# **Harmonised Transparency Template**

## 2022 Version

## France

## **Compagnie de Financement Foncier**

Reporting Date: 30/09/2023 Cut-off Date: 10/11/2023



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Field					
Number	1. Basic Facts				
G.1.1.1	Country	France			
G.1.1.2	Issuer Name	Compagnie de Financement Foncier			
G.1.1.3	Link to Issuer's Website	Accueil - Foncier			
G.1.1.4	Cut-off date	30/09/2023			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
	2. Regulatory Summary				
G.2.1.1	Basel Compliance, subject to national jursdiction (Y/N)	Υ			
G.2.1.2	CBD Compliance				
G.2.1.3	CRR Compliance (Y/N)	Υ			
OG.2.1.1	LCR status	Country Comparison :: Covered Bond Label			
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 ( before hedging)	Nominal (mn)			
G.3.1.1	<ol> <li>General Information (before hedging)</li> <li>Total Cover Assets</li> </ol>	Nominal (mn) 58 392			
G.3.1.2	<ul><li>1.General Information ( before hedging)</li><li>Total Cover Assets</li><li>Outstanding Covered Bonds</li></ul>	<b>Nominal (mn)</b> 58 392 50 605			
G.3.1.2 OG.3.1.1	1.General Information ( before hedging) Total Cover Assets Outstanding Covered Bonds Cover Pool Size (NPV) (mn)	<b>Nominal (mn)</b> 58 392 50 605 ND1			
G.3.1.2 OG.3.1.1 OG.3.1.2	<ul><li>1.General Information ( before hedging)</li><li>Total Cover Assets</li><li>Outstanding Covered Bonds</li></ul>	<b>Nominal (mn)</b> 58 392 50 605			
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3	1.General Information ( before hedging) Total Cover Assets Outstanding Covered Bonds Cover Pool Size (NPV) (mn)	<b>Nominal (mn)</b> 58 392 50 605 ND1			
G.3.1.2 OG.3.1.1 OG.3.1.2	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (INPV] (mn)  Outstanding Covered Bonds [NPV] (mn)	Nominal (mn) 58 392 50 605 ND1 ND1			
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (NPV) (mn)  Outstanding Covered Bonds (NPV) (mn)	Nominal (mn)	Actual	Minimum Committed	Purpose Alor
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (NPV) (mn)  Outstanding Covered Bonds (NPV) (mn)  2. Over-collateralisation (OC)  OC (%)	Nominal (mn) 58 392 50 605 ND1 ND1 Legal / Regulatory 105%	<b>Actual</b> 111,43 % on june 2023	5,0%	<b>Purpose</b> ND1
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size [NPV] (mn)  Outstanding Covered Bonds (NPV] (mn)  2. Over-collateralisation (OC)  OC (%)  3. Cover Pool Composition (before hedging)	Nominal (mn) 58 392 50 605 ND1 ND1  Legal / Regulatory 105% Nominal (mn)		5,0% <b>% Cover Pool</b>	
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (INPV] (mn)  Outstanding Covered Bonds [NPV] (mn)  2. Over-collateralisation (OC)  OC (%)  3. Cover Pool Composition (before hedging)  Mortgages	Nominal (mn)  58 392  50 605  ND1  ND1  Legal / Regulatory  105%  Nominal (mn)  26 156		5,0% <b>% Cover Pool</b> 44,79%	
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 G.3.3.1 G.3.3.2	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (NPV) (mn)  Outstanding Covered Bonds (NPV) (mn)  2. Over-collateralisation (OC)  OC (%)  3. Cover Pool Composition (before hedging)  Mortgages  Public Sector	Nominal (mn) 58 392 50 605 ND1 ND1  Legal / Regulatory 105% Nominal (mn) 26 156 26 926		5,0% <b>% Cover Pool</b> 44,79% 46,11%	
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 G.3.3.1 G.3.3.2 G.3.3.3	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (NPV) (mn)  Outstanding Covered Bonds (NPV) (mn)  2. Over-collateralisation (OC)  OC (%)  3. Cover Pool Composition (before hedging)  Mortgages  Public Sector  Shipping	Nominal (mn) 58 392 50 605 ND1 ND1 ND1  Legal / Regulatory 105% Nominal (mn) 26 156 26 926 0		5,0%  % Cover Pool  44,79%  46,11%  0,00%	
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 G.3.3.1 G.3.3.2	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (NPV) (mn)  Outstanding Covered Bonds (NPV) (mn)  2. Over-collateralisation (OC)  OC (%)  3. Cover Pool Composition (before hedging)  Mortgages  Public Sector	Nominal (mn) 58 392 50 605 ND1 ND1  Legal / Regulatory 105% Nominal (mn) 26 156 26 926		5,0% <b>% Cover Pool</b> 44,79% 46,11%	
G.3.1.2 OG.3.1.1 OG.3.1.3 OG.3.1.4 G.3.2.1 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.4	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (NPV) (mn)  Outstanding Covered Bonds (NPV) (mn)  2. Over-collateralisation (OC)  OC (%)  3. Cover Pool Composition (before hedging)  Mortgages  Public Sector  Shipping  Substitute Assets  Other	Nominal (mn)  58 392  50 605  ND1  ND1  Legal / Regulatory  105%  Nominal (mn)  26 156  26 926  0  4 755		5,0% % Cover Pool 44,79% 46,11% 0,00% 8,14%	
G.3.1.2 OG.3.1.1 OG.3.1.3 OG.3.1.4 G.3.2.1 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (NPV) (mn)  Outstanding Covered Bonds (NPV) (mn)  2. Over-collateralisation (OC)  OC (%)  3. Cover Pool Composition (before hedging)  Mortgages  Public Sector  Shipping  Substitute Assets  Other	Nominal (mn)  58 392  50 605  ND1  ND1  Legal / Regulatory  105%  Nominal (mn)  26 156  26 926  0 4 755  554		5,0%  % Cover Pool  44,79%  46,11%  0,00%  8,14%  0,95%	
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.5	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (NPV) (mn)  Outstanding Covered Bonds (NPV) (mn)  2. Over-collateralisation (OC)  OC (%)  3. Cover Pool Composition (before hedging)  Mortgages  Public Sector  Shipping  Substitute Assets  Other	Nominal (mn)  58 392  50 605  ND1  ND1  Legal / Regulatory  105%  Nominal (mn)  26 156  26 926  0 4 755  554		5,0%  % Cover Pool  44,79%  46,11%  0,00%  8,14%  0,95%	
G.3.1.2 OG.3.1.1 OG.3.1.3 OG.3.1.4 G.3.2.1 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.6 OG.3.3.1	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (NPV) (mn)  Outstanding Covered Bonds (NPV) (mn)  2. Over-collateralisation (OC)  OC (%)  3. Cover Pool Composition (before hedging)  Mortgages  Public Sector  Shipping  Substitute Assets  Other	Nominal (mn)  58 392  50 605  ND1  ND1  Legal / Regulatory  105%  Nominal (mn)  26 156  26 926  0 4 755  554		5,0%  % Cover Pool  44,79%  46,11%  0,00%  8,14%  0,95%	
G.3.1.2 OG.3.1.1 OG.3.1.3 OG.3.1.4 G.3.2.1 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.6 OG.3.3.1 OG.3.3.1	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (NPV) (mn)  Outstanding Covered Bonds (NPV) (mn)  2. Over-collateralisation (OC)  OC (%)  3. Cover Pool Composition (before hedging)  Mortgages  Public Sector  Shipping  Substitute Assets  Other	Nominal (mn)  58 392  50 605  ND1  ND1  Legal / Regulatory  105%  Nominal (mn)  26 156  26 926  0 4 755  554		5,0%  % Cover Pool  44,79%  46,11%  0,00%  8,14%  0,95%	
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.6 OG.3.3.1 OG.3.3.2 OG.3.3.3	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (NPV) (mn)  Outstanding Covered Bonds (NPV) (mn)  2. Over-collateralisation (OC)  OC (%)  3. Cover Pool Composition (before hedging)  Mortgages  Public Sector  Shipping  Substitute Assets  Other	Nominal (mn)  58 392  50 605  ND1  ND1  Legal / Regulatory  105%  Nominal (mn)  26 156  26 926  0 4 755  554		5,0%  % Cover Pool  44,79%  46,11%  0,00%  8,14%  0,95%	
G.3.1.2 OG.3.1.1 OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.6 OG.3.3.1 OG.3.3.2	1.General Information ( before hedging)  Total Cover Assets  Outstanding Covered Bonds  Cover Pool Size (NPV) (mn)  Outstanding Covered Bonds (NPV) (mn)  2. Over-collateralisation (OC)  OC (%)  3. Cover Pool Composition (before hedging)  Mortgages  Public Sector  Shipping  Substitute Assets  Other	Nominal (mn)  58 392  50 605  ND1  ND1  Legal / Regulatory  105%  Nominal (mn)  26 156  26 926  0 4 755  554		5,0%  % Cover Pool  44,79%  46,11%  0,00%  8,14%  0,95%	

	4. Cover Pool Amortisation Profile [after Hedging]		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)		8,0	6,7		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		9 224	10 514	16,2%	18,5%
G.3.4.3	1 - 2 Y		3 574	4 653	6,3%	8,2%
G.3.4.4	2 - 3 Y		3 718	4 602	6,5%	8,1%
G.3.4.5 G.3.4.6	3 - 4 Y 4 - 5 Y		3 433 3 908	4 134 4 422	6,0%	7,3%
G.3.4.7	4 - 5 Y 5 - 10 Y		13 376	13 759	6,9% 23,5%	7,8% 24,1%
G.3.4.8	10+ Y		19 753	14 901	34,7%	26,1%
G.3.4.9		Total	56 985	56 985	100,0%	100,0%
	5. Maturity of Covered Bonds [after hedging]		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)		6,9	6,9		
	Maturity (mp)					
G.3.5.2	Maturity (mn) By buckets:					
G.3.5.3	0 - 1 Y		4 560	4 560	9,0%	9,0%
G.3.5.4	1 - 2 Y		3 842	3 842	7,6%	7,6%
G.3.5.5	2 - 3 Y		8 805	8 805	17,4%	17,4%
G.3.5.6	3 - 4 Y		4 399	4 399	8,7%	8,7%
G.3.5.7	4 - 5 Y		6 633	6 633	13,1%	13,1%
G.3.5.8	5 - 10 Y		13 816	13 816	27,4%	27,4%
G.3.5.9 G.3.5.10	10+ Y	Total	8 423 50 477	8 423 50 477	16,7% 100%	16,7% 100,0%
0.3.3.10	6. Covered Assets - Currency	iUldi	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	100,0% % Total [after]
G.3.6.1	EUR		54 819	57 538	93,9%	100,0%
G.3.6.2	AUD		0	0	0,0%	
G.3.6.3	BRL				0,0%	
G.3.6.4	CAD		0	0	0,0%	
G.3.6.5	CHF		1 173	0	2,0%	
G.3.6.6	CZK DKK		0	0	0,0%	
G.3.6.7 G.3.6.8	GBP		61	0	0,0% 0,1%	
G.3.6.9	HKD		01	ŭ	0,0%	
G.3.6.10	ISK				0,0%	
G.3.6.11	JPY		645	0	1,1%	
G.3.6.12	KRW				0,0%	
G.3.6.13	NOK		1		0,0%	
G.3.6.14	PLN				0,0%	
G.3.6.15 G.3.6.16	SEK SGD				0,0% 0,0%	
G.3.6.17	USD		1 692	0	2,9%	
G.3.6.18	Other		0	0	0,0%	
G.3.6.19		Total	58 392	57 539	100,0%	100,0%
OG.3.6.4						
OG.3.6.5						
OG.3.6.6						
OG.3.6.7 OG.3.6.8						
OG.3.6.9						
	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		48 014	50 477	94,9%	100,0%
G.3.7.2	AUD				0,0%	
G.3.7.3	BRL				0,0%	
G.3.7.4	CAD		1 493		0,0%	
G.3.7.5 G.3.7.6	CHF CZK		1 482		2,9% 0,0%	
G.3.7.7	DKK				0,0%	
G.3.7.8	GBP		634		1,3%	
G.3.7.9	HKD				0,0%	
G.3.7.10	ISK				0,0%	
G.3.7.11	JPY		0		0,0%	
G.3.7.12	KRW		142		0,0%	
G.3.7.13 G.3.7.14	NOK PLN		142		0,3% 0,0%	
G.3.7.14 G.3.7.15	PLN SEK				0,0%	
G.3.7.16	SGD				0,0%	
G.3.7.17	USD		332		0,7%	
G.3.7.18	Other				0,0%	
OG.3.7.3		Total	50 605	50 477	100%	100%
OG.3.7.4	o/w [If relevant, please	e specify]				

	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	47 254	33 322	93,4%	66,0%
G.3.8.2	Floating coupon	1 184	17 155	2,3%	34,0%
G.3.8.3	Other	2 167		4,3%	0,0%
G.3.8.4		Total 50 605	50 477	100,0%	100,0%

	9. Substitute Assets - Type	Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	50	1,1%
C 2 0 2	Evenouses to /guaranteed by Currentianal Courses Annual (CCA)		0.007
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0,0%
G.3.9.3	Exposures to central banks	720	15,1%
G.3.9.4	Exposures to credit institutions	3 984	83,8%
G.3.9.5	Other	3 30 1	0,0%
		4.755	
G.3.9.6	Total	4 755	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		0,0%
00.5.9.2	govts		0,0%
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts		0,0%
00 3 0 4	a liu El I control banks	720	15 19/
OG.3.9.4	o/w EU central banks	720	15,1%
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%
00.3.3.0	b) w till a-party countries creat Quality Step 2 (CQ32) tentral banks		0,076
OG.3.9.7	o/w CQS1 credit institutions		0,0%
OG.3.9.8	o/w CQS2 credit institutions	4 035	84,9%
OG.3.9.9	o, w eque el care mottaciono	1 000	0.,5%
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			0,0%
	10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	4 755	100,0%
G.3.10.2	Eurozone		0,0%
G.3.10.2	Rest of European Union (EU)		0,0%
G.3.10.4	European Economic Area (not member of EU)		0,0%
G.3.10.5	Switzerland		0,0%
G.3.10.6	Australia		0,0%
G.3.10.7	Brazil		0,0%
G.3.10.8	Canada		0,0%
G.3.10.9	Japan		0,0%
G.3.10.10	Korea		0,0%
G.3.10.11	New Zealand		0,0%
G.3.10.12	Singapore		0,0%
G.3.10.13	US		0,0%
G.3.10.14	Other		0,0%
G.3.10.15	Total EU	4 755	
G.3.10.16	Total	4 755	100,0%
0.5.10.10	11. Liquid Assets	Nominal (mn)	% Cover Pool % Covered Bonds
63444	•		
G.3.11.1	Substitute and other marketable assets	4 755	8,1% 9,4%
G.3.11.2	Central bank eligible assets	14 500	24,8% 28,7%
G.3.11.3	Other	0	0,0%
G.3.11.4	Total	19 255	33,0% 38,0%
	12. Bond List		
G.3.12.1	Bond list C	Compagnie de Financement Foncier :: Covered Bond Label	
	13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	53 309	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	both	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	both	
OG.3.13.1	NPV of Derivatives in the cover pool (mn)		
G.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.3.13.4			
.0.5.15.5	14 Containable on ather area'd		
	14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)		
C 2 1 4 2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable		
G.3.14.2	components present (2)?		
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]	
0.3.14.3	specific criteria	[23d, 30d, blue loan etc.]	
G.3.14.4	link to the committed objective criteria	[link on the issuer's website to the objective criteria the labelled pool is committed to]	
0.5.14.4		the labelled poor is committed toj	
OG.3.13.11			
DG.3.13.11 DG.3.13.12			
0G.3.13.11 0G.3.13.12 0G.3.13.13			
0G.3.13.11 0G.3.13.12 0G.3.13.13 0G.3.13.14			
0G.3.13.11 0G.3.13.12 0G.3.13.13 0G.3.13.14 0G.3.13.49			
0G.3.13.11 0G.3.13.12 0G.3.13.13 0G.3.13.14 0G.3.13.49			
OG.3.13.11 OG.3.13.12 OG.3.13.13 OG.3.13.14 OG.3.13.49 OG.3.13.50 OG.3.13.51			

	4. References to Capital Requirements Regulation (CRR)	Row	Row		
The issuer believes	that, at the time of its issuance and based on transparency data made publicly available i	by the issuer, these covered bonds would satisfy the eligibility crit	eria for Article 129(7) of the Capital Requirements Regulatio	ion (EU) 648/2012. It should be noted, however, that	
	posures in the form of covered bonds are eligible to preferential treatment under Regulation				
G.4.1.1	(a) Value of the cover pool total assets:	<u>38</u>			
G.4.1.2	<ul><li>(a) Value of outstanding covered bonds:</li></ul>	<u>39</u>			
G.4.1.3	(b) List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]			
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets		
G.4.1.5	(c) Type of cover assets:	<u>52</u>			
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets	18 for Public Sector Assets	
G.4.1.7 G.4.1.8	(c) Valuation Method:	link to Glossary HG.1.15 149 for Mortgage Assets	120 for Dublic Control Assets		
G.4.1.8 G.4.1.9	<ul><li>(d) Interest rate risk - cover pool:</li><li>(d) Currency risk - cover pool:</li></ul>	149 for Mortgage Assets 111	129 for Public Sector Assets		
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:	<del></del>			
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:	<u>65</u>			
G.4.1.17 G.4.1.18	<ul><li>(e) Maturity Structure - covered bond:</li><li>(e) Overview maturity extension triggers:</li></ul>	88 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		
OG.4.1.8	(5)				
OG.4.1.9					
OG.4.1.10					
	5. References to Capital Requirements Regulation (CRR)				
	129(1)				
G.5.1.1	Exposure to credit institute credit quality step 1	[For completion]			
G.5.1.2	Exposure to credit institute credit quality step 2	[For completion]			
G.5.1.3	Exposure to credit institute credit quality step 3	[For completion]			
OG.5.1.3					
OG.5.1.4 OG.5.1.5					
OG.5.1.6					
00.5.1.0	6. Other relevant information				
	1. Optional information e.g. Rating triggers				
OG.6.1.1	NPV Test (passed/failed)				
OG.6.1.2	Interest Covereage Test (passe/failed)				
OG.6.1.3	Cash Manager				
OG.6.1.4	Account Bank				
OG.6.1.5	Stand-by Account Bank				
OG.6.1.6 OG.6.1.7	Servicer				
OG.6.1.7 OG.6.1.8	Interest Rate Swap Provider Covered Bond Swap Provider				
OG.6.1.9	Paying Agent				
OG.6.1.10	Other optional/relevant information	n			
OG.6.1.11					
OG.6.1.12					
OG.6.1.13					
OG.6.1.14					
OG.6.1.15					
OG.6.1.16 OG.6.1.17					
OG.6.1.17 OG.6.1.18					
OG.6.1.19					
OG.6.1.20					
OG.6.1.21					
OG.6.1.22					
00 ( 1 33					

