Harmonised Transparency Template

2023 Version

Italy

UniCredit SpA - UniCredit OBG Srl

Reporting Date: 29/10/2024

Cut-off Date: 30/09/2024

Index

A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	EUR

CONTENT OF TAB A

Field Number	1. Basic Facts				
G.1.1.1	**Country**	Italy			
G.1.1.2	**Issuer Name**	UniCredit SpA			
G.1.1.3	**Link to Issuer's Website**	https://www.unicreditgroup.eu/it/investors/funding-and-ratings/covered-bonds.html			
G.1.1.4	**Cut-off date**	30/09/2024			
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 jursdiction (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	30.663			
G.3.1.2	Outstanding Covered Bonds	17.000			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	27.697			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	16.531			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Statutory**	**Voluntary**	**Contractual**	**Purpose**
G.3.2.1	OC (%)	0	71,3%	9,1%	OC committed with Standard & Poor's
OG.3.2.1	*Optional information e.g. Asset Coverage Test (ACT)*				
OG.3.2.2	*Optional information e.g. OC (NPV basis)*				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					

	3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages		29.843		97,3%	
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		819		2,7%	
G.3.3.5	Other		0,0		0,0%	
G.3.3.6		Total	30.662,8		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)		8,7	ND1		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		2.846,7	ND1	9,3%	
G.3.4.3	1 - 2 Y		2.010,6	ND1	6,6%	
G.3.4.4	2 - 3 Y		1.956,4	ND1	6,4%	
G.3.4.5	3 - 4 Y		1.903,2	ND1	6,2%	
G.3.4.6	4 - 5 Y		1.850,3	ND1	6,0%	
G.3.4.7	5 - 10 Y		8.234,3	ND1	26,9%	
G.3.4.8	10+ Y		11.861,4	ND1	38,7%	
G.3.4.9		Total	30.662,9	0,0	100,0%	0,0%
OG.3.4.1		*o/w 0-1 day*	819,4		2,7%	
OG.3.4.2		*o/w 0-0.5y*	1.012,8		3,3%	
OG.3.4.3		*o/w 0.5-1 y*	1.014,5		3,3%	
OG.3.4.4		*o/w 1-1.5y*	1.010,2		3,3%	
OG.3.4.5		*o/w 1.5-2 y*	1.000,3		3,3%	
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)		3,56	4,06		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		3750	0	22,1%	0,0%
G.3.5.4	1 - 2 Y		4000	0	23,5%	0,0%
G.3.5.5	2 - 3 Y		3750	0	22,1%	0,0%
G.3.5.6	3 - 4 Y		1000	0	5,9%	0,0%
G.3.5.7	4 - 5 Y		2250	2750	13,2%	16,2%
G.3.5.8	5 - 10 Y		2250	8500	13,2%	50,0%
G.3.5.9	10+ Y		0	5750	0,0%	33,8%
G.3.5.10		Total	17.000,0	17.000,0	100,0%	100,0%
OG.3.5.1		*o/w 0-1 day*	0	0	0,0%	0,0%
OG.3.5.2		*o/w 0-0.5y*	750	0	4,4%	0,0%
OG.3.5.3		*o/w 0.5-1 y*	5000	0	29,4%	0,0%
OG.3.5.4		*o/w 1-1.5y*	0	0	0,0%	0,0%
OG.3.5.5		*o/w 1.5-2 y*	2000	0	11,8%	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		30.663	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	30.662,8	0,0	100,0%	0,0%
OG.3.6.1						
OG.3.6.2						
OG.3.6.3						
OG.3.6.4						
OG.3.6.5						
OG.3.6.6						

	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		34.000	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	34.000,0	0,0	100,0%	0,0%
OG.3.7.1						
OG.3.7.2						
OG.3.7.3						
OG.3.7.4						
OG.3.7.5						
OG.3.7.6						

	8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon		8.000	0	47,1%	0,0%
G.3.8.2	Floating coupon		9.000	0	52,9%	0,0%
G.3.8.3	Other		0	17.000	0,0%	100,0%
G.3.8.4		Total	17.000,0	17.000,0	100,0%	100,0%
OG.3.8.1						
OG.3.8.2						
OG.3.8.3						
OG.3.8.4						
OG.3.8.5						

