

# Harmonised Transparency Template

**2024 Version**

**ITALY**

**Crédit Agricole Italia**

**Reporting Date: 31/12/2023**

**Cut-off Date: 31/12/2023**



## 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: Sustainable M data

Worksheet G1. Crisis M Payment Holidays

## A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR
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CONTENT OF TAB A
<a href="#">1. Basic Facts</a>
<a href="#">2. Regulatory Summary</a>
<a href="#">3. General Cover Pool / Covered Bond Information</a>
<a href="#">4. Compliance Art 14 CBD Check Table</a>
<a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a>
<a href="#">6. Other relevant information</a>

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	Labelled Cover Pool Name	Crédit Agricole Italia OBG S.r.l.			
G.1.1.4	Link to Issuer's Website	<a href="http://gruppo.credit-agricole.it/">http://gruppo.credit-agricole.it/</a>			
G.1.1.5	Cut-off date	31/12/2023			
OG.1.1.2	Optional information e.g. Contact names				
OG.1.1.3	Optional information e.g. Parent name				
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	<a href="#">Basel Compliance, subject to national jurisdiction (Y/N)</a>	Y			
G.2.1.2	<a href="#">CBD Compliance</a>	Y			
G.2.1.3	<a href="#">CRR Compliance (Y/N)</a>	Y			
OG.2.1.1	<a href="#">LCR status</a>	<a href="https://www.coveredbondlabel.com/issuer/80-credit-agricole-italia-s-p-a">https://www.coveredbondlabel.com/issuer/80-credit-agricole-italia-s-p-a</a>			
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	15.387			
G.3.1.2	Outstanding Covered Bonds	11.650			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5,0%	24,6%	7,5%	In accordance with Rating Agency
G.3.2.3	Total OC (absolute value in mn)	3.737,0			
OG.3.2.1					
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.3	Optional information e.g. OC (NPV basis)				
OG.3.2.4					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	14.455		93,9%	
G.3.3.2	Public Sector	0		0,0%	
G.3.3.3	Shipping	0		0,0%	
G.3.3.4	Substitute Assets	932		6,1%	
G.3.3.5	Other	0		0,0%	
G.3.3.6	Total	15.387,0		100,0%	
OG.3.3.1	o/w [if relevant, please specify]				

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%	
<b>4. Cover Pool Amortisation Profile</b>						
G.3.4.1	Weighted Average Life (in years)		Contractual	8,53	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		1.821		[Mark as ND1 if not relevant]	11,8%
G.3.4.3	1 - 2 Y		887		[Mark as ND1 if not relevant]	5,8%
G.3.4.4	2 - 3 Y		880		[Mark as ND1 if not relevant]	5,7%
G.3.4.5	3 - 4 Y		870		[Mark as ND1 if not relevant]	5,7%
G.3.4.6	4 - 5 Y		860		[Mark as ND1 if not relevant]	5,6%
G.3.4.7	5 - 10 Y		3.985		[Mark as ND1 if not relevant]	25,9%
G.3.4.8	10+ Y		6.085		[Mark as ND1 if not relevant]	39,5%
G.3.4.9		Total	15.386,6		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						
OG.3.4.9						0,00%
OG.3.4.10						0,00%
<b>5. Maturity of Covered Bonds</b>						
G.3.5.1	Weighted Average life (in years)		Initial Maturity	6,12	Extended Maturity	7,12
					% Total Initial Maturity	% Total Extended Maturity
	Maturity (mn)					
	By buckets:					
G.3.5.2	0 - 1 Y		1.750		0	15,0%
G.3.5.3	1 - 2 Y		1.750		1.750	15,0%
G.3.5.4	2 - 3 Y		750		1.750	6,4%
G.3.5.5	3 - 4 Y		750		750	6,4%
G.3.5.6	4 - 5 Y		900		750	7,7%
G.3.5.7	5 - 10 Y		4.000		4.400	34,3%
G.3.5.8	10+ Y		1.750		2.250	15,0%
G.3.5.9		Total	11.650,0		11.650,0	100,0%
OG.3.5.10		<i>o/w 0-1 day</i>				0,0%
OG.3.5.1		<i>o/w 0-0.5y</i>				0,0%
OG.3.5.2		<i>o/w 0.5-1 y</i>				0,0%
OG.3.5.3		<i>o/w 1-1.5y</i>				0,0%
OG.3.5.4		<i>o/w 1.5-2 y</i>				0,0%
OG.3.5.5						0,0%
OG.3.5.6						0,0%
OG.3.5.7						0,0%
OG.3.5.8						0,0%
OG.3.5.9						0,0%
OG.3.5.10						0,0%
<b>6. Cover Assets - Currency</b>						
G.3.6.1	EUR		Nominal [before hedging] (mn)	15.387	Nominal [after hedging] (mn)	15.387
G.3.6.2	AUD			0		0,0%
G.3.6.3	BRL			0		0,0%
G.3.6.4	CAD			0		0,0%
G.3.6.5	CHF			0		0,0%
G.3.6.6	CZK			0		0,0%
G.3.6.7	DKK			0		0,0%
G.3.6.8	GBP			0		0,0%
G.3.6.9	HKD			0		0,0%
G.3.6.10	ISK			0		0,0%
G.3.6.11	JPY			0		0,0%
G.3.6.12	KRW			0		0,0%

G.3.6.13	NOK	0	0	0,0%	0,0%
G.3.6.14	PLN	0	0	0,0%	0,0%
G.3.6.15	SEK	0	0	0,0%	0,0%
G.3.6.16	SGD	0	0	0,0%	0,0%
G.3.6.17	USD	0	0	0,0%	0,0%
G.3.6.18	Other	0	0	0,0%	0,0%
G.3.6.19	Total	15.387,0	15.387,0	100,0%	100,0%
OG.3.6.1	<i>o/w [if relevant, please specify]</i>			0,0%	0,0%
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%
<b>7. Covered Bonds - Currency</b>						
			<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR		11.650	11.650	100,0%	100,0%
G.3.7.2	AUD		0	0	0,0%	0,0%
G.3.7.3	BRL		0	0	0,0%	0,0%
G.3.7.4	CAD		0	0	0,0%	0,0%
G.3.7.5	CHF		0	0	0,0%	0,0%
G.3.7.6	CZK		0	0	0,0%	0,0%
G.3.7.7	DKK		0	0	0,0%	0,0%
G.3.7.8	GBP		0	0	0,0%	0,0%
G.3.7.9	HKD		0	0	0,0%	0,0%
G.3.7.10	ISK		0	0	0,0%	0,0%
G.3.7.11	JPY		0	0	0,0%	0,0%
G.3.7.12	KRW		0	0	0,0%	0,0%
G.3.7.13	NOK		0	0	0,0%	0,0%
G.3.7.14	PLN		0	0	0,0%	0,0%
G.3.7.15	SEK		0	0	0,0%	0,0%
G.3.7.16	SGD		0	0	0,0%	0,0%
G.3.7.17	USD		0	0	0,0%	0,0%
G.3.7.18	Other		0	0	0,0%	0,0%
G.3.7.19		Total	11.650,0	11.650,0	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>				
<b>8. Covered Bonds - Breakdown by interest rate</b>						
			<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon		9.250	9.250	79,4%	79,4%
G.3.8.2	Floating coupon		2.400	2.400	20,6%	20,6%
G.3.8.3	Other		0	0	0,0%	0,0%
G.3.8.4		Total	11.650,0	11.650,0	100,0%	100,0%
OG.3.8.1						
OG.3.8.2						
OG.3.8.3						
OG.3.8.4						
OG.3.8.5						
<b>9. Substitute Assets - Type</b>						
			<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash		932		100,0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0		0,0%	
G.3.9.3	Exposures to central banks		0		0,0%	
G.3.9.4	Exposures to credit institutions		0		0,0%	
G.3.9.5	Other		0		0,0%	
G.3.9.6		Total	932,0		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						
<b>10. Substitute Assets - Country</b>						
			<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)		932		100,0%	

G.3.10.2	Eurozone	0	0,0%
G.3.10.3	Rest of European Union (EU)	0	0,0%
G.3.10.4	European Economic Area (not member of EU)	0	0,0%
G.3.10.5	Switzerland	0	0,0%
G.3.10.6	Australia	0	0,0%
G.3.10.7	Brazil	0	0,0%
G.3.10.8	Canada	0	0,0%
G.3.10.9	Japan	0	0,0%
G.3.10.10	Korea	0	0,0%
G.3.10.11	New Zealand	0	0,0%
G.3.10.12	Singapore	0	0,0%
G.3.10.13	US	0	0,0%
G.3.10.14	Other	0	0,0%
G.3.10.15	Total EU	932	
G.3.10.16	Total	932,0	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%

