3	TBC at a country level	[For completion]	[For completion]		
PS.8.2.4	TBC at a country level	[For completion]	[For completion]		
PS.8.2.5	TBC at a country level	[For completion]	[For completion]		
PS.8.2.6	TBC at a country level	[For completion]	[For completion]		
PS.8.2.7	TBC at a country level	[For completion]	[For completion]		
PS.8.2.8	TBC at a country level	[For completion]	[For completion]		
PS.8.2.9	TBC at a country level	[For completion]	[For completion]		
PS.8.2.10	TBC at a country level	[For completion]	[For completion]		
PS.8.2.11	TBC at a country level	[For completion]	[For completion]		
PS.8.2.12	TBC at a country level	[For completion]	[For completion]		
PS.8.2.13	TBC at a country level	[For completion]	[For completion]		
PS.8.2.14	TBC at a country level	[For completion]	[For completion]		
PS.8.2.15	TBC at a country level	[For completion]	[For completion]		
PS.8.2.16	TBC at a country level	[For completion]	[For completion]		
PS.8.2.17	Total	0,0	0	0,0%	0,0%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	[For completion]			
PS.8.3.2	Bonds	[For completion]			
PS.8.3.3	Other	[For completion]			
PS.8.3.4	Total	0,0		0,0%	
OPS.8.3.1					
OPS.8.3.2					
OPS.8.3.3					
OPS.8.3.4					
OPS.8.3.5					
4. Breakdown by Geography					
		% Public Sector Assets			
PS.8.4.1	European Union	0,0%			
PS.8.4.2	Austria	[For completion]			
PS.8.4.3	Belgium	[For completion]			
PS.8.4.4	Bulgaria	[For completion]			
PS.8.4.5	Croatia	[For completion]			
PS.8.4.6	Cyprus	[For completion]			
PS.8.4.7	Czechia	[For completion]			
PS.8.4.8	Denmark	[For completion]			
PS.8.4.9	Estonia	[For completion]			
PS.8.4.10	Finland	[For completion]			
PS.8.4.11	France	[For completion]			
PS.8.4.12	Germany	[For completion]			
PS.8.4.13	Greece	[For completion]			
PS.8.4.14	Netherlands	[For completion]			
PS.8.4.15	Hungary	[For completion]			
PS.8.4.16	Ireland	[For completion]			



PS.8.4.17	Italy	[For completion]
PS.8.4.18	Latvia	[For completion]
PS.8.4.19	Lithuania	[For completion]
PS.8.4.20	Luxembourg	[For completion]
PS.8.4.21	Malta	[For completion]
PS.8.4.22	Poland	[For completion]
PS.8.4.23	Portugal	[For completion]
PS.8.4.24	Romania	[For completion]
PS.8.4.25	Slovakia	[For completion]
PS.8.4.26	Slovenia	[For completion]
PS.8.4.27	Spain	[For completion]
PS.8.4.28	Sweden	[For completion]
PS.8.4.29	European Economic Area (not member of EU)	0,0%
PS.8.4.30	Iceland	[For completion]
PS.8.4.31	Liechtenstein	[For completion]
PS.8.4.32	Norway	[For completion]
PS.8.4.33	Other	0,0%
PS.8.4.34	Switzerland	[For completion]
PS.8.4.35	United Kingdom	[For completion]
PS.8.4.36	Australia	[For completion]
PS.8.4.37	Brazil	[For completion]
PS.8.4.38	Canada	[For completion]
PS.8.4.39	Japan	[For completion]
PS.8.4.40	Korea	[For completion]
PS.8.4.41	New Zealand	[For completion]
PS.8.4.42	Singapore	[For completion]
PS.8.4.43	US	[For completion]
PS.8.4.44	Other	[For completion]
OPS.8.4.1	<i>o/w [if relevant, please specify]</i>	
OPS.8.4.2	<i>o/w [if relevant, please specify]</i>	
OPS.8.4.3	<i>o/w [if relevant, please specify]</i>	
OPS.8.4.4	<i>o/w [if relevant, please specify]</i>	
OPS.8.4.5	<i>o/w [if relevant, please specify]</i>	
OPS.8.4.6	<i>o/w [if relevant, please specify]</i>	
OPS.8.4.7	<i>o/w [if relevant, please specify]</i>	
OPS.8.4.8	<i>o/w [if relevant, please specify]</i>	
OPS.8.4.9	<i>o/w [if relevant, please specify]</i>	
OPS.8.4.10	<i>o/w [if relevant, please specify]</i>	

