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(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

TERMS OF USE

This website 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). 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 financial recommendation. 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



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 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 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

2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

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



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 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**. 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. 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

8. VARIATIONS

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

9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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



3. SUSPENSION AND TERMINATION

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

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

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

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 .

Harmonised Transparency Template

2023 Version

Italy

UniCredit SpA - UniCredit OBG Srl

Reporting Date: 26/01/2024

Cut-off Date: 31/12/2023



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Covered Bond Label Disclaimer

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Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays



A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	EUR
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1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. Compliance Art 14 CBD Check Table
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Italy			
G.1.1.2	Issuer Name	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	31/12/2023			
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	Y			
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	29.165			
G.3.1.2	Outstanding Covered Bonds	16.500			
OG.3.1.1	Cover Pool Size [NPV] (mn)	28.156			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	16.335			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	0	67,6%	9,2%	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	28.309			97,1%
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	856			2,9%
G.3.3.5	Other	0,0			0,0%
G.3.3.6	Total	29.164,9			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)	9,0	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	2.679,2	ND1	9,2%	
G.3.4.3	1 - 2 Y	1.811,3	ND1	6,2%	
G.3.4.4	2 - 3 Y	1.760,2	ND1	6,0%	
G.3.4.5	3 - 4 Y	1.714,1	ND1	5,9%	
G.3.4.6	4 - 5 Y	1.668,4	ND1	5,7%	
G.3.4.7	5 - 10 Y	7.578,1	ND1	26,0%	
G.3.4.8	10+ Y	11.953,7	ND1	41,0%	
G.3.4.9	Total	29.164,9	0,0	100,0%	0,0%
OG.3.4.1	<i>o/w 0-1 day</i>	855,7		2,9%	
OG.3.4.2	<i>o/w 0-0.5y</i>	908,1		3,1%	
OG.3.4.3	<i>o/w 0.5-1 y</i>	915,4		3,1%	
OG.3.4.4	<i>o/w 1-1.5y</i>	907,9		3,1%	
OG.3.4.5	<i>o/w 1.5-2 y</i>	903,4		3,1%	
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)	7,50	8,50		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	2750	0	16,7%	0,0%
G.3.5.3	1 - 2 Y	4000	0	24,2%	0,0%
G.3.5.4	2 - 3 Y	7750	0	47,0%	0,0%
G.3.5.5	3 - 4 Y	0	0	0,0%	0,0%
G.3.5.6	4 - 5 Y	750	2750	4,5%	16,7%
G.3.5.7	5 - 10 Y	1250	8000	7,6%	48,5%
G.3.5.8	10+ Y	0	5750	0,0%	34,8%
G.3.5.9	Total	16.500,0	16.500,0	100,0%	100,0%
OG.3.5.1	<i>o/w 0-1 day</i>	0	0	0,0%	0,0%
OG.3.5.2	<i>o/w 0-0.5y</i>	0	0	0,0%	0,0%
OG.3.5.3	<i>o/w 0.5-1 y</i>	4750	0	28,8%	0,0%
OG.3.5.4	<i>o/w 1-1.5y</i>	0	0	0,0%	0,0%
OG.3.5.5	<i>o/w 1.5-2 y</i>	2000	0	12,1%	0,0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	29.165	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	29.164,9	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	16.500	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	16.500,0	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	8.000	0	48,5%	
G.3.8.2	Floating coupon	8.500	0	51,5%	
G.3.8.3	Other	0	0	0,0%	
G.3.8.4		Total	16.500,0	100,0%	0,0%
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		856	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	855,7	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		<i>o/w CQS3 credit institutions</i>	856		
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)		856	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	855,7		
G.3.10.16		Total	855,7	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		856	2,9%	5,2%
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	855,7	2,9%	5,2%
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)