OG.6.1.23

Reporting in Domestic Currency Eur

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

Nome	Field	T. Martinera Arraba				
M.1.1   Residential   Science   Sc	Number	7. Mortgage Assets				
M.   1.00						
1975						
1.1   1.1			489			
The State of Agricultus of Mariane State of Mariane Sta		Other	Total 26 156			
Marcial   Summer of energape loss   1997   131   1970	191.7.2.9	2. General Information		Commercial Loans		
March   Marc	M.7.2.1					
Out   Comment	OM.7.2.1					
DAT	OM.7.2.2	Optional information eg, Number of guarantors				
March   Marc						
M.7.1.2.1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2	UM.7.2.6	2 Consontration Bisks	vásidoutial as 9/ of total source assats	commercial as 9/ of total cover assets	mortgage as 9/ of total cover assets	
CAT-7.1.3	M 7 3 1					
OM.7.1.2.   Comment   Comm		20 langest exposures	0,2,0	0,570	0,570	
CM7.23   CM7.23   CM7.23   CM7.23   CM7.24   CM7.24   CM7.25   CM7.24   C						
CM   13.5   CM   13.6   CM   13.0   CM   13.0   CM   CM   CM   CM   CM   CM   CM   C						
N.7.4.1						
A. Freedwoom by Coopcaping         Residential Loans         Commercial Loans         % Tool Montages           M.7.4.1         Burgersen Liberia         100.00%         100.00%         100.00%           M.7.4.2         Augusta         2.0%         1.0%         1.0%           M.7.4.3         Creats         7.0%         1.0%         1.0%           M.7.4.5         Creats         7.0%         1.0%         1.0%           M.7.4.6         Oprus         1.0%         1.00.0%         98.0%           M.7.4.1         Finded         1.00.0%         98.0%           M.7.4.1.2         Germany         1.00.0%         98.0%           M.7.4.1.2         Germany         1.00.0%         98.0%           M.7.4.1.3         Instruction         1.0%         1.00.0%         1.0%           M.7.4.1.2         Germany         1.00.0%         98.0%         1.0%           M.7.4.1.3         Instruction         1.0%         1.0%         1.0%           M.7.4.1.3         Instruction         1.0%         1.0%         1.0%         1.0%         1.0%         1.0%         1.0%         1.0%         1.0%         1.0%         1.0%         1.0%         1.0%         1.0%         1.0% <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td></t<>						
M7.4.2         Rucceases Union         100.0%         100.0%         100.0%           M7.4.2         Austria         2.0%         1,5%           M7.4.3         Belgium         2.0%         1,5%           M7.4.4         Belgium         1,5%           M7.4.8         Crosalia         1,5%           M7.4.8         Opurus         1,5%           M7.4.8         Demark         1,5%           M7.4.8         Estocia         1,5%           M7.4.1         Fision         98,0%         100,0%         98,0%           M7.4.13         Greece         1,5%         1,1%           M7.4.14         Hungary         0,1%         0,1%           M7.4.15         Hungary         0,1%         0,1%           M7.4.16         Hungary         0,1%         0,1%           M7.4.18         Laka         1,4%         1,4%           M7.4.19         Ulthousile         1,4%         1,4%           M7.4.20         Lumembourg         1,4%         1,4%           M7.4.21         Montal         1,4%         1,4%           M7.4.22         Solvenia         1,4         1,4           M7.4.23         Solvenia         <	OM.7.3.6					
M.7.4.2 Belgium 2.0% 1.5% 1.5% M.7.4.4 Bulgaria 2.0% 1.5% M.7.4.4 Bulgaria 2.0% 1.5% M.7.4.5 Croatia 5.0% M.7.4.5 Croatia 5.0% M.7.4.5 Croatia 5.0% M.7.4.5 Croatia 6.0% M.7.4.5 Croatia 6.0% M.7.4.1 Finance 98.0% 100.0% 98.0% M.7.4.11 Finance 98.0% 100.0% 98.0% M.7.4.11 Finance 98.0% 100.0% 98.0% M.7.4.13 Germany 98.0% M.7.4.14 M.7.4.15 M.7.4.1	M 7 4 1					
M.7.4.3 Belgim 2,0% 1,9% 1,9% 1,9% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0% 1,0			100,0%	100,0%	100,0%	
M.7.4.6   Bulgaria   M.7.4.5   Croatia   M.7.4.6   Croatia   M.7.4.6   Croatia   M.7.4.6   Croatia   M.7.4.6   Croatia   M.7.4.8   Croatia   M.7.4.8   Croatia   M.7.4.8   Croatia   M.7.4.1   Fance   98.0%   100.0%   98.0%   M.7.4.13   Greece   M.7.4.13   Greece   M.7.4.14   M.7.4.14   M.7.4.15   M.7.4.15   M.7.4.15   M.7.4.15   M.7.4.15   M.7.4.15   M.7.4.15   M.7.4.15   M.7.4.16   M.7.4.17   M.7.4.18   M.7.4.19			2.0%		1.9%	
M.7.4.5 Crostla M.7.4.7 Cesch Regulic Vigrus  M.7.4.7 Cesch Regulic  M.7.4.8 Demnark  M.7.4.10 Estonia  M.7.4.11 Estonia  M.7.4.12 Gemany  M.7.4.14 Netherlands			2,070		2,570	
M.7.4.6 Cych fepublic M.7.4.8 Denmark M.7.4.10 Estonia M.7.4.10 Finland M.7.4.11 Finland M.7.4.11 Finland M.7.4.12 Greec M.7.4.13 Greec M.7.4.14 Metherlands M.7.4.15 Hungary M.7.4.15 Hungary M.7.4.15 Hungary M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Litaniania M.7.4.19 Litaniania M.7.4.19 Septimental Metherlands M.7.4.20 Soponia M.7.4.21 Formania M.7.4.22 Formania M.7.4.23 Soponia M.7.4.24 Romania M.7.4.25 Soponia M.7.4.26 Sovenia M.7.4.27 Soponia M.7.4.28 Soponia M.7.4.29 Soponia M.7.4.20 Soponia M.7.4.21 Soponia M.7.4.22 Soponia M.7.4.23 Soponia M.7.4.24 Soponia M.7.4.25 Soponia M.7.4.26 Sovenia M.7.4.27 Soponia M.7.4.28 Soponia M.7.4.29 Soponia M.7.4.29 Soponia M.7.4.20 Soponia M.7.4.21 Soponia M.7.4.22 Soponia M.7.4.23 Soponia M.7.4.24 Soponia M.7.4.25 Soponia M.7.4.26 Sovenia M.7.4.27 Soponia M.7.4.28 Soponia M.7.4.29 Soponia M.7.4.31 Litaniania M.7.4.32 Soponia M.7.4.33 Soponia M.7.4.34 Soponia M.7.4.35 United Ringdom M.7.4.35 United Ringdom M.7.4.36 Sovenia M.7.4.37 Bizzil M.7.4.38 Soponia M.7.4.39 Soponia M.7.4.30 Soponia M.7.4.31 Soponia M.7.4.33 Soponia M.7.4.34 Soponia M.7.4.35 Soponia M.7.4.36 Soponia M.7.4.37 Soponia M.7.4.38 Soponia M.7.4.39 Soponia M.7.4.30 Soponia M.7.4.31 Soponia M.7.4.32 Soponia M.7.4.33 Soponia M.7.4.34 Soponia M.7.4.35 Soponia M.7.4.35 Soponia M.7.4.36 Soponia M.7.4.37 Soponia M.7.4.38 Soponia M.7.4.38 Soponia M.7.4.39 Soponia M.7.4.30 Soponia M.7.4.30 Soponia M.7.4.31 Soponia M.7.4.32 Soponia M.7.4.33 Soponia M.7.4.34 Soponia M.7.4.35 Soponia M.7.4.35 Soponia M.7.4.36 Soponia M.7.4.37 Soponia M.7.4.38 Soponia M.7.4.48 Soponia						
M.7.4.8         Denmark           M.7.4.10         Filanda         98,0%         100,0%         98,0%           M.7.4.11         France         98,0%         100,0%         98,0%           M.7.4.12         Germany         0,1%         0,1%           M.7.4.13         Webhelands         0,1%           M.7.4.15         Hugary         1           M.7.4.17         Italy         1           M.7.4.18         Latvia         1           M.7.4.19         Uthwallal         1           M.7.4.21         Milta           M.7.4.22         Milta           M.7.4.23         Milta           M.7.4.24         Romania           M.7.4.25         Solowala           M.7.4.26         Solowala           M.7.4.27         Spain           M.7.4.28         Solowala           M.7.4.29         Q           M.7.4.20         Q           M.7.4.21         Romania           M.7.4.22         Spain           M.7.4.23         Golowala           M.7.4.24         Milta           M.7.4.25         Solowala           M.7.4.26         Solowala           M.7.4.27 </td <td>M.7.4.6</td> <td></td> <td></td> <td></td> <td></td> <td></td>	M.7.4.6					
M.7.4.10						
M.7.4.10         Finland           M.7.4.11         Germany         100,0%         98,0%           M.7.4.12         Germany         0.1%         0.1%           M.7.4.13         Offece         0.1%         0.1%           M.7.4.15         Hungary         1         1           M.7.4.16         Ireland         1         1           M.7.4.13         Latoba         1         1           M.7.4.13         Lituralis         1         1           M.7.4.20         Lituralis         1         1           M.7.4.21         Balla         1         1           M.7.4.22         Romania         1         1           M.7.4.23         Slovekia         1         1           M.7.4.25         Slovekia         1         1           M.7.4.27         Spain         1         1           M.7.4.28         Sweden         1         0         0           M.7.4.29         European Economic Area (not member of EU)         0         0         0           M.7.4.31         Uelchierstein         0         0         0         0           M.7.4.32         United Kingdom         1         0						
M.7.4.12 Germany  M.7.4.13 Greece  M.7.4.15 Hungary  M.7.4.16 Ireland  M.7.4.17 Italy  M.7.4.17 Italy  M.7.4.19 Ulthuania  M.7.4.19 Ulthuania  M.7.4.21 Malta  M.7.4.21 Malta  M.7.4.22 Poland  M.7.4.23 Sowekia  M.7.4.25 Sowekia  M.7.4.26 Sowenia  M.7.4.27 Sowekia  M.7.4.28 Sweeten  M.7.4.29 Sagaara  M.7.4.29 Sagaara  M.7.4.20 Sagaara  M.7.4.20 Sagaara  M.7.4.21 Sowekia  M.7.4.22 Sagaara  M.7.4.23 Sowekia  M.7.4.24 Sowekia  M.7.4.25 Sowekia  M.7.4.26 Sowenia  M.7.4.27 Sowekia  M.7.4.27 Sowekia  M.7.4.28 Sweeten  M.7.4.29 Sagaara  M.7.4.29 Sagaara  M.7.4.20 Sowekia  M.7.4.20 Sowekia  M.7.4.21 Sowekia  M.7.4.22 Sowekia  M.7.4.23 Sowekia  M.7.4.24 Sowekia  M.7.4.25 Sowekia  M.7.4.26 Sowekia  M.7.4.27 Sowekia  M.7.4.28 Sowekia  M.7.4.29 Sowekia  M.7.4.39 Sowekia  M.7.4.30 Sowekia  M.7.4.40 Sowekia  M.7.4.40 Sowekia  M.7.4.40 Sowekia  M.7.4.40 Sowekia  M.7.4.40 Sowekia  M.7.4.40 Sowekia  M.7.4.41 Sowekia  M.7.4.42 Sowekia  M.7.4.42 Sowekia  M.7.4.43 Sowekia  M.7.4.43 Sowekia  M.7.4.40 Sowekia						
M.7.4.12 Gemany M.7.4.13 Greece M.7.4.14 Netherlands 0,1% M.7.4.15 Hungary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Lithuania M.7.4.10 Lucembourg M.7.4.21 Maita M.7.4.22 Singapore M.7.4.23 Singapore M.7.4.24 Singapore M.7.4.35 United Kingdom M.7.4.31 Liechtenstein M.7.4.33 Other Avea Inort member of EU) M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.36 Switzerland M.7.4.37 Monway M.7.4.38 Switzerland M.7.4.39 Liechtenstein M.7.4.30 Monway M.7.4.31 Liechtenstein M.7.4.35 Monway M.7.4.36 Monway M.7.4.37 Monway M.7.4.38 Monway M.7.4.39 Monway M.7.4.30 Monway M.7.4.30 Monway M.7.4.31 Monway M.7.4.32 Monway M.7.4.33 Other Geman Genomic Avea Inort member of EU) M.7.4.36 Monway M.7.4.37 Monway M.7.4.38 Monway M.7.4.39 Monway M.7.4.39 Monway M.7.4.39 Monway M.7.4.39 Monway M.7.4.39 Monway M.7.4.30 Monway M.7.4.30 Monway M.7.4.31 Monway M.7.4.32 Monway M.7.4.33 Monway M.7.4.35 Monway M.7.4.36 Monway M.7.4.37 Monway M.7.4.38 Monway M.7.4.39 Monway M.7.4.39 Monway M.7.4.30 Monway M.7.4.30 Monway M.7.4.30 Monway M.7.4.31 Monway M.7.4.32 Monway M.7.4.33 Monway M.7.4.34 Monway M.7.4.35 Monway M.7.4.36 Monway M.7.4.37 Monway M.7.4.38 Monway M.7.4.38 Monway M.7.4.39 Monway M.7.4.30 Monway M.7.4.30 Monway M.7.4.30 Monway M.7.4.31 Monway M.7.4.32 Monway M.7.4.33 Monway M.7.4.34 Monway M.7.4.35 Monway M.7.4.35 Monway M.7.4.36 Monway M.7.4.37 Monway M.7.4.38 Monway M.7.4.38 Monway M.7.4.38 Monway M.7.4.39 Monway M.7.4.30 Monway M.7.4.30 Monway M.7.4.30 Monway M.7.4.30 Monway M.7.4.30 Monway M.7.4.31 Monway M.7.4.31 Monway M.7.4.32 Monway M.7.4.33 Monway M.7.4.34 Monway M.7.4.35 Monway M.7.4.36 Monway M.7.4.37 Monway M.7.4.38 Monway M.7.4.38 Monway M.7.4.38 Monway M.7.4.38 Monway M.7.4.4. Monway M.			00.007	400.007	00.00	
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M.7.4.15   Hungary M.7.4.16   Ireland M.7.4.17   Italy M.7.4.19   Libhuania M.7.4.19   Libhuania M.7.4.21   Malta M.7.4.22   Poland M.7.4.23   Qriugal M.7.4.25   Slovakia M.7.4.26   Slovakia M.7.4.27   Spain M.7.4.27   Spain M.7.4.28   Surokenser M.7.4.29   European Economic Area not member of EU   Q Q Q M.7.4.30   Libelinstein M.7.4.31   Libelinstein M.7.4.32   Norway M.7.4.32   Norway M.7.4.33   Qhher   Q Q Q Q M.7.4.34   Switzerland M.7.4.35   Surokenser M.7.4.36   Australia M.7.4.37   Spain M.7.4.38   Ohher   Q Q Q Q M.7.4.39   Ohher   Q Q Q Q M.7.4.30   Ohher   Q Q Q Q M.7.4.30   Ohher   Q Q Q Q M.7.4.31   Ohher   Q Q Q Q Q M.7.4.32   Norway M.7.4.33   Ohher   Q Q Q Q Q M.7.4.34   Switzerland   Q Q Q Q Q M.7.4.35   Ohher   Q Q Q Q Q Q M.7.4.36   Ohher   Q Q Q Q Q Q Q M.7.4.37   Spain   Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q			0.1%		0.1%	
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M.7.4.21 Malta M.7.4.22 Peland M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia M.7.4.27 Spain M.7.4.28 Sweden M.7.4.29 European Economic Area Inost member of EU) M.7.4.30 (Lecland M.7.4.30 (Lecland M.7.4.31 (Lecltenstein M.7.4.32 Norway M.7.4.33 Other O O O M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.35 United Kingdom M.7.4.36 Australia M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan M.7.4.39 Japan M.7.4.30 Korea M.7.4.31 New Zealand M.7.4.32 Singapore M.7.4.40 Singapore M.7.4.41 New Zealand M.7.4.42 Singapore						
M.7.4.22 Poland M.7.4.24 Portugal M.7.4.25 Slovakia M.7.4.26 Slovenia M.7.4.27 Spain M.7.4.28 Sweden M.7.4.29 European Economic Area (not member of EU) M.7.4.30 Iceland M.7.4.31 Liechtenstein M.7.4.32 Norway M.7.4.32 Norway M.7.4.33 Other M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.36 Australia M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan M.7.4.39 Japan M.7.4.31 Corea M.7.4.32 Norway M.7.4.33 Other O						
M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Siovakia M.7.4.26 Siovenia M.7.4.27 Spain M.7.4.28 Sweden M.7.4.29 Europea Econnic Area Inot member of EU) M.7.4.30 Iceland M.7.4.30 Iceland M.7.4.31 Liechtenstein M.7.4.32 Norway M.7.4.33 Other M.7.4.33 Other M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.35 United Kingdom M.7.4.36 Australia M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.42 Singapore M.7.4.43 US						
M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia M.7.4.27 Spain M.7.4.29 European Economic Area (not member of EU) M.7.4.29 Cleand M.7.4.31 Llechtenstein M.7.4.32 Norway M.7.4.33 Other M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.36 Australia M.7.4.37 Brazil M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan M.7.4.39 Japan M.7.4.39 Japan M.7.4.30 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.42 Singapore M.7.4.43 US						
M.7.4.25 Slowlais M.7.4.26 Slowenia M.7.4.27 Spain M.7.4.28 Sweden M.7.4.29 Furopean Economic Area Inot member of EU) M.7.4.30 Iceland M.7.4.31 ILeichtenstein M.7.4.32 Norway M.7.4.33 Other M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.36 Australia M.7.4.37 Brazil M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan M.7.4.30 Korea M.7.4.30 Korea M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Slingapore M.7.4.42 Slingapore M.7.4.43 US						
M.7.4.27 Spain M.7.4.28 Sweden M.7.4.29 European Economic Area (not member of EU) 0 0 0 M.7.4.30 Iceland M.7.4.31 Liechtenstein M.7.4.32 Norway M.7.4.33 Other 0 0 M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.36 Australia M.7.4.37 Brazil M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan M.7.4.30 Korea M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.42 Singapore M.7.4.43 US						
M.74.28 Sweden M.74.29 Furopean Economic Area (not member of EU) M.74.30 Iceland M.74.31 Liechtenstein M.74.32 Norway M.74.33 Other M.74.34 Switzerland M.74.35 United Kingdom M.74.35 United Kingdom M.74.37 Brazil M.74.37 Brazil M.74.39 Japan M.74.40 Korea M.74.40 Korea M.74.41 New Zealand M.74.42 Singapore M.74.42 Singapore M.74.43 US						
M.7.4.29 European Economic Area (not member of EU) M.7.4.30 Iceland M.7.4.31 Liechtenstein M.7.4.32 Norway M.7.4.33 Other M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.36 Australla M.7.4.37 Brazil M.7.4.37 Brazil M.7.4.39 Japan M.7.4.39 Japan M.7.4.39 Japan M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.42 Singapore						
M.7.4.30 Iceland M.7.4.31 Uechtenstein M.7.4.32 Norway M.7.4.33 Other 0 0 0 M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.36 Australla M.7.4.37 Brazil M.7.4.37 Brazil M.7.4.39 Japan M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.43 US			_			
M.7.4.31 Liechtenstein M.7.4.32 Norway M.7.4.33 Other O O O M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.36 Australia M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan M.7.4.39 Japan M.7.4.30 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.43 US			<u>0</u>	<u>0</u>	<u>0</u>	
M.7.4.32 Norway M.7.4.33 Qther Q Q Q M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.36 Australia M.7.4.37 Brazil M.7.4.37 Brazil M.7.4.39 Japan M.7.4.39 Korea M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.42 US						
M.7.4.33 Other Q Q Q Q M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.36 Australia M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan M.7.4.39 Japan M.7.4.41 New Zealand M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.43 US						
M.7.4.34 Switzerland M.7.4.35 United Kingdom M.7.4.36 Australla M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.43 US			0	0	0	
M.7.4.35 United Kingdom M.7.4.36 Australia M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan M.7.4.40 Korea M.7.4.4.1 New Zealand M.7.4.2 Singapore M.7.4.3 US			<u>=</u>	<u>=</u>	Ξ.	
M.7.4.36 Australia M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.43 US						
M.7.4.38 Canada M.7.4.39 Japan M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.3 US	M.7.4.36	Australia				
M.7.4.39 Japan M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.3 US						
M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.43 US						
M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.3 US						
M.7.4.42 Singapore M.7.4.43 US						
M.7.4.43 US						