5. Breakdown by regions of main country of origin

% Public Sector Assets

PS.8.5.1	TBC at a country level	[For completion]
PS.8.5.2	TBC at a country level	[For completion]
PS.8.5.3	TBC at a country level	[For completion]
PS.8.5.4	TBC at a country level	[For completion]
PS.8.5.5	TBC at a country level	[For completion]
PS.8.5.6	TBC at a country level	[For completion]
PS.8.5.7	TBC at a country level	[For completion]
PS.8.5.8	TBC at a country level	[For completion]
PS.8.5.9	TBC at a country level	[For completion]
PS.8.5.10	TBC at a country level	[For completion]
PS.8.5.11	TBC at a country level	[For completion]
PS.8.5.12	TBC at a country level	[For completion]
PS.8.5.13	TBC at a country level	[For completion]
PS.8.5.14	TBC at a country level	[For completion]
PS.8.5.15	TBC at a country level	[For completion]
PS.8.5.16	TBC at a country level	[For completion]
PS.8.5.17	TBC at a country level	[For completion]
PS.8.5.18	TBC at a country level	[For completion]
PS.8.5.19	TBC at a country level	[For completion]
PS.8.5.20	TBC at a country level	[For completion]
PS.8.5.21	TBC at a country level	[For completion]
PS.8.5.22	TBC at a country level	[For completion]
PS.8.5.23	TBC at a country level	[For completion]
PS.8.5.24	TBC at a country level	[For completion]
PS.8.5.25	TBC at a country level	[For completion]

6. Breakdown by Interest Rate

% Public Sector Assets

PS.8.6.1	Fixed rate	[For completion]
PS.8.6.2	Floating rate	[For completion]



PS.8.6.3	Other	[For completion]
OPS.8.6.1		
OPS.8.6.2		
OPS.8.6.3		
OPS.8.6.4		

7. Breakdown by Repayment Type		% Public Sector Assets
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PS.8.7.1	Bullet / interest only	[For completion]
PS.8.7.2	Amortising	[For completion]
PS.8.7.3	Other	[For completion]
OPS.8.7.1		
OPS.8.7.2		
OPS.8.7.3		
OPS.8.7.4		
OPS.8.7.5		
OPS.8.7.6		

8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
--------------------------------	--	--------------	------------------------

PS.8.8.1	Sovereigns	[For completion]	
PS.8.8.2	Regional/federal authorities	[For completion]	
PS.8.8.3	Local/municipal authorities	[For completion]	
PS.8.8.4	Others	[For completion]	
PS.8.8.5	Total	0,0	0,0%
OPS.8.8.1	<i>o/w Claim against supranational</i>		
OPS.8.8.2	<i>o/w Claim against sovereigns</i>		
OPS.8.8.3	<i>o/w Claim guaranteed by sovereigns</i>		
OPS.8.8.4	<i>o/w Claim against regional/federal authorities</i>		
OPS.8.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>		
OPS.8.8.6	<i>o/w Claim against local/municipal authorities</i>		
OPS.8.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>		
OPS.8.8.8			
OPS.8.8.9			
OPS.8.8.10			
OPS.8.8.11			
OPS.8.8.12			
OPS.8.8.13			

9. Non-Performing Loans		
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PS.8.9.1	% NPLs	[For completion]
OPS.8.9.1		
OPS.8.9.2		
OPS.8.9.3		
OPS.8.9.4		