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G.5.1.1	Exposure to credit institute credit quality step 1	ND2
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	855,7
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	27996		98,9%
M.7.1.2	Commercial	313,7		1,1%
M.7.1.3	Other	0,0		0,0%
M.7.1.4	Total	28.309,2		100,0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0,0%
OM.7.1.2	<i>o/w Forest & Agriculture</i>			0,0%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>			0,0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	357.139	2.627	359766
OM.7.2.1	Number of borrowers	339.715	2.052	341767
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	0,12%	13,4%	0,21%
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	1,0%	0,9%	1,0%
M.7.5.2	BASILICATA	0,2%	0,5%	0,2%
M.7.5.3	CALABRIA	0,6%	0,2%	0,6%
M.7.5.4	CAMPANIA	4,5%	7,1%	4,5%
M.7.5.5	EMILIA ROMAGNA	9,2%	8,4%	9,1%
M.7.5.6	FRIULI VENEZIA GIULIA	2,1%	0,2%	2,1%
M.7.5.7	LAZIO	16,1%	16,9%	16,1%
M.7.5.8	LIGURIA	2,3%	1,2%	2,3%
M.7.5.9	LOMBARDIA	20,7%	13,6%	20,6%
M.7.5.10	MARCHE	1,8%	0,5%	1,7%
M.7.5.11	MOLISE	0,3%	1,1%	0,3%
M.7.5.12	PIEMONTE	9,5%	8,5%	9,5%
M.7.5.13	PUGLIA	4,7%	4,0%	4,6%
M.7.5.14	SARDEGNA	1,2%	0,5%	1,2%
M.7.5.15	SICILIA	8,1%	12,0%	8,2%
M.7.5.16	TOSCANA	5,3%	2,9%	5,3%
M.7.5.17	TRENTINO ALTO ADIGE	1,3%	2,5%	1,4%
M.7.5.18	UMBRIA	1,9%	4,7%	1,9%
M.7.5.19	VALLE D'AOSTA	0,2%	0,1%	0,2%
M.7.5.20	VENETO	9,2%	14,0%	9,2%
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				
M.7.5.41				
M.7.5.42				
M.7.5.43				
M.7.5.44				
M.7.5.45				
M.7.5.46				
M.7.5.47				
M.7.5.48				
M.7.5.49				
M.7.5.50				



6. Breakdown by Interest Rate					
		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	57,4%	10,4%	56,9%	
M.7.6.2	Floating rate	32,6%	87,0%	33,2%	
M.7.6.3	Other	10,0%	2,6%	8,3%	
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%	0,0%	0,0%	
M.7.7.2	Amortising	100,0%	100,0%	100,0%	
M.7.7.3	Other	0,0%	0,0%	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	8,2%	0,0%	8,1%	
M.7.8.2	≥ 12 - ≤ 24 months	19,3%	0,0%	19,1%	
M.7.8.3	≥ 24 - ≤ 36 months	19,1%	0,0%	18,9%	
M.7.8.4	≥ 36 - ≤ 60 months	53,4%	0,0%	52,8%	
M.7.8.5	≥ 60 months	0,0%	100,0%	1,1%	
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	0,2%	2,32%	0,2%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,2%	2,71%	0,3%	
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)	78,4	357.139		
M.7A.10.2	By buckets (mn):				
M.7A.10.3	0 (included) – 10k	74	13.761	0,3%	3,9%
M.7A.10.4	10k (included) – 25k	574	33.324	2,1%	9,3%
M.7A.10.5	25k (included) – 50k	2.659	71.338	9,5%	20,0%
M.7A.10.6	50k (included) – 75k	4.398	71.824	15,7%	20,1%
M.7A.10.7	75k (included) – 100k	5.195	61.714	18,6%	17,3%
M.7A.10.8	100k (included) – 150k	7.503	66.458	26,8%	18,6%
M.7A.10.9	150k (included) – 200k	3.540	22.843	12,6%	6,4%
M.7A.10.10	200k (included) – 300k	2.490	11.935	8,9%	3,3%
M.7A.10.11	Over 300k (Included)	1.562	3.942	5,6%	1,1%
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	27.995,6	357.139	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 (%)	48,19%	357.139		
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	9.020	175.299	32,2%	49,1%
M.7A.11.3	>40 - <=50 %	5.100	56.432	18,2%	15,8%
M.7A.11.4	>50 - <=60 %	5.429	54.114	19,4%	15,2%
M.7A.11.5	>60 - <=70 %	5.391	46.948	19,3%	13,1%
M.7A.11.6	>70 - <=80 %	3.055	24.345	10,9%	6,8%
M.7A.11.7	>80 - <=90 %	0	1	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	27.995,6	357.139	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 (%)	52,5%	357.139		
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	8.513	166.036	30,4%	46,5%
M.7A.12.3	>40 - <=50 %	5	41	0,0%	0,0%
M.7A.12.4	>50 - <=60 %	17	146	0,1%	0,0%
M.7A.12.5	>60 - <=70 %	4.647	51.497	16,6%	14,4%
M.7A.12.6	>70 - <=80 %	5.521	55.322	19,7%	15,5%
M.7A.12.7	>80 - <=90 %	5.701	51.968	20,4%	14,6%
M.7A.12.8	>90 - <=100 %	3.129	27.575	11,2%	7,7%
M.7A.12.9	>100%	463	4.554	1,7%	1,3%
M.7A.12.10	Total	27.995,6	357.139	100,0%	100,0%
OM.7A.12.1	o/w >100 - <=110 %	382	3.803	1,4%	1,1%
OM.7A.12.2	o/w >110 - <=120 %	65	607	0,2%	0,2%
OM.7A.12.3	o/w >120 - <=130 %	10	91	0,0%	0,0%
OM.7A.12.4	o/w >130 - <=140 %	0	0	0,0%	0,0%
OM.7A.12.5	o/w >140 - <=150 %	0	0	0,0%	0,0%
OM.7A.12.6	o/w >150 %	6	53	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	73,45%			
M.7A.13.2	Second home/Holiday houses	26,55%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,00%			
M.7A.13.4	Subsidised housing	0,00%			
M.7A.13.5	Agricultural	0,00%			
M.7A.13.6	Other	0,00%			
OM.7A.13.1	o/w Private rental				
OM.7A.13.2	o/w Multi-family housing				
OM.7A.13.3	o/w Buildings under construction				
OM.7A.13.4	o/w Buildings land				
OM.7A.13.5					
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	2.125,6	23985	7,6%	6,7%
M.7A.15.2	a2	91,5	632	0,3%	0,2%
M.7A.15.3	a3	104,9	716	0,4%	0,2%
M.7A.15.4	a4	117,4	801	0,4%	0,2%
M.7A.15.5	b	906,5	10351	3,2%	2,9%
M.7A.15.6	c	848,2	11284	3,0%	3,2%
M.7A.15.7	d	299,0	4200	1,1%	1,2%
M.7A.15.8	e	3,3	64	0,0%	0,0%
M.7A.15.9	f	1,2	13	0,0%	0,0%
M.7A.15.10	g	1,0	9	0,0%	0,0%
M.7A.15.11	no data	23.496,9	305.084	83,9%	85,4%
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	27.995,6	357139	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		ND3	ND3		
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
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	28,5	133	0,1%	0,0%
M.7A.18.2	Flat or Apartment	25.033,5	326.386	89,4%	91,4%
M.7A.18.3	Bungalow	8,1	197	0,0%	0,1%
M.7A.18.4	Terraced House	2.728,0	26.733	9,7%	7,5%
M.7A.18.5	Multifamily House	19,0	248	0,1%	0,1%
M.7A.18.6	Land Only	1,2	21	0,0%	0,0%
M.7A.18.7	other	177,1	3.421	0,6%	1,0%
M.7A.18.8	Total	27.995,6	357.139	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				[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					