	9. Substitute Assets - Type	Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	819	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	819,4	100,0%
OG.3.9.1	*o/w EU gvts or quasi govts*		0,0%
OG.3.9.2	*o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts*		0,0%
OG.3.9.3	*o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts*		0,0%
OG.3.9.4	*o/w EU central banks*		0,0%
OG.3.9.5	*o/w third-party countries Credit Quality Step 1 (CQS1) central banks*		0,0%
OG.3.9.6	*o/w third-party countries Credit Quality Step 2 (CQS2) central banks*		0,0%
OG.3.9.7	*o/w CQS1 credit institutions*		0,0%
OG.3.9.8	*o/w CQS2 credit institutions*		0,0%
OG.3.9.9	*o/w CQS3 credit institutions*	819	
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)	819	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	819,4	
G.3.10.16	Total	819,4	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	819	2,7%	4,8%
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	819,4	2,7%	4,8%
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	*NPV of Derivatives in the cover pool (mn)*	
OG.3.13.2	*Derivatives outside the cover pool [notional] (mn)*	
OG.3.13.3	*NPV of Derivatives outside the cover pool (mn)*	
OG.3.13.4		
OG.3.13.5		
	14. Sustainable or other special purpose strategy - optional	
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	ND2
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	ND2
G.3.14.3	specific criteria	ND2
G.3.14.4	link to the committed objective criteria	ND2
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

4. Compliance Art 14 CBD Check table			Row	Row		
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.						
G.4.1.1	*(a)*	*Value of the cover pool total assets:*	38			
G.4.1.2	*(a)*	*Value of outstanding covered bonds:*	39			
G.4.1.3	*(b)*	*List of ISIN of issued covered bonds:*	https://www.coveredbondlabel.com/issuer/20-unicredit-s-p-a			
G.4.1.4	*(c)*	*Geographical distribution:*	43 for Mortgage Assets	48 for Public Sector Assets		
G.4.1.5	*(c)*	*Type of cover assets:*	52			
G.4.1.6	*(c)*	*Loan size:*	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets	18 for Public Sector Assets	116 for Shipping Assets
G.4.1.7	*(c)*	*Valuation Method:*	link to Glossary HG.1.15			
G.4.1.8	*(d)*	*Interest rate risk - cover pool:*	149 for Mortgage Assets	129 for Public Sector Assets	80 for Shipping Assets	
G.4.1.9	*(d)*	*Currency risk - cover pool:*	111			
G.4.1.10	*(d)*	*Interest rate risk - covered bond:*	163			
G.4.1.11	*(d)*	*Currency risk - covered bond:*	137			
G.4.1.12	*(d)*	*Liquidity Risk - primary assets cover pool:*				
G.4.1.13	*(d)*	*Credit Risk:*	215 LTV Residential Mortgage	441 LTV Commercial Mortgage		
G.4.1.14	*(d)*	*Market Risk:*	230 Derivatives and Swaps			
G.4.1.15	*(d)*	*Hedging Strategy*	18 for Harmonised Glossary			
G.4.1.16	*(e)*	*Maturity Structure - cover assets:*	65			
G.4.1.17	*(e)*	*Maturity Structure - covered bond:*	88			
G.4.1.18	*(e)*	*Overview maturity extension triggers:*	link to Glossary HG 1.7			
G.4.1.19	*(f)*	*Levels of OC:*	44			
G.4.1.20	*(g)*	*Percentage of loans in default:*	179 for Mortgage Assets	166 for Public Sector Assets	110 for Shipping Assets	
OG.4.1.1						
OG.4.1.2						
OG.4.1.3						

5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	*Exposure to credit institute credit quality step 1*	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*	819,4114266
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 Covereage Test (passe/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

Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	29603		99.2%
M.7.1.2	Commercial	240,1		0,8%
M.7.1.3	Other	0,0		0,0%
M.7.1.4	Total	29.843,4		100,0%
OM.7.1.1	*o/w Housing Cooperatives / Multi-family assets*			0,0%
OM.7.1.2	*o/w Forest & Agriculture*			0,0%
OM.7.1.3	*o/w [If relevant, please specify]*			0,0%
OM.7.1.4	*o/w [If relevant, please specify]*			0.0%
OM.7.1.5	*o/w [If relevant, please specify]*			0.0%
OM.7.1.6	*o/w [If relevant, please specify]*			0.0%
OM.7.1.7	*o/w [If relevant, please specify]*			0.0%
OM.7.1.8	*o/w [If relevant, please specify]*			0.0%
OM.7.1.9	*o/w [If relevant, please specify]*			0.0%
OM.7.1.10	*o/w [If relevant, please specify]*			0.0%
OM.7.1.11	*o/w [If relevant, please specify]*			0,0%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	399.058	2.213	401271
OM.7.2.1	Number of borrowers	381.105	1.719	382824
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%	0.2%	0.18%
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%	0,4%	0,2%
M.7.5.3	CALABRIA	0,6%	0,2%	0,6%
M.7.5.4	CAMPANIA	4,4%	3,9%	4,4%
M.7.5.5	EMILIA ROMAGNA	9,3%	8,6%	9,3%
M.7.5.6	FRIULI VENEZIA GIULIA	2,1%	0.2%	2.1%
M.7.5.7	LAZIO	15,8%	15.6%	15.8%
M.7.5.8	LIGURIA	2,2%	1.3%	2.2%
M.7.5.9	LOMBARDIA	21,1%	13.7%	21.0%
M.7.5.10	MARCHE	1,8%	0.5%	1.8%
M.7.5.11	MOLISE	0,3%	1.4%	0.3%
M.7.5.12	PIEMONTE	9,8%	9.7%	9.8%
M.7.5.13	PUGLIA	4,6%	4,5%	4,6%
M.7.5.14	SARDEGNA	1,2%	0,5%	1,2%
M.7.5.15	SICILIA	7,9%	12,9%	7,9%
M.7.5.16	TOSCANA	5,2%	3,1%	5,2%
M.7.5.17	TRENTINO ALTO ADIGE	1,3%	2,4%	1,3%
M.7.5.18	UMBRIA	1,9%	4,9%	1,9%
M.7.5.19	VALLE D'AOSTA	0,2%	0.2%	0.2%
M.7.5.20	VENETO	9,3%	15.4%	9.3%
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
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	56,7%	11,0%	56,3%
M.7.6.2	Floating rate	33,0%	86,3%	33,5%
M.7.6.3	Other	10,3%	2,7%	8,7%
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	0.8%	0.0%	0.8%
M.7.8.2	≥ 12 - ≤ 24 months	3.2%	0.0%	3.2%
M.7.8.3	≥ 24 - ≤ 36 months	10,9%	0,0%	10,8%
M.7.8.4	≥ 36 - ≤ 60 months	25,3%	0,0%	25,1%
M.7.8.5	≥ 60 months	59,8%	100,0%	60,1%
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%	1.21%	0.2%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.4%	2.73%	0.4%
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)	74.2	399.058		
	By buckets (mn):				
M.7A.10.2	0 (included) – 10k	99	17.539	0,3%	4,4%
M.7A.10.3	10k (Included) – 25k	705	40.372	2,4%	10,1%
M.7A.10.4	25k (Included) – 50k	3.204	85.717	10,8%	21,5%
M.7A.10.5	50k (Included) – 75k	5.170	84.402	17,5%	21,2%
M.7A.10.6	75k (Included) – 100k	5.624	66.911	19,0%	16,8%
M.7A.10.7	100k (Included) – 150k	7.501	66.589	25,3%	16,7%
M.7A.10.8	150k (Included) – 200k	3.430	22.122	11.6%	5.5%
M.7A.10.9	200k (Included) – 300k	2.385	11.551	8.1%	2.9%
M.7A.10.10	Over 300k (Included)	1.485	3.855	5.0%	1.0%
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	29.603.3	399.058	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 (%)	46,67%	399.058		
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	10.643	212.890	36,0%	53,3%
M.7A.11.3	>40 - <=50 %	5.605	63.998	18,9%	16,0%
M.7A.11.4	>50 - <=60 %	5.388	53.856	18.2%	13.5%
M.7A.11.5	>60 - <=70 %	5.043	44.235	17.0%	11.1%
M.7A.11.6	>70 - <=80 %	2.924	24.078	9.9%	6.0%
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	29.603.3	399.058	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 (%)	50.0%	399.058		
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	10.238	203.226	34,6%	50,9%
M.7A.12.3	>40 - <=50 %	5.114	58.717	17,3%	14,7%
M.7A.12.4	>50 - <=60 %	5.898	59.692	19,9%	15,0%
M.7A.12.5	>60 - <=70 %	5.259	48.780	17,8%	12,2%
M.7A.12.6	>70 - <=80 %	2.643	24.160	8,9%	6,1%
