

Harmonised Transparency Template

2023 Version

Italy

UniCredit SpA - UniCredit BpC Mortgage Srl

Reporting Date: 27/10/2023

Cut-off Date: 30/09/2023



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A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	EUR
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Field Number	1. Basic Facts				
G.1.1.1	Country	Italy			
G.1.1.2	Issuer Name	UniCredit SpA			
G.1.1.3	Link to Issuer's Website	https://www.unicreditgroup.eu/it/investors/funding-and-ratings/covered-bonds.html			
G.1.1.4	Cut-off date	30/09/2023			
OG.1.1.1	Optional information e.g. Contact names	Luciano Chiarelli Giorgio Frazzitta Chiara Amalia Locatelli Cecilia Martinenghi			
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	N			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	https://www.coveredbondlabel.com/issuer/21/			
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	5.006			
G.3.1.2	Outstanding Covered Bonds	1.356			
OG.3.1.1	Cover Pool Size [NPV] (mn)	5.244			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	1.372			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	ND2	245,1%	24,1%	OC committed with Standard & Poor's
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					



3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	4.827			96,4%
G.3.3.2	Public Sector	0,0			0,0%
G.3.3.3	Shipping	0,0			0,0%
G.3.3.4	Substitute Assets	179			3,6%
G.3.3.5	Other	0,0			0,0%
G.3.3.6	Total	5.006,0			100,0%
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	6,3	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	620,7	ND1	12,4%	
G.3.4.3	1 - 2 Y	441,2	ND1	8,8%	
G.3.4.4	2 - 3 Y	427,6	ND1	8,5%	
G.3.4.5	3 - 4 Y	406,3	ND1	8,1%	
G.3.4.6	4 - 5 Y	384,0	ND1	7,7%	
G.3.4.7	5 - 10 Y	1.601,0	ND1	32,0%	
G.3.4.8	10+ Y	1.125,2	ND1	22,5%	
G.3.4.9	Total	5.006,0	0,0	100,0%	0,0%
OG.3.4.1	<i>o/w 0-1 day</i>	179,2		3,6%	
OG.3.4.2	<i>o/w 0-0.5y</i>	220,6		4,4%	
OG.3.4.3	<i>o/w 0.5-1 y</i>	220,8		4,4%	
OG.3.4.4	<i>o/w 1-1.5y</i>	222,0		4,4%	
OG.3.4.5	<i>o/w 1.5-2 y</i>	219,3		4,4%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	0,85	1,85		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	1100	0	81,1%	0,0%
G.3.5.3	1 - 2 Y	0	1100	0,0%	81,1%
G.3.5.4	2 - 3 Y	256	0	18,9%	0,0%
G.3.5.5	3 - 4 Y	0	256	0,0%	18,9%
G.3.5.6	4 - 5 Y	0	0	0,0%	0,0%
G.3.5.7	5 - 10 Y	0	0	0,0%	0,0%
G.3.5.8	10+ Y	0	0	0,0%	0,0%
G.3.5.9	Total	1.356,0	1.356,0	100,0%	100,0%
G.3.5.10	<i>o/w 0-1 day</i>	0	0	0,0%	0,0%
OG.3.5.1	<i>o/w 0-0.5y</i>	1000	0	73,7%	0,0%
OG.3.5.2	<i>o/w 0.5-1 y</i>	100	0	7,4%	0,0%
OG.3.5.3	<i>o/w 1-1.5y</i>	0	1100	0,0%	81,1%
OG.3.5.4	<i>o/w 1.5-2 y</i>	0	0	0,0%	0,0%
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	5.006	ND2	100,0%	
G.3.6.2	AUD	0,0	ND2	0,0%	
G.3.6.3	BRL	0,0	ND2	0,0%	
G.3.6.4	CAD	0,0	ND2	0,0%	
G.3.6.5	CHF	0,0	ND2	0,0%	
G.3.6.6	CZK	0,0	ND2	0,0%	
G.3.6.7	DKK	0,0	ND2	0,0%	
G.3.6.8	GBP	0,0	ND2	0,0%	
G.3.6.9	HKD	0,0	ND2	0,0%	
G.3.6.10	ISK	0,0	ND2	0,0%	
G.3.6.11	JPY	0,0	ND2	0,0%	
G.3.6.12	KRW	0,0	ND2	0,0%	
G.3.6.13	NOK	0,0	ND2	0,0%	
G.3.6.14	PLN	0,0	ND2	0,0%	
G.3.6.15	SEK	0,0	ND2	0,0%	
G.3.6.16	SGD	0,0	ND2	0,0%	
G.3.6.17	USD	0,0	ND2	0,0%	
G.3.6.18	Other	0,0	ND2	0,0%	
G.3.6.19	Total	5.006,0	0,0	100,0%	0,0%
OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1.356	ND2	100,0%	
G.3.7.2	AUD	0,0	ND2	0,0%	
G.3.7.3	BRL	0,0	ND2	0,0%	
G.3.7.4	CAD	0,0	ND2	0,0%	
G.3.7.5	CHF	0,0	ND2	0,0%	
G.3.7.6	CZK	0,0	ND2	0,0%	
G.3.7.7	DKK	0,0	ND2	0,0%	
G.3.7.8	GBP	0,0	ND2	0,0%	
G.3.7.9	HKD	0,0	ND2	0,0%	
G.3.7.10	ISK	0,0	ND2	0,0%	
G.3.7.11	JPY	0,0	ND2	0,0%	
G.3.7.12	KRW	0,0	ND2	0,0%	
G.3.7.13	NOK	0,0	ND2	0,0%	
G.3.7.14	PLN	0,0	ND2	0,0%	
G.3.7.15	SEK	0,0	ND2	0,0%	
G.3.7.16	SGD	0,0	ND2	0,0%	
G.3.7.17	USD	0,0	ND2	0,0%	
G.3.7.18	Other	0,0	ND2	0,0%	
G.3.7.19	Total	1.356,0	0,0	100,0%	0,0%
OG.3.7.1					
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1.356	0	100,0%	0,0%
G.3.8.2	Floating coupon	0	1.356	0,0%	100,0%
G.3.8.3	Other	0	0	0,0%	0,0%
G.3.8.4	Total	1.356,0	1.356,0	100,0%	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					



9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets	
G.3.9.1	Cash	179	100,0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0,0	0,0%	
G.3.9.3	Exposures to central banks	0,0		
G.3.9.4	Exposures to credit institutions	0,0	0,0%	
G.3.9.5	Other	0,0	0,0%	
G.3.9.6	Total	179,2	100,0%	
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>		0,0%	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>		0,0%	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</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>	179,2	100,0%	
OG.3.9.8	<i>o/w CQS2 credit institutions</i>		0,0%	
OG.3.9.9	<i>o/w CQS3 credit institutions</i>			
OG.3.9.10				
OG.3.9.11				
OG.3.9.12				
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	179	100,0%	
G.3.10.2	Eurozone	0,0	0,0%	
G.3.10.3	Rest of European Union (EU)	0,0	0,0%	
G.3.10.4	European Economic Area (not member of EU)	0,0	0,0%	
G.3.10.5	Switzerland	0,0	0,0%	
G.3.10.6	Australia	0,0	0,0%	
G.3.10.7	Brazil	0,0	0,0%	
G.3.10.8	Canada	0,0	0,0%	
G.3.10.9	Japan	0,0	0,0%	
G.3.10.10	Korea	0,0	0,0%	
G.3.10.11	New Zealand	0,0	0,0%	
G.3.10.12	Singapore	0,0	0,0%	
G.3.10.13	US	0,0	0,0%	
G.3.10.14	Other	0,0	0,0%	
G.3.10.15	Total EU	179,2		
G.3.10.16	Total	179,2	100,0%	
OG.3.10.1				
OG.3.10.2				
OG.3.10.3				
OG.3.10.4				
OG.3.10.5				
OG.3.10.6				
OG.3.10.7				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	179	3,6%	13,2%
G.3.11.2	Central bank eligible assets	0,0	0,0%	0,0%
G.3.11.3	Other	0,0	0,0%	0,0%
G.3.11.4	Total	179,2	3,6%	13,2%
OG.3.11.1				
OG.3.11.2				
OG.3.11.3				
OG.3.11.4				
OG.3.11.5				
OG.3.11.6				
OG.3.11.7				
12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/21/		



13. Derivatives & Swaps

G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	ND2
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	ND2
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>	
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>	
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>	
OG.3.13.4		
OG.3.13.5		

14. Sustainable or other special purpose strategy - optional

G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	ND2
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	ND2
G.3.14.3	specific criteria	ND2
G.3.14.4	link to the committed objective criteria	ND2
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		



4. 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:	38			
G.4.1.2	(a)	Value of outstanding covered bonds:	39			
G.4.1.3	(b)	List of ISIN of issued covered bonds:	https://www.coveredbondlabel.com/issuer/20-unicredit-s-p-a			
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets		
G.4.1.5	(c)	Type of cover assets:	52			
G.4.1.6	(c)	Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets	18 for Public Sector Assets	116 for Shipping Assets
G.4.1.7	(c)	Valuation Method:	link to Glossary HG.1.15			
G.4.1.8	(d)	Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets		80 for Shipping Assets
G.4.1.9	(d)	Currency risk - cover pool:	111			
G.4.1.10	(d)	Interest rate risk - covered bond:	163			
G.4.1.11	(d)	Currency risk - covered bond:	137			
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:				
G.4.1.13	(d)	Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage		
G.4.1.14	(d)	Market Risk:	230 Derivatives and Swaps			
G.4.1.15	(d)	Hedging Strategy	18 for Harmonised Glossary			
G.4.1.16	(e)	Maturity Structure - cover assets:	65			
G.4.1.17	(e)	Maturity Structure - covered bond:	88			
G.4.1.18	(e)	Overview maturity extension triggers:	link to Glossary HG 1.7			
G.4.1.19	(f)	Levels of OC:	44			
G.4.1.20	(g)	Percentage of loans in default:	179 for Mortgage Assets	166 for Public Sector Assets		110 for Shipping Assets
OG.4.1.1						
OG.4.1.2						
OG.4.1.3						