1.05		5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
MATE   Stocker   S.A.						
1475   Company						
1925   Gove						
1925		Centre				
1.00	M.7.5.5	Corse	0,1%	0,0%	0,1%	
1975   1975	M.7.5.6		4,1%		4,1%	
MAT-10	M.7.5.7	Hauts de France	9,5%	6,2%	9,4%	
MAT-10	M.7.5.8	Ile-de-France	29.1%	85.1%	30.2%	
17.5						
17.5	M.7.5.10	Nouvelle Aquitaine	8.0%	0.0%	7.9%	
1935-12						
March   Process   March   Ma						
Process						
			4,370		4,478	
March   Marc		Provence-Alpes-Cote d'Azur	9,3%	2,1%	9,2%	
	M.7.5.50					
1.1.1.2.1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2						
M.7.1						
Part			4,7%	30,2%		
M.   Miles	M.7.6.3					
M.7.2.3   Monetating   Syr.   Monetating   Syr.   Monetation   Syr.		7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.1.0   St.	M.7.7.1	Bullet / interest only	2,3%		2,3%	
M.7.1.0   St.	M.7.7.2	Amortising	97,7%	100%	97,7%	
M.7.8.1			% Residential Loans	% Commercial Loans		
M.7.8.2   2   21   24   months   0.0%   1.0%   0.0%   1.0%   0.0%   1.0%   0.0%   1.0%   0.0%   1.0%   0.0%   1.0%   0.0%   1.0%   0.0%   1.0%   0.0%   1.0%   0.0%   1.0%   0.0%   1.0%   0.	M.7.8.1					
M.7.8.1   2-34 - 15 months   0.65   4.15   0.05   1.15   0.05   1.15   0.05   1.15   0.05   1.15   0.05   0.15   0.05   0.15   0.05   0.15   0.05   0.15   0.05						
M.7.8.4   \$1.5 in committed   \$1.0 in   \$1.0 in   \$1.2 in   \$1.4					0.6%	
M.7.8.5   \$ 160 months   \$F.7.85   \$ 12.76   \$ 17.75   \$ 1.00 months   \$F.7.85   \$ 1.00 months						
MATERIAL						
DM 78.2   DM 7		2 60 months	87,8%	02,2%	87,376	
MATALIS   MATALIS   MATALIS   Material (Control of Material (Control o						
MATA-11						
M.79-1	OM.7.8.4					
MATA-11						
OM.79.2   OM.79.3   OM.79.4   OM.7		% NPLs	1,3%	0,0%	1,3%	
MATALIS   Material Cover Pool						
Nominal   Nominal   Number of Loans   Number o						
1.0   1.0	OM.7.9.3					
MACALD   Accorage from site (1000)   76   319 572	OM.7.9.4					
MACALD   Accorage from site (1000)   76   319 572		7 A Residential Cover Pool				
M7A101   Average loan size (1000)   76   339 572						
By buckets (mm):			Mominal	Number of Leans	9/ Desidential Leans	9/ No. of Leans
M.74.10.2 0.200 12.656 335.169 84.4% 95.8% M.74.10.4 40.040 3314 13.488 11.25% 40.0% M.74.10.5 60.0800 103 314 11.1% 0.2% M.74.10.5 60.0800 103 150 0.0% 0.0% M.74.10.5 80.01.000 62 70 0.0% 0.0% M.74.10.5 M	M 74 10 1	10. Loan Size Information			% Residential Loans	% No. of Loans
M.74.10.2 0.200 12.656 335.169 84.4% 95.8% M.74.10.4 40.040 3314 13.488 11.25% 40.0% M.74.10.5 60.0800 103 314 11.1% 0.2% M.74.10.5 60.0800 103 150 0.0% 0.0% M.74.10.5 80.01.000 62 70 0.0% 0.0% M.74.10.5 M	M.7A.10.1	10. Loan Size Information			% Residential Loans	% No. of Loans
M.7A.10.3   2,00-400   3.314   11.458   12.95   4.05   4	M.7A.10.1	10. Loan Size Information Average Ioan Size (000s)			% Residential Loans	% No. of Loans
M.74.10.4 4.00.600 287 601 1.11% 0.2% M.74.10.6 600-800 1.03 1.50 0.4% 0.4% 0.0% M.74.10.6 800-1.000 62 70 0.2% 0.0% M.74.10.8		10. Loan Size Information Average loan size (000s) By buckets (mn):	76	339 572		
M.7A.10.5 6.00-800 103 103 150 0.4% 0.0% M.7A.10.7 3-1000 246 124 1.0% 0.0% M.7A.10.7 3-1000 3.2 46 124 1.0% 0.0% M.7A.10.7 3.2 4.0	M.7A.10.2	10. Loan Size Information     Average loan size (000s)     By buckets (mn):     0-200	76 21 656	339 572 325 169	84,4%	95,8%
M.7A.10.6 800-1000 62 70 70 1.24 1.0% 0.2% 0.0% M.7A.10.8 1.24 1.0% 0.0% M.7A.10.8 1.24 1.0% 0.0% 0.0% M.7A.10.8 1.24 1.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	M.7A.10.2 M.7A.10.3	10. Loan Size Information Average loan size (000s)  By buckets (mn): 0-200 200-400	76 21 656 3 314	339 572 325 169 13 458	84,4% 12,9%	95,8% 4,0%
M.7A.10.7 M.7A.10.9 M.7A.10.9 M.7A.10.9 M.7A.10.9 M.7A.10.7 M.7A.10.9 M.7A.10.7 M.7A.11.7 Meighted Average LTV (%) M.7A.11.7 M.7A.11.2 M.7A.11.2 M.7A.11.3	M.7A.10.2 M.7A.10.3 M.7A.10.4	10. Loan Size Information  Average loan size (000s)  By buckets (mn):  0-200  200-400  400-600	76 21 656 3 314 287	339 572 325 169 13 458 601	84,4% 12,9% 1,1%	95,8% 4,0% 0,2%
M.7A.10.8 M.7A.10.74 M.7A.10.75 M.7A.11.1 Meighted Average LTV (%) M.7A.11.1 Meighted Average LTV (%) M.7A.11.2 M.7A.11.3 M.7A.11.3 M.7A.11.3 M.7A.11.3 M.7A.11.3 M.7A.11.3 M.7A.11.3 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.7 M.	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800	76 21 656 3 314 287 103	339 572 325 169 13 458 601 150	84,4% 12,9% 1,1% 0,4%	95,8% 4,0% 0,2% 0,0%
M.7A.10.9 M.7A.10.25 M.7A.11.1 Meighted Average LIV (%) M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.3 M.7A.11.3 M.7A.11.4 M.7A.11.4 M.7A.11.4 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.7 M.7A	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000	76 21.656 3.314 287 103 62	339 572 325 169 13 458 601 150 70	84,4% 12,9% 1,1% 0,4% 0,2%	95,8% 4,0% 0,2% 0,0% 0,0%
M.7A.10.24   M.7A.10.25   Total 25.667 339.572 10.00% 10.00%   M.7A.10.25   M.7A.10.26   M.7A.10.26   M.7A.10.26   M.7A.10.26   M.7A.11.1   Weighted Average LTV (%) 71.6%   M.7A.11.1   Weighted Average LTV (%) 71.6%   M.7A.11.1   Weighted Average LTV (%) 71.6%   M.7A.11.3   M.7A	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000	76 21.656 3.314 287 103 62	339 572 325 169 13 458 601 150 70	84,4% 12,9% 1,1% 0,4% 0,2%	95,8% 4,0% 0,2% 0,0% 0,0%
M.7A.10.25         Total         2.5 667         339 572         100,0%         100,0%           M.7A.10.26         I. Join to Value (LTV) Information - UNINDEXED         Nominal         Number of Loans         % Residential Loans         % No. of Loans           M.7A.11.1         Weighted Average LTV (%)         7.6%         Secondary         Secondary <td>M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8</td> <td>10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000</td> <td>76 21.656 3.314 287 103 62</td> <td>339 572 325 169 13 458 601 150 70</td> <td>84,4% 12,9% 1,1% 0,4% 0,2%</td> <td>95,8% 4,0% 0,2% 0,0% 0,0%</td>	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000	76 21.656 3.314 287 103 62	339 572 325 169 13 458 601 150 70	84,4% 12,9% 1,1% 0,4% 0,2%	95,8% 4,0% 0,2% 0,0% 0,0%
M.7A.10.25         Total         2.5 667         339 572         100,0%         100,0%           M.7A.10.26         I. Join to Value (LTV) Information - UNINDEXED         Nominal         Number of Loans         % Residential Loans         % No. of Loans           M.7A.11.1         Weighted Average LTV (%)         7.6%         Secondary         Secondary <td>M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8</td> <td>10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000</td> <td>76 21.656 3.314 287 103 62</td> <td>339 572 325 169 13 458 601 150 70</td> <td>84,4% 12,9% 1,1% 0,4% 0,2%</td> <td>95,8% 4,0% 0,2% 0,0% 0,0%</td>	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000	76 21.656 3.314 287 103 62	339 572 325 169 13 458 601 150 70	84,4% 12,9% 1,1% 0,4% 0,2%	95,8% 4,0% 0,2% 0,0% 0,0%
11. toan to Value (LTV) information - UNINDEXED   Nominal   Number of Loans   Sk Residential Loans   Sk No. of Loans	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000	76 21.656 3.314 287 103 62	339 572 325 169 13 458 601 150 70	84,4% 12,9% 1,1% 0,4% 0,2%	95,8% 4,0% 0,2% 0,0% 0,0%
11. toan to Value (LTV) information - UNINDEXED   Nominal   Number of Loans   Sk Residential Loans   Sk No. of Loans	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9 M.7A.10.24	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000	76 21.656 3.314 287 103 62	339 572 325 169 13 458 601 150 70	84,4% 12,9% 1,1% 0,4% 0,2%	95,8% 4,0% 0,2% 0,0% 0,0%
M.7A.11.1 Weighted Average LTV (%)	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.24 M.7A.10.25	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000	76 21 656 3 314 287 103 62 246	339 572 325 169 13 458 601 150 70 124	84,4% 12,9% 1,1% 0,4% 0,2% 1,0%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%
By LTV buckets (mm):   M.7A.11.2	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.24 M.7A.10.25	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000	76 21 656 3 314 287 103 62 246	339 572  325 169  13 458  601  150  70  124	84,4% 12,9% 1,1% 0,4% 0,2% 1,0%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%
M.7A.11.2       >0 - <a0 %<="" td="">       3 320       101 474       12.9%       2.9%         M.7A.11.3       &gt;40 -<a> <a> <a> <a> <a> <a> <a> <a> <a> <a></a></a></a></a></a></a></a></a></a></a></a0>	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.9 M.7A.10.24 M.7A.10.25 M.7A.10.26	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000	76 21 656 3 314 287 103 62 246 otal 25 667 Nominal	339 572  325 169  13 458  601  150  70  124	84,4% 12,9% 1,1% 0,4% 0,2% 1,0%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%
M.7A.11.2       >0 - <a0 %<="" td="">       3 320       101 474       12.9%       2.9%         M.7A.11.3       &gt;40 -<a> <a> <a> <a> <a> <a> <a> <a> <a> <a></a></a></a></a></a></a></a></a></a></a></a0>	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.9 M.7A.10.24 M.7A.10.25 M.7A.10.26	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000	76 21 656 3 314 287 103 62 246 otal 25 667 Nominal	339 572  325 169  13 458  601  150  70  124	84,4% 12,9% 1,1% 0,4% 0,2% 1,0%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%
M.7A.11.3	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.9 M.7A.10.24 M.7A.10.25 M.7A.10.26	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)	76 21 656 3 314 287 103 62 246 otal 25 667 Nominal	339 572  325 169  13 458  601  150  70  124	84,4% 12,9% 1,1% 0,4% 0,2% 1,0%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%
M.7A.11.4	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.9 M.7A.10.25 M.7A.10.25 M.7A.10.26	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn):	76  21 656 3 314 287 103 62 246  otal 25 667  Nominal 71,6%	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans	84,4% 12,9% 1,1% 0,4% 0,2% 1,0% **Residential Loans	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 100,0%
M.7A.11.5       560 - <=70 %	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.11.1	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 < < 40 %	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans	84,4% 12,9% 1,1,% 0,4% 0,2% 1,0%  100,0%  **Residential Loans	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%
M.7A.11.6	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.9 M.7A.10.25 M.7A.10.25 M.7A.11.1	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans	84,4% 12,9% 1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 4,00% 5,0% 9,0%
M.7A.11.7       >80 -<=90 %       7 239       70 072       28,2%       20,6%         M.7A.11.8       >90 -<=100 %       3441       26 833       13,4%       7,9%         M.7A.11.9       >100%       836       4 843       3,3%       1,4%         M.7A.11.1       Total       25 667       339 572       100,0%       100,0%         12. Loan to Value (LTV) Information - INDEXED       Nominal       Number of Loans       % Residential Loans       % No. of Loans         M.7A.12.1       Weighted Average LTV (%)       61,9%       **	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.9 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.11.1	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 <=40 % >40 <=50 % >50 <=60 %	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6% 3 320 1 523 1 722	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans	84,4% 12,9% 1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans*  12,9% 5,9% 6,7%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%  100,0%  \$ No. of Loans  29,9% 7,0% 7,1%
M.7A.11.8	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.25 M.7A.11.1	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%  3 320 1 523 1 722 2 575	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans  101 474  23 693  24 066 32 632	84,4% 12,9% 1,1,% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%  100,0%  **No. of Loans  29,9% 7,0% 7,1% 9,6%
M.7A.1.1.9 >100% 836 4843 3,3% 1,4% M.7A.1.1.0 Total 25 667 339 572 100,0% 100,0% 1.	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.9 M.7A.10.25 M.7A.10.25 M.7A.11.1 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%  3 320 1 523 1 722 2 575 5 011	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans  101 474  23 693  24 066 32 632 55 939	84,4% 12,9% 1,1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%  100,0%  **No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5%
M.7A.11.10 Total 25 667 339 572 100,0% 100,0% 100,0% 12. Loan to Value (LTV) Information - INDEXED Nominal Number of Loans Residential Loans Newsylveted Average LTV (%) 61,9% Residential Loans Newsylveted Average LTV (%) 61,9% Residential Loans Newsylvetes (mm):  By LTV buckets (mm):  M.7A.12.2	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.25 M.7A.11.1 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.5	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0-6-40 % >40 - <=50 % >50 - <=60 % >60 - <570 % >70 - <=80 % >80 - <=90 %	76  21 656 3 314 287 103 62 246  otal 25 667  Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239	339 572  325 169  13 458  601  150  70  124   339 572  Number of Loans  101 474  23 693 24 066 32 632 55 939 70 072	84,4% 12,9% 1,1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,2%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%  100,0%  **No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6%
12. Loan to Value [LTV] Information - INDEXED         Nominal         Number of Loans         % Residential Loans         % No. of Loans           M.7A.12.1         Weighted Average LTV (%)         61,9%         8         8         8         8         8         8         8         8         8         8         8         8         8         8         9.3%         9.3%         9.3%         9.1%         9.3%         9.1%         9.3%         9.1%         9.1%         9.3%         9.1%         9.3%         9.3%         9.3%         9.3	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.9 M.7A.10.25 M.7A.10.25 M.7A.11.1 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.6 M.7A.11.6 M.7A.11.7	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239 3 441	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans  101 474  23 693  24 066 32 632 55 939 70 072 26 853	84,4% 12,9% 1,1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,2% 13,4%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 100,0%  **No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9%
M.7A.12.1 Weighted Average LTV (%) 61,9%  By LTV buckets (mn):  M.7A.12.2 → 0 - <=0.0	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.11.1 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.7 M.7A.11.8	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 < < 40 % >40 < < 50 % >50 < < 60 % >70 < < 80 % >70 < < 80 % >90 < < 100 % >90 < < 100 % >90 < < 100 %	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6% 3 320 1 523 1 722 2 575 5 011 7 239 3 441 8 36	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans  101 474  23 693  24 066  32 632  55 939  70 072 26 853  4 843	84,4% 12,9% 1,1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,7% 13,4% 3,3%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%  100,0%  \$\frac{100,0%}{\$\frac{5}{100}}\$  7,1% 9,6% 16,5% 20,6% 7,9% 1,4%
By LTV buckets (mn):  M.7A.12.2	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.11.1 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.7 M.7A.11.8	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=60 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	76  21 656 3 314 287 103 62 246  otal 25 667  Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239 3 441 836 otal 25 667	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans  101 474  23 693  24 006  32 632  55 939  70 072  26 853  4 843  339 572	84,4% 12,9% 1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,2% 13,4% 3,3% 100,0%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 100,0% % No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0%
$\begin{array}{llllllllllllllllllllllllllllllllllll$	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.25 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.11.9 M.7A.11.9	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 < < 40 % >40 < < 50 % >50 < < 60 % >60 < < 70 % >70 < < 80 % >90 < < 100 % >100 %  12. Loan to Value (LTV) Information - INDEXED	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 229 3 441 836 otal 25 667 Nominal	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans  101 474  23 693  24 006  32 632  55 939  70 072  26 853  4 843  339 572	84,4% 12,9% 1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,2% 13,4% 3,3% 100,0%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 100,0% % No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0%
$\begin{array}{llllllllllllllllllllllllllllllllllll$	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.25 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.11.9 M.7A.11.9	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 < < 40 % >40 < < 50 % >50 < < 60 % >60 < < 70 % >70 < < 80 % >90 < < 100 % >100 %  12. Loan to Value (LTV) Information - INDEXED	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 229 3 441 836 otal 25 667 Nominal	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans  101 474  23 693  24 006  32 632  55 939  70 072  26 853  4 843  339 572	84,4% 12,9% 1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,2% 13,4% 3,3% 100,0%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 100,0% % No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0%
$\begin{array}{llllllllllllllllllllllllllllllllllll$	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.25 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.11.9 M.7A.11.9	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0-<-40 % >40<-650 % >50<-60 % >60<-70 % >70<-80 % >90<-100 % >90<-100 % >100%  12. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 229 3 441 836 otal 25 667 Nominal	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans  101 474  23 693  24 006  32 632  55 939  70 072  26 853  4 843  339 572	84,4% 12,9% 1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,2% 13,4% 3,3% 100,0%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 100,0% % No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0%
M.7A.12.3	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.25 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.3 M.7A.11.5 M.7A.11.5 M.7A.11.6 M.7A.11.9 M.7A.11.9 M.7A.11.1	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0-<40 % >40 -<50 % >50 -<50 % >50 -<50 % >70 -<50 % >70 -<50 % >90 -<100 % >100%  12. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)	76  21 656 3 314 287 103 62 246  otal 25 667  Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239 3 441 836 otal 25 667 Nominal 836	339 572  325 169  13 458  601  150  70  124   339 572  Number of Loans  101 474  23 693 24 066 32 632 55 939 70 072 26 883 4 843 339 572  Number of Loans	84,4% 12,9% 1,1,1% 0,4% 0,2% 1,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,2% 13,4% 3,3% 100,0%  **Residential Loans	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%  100,0%  % No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0% % No. of Loans
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.25 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.3 M.7A.11.5 M.7A.11.5 M.7A.11.6 M.7A.11.9 M.7A.11.9 M.7A.11.1	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0-<40 % >40 -<50 % >50 -<50 % >50 -<50 % >70 -<50 % >70 -<50 % >90 -<100 % >100%  12. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)	76  21 656 3 314 287 103 62 246  otal 25 667  Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239 3 441 836 otal 25 667 Nominal 836	339 572  325 169  13 458  601  150  70  124   339 572  Number of Loans  101 474  23 693 24 066 32 632 55 939 70 072 26 883 4 843 339 572  Number of Loans	84,4% 12,9% 1,1,1% 0,4% 0,2% 1,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,2% 13,4% 3,3% 100,0%  **Residential Loans	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%  100,0%  % No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0% % No. of Loans
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.9 M.7A.10.25 M.7A.10.25 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.1 M.7A.11.1 M.7A.11.1 M.7A.11.1 M.7A.11.1 M.7A.11.1	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  12. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 %	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239 3 441 836 otal 25 667 Nominal 61,9%	339 572  325 169  13 458  601  150  70  124   339 572  Number of Loans  101 474  23 693  24 066  32 632  55 939  70 072  26 853  4 843  339 572  Number of Loans	84,4% 12,9% 1,1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,2% 13,4% 3,3% 100,0%  **Residential Loans	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 0,0%  100,0%  **No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0%  **No. of Loans
M.7A.12.6	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.25 M.7A.10.25 M.7A.10.25 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.9 M.7A.11.0 M.7A.11.1	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0-<-40 % >40 -<=50 % >50 -<=0 % >50 -<=0 % >90 -<=100 % >100%  12. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)	76  21 656 3 314 287 103 62 246  otal 25 667  Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239 3 441 836 otal 25 667 Nominal 61,9%	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans  101 474  23 693  24 066  32 632  55 939  70 072  26 883  4 843  339 572  Number of Loans	84,4% 12,9% 1,1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,7% 13,4% 13,3% 100,0%  **Residential Loans	95,8% 4,0% 0,2% 0,0% 0,0% 0,0%  100,0%  \$ No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0% \$ No. of Loans
M.7A.12.7	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.9 M.7A.10.25 M.7A.10.25 M.7A.10.25 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.5 M.7A.11.5 M.7A.11.6 M.7A.11.9 M.7A.11.9 M.7A.11.9 M.7A.11.9 M.7A.11.9 M.7A.11.1	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=10 % >70 - <=80 % >100%  The state of the stat	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239 3 441 836 otal 25 667 Nominal 61,9%	339 572  325 169  13 458  601  150  70  124   339 572  Number of Loans  101 474  23 693  24 066  32 632  55 939  70 072  26 853  4 843  339 572  Number of Loans	84,4% 12,9% 1,1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,2% 13,4% 3,3% 100,0% **Residential Loans	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 0,0% 7,0% 7,1% 9,6% 20,6% 7,9% 1,4% 100,0% % No. of Loans
M.7A.12.8 >90 - <=100 % 1 104 10 074 4,3% 3,0% M.7A.12.9 >100% 580 5 135 2,3% 1,5%	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.25 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.11.10 M.7A.11.10	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >-0-<-40 % >40 -<-50 % >50 -<-60 % >50 -<-60 % >90 -<-100 % >100%  12. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >-0-<-40 % >	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239 3 441 836 otal 25 667 Nominal 61,9%	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans  101 474  23 693  24 066  32 632  55 939  70 072  26 853  4 843  339 572  Number of Loans  123 315  31 062  37 582  50 297	84,4% 12,9% 1,1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans*  12,9% 5,9% 6,7% 10,0% 19,5% 28,2% 13,4% 13,3% 100,0%  **Residential Loans*  18,9% 9,3% 13,0% 19,9%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 0,0%  100,0%  \$ No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0% \$ No. of Loans
M.7A.12.9 >100% 580 5135 2,3% 1,5%	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.25 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.3 M.7A.11.5 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.11.10 M.7A.12.1	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-660 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=70 % >70 - <=80 % >90 - <=100 % >100%  12. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >70 - <=80 % >90 - <=100 % >100%  12. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	76  21 656 3 314 287 103 62 246  otal 25 667  Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239 3 441 836 otal 25 667 Nominal 61,9%  4 857 2 377 2 377 3 324 4 885 5 127	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans  101 474  23 693  24 006  32 632  55 939  70 072  26 853  4 843  339 572  Number of Loans  123 315  31 062  37 582  50 297  50 556	84,4% 12,9% 1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans  12,9% 5,9% 6,7% 10,0% 19,5% 28,7% 13,4% 3,3% 100,0%  **Residential Loans  18,9% 9,3% 13,0% 19,0% 20,0%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 0,0%  100,0%  **No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0%  **No. of Loans
	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.8 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.11.10 M.7A.11.10 M.7A.11.2 M.7A.11.2 M.7A.11.3 M.7A.11.10 M.7A.11.2 M.7A.11.3 M.7A.11.10 M.7A.11.2 M.7A.11.3 M.7A.11.10	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0-<-40 % >40 -<-50 % >50 -<-60 % >60 -<-70 % >70 -<-80 % >90 -<-100%  T1. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >10 -<-40 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 % >10 -<-50 %	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239 3 441 836 0tal 25 667 Nominal 61,9%	339 572  325 169  13 458  601  150  70  124  339 572  Number of Loans  101 474  23 693  24 066  32 632  55 939  70 072  26 853  4 843  339 572  Number of Loans  123 315  31 062  37 582  50 297  50 5566  31 551	84,4% 12,9% 1,1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans   12,9% 5,9% 6,7% 10,0% 19,5% 28,2% 13,4% 3,3% 100,0%  **Residential Loans  18,9% 9,3% 13,0% 19,9% 20,0% 19,9% 20,0% 13,3%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 0,0%  100,0%  **No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0%  **No. of Loans
WILTELECTO 101681 25 007 355 57.2 100,07% 100,07%	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.2 M.7A.10.25 M.7A.10.25 M.7A.10.25 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.5 M.7A.11.5 M.7A.11.6 M.7A.11.9 M.7A.11.10 M.7A.11.10	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >70 - <=80 % >90 - <=100 % >100 %  12. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)  The state of the state o	76  21 656 3 314 287 103 62 246  otal 25 667  Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239 3 441 836 otal 25 667 Nominal 61,9%  4 857 2 377 3 324 4 885 5 127 3 414 1 104	339 572  325 169 13 458 601 150 70 124  339 572  Number of Loans  101 474 23 693 24 066 32 632 55 939 70 072 26 853 4 843 339 572  Number of Loans	84.4% 12.9% 1,1.% 0,2% 1,0%  100,0%  **Residential Loans  12.9% 5,9% 6,7% 10.0% 19.5% 28,2% 13,4% 3,3% 100,0%  **Residential Loans  18.9% 9,3% 13,0% 19,0% 19,0% 19,0% 19,0% 19,0% 19,0% 19,3% 13,0% 19,0% 10,0% 11,3,3% 4,3%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 0,0%  100,0%  **No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0%  **No. of Loans
	M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.1 M.7A.11.1 M.7A.11.1 M.7A.11.2 M.7A.11.2 M.7A.11.3 M.7A.11.1 M.7A.11.5 M.7A.11.1 M.7A.11.5 M.7A.11.1 M.7A.11.1 M.7A.11.1 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.3 M.7A.11.1	10. Loan Size Information  Average loan size (000s)  By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000  11. Loan to Value (LTV) Information - UNINDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >0-<-40 % >40 -<-50 % >50 -<-60 % >60 -<-70 % >70 -<-80 % >90 -<-100 %  11. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)  By LTV buckets (mn): >10-<-40 % >10 -<-60 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 % >10 -<-10 %	76  21 656 3 314 287 103 62 246  otal 25 667 Nominal 71,6%  3 320 1 523 1 722 2 575 5 011 7 239 3 441 836 0tal 25 667 Nominal 61,9%  4 857 2 377 3 324 4 885 5 127 3 414 1 104 5 50	339 572  325 169  13 458  601  150  70  124   339 572  Number of Loans   101 474  23 693  24 066  32 632  55 939  70 072  26 853  4 843  339 572  Number of Loans   123 315  31 062  37 582  50 297  50 556  31 551  10 074  5 135	84,4% 12,9% 1,1,1% 0,4% 0,2% 1,0%  100,0%  **Residential Loans   12,9% 5,9% 6,7% 10,0% 19,5% 28,2% 13,4% 3,3% 100,0%  **Residential Loans  18,9% 9,3% 13,0% 19,0% 20,0% 20,0% 20,0% 20,0% 20,0% 23,3% 4,3% 4,3% 2,3%	95,8% 4,0% 0,2% 0,0% 0,0% 0,0% 0,0%  100,0%  **No. of Loans  29,9% 7,0% 7,1% 9,6% 16,5% 20,6% 7,9% 1,4% 100,0%  **No. of Loans