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)	119,4	19,08%		
By buckets (mn):					
M.7B.21.2	0 (INCLUDED) - 100 K	73,2	2028	23,3%	77,2%
M.7B.21.3	100K (INCLUDED) - 200K	47,7	347	15,2%	13,2%
M.7B.21.4	200K (INCLUDED) - 300K	23,1	95	7,4%	3,6%
M.7B.21.5	300K (INCLUDED) - 400K	11,8	34	3,8%	1,3%
M.7B.21.6	400K (INCLUDED) - 500K	14,0	32	4,5%	1,2%
M.7B.21.7	500K (INCLUDED) - 600K	9,1	17	2,9%	0,6%
M.7B.21.8	600K (INCLUDED) - 700K	9,9	15	3,2%	0,6%
M.7B.21.9	700K (INCLUDED) - 800K	5,3	7	1,7%	0,3%
M.7B.21.10	OVER 800K (INCLUDED)	119,5	52	38,1%	2,0%
M.7B.21.11				0,0%	0,0%
M.7B.21.12				0,0%	0,0%
M.7B.21.13				0,0%	0,0%
M.7B.21.14				0,0%	0,0%
M.7B.21.15				0,0%	0,0%
M.7B.21.16				0,0%	0,0%
M.7B.21.17				0,0%	0,0%
M.7B.21.18				0,0%	0,0%
M.7B.21.19				0,0%	0,0%
M.7B.21.20				0,0%	0,0%
M.7B.21.21				0,0%	0,0%
M.7B.21.22				0,0%	0,0%
M.7B.21.23				0,0%	0,0%
M.7B.21.24				0,0%	0,0%
M.7B.21.25				0,0%	0,0%
M.7B.21.26	Total	313,7	2.627	100,0%	100,0%
22. Loan to Value (LTV) Information - UNINDEXED					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.7B.22.1	Weighted Average LTV (%)	19,1%	2.627		
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	309,8	2.588,00	98,8%	98,5%
M.7B.22.3	>40 - <=50 %	3,6	37,00	1,1%	1,4%
M.7B.22.4	>50 - <=60 %	0,1	1,00	0,0%	0,0%
M.7B.22.5	>60 - <=70 %	0,1	1,00	0,0%	0,0%
M.7B.22.6	>70 - <=80 %	0,0	-	0,0%	0,0%
M.7B.22.7	>80 - <=90 %	0,0	-	0,0%	0,0%
M.7B.22.8	>90 - <=100 %	0,0	-	0,0%	0,0%
M.7B.22.9	>100%	0,0	-	0,0%	0,0%
M.7B.22.10	Total	313,7	2.627	100,0%	100,0%
OM.7B.22.1	o/w >100 - <=110 %			0,0%	0,0%
OM.7B.22.2	o/w >110 - <=120 %			0,0%	0,0%
OM.7B.22.3	o/w >120 - <=130 %			0,0%	0,0%
OM.7B.22.4	o/w >130 - <=140 %			0,0%	0,0%
OM.7B.22.5	o/w >140 - <=150 %			0,0%	0,0%
OM.7B.22.6	o/w >150 %			0,0%	0,0%
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 (%)	42,74%	2.627		
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	259,48	2.472,00	82,7%	94,2%
M.7B.23.3	>40 - <=50 %	0,26	1,00	0,1%	0,0%
M.7B.23.4	>50 - <=60 %	2,72	7,00	0,9%	0,3%
M.7B.23.5	>60 - <=70 %	26,86	75,00	8,6%	2,9%
M.7B.23.6	>70 - <=80 %	9,28	47,00	3,0%	1,8%
M.7B.23.7	>80 - <=90 %	5,60	12,00	1,8%	0,5%
M.7B.23.8	>90 - <=100 %	3,97	6,00	1,3%	0,2%
M.7B.23.9	>100%	5,50	5	1,8%	0,2%
M.7B.23.10	Total	313,7	2.625	100,0%	100,0%
OM.7B.23.1	o/w >100 - <=110 %	0,87	4	0,3%	0,2%
OM.7B.23.2	o/w >110 - <=120 %	0,10	1	0,0%	0,0%
OM.7B.23.3	o/w >120 - <=130 %	4,5	1	1,4%	0,0%
OM.7B.23.4	o/w >130 - <=140 %	0,1	1	0,0%	0,0%
OM.7B.23.5	o/w >140 - <=150 %			0,0%	0,0%
OM.7B.23.6	o/w >150 %			0,0%	0,0%
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type					
	% Commercial loans				
M.7B.24.1	Retail	68,4%			
M.7B.24.2	Office	7,2%			
M.7B.24.3	Hotel/Tourism	4,1%			
M.7B.24.4	Shopping malls	0,0%			
M.7B.24.5	Industry	11,0%			
M.7B.24.6	Agriculture	0,0%			
M.7B.24.7	Other commercially used	0,0%			
M.7B.24.8	Hospital	0,0%			
M.7B.24.9	School	0,0%			
M.7B.24.10	other RE with a social relevant purpose	0,0%			
M.7B.24.11	Land	0,5%			
M.7B.24.12	Property developers / Bulding under construction	3,8%			
M.7B.24.13	Other	4,9%			
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	ND3	ND3		
M.7B.27.2	1919 - 1945	ND3	ND3		
M.7B.27.3	1946 - 1960	ND3	ND3		
M.7B.27.4	1961 - 1970	ND3	ND3		
M.7B.27.5	1971 - 1980	ND3	ND3		
M.7B.27.6	1981 - 1990	ND3	ND3		
M.7B.27.7	1991 - 2000	ND3	ND3		
M.7B.27.8	2001 - 2005	ND3	ND3		
M.7B.27.9	2006 - 2010	ND3	ND3		
M.7B.27.10	2011 - 2015	ND3	ND3		
M.7B.27.11	2016 - 2020	ND3	ND3		
M.7B.27.12	2021 and onwards	ND3	ND3		
M.7B.27.13	no data	ND3	ND3		
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	ND3	ND3		
M.7B.28.2	Existing Property	ND3	ND3		
M.7B.28.3	other	ND3	ND3		
M.7B.28.4	no data	ND3	ND3		
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	ND3	ND3	ND3
M.7B.29.2	Office	ND3	ND3	ND3
M.7B.29.3	Hotel/Tourism	ND3	ND3	ND3
M.7B.29.4	Shopping malls	ND3	ND3	ND3
M.7B.29.5	Industry	ND3	ND3	ND3
M.7B.29.6	Agriculture	ND3	ND3	ND3
M.7B.29.7	Other commercially used	ND3	ND3	ND3
M.7B.29.8	Hospital	ND3	ND3	ND3
M.7B.29.9	School	ND3	ND3	ND3
M.7B.29.10	other RE with a social relevant purpose	ND3	ND3	ND3
M.7B.29.11	Land	ND3	ND3	ND3
M.7B.29.12	Property developers / Building under construction	ND3	ND3	ND3
M.7B.29.13	Other	ND3	ND3	ND3
M.7B.29.14	no data	ND3	ND3	ND3
M.7B.29.15	Total	0,0	0	
M.7B.29.16	Weighted Average			ND3
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					
PS.8.2.1	Average exposure size (000s)	Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
		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					
PS.8.3.1	Loans	Nominal (mn)		% Public Sector Assets	
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					
PS.8.4.1	European Union	% Public Sector Assets			
PS.8.4.2	Austria	0,0%			
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>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	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	
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 2023