10. Concentration Risks		% Public Sector Assets
-------------------------	--	------------------------

PS.8.10.1	10 largest exposures	[For completion]
OPS.8.10.1		
OPS.8.10.2		
OPS.8.10.3		
OPS.8.10.4		
OPS.8.10.5		
OPS.8.10.6		



B3. Harmonised Transparency Template - Shipping Assets

HTT 2021

Reporting in Domestic Currency

[Please insert currency]

CONTENT OF TAB B3

[9. Shipping Assets](#)

Field Number	9. Shipping Assets	
1. General Information		
S.9.1.1	Number of shipping loans	Shipping Loans
OS.9.1.1	<i>Optional information eg, Number of borrowers</i>	[For completion]
OS.9.1.2	<i>Optional information eg, Number of guarantors</i>	
OS.9.1.3		
OS.9.1.4		
OS.9.1.5		
OS.9.1.6		
2. Concentration Risks		
S.9.2.1	10 largest exposures	% Shipping Loans
OS.9.2.1		[For completion]
OS.9.2.2		
OS.9.2.3		
OS.9.2.4		
OS.9.2.5		
OS.9.2.6		
3. Breakdown by Geography / Country of Registration		
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]
OS.9.3.1	<i>o/w [if relevant, please specify]</i>	
OS.9.3.2	<i>o/w [if relevant, please specify]</i>	
OS.9.3.3	<i>o/w [if relevant, please specify]</i>	
OS.9.3.4	<i>o/w [if relevant, please specify]</i>	
OS.9.3.5	<i>o/w [if relevant, please specify]</i>	
OS.9.3.6	<i>o/w [if relevant, please specify]</i>	
OS.9.3.7	<i>o/w [if relevant, please specify]</i>	
OS.9.3.8	<i>o/w [if relevant, please specify]</i>	
OS.9.3.9	<i>o/w [if relevant, please specify]</i>	
OS.9.3.10	<i>o/w [if relevant, please specify]</i>	

4. Breakdown by Interest Rate		% Shipping Loans
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S.9.4.1	Fixed rate	[For completion]
S.9.4.2	Floating rate	[For completion]
S.9.4.3	Other	[For completion]
OS.9.4.1		
OS.9.4.2		
OS.9.4.3		
OS.9.4.4		
OS.9.4.5		
OS.9.4.6		

5. Breakdown by Repayment Type		% Shipping Loans
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S.9.5.1	Bullet / interest only	[For completion]
S.9.5.2	Amortising	[For completion]
S.9.5.3	Other	[For completion]
OS.9.5.1		
OS.9.5.2		
OS.9.5.3		
OS.9.5.4		
OS.9.5.5		
OS.9.5.6		

6. Loan Seasoning		% Shipping Loans
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S.9.6.1	Up to 12months	[For completion]
S.9.6.2	≥ 12 - ≤ 24 months	[For completion]
S.9.6.3	≥ 24 - ≤ 36 months	[For completion]
S.9.6.4	≥ 36 - ≤ 60 months	[For completion]
S.9.6.5	≥ 60 months	[For completion]
OS.9.6.1		
OS.9.6.2		
OS.9.6.3		
OS.9.6.4		

7. Non-Performing Loans (NPLs)		% Shipping Loans
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S.9.7.1	% NPLs	[For completion]
OS.9.7.1		
OS.9.7.2		
OS.9.7.3		
OS.9.7.4		

