

Harmonised Transparency Template

2022 Version

ITALY

CRÉDIT AGRICOLE ITALIA SPA

Reporting Date: 30/06/2022

Cut-off Date: 30/06/2022



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A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency EUR

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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://scuppo.creditoagricole.it/			
G.1.1.4	Cut-off date	30/06/2022			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
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	16.604			
G.3.1.2	Outstanding Covered Bonds	12.000			
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%	38,4%	7,5%	In accordance with Rating Agency
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
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	14.388,7		86,7%	
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	2.215,6		13,3%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6		16.604,3	Total	100,0%	
OG.3.3.1	<i>a/w [if relevant, please specify]</i>			0,0%	
OG.3.3.2	<i>a/w [if relevant, please specify]</i>			0,0%	
OG.3.3.3	<i>a/w [if relevant, please specify]</i>			0,0%	
OG.3.3.4	<i>a/w [if relevant, please specify]</i>			0,0%	
OG.3.3.5	<i>a/w [if relevant, please specify]</i>			0,0%	
OG.3.3.6	<i>a/w [if relevant, please specify]</i>			0,0%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7,8	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	3.135,3	[Mark as ND1 if not relevant]	18,9%	
G.3.4.3	1 - 2 Y	914,0	[Mark as ND1 if not relevant]	5,5%	
G.3.4.4	2 - 3 Y	900,5	[Mark as ND1 if not relevant]	5,4%	
G.3.4.5	3 - 4 Y	885,7	[Mark as ND1 if not relevant]	5,3%	
G.3.4.6	4 - 5 Y	865,8	[Mark as ND1 if not relevant]	5,2%	
G.3.4.7	5 - 10 Y	3.960,2	[Mark as ND1 if not relevant]	23,9%	
G.3.4.8	10+ Y	5.942,7	[Mark as ND1 if not relevant]	35,8%	
G.3.4.9	Total	16.604,3	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)	6,7	7,7		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	1.000,0	0,0	8,3%	0,0%
G.3.5.3	1 - 2 Y	1.750,0	1.000,0	14,6%	8,3%
G.3.5.4	2 - 3 Y	2.500,0	1.750,0	20,8%	14,6%
G.3.5.5	3 - 4 Y	750,0	2.500,0	6,3%	20,8%
G.3.5.6	4 - 5 Y	750,0	750,0	6,3%	6,3%
G.3.5.7	5 - 10 Y	3.000,0	2.000,0	25,0%	16,7%
G.3.5.8	10+ Y	2.250,0	4.000,0	18,8%	33,3%
G.3.5.9	Total	12.000,0	12.000,0	100,0%	100,0%
G.3.5.10	Total	12.000,0	12.000,0	100,0%	100,0%
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	16.604,3	16.604,3	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	JPY	0,0	0,0	0,0%	0,0%
G.3.6.11	KRW	0,0	0,0	0,0%	0,0%
G.3.6.12	NOK	0,0	0,0	0,0%	0,0%
G.3.6.13	PLN	0,0	0,0	0,0%	0,0%
G.3.6.14	SEK	0,0	0,0	0,0%	0,0%
G.3.6.15	SGD	0,0	0,0	0,0%	0,0%
G.3.6.16	USD	0,0	0,0	0,0%	0,0%
G.3.6.17	Other	0,0	0,0	0,0%	0,0%
G.3.6.18	Total	16.604,3	16.604,3	100,0%	100,0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	12.000,0	12.000,0	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	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	12.000,0	12.000,0	100,0%	100,0%



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	9,250,0	9,250,0	77,1%	77,1%
G.3.8.2	Floating coupon	2,750,0	2,750,0	22,9%	22,9%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	12,000,0	12,000,0	100,0%	100,0%
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	2,215,6	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	2,215,6	100,0%		
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	2,215,6	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	2,215,6	100,0%		
G.3.10.16	Total	2,215,6	100,0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	2,215,6	13,3%	18,5%	
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	2,215,6	13,3%	18,5%	
12. Bond List		https://www.coveredbondlabel.com/issuer/109			
G.3.12.1	Bond list	/			
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	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					
14. Sustainable or other special purpose strategy - 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 about Green OC of 30%			
G.3.14.3	specific criteria	Green			
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.3.14.41					

4. References to Capital Requirements Regulation (CRR)

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.