5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	179,2
G.5.1.2	Exposure to credit institute credit quality step 2	ND2
G.5.1.3	Exposure to credit institute credit quality step 3	ND2
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)	Passed
OG.6.1.2	Interest Coverage Test (passed/failed)	Passed
OG.6.1.3	Cash Manager	UniCredit S.p.A.
OG.6.1.4	Account Bank	HSBC Plc
OG.6.1.5	Stand-by Account Bank	ND2
OG.6.1.6	Servicer	UniCredit S.p.A.
OG.6.1.7	Interest Rate Swap Provider	UniCredit S.p.A.
OG.6.1.8	Covered Bond Swap Provider	UniCredit S.p.A.
OG.6.1.9	Paying Agent	BNP securities services Milan
OG.6.1.10	Representative of OBG Holders	Securitisation Services S.p.A.
OG.6.1.11	Calculation Agent	UniCredit Bank AG, London Branch
OG.6.1.12	Additional Calculation Agent	Capital and Funding Solutions S.r.l.
OG.6.1.13		
OG.6.1.14		
OG.6.1.15		
OG.6.1.16		
OG.6.1.17		
OG.6.1.18		
OG.6.1.19		
OG.6.1.20		
OG.6.1.21		
OG.6.1.22		
OG.6.1.23		



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency EUR

CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	4827		100,0%
M.7.1.2	Commercial	0,0		0,0%
M.7.1.3	Other	0,0		0,0%
M.7.1.4	Total	4.826,8		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 & Agriculture</i>			0,0%
OM.7.1.3				0,0%
OM.7.1.4				0,0%
OM.7.1.5				0,0%
OM.7.1.6				0,0%
OM.7.1.7				0,0%
OM.7.1.8				0,0%
OM.7.1.9				0,0%
OM.7.1.10				0,0%
OM.7.1.11				0,0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	89.043	ND2	89043
OM.7.2.1	Number of borrowers	88761	ND2	88761
OM.7.2.2				
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0,19%	ND2	0,2%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100,0%	0,0%	100,0%
M.7.4.2	Austria	0,0%	ND2	0,0%
M.7.4.3	Belgium	0,0%	ND2	0,0%
M.7.4.4	Bulgaria	0,0%	ND2	0,0%
M.7.4.5	Croatia	0,0%	ND2	0,0%
M.7.4.6	Cyprus	0,0%	ND2	0,0%
M.7.4.7	Czechia	0,0%	ND2	0,0%
M.7.4.8	Denmark	0,0%	ND2	0,0%
M.7.4.9	Estonia	0,0%	ND2	0,0%
M.7.4.10	Finland	0,0%	ND2	0,0%
M.7.4.11	France	0,0%	ND2	0,0%
M.7.4.12	Germany	0,0%	ND2	0,0%
M.7.4.13	Greece	0,0%	ND2	0,0%
M.7.4.14	Netherlands	0,0%	ND2	0,0%
M.7.4.15	Hungary	0,0%	ND2	0,0%
M.7.4.16	Ireland	0,0%	ND2	0,0%
M.7.4.17	Italy	100,0%	ND2	100,0%
M.7.4.18	Latvia	0,0%	ND2	0,0%
M.7.4.19	Lithuania	0,0%	ND2	0,0%
M.7.4.20	Luxembourg	0,0%	ND2	0,0%
M.7.4.21	Malta	0,0%	ND2	0,0%
M.7.4.22	Poland	0,0%	ND2	0,0%
M.7.4.23	Portugal	0,0%	ND2	0,0%
M.7.4.24	Romania	0,0%	ND2	0,0%
M.7.4.25	Slovakia	0,0%	ND2	0,0%
M.7.4.26	Slovenia	0,0%	ND2	0,0%
M.7.4.27	Spain	0,0%	ND2	0,0%
M.7.4.28	Sweden	0,0%	ND2	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%	ND2	0,0%
M.7.4.31	Liechtenstein	0,0%	ND2	0,0%
M.7.4.32	Norway	0,0%	ND2	0,0%
M.7.4.33	Other	0,0%	0,0%	0,0%
M.7.4.34	Switzerland	0,0%	ND2	0,0%
M.7.4.35	United Kingdom	0,0%	ND2	0,0%
M.7.4.36	Australia	0,0%	ND2	0,0%
M.7.4.37	Brazil	0,0%	ND2	0,0%
M.7.4.38	Canada	0,0%	ND2	0,0%
M.7.4.39	Japan	0,0%	ND2	0,0%
M.7.4.40	Korea	0,0%	ND2	0,0%
M.7.4.41	New Zealand	0,0%	ND2	0,0%
M.7.4.42	Singapore	0,0%	ND2	0,0%
M.7.4.43	US	0,0%	ND2	0,0%
M.7.4.44	Other	0,0%	ND2	0,0%
OM.7.4.1				
OM.7.4.2				
OM.7.4.3				
OM.7.4.4				
OM.7.4.5				
OM.7.4.6				
OM.7.4.7				
OM.7.4.8				
OM.7.4.9				
OM.7.4.10				

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	ABRUZZO	1,1%	ND2	1,1%
M.7.5.2	BASILICATA	0,1%	ND2	0,1%
M.7.5.3	CALABRIA	0,9%	ND2	0,9%
M.7.5.4	CAMPANIA	4,4%	ND2	4,4%
M.7.5.5	EMILIA ROMAGNA	9,0%	ND2	9,0%
M.7.5.6	FRIULI VENEZIA GIULIA	2,0%	ND2	2,0%
M.7.5.7	LAZIO	14,3%	ND2	14,3%
M.7.5.8	LIGURIA	1,7%	ND2	1,7%
M.7.5.9	LOMBARDIA	24,1%	ND2	24,1%
M.7.5.10	MARCHE	1,9%	ND2	1,9%
M.7.5.11	MOLISE	0,2%	ND2	0,2%
M.7.5.12	PIEMONTE	11,7%	ND2	11,7%
M.7.5.13	PUGLIA	4,1%	ND2	4,1%
M.7.5.14	SARDEGNA	1,7%	ND2	1,7%
M.7.5.15	SICILIA	5,2%	ND2	5,2%
M.7.5.16	TOSCANA	4,8%	ND2	4,8%
M.7.5.17	TRENTINO ALTO ADIGE	0,7%	ND2	0,7%
M.7.5.18	UMBRIA	1,8%	ND2	1,8%
M.7.5.19	VALLE D'AOSTA	0,2%	ND2	0,2%
M.7.5.20	VENETO	10,3%	ND2	10,3%
M.7.5.21				



M.7.5.22
M.7.5.23
M.7.5.24
M.7.5.25
M.7.5.26
M.7.5.27
M.7.5.28
M.7.5.29
M.7.5.30
M.7.5.31
M.7.5.32
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M.7.5.34
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M.7.5.39
M.7.5.40
M.7.5.41
M.7.5.42
M.7.5.43
M.7.5.44
M.7.5.45
M.7.5.46
M.7.5.47
M.7.5.48
M.7.5.49
M.7.5.50

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	26,3%	ND2	26,3%
M.7.6.2	Floating rate	59,6%	ND2	59,6%
M.7.6.3	Other	14,2%	ND2	14,2%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0,0%	ND2	0,0%
M.7.7.2	Amortising	100,0%	ND2	100,0%
M.7.7.3	Other	0,0%	ND2	0,0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	0,0%	ND2	0,0%
M.7.8.2	≥ 12 - ≤ 24 months	0,0%	ND2	0,0%
M.7.8.3	≥ 24 - ≤ 36 months	0,0%	ND2	0,0%
M.7.8.4	≥ 36 - ≤ 60 months	0,0%	ND2	0,0%
M.7.8.5	≥ 60 months	100,0%	ND2	100,0%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,6%	ND2	0,6%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,5%	ND2	0,5%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				



7.A Residential Cover Pool					
10. Loan Size Information					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	54,2	89.043		
By buckets (mn):					
M.7A.10.2	0 (included) – 10k	38	6.971	0,8%	7,8%
M.7A.10.3	10k (Included) – 25k	252	14.431	5,2%	16,2%
M.7A.10.4	25k (Included) – 50k	881	23.464	18,3%	26,4%
M.7A.10.5	50k (Included) – 75k	1.377	22.179	28,5%	24,9%
M.7A.10.6	75k (Included) – 100k	1.171	13.658	24,3%	15,3%
M.7A.10.7	100k (Included) – 150k	794	6.799	16,4%	7,6%
M.7A.10.8	150k (Included) – 200k	174	1.035	3,6%	1,2%
M.7A.10.9	200k (included) – 300k	94	400	1,9%	0,4%
M.7A.10.10	Over 300k (Included)	45	106	0,9%	0,1%
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	4.826,8	89.043	100,0%	100,0%
11. Loan to Value (LTV) Information - UNINDEXED					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	35,48%	89.043		
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	2.693	63.790	55,8%	71,6%
M.7A.11.3	>40 - <=50 %	1.532	18.853	31,7%	21,2%
M.7A.11.4	>50 - <=60 %	581	6.209	12,0%	7,0%
M.7A.11.5	>60 - <=70 %	20	187	0,4%	0,2%
M.7A.11.6	>70 - <=80 %	0	4	0,0%	0,0%
M.7A.11.7	>80 - <=90 %	0	0	0,0%	0,0%
M.7A.11.8	>90 - <=100 %	0	0	0,0%	0,0%
M.7A.11.9	>100%	0	0	0,0%	0,0%
M.7A.11.10	Total	4.826,8	89.043	100,0%	100,0%
OM.7A.11.1	o/w >100 - <=110 %	0,0	0	0,0%	0,0%
OM.7A.11.2	o/w >110 - <=120 %	0,0	0	0,0%	0,0%
OM.7A.11.3	o/w >120 - <=130 %	0,0	0	0,0%	0,0%
OM.7A.11.4	o/w >130 - <=140 %	0,0	0	0,0%	0,0%
OM.7A.11.5	o/w >140 - <=150 %	0,0	0	0,0%	0,0%
OM.7A.11.6	o/w >150 %	0,0	0	0,0%	0,0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					