Reporting in Domestic Currency	EUR
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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			
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
S.9.8.1	Average loan size (000s)	ND2			
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		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.9.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
S.9.9.2	>0 - <=40 %	ND2	ND2		
S.9.9.3	>40 - <=50 %	ND2	ND2		
S.9.9.4	>50 - <=60 %	ND2	ND2		
S.9.9.5	>60 - <=70 %	ND2	ND2		
S.9.9.6	>70 - <=80 %	ND2	ND2		
S.9.9.7	>80 - <=90 %	ND2	ND2		
S.9.9.8	>90 - <=100 %	ND2	ND2		
S.9.9.9	>100%	ND2	ND2		
S.9.9.10	Total	0,0	0	0,0%	0,0%
OS.9.9.1	o/w >100 - <=110 %				
OS.9.9.2	o/w >110 - <=120 %				
OS.9.9.3	o/w >120 - <=130 %				
OS.9.9.4	o/w >130 - <=140 %				
OS.9.9.5	o/w >140 - <=150 %				
OS.9.9.6	o/w >150 %				
OS.9.9.7					
OS.9.9.8					
OS.9.9.9					
10. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.10.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
S.9.10.2	>0 - <=40 %	ND2	ND2		
S.9.10.3	>40 - <=50 %	ND2	ND2		
S.9.10.4	>50 - <=60 %	ND2	ND2		
S.9.10.5	>60 - <=70 %	ND2	ND2		
S.9.10.6	>70 - <=80 %	ND2	ND2		
S.9.10.7	>80 - <=90 %	ND2	ND2		
S.9.10.8	>90 - <=100 %	ND2	ND2		
S.9.10.9	>100%	ND2	ND2		
S.9.10.10	Total	0,0	0	0,0%	0,0%
OS.9.10.1	o/w >100 - <=110 %				
OS.9.10.2	o/w >110 - <=120 %				
OS.9.10.3	o/w >120 - <=130 %				
OS.9.10.4	o/w >130 - <=140 %				
OS.9.10.5	o/w >140 - <=150 %				
OS.9.10.6	o/w >150 %				
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	5%
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/obg2/issuance-prospectus-and-supplements/2022/A48179176-Prospectus-OBG-2_Rinnovo-2022_FINAL_PDF.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	UNINDEXED 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 original value of the Real Estate related to such Mortgage Receivable"
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	ND3
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	Every six months 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)	Non residential mortgage receivables where the relevant amount outstanding added to the principal amount outstanding of any previous mortgage loans secured by the Interest rate risk if fully hedged through interest rate swaps on assets and on liabilities. <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.1.14	Non-performing loans	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.
HG.1.15	Valuation Method	
OHG.1.1	NPV assumptions (when stated)	
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	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		