<b>11. Liquid Assets</b>		<b>Nominal (mn)</b>	<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets	932	6,1%	8,0%
G.3.11.2	Central bank eligible assets	0	0,0%	0,0%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	932,0	6,1%	8,0%
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	<a href="#">Crédit Agricole Italia S.p.A. :: Covered Bond Label</a>
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#### 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

G.3.14.1	Is sustainability based on <b>sustainable assets not present in the cover pool?</b>	No	
G.3.14.2	Who has provided Second Party Opinion	Iss Corporate Solutions	
G.3.14.3	Further details on proceeds strategy	<a href="#">C.C29</a>	
G.3.14.4	Is sustainability based on <b>sustainable collateral assets present in the cover pool?</b>	Yes	
G.3.14.5	If yes. Further details are available in Tab F	<a href="#">F1. Tab</a>	<a href="#">F2. Tab</a>
G.3.14.6	Is sustainability based on <b>other criteria?</b>	No	
G.3.14.7	If yes, please provide further details	[link/glossary entry]	
OG.3.14.1			
OG.3.14.2			
OG.3.14.3			
OG.3.14.4			
OG.3.14.5			
OG.3.14.6			
OG.3.14.7			
OG.3.14.8			
OG.3.14.9			

OG.3.14.10  
 OG.3.14.11  
 OG.3.14.12  
 OG.3.14.13  
 OG.3.14.14  
 OG.3.14.15  
 OG.3.14.16  
 OG.3.14.17  
 OG.3.14.18  
 OG.3.14.19  
 OG.3.14.20  
 OG.3.14.21  
 OG.3.14.22  
 OG.3.14.23  
 OG.3.14.24  
 OG.3.14.25  
 OG.3.14.26  
 OG.3.14.27  
 OG.3.14.28  
 OG.3.14.29  
 OG.3.14.30  
 OG.3.14.31  
 OG.3.14.32  
 OG.3.14.33  
 OG.3.14.34  
 OG.3.14.35  
 OG.3.14.36  
 OG.3.14.37  
 OG.3.14.38

#### 4. Compliance Art 14 CBD Check table

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 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(a)	Value of the cover pool total assets:	<a href="#">38</a>			
G.4.1.2	(a)	Value of outstanding covered bonds:	<a href="#">39</a>			
G.4.1.3	(b)	List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]			
G.4.1.4	(c)	Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">48 for Public Sector Assets</a>		
G.4.1.5	(c)	Type of cover assets:	<a href="#">52</a>			
G.4.1.6	(c)	Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">424 for Commercial Mortgage Assets</a>	<a href="#">18 for Public Sector Assets</a>	<a href="#">116 for Shipping Assets</a>
G.4.1.7	(c)	Valuation Method:	<a href="#">link to Glossary HG.1.15</a>			
G.4.1.8	(d)	Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	<a href="#">129 for Public Sector Assets</a>	<a href="#">80 for Shipping Assets</a>	
G.4.1.9	(d)	Currency risk - cover pool:	<a href="#">111</a>			
G.4.1.10	(d)	Interest rate risk - covered bond:	<a href="#">163</a>			
G.4.1.11	(d)	Currency risk - covered bond:	<a href="#">137</a>			
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:				
G.4.1.13	(d)	Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>	<a href="#">441 LTV Commercial Mortgage</a>	<a href="#">147 for Public Sector Asset - type of debtor</a>	
G.4.1.14	(d)	Market Risk:	<a href="#">230 Derivatives and Swaps</a>			
G.4.1.15	(d)	Hedging Strategy	<a href="#">18 for Harmonised Glossary</a>			
G.4.1.16	(e)	Maturity Structure - cover assets:	<a href="#">65</a>			
G.4.1.17	(e)	Maturity Structure - covered bond:	<a href="#">88</a>			
G.4.1.18	(e)	Overview maturity extension triggers:	<a href="#">link to Glossary HG.1.7</a>			
G.4.1.19	(f)	Levels of OC:	<a href="#">44</a>			
G.4.1.20	(g)	Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>	<a href="#">110 for Shipping Assets</a>	
OG.4.1.1						
OG.4.1.2						
OG.4.1.3						

#### 5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	[For completion]
G.5.1.2	Exposure to credit institute credit quality step 2	[For completion]
G.5.1.3	Exposure to credit institute credit quality step 3	[For completion]
OG.5.1.1		
OG.5.1.2		