	Row	Row
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
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage 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)	#RIF!
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

5. References to Capital Requirements Regulation (CRR)

G.5.1.1 Exposure to credit institute credit quality step 1 & 2 [For completion]

6. Other relevant information

1. Optional information e.g. Rating triggers	
OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

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

Field Number	7. Mortgage Assets		
	1. Property Type Information	Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	14.388,7	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	14.388,7	100,0%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	175.840	0
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0,1%	0,1%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
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	100,0%	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	0,0%	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	ABRUZZO		0,1%	0,0%	0,1%	
M.7.5.2	BASILICATA		0,0%	0,0%	0,0%	
M.7.5.3	CALABRIA		0,0%	0,0%	0,0%	
M.7.5.4	CAMPANIA		5,8%	0,0%	5,8%	
M.7.5.5	EMILIA ROMAGNA		17,0%	0,0%	17,0%	
M.7.5.6	FRIULI VENEZIA GIULIA		5,1%	0,0%	5,1%	
M.7.5.7	LAZIO		6,9%	0,0%	6,9%	
M.7.5.8	LIGURIA		5,6%	0,0%	5,6%	
M.7.5.9	LOMBARDIA		24,7%	0,0%	24,7%	
M.7.5.10	MARCHE		0,6%	0,0%	0,6%	
M.7.5.11	MOLISE		0,0%	0,0%	0,0%	
M.7.5.12	PIEMONTE		11,4%	0,0%	11,4%	
M.7.5.13	PUGLIA		0,0%	0,0%	0,0%	
M.7.5.14	SARDEGNA		0,1%	0,0%	0,1%	
M.7.5.15	SICILIA		0,0%	0,0%	0,0%	
M.7.5.16	TOSCANA		10,8%	0,0%	10,8%	
M.7.5.17	TRENTINO ALTO ADIGE		0,1%	0,0%	0,1%	
M.7.5.18	UMBRIA		0,6%	0,0%	0,6%	
M.7.5.19	VALLE D'AOSTA		0,1%	0,0%	0,1%	
M.7.5.20	VENETO		11,2%	0,0%	11,2%	
6. Breakdown by Interest Rate			% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate		59,1%	ND2	59,1%	
M.7.6.2	Floating rate		40,9%	ND2	40,9%	
M.7.6.3	Other		0,0%	ND2	0,0%	
7. Breakdown by Repayment Type			% Residential Loans	% Commercial Loans	% Total Mortgages	
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%	
8. Loan Seasoning			% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months		5,7%	ND2	5,7%	
M.7.8.2	≥ 12 - ≤ 24 months		14,1%	ND2	14,1%	
M.7.8.3	≥ 24 - ≤ 36 months		11,4%	ND2	11,4%	
M.7.8.4	≥ 36 - ≤ 60 months		20,6%	ND2	20,6%	
M.7.8.5	≥ 60 months		48,2%	ND2	48,2%	
9. Non-Performing Loans (NPLs)			% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs		0,5%	ND2	0,5%	
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)		81,8			
By buckets (mn):						
M.7A.10.2	0 (Included) - 10.000	Euro	24,0	4.235	0,2%	2,4%
M.7A.10.3	10.000 (Included) - 25.000	Euro	220,1	12.191	1,5%	6,9%
M.7A.10.4	25.000 (Included) - 50.000	Euro	1.248,7	32.559	8,7%	18,5%
M.7A.10.5	50.000 (Included) - 75.000	Euro	2.505,9	40.042	17,4%	22,8%