M.7A.12.7	>80 - <=90 %	347	3.520	1.2%	0.9%
M.7A.12.8	>90 - <=100 %	61	580	0.2%	0.1%
M.7A.12.9	>100%	43	405	0.1%	0.1%
M.7A.12.10	Total	29.603.3	399.080	100.0%	100.0%
OM.7A.12.1	*o/w >100 - <=110 %*	10	129	0.0%	0.0%
OM.7A.12.2	*o/w >110 - <=120 %*	9	70	0.0%	0.0%
OM.7A.12.3	*o/w >120 - <=130 %*	4	36	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 %*	20	170	0,1%	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	75.62%			
M.7A.13.2	Second home/Holiday houses	24.38%			
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	1.874.3	23385	6.3%	5.9%
M.7A.15.2	a2	82.4	615	0.3%	0.2%
M.7A.15.3	a3	94,9	687	0,3%	0,2%
M.7A.15.4	a4	115,3	834	0,4%	0,2%
M.7A.15.5	b	825,5	10419	2,8%	2,6%
M.7A.15.6	c	818,5	12188	2,8%	3,1%
M.7A.15.7	d	290,7	4528	1,0%	1,1%
M.7A.15.8	e	3,1	67	0,0%	0,0%
M.7A.15.9	f	1.4	15	0.0%	0.0%
M.7A.15.10	g	0.7	8	0.0%	0.0%
M.7A.15.11	no data	25.496.5	346.312	86.1%	86.8%
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	29.603,3	399058	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	28,6	146	0,1%	0,0%
M.7A.18.2	Flat or Apartment	26.525,2	365.159	89,6%	91,5%
M.7A.18.3	Bungalow	11,5	284	0,0%	0,1%
M.7A.18.4	Terraced House	2.811,7	28.889	9,5%	7,2%
M.7A.18.5	Multifamily House	19,4	254	0,1%	0,1%
M.7A.18.6	Land Only	1.5	29	0.0%	0.0%
M.7A.18.7	other	205.4	4.297	0.7%	1.1%
M.7A.18.8	Total	29.603.3	399.058	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)	108.5			2.213.00		
	By buckets (mn):						
M.7B.21.2	0 (INCLUDED) - 100 K	62.5		1764		26.0%	79.7%
M.7B.21.3	100K (INCLUDED) - 200K	36,7		266		15,3%	12,0%
M.7B.21.4	200K (INCLUDED) - 300K	14,6		60		6,1%	2,7%
M.7B.21.5	300K (INCLUDED) - 400K	12,6		36		5,2%	1,6%
M.7B.21.6	400K (INCLUDED) - 500K	8,8		20		3,7%	0,9%
M.7B.21.7	500K (INCLUDED) - 600K	6,6		12		2,8%	0,5%
M.7B.21.8	600K (INCLUDED) - 700K	7,7		12		3,2%	0,5%
M.7B.21.9	700K (INCLUDED) - 800K	4.6		6		1.9%	0.3%
M.7B.21.10	OVER 800K (INCLUDED)	86.0		37		35.8%	1.7%
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	240.1		2.213		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 (%)	18,2%		2.213			
	By LTV buckets (mn):						
M.7B.22.2	>0 - <=40 %	237,3			2.189,00	98,8%	98,9%
M.7B.22.3	>40 - <=50 %	2,6			22,00	1,1%	1,0%
M.7B.22.4	>50 - <=60 %	0,1			1,00	0,1%	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	240.1		2.213		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 (%)	35.65%		2.213			
	By LTV buckets (mn):						
M.7B.23.2	>0 - <=40 %		193,34		2.094,00	80,5%	94,6%
M.7B.23.3	>40 - <=50 %		21,69		63,00	9,0%	2,8%
M.7B.23.4	>50 - <=60 %		8,42		31,00	3,5%	1,4%
M.7B.23.5	>60 - <=70 %		9,12		10,00	3,8%	0,5%
M.7B.23.6	>70 - <=80 %		5,53		6,00	2,3%	0,3%
M.7B.23.7	>80 - <=90 %		0,12		1,00	0,0%	0,0%
M.7B.23.8	>90 - <=100 %		0.09		1.00	0.0%	0.0%
M.7B.23.9	>100%		1.78	7		0.7%	0.3%
M.7B.23.10	Total	240.1		2.213		100.0%	100.0%
OM.7B.23.1	*o/w >100 - <=110 %*		0.28	1		0.1%	0.0%
OM.7B.23.2	*o/w >110 - <=120 %*		0.05	1		0.0%	0.0%
OM.7B.23.3	*o/w >120 - <=130 %*	0.0		0		0.0%	0.0%
OM.7B.23.4	*o/w >130 - <=140 %*	0.0		0		0.0%	0.0%
OM.7B.23.5	*o/w >140 - <=150 %*	0,0		0		0,0%	0,0%
OM.7B.23.6	*o/w >150 %*	1,4		5		0,6%	0,2%
OM.7B.23.7							
OM.7B.23.8							
OM.7B.23.9							
	24. Breakdown by Type	**% Commercial loans**					
M.7B.24.1	Retail	65.3%					
M.7B.24.2	Office	6.8%					
M.7B.24.3	Hotel/Tourism	4.0%					
M.7B.24.4	Shopping malls	0.0%					
M.7B.24.5	Industry	10.2%					
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	3,7%					
M.7B.24.13	Other	9.6%					
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 / Bulding 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