12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	40,0%	89.043		
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2.446	59.804	50,7%	67,2%
M.7A.12.3	>40 - <=50 %	1.017	13.310	21,1%	14,9%
M.7A.12.4	>50 - <=60 %	773	9.246	16,0%	10,4%
M.7A.12.5	>60 - <=70 %	378	4.332	7,8%	4,9%
M.7A.12.6	>70 - <=80 %	137	1.520	2,8%	1,7%
M.7A.12.7	>80 - <=90 %	46	499	1,0%	0,6%
M.7A.12.8	>90 - <=100 %	15	166	0,3%	0,2%
M.7A.12.9	>100%	15	166	0,3%	0,2%
M.7A.12.10	Total	4.826,8	89.043	100,0%	100,0%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	5	59	0,1%	0,1%
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	3	31	0,1%	0,0%
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	2	24	0,0%	0,0%
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	1	12	0,0%	0,0%
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	1	9	0,0%	0,0%
OM.7A.12.6	<i>o/w >150 %</i>	2	31	0,0%	0,0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
	13. Breakdown by type	% Residential Loans			
M.7A.13.1	Owner occupied	93,45%			
M.7A.13.2	Second home/Holiday houses	6,55%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other	0,0%			
OM.7A.13.1	<i>o/w Private rental</i>				
OM.7A.13.2	<i>o/w Multi-family housing</i>				
OM.7A.13.3	<i>o/w Buildings under construction</i>				
OM.7A.13.4	<i>o/w Buildings land</i>				
OM.7A.13.5					
OM.7A.13.6					
OM.7A.13.7					
OM.7A.13.8					
OM.7A.13.9					
OM.7A.13.10					
	14. Loan by Ranking	% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100,00%			
M.7A.14.2	Guaranteed	0,0%			
M.7A.14.3	Other	0,0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
	15. EPC Information of the financed RRE - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	A1	115,0	1.954	2,4%	2,2%
M.7A.15.2	A2	0,2	3	0,0%	0,0%
M.7A.15.3	A3	0,3	4	0,0%	0,0%
M.7A.15.4	A4	0,0	1	0,0%	0,0%
M.7A.15.5	B	50,4	857	1,0%	1,0%
M.7A.15.6	C	118,4	2.223	2,5%	2,5%
M.7A.15.7	D	42,2	800	0,9%	0,9%
M.7A.15.8	E	0,7	16	0,0%	0,0%
M.7A.15.9	F	0,0	1	0,0%	0,0%
M.7A.15.10	G	0,0	0	0,0%	0,0%
M.7A.15.11	no data	4.499,5	83.184	93,2%	93,4%
M.7A.15.12				0,0%	0,0%
M.7A.15.13				0,0%	0,0%
M.7A.15.14				0,0%	0,0%
M.7A.15.15				0,0%	0,0%
M.7A.15.16				0,0%	0,0%
M.7A.15.17				0,0%	0,0%
M.7A.15.18				0,0%	0,0%
M.7A.15.19	Total	4.826,8	89043	100,0%	100,0%



OM.7A.15.1
OM.7A.15.2
OM.7A.15.3

16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level	ND3	ND3		
M.7A.16.2	TBC at a country level	ND3	ND3		
M.7A.16.3	TBC at a country level	ND3	ND3		
M.7A.16.4	TBC at a country level	ND3	ND3		
M.7A.16.5	TBC at a country level	ND3	ND3		
M.7A.16.6	TBC at a country level	ND3	ND3		
M.7A.16.7	TBC at a country level	ND3	ND3		
M.7A.16.8	TBC at a country level	ND3	ND3		
M.7A.16.9	TBC at a country level	ND3	ND3		
M.7A.16.10	TBC at a country level	ND3	ND3		
M.7A.16.11	TBC at a country level	ND3	ND3		
M.7A.16.12	TBC at a country level	ND3	ND3		
M.7A.16.13	TBC at a country level	ND3	ND3		
M.7A.16.14	TBC at a country level	ND3	ND3		
M.7A.16.15	TBC at a country level	ND3	ND3		
M.7A.16.16	TBC at a country level	ND3	ND3		
M.7A.16.17	TBC at a country level	ND3	ND3		
M.7A.16.18	no data	ND3	ND3		
M.7A.16.19	Total	0,0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	ND3	ND3		
M.7A.17.2	1919 - 1945	ND3	ND3		
M.7A.17.3	1946 - 1960	ND3	ND3		
M.7A.17.4	1961 - 1970	ND3	ND3		
M.7A.17.5	1971 - 1980	ND3	ND3		
M.7A.17.6	1981 - 1990	ND3	ND3		
M.7A.17.7	1991 - 2000	ND3	ND3		
M.7A.17.8	2001 - 2005	ND3	ND3		
M.7A.17.9	2006 - 2010	ND3	ND3		
M.7A.17.10	2011 - 2015	ND3	ND3		
M.7A.17.11	2016 - 2020	ND3	ND3		
M.7A.17.12	2021 and onwards	ND3	ND3		
M.7A.17.13	no data	ND3	ND3		
M.7A.17.14	Total	0,0	0	0,0%	0,0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					

18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	3,7	33	0,1%	0,0%
M.7A.18.2	Flat or Apartment	4.437,7	82.808	91,9%	93,0%
M.7A.18.3	Bungalow	8,5	230	0,2%	0,3%
M.7A.18.4	Terraced House	315,9	4.638	6,5%	5,2%
M.7A.18.5	Multifamily House	0,0	0	0,0%	0,0%
M.7A.18.6	Land Only	0,9	20	0,0%	0,0%
M.7A.18.7	other	60,2	1.314	1,2%	1,5%
M.7A.18.8	Total	4.826,8	89043	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	ND3	ND3		
M.7A.19.2	Existing property	ND3	ND3		
M.7A.19.3	other	ND3	ND3		
M.7A.19.4	no data	ND3	ND3		
M.7A.19.5	Total	0,0	0	0,0%	0,0%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached	ND3	ND3	ND3	
M.7A.20.2	Flat or Apartment	ND3	ND3	ND3	
M.7A.20.3	Bungalow	ND3	ND3	ND3	
M.7A.20.4	Terraced House	ND3	ND3	ND3	
M.7A.20.5	Multifamily House	ND3	ND3	ND3	
M.7A.20.6	Land Only	ND3	ND3	ND3	
M.7A.20.7	other	ND3	ND3	ND3	
M.7A.20.8	no data	ND3	ND3	ND3	
M.7A.20.9	Total	0,0	0,0		
M.7A.20.10	Weighted Average			ND3	
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					



7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	ND2	ND2		
By buckets (mn):					
M.7B.21.2					
M.7B.21.3					
M.7B.21.4					
M.7B.21.5					
M.7B.21.6					
M.7B.21.7					
M.7B.21.8					
M.7B.21.9					
M.7B.21.10					
M.7B.21.11					
M.7B.21.12					
M.7B.21.13					
M.7B.21.14					
M.7B.21.15					
M.7B.21.16					
M.7B.21.17					
M.7B.21.18					
M.7B.21.19					
M.7B.21.20					
M.7B.21.21					
M.7B.21.22					
M.7B.21.23					
M.7B.21.24					
M.7B.21.25					
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 (%)	ND2	ND2		
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	ND2	ND2		
M.7B.22.3	>40 - <=50 %	ND2	ND2		
M.7B.22.4	>50 - <=60 %	ND2	ND2		
M.7B.22.5	>60 - <=70 %	ND2	ND2		
M.7B.22.6	>70 - <=80 %	ND2	ND2		
M.7B.22.7	>80 - <=90 %	ND2	ND2		
M.7B.22.8	>90 - <=100 %	ND2	ND2		
M.7B.22.9	>100%	ND2	ND2		
M.7B.22.10	Total	0,0	0	0,0%	0,0%
OM.7B.22.1	o/w >100 - <=110 %				
OM.7B.22.2	o/w >110 - <=120 %				
OM.7B.22.3	o/w >120 - <=130 %				
OM.7B.22.4	o/w >130 - <=140 %				
OM.7B.22.5	o/w >140 - <=150 %				
OM.7B.22.6	o/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	ND1	ND1		
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	ND1	ND1		
M.7B.23.3	>40 - <=50 %	ND1	ND1		
M.7B.23.4	>50 - <=60 %	ND1	ND1		
M.7B.23.5	>60 - <=70 %	ND1	ND1		
M.7B.23.6	>70 - <=80 %	ND1	ND1		
M.7B.23.7	>80 - <=90 %	ND1	ND1		
M.7B.23.8	>90 - <=100 %	ND1	ND1		
M.7B.23.9	>100%	ND1	ND1		
M.7B.23.10	Total	0,0	0	0,0%	0,0%
OM.7B.23.1	o/w >100 - <=110 %				
OM.7B.23.2	o/w >110 - <=120 %				
OM.7B.23.3	o/w >120 - <=130 %				
OM.7B.23.4	o/w >130 - <=140 %				
OM.7B.23.5	o/w >140 - <=150 %				
OM.7B.23.6	o/w >150 %				



OM.7B.23.7
 OM.7B.23.8
 OM.7B.23.9

24. Breakdown by Type		% Commercial loans
M.7B.24.1	Retail	ND2
M.7B.24.2	Office	ND2
M.7B.24.3	Hotel/Tourism	ND2
M.7B.24.4	Shopping malls	ND2
M.7B.24.5	Industry	ND2
M.7B.24.6	Agriculture	ND2
M.7B.24.7	Other commercially used	ND2
M.7B.24.8	Hospital	ND2
M.7B.24.9	School	ND2
M.7B.24.10	other RE with a social relevant purpose	ND2
M.7B.24.11	Land	ND2
M.7B.24.12	Property developers / Bulding under construction	ND2
M.7B.24.13	Other	ND2
OM.7B.24.1		
OM.7B.24.2		
OM.7B.24.3		
OM.7B.24.4		
OM.7B.24.5		
OM.7B.24.6		
OM.7B.24.7		
OM.7B.24.8		
OM.7B.24.9		
OM.7B.24.10		
OM.7B.24.11		
OM.7B.24.12		
OM.7B.24.13		
OM.7B.24.14		