8. Loan Size Information		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
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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					
S.9.9.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
S.9.9.2	>0 - <=40 %	[For completion]	[For completion]		
S.9.9.3	>40 - <=50 %	[For completion]	[For completion]		
S.9.9.4	>50 - <=60 %	[For completion]	[For completion]		
S.9.9.5	>60 - <=70 %	[For completion]	[For completion]		
S.9.9.6	>70 - <=80 %	[For completion]	[For completion]		
S.9.9.7	>80 - <=90 %	[For completion]	[For completion]		
S.9.9.8	>90 - <=100 %	[For completion]	[For completion]		
S.9.9.9	>100%	[For completion]	[For completion]		
S.9.9.10	Total	0,0	0	0,0%	0,0%
OS.9.9.1	<i>o/w >100 - <=110 %</i>				
OS.9.9.2	<i>o/w >110 - <=120 %</i>				
OS.9.9.3	<i>o/w >120 - <=130 %</i>				
OS.9.9.4	<i>o/w >130 - <=140 %</i>				
OS.9.9.5	<i>o/w >140 - <=150 %</i>				
OS.9.9.6	<i>o/w >150 %</i>				
OS.9.9.7					
OS.9.9.8					
OS.9.9.9					
10. Loan to Value (LTV) Information - INDEXED					
S.9.10.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mn):					
S.9.10.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.10	Total	0,0	0	0,0%	0,0%
OS.9.10.1	<i>o/w >100 - <=110 %</i>				
OS.9.10.2	<i>o/w >110 - <=120 %</i>				
OS.9.10.3	<i>o/w >120 - <=130 %</i>				
OS.9.10.4	<i>o/w >130 - <=140 %</i>				
OS.9.10.5	<i>o/w >140 - <=150 %</i>				
OS.9.10.6	<i>o/w >150 %</i>				
OS.9.10.7					
OS.9.10.8					
OS.9.10.9					
11. Breakdown by type of ship					
S.9.11.1	TBC at a country level	[For completion]			
S.9.11.2	TBC at a country level	[For completion]			
S.9.11.3	TBC at a country level	[For completion]			
S.9.11.4	TBC at a country level	[For completion]			
S.9.11.5	TBC at a country level	[For completion]			
S.9.11.6	TBC at a country level	[For completion]			
S.9.11.7	TBC at a country level	[For completion]			
S.9.11.8	TBC at a country level	[For completion]			
S.9.11.9	TBC at a country level	[For completion]			



C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The ratio between the total cover pool (unadjusted outstanding principal balance + account balance) and the outstanding value of covered bonds
HG.1.2	OC Calculation: Legal minimum	By Italian Law
HG.1.3	OC Calculation: Committed	7,5% is the higher percentage determined in accordance with Rating Agencies' respective methodologies
HG.1.4	Interest Rate Types	Fixed or Floating
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Contractual maturity is the maturity arising from the loan contract while expected is based on the application of an average rate of prepayments
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Soft Bullet
HG.1.7	LTVs: Definition	UNINDEXED LTV: the ratio between the current balance of the loan and the value of the property at origination
HG.1.8	LTVs: Calculation of property/shipping value	INDEXED LTV: the ratio between the current balance of the loan and the updated value of the property
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	ND2
HG.1.10	LTVs: Frequency and time of last valuation	The market valuation of real estate are made in the manner and with the frequency required by the regulation on the determination of capital requirements for credit risk (art. 208, par. 3 CRR). The valuation of the property it's carried out by an independent valuer at the inception and it is revaluated yearly with a methode based on indexed real estate market, with possible reappraisal in case of heavy fluctuation of the market value.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	Residential Mortgage Loans are loans granted to individuals primarily for the purpose of purchasing a real estate property in respect of which the relevant amount outstanding added to the principal amount outstanding of any higher ranking mortgage loans secured by the same property, does not exceed 80% of the value of the property. The loan is secured by a first-ranking mortgage on a property located in Italy.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	ND2
HG.1.13	Non-performing loans	Defaulted Receivable means any Receivable arising from Mortgage Loan Agreements included in the Cover Pool which has been classified as "crediti deteriorati" pursuant to the Bank of Italy's supervisory regulations (Istruzioni di Vigilanza della Banca d'Italia) and the Credit and Collection Policy.
HG.1.14	Sustainability - strategy pursued in the cover pool	Delinquent Receivable means any Receivable arising from Mortgage Loan Agreements included in the Cover Pool in respect of which there are 1 (one) or more Instalments due and not paid by the relevant Debtor and which has not been classified as Defaulted Receivable
HG.1.15	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.1.16	New Property and Existing Property	[For completion]
HG.1.17		
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



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These terms and conditions together with the documents referred to in them set out the terms of use ("T&Cs") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

Our **Acceptable Use Policy** and **Privacy Policy** are incorporated into these T&Cs.