HTT 2023

Reporting in Domestic Currency	EUR

CONTENT OF TAB B2
8. Public Sector Assets

Field Number	8. Public Sector Assets				
	1. General Information				
PS.8.1.1	Number of public sector exposures	ND2			
OPS.8.1.1					
OPS.8.1.2					
OPS.8.1.3					
OPS.8.1.4					
OPS.8.1.5					
OPS.8.1.6					
OPS.8.1.7					
	2. Size Information	**Nominal**	**Number of Exposures**	**% Public Sector Assets**	**% No. of Exposures**
PS.8.2.1	Average exposure size (000s)	ND2			
	By buckets (mn):				
PS.8.2.2	TBC at a country level	ND2	ND2		
PS.8.2.3	TBC at a country level	ND2	ND2		
PS.8.2.4	TBC at a country level	ND2	ND2		
PS.8.2.5	TBC at a country level	ND2	ND2		
PS.8.2.6	TBC at a country level	ND2	ND2		
PS.8.2.7	TBC at a country level	ND2	ND2		
PS.8.2.8	TBC at a country level	ND2	ND2		
PS.8.2.9	TBC at a country level	ND2	ND2		
PS.8.2.10	TBC at a country level	ND2	ND2		
PS.8.2.11	TBC at a country level	ND2	ND2		
PS.8.2.12	TBC at a country level	ND2	ND2		
PS.8.2.13	TBC at a country level	ND2	ND2		
PS.8.2.14	TBC at a country level	ND2	ND2		
PS.8.2.15	TBC at a country level	ND2	ND2		
PS.8.2.16	TBC at a country level	ND2	ND2		
PS.8.2.17	Total	0.0	0	0.0%	0.0%
	3. Breakdown by Asset Type	**Nominal (mn)**		**% Public Sector Assets**	
PS.8.3.1	Loans	ND2			
PS.8.3.2	Bonds	ND2			
PS.8.3.3	Other	ND2			
PS.8.3.4	Total	0.0		0.0%	
OPS.8.3.1					
OPS.8.3.2					
OPS.8.3.3					
OPS.8.3.4					
OPS.8.3.5					
	4. Breakdown by Geography	**% Public Sector Assets**			
PS.8.4.1	European Union	0.0%			
PS.8.4.2	Austria	ND2			
PS.8.4.3	Belgium	ND2			
PS.8.4.4	Bulgaria	ND2			
PS.8.4.5	Croatia	ND2			
PS.8.4.6	Cyprus	ND2			
PS.8.4.7	Czechia	ND2			
PS.8.4.8	Denmark	ND2			
PS.8.4.9	Estonia	ND2			
PS.8.4.10	Finland	ND2			
PS.8.4.11	France	ND2			
PS.8.4.12	Germany	ND2			
PS.8.4.13	Greece	ND2			
PS.8.4.14	Netherlands	ND2			
PS.8.4.15	Hungary	ND2			
PS.8.4.16	Ireland	ND2			
PS.8.4.17	Italy	ND2			
PS.8.4.18	Latvia	ND2			
PS.8.4.19	Lithuania	ND2			
PS.8.4.20	Luxembourg	ND2			
PS.8.4.21	Malta	ND2			
PS.8.4.22	Poland	ND2			
PS.8.4.23	Portugal	ND2			
PS.8.4.24	Romania	ND2			
PS.8.4.25	Slovakia	ND2			
PS.8.4.26	Slovenia	ND2			
PS.8.4.27	Spain	ND2			
PS.8.4.28	Sweden	ND2			
PS.8.4.29	European Economic Area (not member of EU)	0.0%			
PS.8.4.30	Iceland	ND2			
PS.8.4.31	Liechtenstein	ND2			
PS.8.4.32	Norway	ND2			
PS.8.4.33	Other	0.0%			
PS.8.4.34	Switzerland	ND2			
PS.8.4.35	United Kingdom	ND2			
PS.8.4.36	Australia	ND2			
PS.8.4.37	Brazil	ND2			
PS.8.4.38	Canada	ND2			
PS.8.4.39	Japan	ND2			
PS.8.4.40	Korea	ND2			
PS.8.4.41	New Zealand	ND2			
PS.8.4.42	Singapore	ND2			
PS.8.4.43	US	ND2			
PS.8.4.44	Other	ND2			
OPS.8.4.1					
OPS.8.4.2					
OPS.8.4.3					
OPS.8.4.4					
OPS.8.4.5					
OPS.8.4.6					
OPS.8.4.7					
OPS.8.4.8					
OPS.8.4.9					
OPS.8.4.10	*o/w [If relevant, please specify]*				