25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1					
M.7B.25.2					
M.7B.25.3					
M.7B.25.4					
M.7B.25.5					
M.7B.25.6					
M.7B.25.7					
M.7B.25.8					
M.7B.25.9					
M.7B.25.10					
M.7B.25.11					
M.7B.25.12					
M.7B.25.13					
M.7B.25.14					
M.7B.25.15					
M.7B.25.16					
M.7B.25.17					
M.7B.25.18					
M.7B.25.19	Total	0,0	0	0,0%	0,0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					

26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1					
M.7B.26.2					
M.7B.26.3					
M.7B.26.4					
M.7B.26.5					
M.7B.26.6					
M.7B.26.7					
M.7B.26.8					
M.7B.26.9					
M.7B.26.10					
M.7B.26.11					
M.7B.26.12					
M.7B.26.13					
M.7B.26.14					
M.7B.26.15					
M.7B.26.16					
M.7B.26.17					
M.7B.26.18					
M.7B.26.19	Total	0,0	0	0,0%	0,0%



OM.7B.26.1
OM.7B.26.2
OM.7B.26.3

27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	ND2	ND2		
M.7B.27.2	1919 - 1945	ND2	ND2		
M.7B.27.3	1946 - 1960	ND2	ND2		
M.7B.27.4	1961 - 1970	ND2	ND2		
M.7B.27.5	1971 - 1980	ND2	ND2		
M.7B.27.6	1981 - 1990	ND2	ND2		
M.7B.27.7	1991 - 2000	ND2	ND2		
M.7B.27.8	2001 - 2005	ND2	ND2		
M.7B.27.9	2006 - 2010	ND2	ND2		
M.7B.27.10	2011 - 2015	ND2	ND2		
M.7B.27.11	2016 - 2020	ND2	ND2		
M.7B.27.12	2021 and onwards	ND2	ND2		
M.7B.27.13	no data	ND2	ND2		
M.7B.27.14	Total	0,0	0	0,0%	0,0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					

28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	ND2	ND2		
M.7B.28.2	Existing Property	ND2	ND2		
M.7B.28.3	other	ND2	ND2		
M.7B.28.4	no data	ND2	ND2		
M.7B.28.5	Total	0,0	0	0,0%	0,0%

29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)
M.7B.29.1	Retail	ND2	ND2	ND2
M.7B.29.2	Office	ND2	ND2	ND2
M.7B.29.3	Hotel/Tourism	ND2	ND2	ND2
M.7B.29.4	Shopping malls	ND2	ND2	ND2
M.7B.29.5	Industry	ND2	ND2	ND2
M.7B.29.6	Agriculture	ND2	ND2	ND2
M.7B.29.7	Other commercially used	ND2	ND2	ND2
M.7B.29.8	Hospital	ND2	ND2	ND2
M.7B.29.9	School	ND2	ND2	ND2
M.7B.29.10	other RE with a social relevant purpose	ND2	ND2	ND2
M.7B.29.11	Land	ND2	ND2	ND2
M.7B.29.12	Property developers / Building under construction	ND2	ND2	ND2
M.7B.29.13	Other	ND2	ND2	ND2
M.7B.29.14	no data	ND2	ND2	ND2
M.7B.29.15	Total	0,0	0	ND2
M.7B.29.16	Weighted Average			ND2
M.7B.29.17				
M.7B.29.18				
M.7B.29.19				



B2. Harmonised Transparency Template - Public Sector Assets

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CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures		ND2		
OPS.8.1.1					
OPS.8.1.2					
OPS.8.1.3					
OPS.8.1.4					
OPS.8.1.5					
OPS.8.1.6					
OPS.8.1.7					
2. Size Information					
		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	ND2			
By buckets (mn):					
PS.8.2.2	TBC at a country level	ND2	ND2		
PS.8.2.3	TBC at a country level	ND2	ND2		
PS.8.2.4	TBC at a country level	ND2	ND2		
PS.8.2.5	TBC at a country level	ND2	ND2		
PS.8.2.6	TBC at a country level	ND2	ND2		
PS.8.2.7	TBC at a country level	ND2	ND2		
PS.8.2.8	TBC at a country level	ND2	ND2		
PS.8.2.9	TBC at a country level	ND2	ND2		
PS.8.2.10	TBC at a country level	ND2	ND2		
PS.8.2.11	TBC at a country level	ND2	ND2		
PS.8.2.12	TBC at a country level	ND2	ND2		
PS.8.2.13	TBC at a country level	ND2	ND2		
PS.8.2.14	TBC at a country level	ND2	ND2		
PS.8.2.15	TBC at a country level	ND2	ND2		
PS.8.2.16	TBC at a country level	ND2	ND2		
PS.8.2.17	Total	0,0	0	0,0%	0,0%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	ND2			
PS.8.3.2	Bonds	ND2			
PS.8.3.3	Other	ND2			
PS.8.3.4	Total	0,0		0,0%	
OPS.8.3.1					
OPS.8.3.2					
OPS.8.3.3					
OPS.8.3.4					
OPS.8.3.5					
4. Breakdown by Geography					
		% Public Sector Assets			
PS.8.4.1	European Union	0,0%			
PS.8.4.2	Austria	ND2			
PS.8.4.3	Belgium	ND2			
PS.8.4.4	Bulgaria	ND2			
PS.8.4.5	Croatia	ND2			
PS.8.4.6	Cyprus	ND2			
PS.8.4.7	Czechia	ND2			
PS.8.4.8	Denmark	ND2			
PS.8.4.9	Estonia	ND2			
PS.8.4.10	Finland	ND2			
PS.8.4.11	France	ND2			
PS.8.4.12	Germany	ND2			
PS.8.4.13	Greece	ND2			
PS.8.4.14	Netherlands	ND2			
PS.8.4.15	Hungary	ND2			



PS.8.4.16	Ireland	ND2
PS.8.4.17	Italy	ND2
PS.8.4.18	Latvia	ND2
PS.8.4.19	Lithuania	ND2
PS.8.4.20	Luxembourg	ND2
PS.8.4.21	Malta	ND2
PS.8.4.22	Poland	ND2
PS.8.4.23	Portugal	ND2
PS.8.4.24	Romania	ND2
PS.8.4.25	Slovakia	ND2
PS.8.4.26	Slovenia	ND2
PS.8.4.27	Spain	ND2
PS.8.4.28	Sweden	ND2
PS.8.4.29	European Economic Area (not member of EU)	0,0%
PS.8.4.30	Iceland	ND2
PS.8.4.31	Liechtenstein	ND2
PS.8.4.32	Norway	ND2
PS.8.4.33	Other	0,0%
PS.8.4.34	Switzerland	ND2
PS.8.4.35	United Kingdom	ND2
PS.8.4.36	Australia	ND2
PS.8.4.37	Brazil	ND2
PS.8.4.38	Canada	ND2
PS.8.4.39	Japan	ND2
PS.8.4.40	Korea	ND2
PS.8.4.41	New Zealand	ND2
PS.8.4.42	Singapore	ND2
PS.8.4.43	US	ND2
PS.8.4.44	Other	ND2
OPS.8.4.1		
OPS.8.4.2		
OPS.8.4.3		
OPS.8.4.4		
OPS.8.4.5		
OPS.8.4.6		
OPS.8.4.7		
OPS.8.4.8		
OPS.8.4.9		
OPS.8.4.10		

o/w [If relevant, please specify]

5. Breakdown by regions of main country of origin

% Public Sector Assets

PS.8.5.1
PS.8.5.2
PS.8.5.3
PS.8.5.4
PS.8.5.5
PS.8.5.6
PS.8.5.7
PS.8.5.8
PS.8.5.9
PS.8.5.10
PS.8.5.11
PS.8.5.12
PS.8.5.13
PS.8.5.14
PS.8.5.15
PS.8.5.16
PS.8.5.17
PS.8.5.18
PS.8.5.19
PS.8.5.20
PS.8.5.21
PS.8.5.22
PS.8.5.23
PS.8.5.24



PS.8.5.25

6. Breakdown by Interest Rate % Public Sector Assets

PS.8.6.1	Fixed rate	ND2
PS.8.6.2	Floating rate	ND2
PS.8.6.3	Other	ND2

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	ND2
PS.8.7.2	Amortising	ND2
PS.8.7.3	Other	ND2

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	ND2	
PS.8.8.2	Regional/federal authorities	ND2	
PS.8.8.3	Local/municipal authorities	ND2	
PS.8.8.4	Others	ND2	
PS.8.8.5	Total	0,0	0,0%
OPS.8.8.1	<i>o/w Claim against supranational</i>		
OPS.8.8.2	<i>o/w Claim against sovereigns</i>		
OPS.8.8.3	<i>o/w Claim guaranteed by sovereigns</i>		
OPS.8.8.4	<i>o/w Claim against regional/federal authorities</i>		
OPS.8.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>		
OPS.8.8.6	<i>o/w Claim against local/municipal authorities</i>		
OPS.8.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>		

OPS.8.8.8
OPS.8.8.9
OPS.8.8.10
OPS.8.8.11
OPS.8.8.12
OPS.8.8.13

9. Non-Performing Loans % Public Sector Assets

PS.8.9.1	% NPLs	ND2
OPS.8.9.1	Defaulted Loans pursuant Art 178 CRR	ND2

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	ND2
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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

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CONTENT OF TAB B3
9. Shipping Assets