M.7A.13.1 M.7A.13.2 M.7A.13.3	13. Breakdown by type Owner occupied	% Residential Loans			
M.7A.13.2 M.7A.13.3	Oaa aanualad				
M.7A.13.2 M.7A.13.3		16,2%			
M.7A.13.3	Second home/Holiday houses	1,2%			
	Buy-to-let/Non-owner occupied	24,9%			
M.7A.13.4	Subsidised housing	55,3%			
M.7A.13.5	Agricultural				
M.7A.13.6	Other	2,4%			
M./A.13.b		2,4%			
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	o/w [If relevant, please specify]				
OM.7A.13.6	o/w [If relevant, please specify]				
OM.7A.13.7	o/w [If relevant, please specify]				
OM.7A.13.8	o/w [If relevant, please specify]				
OM.7A.13.9	o/w [If relevant, please specify]				
OM.7A.13.10	o/w [If relevant, please specify]				
	14. Loan by Ranking	% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	80,3%			
M.7A.14.2	Guaranteed	19,7%			
		13,770			
M.7A.14.3	Other				
	15. EPC Information of the financed RRE - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1				0,0%	0,0%
M.7A.15.1					0,0%
				0,0%	
M.7A.15.3				0,0%	0,0%
M.7A.15.4				0,0%	0,0%
M.7A.15.5				0,0%	0,0%
M.7A.15.6				0,0%	0,0%
M.7A.15.7				0,0%	0,0%
M.7A.15.8				0,0%	0,0%
M.7A.15.9				0,0%	0,0%
M.7A.15.10				0,0%	0,0%
M.7A.15.11				0,0%	0,0%
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	no data	25667	339572	100,0%	100,0%
M.7A.15.19	Total	25667	339572	100,0%	100,0%
OM.7A.15.1					
OM.7A.15.2					
OIVI.7A.13.2					
OM.7A.15.3					
	16. Average energy use intensity (kWh/m2) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1				0,0%	0,0%
M.7A.16.1 M.7A.16.2				0,070	
M.7A.16.2				5,5,5	
M.7A.16.2 M.7A.16.3				3,3,5	
M.7A.16.2 M.7A.16.3				5,5%	
M.7A.16.2 M.7A.16.3 M.7A.16.4				3,570	
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5				3,00	
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6				Juli	
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6				<i>5,476</i>	
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.7				v, or o	
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				v, or o	
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				v, or o	
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				v, or a	
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				v, or o	
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				S, S, S	
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.9 M.7A.16.11 M.7A.16.11				J.J.C.	
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.5 M.7A.16.7 M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13				J.J.J.	
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.5 M.7A.16.7 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.11 M.7A.16.13 M.7A.16.13 M.7A.16.13				J.J.J.	
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.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15				J.J.J.	
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.11 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15				J.J.C.	
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.6 M.7A.16.6 M.7A.16.7 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15					
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.7 M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15	no data	25667	339572	100,0%	100,0%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15				100,0%	
M.7A.162 M.7A.163 M.7A.164 M.7A.165 M.7A.165 M.7A.166 M.7A.169 M.7A.169 M.7A.161 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.16 M.7A.16.16 M.7A.16.16 M.7A.16.16 M.7A.16.16	no data Total	25667 25667	339572 339572		100,0% 100,0%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.17 M.7A.16.17 M.7A.16.17				100,0%	
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.6 M.7A.16.6 M.7A.16.9 M.7A.16.1 M.7A.16.10 M.7A.16.11 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.19 OM.7A.16.19				100,0%	
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.6 M.7A.16.6 M.7A.16.9 M.7A.16.1 M.7A.16.10 M.7A.16.11 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.19 OM.7A.16.19				100,0%	
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.17 M.7A.16.17 M.7A.16.17	Total	25667	339572	100,0% 100,0%	100,0%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.16	Total  17. Property Age Structure - optional	25667 Nominal (mn)	339572  Number of dwellings	100,0% 100,0% **********************************	100,0%  **No. of Dwellings
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.16 M.7A.16.18 M.7A.16.18 M.7A.16.18 M.7A.16.18 M.7A.16.19 OM.7A.16.3 M.7A.16.19	Total  17. Property Age Structure - optional older than 1919	25667 Nominal (mn) 44	339572 Number of dwellings 755	100,0% 100,0% <b>% Residential Loans</b> 0,2%	100,0%  **No. of Dwellings 0,2%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.17 M.7A.16.19 OM.7A.16.18 M.7A.16.19 OM.7A.16.10 M.7A.16.18 M.7A.16.19 OM.7A.16.10 M.7A.16.19 OM.7A.16.10 M.7A.16.10	Total  17. Property Age Structure - optional older than 1919 1919 - 1945	25667 Nominal (mn)	339572 Number of dwellings 755 932	100,0% 100,0% **********************************	100,0%  % No. of Dwellings 0,2% 0,3%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.17 M.7A.16.19 OM.7A.16.18 M.7A.16.19 OM.7A.16.10 M.7A.16.18 M.7A.16.19 OM.7A.16.10 M.7A.16.19 OM.7A.16.10 M.7A.16.10	Total  17. Property Age Structure - optional older than 1919 1919 - 1945	25667 <b>Nominal (mn)</b> 44 48	339572 Number of dwellings 755 932	100,0% 100,0% <b>% Residential Loans</b> 0,2% 0,2%	100,0%  % No. of Dwellings 0,2% 0,3%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.18 M.7A.16.18 M.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.10 M.7A.17.1 M.7A.17.1 M.7A.17.1	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960	25667  Nominal (mn)  44  48  231	339572  Number of dwellings 755 932 4715	100,0% 100,0% <b>% Residential Loans</b> 0,2% 0,2% 0,9%	100,0%  % No. of Dwellings 0,2% 0,3% 1,4%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.17 M.7A.16.18 M.7A.16.19 OM.7A.16.2 OM.7A.16.3 M.7A.17.1 M.7A.17.1	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970	25667  Nominal (mn)  44  48  231  141	339572  Number of dwellings 755 932 4715 2836	100,0% 100,0% **Residential Loans 0,2% 0,2% 0,9% 0,5%	100,0% <b>% No. of Dwellings</b> 0,2% 0,3% 1,4% 0,8%
M.7A.162 M.7A.163 M.7A.164 M.7A.165 M.7A.165 M.7A.165 M.7A.168 M.7A.169 M.7A.161 M.7A.1611 M.7A.1611 M.7A.1612 M.7A.1614 M.7A.1614 M.7A.1614 M.7A.1615 M.7A.16161 M.7A.1618 M.7A.1618 M.7A.1618 M.7A.1618 M.7A.1619 OM.7A.1619 OM.7A.163 M.7A.171 M.7A.172 M.7A.173 M.7A.173 M.7A.173 M.7A.173 M.7A.173 M.7A.174 M.7A.173 M.7A.174 M.7A.174 M.7A.174	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980	25667  Nominal (mn)  44  48  231  141  306	339572  Number of dwellings 755 932 4715 2836 5690	100,0% 100,0% **Residential Loans 0,2% 0,2% 0,9% 0,5% 1,2%	100,0%  **No. of Dwellings 0.2% 0.3% 1.4% 0.8% 1.7%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.17 M.7A.16.18 M.7A.16.19 OM.7A.16.1 OM.7A.16.1 M.7A.17.1 M.7A.17.1 M.7A.17.1 M.7A.17.2 M.7A.17.3 M.7A.17.3 M.7A.17.3 M.7A.17.4	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980	25667  Nominal (mn)  44  48  231  141  306	339572  Number of dwellings 755 932 4715 2836 5690	100,0% 100,0% **Residential Loans 0,2% 0,2% 0,9% 0,5% 1,2%	100,0%  **No. of Dwellings 0.2% 0.3% 1.4% 0.8% 1.7%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.18 M.7A.16.18 M.7A.16.19 OM.7A.16.3 M.7A.16.19 OM.7A.16.3 M.7A.17 M.7A.17 M.7A.17 M.7A.17 M.7A.17 M.7A.17 M.7A.17 M.7A.17 M.7A.17	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990	25667  Nominal (mn)  44  48  231  141  306  104	339572  Number of dwellings 755 932 4715 2836 5690 1957	100,0% 100,0% <b>% Residential Loans</b> 0,2% 0,2% 0,9% 0,5% 1,2% 0,4%	100,0%  % No. of Dwellings 0,2% 0,3% 1,4% 0,8% 1,7% 0,6%
M.7A.162 M.7A.163 M.7A.164 M.7A.165 M.7A.165 M.7A.166 M.7A.168 M.7A.169 M.7A.1610 M.7A.1611 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.16.16 M.7A.16.16 M.7A.16.17 M.7A.16.18 M.7A.16.18 M.7A.16.19 OM.7A.16.1 OM.7A.16.2 M.7A.16.19 OM.7A.16.3 M.7A.17	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000	25667  Nominal (mn)  44  48  231  141  306  104  83	339572  Number of dwellings 755 932 4715 2836 5690 1957 1771	100,0% 100,0% <b>% Residential Loans</b> 0,2% 0,2% 0,9% 0,5% 1,2% 0,4% 0,3%	100,0%  **No. of Dwellings 0,2% 0,3% 1,4% 0,8% 1,7% 0,6% 0,5%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.1 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.18 M.7A.16.19 OM.7A.16.19 OM.7A.16.2 M.7A.17	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990	25667  Nominal (mn)  44  48  231  141  306  104	339572  Number of dwellings 755 932 4715 2836 5690 1957	100,0% 100,0% <b>% Residential Loans</b> 0,2% 0,2% 0,9% 0,5% 1,2% 0,4%	100,0%  % No. of Dwellings 0,2% 0,3% 1,4% 0,8% 1,7% 0,6%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.16 M.7A.16.18 M.7A.16.18 M.7A.16.19 OM.7A.16.2 M.7A.17	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005	25667  Nominal (mn)  44  48  231  141  306  104  83  496	339572  Number of dwellings 755 932 4715 2836 5690 1957 1771 18689	100,0% 100,0% **Residential Loans 0,2% 0,2% 0,9% 0,5% 1,2% 0,4% 0,3% 1,9%	100,0%  % No. of Dwellings 0,2% 0,3% 1,4% 0,8% 1,7% 0,6% 0,5% 5,5%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.19 OM.7A.16.1 OM.7A.16.1 M.7A.17.1 M.7A.17.1 M.7A.17.2 M.7A.17.3 M.7A.17.3 M.7A.17.4 M.7A.17.4 M.7A.17.5 M.7A.17.7 M.7A.17.7 M.7A.17.7 M.7A.17.8 M.7A.17.7 M.7A.17.7 M.7A.17.8 M.7A.17.7 M.7A.17.8 M.7A.17.9	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010	25667  Nominal (mn)  44  48  231  141  306  104  83  496  2045	339572  Number of dwellings 755 932 4715 2836 5690 1957 1771 18689 43502	100,0% 100,0% **Residential Loans 0,2% 0,2% 0,9% 0,5% 1,2% 0,4% 0,3% 1,9% 8,0%	100,0%  **No. of Dwellings 0,2% 0,3% 1,4% 0,8% 1,7% 0,6% 0,5% 5,5% 12,8%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.16 M.7A.16.16 M.7A.16.17 M.7A.16.18 M.7A.16.18 M.7A.16.19 OM.7A.16.3 M.7A.17.1 M.7A.17.1 M.7A.17.1 M.7A.17.2 M.7A.17.3 M.7A.17.3 M.7A.17.3 M.7A.17.3 M.7A.17.3 M.7A.17.3 M.7A.17.4 M.7A.17.5 M.7A.17.8 M.7A.17.8 M.7A.17.8 M.7A.17.8 M.7A.17.8 M.7A.17.9 M.7A.17.9 M.7A.17.9 M.7A.17.9 M.7A.17.9 M.7A.17.9 M.7A.17.1	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015	25667  Nominal (mn)  44  48  231  141  306  104  83  496  2045  4500	339572  Number of dwellings 755 932 4715 2836 5690 1957 1771 18689 43502 66124	100,0% 100,0% **Residential Loans 0,2% 0,2% 0,9% 0,5% 1,2% 0,4% 0,3% 1,9% 8,0% 1,7%	100,0%  **No. of Dwellings 0,2% 0,3% 1,4% 0,8% 1,7% 0,6% 0,5% 5,5% 12,8%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.19 OM.7A.16.1 OM.7A.16.1 M.7A.17.1 M.7A.17.1 M.7A.17.2 M.7A.17.3 M.7A.17.3 M.7A.17.4 M.7A.17.4 M.7A.17.5 M.7A.17.7 M.7A.17.7 M.7A.17.7 M.7A.17.8 M.7A.17.7 M.7A.17.7 M.7A.17.8 M.7A.17.7 M.7A.17.8 M.7A.17.9	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010	25667  Nominal (mn)  44  48  231  141  306  104  83  496  2045	339572  Number of dwellings 755 932 4715 2836 5690 1957 1771 18689 43502	100,0% 100,0% **Residential Loans 0,2% 0,2% 0,9% 0,5% 1,2% 0,4% 0,3% 1,9% 8,0%	100,0%  **No. of Dwellings 0,2% 0,3% 1,4% 0,8% 1,7% 0,6% 0,5% 5,5% 12,8%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.18 M.7A.16.19 OM.7A.16.19 OM.7A.16.2 M.7A.17 M.7A.17.10 M.7A.17.10 M.7A.17.1	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020	25667  Nominal (mn)  44  48  231  141  306  104  83  496  2045  4500  8103	339572  Number of dwellings 755 932 4715 2836 5690 1957 1771 16689 43502 64124 78805	100,0% 100,0% <b>% Residential Loans</b> 0,2% 0,2% 0,9% 1,2% 0,4% 0,3% 1,9% 8,0% 17,5% 31,6%	100,0%  % No. of Dwellings 0,2% 0,3% 1,4% 0,8% 1,7% 0,6% 0,5% 5,5% 12,8% 18,9% 23,2%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.16 M.7A.16.17 M.7A.16.18 M.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 M.7A.17.11 M.7A.17.1 M.7A.17.2 M.7A.17.3 M.7A.17.3 M.7A.17.3 M.7A.17.4 M.7A.17.8 M.7A.17.8 M.7A.17.9 M.7A.17.9 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.11	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards	25667  Nominal (mn)  44  48  231  141  306  104  83  496  2045  4500  8103  70	339572  Number of dwellings 755 932 4715 2836 5690 1957 1771 18689 43502 64124 78805 603	100,0% 100,0% **Residential Loans 0,2% 0,2% 0,9% 0,5% 1,2% 0,4% 0,3% 1,9% 8,0% 17,5% 31,6% 0,3%	100,0%  **No. of Dwellings 0,2% 0,3% 1,4% 0,8% 1,7% 0,6% 0,5% 5,5% 12,8% 18,9% 23,2% 0,2%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.18 M.7A.16.19 OM.7A.16.19 OM.7A.16.2 M.7A.17 M.7A.17.10 M.7A.17.10 M.7A.17.1	Total  17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020	25667  Nominal (mn)  44  48  231  141  306  104  83  496  2045  4500  8103	339572  Number of dwellings 755 932 4715 2836 5690 1957 1771 16689 43502 64124 78805	100,0% 100,0% <b>% Residential Loans</b> 0,2% 0,2% 0,9% 1,2% 0,4% 0,3% 1,9% 8,0% 17,5% 31,6%	100,0%  % No. of Dwellings 0,2% 0,3% 1,4% 0,8% 1,7% 0,6% 0,5% 5,5% 12,8% 18,9% 23,2%

	18. Dwelling type - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached	15059	215085	58,7%	63,3%
M.2A.18.2	Flat or Apartment	10388	122708	40,5%	36,1%
M.2A.18.3	Bungalow			0,0%	0,0%
M.2A.18.4	Terraced House			0,0%	0,0%
M.2A.18.5	Multifamily House			0,0%	0,0%
M.2A.18.6	Land Only			0,0%	0,0%
M.2A.18.7	other	220	1779	0,9%	0,5%
M.2A.18.8	Total	25667	339572	100,0%	100,0%
OM.7A.18.1					