	5. Breakdown by regions of main country of origin	% Public Sector Assets
PS.8.5.1		
PS.8.5.2		
PS.8.5.3		
PS.8.5.4		
PS.8.5.5		
PS.8.5.6		
PS.8.5.7		
PS.8.5.8		
PS.8.5.9		
PS.8.5.10		
PS.8.5.11		
PS.8.5.12		
PS.8.5.13		
PS.8.5.14		
PS.8.5.15		
PS.8.5.16		
PS.8.5.17		
PS.8.5.18		
PS.8.5.19		
PS.8.5.20		
PS.8.5.21		
PS.8.5.22		
PS.8.5.23		
PS.8.5.24		
PS.8.5.25		

	6. Breakdown by Interest Rate	% Public Sector Assets	
PS.8.6.1	Fixed rate	ND2	
PS.8.6.2	Floating rate	ND2	
PS.8.6.3	Other	ND2	
OPS.8.6.1			
OPS.8.6.2			
OPS.8.6.3			
OPS.8.6.4			
	7. Breakdown by Repayment Type	**% Public Sector Assets**	
PS.8.7.1	Bullet / interest only	ND2	
PS.8.7.2	Amortising	ND2	
PS.8.7.3	Other	ND2	
OPS.8.7.1			
OPS.8.7.2			
OPS.8.7.3			
OPS.8.7.4			
OPS.8.7.5			
OPS.8.7.6			
	8. Breakdown by Type of Debtor	**Nominal (mn)**	**% Public Sector Assets**
PS.8.8.1	Sovereigns	ND2	
PS.8.8.2	Regional/federal authorities	ND2	
PS.8.8.3	Local/municipal authorities	ND2	
PS.8.8.4	Others	ND2	
PS.8.8.5	Total	0,0	0,0%
OPS.8.8.1	*o/w Claim against supranational*		
OPS.8.8.2	*o/w Claim against sovereigns*		
OPS.8.8.3	*o/w Claim guaranteed by sovereigns*		
OPS.8.8.4	*o/w Claim against regional/federal authorities*		
OPS.8.8.5	*o/w Claim guaranteed by regional/federal authorities*		
OPS.8.8.6	*o/w Claim against local/municipal authorities*		
OPS.8.8.7	*o/w Claimguaranteed by local/municipal authorities*		
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