Field Number	9. Shipping Assets	
1. General Information		
		Shipping Loans
S.9.1.1	Number of shipping loans	ND2
OS.9.1.1	<i>Optional information eg, Number of borrowers</i>	
OS.9.1.2	<i>Optional information eg, Number of guarantors</i>	
OS.9.1.3		
OS.9.1.4		
OS.9.1.5		
OS.9.1.6		
2. Concentration Risks		
		% Shipping Loans
S.9.2.1	10 largest exposures	ND2
OS.9.2.1		
OS.9.2.2		
OS.9.2.3		
OS.9.2.4		
OS.9.2.5		
OS.9.2.6		
3. Breakdown by Geography / Country of Registration		
		% Shipping Loans
S.9.3.1	<u>European Union</u>	0,0%
S.9.3.2	Austria	ND2
S.9.3.3	Belgium	ND2
S.9.3.4	Bulgaria	ND2
S.9.3.5	Croatia	ND2
S.9.3.6	Cyprus	ND2
S.9.3.7	Czechia	ND2
S.9.3.8	Denmark	ND2
S.9.3.9	Estonia	ND2
S.9.3.10	Finland	ND2
S.9.3.11	France	ND2
S.9.3.12	Germany	ND2
S.9.3.13	Greece	ND2
S.9.3.14	Netherlands	ND2
S.9.3.15	Hungary	ND2
S.9.3.16	Ireland	ND2
S.9.3.17	Italy	ND2
S.9.3.18	Latvia	ND2
S.9.3.19	Lithuania	ND2
S.9.3.20	Luxembourg	ND2
S.9.3.21	Malta	ND2
S.9.3.22	Poland	ND2
S.9.3.23	Portugal	ND2
S.9.3.24	Romania	ND2
S.9.3.25	Slovakia	ND2
S.9.3.26	Slovenia	ND2
S.9.3.27	Spain	ND2
S.9.3.28	Sweden	ND2
S.9.3.29	<u>European Economic Area (not member of EU)</u>	0,0%
S.9.3.30	Iceland	ND2
S.9.3.31	Liechtenstein	ND2
S.9.3.32	Norway	ND2
S.9.3.33	<u>Other</u>	0,0%
S.9.3.34	Switzerland	ND2
S.9.3.35	United Kingdom	ND2
S.9.3.36	Australia	ND2
S.9.3.37	Brazil	ND2
S.9.3.38	Canada	ND2



S.9.3.39	Japan	ND2
S.9.3.40	Korea	ND2
S.9.3.41	New Zealand	ND2
S.9.3.42	Singapore	ND2
S.9.3.43	US	ND2
S.9.3.44	Other	ND2
OS.9.3.1		
OS.9.3.2		
OS.9.3.3		
OS.9.3.4		
OS.9.3.5		
OS.9.3.6		
OS.9.3.7		
OS.9.3.8		
OS.9.3.9		
OS.9.3.10		

o/w [if relevant, please specify]

4. Breakdown by Interest Rate		% Shipping Loans
-------------------------------	--	------------------

S.9.4.1	Fixed rate	ND2
S.9.4.2	Floating rate	ND2
S.9.4.3	Other	ND2
OS.9.4.1		
OS.9.4.2		
OS.9.4.3		
OS.9.4.4		
OS.9.4.5		
OS.9.4.6		

5. Breakdown by Repayment Type		% Shipping Loans
--------------------------------	--	------------------

S.9.5.1	Bullet / interest only	ND2
S.9.5.2	Amortising	ND2
S.9.5.3	Other	ND2
OS.9.5.1		
OS.9.5.2		
OS.9.5.3		
OS.9.5.4		
OS.9.5.5		
OS.9.5.6		

6. Loan Seasoning		% Shipping Loans
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S.9.6.1	Up to 12months	ND2
S.9.6.2	≥ 12 - ≤ 24 months	ND2
S.9.6.3	≥ 24 - ≤ 36 months	ND2
S.9.6.4	≥ 36 - ≤ 60 months	ND2
S.9.6.5	≥ 60 months	ND2
OS.9.6.1		
OS.9.6.2		
OS.9.6.3		
OS.9.6.4		

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

S.9.7.1	% NPLs	ND2
OS.9.7.1	Defaulted Loans pursuant Art 178 CRR	ND2
OS.9.7.2		
OS.9.7.3		
OS.9.7.4		

8. Loan Size Information		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
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S.9.8.1	Average loan size (000s)	ND2			
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By buckets (mn):

S.9.8.2	
S.9.8.3	
S.9.8.4	
S.9.8.5	
S.9.8.6	
S.9.8.7	
S.9.8.8	
S.9.8.9	
S.9.8.10	
S.9.8.11	



S.9.8.12					
S.9.8.13					
S.9.8.14					
S.9.8.15					
S.9.8.16					
S.9.8.17					
S.9.8.18					
S.9.8.19					
S.9.8.20					
S.9.8.21					
S.9.8.22					
S.9.8.23					
S.9.8.24					
S.9.8.25					
S.9.8.26	Total	0,0	0	0,0%	0,0%
9. Loan to Value (LTV) Information - UNINDEXED					
S.9.9.1	Weighted Average LTV (%)	Nominal ND2	Number of Loans	% Shipping Loans	% No. of Loans
S.9.9.2	By LTV buckets (mn):				
S.9.9.3	>0 - <=40 %	ND2	ND2		
S.9.9.4	>40 - <=50 %	ND2	ND2		
S.9.9.5	>50 - <=60 %	ND2	ND2		
S.9.9.6	>60 - <=70 %	ND2	ND2		
S.9.9.7	>70 - <=80 %	ND2	ND2		
S.9.9.8	>80 - <=90 %	ND2	ND2		
S.9.9.9	>90 - <=100 %	ND2	ND2		
S.9.9.10	>100%	ND2	ND2		
S.9.9.10	Total	0,0	0	0,0%	0,0%
OS.9.9.1	<i>o/w >100 - <=110 %</i>				
OS.9.9.2	<i>o/w >110 - <=120 %</i>				
OS.9.9.3	<i>o/w >120 - <=130 %</i>				
OS.9.9.4	<i>o/w >130 - <=140 %</i>				
OS.9.9.5	<i>o/w >140 - <=150 %</i>				
OS.9.9.6	<i>o/w >150 %</i>				
OS.9.9.7					
OS.9.9.8					
OS.9.9.9					
10. Loan to Value (LTV) Information - INDEXED					
S.9.10.1	Weighted Average LTV (%)	Nominal ND2	Number of Loans	% Shipping Loans	% No. of Loans
S.9.10.2	By LTV buckets (mn):				
S.9.10.3	>0 - <=40 %	ND2	ND2		
S.9.10.4	>40 - <=50 %	ND2	ND2		
S.9.10.5	>50 - <=60 %	ND2	ND2		
S.9.10.6	>60 - <=70 %	ND2	ND2		
S.9.10.7	>70 - <=80 %	ND2	ND2		
S.9.10.8	>80 - <=90 %	ND2	ND2		
S.9.10.9	>90 - <=100 %	ND2	ND2		
S.9.10.10	>100%	ND2	ND2		
S.9.10.10	Total	0,0	0	0,0%	0,0%
OS.9.10.1	<i>o/w >100 - <=110 %</i>				
OS.9.10.2	<i>o/w >110 - <=120 %</i>				
OS.9.10.3	<i>o/w >120 - <=130 %</i>				
OS.9.10.4	<i>o/w >130 - <=140 %</i>				
OS.9.10.5	<i>o/w >140 - <=150 %</i>				
OS.9.10.6	<i>o/w >150 %</i>				
OS.9.10.7					
OS.9.10.8					
OS.9.10.9					
11. Breakdown by type of ship					
		% Shipping Loans			
S.9.11.1					
S.9.11.2					
S.9.11.3					
S.9.11.4					
S.9.11.5					
S.9.11.6					



C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	ND2
HG.1.2	OC Calculation: Contractual	The higher of 7,5% and the higher percentage determined in accordance with Rating Agencies' respective methodologies
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	Fixed/Floating/other
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.]	Residual life is the legal maturity defined as the date of last instalment contractually scheduled
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.]	For Covered Bond legal maturity date is defined as "item 8" of Issue Final Terms (Maturity Date).
HG.1.7	Maturity Extension Triggers	https://www.unicreditgroup.eu/content/dam/unicreditgroup-eu/documents/en/investors/funding-and-ratings/funding-programs/covered-bond/obg1/issuance-prospectus-and-supplements/2015/2015-UCI-OBG1-Prospectus.pdf
HG.1.8	LTVs: Definition	INDEXED LTV: Loan to Value Ratio "means on a certain date and with reference to any single Mortgage Receivable, the ratio between: (a) the Outstanding Principal Balance of the specific Mortgage Receivable and (b) the most recent Market Value of the Real Estate related to such Mortgage Receivable"
HG.1.9	LTVs: Calculation of property/shipping value	ND3
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	ND3
HG.1.11	LTVs: Frequency and time of last valuation	Every six months
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 in respect of which the relevant amount outstanding added to the principal amount outstanding of any previous mortgage loans secured by the same property, does not exceed 80 per cent of the value of the mortgaged property.
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk if fully hedged through interest rate swaps on assets and on liabilities.
HG.1.14	Non-performing loans	<u>Definition for Loans classified as Default until 31th December 2020:</u> Mortgage Receivables which, following the relevant Evaluation Date, have been classified by the Servicer on behalf of the OBG Guarantor as Crediti ad Incaglio or Crediti in Sofferenza or which have been Receivables in Arrears for at least 360 days. <u>Definition for Loans classified as Default starting from 1st January 2021:</u> Mortgage Receivables which, following the relevant Evaluation Date, have been classified by the Servicer on behalf of the OBG Guarantor as Mortgage Receivables classified as unlikely to pay and in respect of which the relevant credit line (affidamento creditizio) has been revoked.
HG.1.15	Valuation Method	Receivables and related collateral are valued by UniCredit in accordance with the provisions of Part One, Title IV, Chapter 3, Annex A, of Bank of Italy Circular No. 285 of 17 December 2013.
OHG.1.1	<i>NPV assumptions (when stated)</i>	
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	ND2
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	ND2
HG.2.3	New Property and Existing Property	ND2
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		



OHG.2.7
OHG.2.8
OHG.2.9
OHG.2.10
OHG.2.11
OHG.2.12

3. Reason for No Data

Value

HG.3.1 Not applicable for the jurisdiction
HG.3.2 Not relevant for the issuer and/or CB programme at the present time
HG.3.3 Not available at the present time
OHG.3.1
OHG.3.2
OHG.3.3