OG.5.1.3  
OG.5.1.4

## 6. Other relevant information

### 1. Optional information e.g. Rating triggers

OG.6.1.1	<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>



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

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

Field Number	7. Mortgage Assets	Nominal (mn)			% Total Mortgages
<b>1. Property Type Information</b>					
M.7.1.1	Residential	14.455			100,0%
M.7.1.2	Commercial	0			0,0%
M.7.1.3	Other	0			0,0%
M.7.1.4	Total	14.455,0			100,0%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>				0,0%
OM.7.1.2	<i>a/w Forest &amp; Agriculture</i>				0,0%
OM.7.1.3	<i>a/w [if relevant, please specify]</i>				0,0%
OM.7.1.4	<i>a/w [if relevant, please specify]</i>				0,0%
OM.7.1.5	<i>a/w [if relevant, please specify]</i>				0,0%
OM.7.1.6	<i>a/w [if relevant, please specify]</i>				0,0%
OM.7.1.7	<i>a/w [if relevant, please specify]</i>				0,0%
OM.7.1.8	<i>a/w [if relevant, please specify]</i>				0,0%
OM.7.1.9	<i>a/w [if relevant, please specify]</i>				0,0%
OM.7.1.10	<i>a/w [if relevant, please specify]</i>				0,0%
OM.7.1.11	<i>a/w [if relevant, please specify]</i>				0,0%
<b>2. General Information</b>					
M.7.2.1	Number of mortgage loans	180.845	Residential Loans	Commercial Loans	Total Mortgages
OM.7.2.1	<i>Optional information eg. Number of borrowers</i>			0	180.845
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					
<b>3. Concentration Risks</b>					
M.7.3.1	10 largest exposures	0,13%	% Residential Loans	% Commercial Loans	% Total Mortgages
OM.7.3.1				0	0,13%
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
<b>4. Breakdown by Geography</b>					
M.7.4.1	European Union	100,0%	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.2	Austria	0,0%		0,0%	0,0%
M.7.4.3	Belgium	0,0%		0,0%	0,0%
M.7.4.4	Bulgaria	0,0%		0,0%	0,0%
M.7.4.5	Croatia	0,0%		0,0%	0,0%
M.7.4.6	Cyprus	0,0%		0,0%	0,0%
M.7.4.7	Czechia	0,0%		0,0%	0,0%
M.7.4.8	Denmark	0,0%		0,0%	0,0%
M.7.4.9	Estonia	0,0%		0,0%	0,0%
M.7.4.10	Finland	0,0%		0,0%	0,0%
M.7.4.11	France	0,0%		0,0%	0,0%
M.7.4.12	Germany	0,0%		0,0%	0,0%
M.7.4.13	Greece	0,0%		0,0%	0,0%
M.7.4.14	Netherlands	0,0%		0,0%	0,0%
M.7.4.15	Hungary	0,0%		0,0%	0,0%
M.7.4.16	Ireland	0,0%		0,0%	0,0%
M.7.4.17	Italy	100,0%		0,0%	100,0%
M.7.4.18	Latvia	0,0%		0,0%	0,0%
M.7.4.19	Lithuania	0,0%		0,0%	0,0%
M.7.4.20	Luxembourg	0,0%		0,0%	0,0%
M.7.4.21	Malta	0,0%		0,0%	0,0%
M.7.4.22	Poland	0,0%		0,0%	0,0%
M.7.4.23	Portugal	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>a/w [if relevant, please specify]</i>				
OM.7.4.2	<i>a/w [if relevant, please specify]</i>				
OM.7.4.3	<i>a/w [if relevant, please specify]</i>				
OM.7.4.4	<i>a/w [if relevant, please specify]</i>				
OM.7.4.5	<i>a/w [if relevant, please specify]</i>				
OM.7.4.6	<i>a/w [if relevant, please specify]</i>				
OM.7.4.7	<i>a/w [if relevant, please specify]</i>				
OM.7.4.8	<i>a/w [if relevant, please specify]</i>				
OM.7.4.9	<i>a/w [if relevant, please specify]</i>				
OM.7.4.10	<i>a/w [if relevant, please specify]</i>				
<b>5. Breakdown by regions of main country of origin</b>					
M.7.5.1	ABRUZZO	0,06%	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.2	BASILICATA	0,01%		0%	0,01%
M.7.5.3	CALABRIA	0,01%		0%	0,01%
M.7.5.4	CAMPANIA	5,56%		0%	5,56%
M.7.5.5	EMILIA ROMAGNA	16,93%		0%	16,93%
M.7.5.6	FRIULI VENEZIA GIULIA	5,01%		0%	5,01%
M.7.5.7	LAZIO	6,71%		0%	6,71%
M.7.5.8	LIGURIA	5,56%		0%	5,56%
M.7.5.9	LOMBARDIA	25,11%		0%	25,11%
M.7.5.10	MARCHE	0,78%		0%	0,78%
M.7.5.11	MOLISE	0,01%		0%	0,01%
M.7.5.12	PIEMONTE	11,16%		0%	11,16%
M.7.5.13	PUGLIA	0,03%		0%	0,03%
M.7.5.14	SARDEGNA	0,08%		0%	0,08%
M.7.5.15	SICILIA	0,09%		0%	0,09%
M.7.5.16	TOSCANA	10,98%		0%	10,98%
M.7.5.17	TRENTINO ALTO ADIGE	0,12%		0%	0,12%
M.7.5.18	UMBRIA	0,57%		0%	0,57%
M.7.5.19	VALLE D'AOSTA	0,08%		0%	0,08%
M.7.5.20	VENETO	11,15%		0%	11,15%
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]
<b>6. Breakdown by Interest Rate</b>				
M.7.6.1	Fixed rate	62,4%	ND2	62,4%
M.7.6.2	Floating rate	37,6%	ND2	37,6%
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				
<b>7. Breakdown by Repayment Type</b>				
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				
<b>8. Loan Seasoning</b>				
M.7.8.1	Up to 12months	0,0%	ND2	0,0%
M.7.8.2	> 12 - <= 24 months	11,5%	ND2	11,5%
M.7.8.3	> 24 - < 36 months	14,5%	ND2	14,5%
M.7.8.4	> 36 - < 60 months	21,7%	ND2	21,7%
M.7.8.5	> 60 months	52,4%	ND2	52,4%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
<b>9. Non-Performing Loans (NPLs)</b>				
M.7.9.1	% NPLs	0,6%	ND2	0,6%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	[For completion]	[For completion]	[For completion]
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
<b>7.A Residential Cover Pool</b>				
<b>10. Loan Size Information</b>				
M.7A.10.1	Average loan size (000s)	Nominal 79,93	Number of Loans	% Residential Loans % No. of Loans
By buckets (mn):				
M.7A.10.2	0 (Included) - 10.000 Euro	30,15	5.604	0,2%
M.7A.10.3	10.000 (Included) - 25.000 Euro	231,74	12.793	1,6%
M.7A.10.4	25.000 (Included) - 50.000 Euro	1.327,98	34.623	9,2%
M.7A.10.5	50.000 (Included) - 75.000 Euro	2.623,18	41.942	18,1%
M.7A.10.6	75.000 (Included) - 100.000 Euro	3.173,75	36.536	22,0%
M.7A.10.7	100.000 (Included) - 150.000 Euro	4.267,12	35.591	29,5%
M.7A.10.8	150.000 (Included) - 200.000 Euro	1.582,79	9.314	10,9%
M.7A.10.9	200.000 (Included) - 300.000 Euro	822,12	3.506	5,7%
M.7A.10.10	Over 300.000 (Included) Euro	396,14	936	2,7%
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	Total	14.455,0	180.845	100,0%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>				
M.7A.11.1	Weighted Average LTV (%)	Nominal 52,64%	Number of Loans	% Residential Loans % No. of Loans
By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	3.807,76	73.624	26,3%
M.7A.11.3	>40 - <=50 %	2.228,32	26.002	15,4%
M.7A.11.4	>50 - <=60 %	2.978,88	31.554	20,6%
M.7A.11.5	>60 - <=70 %	3.170,88	30.179	21,9%
M.7A.11.6	>70 - <=80 %	1.803,19	15.659	12,5%
M.7A.11.7	>80 - <=90 %	292,87	2.838	2,0%
M.7A.11.8	>90 - <=100 %	43,36	264	0,3%
M.7A.11.9	>100%	129,71	725	0,9%
M.7A.11.10	Total	14.455,0	180.845	100,0%
OM.7A.11.1	a/w >100 - <=110 %			0,0%
OM.7A.11.2	a/w >110 - <=120 %			0,0%
OM.7A.11.3	a/w >120 - <=130 %			0,0%
OM.7A.11.4	a/w >130 - <=140 %			0,0%
OM.7A.11.5	a/w >140 - <=150 %			0,0%
OM.7A.11.6	a/w >150 %			0,0%
OM.7A.11.7				
OM.7A.11.8				
OM.7A.11.9				
<b>12. Loan to Value (LTV) Information - INDEXED</b>				
M.7A.12.1	Weighted Average LTV (%)	Nominal 52,99%	Number of Loans	% Residential Loans % No. of Loans
By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	4.350,86	82.556	30,1%
M.7A.12.3	>40 - <=50 %	2.501,43	28.945	17,3%
M.7A.12.4	>50 - <=60 %	2.581,93	26.537	17,9%
M.7A.12.5	>60 - <=70 %	2.143,30	20.067	14,8%
M.7A.12.6	>70 - <=80 %	1.257,85	10.854	8,7%
M.7A.12.7	>80 - <=90 %	691,85	5.484	4,8%
M.7A.12.8	>90 - <=100 %	415,79	3.071	2,9%
M.7A.12.9	>100%	511,98	3.321	3,5%
M.7A.12.10	Total	14.455,0	180.845	100,0%
OM.7A.12.1	a/w >100 - <=110 %			0,0%
OM.7A.12.2	a/w >110 - <=120 %			0,0%
OM.7A.12.3	a/w >120 - <=130 %			0,0%
OM.7A.12.4	a/w >130 - <=140 %			0,0%
OM.7A.12.5	a/w >140 - <=150 %			0,0%
OM.7A.12.6	a/w >150 %			0,0%
OM.7A.12.7				
OM.7A.12.8				
OM.7A.12.9				
<b>13. Breakdown by type</b>				
M.7A.13.1	Owner occupied	99,95%		
M.7A.13.2	Second home/Holiday houses	0,05%		
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	a/w Private rental			
OM.7A.13.2	a/w Multi-family housing			
OM.7A.13.3	a/w Buildings under construction			
OM.7A.13.4	a/w Buildings land			
OM.7A.13.5	a/w [if relevant, please specify]			
OM.7A.13.6	a/w [if relevant, please specify]			
OM.7A.13.7	a/w [if relevant, please specify]			
OM.7A.13.8	a/w [if relevant, please specify]			
OM.7A.13.9	a/w [if relevant, please specify]			
OM.7A.13.10	a/w [if relevant, please specify]			
<b>14. Loan by Ranking</b>				
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				
<b>15. EPC Information of the financed RRE - optional</b>				
M.7A.15.1	A	Nominal (mn) 680,6	Number of dwellings 5.124	% Residential Loans 4,7% % No. of Dwellings 2,8%