4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2023

Reporting in Domestic Currency [Please insert currency]

CONTENT OF TAB F1

[1. Share of sustainable loans in the total mortgage program](#)

[2. Additional information on the sustainable section of the mortgage stock](#)

[2A. Sustainable Residential Cover Pool](#)

[2B. Sustainable Commercial Cover Pool](#)

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (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	[For completion]	#VALORE!	
SM.1.1.2	Social impact mortgage loans	ND2	[For completion]	#VALORE!	
SM.1.1.3	other	ND2	[For completion]	#VALORE!	
SM.1.1.4	Total sustainable mortgage loans	0,0	0	#VALORE!	0,0%
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	0,0			
SM.2.1.3	Other	0,0			
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/w Social 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	ND3	ND3	
OSM.2.2.1	<i>Number of borrowers</i>	ND3	ND3		
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	ND3	[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	[For completion]	[For completion]	[For completion]
SM.2.4.3	Belgium	[For completion]	[For completion]	[For completion]
SM.2.4.4	Bulgaria	[For completion]	[For completion]	[For completion]
SM.2.4.5	Croatia	[For completion]	[For completion]	[For completion]
SM.2.4.6	Cyprus	[For completion]	[For completion]	[For completion]
SM.2.4.7	Czechia	[For completion]	[For completion]	[For completion]
SM.2.4.8	Denmark	[For completion]	[For completion]	[For completion]
SM.2.4.9	Estonia	[For completion]	[For completion]	[For completion]
SM.2.4.10	Finland	[For completion]	[For completion]	[For completion]
SM.2.4.11	France	[For completion]	[For completion]	[For completion]
SM.2.4.12	Germany	[For completion]	[For completion]	[For completion]
SM.2.4.13	Greece	[For completion]	[For completion]	[For completion]
SM.2.4.14	Netherlands	[For completion]	[For completion]	[For completion]
SM.2.4.15	Hungary	[For completion]	[For completion]	[For completion]
SM.2.4.16	Ireland	[For completion]	[For completion]	[For completion]
SM.2.4.17	Italy	ND3	ND3	[For completion]
SM.2.4.18	Latvia	[For completion]	[For completion]	[For completion]
SM.2.4.19	Lithuania	[For completion]	[For completion]	[For completion]
SM.2.4.20	Luxembourg	[For completion]	[For completion]	[For completion]
SM.2.4.21	Malta	[For completion]	[For completion]	[For completion]
SM.2.4.22	Poland	[For completion]	[For completion]	[For completion]
SM.2.4.23	Portugal	[For completion]	[For completion]	[For completion]
SM.2.4.24	Romania	[For completion]	[For completion]	[For completion]
SM.2.4.25	Slovakia	[For completion]	[For completion]	[For completion]
SM.2.4.26	Slovenia	[For completion]	[For completion]	[For completion]
SM.2.4.27	Spain	[For completion]	[For completion]	[For completion]
SM.2.4.28	Sweden	[For completion]	[For completion]	[For completion]
SM.2.4.29	<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	[For completion]	[For completion]	[For completion]
SM.2.4.31	Liechtenstein	[For completion]	[For completion]	[For completion]
SM.2.4.32	Norway	[For completion]	[For completion]	[For completion]
SM.2.4.33	<u>Other</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
SM.2.4.34	Switzerland	[For completion]	[For completion]	[For completion]
SM.2.4.35	United Kingdom	[For completion]	[For completion]	[For completion]
SM.2.4.36	Australia	[For completion]	[For completion]	[For completion]
SM.2.4.37	Brazil	[For completion]	[For completion]	[For completion]
SM.2.4.38	Canada	[For completion]	[For completion]	[For completion]
SM.2.4.39	Japan	[For completion]	[For completion]	[For completion]
SM.2.4.40	Korea	[For completion]	[For completion]	[For completion]
SM.2.4.41	New Zealand	[For completion]	[For completion]	[For completion]
SM.2.4.42	Singapore	[For completion]	[For completion]	[For completion]
SM.2.4.43	US	[For completion]	[For completion]	[For completion]
SM.2.4.44	Other	[For completion]	[For completion]	[For completion]
SM.2.4.45				
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		ND3	ND3	[For completion]
SM.2.5.2				[For completion]
SM.2.5.3				[For completion]
SM.2.5.4				[For completion]
SM.2.5.5				[For completion]
SM.2.5.6				[For completion]
SM.2.5.7				[For completion]
SM.2.5.8				[For completion]
SM.2.5.9				[For completion]
SM.2.5.10				[For completion]
SM.2.5.11				[For completion]
SM.2.5.12				[For completion]
SM.2.5.13				[For completion]
SM.2.5.14				[For completion]
SM.2.5.15				[For completion]
SM.2.5.16				[For completion]
SM.2.5.17				[For completion]
SM.2.5.18				[For completion]
SM.2.5.19				[For completion]
SM.2.5.20				[For completion]
SM.2.5.21				[For completion]