M.7A.10.6	75.000 (Included) - 100.000	Euro	3.121,8	35.909	21,7%	20,4%
M.7A.10.7	100.000 (Included) - 150.000	Euro	4.420,7	36.831	30,7%	20,9%
M.7A.10.8	150.000 (Included) - 200.000	Euro	1.623,2	9.563	11,3%	5,4%
M.7A.10.9	200.000 (Included) - 300.000	Euro	836,3	3.573	5,8%	2,0%
M.7A.10.10	Over 300.000 (Included)	Euro	388,1	937	2,7%	0,5%
M.7A.10.26	Total		14.388,7	175.840	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 (%)		53,4%			
By LTV buckets (mn):						
M.7A.11.2	>0 - ≤40 %		3.649,6	68.877	25,4%	39,2%
M.7A.11.3	>40 - ≤50 %		2.149,0	24.843	14,9%	14,1%
M.7A.11.4	>50 - ≤60 %		2.689,8	28.166	18,7%	16,0%
M.7A.11.5	>60 - ≤70 %		3.285,4	31.285	22,8%	17,8%
M.7A.11.6	>70 - ≤80 %		2.085,3	17.820	14,5%	10,1%
M.7A.11.7	>80 - ≤90 %		371,6	3.724	2,6%	2,1%
M.7A.11.8	>90 - ≤100 %		63,1	509	0,4%	0,3%
M.7A.11.9	>100%		95,0	616	0,7%	0,4%
M.7A.11.10	Total		14.388,7	175.840	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 (%)	54,4%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	3.854,6	73.422	26,8%	41,8%
M.7A.12.3	>40 - <=50 %	2.264,7	26.276	15,7%	14,9%
M.7A.12.4	>50 - <=60 %	2.417,8	24.984	16,8%	14,2%
M.7A.12.5	>60 - <=70 %	2.415,6	22.619	16,8%	12,9%
M.7A.12.6	>70 - <=80 %	2.214,7	18.855	15,4%	10,7%
M.7A.12.7	>80 - <=90 %	545,9	4.529	3,8%	2,6%
M.7A.12.8	>90 - <=100 %	323,3	2.561	2,2%	1,5%
M.7A.12.9	>100%	352,1	2.594	2,4%	1,5%
M.7A.12.10	Total	14.388,7	175.840	100,0%	100,0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	99,9%			
M.7A.13.2	Second home/Holiday houses	0,1%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other	0,0%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed	0,0%			
M.7A.14.3	Other	0,0%			
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A	444,7	3.189	3,1%	1,8%
M.7A.15.2	B	179,3	1.585	1,2%	0,9%
M.7A.15.3	C	231,9	2.211	1,6%	1,3%
M.7A.15.4	D	444,8	4.319	3,1%	2,5%
M.7A.15.5	E	674,6	6.791	4,7%	3,9%
M.7A.15.6	F	968,8	9.703	6,7%	5,5%
M.7A.15.7	G	1.218,9	12.970	8,5%	7,4%
M.7A.15.18	no data	10.219,2	135.072	71,1%	76,8%
M.7A.15.19	Total	14.382,0	175.840	100,0%	100,0%
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	<40	225,1	1.594	1,6%	0,9%
M.7A.16.2	40-<80	387,0	3.285		
M.7A.16.3	80-<140	875,8	8.281		
M.7A.16.4	140-<180	616,2	6.045		
M.7A.16.5	>= 180	1.761,3	18.416		
M.7A.16.18	no data	10.516,6	138.219		
M.7A.16.19	Total	14.382,0	175.840	1,6%	0,9%
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	416,9	5.674	2,9%	3,2%
M.7A.17.2	1919 - 1945	368,5	4.126	2,8%	2,3%
M.7A.17.3	1946 - 1960	1.387,5	16.358	9,6%	9,3%
M.7A.17.4	1961 - 1970	4.185,0	51.669	29,1%	29,4%
M.7A.17.5	1971 - 1980	1.402,3	16.854	9,8%	9,6%
M.7A.17.6	1981 - 1990	1.034,9	12.268	7,2%	7,0%
M.7A.17.7	1991 - 2000	1.079,8	12.958	7,5%	7,4%
M.7A.17.8	2001 - 2005	1.116,1	15.237	7,8%	8,7%
M.7A.17.9	2006 and later	2.907,2	31.084	20,2%	17,7%
M.7A.17.10	no data	484,0	9.612	3,4%	5,5%
M.7A.17.11	Total	14.382,0	175.840	100,0%	100,0%
OM.7A.17.1					