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The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation.

The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. No information contained on the Site should be construed as legal, tax, investment, or accounting advice.

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We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by anyone who may be informed of any of its contents.

From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).



2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy

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Those third party websites may also be subject to separate legal terms and conditions, and Issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully authorised under or compliant with any law or regulation in any jurisdiction.

You agree not to link any websites to this Site without our express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently appearing on our Site.

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it remains) accurate, complete and up-to-date.

The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond Label.

We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on the Site for any reason whatsoever including negligence.

The Issuer shall not make any statement that its receipt of a Covered Bond Label constitutes a recommendation by us to buy, sell or hold any Product, or that it reflects our views on the suitability of any Product for a particular Investor.

2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at

www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf

3. UPLOADING INFORMATION TO OUR SITE

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in respect of any breach of that warranty.

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site.

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reason.

4. LINKING TO OUR SITE

You may link to our home page (www.coveredbondlabel.com), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

5. SECURITY

Issuers are required to register with us in order to use the Site by completing the following Registration Form

Issuers will be provided with a unique user identification code and password (the "User Details") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of the Issuer.

We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you have given us will be used. You must promptly inform us of any change in your contact details.

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.



SECTION C. GENERAL T&Cs

1. SITE ACCESS

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

When using the Site, you must comply with the provisions of our **Acceptable Use Policy**. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities) as a result of any breaches of our **Acceptable Use Policy** that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

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You must not use any part of the materials on the Site for commercial purposes without our consent.

3. SITE CHANGES

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

4. OUR LIABILITY

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

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5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

7. JURISDICTION AND APPLICABLE LAW

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.

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We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

9. CONTACTS

Details of how to contact us are available by clicking on [Contact Us](#)

We shall inform you if any of our contact details change by posting a notice on the Site.



SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website www.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use

1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
 - any part of the Site;
 - any equipment or network on which the Site is stored;
 - any software used in the provision of the Site; or
 - any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.



1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL

2. INFORMATION USE

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
 - in the case of any legitimate interest; and
 - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