SM.2.5.22				[For completion]
SM.2.5.23				[For completion]
SM.2.5.24				[For completion]
SM.2.5.25				[For completion]
SM.2.5.26				[For completion]
SM.2.5.27				[For completion]
SM.2.5.28				[For completion]
SM.2.5.29				[For completion]
SM.2.5.30				[For completion]
SM.2.5.31				[For completion]
SM.2.5.32				[For completion]
SM.2.5.33				[For completion]
SM.2.5.34				[For completion]
SM.2.5.35				[For completion]
SM.2.5.36				[For completion]
SM.2.5.37				[For completion]
SM.2.5.38				[For completion]
SM.2.5.39				[For completion]
SM.2.5.40				[For completion]
SM.2.5.41				[For completion]
SM.2.5.42				[For completion]
SM.2.5.43				[For completion]
SM.2.5.44				[For completion]
SM.2.5.45				[For completion]
SM.2.5.46				[For completion]
SM.2.5.47				[For completion]
SM.2.5.48				[For completion]
SM.2.5.49				[For completion]
SM.2.5.50				[For completion]
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	ND3	ND3	[For completion]
SM.2.6.2	Floating rate	ND3	ND3	[For completion]
SM.2.6.3	Other	ND3	ND3	[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	ND2	ND2	[For completion]
SM.2.7.2	Amortising	ND3	ND3	[For completion]
SM.2.7.3	Other	ND3	ND3	[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	ND3	[For completion]	
SM.2.8.2	≥ 12 - ≤ 24 months	ND3	ND3	[For completion]	
SM.2.8.3	≥ 24 - ≤ 36 months	ND3	ND3	[For completion]	
SM.2.8.4	≥ 36 - ≤ 60 months	ND3	ND3	[For completion]	
SM.2.8.5	≥ 60 months	ND3	ND3	[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	ND3	[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		ND3	ND3		
SM.2A.10.3					
SM.2A.10.4					
SM.2A.10.5					
SM.2A.10.6					
SM.2A.10.7					
SM.2A.10.8					
SM.2A.10.9					
SM.2A.10.10					
SM.2A.10.11					
SM.2A.10.12					
SM.2A.10.13					
SM.2A.10.14					
SM.2A.10.15					
SM.2A.10.16					
SM.2A.10.17					
SM.2A.10.18					
SM.2A.10.19					
SM.2A.10.20					
SM.2A.10.21					
SM.2A.10.22					
SM.2A.10.23					
SM.2A.10.24					
SM.2A.10.25					
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	o/w >100 - <=110 %				
OSM.2A.11.2	o/w >110 - <=120 %				
OSM.2A.11.3	o/w >120 - <=130 %				
OSM.2A.11.4	o/w >130 - <=140 %				
OSM.2A.11.5	o/w >140 - <=150 %				
OSM.2A.11.6	o/w >150 %				
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	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		ND3	ND3		
SM.2A.15.2					
SM.2A.15.3					
SM.2A.15.4					
SM.2A.15.5					
SM.2A.15.6					
SM.2A.15.7					
SM.2A.15.8					
SM.2A.15.9					
SM.2A.15.10					
SM.2A.15.11					
SM.2A.15.12					
SM.2A.15.13					
SM.2A.15.14					
SM.2A.15.15					
SM.2A.15.16					
SM.2A.15.17					
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		ND3	ND3		
SM.2A.16.2					
SM.2A.16.3					
SM.2A.16.4					
SM.2A.16.5					
SM.2A.16.6					
SM.2A.16.7					
SM.2A.16.8					
SM.2A.16.9					
SM.2A.16.10					
SM.2A.16.11					
SM.2A.16.12					
SM.2A.16.13					
SM.2A.16.14					
SM.2A.16.15					
SM.2A.16.16					
SM.2A.16.17					
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)	ND3			
	By buckets (mn):				
SM.2B.21.2		ND3	ND3		
SM.2B.21.3					
SM.2B.21.4					
SM.2B.21.5					
SM.2B.21.6					
SM.2B.21.7					
SM.2B.21.8					
SM.2B.21.9					
SM.2B.21.10					
SM.2B.21.11					
SM.2B.21.12					
SM.2B.21.13					
SM.2B.21.14					
SM.2B.21.15					
SM.2B.21.16					
SM.2B.21.17					
SM.2B.21.18					
SM.2B.21.19					
SM.2B.21.20					
SM.2B.21.21					
SM.2B.21.22					
SM.2B.21.23					
SM.2B.21.24					
SM.2B.21.25					
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 (%)	ND3			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	ND3	ND3		
SM.2B.22.3	>40 - <=50 %	ND3	ND3		
SM.2B.22.4	>50 - <=60 %	ND3	ND3		
SM.2B.22.5	>60 - <=70 %	ND3	ND3		
SM.2B.22.6	>70 - <=80 %	ND3	ND3		
SM.2B.22.7	>80 - <=90 %	ND3	ND3		
SM.2B.22.8	>90 - <=100 %	ND3	ND3		
SM.2B.22.9	>100%	ND3	ND3		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
OSM.2B.22.1	o/w >100 - <=110 %				
OSM.2B.22.2	o/w >110 - <=120 %				
OSM.2B.22.3	o/w >120 - <=130 %				
OSM.2B.22.4	o/w >130 - <=140 %				
OSM.2B.22.5	o/w >140 - <=150 %				
OSM.2B.22.6	o/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 (%)	ND3			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	ND3	ND3		
SM.2B.23.3	>40 - <=50 %	ND3	ND3		
SM.2B.23.4	>50 - <=60 %	ND3	ND3		
SM.2B.23.5	>60 - <=70 %	ND3	ND3		
SM.2B.23.6	>70 - <=80 %	ND3	ND3		
SM.2B.23.7	>80 - <=90 %	ND3	ND3		
SM.2B.23.8	>90 - <=100 %	ND3	ND3		
SM.2B.23.9	>100%	ND3	ND3		
SM.2B.23.10	Total	0,0	0	0,0%	0,0%
OSM.2B.23.1	o/w >100 - <=110 %				
OSM.2B.23.2	o/w >110 - <=120 %				
OSM.2B.23.3	o/w >120 - <=130 %				
OSM.2B.23.4	o/w >130 - <=140 %				
OSM.2B.23.5	o/w >140 - <=150 %				
OSM.2B.23.6	o/w >150 %				
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					