18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	[For completion]	[For completion]		
M.7A.18.2	Flat or Apartment	[For completion]	[For completion]		
M.7A.18.3	Bungalow	[For completion]	[For completion]		
M.7A.18.4	Terraced House	[For completion]	[For completion]		
M.7A.18.5	Multifamily House	[For completion]	[For completion]		
M.7A.18.6	Land Only	[For completion]	[For completion]		
M.7A.18.7	other	[For completion]	[For completion]		
M.7A.18.8	Total	0,0	0	0,0%	0,0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	[For completion]	[For completion]		
M.7A.19.2	Existing property	[For completion]	[For completion]		
M.7A.19.3	other	[For completion]	[For completion]		
M.7A.19.4	no data	[For completion]	[For completion]		
M.7A.19.5	Total	0,0	0	0,0%	0,0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.18	no data	[For completion]	[For completion]		
M.7A.20.19	Total	0,0	0		
7B 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.21.26	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 / Bulding under construction	[For completion]			
M.7B.24.13	Other	[For completion]			
OM.7B.24.1	a/w Cultural purposes				



B2. Harmonised Transparency Template - Public Sector Assets

HTT 2022

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
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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
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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 2022

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 [For completion]
OS.9.1.1	<i>Optional information eg, Number of borrowers</i>	
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 [For completion]
OS.9.2.1		
OS.9.2.2		
OS.9.2.3		
OS.9.2.4		
OS.9.2.5		
OS.9.2.6		
3. Breakdown by Geography / Country of Registration		
S.9.3.1	European Union	0,0%
S.9.3.2	Austria	[For completion]
S.9.3.3	Belgium	[For completion]
S.9.3.4	Bulgaria	[For completion]
S.9.3.5	Croatia	[For completion]
S.9.3.6	Cyprus	[For completion]
S.9.3.7	Czechia	[For completion]
S.9.3.8	Denmark	[For completion]
S.9.3.9	Estonia	[For completion]
S.9.3.10	Finland	[For completion]
S.9.3.11	France	[For completion]
S.9.3.12	Germany	[For completion]
S.9.3.13	Greece	[For completion]
S.9.3.14	Netherlands	[For completion]
S.9.3.15	Hungary	[For completion]
S.9.3.16	Ireland	[For completion]
S.9.3.17	Italy	[For completion]
S.9.3.18	Latvia	[For completion]
S.9.3.19	Lithuania	[For completion]
S.9.3.20	Luxembourg	[For completion]
S.9.3.21	Malta	[For completion]
S.9.3.22	Poland	[For completion]
S.9.3.23	Portugal	[For completion]
S.9.3.24	Romania	[For completion]
S.9.3.25	Slovakia	[For completion]
S.9.3.26	Slovenia	[For completion]
S.9.3.27	Spain	[For completion]
S.9.3.28	Sweden	[For completion]
S.9.3.29	European Economic Area (not member of EU)	0,0%
S.9.3.30	Iceland	[For completion]
S.9.3.31	Liechtenstein	[For completion]
S.9.3.32	Norway	[For completion]
S.9.3.33	Other	0,0%
S.9.3.34	Switzerland	[For completion]
S.9.3.35	United Kingdom	[For completion]
S.9.3.36	Australia	[For completion]
S.9.3.37	Brazil	[For completion]
S.9.3.38	Canada	[For completion]
S.9.3.39	Japan	[For completion]



S.9.3.40	Korea	[For completion]
S.9.3.41	New Zealand	[For completion]
S.9.3.42	Singapore	[For completion]
S.9.3.43	US	[For completion]
S.9.3.44	Other	[For completion]
OS.9.3.1	<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

S.9.4.1	Fixed rate	[For completion]
S.9.4.2	Floating rate	[For completion]
S.9.4.3	Other	[For completion]
OS.9.4.1		
OS.9.4.2		
OS.9.4.3		
OS.9.4.4		
OS.9.4.5		
OS.9.4.6		

5. Breakdown by Repayment Type % Shipping Loans

S.9.5.1	Bullet / interest only	[For completion]
S.9.5.2	Amortising	[For completion]
S.9.5.3	Other	[For completion]
OS.9.5.1		
OS.9.5.2		
OS.9.5.3		
OS.9.5.4		
OS.9.5.5		
OS.9.5.6		

6. Loan Seasoning % Shipping Loans

S.9.6.1	Up to 12months	[For completion]
S.9.6.2	≥ 12 - ≤ 24 months	[For completion]
S.9.6.3	≥ 24 - ≤ 36 months	[For completion]
S.9.6.4	≥ 36 - ≤ 60 months	[For completion]
S.9.6.5	≥ 60 months	[For completion]
OS.9.6.1		
OS.9.6.2		
OS.9.6.3		
OS.9.6.4		

7. Non-Performing Loans (NPLs) % Shipping Loans

S.9.7.1	% NPLs	[For completion]
OS.9.7.1		
OS.9.7.2		
OS.9.7.3		
OS.9.7.4		

8. Loan Size Information Nominal Number of Loans % Shipping Loans % No. of Loans

S.9.8.1	Average loan size (000s)	[For completion]		
S.9.8.2	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]			