		19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
March   Marc							
March   Marc							
No.							
		Total		25667	3395/2	100,0%	100,0%
MANIBATION	IVI./A.15.0	20. CO2 emission - by dwelling type - as per national avail	lability	Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	ka CO2/m2 (per vear)	% No. of Dwellings
Ministry	M.7A.20.1		,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , ,	g, (p-: ,,	
M.   M.   M.   M.   M.   M.   M.   M.							
M.   M.   M.   M.   M.   M.   M.   M.	M.7A.20.3						0,0%
Ministry							
### 1985   ### 1985							
### 18-20-20   18-20-							
March   Marc							
M. 1.   M.							
M.						0,0%	
M. 1982						0.0%	
M.7.2							
M.7-2-1-1-    M.7-2-1-1							
M. 1982							
M. 1920							
MAX-241							
March   Part							
No.   Process		no data		25 667	339572		
	M.7A.20.19	Total		25 667	339 572	100,0%	100,0%
Part   Care Sine Notes   Part   Par	M.7A.20.20						
Page							
Name						% Commercial Loans	% No. of Loans
M.   M.   M.   M.   M.   M.   M.   M.	M.7B.21.1	Average loan size (000s)		3 676	133		
M.   M.   M.   M.   M.   M.   M.   M.							
M.	M 70 24 2				50	4 004	43.000
M. 1922							
M. P. 12							
M. 1982   S. 1900							
M. 1922							
M. 1982   M. 1							
M.782.15   M.782.15   M.782.15   M.782.15   M.782.15   M.782.15   M.782.15   M.782.15   M.782.16							
がR2-127							
M78213   M78217   M78217   M78217   M78217   M78217   M78217   M78217   M78217   M78217   M78218   M	M.7B.21.21						
MT   MT   MT   MT   MT   MT   MT   MT							
M78-21.55							
Table   Tabl							
Name							
Mary	M.7B.21.26						
	M 70 22 1				Number of Loans	% Commercial Loans	% No. of Loans
M732.22	WI.7 D.ZZ.1	Weighted Average ETV (70)		80,270			
M732.22		By LTV buckets (mn):					
M   78   75   75   12   15,3	M.7B.22.2			94	32	19,2%	24,1%
M.78.2.1.5	M.7B.22.3	>40 - <=50 %		75	12	15,3%	9,0%
M79.22   N70 - C=00 \					23		
M78227         \$80 < -90 %							
M78228         990-<100%							
M.78.2.2.9   1.00%   117   148   13.3   10.0%   10.0							
M78   S.   S.   S.   S.   S.   S.   S.   S							
Name		>100%	Total				
M78.23.1   Weighted Average LTV (%)   46.2%	IVI./B.22.10	23. Loan to Value (LTV) Information - INDEXED	Total				
By LTV buckets (mn):   M.78.23.2   >0 -<=0 %   126   86   25,8%   64,7%     M.78.23.3   3 +0 -<=50 %   79   15   16,1%   11,13%     M.78.23.4   50 -<=60 %   284   32   58,0%   24,11%     M.78.23.6   50 -<=0 0 %   0   0   0,0%   0,0%     M.78.23.6   >70 -<=80 %   0   0   0   0,0%   0,0%     M.78.23.8   3-90 -<=100 %   0   0   0,0%   0,0%     M.78.23.9   3-100%   0   0   0,0%   0,0%     M.78.24.1   Retail   26,4%     M.78.24.1   Retail   26,4%     M.78.24.2   Office   62,9%     M.78.24.3   Hotel/Tourism     M.78.24.4   Shopping malls     M.78.24.5   Industry     M.78.24.6   Agriculture     M.78.24.7   Hospital     M.78.24.8   Shopping malls     M.78.24.1   Toperty developers / Bulding under construction     M.78.24.1   Property developers / Bulding under construction     M.78.24.1   Toperty developers / Bulding under construction     M.78.24.1   Other   0,0%	M.7B.23.1						
M.78.2.3.1				* *			
M.78.23.3							
M.78.23.4							
M.78.23.5		>0 - <=40 %			86		
M.78.23.6	M.7B.23.3	>0 - <=40 % >40 - <=50 %		79	15	16,1%	11,3%
M.78.2.3.7	M.7B.23.3 M.7B.23.4	>0 - <=40 % >40 - <=50 % >50 - <=60 %		79 284	15 32	16,1% 58,0%	11,3% 24,1%
M.78.23.8	M.7B.23.3 M.7B.23.4 M.7B.23.5	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %		79 284 0	15 32 0	16,1% 58,0% 0,0%	11,3% 24,1% 0,0%
M.78.23.9	M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.6	>0 - <=40 % >40 - <=50 % >50 - 60 % >60 - <=70 % >70 - <=80 %		79 284 0 0	15 32 0 0	16,1% 58,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0%
N.7B.24.1	M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.6 M.7B.23.7	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %		79 284 0 0	15 32 0 0	16,1% 58,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0%
M.7B.24.1         Retail         26.4%           M.7B.24.2         Office         62.9%           M.7B.24.3         Hotel/Tourism         5.0%           M.7B.24.4         Shopping malls         5.0%           M.7B.24.5         Industry         5.0%           M.7B.24.6         Agriculture         6.0%           M.7B.24.7         Hospital         5.00           M.7B.24.9         Other commercially used         7.0%           M.7B.24.11         Property developer's Buding under construction         7.7%           M.7B.24.12         Other         10.7%           M.7B.24.13         O/W Social & Cultural purposes           OM.7B.24.14         5.0%         5.0%	M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.6 M.7B.23.7 M.7B.23.8	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %		79 284 0 0 0 0	15 32 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0%
M.78.24.1 Retail 25,4% M.78.24.2 Office 62,9% M.78.24.3 Hotel/Tourism M.78.24.4 Shopping malls M.78.24.5 Industry M.78.24.5 Industry M.78.24.7 Hospital M.78.24.7 Hospital M.78.24.9 Other commercially used M.78.24.10 Property developers / Bulding under construction M.78.24.11 Property developers / Bulding under construction M.78.24.12 Other 10,7% M.78.24.13 O/w Social & Cultural purposes M.78.24.14 OW.78.24.14	M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.6 M.7B.23.7 M.7B.23.8 M.7B.23.9	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	Total	79 284 0 0 0 0 0	15 32 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
M.78.24.3 Hote//Tourism M.78.24.4 Shopping malls M.78.24.5 Industry M.78.24.5 Industry M.78.24.7 Hospital M.78.24.7 Hospital M.78.24.9 Other commercially used M.78.24.10 Iand M.78.24.11 Property developers / Bulding under construction M.78.24.12 Other 10,7% M.78.24.13 o/w Social & Cultural purposes M.78.24.14 Under the construction M.78.24.15 Other 10,7% M.78.24.16 Under the construction 10,7% M.78.24.17 Under the construction 10,7% M.78.24.18 Under the construction 10,7% M.78.24.19 Under the construction 10,7% M.78.24.10 Under the construction 10,7% M.78.24.11 Under the construction 10,7% M.78.24.13 Under the construction 10,7% M.78.24.14 Under the construction 10,7% M.78.24.15 Under the construction 10,7% M.78.24.16 Under the construction 10,7% M.78.24.17 Under the construction 10,7% M.78.24.18 Under the construction 10,7% M.78.24.19 Under the construction 10,7% M.78.24.10 Under the construction 10,7% M.78.24.1	M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.6 M.7B.23.7 M.7B.23.8 M.7B.23.9	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	Total	79 284 0 0 0 0 0 489	15 32 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
M.78.24.4 Shopping malls M.78.24.5 Industry M.78.24.6 Agriculture M.78.24.7 Hospital M.78.24.8 School M.78.24.9 Other commercially used M.78.24.10 Land M.78.24.11 Property developers' Building under construction M.78.24.12 Other 10,7% M.78.24.13 o/w Social & Cultural purposes OM.78.24.14 OM.78.24.14	M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.6 M.7B.23.7 M.7B.23.8 M.7B.23.10 M.7B.23.10	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  24. Breakdown by Type Retail	Total	79 284 0 0 0 0 489 % Commercial loans	15 32 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
M.78.24.5 Industry M.78.24.6 Agriculture M.78.24.7 Hospital M.78.24.9 Other commercially used M.78.24.10 Iand M.78.24.11 Property developer's // Bulding under construction M.78.24.12 Other 10,7% M.78.24.13 o/w Social & Cultural purposes OM.78.24.14	M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.6 M.7B.23.7 M.7B.23.8 M.7B.23.9 M.7B.23.10 M.7B.24.1 M.7B.24.2	>0 - <=40 %	Total	79 284 0 0 0 0 489 % Commercial loans	15 32 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
M.7B.24.6 Agriculture M.7B.24.7 Hospital M.7B.24.8 School M.7B.24.9 Other commercially used M.7B.24.10 Land M.7B.24.11 Property developers / Bulding under construction M.7B.24.12 Other 10,7% M.7B.24.13 o/w Social & Cultural purposes OM.7B.24.14 OW.7B.24.14	M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.6 M.7B.23.6 M.7B.23.7 M.7B.23.8 M.7B.23.9 M.7B.23.10 M.7B.24.1 M.7B.24.2 M.7B.24.3	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 %  24. Breakdown by Type Retail Office Hotel/Tourism	Total	79 284 0 0 0 0 489 % Commercial loans	15 32 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
M.78.24.7 Hospital M.78.24.8 School M.78.24.9 Other commercially used M.78.24.10 Property developers / Bulding under construction M.78.24.11 Other 10,7% M.78.24.13 o/w Social & Cultural purposes OM.78.24.14 OW.78.24.14	M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.6 M.7B.23.6 M.7B.23.8 M.7B.23.8 M.7B.23.10 M.7B.24.1 M.7B.24.1 M.7B.24.2 M.7B.24.3 M.7B.24.3 M.7B.24.4	>0 - <=40 %	Total	79 284 0 0 0 0 489 % Commercial loans	15 32 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
M.7B.24.8 School M.7B.24.9 Other commercially used M.7B.24.10 Land M.7B.24.11 Property developers / Bulding under construction M.7B.24.12 Other 10,7% M.7B.24.13 o/w Social & Cultural purposes OM.7B.24.14 OM.7B.24.14	M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.6 M.7B.23.7 M.7B.23.8 M.7B.23.9 M.7B.23.10 M.7B.24.1 M.7B.24.2 M.7B.24.2 M.7B.24.3 M.7B.24.3 M.7B.24.4 M.7B.24.5	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%  24. Breakdown by Type Retail Office Hotel/Tourism Shopping mails Industry	Total	79 284 0 0 0 0 489 % Commercial loans	15 32 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
M.78.24.9 Other commercially used M.78.24.10 Land M.78.24.11 Property developers / Building under construction M.78.24.12 Other 10,7% M.78.24.13 o/w Social & Cultural purposes OM.78.24.13 OM.78.24.14	M.78.23.4 M.78.23.4 M.78.23.5 M.78.23.5 M.78.23.7 M.78.23.8 M.78.23.9 M.78.23.10 M.78.24.1 M.78.24.2 M.78.24.3 M.78.24.3 M.78.24.4 M.78.24.4	>0 - <=40 %	Total	79 284 0 0 0 0 489 % Commercial loans	15 32 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
M.7B.24.10 Land Property developers / Bulding under construction M.7B.24.11 Property developers / Bulding under construction M.7B.24.13 O/w Social & Cultural purposes 0M.7B.24.13 O/w Social & Cultural purposes 0M.7B.24.13	M.78.23.3 M.78.23.4 M.78.23.5 M.78.23.5 M.78.23.7 M.78.23.7 M.78.23.9 M.78.23.10 M.78.24.1 M.78.24.2 M.78.24.4 M.78.24.4 M.78.24.5 M.78.24.5 M.78.24.4	>0 - <=40 %	Total	79 284 0 0 0 0 489 % Commercial loans	15 32 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
M.7B.24.11 Property developers / Bulding under construction M.7B.24.12 Other 10,7% M.7B.24.13 o/w Social & Cultural purposes OM.7B.24.13 OM.7B.24.14	M.78.23.3 M.78.23.5 M.78.23.5 M.78.23.5 M.78.23.7 M.78.23.7 M.78.23.9 M.78.23.9 M.78.23.10 M.78.24.1 M.78.24.2 M.78.24.3 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.5 M.78.24.5 M.78.24.5	>0 - <=40 %	Total	79 284 0 0 0 0 489 % Commercial loans	15 32 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
M.7B.24.12 Other 10,7% M.7B.24.13 o/w Social & Cultural purposes OM.7B.24.1 OM.7B.24.13 OM.7B.24.14	M. 78. 23.3 M. 78. 23.4 M. 78. 23.5 M. 78. 23.6 M. 78. 23.6 M. 78. 23.6 M. 78. 23.9 M. 78. 23.9 M. 78. 24.1 M. 78. 24.2 M. 78. 24.2 M. 78. 24.4 M. 78. 24.5 M. 78. 24.5 M. 78. 24.5 M. 78. 24.6 M. 78. 24.5 M. 78. 24.6 M. 78. 24.6 M. 78. 24.5 M. 78. 24.5	>0 - <=40 %	Total	79 284 0 0 0 0 489 % Commercial loans	15 32 0 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
M.7B.24.13 o/w Social & Cultural purposes OM.7B.24.13 OM.7B.24.13 OM.7B.24.14	M.78.23.3 M.78.23.4 M.78.23.5 M.78.23.5 M.78.23.7 M.78.23.7 M.78.23.9 M.78.23.9 M.78.24.1 M.78.24.1 M.78.24.3 M.78.24.4 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 %  24. Breakdown by Type  Retail Office Hotel/Tourism Shopping mails Industry Agriculture Hospital School Other commercially used Land		79 284 0 0 0 0 489 % Commercial loans	15 32 0 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
OM.78.24.1 OM.78.24.13	M. 78. 23.3 M. 78. 23.4 M. 78. 23.5 M. 78. 23.6 M. 78. 23.6 M. 78. 23.6 M. 78. 23.9 M. 78. 23.9 M. 78. 24.1 M. 78. 24.2 M. 78. 24.2 M. 78. 24.4 M. 78. 24.5 M. 78. 24.5	>0 - <=40 %		79 284 0 0 0 0 489 % Commercial loans 26,4% 62,9%	15 32 0 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
OM.7B.24.13 OM.7B.24.14	M.78.23.3 M.78.23.4 M.78.23.5 M.78.23.5 M.78.23.7 M.78.23.7 M.78.23.7 M.78.23.9 M.78.24.1 M.78.24.2 M.78.24.3 M.78.24.3 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.1 M.78.24.1 M.78.24.1 M.78.24.1 M.78.24.1 M.78.24.1	>0 - <=40 %		79 284 0 0 0 0 489 % Commercial loans 26,4% 62,9%	15 32 0 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
	M.78.23.3 M.78.23.4 M.78.23.5 M.78.23.5 M.78.23.7 M.78.23.7 M.78.23.9 M.78.23.10 M.78.24.1 M.78.24.2 M.78.24.3 M.78.24.4 M.78.24.4 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.6 M.78.24.1 M.78.24.1 M.78.24.1 M.78.24.1 M.78.24.1	>0 - <=40 %		79 284 0 0 0 0 489 % Commercial loans 26,4% 62,9%	15 32 0 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
25. EPC Information of the financed CRE - optional Nominal (mn) Number of CRE % Commercial Loans % No. of CRE	M.78.23.3 M.78.23.4 M.78.23.5 M.78.23.5 M.78.23.7 M.78.23.7 M.78.23.9 M.78.23.9 M.78.23.10  M.78.24.1 M.78.24.2 M.78.24.3 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.5 M.78.24.5 M.78.24.1 M.78.24.1 M.78.24.1 M.78.24.1 M.78.24.1	>0 - <=40 %		79 284 0 0 0 0 489 % Commercial loans 26,4% 62,9%	15 32 0 0 0 0 0	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0%	11,3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0%
	M.78.23.3 M.78.23.4 M.78.23.5 M.78.23.5 M.78.23.7 M.78.23.7 M.78.23.9 M.78.23.9 M.78.23.10  M.78.24.1 M.78.24.2 M.78.24.3 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.5 M.78.24.5 M.78.24.1 M.78.24.1 M.78.24.1 M.78.24.1 M.78.24.1	>0 - <=40 %	ıral purposes	79 284 0 0 0 0 0 0 889 % Commercial loans 26,4% 62,9%	15 32 0 0 0 0 0 0 0 133	16,1% 58,0% 0,0% 0,0% 0,0% 0,0% 0,0% 1,0% 100,0%	11, 3% 24,1% 0,0% 0,0% 0,0% 0,0% 0,0% 100,0%

M.7B.2	5.1				
M.7B.2	5.2				
M.7B.2	5.3				
M.7B.2	5.4				
M.7B.2	5.5				
M.7B.2	5.6				
M.7B.2	5.7				
M.7B.2	5.8				
M.7B.2	5.9				
M.7B.2	.10				
M.7B.2	i.11				
M.7B.2	5.12				
M.7B.2	i.13				
M.7B.2	5.14				
M.7B.2	i.15				
M.7B.2	i.16				
M.7B.2	i.17				
M.7B.2	i.18 no data	489	133	100,0%	100,0%
M.7B.2	i.19 Total	489	133	100,0%	100,0%
OM.7B.	25.1				
OM.7B.	25.2				
OM.7B.	25.3				

	26. Average energy use intensity (kWh/m2) - 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	no data	489	133	100,0%	100,0%
M.7B.26.19	Total	489	133	100,0%	100,0%
OM.7B.26.1	TOTAL	405	155	100,0%	100,0%
OM.7B.26.2					
OM.7B.26.3					
UIVI.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	0,2	1	0,0%	0,8%
M.7B.27.2	1919 - 1945	0,2	0	0,0%	0,0%
M.7B.27.3	1945 - 1960	0	0	0,0%	0,0%
M.7B.27.4	1961 - 1970	0	0	0,0%	0,0%
M.7B.27.4 M.7B.27.5	1961 - 1970 1971 - 1980	0	0	0,0%	0,0%
M.7B.27.5 M.7B.27.6	1971 - 1980 1981 - 1990	0	0	0,0%	0,0%
		0	0		
M.7B.27.7	1991 - 2000	0	0	0,0%	0,0%
M.7B.27.8	2001 - 2005	0	0	0,0% 0,0%	0,0% 0,0%
M.7B.27.9	2006 - 2010				
		-	•		
M.7B.27.10	2011 - 2015	0	0	0,0%	0,0%
M.7B.27.11	2011 - 2015 2016 - 2020	0	0	0,0% 0,0%	0,0% 0,0%
M.7B.27.11 M.7B.27.12	2011 - 2015 2016 - 2020 2021 and onwards	0 0 0	0	0,0% 0,0% 0,0%	0,0% 0,0% 0,0%
M.7B.27.11 M.7B.27.12 M.7B.27.13	2011 - 2015 2016 - 2020 2021 and onwards no data	0 0 0 0 488	0 0 131	0,0% 0,0% 0,0% 100,0%	0,0% 0,0% 0,0% 99,2%
M.7B.27.11 M.7B.27.12	2011 - 2015 2016 - 2020 2021 and onwards	0 0 0	0	0,0% 0,0% 0,0%	0,0% 0,0% 0,0%
M.7B.27.11 M.7B.27.12 M.7B.27.13	2011 - 2015 2016 - 2020 2021 and onwards no data Total	0 0 0 488 489	0 0 131 132	0,0% 0,0% 0,0% 100,0% 100,0%	0,0% 0,0% 0,0% 99,2% 100,0%
M.7B.27.11 M.7B.27.12 M.7B.27.13 M.7B.27.14	2011 - 2015 2016 - 2020 2021 and onwards no data Total <b>28. New Commercial Property - optional</b>	0 0 0 438 489 <b>Nominal (mn)</b>	0 0 131 132 Number of dwellings	0,0% 0,0% 0,0% 100,0% 100,0% % Residential Loans	0,0% 0,0% 0,0% 99,2% 100,0% <b>% No. of CRE</b>
M.7B.27.11 M.7B.27.12 M.7B.27.13 M.7B.27.14 M.7B.28.1	2011 - 2015 2016 - 2020 2021 and onwards no data Total  28. New Commercial Property - optional New Property	0 0 488 489 <b>Nominal (mn)</b> 0	0 0 131 132 Number of dwellings 0	0,0% 0,0% 0,0% 100,0% 100,0% <b>% Residential Loans</b> 0,0%	0,0% 0,0% 0,0% 99,2% 100,0% <b>%No. of CRE</b> 0,0%
M.7B.27.11 M.7B.27.12 M.7B.27.13 M.7B.27.14 M.7B.28.1 M.7B.28.2	2011 - 2015 2016 - 2020 2021 and onwards no data Total  28. New Commercial Property - optional New Property Existing Property	0 0 0 488 489 <b>Nominal (mn)</b> 0	0 0 131 132 Number of dwellings 0	0,0% 0,0% 0,0% 100,0% 100,0% <b>% Residential Loans</b> 0,0%	0.0% 0.0% 0.0% 99.2% 100,0% <b>% No. of CRE</b> 0.0% 0.8%
M.7B.27.11 M.7B.27.12 M.7B.27.13 M.7B.27.14 M.7B.28.1 M.7B.28.2 M.7B.28.3	2011 - 2015 2016 - 2020 2021 and onwards no data Total  28. New Commercial Property - optional New Property Existing Property other	0 0 48 488 489 <b>Nominal (mn)</b> 0 0	0 0 131 132 Number of dwellings 0 1	0,0% 0,0% 0,0% 100,0% 100,0% <b>% Residential Loans</b> 0,0% 0,0%	0.0% 0.0% 0.0% 99.2% 1000,0% <b>%No. of CRE</b> 0.0% 0.8% 0.0%
M.7B.27.11 M.7B.27.12 M.7B.27.13 M.7B.27.14 M.7B.28.1 M.7B.28.2 M.7B.28.3 M.7B.28.4	2011 - 2015 2016 - 2020 2021 and onwards no data Total  28. New Commercial Property - optional New Property Existing Property other no data	0 0 0 488 489 <b>Nominal (mn)</b> 0 0 0	0 0 131 132 Number of dwellings 0 1 0 132	0,0% 0,0% 0,0% 100,0% 100,0% <b>% Residential Loans</b> 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 99,2% 100,0% <b>%No. of CRE</b> 0,0% 0,8% 0,0% 99,2%
M.7B.27.11 M.7B.27.12 M.7B.27.13 M.7B.27.14 M.7B.28.1 M.7B.28.2 M.7B.28.3	2011 - 2015 2016 - 2020 2021 and onwards no data Total  28. New Commercial Property - optional New Property Existing Property other	0 0 48 488 489 <b>Nominal (mn)</b> 0 0	0 0 131 132 Number of dwellings 0 1	0,0% 0,0% 0,0% 100,0% 100,0% <b>% Residential Loans</b> 0,0% 0,0%	0.0% 0.0% 0.0% 99.2% 1000,0% <b>%No. of CRE</b> 0.0% 0.8% 0.0%
M.7B.27.11 M.7B.27.12 M.7B.27.13 M.7B.27.14 M.7B.28.1 M.7B.28.2 M.7B.28.3 M.7B.28.4	2011 - 2015 2016 - 2020 2021 and onwards no data Total  28. New Commercial Property - optional New Property Existing Property other no data	0 0 0 488 489 <b>Nominal (mn)</b> 0 0 0	0 0 131 132 Number of dwellings 0 1 0 132	0,0% 0,0% 0,0% 100,0% 100,0% <b>% Residential Loans</b> 0,0% 0,0% 0,0%	0,0% 0,0% 0,0% 99,2% 100,0% <b>%No. of CRE</b> 0,0% 0,8% 0,0% 99,2%