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	*Optional information eg, Number of borrowers*	
OS.9.1.2	*Optional information eg, Number of guarantors*	
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	European Union	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	European Economic Area (not member of EU)	0,0%
S.9.3.30	Iceland	ND2
S.9.3.31	Liechtenstein	ND2
S.9.3.32	Norway	ND2
S.9.3.33	Other	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 Extention 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" 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.1.9	**LTVs: Calculation of property/shipping value**	ND3
HG.1.10	**LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits**	ND3
HG.1.11	**LTVs: Frequency and time of last valuation**	Every six months
HG.1.12	**Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant**	Residential mortgage Loans in respect of which the relevant amount outstanding added to the principal amount outstanding of any previous mortgage loans secured by the same property, does not exceed 80 per cent of the value of the mortgaged property.
HG.1.13	**Hedging Strategy (please explain how you address interest rate and currency risk)**	Interest rate risk if fully hedged through interest rate swaps on assets and on liabilities.
HG.1.14	**Non-performing loans**	Definition for Loans classified as Default until 31th December 2020: 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. Definition for Loans classified as Default starting from 1st January 2021: Mortgage Receivables which, following the relevant Evaluation Date, have been classified by the Servicer on behalf of the OBG Guarantor as Mortgage Receivables classified as unlikely to pay and in respect of which the relevant credit line (affidamento creditizio) has been revoked.
HG.1.15	**Valuation Method**	Receivables and related collateral are valued by UniCredit in accordance with the provisions of Part One, Title IV, Chapter 3, Annex A, of Bank of Italy Circular No. 285 of 17 December 2013.
OHG.1.1	*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

	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]	#VALUE!	
SM.1.1.2	Social impact mortgage loans	ND2	[For completion]	#VALUE!	
SM.1.1.3	other	ND2	[For completion]	#VALUE!	
SM.1.1.4	Total sustainable mortgage loans	0,0	0	#VALUE!	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	*o/w Forest & Agriculture*		
OSM.2.1.2	*o/w EE residential*		
OSM.2.1.3	*o/w EE commercial*		
OSM.2.1.4	*o/w EE other*		
OSM.2.1.5	*EE total*		
OSM.2.1.6	*o/w Social residential*		
OSM.2.1.7	*o/wSocial Commercial*		
OSM.2.1.8	*o/w social other*		
OSM.2.1.9	*social tot*		
OSM.2.1.10	*o/w Renewable Energy and Renewable Energy Transmission*		
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	*Number of borrowers*	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	European Union	0,0%	0,0%	0,0%
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	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
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	Other	0,0%	0,0%	0,0%
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	*o/w >100 - <=110 %*				
OSM.2A.12.2	*o/w >110 - <=120 %*				
OSM.2A.12.3	*o/w >120 - <=130 %*				
OSM.2A.12.4	*o/w >130 - <=140 %*				
OSM.2A.12.5	*o/w >140 - <=150 %*				
OSM.2A.12.6	*o/w >150 %*				
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	*o/w Private rental*	
OSM.2A.13.2	*o/w Multi-family housing*	
OSM.2A.13.3	*o/w Buildings under construction*	
OSM.2A.13.4	*o/w Buildings land*	
OSM.2A.13.5	*o/w [If relevant, please specify]*	
OSM.2A.13.6	*o/w [If relevant, please specify]*	
OSM.2A.13.7	*o/w [If relevant, please specify]*	
OSM.2A.13.8	*o/w [If relevant, please specify]*	
OSM.2A.13.9	*o/w [If relevant, please specify]*	
OSM.2A.13.10	*o/w [If relevant, please specify]*	

	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	*o/w Cultural purposes*	
OSM.2B.24.2	*o/w [If relevant, please specify]*	
OSM.2B.24.3	*o/w [If relevant, please specify]*	
OSM.2B.24.4	*o/w [If relevant, please specify]*	
OSM.2B.24.5	*o/w [If relevant, please specify]*	
OSM.2B.24.6	*o/w [If relevant, please specify]*	
OSM.2B.24.7	*o/w [If relevant, please specify]*	
OSM.2B.24.8	*o/w [If relevant, please specify]*	
OSM.2B.24.9	*o/w [If relevant, please specify]*	
OSM.2B.24.10	*o/w [If relevant, please specify]*	
OSM.2B.24.11	*o/w [If relevant, please specify]*	
OSM.2B.24.12	*o/w [If relevant, please specify]*	
OSM.2B.24.13	*o/w [If relevant, please specify]*	
OSM.2B.24.14	*o/w [If relevant, please specify]*	

	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

For further information concerning the nation-specific dispositions regarging the impact of the Covid 19 outbreak on cover pools, please refer to the: COVID-19: EMF-ECBC Response

CONTENT OF Temporary Tab

Optional further information at issuer/country level

Can the COVID-19 related payment holiday loans remain part of the cover	YES

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

	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool
COV.1.1.1	payment holiday granted	-	-	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							
OCOV.2.1.10							