24. Breakdown by Type		% Commercial loans			
SM.2B.24.1	Retail	ND3			
SM.2B.24.2	Office	ND3			
SM.2B.24.3	Hotel/Tourism	ND3			
SM.2B.24.4	Shopping malls	ND3			
SM.2B.24.5	Industry	ND3			
SM.2B.24.6	Agriculture	ND3			
SM.2B.24.7	Other commercially used	ND3			
SM.2B.24.8	Hospital	ND3			
SM.2B.24.9	School	ND3			
SM.2B.24.10	other RE with a social relevant purpose	ND3			
SM.2B.24.11	Land	ND3			
SM.2B.24.12	Property developers / Bulding under construction	ND3			
SM.2B.24.13	Other	ND3			
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		ND3	ND3		
SM.2B.25.2					
SM.2B.25.3					
SM.2B.25.4					
SM.2B.25.5					
SM.2B.25.6					
SM.2B.25.7					
SM.2B.25.8					
SM.2B.25.9					
SM.2B.25.10					
SM.2B.25.11					
SM.2B.25.12					
SM.2B.25.13					
SM.2B.25.14					
SM.2B.25.15					
SM.2B.25.16					
SM.2B.25.17					
SM.2B.25.18	no data	ND3	ND3		
SM.2B.25.19	Total	0,0	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		ND3	ND3		
SM.2B.26.2					
SM.2B.26.3					
SM.2B.26.4					
SM.2B.26.5					
SM.2B.26.6					
SM.2B.26.7					
SM.2B.26.8					
SM.2B.26.9					
SM.2B.26.10					
SM.2B.26.11					
SM.2B.26.12					
SM.2B.26.13					
SM.2B.26.14					
SM.2B.26.15					
SM.2B.26.16					
SM.2B.26.17					
SM.2B.26.18	no data	ND3	ND3		
SM.2B.26.19	Total	0,0	0	0,0%	0,0%