HTT 2023

Reporting in Domestic Currency Eur

CONTENT OF TAB B2

8. Public Sector Assets

	d. 1 dbile Sector Assets				
Field Number	8. Public Sector Assets				
Nullibei					
	1. General Information				
PS.8.1.1	Number of public sector exposures	8 710			
OPS.8.1.1	Optional information eg, Number of borrowers	3 908			
OPS.8.1.2	Optional information eg, Number of guarantors				
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)	3 091	8 710		
	By buckets (mn):				
PS.8.2.2	0 - 0.5	830	4 170	3,1%	47,9%
PS.8.2.3	0.5 - 1	936	1 312	3,5%	15,1%
PS.8.2.4	1-5	5 133	2 267	19,1%	26,0%
PS.8.2.5	5 - 10	3 716	506	13,8%	5,8%
PS.8.2.6	10 - 50	7 835	392	29,1%	4,5%
PS.8.2.7	50 - 100	1 995	29	7,4%	0,3%
PS.8.2.8	> 100	6 481	34	24,1%	0,4%
PS.8.2.9					
PS.8.2.10					
PS.8.2.11					
PS.8.2.12					
PS.8.2.13					
PS.8.2.14					
PS.8.2.15					
PS.8.2.16					
PS.8.2.17	Total	26 926	8 710	100,0%	100,0%
	3. Breakdown by Asset Type	Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	21 323		79,2%	
PS.8.3.2	Bonds	5 604		20,8%	
PS.8.3.3	Other	0		0,0%	
PS.8.3.4	Total	26 926		100,0%	
	4. Breakdown by Geography	% Public Sector Assets			
PS.8.4.1	<u>European Union</u>	88,5%			
PS.8.4.2	Austria	,			
PS.8.4.3	Belgium				
PS.8.4.4					
	Bulgaria				
PS.8.4.5	Croatia				
PS.8.4.6	Cyprus				
PS.8.4.7	Czech Republic				
PS.8.4.8	Denmark				
PS.8.4.9	Estonia				
PS.8.4.10	Finland				
PS.8.4.11	France	75,7%			
PS.8.4.12	Germany	-7			
PS.8.4.13	Greece				
PS.8.4.14	Netherlands				
PS.8.4.15	Hungary				
PS.8.4.16	Ireland				
PS.8.4.17	Italy	10,9%			
PS.8.4.18	Latvia				
PS.8.4.19	Lithuania				
PS.8.4.20	Luxembourg				
PS.8.4.21	Malta				
PS.8.4.22	Poland	1,1%			
		0,2%			
PS.8.4.23	Portugal	U,Z%			
PS.8.4.24	Romania				
PS.8.4.25	Slovakia				
PS.8.4.26	Slovenia				
PS.8.4.27	Spain	0,6%			

.8.4.29 .8.4.30	European Economic Area (not member of EU)		
	Europeum Economic / irea (not member or Eo)		
	<u>Iceland</u>		
	Liechtenstein		
.8.4.31			
.8.4.32	Norway		
.8.4.33	Other		
.8.4.34	Switzerland	4,3%	
.8.4.35	United Kingdom		
.8.4.36	Australia		
.8.4.37	Brazil		
.8.4.38	Canada	0,8%	
.8.4.39	Japan	1,4%	
.8.4.40	Korea	• • •	
.8.4.41	New Zealand		
.8.4.42	Singapore		
.8.4.43	US	5,0%	
.8.4.44	Other		
	5. Breakdown by regions of main country of origin	% Public Sector Assets	
0.5.1			
5.8.5.1	Auvergne Rhône-Alpes	8,5%	
.8.5.2	Bourgogne Franche-Comté	3,8%	
.8.5.3	Bretagne	2,2%	
8.5.4	Centre	3,1%	
.8.5.5	Corse	0,3%	
5.8.5.6	Grand Est	6,0%	
5.8.5.7	Hauts de France	5,9%	
5.8.5.8	Ile-de-France	16,4%	
5.8.5.9	Normandie	2,5%	
.8.5.10	Nouvelle Aquitaine	4,6%	
8.5.11	Occitanie	7,9%	
.8.5.12	Pays de la Loire	3,6%	
.8.5.13	Provence-Alpes-Côte d'Azur	6,8%	
	Dom-Tom		
.8.5.14		0,3%	
.8.5.15	Etat Français	3,7%	
.8.5.16			
.8.5.23			
.8.5.24			
.8.5.25			
	6. Breakdown by Interest Rate	% Public Sector Assets	
.8.6.1	Fixed rate	75,3%	
		22,2%	
.8.6.2	Floating rate		
	Floating rate Other		
	Other	2,5%	
5.8.6.3	Other  7. Breakdown by Repayment Type	2,5% % Public Sector Assets	
8.6.3 8.7.1	Other  7. Breakdown by Repayment Type  Bullet / interest only	2,5%  **Public Sector Assets  20,6%	
8.6.3 8.7.1	Other  7. Breakdown by Repayment Type	2,5% % Public Sector Assets	
8.6.3 8.7.1 8.7.2	Other  7. Breakdown by Repayment Type  Bullet / interest only	2,5%  **Public Sector Assets  20,6%	
8.6.3 8.7.1 8.7.2	Other  7. Breakdown by Repayment Type  Bullet / interest only  Amortising  Other	2,5% <b>% Public Sector Assets</b> 20,6%  79,4%  0	% Public Sector Assets
8.6.3 8.7.1 8.7.2 8.7.3	Other  7. Breakdown by Repayment Type  Bullet / interest only  Amortising  Other  8. Breakdown by Type of Debtor	2,5%  % Public Sector Assets 20,6% 79,4% 0 Nominal (mn)	% Public Sector Assets
8.6.3 8.7.1 8.7.2 8.7.3	Other  7. Breakdown by Repayment Type Bullet / interest only Amortising Other  8. Breakdown by Type of Debtor Sovereigns	2,5%  ** Public Sector Assets 20,6% 79,4% 0  Nominal (mn) 4 066	15,1%
8.6.3 8.7.1 8.7.2 8.7.3 8.8.1 8.8.2	Other  7. Breakdown by Repayment Type  Bullet / interest only  Amortising Other  8. Breakdown by Type of Debtor  Sovereigns  Regional/federal authorities	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn) 4 066 8 759	15,1% 32,5%
.8.6.3 .8.7.1 .8.7.2 .8.7.3 .8.8.1 .8.8.2	Other  7. Breakdown by Repayment Type Bullet / interest only Amortising Other  8. Breakdown by Type of Debtor Sovereigns	2,5%  ** Public Sector Assets 20,6% 79,4% 0  Nominal (mn) 4 066	15,1%
.8.6.3 .8.7.1 .8.7.2 .8.7.3 .8.8.1 .8.8.2 .8.8.3	Other  7. Breakdown by Repayment Type  Bullet / interest only  Amortising Other  8. Breakdown by Type of Debtor  Sovereigns  Regional/federal authorities  Local/municipal authorities	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161	15,1% 32,5% 30,3%
.8.6.3 .8.7.1 .8.7.2 .8.7.3 .8.8.1 .8.8.2 .8.8.3 .8.8.4	Other  7. Breakdown by Repayment Type  Bullet / interest only  Amortising Other  8. Breakdown by Type of Debtor  Sovereigns  Regional/federal authorities  Local/municipal authorities  Others	2,5%  ** Public Sector Assets  20,6%  79,4% 0  Nominal (mn)  4 066  8 759  8 161  5 940	15,1% 32,5% 30,3% 22,1%
8.6.3 8.7.1 8.7.2 8.7.3 8.8.1 8.8.2 8.8.3 8.8.4 8.8.5	Other  7. Breakdown by Repayment Type  Bullet / interest only  Amortising Other  8. Breakdown by Type of Debtor  Sovereigns  Regional/federal authorities Local/municipal authorities Others Total	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5	15,1% 32,5% 30,3% 22,1% 100%
.8.6.3 .8.7.1 .8.7.2 .8.7.3 .8.8.1 .8.8.2 .8.8.3 .8.8.4 .8.8.4 .8.8.5 .8.8.5	Other  7. Breakdown by Repayment Type  Bullet / interest only  Amortising Other  8. Breakdown by Type of Debtor  Sovereigns Regional/federal authorities Local/municipal authorities Others  Total o/w Claim against supranational	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0	15,1% 32,5% 30,3% 22,1% 100% 0,0%
8.6.3 8.7.1 8.7.2 8.7.3 8.8.1 8.8.2 8.8.3 8.8.4 8.8.5 8.8.5 8.8.5 8.8.5 8.8.5	Other  7. Breakdown by Repayment Type  Bullet / interest only  Amortising Other  8. Breakdown by Type of Debtor  Sovereigns  Regional/federal authorities Local/municipal authorities Others  Total o/w Claim against supranational o/w Claim against sovereigns	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9%
.8.6.3 .8.7.1 .8.7.2 .8.7.3 .8.8.1 .8.8.2 .8.8.3 .8.8.4 .8.8.5 .8.8.1 .8.8.1	Other  7. Breakdown by Repayment Type  Bullet / interest only  Amortising Other  8. Breakdown by Type of Debtor  Sovereigns Regional/federal authorities Local/municipal authorities Others  Total o/w Claim against supranational	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0	15,1% 32,5% 30,3% 22,1% 100% 0,0%
.8.6.3 .8.7.1 .8.7.2 .8.7.3 .8.8.1 .8.8.2 .8.8.3 .8.8.4 .8.8.5 .5.8.8.1 .5.8.8.2 .5.8.8.2	Other  7. Breakdown by Repayment Type  Bullet / interest only  Amortising Other  8. Breakdown by Type of Debtor  Sovereigns Regional/federal authorities Local/municipal authorities Others  Total o/w Claim against supranational o/w Claim against sovereigns o/w Claim guaranteed by sovereigns	2,5%  % Public Sector Assets 20,6% 79,4% 0  Nominal (mn) 4 066 8 759 8 161 5 940 26 926,5 0 3 467 599	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2%
.8.6.3 .8.7.1 .8.7.2 .8.7.3 .8.8.1 .8.8.2 .8.8.3 .8.8.4 .8.8.5 .8.8.1 .8.8.5 .8.8.1 .8.8.2 .8.8.3 .8.8.3 .8.8.4	Other  7. Breakdown by Repayment Type  Bullet / interest only  Amortising Other  8. Breakdown by Type of Debtor  Sovereigns Regional/federal authorities Local/municipal authorities Others  Total o/w Claim against supranational o/w Claim against sovereigns o/w Claim against rovereigns o/w Claim against regional/federal authorities	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2%
.8.6.3 .8.7.1 .8.7.2 .8.7.3 .8.8.1 .8.8.2 .8.8.3 .8.8.4 .8.8.5 .8.8.5 .8.8.1 .8.8.2 .8.8.3	Other  7. Breakdown by Repayment Type  Bullet / interest only Amortising Other  8. Breakdown by Type of Debtor Sovereigns Regional/federal authorities Local/municipal authorities Others  Total o/w Claim against supranational o/w Claim against sovereigns o/w Claim against sovereigns o/w Claim against regional/federal authorities o/w Claim against regional/federal authorities	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4%
5.8.6.2 5.8.7.1 5.8.7.2 5.8.7.3 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.2 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others      Total     o/w Claim against supranational     o/w Claim against sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim against regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities	2,5%  **Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
5.8.6.3 5.8.7.1 5.8.7.2 5.8.7.3 5.8.8.1 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.1 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.4 5.8.8.3	Other  7. Breakdown by Repayment Type  Bullet / interest only Amortising Other  8. Breakdown by Type of Debtor Sovereigns Regional/federal authorities Local/municipal authorities Others  Total o/w Claim against supranational o/w Claim against sovereigns o/w Claim against sovereigns o/w Claim against regional/federal authorities o/w Claim against regional/federal authorities	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4%
5.8.6.3 5.8.7.1 5.8.7.2 5.8.8.7.3 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.4 5.8.8.5 55.8.8.1 55.8.8.2 55.8.8.3 55.8.8.4 55.8.8.5 55.8.8.5 55.8.8.5 55.8.8.5 55.8.8.5 55.8.8.5 55.8.8.5	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others      Total         o/w Claim against supranational         o/w Claim against sovereigns         o/w Claim guaranteed by sovereigns         o/w Claim against regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities	2,5%  **Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
5.8.6.3 5.8.7.1 5.8.7.2 5.8.7.3 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.6 5.8.8.6 5.8.8.6 5.8.8.7	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others      Total         o/w Claim against supranational         o/w Claim against sovereigns         o/w Claim guaranteed by sovereigns         o/w Claim against regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities	2,5%  **Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
8.6.3 8.7.1 8.7.2 8.7.3 8.8.1 8.8.2 8.8.3 8.8.4 8.8.5 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.3 5.8.8.4 6.8.8.3 6.8.9.3 6.8.9.3 6.8.9.3 6.8.9.3 6.9.3	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others      Total         o/w Claim against supranational         o/w Claim against sovereigns         o/w Claim guaranteed by sovereigns         o/w Claim against regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities	2,5%  **Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
8.6.3 8.7.1 8.7.2 8.7.3 8.8.1 8.8.2 8.8.3 8.8.4 8.8.5 8.8.1 8.8.2 8.8.3 8.8.4 8.8.5 8.8.6 8.8.6 8.8.7 8.8.8 8.8.8 8.8.8 8.8.8	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others  Total     o/w Claim against supranational     o/w Claim against sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities     o/w Claim guaranteed by local/municipal authorities	2,5%  **Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
8.6.3 8.7.1 8.7.2 8.7.3 8.8.1 8.8.2 8.8.3 8.8.4 8.8.5 5.8.8.1 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.4 8.8.8.5 5.8.8.4 8.8.8.5 8.8.8.3 8.8.9 8.8.9 8.8.9 8.8.9 8.9 8.9	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others  Total     o/w Claim against supranational     o/w Claim against sovereigns     o/w Claim against sovereigns     o/w Claim against regional/federal authorities     o/w Claim guaranteed by regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim guaranteed by local/municipal authorities     o/w Claim guaranteed by local/municipal authorities	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139 1 022	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
5.8.6.3 5.8.7.1 5.8.7.2 5.8.7.3 5.8.8.1 5.8.8.3 5.8.8.4 5.8.8.5 55.8.8.1 55.8.8.2 55.8.8.3 55.8.8.5 55.8.8.5 55.8.8.5 55.8.8.5	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others  Total     o/w Claim against supranational     o/w Claim against sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities     o/w Claim guaranteed by local/municipal authorities	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139 1 022	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
5.8.6.3 5.8.7.1 5.8.7.2 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.8.4 5.8.8.5 5.8.8.6 5.8.8.5 5.8.8.6 5.8.8.6 5.8.8.7 5.8.8.8.7 5.8.8.8.8 5.8.8.8.1 5.8.8.8.1 5.8.8.8.3 5.8.8.8.3 5.8.8.8.7 5.8.8.8.6 5.8.8.8.7 5.8.8.8.3 5.8.8.9.3 5.8.9.3 5.9.3	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others  Total     o/w Claim against supranational     o/w Claim against sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim against regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim guaranteed by regional/federal authorities     o/w Claim guaranteed by local/municipal authorities  9. Won-Performing Loans  % NPLs	2,5%  **Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139 1 022	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
5.8.6.3 5.8.7.1 5.8.7.2 5.8.7.3 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.1 5.8.8.3 5.8.8.5 5.8.8.5 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.5 5.8.8.6 5.8.8.6 5.8.8.8.7 5.8.8.8.7 5.8.8.8.3 5.8.8.8.3 5.8.8.8.3 5.8.8.8.3 5.8.8.8.4 5.8.8.8.5 5.8.8.8.3 5.8.8.8.4 5.8.8.8.5 5.8.8.8.5 5.8.8.8.6 5.8.8.8.7 5.8.8.8.8 5.8.8.8.1 5.8.8.8.1 5.8.8.8.1 5.8.8.8.1 5.8.8.8.1 5.8.8.8.1 5.8.8.8.1 5.8.8.8.1 5.8.8.8.1 5.8.8.8.1 5.8.8.8.1 5.8.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1 5.8.8.1	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others  Total     o/w Claim against supranational     o/w Claim against sovereigns     o/w Claim against sovereigns     o/w Claim against regional/federal authorities     o/w Claim guaranteed by regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim guaranteed by local/municipal authorities     o/w Claim guaranteed by local/municipal authorities	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139 1 022	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
5.8.6.3 5.8.7.1 5.8.7.2 5.8.7.3 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.4 5.8.8.5 55.8.8.1 55.8.8.2 55.8.8.3 55.8.8.1 55.8.8.5 55.8.8.1 55.8.8.5 55.8.8.6 55.8.8.7 55.8.8.6 55.8.8.7 55.8.8.8 55.8.8.1	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others  Total     o/w Claim against supranational     o/w Claim against sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim against regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim guaranteed by regional/federal authorities     o/w Claim guaranteed by local/municipal authorities  9. Won-Performing Loans  % NPLs	2,5%  **Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139 1 022	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
5.8.6.3 5.8.7.1 5.8.7.2 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.5 5.8.8.5 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.5 5.8.8.5 5.8.8.6 5.8.8.7 5.8.8.8.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others  Total     o/w Claim against supranational     o/w Claim against sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim against regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim guaranteed by regional/federal authorities     o/w Claim guaranteed by local/municipal authorities  9. Won-Performing Loans  % NPLs	2,5%  **Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139 1 022	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
5.8.6.3 5.8.7.1 5.8.7.2 5.8.7.3 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.4 5.8.8.5 55.8.8.1 55.8.8.2 55.8.8.3 55.8.8.1 55.8.8.5 55.8.8.1 55.8.8.5 55.8.8.6 55.8.8.7 55.8.8.6 55.8.8.7 55.8.8.8 55.8.8.1	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others  Total     o/w Claim against supranational     o/w Claim against sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim against regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim guaranteed by regional/federal authorities     o/w Claim guaranteed by local/municipal authorities  9. Won-Performing Loans  % NPLs	2,5%  **Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139 1 022	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
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5.8.6.3 5.8.7.1 5.8.7.2 5.8.8.7.3 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.1 5.8.8.3 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.6 5.8.8.7 5.8.8.8 5.8.8.9 5.8.8.9 5.8.8.9 5.8.8.9 5.8.9.9 5.8.9.9	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others  Total     o/w Claim against supranational     o/w Claim against sovereigns     o/w Claim against sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by regional/federal authorities     o/w Claim guaranteed by regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities     o/w Claim against Act 178 CRR  9. Non-Performing Loans     % NPLS  Defaulted Loans pursuant Art 178 CRR	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139 1 022  0,0% 0,0%	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
5.8.6.3 5.8.7.1 5.8.7.2 5.8.8.7.3 5.8.8.1 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.1 5.8.8.2 5.8.8.3 5.8.8.3 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.3 5.8.8.5 5.8.8.5 5.8.8.5 5.8.8.5 5.8.8.5 5.8.8.6 5.8.8.7 5.8.8.6 5.8.8.7 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1 5.8.8.9.1	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others      Total         o/w Claim against supranational         o/w Claim against sovereigns         o/w Claim guaranteed by sovereigns         o/w Claim guaranteed by sovereigns         o/w Claim against regional/federal authorities         o/w Claim against regional/federal authorities         o/w Claim against local/municipal authorities         o/w Claim guaranteed by local/municipal authorities         o/w Claim guaranteed by local/municipal authorities         o/w Claim guaranteed by local/municipal authorities  9. Non-Performing Loans % NPLS  Defaulted Loans pursuant Art 178 CRR	2,5%  **Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139 1 022	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
5.8.6.3 5.8.7.1 5.8.7.2 5.8.8.1 5.8.8.3 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.3 5.8.8.4 5.8.8.5 5.8.8.6 5.8.8.7 5.8.8.8.12 5.8.8.13 5.8.9.1 5.8.9.1 5.8.9.2 5.8.9.9 5.8.9 5.	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others  Total     o/w Claim against supranational     o/w Claim against sovereigns     o/w Claim against sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by regional/federal authorities     o/w Claim guaranteed by regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities     o/w Claim against Act 178 CRR  9. Non-Performing Loans     % NPLS  Defaulted Loans pursuant Art 178 CRR	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139 1 022  0,0% 0,0%	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
8.6.3  8.7.1  8.7.2  8.7.3  8.8.1  8.8.2  8.8.3  8.8.4  8.8.5  5.8.8.1  5.8.8.2  5.8.8.3  5.8.8.1  5.8.9.1  5.8.9.1  5.8.9.1  5.8.9.1  5.8.9.1  5.8.9.1  5.8.9.1  5.8.9.1  5.8.9.1  5.8.9.1  5.8.9.1  5.8.9.1  5.8.9.1  5.8.9.1  5.8.9.1	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others  Total     o/w Claim against supranational     o/w Claim against sovereigns     o/w Claim against sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by sovereigns     o/w Claim guaranteed by regional/federal authorities     o/w Claim guaranteed by regional/federal authorities     o/w Claim against local/municipal authorities     o/w Claim against local/municipal authorities     o/w Claim against Act 178 CRR  9. Non-Performing Loans     % NPLS  Defaulted Loans pursuant Art 178 CRR	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139 1 022  0,0% 0,0%	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%
.8.6.3 .8.7.1 .8.7.2 .8.7.3 .8.8.1 .8.8.2 .8.8.3 .8.8.4 .8.8.5 .8.8.2 .8.8.3 .8.8.4 .8.8.5 .8.8.6 .8.8.1 .8.8.2 .8.8.3 .8.8.3 .8.8.4 .8.8.3 .8.8.4 .8.8.3 .8.8.3 .8.8.4 .8.8.3 .8.8.4 .8.8.3 .8.8.3 .8.8.4 .8.8.3 .8.8.4 .8.8.3 .8.8.4 .8.8.5 .8.8.1 .8.8.3 .8.8.4 .8.8.3 .8.8.4 .8.8.5 .8.8.1 .8.8.5 .8.8.6 .8.8.1 .8.8.5 .8.8.6 .8.8.1 .8.8.5 .8.8.6 .8.8.7 .8.8.8 .8.8.8 .8.8.8 .8.8.8 .8.8.9 .8.9.9 .8.9 .8.9 .8.9 .8.9 .8.9 .8.9 .8.9 .8.9 .8.9 .8.9 .8.9 .8.9 .8.9 .8.9 .8.9 .8.9	Other  7. Breakdown by Repayment Type  Bullet / interest only     Amortising     Other  8. Breakdown by Type of Debtor     Sovereigns     Regional/federal authorities     Local/municipal authorities     Others  Total	2,5%  % Public Sector Assets  20,6% 79,4% 0  Nominal (mn)  4 066 8 759 8 161 5 940 26 926,5 0 3 467 599 7 044 1 715 7 139 1 022  0,0% 0,0%	15,1% 32,5% 30,3% 22,1% 100% 0,0% 12,9% 2,2% 26,2% 6,4% 26,5%