M.7A.15.2	B	245,1	2,276	1,7%	1,3%
M.7A.15.3	C	330,4	3,319	2,3%	1,8%
M.7A.15.4	D	690,0	7,081	4,8%	3,9%
M.7A.15.5	E	1,068,3	11,172	7,4%	6,2%
M.7A.15.6	F	1,475,8	15,590	10,2%	8,6%
M.7A.15.7	G	1,786,4	19,888	12,4%	11,0%
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	8.178,6	116.395		
M.7A.15.19	Total	14.455,0	180.845	56,6%	64,4%
OM.7A.15.1				100,0%	100,0%
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	445,1	3,490	3,1%	1,9%
M.7A.16.2	40-<80	611,8	5,508	4,2%	3,0%
M.7A.16.3	80-<140	1.346,3	13,602	9,3%	7,5%
M.7A.16.4	140-<180	946,4	9,847	6,5%	5,4%
M.7A.16.5	>= 180	2.636,6	28,915	18,2%	16,0%
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	8.467,9	119.483	58,6%	66,1%
M.7A.16.19	Total	14.455,0	180.845	100,0%	100,0%
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	764,6	13.581	5,3%	7,5%
M.7A.17.2	1919 - 1945	387,0	4.422	2,7%	2,4%
M.7A.17.3	1946 - 1960	1.473,6	17.882	10,2%	9,9%
M.7A.17.4	1961 - 1970	4.268,6	54.091	29,5%	29,9%
M.7A.17.5	1971 - 1990	1.471,3	18.117	10,2%	10,0%
M.7A.17.6	1981 - 1990	1.053,7	12.900	7,3%	7,1%
M.7A.17.7	1991 - 2000	1.087,0	13.377	7,5%	7,4%
M.7A.17.8	2001 - 2005	1.060,6	14.834	7,3%	8,2%
M.7A.17.9	2006 - 2010	1.332,2	17.247	9,2%	9,6%
M.7A.17.10	2011 - 2015	681,0	7.400	4,7%	4,1%
M.7A.17.11	2016 - 2020	698,4	5.678	4,8%	3,1%
M.7A.17.12	2021 and onwards	175,9	1.216	1,2%	0,7%
M.7A.17.13	no data	[For completion]	[For completion]		
M.7A.17.14	Total	14.455,0	180.845	100,0%	100,0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					

18. Dwelling type - optional					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	3.942,0	48.905	27,3%	27,0%
M.7A.18.2	Flat or Apartment	10.513,0	131.940	72,7%	73,0%
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	14.455,0	180.845	100,0%	100,0%
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	771,2	8.548	5,3%	4,7%
M.7A.19.2	Existing property	13.683,8	172.297	94,7%	95,3%
M.7A.19.3	other	[For completion]	[For completion]		
M.7A.19.4	no data	[For completion]	[For completion]		
M.7A.19.5	Total	14.455,0	180.845	100,0%	100,0%
M.7A.19.6					

20. CO2 emission - by dwelling type - as per national availability					
		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached	[For completion]	[For completion]	[For completion]	
M.7A.20.2	Flat or Apartment	[For completion]	[For completion]	[For completion]	
M.7A.20.3	Bungalow	[For completion]	[For completion]	[For completion]	
M.7A.20.4	Terraced House	[For completion]	[For completion]	[For completion]	
M.7A.20.5	Multifamily House	[For completion]	[For completion]	[For completion]	
M.7A.20.6	Land Only	[For completion]	[For completion]	[For completion]	
M.7A.20.7	other	[For completion]	[For completion]	[For completion]	
M.7A.20.8	no data	[For completion]	[For completion]	[For completion]	
M.7A.20.9	Total	0,0	0,0		
M.7A.20.10	Weighted Average			[For completion]	
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					

7.B Commercial Cover Pool						
21. Loan Size Information			Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)		[For completion]			
By buckets (mn):						
M.7B.21.2	TBC at a country level		[For completion]	[For completion]		
M.7B.21.3	TBC at a country level		[For completion]	[For completion]		
M.7B.21.4	TBC at a country level		[For completion]	[For completion]		
M.7B.21.5	TBC at a country level		[For completion]	[For completion]		
M.7B.21.6	TBC at a country level		[For completion]	[For completion]		
M.7B.21.7	TBC at a country level		[For completion]	[For completion]		
M.7B.21.8	TBC at a country level		[For completion]	[For completion]		
M.7B.21.9	TBC at a country level		[For completion]	[For completion]		
M.7B.21.10	TBC at a country level		[For completion]	[For completion]		
M.7B.21.11	TBC at a country level		[For completion]	[For completion]		
M.7B.21.12	TBC at a country level		[For completion]	[For completion]		
M.7B.21.13	TBC at a country level		[For completion]	[For completion]		
M.7B.21.14	TBC at a country level		[For completion]	[For completion]		
M.7B.21.15	TBC at a country level		[For completion]	[For completion]		
M.7B.21.16	TBC at a country level		[For completion]	[For completion]		
M.7B.21.17	TBC at a country level		[For completion]	[For completion]		
M.7B.21.18	TBC at a country level		[For completion]	[For completion]		
M.7B.21.19	TBC at a country level		[For completion]	[For completion]		
M.7B.21.20	TBC at a country level		[For completion]	[For completion]		
M.7B.21.21	TBC at a country level		[For completion]	[For completion]		
M.7B.21.22	TBC at a country level		[For completion]	[For completion]		
M.7B.21.23	TBC at a country level		[For completion]	[For completion]		
M.7B.21.24	TBC at a country level		[For completion]	[For completion]		
M.7B.21.25	TBC at a country level		[For completion]	[For completion]		
M.7B.21.26	Total		0,0	0	0,0%	0,0%
22. Loan to Value (LTV) Information - UNINDEXED			Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)		[For completion]			
By LTV buckets (mn):						
M.7B.22.2	>0 - <=40 %		[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %		[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %		[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %		[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %		[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %		[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %		[For completion]	[For completion]		
M.7B.22.9	>100%		[For completion]	[For completion]		
M.7B.22.10	Total		0,0	0	0,0%	0,0%
M.7B.22.11		a/w >100 - <=110 %				
OM.7B.22.2		a/w >110 - <=120 %				
OM.7B.22.3		a/w >120 - <=130 %				
OM.7B.22.4		a/w >130 - <=140 %				
OM.7B.22.5		a/w >140 - <=150 %				
OM.7B.22.6		a/w >150 %				
23. Loan to Value (LTV) Information - INDEXED			Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)		[Mark as ND1 if not relevant]			
By LTV buckets (mn):						
M.7B.23.2	>0 - <=40 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100%		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total		0,0	0	0,0%	0,0%
OM.7B.23.1		a/w >100 - <=110 %				
OM.7B.23.2		a/w >110 - <=120 %				
OM.7B.23.3		a/w >120 - <=130 %				
OM.7B.23.4		a/w >130 - <=140 %				
OM.7B.23.5		a/w >140 - <=150 %				
OM.7B.23.6		a/w >150 %				
24. Breakdown by Type			% Commercial loans			
M.7B.24.1	Retail		[For completion]			
M.7B.24.2	Office		[For completion]			
M.7B.24.3	Hotel/Tourism		[For completion]			
M.7B.24.4	Shopping malls		[For completion]			
M.7B.24.5	Industry		[For completion]			
M.7B.24.6	Agriculture		[For completion]			
M.7B.24.7	Other commercially used		[For completion]			
M.7B.24.8	Hospital		[For completion]			
M.7B.24.9	School		[For completion]			
M.7B.24.10	other RE with a social relevant purpose		[For completion]			
M.7B.24.11	Land		[For completion]			
M.7B.24.12	Property developers / Building under construction		[For completion]			
M.7B.24.13	Other		[For completion]			
OM.7B.24.1		a/w Cultural purposes				
OM.7B.24.2		a/w [ ] relevant, please specify				
OM.7B.24.3		a/w [ ] relevant, please specify				
OM.7B.24.4		a/w [ ] relevant, please specify				
OM.7B.24.5		a/w [ ] relevant, please specify				
OM.7B.24.6		a/w [ ] relevant, please specify				
OM.7B.24.7		a/w [ ] relevant, please specify				
OM.7B.24.8		a/w [ ] relevant, please specify				
OM.7B.24.9		a/w [ ] relevant, please specify				
OM.7B.24.10		a/w [ ] relevant, please specify				
OM.7B.24.11		a/w [ ] relevant, please specify				
OM.7B.24.12		a/w [ ] relevant, please specify				
OM.7B.24.13		a/w [ ] relevant, please specify				
OM.7B.24.14		a/w [ ] relevant, please specify				

**B2. Harmonised Transparency Template - Public Sector Assets**

HTT 2024

Reporting in Domestic Currency	[Please insert currency]
CONTENT OF TAB B2	
8. Public Sector Assets	