S.9.11.10	TBC at a country level	[For completion]
S.9.11.11	TBC at a country level	[For completion]
S.9.11.12	TBC at a country level	[For completion]
S.9.11.13	TBC at a country level	[For completion]
S.9.11.14	TBC at a country level	[For completion]
S.9.11.15	TBC at a country level	[For completion]
S.9.11.16	TBC at a country level	[For completion]
S.9.11.17	TBC at a country level	[For completion]
OS.9.11.1		
OS.9.11.2		
OS.9.11.3		
OS.9.11.4		
OS.9.11.5		

C. Harmonised Transparency Template - Glossary

HTT 2022

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	ND2
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	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. 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. 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 Installments due and not paid by the relevant Debtor and which has not been classified as Defaulted Receivable
OHG.1.1	19. New Residential Property	New properties are identified when the loan origination year and the construction year of the properties are the same.
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
OHG.1.8		
OHG.1.9		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	The Green asset portfolio is made up of home loans exclusively financing or refinancing the acquisition of residential buildings belonging to the 15% most energy efficiency buildings to create substantial environmental benefits by enabling significant reduction in emissions and energy consumption
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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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.

8. VARIATIONS

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 action

- 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 or 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 agreement
- 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

This addendum is optional

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

HTT 2022

Reporting in Domestic Currency	(Please insert currency)
CONTENT OF TAB F1	
1. Share of sustainable loans in the total mortgage program	
2. Additional information on the sustainable section of the mortgage stock	
2a. Sustainable Residential Cover Pool	
2b. Sustainable Commercial Cover Pool	

1. Share of sustainable loans in the total mortgage program				
1. Amount of sustainable loans	Nominal (m€)	Number of loans	% Nominal (m€) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	1,085,6	8.741	7,6%	9,0%
SM.1.1.2	0,0	0	0,0%	0,0%
SM.1.1.3	0,0	0	0,0%	0,0%
SM.1.1.4	1,085,6	8.741	7,6%	9,0%
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	1,085,6	100,0%	
SM.2.1.2	Commercial	0,0	0,0%	
SM.2.1.3	Other	0,0	0,0%	
SM.2.1.4	Total	1,085,6	100,0%	
2. General Information		Residential Loans	Commercial Loans	Total Sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans	8741	0	[For completion]
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.2.1	10 largest exposures	0,0%	0,0%	[For completion]
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.4.1	European Union	100,0%	100,0%	0,0%
SM.2.4.2	Austria	0,0%	0,0%	0,0%
SM.2.4.3	Belgium	0,0%	0,0%	0,0%
SM.2.4.4	Bulgaria	0,0%	0,0%	0,0%
SM.2.4.5	Croatia	0,0%	0,0%	0,0%
SM.2.4.6	Cyprus	0,0%	0,0%	0,0%
SM.2.4.7	Czechia	0,0%	0,0%	0,0%
SM.2.4.8	Denmark	0,0%	0,0%	0,0%
SM.2.4.9	Estonia	0,0%	0,0%	0,0%
SM.2.4.10	Finland	0,0%	0,0%	0,0%
SM.2.4.11	France	0,0%	0,0%	0,0%
SM.2.4.12	Germany	0,0%	0,0%	0,0%
SM.2.4.13	Greece	0,0%	0,0%	0,0%
SM.2.4.14	Netherlands	0,0%	0,0%	0,0%
SM.2.4.15	Hungary	0,0%	0,0%	0,0%
SM.2.4.16	Ireland	0,0%	0,0%	0,0%
SM.2.4.17	Italy	100,0%	100,0%	0,0%
SM.2.4.18	Latvia	0,0%	0,0%	0,0%
SM.2.4.19	Lithuania	0,0%	0,0%	0,0%
SM.2.4.20	Luxembourg	0,0%	0,0%	0,0%
SM.2.4.21	Malta	0,0%	0,0%	0,0%
SM.2.4.22	Poland	0,0%	0,0%	0,0%
SM.2.4.23	Portugal	0,0%	0,0%	0,0%
SM.2.4.24	Romania	0,0%	0,0%	0,0%
SM.2.4.25	Slovakia	0,0%	0,0%	0,0%
SM.2.4.26	Slovenia	0,0%	0,0%	0,0%
SM.2.4.27	Spain	0,0%	0,0%	0,0%
SM.2.4.28	Sweden	0,0%	0,0%	0,0%
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
SM.2.4.30	Iceland	0,0%	0,0%	0,0%
SM.2.4.31	Liechtenstein	0,0%	0,0%	0,0%
SM.2.4.32	Norway	0,0%	0,0%	0,0%
SM.2.4.33	Other	0,0%	0,0%	0,0%
SM.2.4.34	Switzerland	0,0%	0,0%	0,0%
SM.2.4.35	United Kingdom	0,0%	0,0%	0,0%
SM.2.4.36	Australia	0,0%	0,0%	0,0%
SM.2.4.37	Brazil	0,0%	0,0%	0,0%
SM.2.4.38	Canada	0,0%	0,0%	0,0%
SM.2.4.39	Japan	0,0%	0,0%	0,0%
SM.2.4.40	Korea	0,0%	0,0%	0,0%
SM.2.4.41	New Zealand	0,0%	0,0%	0,0%
SM.2.4.42	Singapore	0,0%	0,0%	0,0%
SM.2.4.43	US	0,0%	0,0%	0,0%
SM.2.4.44	Other	0,0%	0,0%	0,0%
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	ABRUZZO	0,1%	0,0%	0,1%
SM.2.5.2	BASILICATA	0,0%	0,0%	0,0%
SM.2.5.3	CALABRIA	0,0%	0,0%	0,0%
SM.2.5.4	CAMPANIA	2,3%	0,0%	2,3%
SM.2.5.5	EMILIA ROMAGNA	17,1%	0,0%	17,1%
SM.2.5.6	FRIULI VENEZIA GIULIA	7,5%	0,0%	7,5%
SM.2.5.7	LAZIO	4,3%	0,0%	4,3%
SM.2.5.8	LIIGURIA	2,4%	0,0%	2,4%
SM.2.5.9	LOMBARDIA	25,7%	0,0%	25,7%
SM.2.5.10	MARCHE	0,8%	0,0%	0,8%
SM.2.5.11	MOLISE	0,0%	0,0%	0,0%
SM.2.5.12	PIEMONTE	9,8%	0,0%	9,8%
SM.2.5.13	PUGLIA	0,0%	0,0%	0,0%
SM.2.5.14	SARDEGNA	0,1%	0,0%	0,1%
SM.2.5.15	TOSCANA	6,7%	0,0%	6,7%
SM.2.5.16	TRENTINO ALTO ADIGE (S2)	0,1%	0,0%	0,1%
SM.2.5.17	TRENTINO ALTO ADIGE (TN)	0,2%	0,0%	0,2%
SM.2.5.18	UMBRIA	0,4%	0,0%	0,4%
SM.2.5.19	VALLE D'AOSTA	0,1%	0,0%	0,1%
SM.2.5.20	VENETO	22,3%	0,0%	22,3%