PS.8.4.28

Sweden

# C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The ratio between weighted assets and privileged debt. The numerator of the ratio takes into account only assets which fulfill the legal eligibility criteria to the cover pool: for residential loans to individuals, the eligible amounts are limited to 80% of the pledged property value, unless for loans guaranteed by FGAS for which the limit is set at 100%; all other loans are limited at 60%. It excludes the amounts exceeding the legal LTV limits, all repurchase agreements as well as all non collateralised group's exposures exceeding 25% of the non-privileged liabilities.
HG.1.2	OC Calculation: Legal minimum	The legal minimum in France is set at 105%.
	OC Calculation: actual	The value of the regulatory overcollateralisation ratio is estimated. It is validated by the Specific Controller at the end of the quarter following the closing date
HG.1.3 HG.1.4	OC Calculation: Committed Interest Rate Types	Non privileged liabilities as of privileged liabilities, after swap and net of repurchase agreements  Fixed and Floating
HG.1.5	Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]	Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets.
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.]	Hard bullet only
HG.1.7	LTVs: Definition	Indexed current LTV: Calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology. The loan-to-value ratio on residential mortgage loans is the ratio of the outstanding principal over the current value of the underlying real estate.  Unindexed LTV: Calculated on the basis of the current outstanding amount of the loans and the initial valuation / price of the residential assets.
HG.1.8	LTVs: Calculation of property/shipping value	France
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated	•
HG.1.10	Valuation Model (AVM) or on-site audits  LTVs: Frequency and time of last valuation	quaterly
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercia real estate, etc. Same for shipping where relecvant	Mortgage: right granted to a creditor on a real property as security for a debt, without dispossessing the owner of his right to the property.  The types of loans financing residential properties in Compagnie de Financement Foncier's cover pool are as follows:  • Loans secured by a first-lien mortgage or equivalent (article L513-3 du Code Monétaire et Financier)  • Loans secured by a first lien mortgage and guaranteed by FGAS (a government fund promoting access to home ownership)  • Loans with a Credit Logement guarantee (articles L513-3 and R513-5 du Code Monétaire et Financier)
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Hedging transactions Both Assets and Liabilities are hedged for currency and interest rate risks at origination. Macro-hedging swaps are entered into when acquiring loan portfolios, while micro-hedging swaps are used for single transactions. Credit Foncier acts as counterparty on the swaps hedging the loan portfolios sold to Compagnie de Financement Foncier and on the majority of the vanilla swaps hedging the bonds issued by Compagnie de Financement Foncier. Major international banks act as counterparties on the swaps hedging the rest of the transactions. All counterparties have concluded collateral agreements with Compagnie de Financement Foncier that require them to post collateral depending on their debt position and rating. However, the agreements stipulate that Compagnie de Financement Foncier that require them to post collateral depending on their debt position are reviewed each quarter and macro-hedged if found that the position has deteriorated to an extent that might result in non-compliance with the strict limits that Compagnie de Financement Foncier has committed to. Whenever early repayments exceed budgeted amounts, an interest rate swap is entered into in order to minimize the open position.  Basic risks, resulting from different reference rates on positions already transformed into variable rates by swaps, are managed through macro hedges. Special interest rate risk reduction mechanisms have been put in place with the French state for the subsidized sector loans.  No currency risk Compagnie de Financement Foncier does not allow any open foreign exchange positions. As such, all asset purchases or refinancing transactions that are not denominated in euros are systematically hedged against currency risk.  Limits are set at EUR 3 million by currency and EUR 5 million in total.
	Non-performing loans	defaulted (over 90 days past due), written-off or delinquent loans. Non performing loans are expressed in percentage of total cover assets
HG.1.13	Non-performing loans	
OHG.1.1	Concentration risks	Concentration riks are expressed in percentage of total cover assets
		Concentration riks are expressed in percentage of total cover assets

OHG.1.5			
	2. Reason for No Data	Value	
HG.2.1	Not applicable for the jurisdiction	ND1	
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2	
HG.2.3	Not available at the present time	ND3	
HG.2.1			
OHG.2.1			
OHG.2.2			
	3. Glossary - Extra national and/or Issuer Items	Definition	
HG.3.1	Other definitions deemed relevant		
OHG.3.1			
OHG.3.2			
OHG.3.3			
OHG.3.4			
OHG.3.5			

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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 Brussels).

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

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 E applies primarily to Issuers. The General T&Cs in Section C apply to all Users

Our Acceptable Use Policy and Privacy Policy are incorporated into these T&Cs.

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

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

#### SECTION A. INVESTOR T&Cs

#### 1. DIRECTORY SERVICES

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improvinvestor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation

The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed

Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, ta 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 accurac 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 suc Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the value or price of a Product, the appropriateness of a Product's terms, or the Product's future investment performance. Nothing contained on this Site is intended to predict or project future performance

We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by anyone who may be informed of any of its contents

From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below)

#### 2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material).

All downloading of material from the Site must be in accordance with our acceptable Use Policy. All other copying is strictly prohibited.

The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy

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

Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for their 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 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 an 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 t 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 suc 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 regulato authorities). in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond Label

We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on the Site for any reason whatsoever including negligence

The Issuer shall not make any statement that its receipt of a Covered Bond Label constitutes a recommendation by us to buy, sell or hold any Product, or that it reflects our views on the suitability of any Product for a particular Investo

#### 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 a 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 under 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 t disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawfu

We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reaso

#### 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 cassociation, 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 a respects with the content standards set out in our Acceptable Use Policy.

#### 5. SECURITY

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

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

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

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

#### 6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other mean

#### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety)

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reaso

When using the Site, you must comply with the provisions of our **Acceptable Use Policy**. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (includin our officers and employees) or by third parties (including Investors and regulatory authorities) as a result of any breaches of ou**Acceptable Use Policy** that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply wit 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 c 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 (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 th 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 be 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 an virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

#### 7. JURISDICTION AND APPLICABLE LAW

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.

#### 8. VARIATIONS

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

#### 9. CONTACTS

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

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

#### SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the websitewww.coveredbondlabel.com (the "Site"). The Policy sha 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);
- $\cdot$  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); c
- · 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
- $\cdot$  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
- $\cdot$  comply with applicable law in Belgium and in any country from which it is posted

Information must not:

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

#### 3. SUSPENSION AND TERMINATION

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

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

- · immediate, temporary or permanent withdrawal of your right to use the Site
- · immediate, temporary or permanent removal of any Information uploaded by you to the Site
- · legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the bread
- · disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; o
- · 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 ar 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 ar required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation 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 b 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 c behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat i

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 personlijke levensfeer ten opzichte van de verwerking van personsgegevens ) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

#### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you

- · information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting furthe services;
- · if you contact us, we may keep a record of that correspondence; and
- · details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DF

#### 2. INFORMATION USE

We may collect and process your personal information for the following purposes

- · to ensure that content from the Site is presented in the most effective manner for your computer
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- · to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

#### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreement
- $\cdot$  in the case of any legitimate interest; and
- $\cdot \text{ for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above)}\\$
- · 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 in 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 accidentall 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 informatio 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 c 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 to 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



# **COMPAGNIE DE FINANCEMENT FONCIER**

EUROPEAN COVERED BOND COUNCIL
FRENCH NATIONAL COVERED BOND LABEL REPORTING

September 2023

CB ISSUER Compagnie de Financement Foncier
Reporting date 30/09/2023



## GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

1.1	Group	BPCE
	Group parent company	Crédit Foncier de France
	Group consolidated financial information (link)	http://www.creditfoncier.com/nous-connaitre/espace-documentation/

 Rating
 Rating watch
 Outlook

 Moody's
 N/A
 N/A

 Covered bond issuer rating (senior unsecured)
 Scope
 N/A

 S&P
 N/A
 N/A

(in accordance with CRR/CRD4)

1.4 Common Equity Tier 1 ratio Group (%)
Common Equity Tier 1 ratio Group parent company (%)
Common Equity Tier 1 ratio Group parent company (%)
Common Equity Tier 1 covered bond issuer (%)
Tier 1 ratio Covered Bond Issuer (%)

26,5%
juin-23

## 2 COVERED BOND ISSUER OVERVIEW

## 2.1 Covered bond issuer

1.3

Name of the covered bond issuer	Compagnie de Financement Foncier
Country in which the issuer is based	France
Financial information (link)	Accueil - Foncier

Information on the legal framework (link)	Country Comparison :: Covered Bond Label		
UCITS compliant (Y / N) ?	Υ		
CRD compliant (Y / N) ?	Υ		

## 2.2 Covered bonds and cover pool

		Total	of which eligible
		outstanding	to CB refinancing
Cover pool	Public sector exposures	26 926	
	Commercial assets	489	
	Residential assets	25 667	
	Substitute assets (*)	4 754,8	
	Other	554	
Total		58 392	

(\*) of which short term deposits with Banque de France : € 720,0 million

Covered bonds	50 605

## 2.3 Overcollateralisation ratios

	Minimum (%)	Current (%)	
Legal ("coverage ratio")	105,0%	111,43%	(June 2023)
Contractual (ACT)			
Other	5,0%	12,6%	(non privileged liabilities net of repurchase agreements as % of privileged liabilities, after swap)

## 2.4 Covered bonds ratings

		Rating	Rating Watch	Outlook
Mo	oody's	Aaa		stable
Covered bonds rating Sco	ope	AAA		stable
S&	kΡ	AAA		stable

## 2.5 <u>Liabilities of the covered bond issuer</u>

LIABILITIES	Outstanding
Equity	2 067
Subordinated debt	66
Other non privileged liabilities	6 104
Total equity and non privileged liabilities	8 238
Covered bonds	50 605
exchange rate impact	-127
Other privileged liabilities	539
Total privileged liabilities	51 016
TOTAL	59 254

## 2.6 <u>Information required under article 129 (7) CRR</u>

- (i) Value of the cover pool and outstanding covered bonds: please refer to section 2.2
- (ii) Geographical distribution: please refer to section 4.3 (residential), 5.2, 5.3 and 5.4 (public sector)

Type of cover assets : section 2.2

Loan size: section 4.12 (residential) and 5.8 (public sector)

Interest rate and currency risks

hedging policy: section 3.4

assets interest rate and currency: section 4.10 (residential), 5.5 and 5.6 (public sector)
CB interest rate and currency: section 6.1 and 6.2 (Covered bonds tab/worksheet)

- (iii) Maturity structure of cover assets and covered bonds : please refer to section 3.1, 3.2 and 3.3
- (iv) Percentage of loans more than ninety days past due: please refer to section 4.1 (residential) and 5.1 (public sector)

2.7 Compliance with the article 129 CRR in full

Υ

### 3 ALM OF THE COVERED BOND ISSUER

## 3.1 WAL (weighted average life) of cover pool and covered bonds

	Expected	Contractual
Public sector	7,8	8,1
Residential	6,7	9,2
Commercial	0,7	9,2
Substitute assets	0,5	0,5
WAL of cover pool	6,7	8,0
WAL of covered bonds	6,9	6,9
		•
WAL of total liabilities	7,2	7,2

## 3.2 Expected maturity structure of cover pool and covered bonds (after hedging)

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	2 865	1 969	2 159	1 880	2 289	6 316	8 596
Residential Commercial	2 894	2 684	2 443	2 253	2 133	7 444	6 305
Substitute assets	4 755						
Expected maturity of cover pool	10 514	4 653	4 602	4 134	4 422	13 759	14 901
Expected maturity of covered bonds	4 560	3 842	8 805	4 399	6 633	13 816	8 423

## 3.3 Contractual maturity structure of cover pool and covered bonds (after hedging)

	0 - 1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	2 823	1 932	2 127	1 853	2 266	6 257	8 814
Residential	1 646	1 641	1 590	1 580	1 641	7 119	10 939
Commercial	1 040	1 041	1 390	1 300	1 041	7 119	10 939
Substitute assets	4 755						
Contractual maturity of cover pool	9 224	3 574	3 718	3 433	3 908	13 376	19 753
Contractual maturity of cov. bonds	4 560	3 842	8 805	4 399	6 633	13 816	8 423
of which hard bullet	4 560	3 842	8 805	4 399	6 633	13 816	8 423
of which soft bullet							

## 3.4 Interest rate and currency risks

Interest rate risk					
	Hedging transactions				
	Both Assets and Liabilities are hedged for currency and interest rate risks.				
	Macro-hedging swaps are entered into when acquiring loan portfolios, while micro-hedging swaps are used for single transactions.  Credit Foncier acts as counterparty on the swaps hedging the loan portfolios sold to Compagnie de Financement Foncier and on the majority of the vanilla swaps hedging the bonds issued by Compagnie de Financement Foncier. Major international banks act as counterparties on the swaps hedging the rest of the transactions.				
	All counterparties have concluded collateral agreements with Compagnie de Financement Foncier that require them to post collateral depending on their debt position and rating. However, the agreements stipulate that Compagnie de Financement Foncier shall not deposit any collateral.				
	Interest rate positions are reviewed each quarter and macro-hedged if found that the position has deteriorated to an extent that might result in non-compliance with the strict limits that Compagnie de Financement Foncier has committed to. Whenever early repayments exceed budgeted amounts, an interest rate swap is entered into in order to minimize the open position.				
	Basic risks, resulting from different reference rates on positions already transformed into variable rates by swaps, are managed through macro hedges.				
	Nominal WAL				
Internal interest rate swaps	42 625 5				
External interest rate swaps	5 5 5 4 6 5 . 4				
Currency risk	0,70				
ourrency risk	No currency risk				
	Compagnie de Financement Foncier does not allow any open foreign exchange positions. As such, all asset purchases or refinancing transactions that are				
	not denominated in euros are systematically hedged against currency risk.				
	Limits are set at EUR 3 million by currency and EUR 5 million in total.				
	Nominal WAL				
Internal currency swaps	2 993 6,5				
External currency swaps	2 145 4,6				

## 3.5 <u>Liquid assets</u>

		Outstanding nominal
ECB eligible internal ABS		
ECB eligible external ABS		
ECB eligible public exposures	S	14 500
Transitional arrangement Banque de France		
Deposits with Banque de France		720
ECB eligible		
Substitute assets Other		4 035
Total liquid assets		19 255
% liquid assets / covered bonds		38,0%

Liquidity support	0	Comments
% liquidity support / covered bonds		

## 3.6 <u>Substitution assets</u>

	Outstanding	WAL
AAA to AA-	720	0,0
A+ to A-	4 035	0,5
Below A-		
Total	4 755	0,5

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## 4 RESIDENTIAL AND COMMERCIAL COVER POOL DATA

Amounts in this section do not take account of impairments.

## 4.1 Arrears and defaulted loans outstanding

	% of oustanding residential cover pool	% of total cover pool	
Currently performing	96,3%	43,1%	
Arrears			
0-1 months	0.7%	0,3%	
1-2 months	0,7 /6	0,3 /	
2-3 months	0,2%	0,1%	
3-6 months	0,1%	0,1%	
6+ (Defaulted)	2,7%	1,2%	
> 3 months	2,8%	1,3%	

## 4.2 Arrears and defaulted loans outstanding

Zone	Country	% of oustanding residential cover pool	% of total cover pool
	France	3,7%	1,7%

## 4.3 Regional breakdown of assets

Region	% of oustanding residential cover
France	98,0%
Auvergne Rhône-Alpes	9,0%
Bourgogne Franche-Comté	1,9%
Bretagne	2,3%
Centre	2,7%
Corse	0,1%
Grand Est	4,1%
Hauts de France	9,4%
Ile-de-France	30,2%
Normandie	4,8%
Nouvelle Aquitaine	7,9%
Occitanie	11,7%
Outre mer	0,4%
Pays de la Loire	4,4%
Provence-Alpes-Côte d'Azur	9,2%
Belgium	1,9%
région de Bruxelles- capitale	0,2%
région flamande	1,0%
région wallonne	0,7%
Netherlands	0,1%

## 4.4 Unindexed current LTV

WA unindexed current LTVs (%)

Category		% of oustanding residential cover pool
	0 - 40	13,1%
	40 - 50	6,1%
	50 - 60	7,0%
	60 - 70	10,2%
	70 - 80	19,2%
	80 - 85	14,7%
LTV buckets	85 - 90	13,0%
	90 - 95	8,3%
	95 - 100	4,9%
	100 105	2.19/

105 - 110 110 - 115 115+

71,8%

0,5% 0,1%

## 4.5 Indexed current LTV

Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology. (see explanation §4.5)

WA indexed current LTVs (%)		61,6%
Category		% of oustanding residential cover pool
	0 - 40	19,1%
	40 - 50	9,4%
	50 - 60	13,8%
	60 - 70	18,7%
	70 - 80	19,6%
	80 - 85	7,7%
LTV buckets	85 - 90	5,3%
	90 - 95	2,8%
	95 - 100	1,4%
	100 - 105	0,7%
	105 - 110	0,4%
	110 - 115	0,3%
	115+	0,8%

- NOTA: The regulatory LTV is defined at 80% for all residential loans to individuals and 60% for all other loans.

  In the tables above, the outstanding amount of loans includes both:

  1- the fraction eligible to Covered Bond refinancing, i.e. the portion of the loan within the regulatory limit and

  2- the fraction non-eligible to Covered Bond refinancing, i.e. the portion of the loan exceeding the regulatory limit.