Field Number	8. Public Sector Assets				
<b>1. General Information</b>					
PS.8.1.1	Number of public sector exposures		[For completion]		
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					
<b>2. Size Information</b>					
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%
<b>3. Breakdown by Asset Type</b>					
PS.8.3.1	Loans	Nominal (mn)	[For completion]	% Public Sector Assets	
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					
<b>4. Breakdown by Geography</b>					
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>a/w [if relevant, please specify]</i>				
OPS.8.4.2	<i>a/w [if relevant, please specify]</i>				
OPS.8.4.3	<i>a/w [if relevant, please specify]</i>				
OPS.8.4.4	<i>a/w [if relevant, please specify]</i>				
OPS.8.4.5	<i>a/w [if relevant, please specify]</i>				
OPS.8.4.6	<i>a/w [if relevant, please specify]</i>				
OPS.8.4.7	<i>a/w [if relevant, please specify]</i>				
OPS.8.4.8	<i>a/w [if relevant, please specify]</i>				
OPS.8.4.9	<i>a/w [if relevant, please specify]</i>				
OPS.8.4.10	<i>a/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	
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>a/w Claim against supranational</i>		
OPS.8.8.2	<i>a/w Claim against sovereigns</i>		
OPS.8.8.3	<i>a/w Claim guaranteed by sovereigns</i>		
OPS.8.8.4	<i>a/w Claim against regional/federal authorities</i>		
OPS.8.8.5	<i>a/w Claim guaranteed by regional/federal authorities</i>		
OPS.8.8.6	<i>a/w Claim against local/municipal authorities</i>		
OPS.8.8.7	<i>a/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		% Public Sector Assets	
PS.8.9.1	% NPLs	[For completion]	
OPS.8.9.1	Defaulted Loans pursuant Art 178 CRR	[For completion]	
OPS.8.9.2			
OPS.8.9.3			
OPS.8.9.4			
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	[For completion]	
OPS.8.10.1			
OPS.8.10.2			
OPS.8.10.3			
OPS.8.10.4			
OPS.8.10.5			
OPS.8.10.6			

B3. Harmonised Transparency Template - Shipping Assets

HTT 2024

Reporting in Domestic Currency	[Please insert currency]
CONTENT OF TAB B3	
9. Shipping Assets	

Field Number	9. Shipping Assets	Shipping Loans
<b>1. General Information</b>		
S.9.1.1	Number of 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		
<b>2. Concentration Risks</b>		
S.9.2.1	10 largest exposures	[For completion]
OS.9.2.1		
OS.9.2.2		
OS.9.2.3		
OS.9.2.4		
OS.9.2.5		
OS.9.2.6		
<b>3. Breakdown by Geography / Country of Registration</b>		
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>	
<b>4. Breakdown by Interest Rate</b>		
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		
<b>5. Breakdown by Repayment Type</b>		
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		
<b>6. Loan Seasoning</b>		
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		
<b>7. Non-Performing Loans (NPLs)</b>		
S.9.7.1	% NPLs	[For completion]
OS.9.7.1	Defaulted Loans pursuant Art 178 CRR	[For completion]
OS.9.7.2		
OS.9.7.3		
OS.9.7.4		





## C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	OC Calculation: Contractual	Overcollateralisation percentage that each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	The difference (if positive) between the actual overcollateralisation provided by the Issuer and the higher of the contractual and statutory overcollateralisation. The Voluntary OC represented to the Rating Agency differs from that represented in the HTT. The difference is due to the fact that in the amount represented to the Rating Agencies, in the calculation of the numerator is considered, as well as the amount of the Substitute Assets, the Adjusted Outstanding Principal Balance, as defined in the programme documents, and not the nominal value of the Cover Assets.
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.]	ND2
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.]	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.1.7	Maturity Extension Triggers	Soft Bullet
HG.1.8	LTVs: Definition	UNINDEXED LTV: the ratio between the current balance of the loan and the value of the property at origination
HG.1.9	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.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	ND2
HG.1.11	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.1.12	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.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	ND2
HG.1.14	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.1.15	Valuation Method	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
OHG.1.1	NPV assumptions (when stated)	[For completion]
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	Please refer to the Credit Agricole Green Bond Framework, available at: <a href="https://static.credit-agricole.it/credit-agricole-it/system/rich_files/rich_files/000/003/800/original/november-20-202023-20-20cr-c3-a9dit-20agricole-20green-20bond-20framework.pdf">https://static.credit-agricole.it/credit-agricole-it/system/rich_files/rich_files/000/003/800/original/november-20-202023-20-20cr-c3-a9dit-20agricole-20green-20bond-20framework.pdf</a>
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)	[For completion]
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1	Confidential Information	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

## Disclaimer - Important notices

- (i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.
- (ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

### TERMS OF USE

This website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels).

The Site is intended for use as a directory of information relating to certain covered bond products ("**Products**") (the "**Product Information**") by an issuer of ("**Issuer**"), or potential investor in ("**Investor**"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "**User**" or "**you**"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered bond product. This Site or any label made available through it does not constitute, nor contain, any form of credit rating, any 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.

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.

Please read the T&Cs carefully before you start to use the Site. By clicking '**Accept**' you indicate that you accept these T&Cs and that you agree to abide by them.

If any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.

### SECTION A. INVESTOR T&Cs

#### 1. DIRECTORY SERVICES

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.

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether such Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the value or price of a Product, the appropriateness of a Product's terms, or the Product's future investment performance. Nothing contained on this Site is intended to predict or project future performance.

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.

## **3. LINKS FROM AND TO OUR SITE**

Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. Users follow links on this Site to external websites at their sole risk.

We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website.

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](http://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](http://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.

## **2. INTELLECTUAL PROPERTY**

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Belgium and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of these trademarks and/or devices is prohibited.

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:

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

## **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.

## **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](http://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 2024

Reporting in Domestic Currency	EUR
<b>CONTENT OF TAB E</b>	
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)	Example Bank	Example Bank			
E.1.1.2	Service	Crédit Agricole Italia	81560070348794081690			
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	81560070348794081690			
E.1.1.6	Back-up cash manager	ND2	ND2			
E.1.1.7	Account bank	Crédit Agricole Italia	81560070348794081690			
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	where applicable - paying agent	[For completion]	[For completion]			
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	Example bank	Example Guarantor	Example Bank (LEI)	FX		
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 (years)			6,3		
E.3.1.2	Weighted Average Maturity (years)**			17,2		
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	0,32%	[For completion]	[For completion]	[For completion]	0,36%
E.3.2.2	30-60 days	0,22%	[For completion]	[For completion]	[For completion]	0,22%
E.3.2.3	60-90 days	0,06%	[For completion]	[For completion]	[For completion]	0,06%
E.3.2.4	90-180 days	0,09%	[For completion]	[For completion]	[For completion]	0,10%
E.3.2.5	>= 180 days	0,33%	[For completion]	[For completion]	[For completion]	0,34%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2024

Reporting in Domestic Currency	EUR
<b>CONTENT OF TAB F1</b>	
1. Share of sustainable loans in the total mortgage program	
2. Additional information on the sustainable section of the mortgage stock	
2A. Sustainable Residential Cover Pool	
2B. Sustainable Commercial Cover Pool	