ND1
ND2
ND3

4. Glossary - Extra national and/or Issuer Items

Definition

HG.4.1 Other definitions deemed relevant
OHG.4.1
OHG.4.2
OHG.4.3
OHG.4.4
OHG.4.5



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

HTT 2023

Reporting in Domestic Currency: EUR

CONTENT OF TAB E

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

Field Number	1. Additional information on the programme			
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)	ND2	ND2	
E.1.1.2	Servicer	UniCredit S.p.A.	549300TRUWO2CD2G5692	
E.1.1.3	Back-up servicer	ND2	ND2	
E.1.1.4	BUS facilitator	ND2	ND2	
E.1.1.5	Cash manager	UniCredit S.p.A.	549300TRUWO2CD2G5692	
E.1.1.6	Back-up cash manager	ND2	ND2	
E.1.1.7	Account bank	HSBC Plc	MP6ISZYBEU3UXPYFY54	
E.1.1.8	Standby account bank	ND2	ND2	
E.1.1.9	Account bank guarantor	ND2	ND2	
E.1.1.10	Trustee	Securitisation Services S.p.A.	ND2	
E.1.1.11	Cover Pool Monitor	BDO S.p.A.	ND2	
OE.1.1.1	<i>where applicable - paying agent</i>	BNP Paribas Securities Services, Milan Branch	549300WCGB70D06XZS54	
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	UniCredit S.p.A.	ND2	549300TRUWO2CD2G5692	Interest
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				



E.2.1.23
E.2.1.24
E.2.1.25
OE.2.1.1
OE.2.1.2
OE.2.1.3
OE.2.1.4
OE.2.1.5
OE.2.1.6
OE.2.1.7
OE.2.1.8
OE.2.1.9
OE.2.1.10
OE.2.1.11
OE.2.1.12
OE.2.1.13

3. Additional information on the asset distribution

1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	192,51				
E.3.1.2	Weighted Average Maturity (months)**	141,88				
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	0,84%	ND2	ND2	ND2	0,84%
E.3.2.2	30-<60 days	0,35%	ND2	ND2	ND2	0,35%
E.3.2.3	60-<90 days	0,18%	ND2	ND2	ND2	0,18%
E.3.2.4	90-<180 days	0,28%	ND2	ND2	ND2	0,28%
E.3.2.5	>= 180 days	0,13%	ND2	ND2	ND2	0,13%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2023

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

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	ND3	ND3	#VALORE!	#VALORE!
SM.1.1.2	Social impact mortgage loans	ND3	ND3	#VALORE!	#VALORE!
SM.1.1.3	other	ND3	ND3	#VALORE!	#VALORE!
SM.1.1.4	Total sustainable mortgage loans	0,0	0	#VALORE!	#VALORE!
OSM.1.1.1					
OSM.1.1.2					
OSM.1.1.3					
OSM.1.1.4					
OSM.1.1.5					
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	ND3			
SM.2.1.2	Commercial	ND3			
SM.2.1.3	Other	ND3			
SM.2.1.4	Total	0,0		0,0%	
OSM.2.1.1	<i>o/w Forest & Agriculture</i>				
OSM.2.1.2	<i>o/w EE residential</i>				
OSM.2.1.3	<i>o/w EE commercial</i>				
OSM.2.1.4	<i>o/w EE other</i>				
OSM.2.1.5	<i>EE total</i>				
OSM.2.1.6	<i>o/w Social residential</i>				
OSM.2.1.7	<i>o/wSocial Commercial</i>				
OSM.2.1.8	<i>o/w social other</i>				
OSM.2.1.9	<i>social tot</i>				
OSM.2.1.10	<i>o/w Renewable Energy and Renewable Energy Transmission</i>				
OSM.2.1.11					
OSM.2.1.12					
OSM.2.1.13					
OSM.2.1.14					
OSM.2.1.15					
OSM.2.1.16					
OSM.2.1.17					
OSM.2.1.18					
	2. General Information	Residential Loans	Commercial Loans	Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	ND3	ND2	ND3	
OSM.2.2.1	<i>Number of borrowers</i>	ND3	ND2		
OSM.2.2.2					
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	ND3	ND2	[For completion]	
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					

	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.4.1	<u>European Union</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
SM.2.4.2	Austria	ND3	ND2	[For completion]
SM.2.4.3	Belgium	ND3	ND2	[For completion]
SM.2.4.4	Bulgaria	ND3	ND2	[For completion]
SM.2.4.5	Croatia	ND3	ND2	[For completion]
SM.2.4.6	Cyprus	ND3	ND2	[For completion]
SM.2.4.7	Czechia	ND3	ND2	[For completion]
SM.2.4.8	Denmark	ND3	ND2	[For completion]
SM.2.4.9	Estonia	ND3	ND2	[For completion]
SM.2.4.10	Finland	ND3	ND2	[For completion]
SM.2.4.11	France	ND3	ND2	[For completion]
SM.2.4.12	Germany	ND3	ND2	[For completion]
SM.2.4.13	Greece	ND3	ND2	[For completion]
SM.2.4.14	Netherlands	ND3	ND2	[For completion]
SM.2.4.15	Hungary	ND3	ND2	[For completion]
SM.2.4.16	Ireland	ND3	ND2	[For completion]
SM.2.4.17	Italy	ND3	ND2	[For completion]
SM.2.4.18	Latvia	ND3	ND2	[For completion]
SM.2.4.19	Lithuania	ND3	ND2	[For completion]
SM.2.4.20	Luxembourg	ND3	ND2	[For completion]
SM.2.4.21	Malta	ND3	ND2	[For completion]
SM.2.4.22	Poland	ND3	ND2	[For completion]
SM.2.4.23	Portugal	ND3	ND2	[For completion]
SM.2.4.24	Romania	ND3	ND2	[For completion]
SM.2.4.25	Slovakia	ND3	ND2	[For completion]
SM.2.4.26	Slovenia	ND3	ND2	[For completion]
SM.2.4.27	Spain	ND3	ND2	[For completion]
SM.2.4.28	Sweden	ND3	ND2	[For completion]
SM.2.4.29	<u>European Economic Area (not member of EU)</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
SM.2.4.30	Iceland	ND3	ND2	[For completion]
SM.2.4.31	Liechtenstein	ND3	ND2	[For completion]
SM.2.4.32	Norway	ND3	ND2	[For completion]
SM.2.4.33	<u>Other</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
SM.2.4.34	Switzerland	ND3	ND2	[For completion]
SM.2.4.35	United Kingdom	ND3	ND2	[For completion]
SM.2.4.36	Australia	ND3	ND2	[For completion]
SM.2.4.37	Brazil	ND3	ND2	[For completion]
SM.2.4.38	Canada	ND3	ND2	[For completion]
SM.2.4.39	Japan	ND3	ND2	[For completion]
SM.2.4.40	Korea	ND3	ND2	[For completion]
SM.2.4.41	New Zealand	ND3	ND2	[For completion]
SM.2.4.42	Singapore	ND3	ND2	[For completion]
SM.2.4.43	US	ND3	ND2	[For completion]
SM.2.4.44	Other	ND3	ND2	[For completion]
SM.2.4.45				
SM.2.4.46				
SM.2.4.47				
SM.2.4.48				
SM.2.4.49				
SM.2.4.50				
SM.2.4.51				
SM.2.4.52				
SM.2.4.53				
SM.2.4.54				

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.2	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.3	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.4	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.5	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.6	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.7	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.8	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.9	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.10	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.11	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.12	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.13	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.14	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.15	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.16	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.17	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.18	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.19	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.20	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.21	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.22	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.23	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.24	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.25	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.26	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.27	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.28	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.29	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.30	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.31	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.32	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.33	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.34	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.35	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.36	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.37	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.38	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.39	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.40	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.41	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.42	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.43	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.44	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.45	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.46	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.47	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.48	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.49	TBC at a country level	ND3	ND2	[For completion]
SM.2.5.50	TBC at a country level	ND3	ND2	[For completion]
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	ND3	ND2	[For completion]
SM.2.6.2	Floating rate	ND3	ND2	[For completion]
SM.2.6.3	Other	ND3	ND2	[For completion]
OSM.2.6.1				
OSM.2.6.2				
OSM.2.6.3				
OSM.2.6.4				
OSM.2.6.5				
OSM.2.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	ND3	ND2	[For completion]
SM.2.7.2	Amortising	ND3	ND2	[For completion]
SM.2.7.3	Other	ND3	ND2	[For completion]
OSM.2.7.1				
OSM.2.7.2				
OSM.2.7.3				
OSM.2.7.4				
OSM.2.7.5				
OSM.2.7.6				