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	76.4%	0.0%	76.4%	
SM.2.6.2	Floating rate	23.6%	0.0%	23.6%	
SM.2.6.3	Other	0.0%	0.0%	0.0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / Interest only	0.0%	0.0%	0.0%	
SM.2.7.2	Amortising	100.0%	100.0%	100.0%	
SM.2.7.3	Other	0.0%	0.0%	0.0%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	13.1%	0.0%	13.1%	
SM.2.8.2	≥ 12 < 24 months	30.6%	0.0%	30.6%	
SM.2.8.3	≥ 24 < 36 months	19.6%	0.0%	19.6%	
SM.2.8.4	≥ 36 < 60 months	28.3%	0.0%	28.3%	
SM.2.8.5	≥ 60 months	8.4%	0.0%	8.4%	
9. Non-Performing Loans (NPL)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	0.2%	0.0%	0.2%	
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)	124.5			
By buckets (mn):					
SM.2A.10.2	0 (Included) - 10,000 Euro	0.0	7	0.0%	0.1%
SM.2A.10.3	10,000 (Included) - 25,000 Euro	1.2	58	0.1%	0.7%
SM.2A.10.4	25,000 (Included) - 50,000 Euro	22.8	568	2.1%	6.5%
SM.2A.10.5	50,000 (Included) - 75,000 Euro	70.3	1,113	6.5%	12.7%
SM.2A.10.6	75,000 (Included) - 100,000 Euro	135.8	1,545	12.5%	17.7%
SM.2A.10.7	100,000 (Included) - 150,000 Euro	377.1	3,949	34.6%	34.9%
SM.2A.10.8	150,000 (Included) - 200,000 Euro	270.8	1,580	24.9%	18.1%
SM.2A.10.9	200,000 (Included) - 300,000 Euro	158.6	684	14.6%	7.8%
SM.2A.10.10	Over 300,000 (Included) Euro	52.0	137	4.8%	1.6%
SM.2A.10.26	Total	1,088.6	8,741	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	66.2%			
By LTV buckets (mn):					
SM.2A.11.2	>0 - <=40 %	100.2	1,272	9.2%	14.6%
SM.2A.11.3	>40 - <=50 %	118.5	1,072	10.9%	12.3%
SM.2A.11.4	>50 - <=60 %	118.9	960	10.9%	11.0%
SM.2A.11.5	>60 - <=70 %	187.0	1,395	17.2%	15.0%
SM.2A.11.6	>70 - <=80 %	481.9	3,445	44.3%	39.4%
SM.2A.11.7	>80 - <=90 %	23.0	187	2.1%	2.1%
SM.2A.11.8	>90 - <=100 %	19.5	195	1.8%	1.9%
SM.2A.11.9	>100%	39.7	245	3.6%	2.8%
SM.2A.11.10	Total	1,088.6	8,741	100.0%	100.0%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	60.7%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	155.3	1,912	14.3%	21.9%
SM.2A.12.3	>40 - <=50 %	124.8	1,067	11.5%	12.2%
SM.2A.12.4	>50 - <=60 %	148.8	1,176	13.7%	13.7%
SM.2A.12.5	>60 - <=70 %	185.8	1,345	17.1%	15.4%
SM.2A.12.6	>70 - <=80 %	259.7	1,796	23.9%	20.3%
SM.2A.12.7	>80 - <=90 %	76.3	556	7.0%	6.4%
SM.2A.12.8	>90 - <=100 %	53.6	367	4.9%	4.2%
SM.2A.12.9	>100%	82.3	522	7.6%	6.0%
SM.2A.12.10	Total	1,088.6	8,741	100.0%	100.0%
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	100.0%			
SM.2A.13.2	Second home/Holiday houses	0.0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	0.0%			
SM.2A.13.4	Subsidised housing	0.0%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other	0.0%			