27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	ND3	ND3		
SM.2B.27.2	1919 - 1945	ND3	ND3		
SM.2B.27.3	1946 - 1960	ND3	ND3		
SM.2B.27.4	1961 - 1970	ND3	ND3		
SM.2B.27.5	1971 - 1980	ND3	ND3		
SM.2B.27.6	1981 - 1990	ND3	ND3		
SM.2B.27.7	1991 - 2000	ND3	ND3		
SM.2B.27.8	2001 - 2005	ND3	ND3		
SM.2B.27.9	2006 - 2010	ND3	ND3		
SM.2B.27.10	2011 - 2015	ND3	ND3		
SM.2B.27.11	2016 - 2020	ND3	ND3		
SM.2B.27.12	2021 and onwards	ND3	ND3		
SM.2B.27.13	no data	ND3	ND3		
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	ND3	ND3		
SM.2B.28.2	Existing property	ND3	ND3		
SM.2B.28.3	other	ND3	ND3		
SM.2B.28.4	no data	ND3	ND3		
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	ND3	ND3	[For completion]	
SM.2B.29.2	Office	ND3	ND3	[For completion]	
SM.2B.29.3	Hotel/Tourism	ND3	ND3	[For completion]	
SM.2B.29.4	Shopping malls	ND3	ND3	[For completion]	
SM.2B.29.5	Industry	ND3	ND3	[For completion]	
SM.2B.29.6	Agriculture	ND3	ND3	[For completion]	
SM.2B.29.7	Other commercially used	ND3	ND3	[For completion]	
SM.2B.29.8	Hospital	ND3	ND3	[For completion]	
SM.2B.29.9	School	ND3	ND3	[For completion]	
SM.2B.29.10	other RE with a social relevant purpose	ND3	ND3	[For completion]	
SM.2B.29.11	Land	ND3	ND3	[For completion]	
SM.2B.29.12	Property developers / Bulding under construction	ND3	ND3	[For completion]	
SM.2B.29.13	Other	ND3	ND3	[For completion]	
SM.2B.29.14	no data	ND3	ND3	[For completion]	
SM.2B.29.15	Total	0,0	0		
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 to the: [COVID-19: EMF-ECBC Response](#)

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

Optional further information at issuer/country level
Can the COVID-19 related payment holiday loans remain part of the cover pool? 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	3,27	32	0,0%	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%	0,0%	0,0%
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%	0,0%	0,0%
OCOV.2.1.5						0,0%
OCOV.2.1.6						0,0%
OCOV.2.1.7						0,0%
OCOV.2.1.8						0,0%
OCOV.2.1.9						0,0%
OCOV.2.1.10						0,0%