1. Share of sustainable loans in the total mortgage program		Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	1.169,0	10.106	8,1%	5,6%
SM.1.1.2	Social impact mortgage loans	0,0	0	0,0%	0,0%
SM.1.1.3	other	0,0	0	0,0%	0,0%
SM.1.1.4	Total sustainable mortgage loans	1.169,0	10.106	8,1%	5,6%
OSM.1.1.1	a/w [if relevant, please specify]				
OSM.1.1.2	a/w [if relevant, please specify]				
OSM.1.1.3	a/w [if relevant, please specify]				
OSM.1.1.4	a/w [if relevant, please specify]				
OSM.1.1.5	a/w [if relevant, please specify]				
2. Additional information on the sustainable section of the mortgage stock					
1. Sustainable Property Type Information		Nominal (mn)	% Total Sustainable Mortgages		
SM.2.1.1	Residential	1.169,0	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	1.169,0	100,0%		
OSM.2.1.1	a/w Forest & Agriculture		0,0%		
OSM.2.1.2	a/w EE residential		0,0%		
OSM.2.1.3	a/w EE commercial		0,0%		
OSM.2.1.4	a/w EE other		0,0%		
OSM.2.1.5	EE total		0,0%		
OSM.2.1.6	a/w Social residential		0,0%		
OSM.2.1.7	a/w Social Commercial		0,0%		
OSM.2.1.8	a/w social other		0,0%		
OSM.2.1.9	social tot		0,0%		
OSM.2.1.10	a/w Renewable Energy and Renewable Energy Transmission		0,0%		
OSM.2.1.11	a/w [if relevant, please specify]				
OSM.2.1.12	a/w [if relevant, please specify]				
OSM.2.1.13	a/w [if relevant, please specify]				
OSM.2.1.14	a/w [if relevant, please specify]				
OSM.2.1.15	a/w [if relevant, please specify]				
OSM.2.1.16	a/w [if relevant, please specify]				
OSM.2.1.17	a/w [if relevant, please specify]				
OSM.2.1.18	a/w [if relevant, please specify]				
2. General Information		Residential Loans	Commercial Loans	Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	10.106	0	10.106	
OSM.2.2.1	Optional information eq. Number of borrowers				
OSM.2.2.2	Optional information eq. Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	0,68%	[For completion]	0,68%	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.4.1	European Union	100,0%	0,0%	100,0%	
SM.2.4.2	Austria	0,0%	[For completion]	[For completion]	
SM.2.4.3	Belgium	0,0%	[For completion]	[For completion]	
SM.2.4.4	Bulgaria	0,0%	[For completion]	[For completion]	
SM.2.4.5	Croatia	0,0%	[For completion]	[For completion]	
SM.2.4.6	Cyprus	0,0%	[For completion]	[For completion]	
SM.2.4.7	Czechia	0,0%	[For completion]	[For completion]	
SM.2.4.8	Denmark	0,0%	[For completion]	[For completion]	
SM.2.4.9	Estonia	0,0%	[For completion]	[For completion]	
SM.2.4.10	Finland	0,0%	[For completion]	[For completion]	
SM.2.4.11	France	0,0%	[For completion]	[For completion]	
SM.2.4.12	Germany	0,0%	[For completion]	[For completion]	
SM.2.4.13	Greece	0,0%	[For completion]	[For completion]	
SM.2.4.14	Netherlands	0,0%	[For completion]	[For completion]	
SM.2.4.15	Hungary	0,0%	[For completion]	[For completion]	
SM.2.4.16	Ireland	0,0%	[For completion]	[For completion]	
SM.2.4.17	Italy	100,0%	[For completion]	100,0%	
SM.2.4.18	Latvia	0,0%	[For completion]	[For completion]	
SM.2.4.19	Lithuania	0,0%	[For completion]	[For completion]	
SM.2.4.20	Luxembourg	0,0%	[For completion]	[For completion]	
SM.2.4.21	Malta	0,0%	[For completion]	[For completion]	
SM.2.4.22	Poland	0,0%	[For completion]	[For completion]	
SM.2.4.23	Portugal	0,0%	[For completion]	[For completion]	
SM.2.4.24	Romania	0,0%	[For completion]	[For completion]	
SM.2.4.25	Slovakia	0,0%	[For completion]	[For completion]	
SM.2.4.26	Slovenia	0,0%	[For completion]	[For completion]	
SM.2.4.27	Spain	0,0%	[For completion]	[For completion]	
SM.2.4.28	Sweden	0,0%	[For completion]	[For completion]	
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%	
SM.2.4.30	Iceland	0,0%	[For completion]	[For completion]	
SM.2.4.31	Liechtenstein	0,0%	[For completion]	[For completion]	
SM.2.4.32	Norway	0,0%	[For completion]	[For completion]	
SM.2.4.33	Other	0,0%	0,0%	0,0%	
SM.2.4.34	Switzerland	0,0%	[For completion]	[For completion]	
SM.2.4.35	United Kingdom	0,0%	[For completion]	[For completion]	
SM.2.4.36	Australia	0,0%	[For completion]	[For completion]	
SM.2.4.37	Brazil	0,0%	[For completion]	[For completion]	
SM.2.4.38	Canada	0,0%	[For completion]	[For completion]	
SM.2.4.39	Japan	0,0%	[For completion]	[For completion]	
SM.2.4.40	Korea	0,0%	[For completion]	[For completion]	
SM.2.4.41	New Zealand	0,0%	[For completion]	[For completion]	
SM.2.4.42	Singapore	0,0%	[For completion]	[For completion]	
SM.2.4.43	US	0,0%	[For completion]	[For completion]	
SM.2.4.44	Other	0,0%	[For completion]	[For completion]	
SM.2.4.45	a/w [if relevant, please specify]				
SM.2.4.46	a/w [if relevant, please specify]				
SM.2.4.47	a/w [if relevant, please specify]				
SM.2.4.48	a/w [if relevant, please specify]				
SM.2.4.49	a/w [if relevant, please specify]				
SM.2.4.50	a/w [if relevant, please specify]				
SM.2.4.51	a/w [if relevant, please specify]				
SM.2.4.52	a/w [if relevant, please specify]				
SM.2.4.53	a/w [if relevant, please specify]				
SM.2.4.54	a/w [if relevant, please specify]				
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.1	ABRUZZO	0,1%	[For completion]	0,1%	
SM.2.5.2	BASILICATA	0,0%	[For completion]	0,0%	
SM.2.5.3	CALABRIA	0,0%	[For completion]	0,0%	
SM.2.5.4	CAMPANIA	2,5%	[For completion]	2,5%	
SM.2.5.5	EMILIA ROMAGNA	15,6%	[For completion]	15,6%	
SM.2.5.6	FRIULI VENEZIA GIULIA	7,3%	[For completion]	7,3%	
SM.2.5.7	LAZIO	4,0%	[For completion]	4,0%	
SM.2.5.8	LEGIURIA	2,2%	[For completion]	2,2%	
SM.2.5.9	LOMBARDIA	28,3%	[For completion]	28,3%	
SM.2.5.10	MARCHE	0,9%	[For completion]	0,9%	
SM.2.5.11	MOLISE	0,0%	[For completion]	0,0%	
SM.2.5.12	PiEMONTE	13,3%	[For completion]	13,3%	
SM.2.5.13	PUGLIA	0,1%	[For completion]	0,1%	
SM.2.5.14	SARDEGNA	0,1%	[For completion]	0,1%	
SM.2.5.15	TOSCANA	6,0%	[For completion]	6,0%	
SM.2.5.16	TRENTINO ALTO ADIGE (BZ)	0,1%	[For completion]	0,1%	
SM.2.5.17	TRENTINO ALTO ADIGE (TN)	0,1%	[For completion]	0,1%	
SM.2.5.18	UMBRIA	0,5%	[For completion]	0,5%	
SM.2.5.19	VALLE D'AGOSTA	0,0%	[For completion]	0,0%	
SM.2.5.20	VENETO	18,8%	[For completion]	18,8%	
SM.2.5.21	SICILIA	0,1%	[For completion]	0,1%	
SM.2.5.22	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.23	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.24	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.25	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.26	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.27	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.28	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.29	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.30	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]	
SM.2.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	70,8%	0,0%	70,8%	
SM.2.6.2	Floating rate	26,1%	0,0%	26,1%	