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100.0%			
SM.2A.14.2	Guaranteed	0.0%			
SM.2A.14.3	Other	0.0%			
15. Energy Performance Information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	A	411.3	2,935	37.8%	33.6%
SM.2A.15.2	B	136.0	1,150	12.5%	13.6%
SM.2A.15.3	C	189.4	1,791	17.4%	20.3%
SM.2A.15.4	Estimate A,B,C (2016 <= construction year <=2021)	351.9	2,825	32.3%	32.3%
SM.2A.15.18	no data	0.0	0	0.0%	0.0%
SM.2A.15.19	Total	1,088.6	8,741	0.0%	0.0%
16. Primary Energy Intensity (kWh/m2 per year)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	<40	229.7	1,660	21.1%	19.0%
SM.2A.16.2	40-80	255.5	2,066	23.5%	23.6%
SM.2A.16.3	80-140	197.4	1,675	18.1%	19.2%
SM.2A.16.4	140-180	25.5	239	2.3%	2.7%
SM.2A.16.5	>= 180	24.6	276	2.6%	3.2%
SM.2A.16.18	no data	351.9	2,825	32.3%	32.3%
SM.2A.16.19	Total	1,088.6	8,741	100.0%	100.0%
17. Property Age Structure		Nominal (mn)	Number of Dwellings	% Residential Loans	% No. of Dwellings
SM.2A.17.1	older than 1919	6.6	51	0.6%	0.6%
SM.2A.17.2	1919 - 1945	7.4	61	0.7%	0.7%
SM.2A.17.3	1946 - 1960	24.5	205	2.3%	2.3%
SM.2A.17.4	1961 - 1970	63.0	558	5.8%	6.4%
SM.2A.17.5	1971 - 1980	17.1	164	1.6%	1.9%
SM.2A.17.6	1981 - 1990	12.7	124	1.2%	1.4%
SM.2A.17.7	1991 - 2000	24.6	225	2.3%	2.6%
SM.2A.17.8	2001 - 2005	45.9	420	4.2%	4.8%
SM.2A.17.9	2006 and later	887.2	6,931	81.5%	79.3%
SM.2A.17.10	no data	0.1	2	0.0%	0.0%
SM.2A.17.11	Total	1,088.6	8,741	100.0%	100.0%
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	397.1	2,665	36.1%	30.5%
SM.2A.18.2	Flat or Apartment	721.5	6,076	66.3%	69.5%
SM.2A.18.3	Bungalow	0	0	0.0%	0.0%
SM.2A.18.4	Terraced House	0.0	0	0.0%	0.0%
SM.2A.18.5	Multi-family House	0.0	0	0.0%	0.0%
SM.2A.18.6	Land Only	0.0	0	0.0%	0.0%
SM.2A.18.7	other	0.0	0	0.0%	0.0%
SM.2A.18.8	Total	1,088.6	8,741	100.0%	100.0%
OSM.2A.18.1					
19. New Residential Property		Nominal (mn)	Number of Dwellings	% Residential Loans	% No. of Dwellings
SM.2A.19.1	New Property	322.9	2,489	29.7%	28.5%
SM.2A.19.2	Existing Property	765.7	6,252	70.3%	71.5%
SM.2A.19.3	other	0.0	0	0.0%	0.0%
SM.2A.19.4	no data	0.0	0	0.0%	0.0%
SM.2A.19.5	Total	1,088.6	8,741	100.0%	100.0%
OSM.2A.19.1					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of Dwellings	% Residential Loans	% No. of Dwellings
SM.2A.20.1	<=10	303.4	2,285	27.9%	26.1%
SM.2A.20.2	<=20	246.9	2,013	22.7%	23.1%
SM.2A.20.3	<=30	91.9	804	8.4%	9.2%
SM.2A.20.4	<=40	19.1	171	1.8%	2.0%
SM.2A.20.5	>40	20.5	198	1.9%	2.3%
SM.2A.20.18	no data	406.8	3,068	37.4%	37.4%
SM.2A.20.19	Total	1,088.6	8,741	100.0%	100.0%