5. YOUR RIGHTS

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us



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

HTT 2021

Reporting in Domestic Currency

EUR

CONTENT OF TABLE

- [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)	<i>Example Bank</i>	<i>Example Bank</i>				
E.1.1.2	Servicer	Crédit Agricole Italia	8156007D348794D81690				
E.1.1.3	Back-up servicer	ND2	ND2				
E.1.1.4	BUS facilitator	ND2	ND2				
E.1.1.5	Cash manager	Crédit Agricole Italia	8156007D348794D81690				
E.1.1.6	Back-up cash manager	ND2	ND2				
E.1.1.7	Account bank	Crédit Agricole Italia	8156007D348794D81690				
E.1.1.8	Standby account bank	ND2	ND2				
E.1.1.9	Account bank guarantor	ND2	ND2				
E.1.1.10	Trustee	ND2	ND2				
E.1.1.11	Cover Pool Monitor	BDO Italia	ND1				
OE.1.1.1							
OE.1.1.2							
OE.1.1.3							
OE.1.1.4							
OE.1.1.5							
OE.1.1.6							
OE.1.1.7							
OE.1.1.8							
	2. Additional information on the swaps						
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap			
E.2.1.1	<i>Example Bank</i>	<i>Example Guarantor</i>	<i>Example Bank(LEI)</i>	<i>FX</i>			
E.2.1.2	Counterparty 2	[For completion]	[For completion]	[For completion]			
E.2.1.3	Counterparty 3	[For completion]	[For completion]	[For completion]			
E.2.1.4	Counterparty 4	[For completion]	[For completion]	[For completion]			
E.2.1.5	Counterparty 5	[For completion]	[For completion]	[For completion]			
E.2.1.6	Counterparty 6	[For completion]	[For completion]	[For completion]			
E.2.1.7	Counterparty 7	[For completion]	[For completion]	[For completion]			
E.2.1.8	Counterparty 8	[For completion]	[For completion]	[For completion]			
E.2.1.9	Counterparty 9	[For completion]	[For completion]	[For completion]			
E.2.1.10	Counterparty 10	[For completion]	[For completion]	[For completion]			
E.2.1.11	Counterparty 11	[For completion]	[For completion]	[For completion]			
E.2.1.12	Counterparty 12	[For completion]	[For completion]	[For completion]			
E.2.1.13	Counterparty 13	[For completion]	[For completion]	[For completion]			
E.2.1.14	Counterparty 14	[For completion]	[For completion]	[For completion]			
E.2.1.15	Counterparty 15	[For completion]	[For completion]	[For completion]			
E.2.1.16	Counterparty 16	[For completion]	[For completion]	[For completion]			
E.2.1.17	Counterparty 17	[For completion]	[For completion]	[For completion]			
E.2.1.18	Counterparty 18	[For completion]	[For completion]	[For completion]			
E.2.1.19	Counterparty 19	[For completion]	[For completion]	[For completion]			
E.2.1.20	Counterparty 20	[For completion]	[For completion]	[For completion]			
E.2.1.21	Counterparty 21	[For completion]	[For completion]	[For completion]			
E.2.1.22	Counterparty 22	[For completion]	[For completion]	[For completion]			
E.2.1.23	Counterparty 23	[For completion]	[For completion]	[For completion]			
E.2.1.24	Counterparty 24	[For completion]	[For completion]	[For completion]			
E.2.1.25	Counterparty 25	[For completion]	[For completion]	[For completion]			
OE.2.1.1							
OE.2.1.2							
OE.2.1.3							
OE.2.1.4							
OE.2.1.5							
OE.2.1.6							
OE.2.1.7							
OE.2.1.8							
OE.2.1.9							
OE.2.1.10							
OE.2.1.11							
OE.2.1.12							
OE.2.1.13							
	3. Additional information on the asset distribution						
	1. General information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)		70,24156497				
E.3.1.2	Weighted Average Maturity (months)**		208,9748023				
OE.3.1.1							
OE.3.1.2							
OE.3.1.3							
OE.3.1.4							
	2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days		0,64%	[For completion]	[For completion]	[For completion]	0,64%
E.3.2.2	30-<60 days		0,16%	[For completion]	[For completion]	[For completion]	0,16%
E.3.2.3	60-<90 days		0,05%	[For completion]	[For completion]	[For completion]	0,05%
E.3.2.4	90-<180 days		0,07%	[For completion]	[For completion]	[For completion]	0,07%
E.3.2.5	>= 180 days		0,25%	[For completion]	[For completion]	[For completion]	0,25%

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2021

Reporting in Domestic Currency	EUR
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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: [COVID-19: EMF-ECBC Response](#)

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

Optional further information at issuer/country level
[For completion]
Can the COVID-19 related payment holiday [YES/NO] (cancel what is not relevant)

1. Share of cover assets affected at the time of reporting by payment holidays						
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	54	575	0,4%	0,35%	
OCOV.1.1.2						
OCOV.1.1.3						

2. Additional information on the cover pool section affected by payment							
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	0,0%	0,0%	0,0%	0,24%	0,0%	0,2%
COV.2.1.2	principal deferred	0,0%	0,0%	0,00%	9,95%	89,81%	99,8%
COV.2.1.3	other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	10,2%	89,8%	100,0%
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%