SM.2.6.3

Other

3.1%

0.0%

3.1%

OSM.2.6.1					
OSM.2.6.2					
OSM.2.6.3					
OSM.2.6.4					
OSM.2.6.5					
OSM.2.6.6					
<b>7. Breakdown by Repayment Type</b>					
SM.2.7.1	Bullet / interest only	0,0%	0,0%	0,0%	
SM.2.7.2	Amortising	100,0%	0,0%	100,0%	
SM.2.7.3	Other	0,0%	0,0%	0,0%	
OSM.2.7.1					
OSM.2.7.2					
OSM.2.7.3					
OSM.2.7.4					
OSM.2.7.5					
OSM.2.7.6					
<b>8. Loan Seasoning</b>					
SM.2.8.1	Up to 12 months	0,0%	0,0%	0,0%	
SM.2.8.2	≥ 12 - ≤ 24 months	20,8%	0,0%	20,8%	
SM.2.8.3	≥ 24 - ≤ 36 months	21,5%	0,0%	21,5%	
SM.2.8.4	≥ 36 - ≤ 60 months	33,6%	0,0%	33,6%	
SM.2.8.5	≥ 60 months	24,1%	0,0%	24,1%	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
<b>9. Non-Performing Loans (NPL)</b>					
SM.2.9.1	% NPLs	0,1%	[For completion]	0,1%	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
<b>2.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>					
SM.2A.10.1	Average loan size (000s)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
		115,7			
By buckets (mn):					
SM.2A.10.2	0 (Included) - 10.000 Euro	0,1	25	0,0%	0,2%
SM.2A.10.3	10.000 (Included) - 25.000 Euro	2,7	135	0,2%	1,3%
SM.2A.10.4	25.000 (Included) - 50.000 Euro	32,7	633	2,8%	6,2%
SM.2A.10.5	50.000 (Included) - 75.000 Euro	93,7	1.484	8,0%	14,7%
SM.2A.10.6	75.000 (Included) - 100.000 Euro	175,0	1.989	15,0%	18,7%
SM.2A.10.7	100.000 (Included) - 150.000 Euro	416,9	3.420	35,9%	33,8%
SM.2A.10.8	150.000 (Included) - 200.000 Euro	253,3	1.481	21,7%	14,7%
SM.2A.10.9	200.000 (Included) - 300.000 Euro	143,1	618	12,2%	6,1%
SM.2A.10.10	Over 300.000 (Included) Euro	48,5	121	4,1%	1,2%
SM.2A.10.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.18	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.19	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.20	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.21	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.22	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.23	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.24	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.25	TBC at a country level	[For completion]	[For completion]		
SM.2A.10.26	Total	1.169,0	10.106	100,0%	100,0%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>					
SM.2A.11.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
		67,5			
By LTV buckets (mn):					
SM.2A.11.2	>0 - <=40%	161,0	2.267	13,8%	22,4%
SM.2A.11.3	>40 - <=50%	120,2	1.173	10,3%	11,6%
SM.2A.11.4	>50 - <=60%	156,8	1.360	13,4%	13,5%
SM.2A.11.5	>60 - <=70%	190,9	1.537	16,3%	15,2%
SM.2A.11.6	>70 - <=80%	162,9	1.243	13,9%	12,3%
SM.2A.11.7	>80 - <=90%	136,7	982	11,7%	9,7%
SM.2A.11.8	>90 - <=100%	90,1	618	7,7%	6,1%
SM.2A.11.9	>100%	150,3	926	12,9%	9,2%
SM.2A.11.10	Total	1.169,0	10.106	100,0%	100,0%
OSM.2A.11.1	a/w <100 - <=110%				
OSM.2A.11.2	a/w >110 - <=120%				
OSM.2A.11.3	a/w >120 - <=130%				
OSM.2A.11.4	a/w >130 - <=140%				
OSM.2A.11.5	a/w >140 - <=150%				
OSM.2A.11.6	a/w >150%				
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
<b>12. Loan to Value (LTV) Information - INDEXED</b>					
SM.2A.12.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
		69,7			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40%	103,1	1.429	8,8%	14,1%
SM.2A.12.3	>40 - <=50%	122,8	1.184	10,0%	11,7%
SM.2A.12.4	>50 - <=60%	137,1	1.200	11,7%	11,9%
SM.2A.12.5	>60 - <=70%	203,9	1.633	17,4%	16,2%
SM.2A.12.6	>70 - <=80%	471,5	3.615	40,3%	35,8%
SM.2A.12.7	>80 - <=90%	98,0	769	8,4%	7,6%
SM.2A.12.8	>90 - <=100%	16,9	159	1,4%	1,6%
SM.2A.12.9	>100%	15,8	117	1,3%	1,2%
SM.2A.12.10	Total	1.169,0	10.106	100,0%	100,0%
OSM.2A.12.1	a/w >100 - <=110%				
OSM.2A.12.2	a/w >110 - <=120%				
OSM.2A.12.3	a/w >120 - <=130%				
OSM.2A.12.4	a/w >130 - <=140%				
OSM.2A.12.5	a/w >140 - <=150%				
OSM.2A.12.6	a/w >150%				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
<b>13. Breakdown by type</b>					
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%			
OSM.2A.13.1	a/w Private rental				
OSM.2A.13.2	a/w Multi-family housing				
OSM.2A.13.3	a/w Buildings under construction				
OSM.2A.13.4	a/w Building land				
OSM.2A.13.5	a/w [If relevant, please specify]				
OSM.2A.13.6	a/w [If relevant, please specify]				
OSM.2A.13.7	a/w [If relevant, please specify]				
OSM.2A.13.8	a/w [If relevant, please specify]				
OSM.2A.13.9	a/w [If relevant, please specify]				
OSM.2A.13.10	a/w [If relevant, please specify]				
<b>14. Loan by Ranking</b>					
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%			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
<b>15. Energy Performance information of the financed RRE</b>					
SM.2A.15.1	A	534	4.067	45,7%	40,2%
SM.2A.15.2	B	167	1.553	14,3%	15,4%
SM.2A.15.3	C	257	2.597	22,0%	25,7%
SM.2A.15.4	D	0	2	0,0%	0,0%
SM.2A.15.5	E	0	1	0,0%	0,0%
SM.2A.15.6	Estimate A,B,C (2016 <= construction year <=2020)	210	1.886	18,0%	18,7%
SM.2A.15.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.15.18	no data	0	0	0,0%	0,0%
SM.2A.15.19	Total	1.169,0	10.106	0,0%	0,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
<b>16. Primary Energy intensity (kWh/m2 per year)</b>					
SM.2A.16.1	<40	289,8	2.175	24,8%	21,5%
SM.2A.16.2	40-80	312,2	2.757	27,6%	27,3%
SM.2A.16.3	80-140	243,1	2.275	20,8%	22,5%
SM.2A.16.4	140-180	22,8	235	2,0%	2,3%
SM.2A.16.5	>=180	22,3	115	1,9%	2,1%
SM.2A.16.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.16.17	TBC at a country level	[For completion]	[For completion]		

SM.2A.16.18  
SM.2A.16.19  
OSM.2A.16.1

no data  
Total

268,9  
1.169,0

2.449  
10.106

23,0%  
100,0%

24,2%  
100,0%

OSM.2A.16.2					
	17. Property Age Structure	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	9.7	85	0.8%	0.8%
SM.2A.17.2	1919 - 1945	9.1	85	0.8%	0.8%
SM.2A.17.3	1946 - 1960	37.9	332	3.2%	3.3%
SM.2A.17.4	1961 - 1970	104.7	698	6.0%	9.8%
SM.2A.17.5	1971 - 1980	27.3	266	2.3%	2.6%
SM.2A.17.6	1981 - 1990	21.9	213	1.9%	2.1%
SM.2A.17.7	1991 - 2000	37.0	341	3.2%	3.6%
SM.2A.17.8	2001 - 2005	88.8	867	7.6%	8.6%
SM.2A.17.9	2006 - 2010	125.7	1189	10.8%	11.8%
SM.2A.17.10	2011 - 2015	100.7	868	8.6%	8.6%
SM.2A.17.11	2016 - 2020	566.8	4993	48.5%	45.4%
SM.2A.17.12	2021 and onwards	39.4	263	3.4%	2.6%
SM.2A.17.13	no data	0.0	0	0.0%	0.0%
SM.2A.17.14	Total	1,169.0	10,106	100.0%	100.0%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					
	18. Dwelling type	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	339.6	2,662	29.1%	26.3%
SM.2A.18.2	Flat or Apartment	823.4	7,444	70.9%	73.7%
SM.2A.18.3	Bungalow	0.0	0	0.0%	0.0%
SM.2A.18.4	Terraced House	0.0	0	0.0%	0.0%
SM.2A.18.5	Multifamily 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	1,169.0	10,106	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	906.5	7,947	77.5%	78.6%
SM.2A.19.2	Existing Property	262.5	2,159	22.5%	21.4%
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	1,169.0	10,106	100.0%	100.0%
	20. CO2 emission - by dwelling type - as per national availability	Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached	[For completion]	[For completion]	27,009.7	
SM.2A.20.2	Flat or Apartment	[For completion]	[For completion]	95,011.7	
SM.2A.20.3	Bungalow	[For completion]	[For completion]	[For completion]	
SM.2A.20.4	Terraced House	[For completion]	[For completion]	[For completion]	
SM.2A.20.5	Multifamily House	[For completion]	[For completion]	[For completion]	
SM.2A.20.6	Land Only	[For completion]	[For completion]	[For completion]	
SM.2A.20.7	other	[For completion]	[For completion]	[For completion]	
SM.2A.20.8	no data	[For completion]	[For completion]	[For completion]	
SM.2A.20.9	Total	0.0	0.0	[For completion]	
SM.2A.20.10	Weighted Average			[For completion]	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					
2.B Sustainable Commercial Cover Pool					
	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
SM.2B.21.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.18	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.19	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.20	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.21	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.22	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.23	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.24	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.25	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.26	Total	0.0	0	0.0%	0.0%
	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
SM.2B.22.2	>0 -<=40 %	[For completion]	[For completion]		
SM.2B.22.3	>40 -<=50 %	[For completion]	[For completion]		
SM.2B.22.4	>50 -<=60 %	[For completion]	[For completion]		
SM.2B.22.5	>60 -<=70 %	[For completion]	[For completion]		
SM.2B.22.6	>70 -<=80 %	[For completion]	[For completion]		
SM.2B.22.7	>80 -<=90 %	[For completion]	[For completion]		
SM.2B.22.8	>90 -<=100 %	[For completion]	[For completion]		
SM.2B.22.9	>100%	[For completion]	[For completion]		
SM.2B.22.10	Total	0.0	0	0.0%	0.0%
OSM.2B.22.1	a/w >100 -<=110 %				
OSM.2B.22.2	a/w >110 -<=120 %				
OSM.2B.22.3	a/w >120 -<=130 %				
OSM.2B.22.4	a/w >130 -<=140 %				
OSM.2B.22.5	a/w >140 -<=150 %				
OSM.2B.22.6	a/w >150 %				
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
	23. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
SM.2B.23.2	>0 -<=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.3	>40 -<=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.4	>50 -<=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.5	>60 -<=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.6	>70 -<=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.7	>80 -<=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.8	>90 -<=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.10	Total	0.0	0	0.0%	0.0%
OSM.2B.23.1	a/w >100 -<=110 %				
OSM.2B.23.2	a/w >110 -<=120 %				
OSM.2B.23.3	a/w >120 -<=130 %				
OSM.2B.23.4	a/w >130 -<=140 %				
OSM.2B.23.5	a/w >140 -<=150 %				
OSM.2B.23.6	a/w >150 %				
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
	24. Breakdown by Type	LTV Commercial loans			
SM.2B.24.1	Retail	[For completion]			
SM.2B.24.2	Office	[For completion]			
SM.2B.24.3	Hotel/Tourism	[For completion]			
SM.2B.24.4	Shopping malls	[For completion]			
SM.2B.24.5	Industry	[For completion]			
SM.2B.24.6	Agriculture	[For completion]			
SM.2B.24.7	Other commercially used	[For completion]			