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	ND3	ND2	[For completion]	
SM.2.8.2	≥ 12 - <24 months	ND3	ND2	[For completion]	
SM.2.8.3	≥ 24 - <36 months	ND3	ND2	[For completion]	
SM.2.8.4	≥ 36 - <60 months	ND3	ND2	[For completion]	
SM.2.8.5	≥ 60 months	ND3	ND2	[For completion]	
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	ND3	ND2	[For completion]	
OSM.2.9.1					
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					
A. Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	ND3			
	By buckets (mn):				
SM.2A.10.2	TBC at a country level	ND3	ND3		
SM.2A.10.3	TBC at a country level	ND3	ND3		
SM.2A.10.4	TBC at a country level	ND3	ND3		
SM.2A.10.5	TBC at a country level	ND3	ND3		
SM.2A.10.6	TBC at a country level	ND3	ND3		
SM.2A.10.7	TBC at a country level	ND3	ND3		
SM.2A.10.8	TBC at a country level	ND3	ND3		
SM.2A.10.9	TBC at a country level	ND3	ND3		
SM.2A.10.10	TBC at a country level	ND3	ND3		
SM.2A.10.11	TBC at a country level	ND3	ND3		
SM.2A.10.12	TBC at a country level	ND3	ND3		
SM.2A.10.13	TBC at a country level	ND3	ND3		
SM.2A.10.14	TBC at a country level	ND3	ND3		
SM.2A.10.15	TBC at a country level	ND3	ND3		
SM.2A.10.16	TBC at a country level	ND3	ND3		
SM.2A.10.17	TBC at a country level	ND3	ND3		
SM.2A.10.18	TBC at a country level	ND3	ND3		
SM.2A.10.19	TBC at a country level	ND3	ND3		
SM.2A.10.20	TBC at a country level	ND3	ND3		
SM.2A.10.21	TBC at a country level	ND3	ND3		
SM.2A.10.22	TBC at a country level	ND3	ND3		
SM.2A.10.23	TBC at a country level	ND3	ND3		
SM.2A.10.24	TBC at a country level	ND3	ND3		
SM.2A.10.25	TBC at a country level	ND3	ND3		
SM.2A.10.26	Total	0,0	0	0,0%	0,0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	ND3			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	ND3	ND3		
SM.2A.11.3	>40 - <=50 %	ND3	ND3		
SM.2A.11.4	>50 - <=60 %	ND3	ND3		
SM.2A.11.5	>60 - <=70 %	ND3	ND3		
SM.2A.11.6	>70 - <=80 %	ND3	ND3		
SM.2A.11.7	>80 - <=90 %	ND3	ND3		
SM.2A.11.8	>90 - <=100 %	ND3	ND3		
SM.2A.11.9	>100%	ND3	ND3		
SM.2A.11.10	Total	0,0	0	0,0%	0,0%
OSM.2A.11.1	<i>o/w >100 - <=110 %</i>				
OSM.2A.11.2	<i>o/w >110 - <=120 %</i>				
OSM.2A.11.3	<i>o/w >120 - <=130 %</i>				
OSM.2A.11.4	<i>o/w >130 - <=140 %</i>				
OSM.2A.11.5	<i>o/w >140 - <=150 %</i>				
OSM.2A.11.6	<i>o/w >150 %</i>				
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	ND3			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	ND3	ND3		
SM.2A.12.3	>40 - <=50 %	ND3	ND3		
SM.2A.12.4	>50 - <=60 %	ND3	ND3		
SM.2A.12.5	>60 - <=70 %	ND3	ND3		
SM.2A.12.6	>70 - <=80 %	ND3	ND3		
SM.2A.12.7	>80 - <=90 %	ND3	ND3		
SM.2A.12.8	>90 - <=100 %	ND3	ND3		
SM.2A.12.9	>100%	ND3	ND3		
SM.2A.12.10	Total	0,0	0	0,0%	0,0%
OSM.2A.12.1	<i>o/w >100 - <=110 %</i>				
OSM.2A.12.2	<i>o/w >110 - <=120 %</i>				
OSM.2A.12.3	<i>o/w >120 - <=130 %</i>				
OSM.2A.12.4	<i>o/w >130 - <=140 %</i>				
OSM.2A.12.5	<i>o/w >140 - <=150 %</i>				
OSM.2A.12.6	<i>o/w >150 %</i>				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	ND3			
SM.2A.13.2	Second home/Holiday houses	ND3			
SM.2A.13.3	Buy-to-let/Non-owner occupied	ND3			
SM.2A.13.4	Subsidised housing	ND3			
SM.2A.13.5	Agricultural	ND3			
SM.2A.13.6	Other	ND3			
OSM.2A.13.1	<i>o/w Private rental</i>				
OSM.2A.13.2	<i>o/w Multi-family housing</i>				
OSM.2A.13.3	<i>o/w Buildings under construction</i>				
OSM.2A.13.4	<i>o/w Buildings land</i>				
OSM.2A.13.5	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.6	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.7	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.8	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.9	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.10	<i>o/w [if relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	ND3			
SM.2A.14.2	Guaranteed	ND3			
SM.2A.14.3	Other	ND3			
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	TBC at a country level	ND3	ND3		
SM.2A.15.2	TBC at a country level	ND3	ND3		
SM.2A.15.3	TBC at a country level	ND3	ND3		
SM.2A.15.4	TBC at a country level	ND3	ND3		
SM.2A.15.5	TBC at a country level	ND3	ND3		
SM.2A.15.6	TBC at a country level	ND3	ND3		
SM.2A.15.7	TBC at a country level	ND3	ND3		
SM.2A.15.8	TBC at a country level	ND3	ND3		
SM.2A.15.9	TBC at a country level	ND3	ND3		
SM.2A.15.10	TBC at a country level	ND3	ND3		
SM.2A.15.11	TBC at a country level	ND3	ND3		
SM.2A.15.12	TBC at a country level	ND3	ND3		
SM.2A.15.13	TBC at a country level	ND3	ND3		
SM.2A.15.14	TBC at a country level	ND3	ND3		
SM.2A.15.15	TBC at a country level	ND3	ND3		
SM.2A.15.16	TBC at a country level	ND3	ND3		
SM.2A.15.17	TBC at a country level	ND3	ND3		
SM.2A.15.18	no data	ND3	ND3		
SM.2A.15.19	Total	0,0	0	0,0%	0,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					

16. Primary Energy intensity (kWh/m2 per year)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1	TBC at a country level	ND3	ND3		
SM.2A.16.2	TBC at a country level	ND3	ND3		
SM.2A.16.3	TBC at a country level	ND3	ND3		
SM.2A.16.4	TBC at a country level	ND3	ND3		
SM.2A.16.5	TBC at a country level	ND3	ND3		
SM.2A.16.6	TBC at a country level	ND3	ND3		
SM.2A.16.7	TBC at a country level	ND3	ND3		
SM.2A.16.8	TBC at a country level	ND3	ND3		
SM.2A.16.9	TBC at a country level	ND3	ND3		
SM.2A.16.10	TBC at a country level	ND3	ND3		
SM.2A.16.11	TBC at a country level	ND3	ND3		
SM.2A.16.12	TBC at a country level	ND3	ND3		
SM.2A.16.13	TBC at a country level	ND3	ND3		
SM.2A.16.14	TBC at a country level	ND3	ND3		
SM.2A.16.15	TBC at a country level	ND3	ND3		
SM.2A.16.16	TBC at a country level	ND3	ND3		
SM.2A.16.17	TBC at a country level	ND3	ND3		
SM.2A.16.18	no data	ND3	ND3		
SM.2A.16.19	Total	0,0	0	0,0%	0,0%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	ND3	ND3		
SM.2A.17.2	1919 - 1945	ND3	ND3		
SM.2A.17.3	1946 - 1960	ND3	ND3		
SM.2A.17.4	1961 - 1970	ND3	ND3		
SM.2A.17.5	1971 - 1980	ND3	ND3		
SM.2A.17.6	1981 - 1990	ND3	ND3		
SM.2A.17.7	1991 - 2000	ND3	ND3		
SM.2A.17.8	2001 - 2005	ND3	ND3		
SM.2A.17.9	2006 - 2010	ND3	ND3		
SM.2A.17.10	2011 - 2015	ND3	ND3		
SM.2A.17.11	2016 - 2020	ND3	ND3		
SM.2A.17.12	2021 and onwards	ND3	ND3		
SM.2A.17.13	no data	ND3	ND3		
SM.2A.17.14	Total	0,0	0	0,0%	0,0%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					
OSM.2A.17.6					
OSM.2A.17.7					
OSM.2A.17.8					
OSM.2A.17.9					
OSM.2A.17.10					
18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	ND3	ND3		
SM.2A.18.2	Flat or Apartment	ND3	ND3		
SM.2A.18.3	Bungalow	ND3	ND3		
SM.2A.18.4	Terraced House	ND3	ND3		
SM.2A.18.5	Multifamily House	ND3	ND3		
SM.2A.18.6	Land Only	ND3	ND3		
SM.2A.18.7	other	ND3	ND3		
SM.2A.18.8	Total	0,0	0	0,0%	0,0%
OSM.2A.18.1					
19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Proprety	ND3	ND3		
SM.2A.19.2	Existing Property	ND3	ND3		
SM.2A.19.3	other	ND3	ND3		
SM.2A.19.4	no data	ND3	ND3		
SM.2A.19.5	Total	0,0	0	0,0%	0,0%
OSM.2A.19.1					

20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)
SM.2A.20.1	House, detached or semi-detached	ND3	ND3	[For completion]
SM.2A.20.2	Flat or Apartment	ND3	ND3	[For completion]
SM.2A.20.3	Bungalow	ND3	ND3	[For completion]
SM.2A.20.4	Terraced House	ND3	ND3	[For completion]
SM.2A.20.5	Multifamily House	ND3	ND3	[For completion]
SM.2A.20.6	Land Only	ND3	ND3	[For completion]
SM.2A.20.7	other	ND3	ND3	[For completion]
SM.2A.20.8	no data	ND3	ND3	[For completion]
SM.2A.20.9	Total	0,0	0,0	
SM.2A.20.10	Weighted Average			[For completion]
SM.2A.20.11				
SM.2A.20.12				
SM.2A.20.13				
SM.2A.20.14				
SM.2A.20.15				
SM.2A.20.16				
SM.2A.20.17				
SM.2A.20.18				
SM.2A.20.19				
SM.2A.20.20				
SM.2A.20.21				
SM.2A.20.22				
SM.2A.20.23				
SM.2A.20.24				
SM.2A.20.25				
SM.2A.20.26				
SM.2A.20.27				
SM.2A.20.28				
SM.2A.20.29				
SM.2A.20.30				
SM.2A.20.31				
SM.2A.20.32				
SM.2A.20.33				
SM.2A.20.34				
SM.2A.20.35				
SM.2A.20.36				
SM.2A.20.37				
SM.2A.20.38				
SM.2A.20.39				
SM.2A.20.40				
SM.2A.20.41				
SM.2A.20.42				
SM.2A.20.43				
SM.2A.20.44				
SM.2A.20.45				
SM.2A.20.46				
SM.2A.20.47				
SM.2A.20.48				