B. Sustainable Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.21.1	Average loan size (DOU)	0.0			
	By buckets (mn):	0.0	0	0.0%	0.0%
SM.28.21.26	Total				
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.28.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
SM.28.22.2	>0 - <=40 %	[For completion]	[For completion]		
SM.28.22.3	>40 - <=60 %	[For completion]	[For completion]		
SM.28.22.4	>60 - <=80 %	[For completion]	[For completion]		
SM.28.22.5	>80 - <=90 %	[For completion]	[For completion]		
SM.28.22.6	>90 - <=100 %	[For completion]	[For completion]		
SM.28.22.7	>100 %	[For completion]	[For completion]		
SM.28.22.8	Total	0.0	0	0.0%	0.0%
SM.28.22.9					
SM.28.22.10					
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 (mn):				
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%
24. Breakdown by Type		% Commercial Loans	Number of CRE	% Commercial Loans	% No. of CRE
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]			
SM.28.25.1	Total	0.0%	0	0.0%	0.0%
25. EPC Information of the financed CRE		Nominal (mn)	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 (mn)	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%
27. CRE Age Structure		Nominal (mn)	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 - 1980	[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 and later	[For completion]	[For completion]		
SM.28.27.10	no data	[For completion]	[For completion]		
SM.28.27.11	Total	0.0	0	0.0%	0.0%
28. New Commercial Property		Nominal (mn)	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 (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
SM.28.29.1	TBC at a country level	[For completion]	[For completion]		
SM.28.29.2	TBC at a country level	[For completion]	[For completion]		
SM.28.29.3	TBC at a country level	[For completion]	[For completion]		
SM.28.29.4	TBC at a country level	[For completion]	[For completion]		
SM.28.29.5	TBC at a country level	[For completion]	[For completion]		
SM.28.29.6	TBC at a country level	[For completion]	[For completion]		
SM.28.29.7	TBC at a country level	[For completion]	[For completion]		
SM.28.29.8	TBC at a country level	[For completion]	[For completion]		
SM.28.29.9	TBC at a country level	[For completion]	[For completion]		
SM.28.29.10	TBC at a country level	[For completion]	[For completion]		
SM.28.29.11	TBC at a country level	[For completion]	[For completion]		
SM.28.29.12	TBC at a country level	[For completion]	[For completion]		

SM.28.29.13	TBC at a country level	[For completion]	[For completion]		
SM.28.29.14	TBC at a country level	[For completion]	[For completion]		
SM.28.29.15	TBC at a country level	[For completion]	[For completion]		
SM.28.29.16	TBC at a country level	[For completion]	[For completion]		
SM.28.29.17	TBC at a country level	[For completion]	[For completion]		
SM.28.29.18	No data	[For completion]	[For completion]		
SM.28.29.19	Total	0	0	0.0%	0.0%