SM.28.24.8  
SM.28.24.9  
SM.28.24.10  
SM.28.24.11  
SM.28.24.12

Hospital  
School  
other RE with a social relevant purpose  
Land  
Property developers / Building under construction

[For completion]  
[For completion]  
[For completion]  
[For completion]  
[For completion]

SM.28.24.13	Other		[For completion]
OSM.28.24.1		a/w Cultural purposes	
OSM.28.24.2		a/w [if relevant, please specify]	
OSM.28.24.3		a/w [if relevant, please specify]	
OSM.28.24.4		a/w [if relevant, please specify]	
OSM.28.24.5		a/w [if relevant, please specify]	
OSM.28.24.6		a/w [if relevant, please specify]	
OSM.28.24.7		a/w [if relevant, please specify]	
OSM.28.24.8		a/w [if relevant, please specify]	
OSM.28.24.9		a/w [if relevant, please specify]	
OSM.28.24.10		a/w [if relevant, please specify]	
OSM.28.24.11		a/w [if relevant, please specify]	
OSM.28.24.12		a/w [if relevant, please specify]	
OSM.28.24.13		a/w [if relevant, please specify]	
OSM.28.24.14		a/w [if relevant, please specify]	

25. EPC Information of the financed CRE		Nominal (€m)	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 (€m)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.26.1	TBC at a country level	[For completion]	[For completion]		
SM.28.26.2	TBC at a country level	[For completion]	[For completion]		
SM.28.26.3	TBC at a country level	[For completion]	[For completion]		
SM.28.26.4	TBC at a country level	[For completion]	[For completion]		
SM.28.26.5	TBC at a country level	[For completion]	[For completion]		
SM.28.26.6	TBC at a country level	[For completion]	[For completion]		
SM.28.26.7	TBC at a country level	[For completion]	[For completion]		
SM.28.26.8	TBC at a country level	[For completion]	[For completion]		
SM.28.26.9	TBC at a country level	[For completion]	[For completion]		
SM.28.26.10	TBC at a country level	[For completion]	[For completion]		
SM.28.26.11	TBC at a country level	[For completion]	[For completion]		
SM.28.26.12	TBC at a country level	[For completion]	[For completion]		
SM.28.26.13	TBC at a country level	[For completion]	[For completion]		
SM.28.26.14	TBC at a country level	[For completion]	[For completion]		
SM.28.26.15	TBC at a country level	[For completion]	[For completion]		
SM.28.26.16	TBC at a country level	[For completion]	[For completion]		
SM.28.26.17	TBC at a country level	[For completion]	[For completion]		
SM.28.26.18	no data	[For completion]	[For completion]		
SM.28.26.19	Total	0,0	0	0,0%	0,0%
OSM.28.26.1					
OSM.28.26.2					
OSM.28.26.3					
OSM.28.26.4					
OSM.28.26.5					
OSM.28.26.6					
OSM.28.26.7					
OSM.28.26.8					
OSM.28.26.9					
OSM.28.26.10					
OSM.28.26.11					
OSM.28.26.12					
OSM.28.26.13					
OSM.28.26.14					
OSM.28.26.15					
OSM.28.26.16					
OSM.28.26.17					
OSM.28.26.18					
OSM.28.26.19					

27. CRE Age Structure		Nominal (€m)	Number of CRE	% Commercial Loans	% No. of CRE
SM.28.27.1	older than 1919	[For completion]	[For completion]		
SM.28.27.2	1919 - 1945	[For completion]	[For completion]		
SM.28.27.3	1946 - 1960	[For completion]	[For completion]		
SM.28.27.4	1961 - 1970	[For completion]	[For completion]		
SM.28.27.5	1971 - 1980	[For completion]	[For completion]		
SM.28.27.6	1981 - 1990	[For completion]	[For completion]		
SM.28.27.7	1991 - 2000	[For completion]	[For completion]		
SM.28.27.8	2001 - 2005	[For completion]	[For completion]		
SM.28.27.9	2006 - 2010	[For completion]	[For completion]		
SM.28.27.10	2011 - 2015	[For completion]	[For completion]		
SM.28.27.11	2016 - 2020	[For completion]	[For completion]		
SM.28.27.12	2021 and onwards	[For completion]	[For completion]		
SM.28.27.13	no data	[For completion]	[For completion]		
SM.28.27.14	Total	0,0	0	0,0%	0,0%
OSM.28.27.1					
OSM.28.27.2					
OSM.28.27.3					
OSM.28.27.4					
OSM.28.27.5					
OSM.28.27.6					
OSM.28.27.7					
OSM.28.27.8					
OSM.28.27.9					
OSM.28.27.10					

28. New Commercial Property		Nominal (€m)	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%
OSM.28.28.1					
OSM.28.28.2					
OSM.28.28.3					
OSM.28.28.4					
OSM.28.28.5					

29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (TV adjusted) (per year)	kg CO2/m2 (per year)
SM.28.29.1	Retail	[For completion]	[For completion]	[For completion]
SM.28.29.2	Office	[For completion]	[For completion]	[For completion]
SM.28.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]
SM.28.29.4	Shopping malls	[For completion]	[For completion]	[For completion]
SM.28.29.5	Industry	[For completion]	[For completion]	[For completion]
SM.28.29.6	Agriculture	[For completion]	[For completion]	[For completion]
SM.28.29.7	Other commercially used	[For completion]	[For completion]	[For completion]
SM.28.29.8	Hospital	[For completion]	[For completion]	[For completion]
SM.28.29.9	School	[For completion]	[For completion]	[For completion]
SM.28.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]
SM.28.29.11	Land	[For completion]	[For completion]	[For completion]
SM.28.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]
SM.28.29.13	Other	[For completion]	[For completion]	[For completion]
SM.28.29.14	no data	[For completion]	[For completion]	[For completion]
SM.28.29.15	Total	0,0	0,0	[For completion]
SM.28.29.16	Weighted Average			[For completion]
SM.28.29.17				
SM.28.29.18				
OSM.28.29.1				
OSM.28.29.2				
OSM.28.29.3				
OSM.28.29.4				
OSM.28.29.5				
OSM.28.29.6				
OSM.28.29.7				
OSM.28.29.8				
OSM.28.29.9				
OSM.28.29.10				
OSM.28.29.11				
OSM.28.29.12				
OSM.28.29.13				
OSM.28.29.14				
OSM.28.29.15				
OSM.28.29.16				
OSM.28.29.17				
OSM.28.29.18				