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)	ND2			
	By buckets (mn):				
SM.2B.21.2	TBC at a country level	ND2	ND2		
SM.2B.21.3	TBC at a country level	ND2	ND2		
SM.2B.21.4	TBC at a country level	ND2	ND2		
SM.2B.21.5	TBC at a country level	ND2	ND2		
SM.2B.21.6	TBC at a country level	ND2	ND2		
SM.2B.21.7	TBC at a country level	ND2	ND2		
SM.2B.21.8	TBC at a country level	ND2	ND2		
SM.2B.21.9	TBC at a country level	ND2	ND2		
SM.2B.21.10	TBC at a country level	ND2	ND2		
SM.2B.21.11	TBC at a country level	ND2	ND2		
SM.2B.21.12	TBC at a country level	ND2	ND2		
SM.2B.21.13	TBC at a country level	ND2	ND2		
SM.2B.21.14	TBC at a country level	ND2	ND2		
SM.2B.21.15	TBC at a country level	ND2	ND2		
SM.2B.21.16	TBC at a country level	ND2	ND2		
SM.2B.21.17	TBC at a country level	ND2	ND2		
SM.2B.21.18	TBC at a country level	ND2	ND2		
SM.2B.21.19	TBC at a country level	ND2	ND2		
SM.2B.21.20	TBC at a country level	ND2	ND2		
SM.2B.21.21	TBC at a country level	ND2	ND2		
SM.2B.21.22	TBC at a country level	ND2	ND2		
SM.2B.21.23	TBC at a country level	ND2	ND2		
SM.2B.21.24	TBC at a country level	ND2	ND2		
SM.2B.21.25	TBC at a country level	ND2	ND2		
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 (%)	ND2			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	ND2	ND2		
SM.2B.22.3	>40 - <=50 %	ND2	ND2		
SM.2B.22.4	>50 - <=60 %	ND2	ND2		
SM.2B.22.5	>60 - <=70 %	ND2	ND2		
SM.2B.22.6	>70 - <=80 %	ND2	ND2		
SM.2B.22.7	>80 - <=90 %	ND2	ND2		
SM.2B.22.8	>90 - <=100 %	ND2	ND2		
SM.2B.22.9	>100%	ND2	ND2		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
OSM.2B.22.1	<i>a/w >100 - <=110 %</i>				
OSM.2B.22.2	<i>a/w >110 - <=120 %</i>				
OSM.2B.22.3	<i>a/w >120 - <=130 %</i>				
OSM.2B.22.4	<i>a/w >130 - <=140 %</i>				
OSM.2B.22.5	<i>a/w >140 - <=150 %</i>				
OSM.2B.22.6	<i>a/w >150 %</i>				
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 (%)	ND1			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	ND1	ND1		
SM.2B.23.3	>40 - <=50 %	ND1	ND1		
SM.2B.23.4	>50 - <=60 %	ND1	ND1		
SM.2B.23.5	>60 - <=70 %	ND1	ND1		
SM.2B.23.6	>70 - <=80 %	ND1	ND1		
SM.2B.23.7	>80 - <=90 %	ND1	ND1		
SM.2B.23.8	>90 - <=100 %	ND1	ND1		
SM.2B.23.9	>100%	ND1	ND1		
SM.2B.23.10	Total	0,0	0	0,0%	0,0%
OSM.2B.23.1	<i>a/w >100 - <=110 %</i>				
OSM.2B.23.2	<i>a/w >110 - <=120 %</i>				
OSM.2B.23.3	<i>a/w >120 - <=130 %</i>				
OSM.2B.23.4	<i>a/w >130 - <=140 %</i>				
OSM.2B.23.5	<i>a/w >140 - <=150 %</i>				
OSM.2B.23.6	<i>a/w >150 %</i>				
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					

24. Breakdown by Type		% Commercial loans		
SM.2B.24.1	Retail		ND2	
SM.2B.24.2	Office		ND2	
SM.2B.24.3	Hotel/Tourism		ND2	
SM.2B.24.4	Shopping malls		ND2	
SM.2B.24.5	Industry		ND2	
SM.2B.24.6	Agriculture		ND2	
SM.2B.24.7	Other commercially used		ND2	
SM.2B.24.8	Hospital		ND2	
SM.2B.24.9	School		ND2	
SM.2B.24.10	other RE with a social relevant purpose		ND2	
SM.2B.24.11	Land		ND2	
SM.2B.24.12	Property developers / Bulding under construction		ND2	
SM.2B.24.13	Other		ND2	
OSM.2B.24.1	<i>o/w Cultural purposes</i>			
OSM.2B.24.2	<i>o/w [if relevant, please specify]</i>			
OSM.2B.24.3	<i>o/w [if relevant, please specify]</i>			
OSM.2B.24.4	<i>o/w [if relevant, please specify]</i>			
OSM.2B.24.5	<i>o/w [if relevant, please specify]</i>			
OSM.2B.24.6	<i>o/w [if relevant, please specify]</i>			
OSM.2B.24.7	<i>o/w [if relevant, please specify]</i>			
OSM.2B.24.8	<i>o/w [if relevant, please specify]</i>			
OSM.2B.24.9	<i>o/w [if relevant, please specify]</i>			
OSM.2B.24.10	<i>o/w [if relevant, please specify]</i>			
OSM.2B.24.11	<i>o/w [if relevant, please specify]</i>			
OSM.2B.24.12	<i>o/w [if relevant, please specify]</i>			
OSM.2B.24.13	<i>o/w [if relevant, please specify]</i>			
OSM.2B.24.14	<i>o/w [if relevant, please specify]</i>			
25. EPC Information of the financed CRE	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	TBC at a country level	ND2		
SM.2B.25.2	TBC at a country level	ND2		
SM.2B.25.3	TBC at a country level	ND2		
SM.2B.25.4	TBC at a country level	ND2		
SM.2B.25.5	TBC at a country level	ND2		
SM.2B.25.6	TBC at a country level	ND2		
SM.2B.25.7	TBC at a country level	ND2		
SM.2B.25.8	TBC at a country level	ND2		
SM.2B.25.9	TBC at a country level	ND2		
SM.2B.25.10	TBC at a country level	ND2		
SM.2B.25.11	TBC at a country level	ND2		
SM.2B.25.12	TBC at a country level	ND2		
SM.2B.25.13	TBC at a country level	ND2		
SM.2B.25.14	TBC at a country level	ND2		
SM.2B.25.15	TBC at a country level	ND2		
SM.2B.25.16	TBC at a country level	ND2		
SM.2B.25.17	TBC at a country level	ND2		
SM.2B.25.18	no data	ND2		
SM.2B.25.19	Total	0	0,0%	0,0%
OSM.2B.25.1				
OSM.2B.25.2				
OSM.2B.25.3				
26. Average energy use intensity (kWh/m2 per year)	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	TBC at a country level	ND2		
SM.2B.26.2	TBC at a country level	ND2		
SM.2B.26.3	TBC at a country level	ND2		
SM.2B.26.4	TBC at a country level	ND2		
SM.2B.26.5	TBC at a country level	ND2		
SM.2B.26.6	TBC at a country level	ND2		
SM.2B.26.7	TBC at a country level	ND2		
SM.2B.26.8	TBC at a country level	ND2		
SM.2B.26.9	TBC at a country level	ND2		
SM.2B.26.10	TBC at a country level	ND2		
SM.2B.26.11	TBC at a country level	ND2		
SM.2B.26.12	TBC at a country level	ND2		
SM.2B.26.13	TBC at a country level	ND2		
SM.2B.26.14	TBC at a country level	ND2		
SM.2B.26.15	TBC at a country level	ND2		
SM.2B.26.16	TBC at a country level	ND2		
SM.2B.26.17	TBC at a country level	ND2		
SM.2B.26.18	no data	ND2		
SM.2B.26.19	Total	0	0,0%	0,0%

27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	ND2	ND2		
SM.2B.27.2	1919 - 1945	ND2	ND2		
SM.2B.27.3	1946 - 1960	ND2	ND2		
SM.2B.27.4	1961 - 1970	ND2	ND2		
SM.2B.27.5	1971 - 1980	ND2	ND2		
SM.2B.27.6	1981 - 1990	ND2	ND2		
SM.2B.27.7	1991 - 2000	ND2	ND2		
SM.2B.27.8	2001 - 2005	ND2	ND2		
SM.2B.27.9	2006 - 2010	ND2	ND2		
SM.2B.27.10	2011 - 2015	ND2	ND2		
SM.2B.27.11	2016 - 2020	ND2	ND2		
SM.2B.27.12	2021 and onwards	ND2	ND2		
SM.2B.27.13	no data	ND2	ND2		
SM.2B.27.14	Total	0,0	0	0,0%	0,0%
OSM.2B.27.1					
OSM.2B.27.2					
OSM.2B.27.3					
OSM.2B.27.4					
OSM.2B.27.5					
OSM.2B.27.6					
OSM.2B.27.7					
OSM.2B.27.8					
OSM.2B.27.9					
OSM.2B.27.10					
28. New Commercial Property		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.28.1	New property	ND2	ND2		
SM.2B.28.2	Existing property	ND2	ND2		
SM.2B.28.3	other	ND2	ND2		
SM.2B.28.4	no data	ND2	ND2		
SM.2B.28.5	Total	0,0	0	0,0%	0,0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
SM.2B.29.1	Retail	ND2	ND2	[For completion]	
SM.2B.29.2	Office	ND2	ND2	[For completion]	
SM.2B.29.3	Hotel/Tourism	ND2	ND2	[For completion]	
SM.2B.29.4	Shopping malls	ND2	ND2	[For completion]	
SM.2B.29.5	Industry	ND2	ND2	[For completion]	
SM.2B.29.6	Agriculture	ND2	ND2	[For completion]	
SM.2B.29.7	Other commercially used	ND2	ND2	[For completion]	
SM.2B.29.8	Hospital	ND2	ND2	[For completion]	
SM.2B.29.9	School	ND2	ND2	[For completion]	
SM.2B.29.10	other RE with a social relevant purpose	ND2	ND2	[For completion]	
SM.2B.29.11	Land	ND2	ND2	[For completion]	
SM.2B.29.12	Property developers / Bulding under construction	ND2	ND2	[For completion]	
SM.2B.29.13	Other	ND2	ND2	[For completion]	
SM.2B.29.14	no data	ND2	ND2	[For completion]	
SM.2B.29.15	Total	0,0	0	[For completion]	
SM.2B.29.16	Weighted Average			[For completion]	
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

G1. Crisis Mortgage Payment Holidays

HTT 2023

Reporting in Domestic Currency	EUR
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For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer [COVID-19: EMF-ECBC Response](#) to the:

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

Optional further information at issuer/country level
Can the COVID-19 related payment holiday loans remain part of the cover YES

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19

	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool
COV.1.1.1	payment holiday granted	2,87	33	0,1%	0,0%
OCOV.1.1.2					
OCOV.1.1.3					

2. Additional information on the cover pool section affected by payment holidays

	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total
	in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1	principal & interest deferred	0,0%	0,0%	0,0%	0,0%	0,1%	0,1%
COV.2.1.2	principal deferred	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.3	other	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,1%	0,1%
OCOV.2.1.5							
OCOV.2.1.6							
OCOV.2.1.7							
OCOV.2.1.8							
OCOV.2.1.9							
OCOV.2.1.10							