  As of June 30, 2023, the amount exceeding the regulatorry limit was € 419.2 million.

## 4.6 Mortgages and guarantees

		% of oustanding residential cover pool
1st lien mortgage with public guaranty	French State (subsidised sector)	0,0%
TSt lief mortgage with public guaranty	FGAS and NHG	53,4%
1st lien mortgage without guaranty		27,3%
	Total 1st lien mortgages	80,7%
guaranteed	Crédit Logement	19,3%
	Total guarantees	19,3%

## 4.7 Seasoning

Months	% of oustanding residential cover pool
< 12	0,1%
12 - 24	0,6%
24 - 36	0,6%
36 - 60	11,4%
> 60	87.3%

## 4.8 <u>Loan purpose</u>

	% of oustanding
	residential cover
	pool
Owner occupied	70,2%
Second home	1,2%
Buy-to-let	24,5%
Other	4,2%
No data	

## 4.9 Principal amortisation

	% of oustanding residential cover pool
Amortising	97,7%
Partial bullet	
Bullet	2,3%
Other	
No data	

# 4.10 Interest rate type (without accounting for the hedge in place)

	% of oustanding residential cover pool
Fixed for life	94,9%
Capped for life	1,8%
Floating (1y or less)	2,8%
Mixed (1y+)	0,5%
Other	
No data	

## 4.11 Borrowers

	% of oustanding residential cover pool
Employees	75,0%
Civil servants	13,6%
Self employed	4,3%
Retired / Pensioner	4,8%
Other non-working	
Real estate company	2,3%
No data	0,0%

## 4.12 Granularity, large exposures and loan size

Number of loans	339 705
Average outstanding balance (€)	76 997

	% of total cover pool
5 largest exposures (%)	0,3%
10 largest exposures (%)	0,5%

Loan size (buckets in thousand EUR)	Number of loans	Outstanding in EUR millions	% of total cover pool (outstanding)
0-200	325 227	21 662	37,1%
200-400	13 479	3 319	5,7%
400-600	605	289	0,5%
600-800	152	104	0,2%
800- 1 000	73	65	0,1%
> 1 000	169	717	1,2%
TOTAL	339 705	26 156	44,8%

## 4.13 Residential MBS

	TOTAL	Internal	External
Outstanding	0	0	0

External RMBS DETAILS									
Name	ISIN			Year of last issuance	Year of last issuance (assets)	Originator(s)			
			Fitch	Moody's	S&P		(,	(,	
						l			

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## 5 PUBLIC SECTOR COVER POOL DATA

Public sector cover pool data in this section (26 926,5 EUR million) do not include Banque de France exposure (EUR 720,0 million). Amounts in this section do not take account of currency swaps and impairments.

### 5.1 Arrears and defaulted loans outstanding

	% of outstanding public sector cover pool	% of total cover pool
Currently performing	99,9%	46,1%
Arrears		
0-1 months	0,1%	0,0%
1-2 months	0,0%	0,0%
2-3 months	0,0%	0,0%
3-6 months	0,0%	0,0%
Defaulted (6+)	0,0%	0,0%
> 3 months	0,0%	0,0%

#### 5.2 Geographical distribution and type of Claim

		Exposures to or garanteed by Supranational Institution	Exposures to Sovereigns	Exposures garanteed by Sovereigns	Exposures garanteed by ECA	Exposures to regions / departments / federal states	Exposures garanteed by regions / departments / federal states	Exposures to municipalities	Exposures garanteed by municipalities	Other direct public exposures	Other indirect public exposures	Total	% of outstanding public sector cover pool
	France		996	342		5 152	869	6 299	1 022	5 710		20 389	75,7%
Italy	Spain			14		141	0					155	0,6%
	Italy		2 179	159		405		180		0		2 923	10,9%
EUROPE	Poland		292									292	1,1%
	Portugal			65								65	0,2%
	Switzerland					103	620	330		96		1 149	4,3%
ASIA	Japan					74		180		133		387	1,4%
NORTH AMERICA United States	United States			20		1 169		150		2		1 340	5,0%
Canada						0	227					227	0,8%
TOTAL			3 467	599	0	7 044	1 715	7 139	1 022	5 940		26 926	100,0%

## 5.3 Geographical distribution and nature of the underlying operation

		LOANS	SECURITIES	ABS	TOTAL
	France	20 015	374		20 389
	Spain		155		155
FURARE	Italy	159	2 764		2 923
EUROPE	Poland		292		292
	Portugal		65		65
	Switzerland	1 149			1 149
ASIA	Japan		387		387
NORTH AMERICA	United States		1 340		1 340
	Canada		227		227
TOTAL		21 323	5 604	0	26 926

### 5.4 Regional exposures : France

	Outstanding balance	% of outstanding French public sector cover pool
Auvergne Rhône-Alpes	2 290	11,2%
Bourgogne Franche-Comté	1 015	5,0%
Bretagne	593	2,9%
Centre	831	4,1%
Corse	91	0,4%
Grand Est	1 620	7,9%
Hauts de France	1 589	7,8%
Ile-de-France	4 413	21,6%
Normandie	683	3,3%
Nouvelle Aquitaine	1 252	6,1%
Occitanie	2 115	10,4%
Pays de la Loire	979	4,8%
Provence-Alpes-Côte d'Azur	1 828	9,0%
Dom-Tom	94	0,5%
Etat Français	996	4,9%
TOTAL	20 389	100,0%

## 5.5 Interest rate (without accounting for the hedge in place)

	% of outstanding public sector cover pool
Fixed for life	75,3%
Capped for life	
Floating	22,2%
Mixed	
Other	2,5%
No data	

## 5.6 Currency

	% of outstanding public sector cover pool
EUR	87,0%
USD	6,2%
JPY	2,4%
CHF	4,3%
Other	0,2%

## 5.7 Principal amortisation

	% of outstanding public sector cover pool
Amortising	79,4%
Partial bullet	
Bullet	20,6%
Other	
No data	

### 5.8 Granularity, large exposures and loan size

Number of exposures	3 908
Average outstanding balance (€)	6 890 088

	% of total cover pool
5 largest exposures (%)	7,8%
10 largest exposures (%)	10,5%

Loan size (buckets in EUR million)	Number of loans	Outstanding	% of total cover pool (outstanding)
0 - 0.5	4170	830	1,4%
0.5 - 1	1312	936	1,6%
1 - 5	2267	5 133	8,8%
5 - 10	506	3 716	6,4%
10 - 50	392	7 835	13,4%
50 - 100	29	1 995	3,4%
> 100	34	6 481	11,1%
TOTAL	8 710	26 926	46,1%

	TOTAL	INTERNAL	EXTERNAL
Outstanding	0	0	0

External ABS DETAILS								
Name	ISIN	Outstanding	Rating			Year of last	Main country	Originator(s)
		balance	Fitch	Moody's	S&P	issuance	(assets)	

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## 6 COVERED BONDS

## 6.1 Outstanding covered bonds

Amounts in EUR, foreign currency amounts converted to EUR at respective closing rates

	2023	2 022	2 021	2 020
Public placement	31 958	33 145	34 832,2	37 264,1
Private placement	18 647	18 087	18 373,1	18 560,1
Sum	50 605	51 232	53 205	55 824
Denominated in €	48 014	49 352	51 245	53 574
Denominated in USD	332	186	171	176
Denominated in CHF	1 482	922	975	1 211
Denominated in JPY				
Denominated in GBP	634	620	655	615
Denominated in AUD				
Denominated in CAD				
Denominated in NOK	142	152	160	248
Other				
Sum	50 605	51 232	53 205	55 824
Fixed coupon	47 254	47 880	49 508	52 112
Floating coupon	1 184	1 184	1 214	1 214
Other	2 167	2 168	2 483	2 499
Sum	50 605	51 232	53 205	55 824

## 6.2 **Issuance**

Amounts in EUR, foreign currency amounts converted to EUR at respective issuance date rates

	2023	2 022	2 021	2 020
Public placement	3 283	4 105	4 500	2 800
Private placement	687	500	300	225
Sum	3 970	4 605	4 800	3 025
		•	•	
Denominated in €	3 300	4 350	4 800	3 025
Denominated in USD	137			
Denominated in CHF	533	255		
Denominated in JPY				
Denominated in GBP				
Denominated in NOK				
Other				
Sum	3 970	4 605	4 800	3 025
		•		
Fixed coupon	3 970	4 605	4 800	3 025
Floating coupon	0			_
Other	0			
Sum	3 970	4 605	4 800	3 025

<u>Unless detailed otherwise</u> all amounts in EUR millions (without decimals) percentages (%) with 1 decimal time periods in years (with 1 decimal)



### Group level information, senior unsecured ratings and covered bond issuer overview

1.2 Ratings of the parent company of the group in which the CB issuer is consolidated.

#### Covered bond issuer ratings

The rating agencies' methodologies usually take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds. However, instead of refering to the parent company rating, some rating agencies may issue a "covered bond issuer rating" which is an assessment of the credit quality of a CB issuer's credit quality on an unsecured basis. Generally, a "covered bond issuer rating" is the same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases. If no "CB issuer rating" has been granted to the CB issuer, "NA" should be indicated.

## Covered bonds and cover pool

<u>Guaranteed loans or mortgage promissory notes:</u>
If the eligible assets are transfered into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans.

"Of which assets eligible to CB refinancing" : The outstanding amount of eligible assets including replacement assets shall be filled in.

The eligible amounts only take into account assets which fulfill the legal eligibility criteria to the cover pool. E.g., for residential loans to individuals, the eligible amounts are limited to 80% of the value of the pledged property for mortgage loans or of the financed property for guaranteed loans. The legal coverage ratio's weightings of eligible assets are not taken into account in this calculation (e.g. a loan guaranteed by an eligible guarantor with an LTV level below the 80% / 60% cap is entered for 100% of its outstanding amount regardless of the guarantor's rating). The total amount is the same as the one used in the numerator of the legal coverage ratio. In particular, it excludes the amounts exceeding the LTV limits as well as all repurchase agreements.

#### 3.

<u>Contractual maturities:</u>
Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets.

### Expected maturities

The assumptions underlying the calculation of the expected WAL and expected maturity breakdown shall be disclosed for each element of the cover pool including substitute assets.

## Interest rate and currency risks

Internal swaps: swap counterparties are part of BPCE group (Crédit Foncier & Natixis)

External swaps : swap counterparties are entities outside BPCE group

## Residential cover pool data

Amounts in this section do not take account of impairments

## 4.2 - 4.3 Geographical distribution / regional breakdown

The geographical breakdown of assets shall take into account the location of the pledged property for residential mortgages and the location of the property which is refinanced by the loan in the case of

## Unindexed current LTV

Unindexed LTV is calculated on the basis of the current outstanding amount of the loans and the initial valuation / price of the residential assets.

#### 4.5 Indexed current LTV

Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology

The loan-to-value ratio on residential mortgage loans is the ratio of the outstanding principal over the value of the underlying real estate. Collateral is revalued annually to monitor compliance with this ratio. The regulatory annual valuation of underlying assets is based on a prudent assessment of the property's long-term characteristics, local market conditions, the current use of the property and other possible uses. All of this information is provided by Foncier Expertise, Crédit Foncier's wholly-owned, Veritascertified subsidiary. The Specific Controller monitors these appraisals each year to verify compliance with the real-estate market parameters used in the valuation process, as described in the risk report section of the Registration Document 2016 (pages 155 - 167).

## 4.10 Interest rate type

"Floating" includes loans with interest rate reset periods not exceeding one year.

"Mixed" shall be used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating) or for loans whith interest rate reset periods exceeding one year

## Public Sector cover pool data

Exposure to the Banque de France is not included in this section. Amounts in this section do not take account of currency swaps and impairments.



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Any investment decision to purchase any obligations foncières of the Company should be made solely on the basis of the final terms and conditions of such obligations foncières and the information contained in an offering memorandum produced in connection with the proposed offering of such obligations foncières and no reliance is to be placed on any representations other than those contained in such offering memorandum, which will be published by the Company in connection with a proposed offering. Any offering memorandum produced in connection with any offering of obligations foncières may contain information different from the information contained in this document. Prospective investors are required to make their own independent investigations and appraisals of the business and financial condition of the Company and the nature of the obligations foncières and consult with their own financial, legal or other advisors before taking any investment decision with respect to obligations foncières of the Company.

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## E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

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Reporting in Domestic Currency	Eur
CONTENT OF TAR F	
CONTENT OF TAB E	
<ol> <li>Additional information on the programme</li> </ol>	
<ol><li>Additional information on the swaps</li></ol>	
3. Additional information on the asset distribution	

Field						
Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1 E.1.1.2	Sponsor (if applicable) Servicer	Crédit Foncier Crédit Foncier / groupe BPCE	969500EYG6U339D3TI84			
E.1.1.3	Back-up servicer	credit roncier / groupe br cc				
E.1.1.4	BUS facilitator					
E.1.1.5	Cash manager					
E.1.1.6 E.1.1.7	Back-up cash manager Account bank	BPCE				
E.1.1.7 E.1.1.8	Standby account bank	BPCE				
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee					
E.1.1.11 OE.1.1.1	Cover Pool Monitor					
OE.1.1.1 OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5 OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
E.2.1.1	Swap Counterparties  BARCLAYS BANK	Guarantor (if applicable)	Legal Entity Identifier (LEI)* G5GSEF7VJP5I7OUK5573	Type of Swap Interest & FX		
E.2.1.1 E.2.1.2	BARCLAYS BANK BNP PARIBAS		ROMUWSFPU8MPRO8K5P83	Interest & FX Interest		
E.2.1.3	CITY BANK		E57ODZWZ7FF32TWEFA76	Interest & FX		
E.2.1.4	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK		1VUV7VQFKUOQSJ21A208	Interest & FX		
E.2.1.5 E.2.1.6	CREDIT FONCIER DE FRANCE DEXIA CREDIT LOCAL SA garantie CFF		969500EYG6U339D3TI84 F4G136OIPBYND1F41110	Interest & FX Interest & FX		
E.2.1.7	DZ BANK AG		529900HNOAA1KXQJUQ27	Interest		
E.2.1.8	GOLDMAN SACHS		W22LROWP2IHZNBB6K528	Interest		
E.2.1.9	HSBC FRANCE PARIS		F0HUI1NY1AZMJMD8LP67	Interest		
E.2.1.10 E.2.1.11	JP MORGAN CHASE BANK MERRILL LYNCH INTERNATIONAL		7H6GLXDRUGQFU57RNE97 GGDZP1UYGU9STUHRDP48	Interest & FX Interest & FX		
E.2.1.12	MORGAN STANLEY BANK		Z06S12H6N9QRJ8HHN626	Interest & FX		
E.2.1.13	NATIXIS CAPITAL MARKET PARIS		KX1WK48MPD4Y2NCUIZ63	Interest & FX		
E.2.1.14	NATIXIS CAPITAL MARKET PARIS Garantie CDC		KX1WK48MPD4Y2NCUIZ63	Interest & FX		
E.2.1.15 E.2.1.16	ROYAL BANK OF CANADA ROYAL BANK OF SCOTLAND		ES7IP3U3RHIGC71XBU11 9Y5B2OGU5CHSMO4ND120	Interest Interest & FX		
E.2.1.17	SOCIETE GENERALE		O2RNE8IBXP4R0TD8PU41	Interest		
E.2.1.18	UBS Europe SE		REYPIEJN7XZHSUI0N355	FX		
E.2.1.19						
E.2.1.20 E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24 E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4 OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8 OE.2.1.9						
OE.2.1.9						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	94				
E.3.1.2 OE.3.1.1	Weighted Average Maturity (months)**	159				
OE.3.1.1 OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
E.3.2.1	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.2	<60 days	0,3%	0,0%	0,0%		0,3%
E.3.2.3	60-<90 days	0,1%	0,0%	0,0%		0,1%
E.3.2.4 E.3.2.5	90-<180 days	0,1%	0,0%	0,0%		0,1%
E.3.2.5 OE.3.2.1	>= 180 days	1,2%	0,0%	0,0%		1,2%

# F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

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Reporting in Domestic Currency	[Please insert currency]		
CONTENT OF TAB F	1		
<ol> <li>Share of sustainable loans in the total mortgage program</li> </ol>			
2. Additional information on the sustainable section of the mortgage stock			
2A. Sustainable Residential Cover Pool			
2B. Sustainable Commercial Cov	ver Pool		

	1. Share of sustainable loans in the total mo	rtgage program		
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program % No. of Loans to total mortgage progra
SM.1.1.1	EE mortgage loans			
SM.1.1.2	Social impact mortgage loans			
SM.1.1.3	other			
SM.1.1.4	Total sustainable mortgage loans	0,0	0	0,0%
OSM.1.1.1	o/w [If relevant, please specify]			
OSM.1.1.2	o/w [If relevant, please specify]			
OSM.1.1.3	o/w [If relevant, please specify]			
OSM.1.1.4	o/w [If relevant, please specify]			
OSM.1.1.5	o/w [If relevant, please specify]			
	2. Additional information on the sustainable section	of the mortgage stock		
	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages
SM.2.1.1	Residential			
SM.2.1.2	Commercial			
SM.2.1.3	Other			
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 [If relevant, please specify]			
OSM.2.1.17	o/w [If relevant, please specify]			
OSM.2.1.18	o/w [If relevant, please specify]			
	2. General Information	Residential Loans	Commercial Loans	% Total sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans			
OSM.2.2.1	Optional information eg, Number of borrowers			
OSM.2.2.2	Optional information eg, Number of guarantors			
OSM.2.2.3	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			
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			
SM.2.4.3	Belgium			
SM.2.4.4	Bulgaria			
SM.2.4.5	Croatia			
SM.2.4.6	Cyprus			
SM.2.4.7	Czechia			
SM.2.4.8	Denmark			
SM.2.4.9	Estonia			
SM.2.4.10	Finland			
SM.2.4.11	France			
SM.2.4.12	Germany			
SM.2.4.13	Greece			
SM.2.4.14	Netherlands			
SM.2.4.15	Hungary			
******				

SM.2.4.16					
	Ireland				
SM.2.4.17	Italy				
SM.2.4.18	Latvia				
SM.2.4.19	Lithuania				
SM.2.4.20	Luxembourg				
SM.2.4.21	Malta				
SM.2.4.22	Poland				
SM.2.4.23	Portugal				
SM.2.4.24	Romania				
SM.2.4.25	Slovakia				
SM.2.4.26	Slovenia				
SM.2.4.27	Spain				
SM.2.4.28	Sweden				
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%	
		0,076	0,076	0,0%	
SM.2.4.30	Iceland				
SM.2.4.31	Liechtenstein				
SM.2.4.32	Norway				
SM.2.4.33	<u>Other</u>	0,0%	0,0%	<u>0,0%</u>	
SM.2.4.34	Switzerland	<del></del> -	<del></del>	<del></del>	
SM.2.4.35	United Kingdom				
SM.2.4.36	Australia				
SM.2.4.37	Brazil				
SM.2.4.38	Canada				
SM.2.4.39	Japan				
SM.2.4.40	Korea				
SM.2.4.41	New Zealand				
SM.2.4.42	Singapore				
SM.2.4.43	US				
SM.2.4.44	Other				
	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.1	, , , , , ,			· ·	
SM.2.5.2					
SM.2.5.3					
SM.2.5.4					
SM.2.5.5					
SM.2.5.6					
SM.2.5.7					
SM.2.5.8					
SM.2.5.9					
SM.2.5.10					
SM.2.5.11					
SM.2.5.12					
CM 2 E 12					
SM.2.5.13					
SM.2.5.14					
SM.2.5.14 SM.2.5.15					
SM.2.5.14 SM.2.5.15					
SM.2.5.14 SM.2.5.15 SM.2.5.16					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.20 SM.2.5.21					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.22 SM.2.5.23					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.23					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.24					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.25					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.24					
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.25	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27	Fixed rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.25		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.26 SM.2.5.26 SM.2.5.27	Fixed rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.20 SM.2.5.20 SM.2.5.22 SM.2.5.23 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.6.2 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.2 OSM.2.6.3	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.20 SM.2.5.20 SM.2.5.22 SM.2.5.23 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.3 OSM.2.6.3	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.3 OSM.2.6.3 OSM.2.6.3 OSM.2.6.3 OSM.2.6.4 OSM.2.6.4	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.3 OSM.2.6.3 OSM.2.6.3 OSM.2.6.3 OSM.2.6.4 OSM.2.6.4	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.20 SM.2.5.20 SM.2.5.22 SM.2.5.23 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.3 OSM.2.6.3	Fixed rate Floating rate Other				
SM.2.5.14 SM.2.5.15 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.4 OSM.2.6.5 OSM.2.6.5	Fixed rate Floating rate Other 7. Breakdown by Repayment Type	% Residential Loans % Residential Loans	% Commercial Loans % Commercial Loans	% Total Mortgages % Total Mortgages	
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.3 OSM.2.6.3 OSM.2.6.4 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only				
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.6.1 SM.2.6.1 SM.2.6.3 OSM.2.6.3 OSM.2.6.3 OSM.2.6.4 OSM.2.6.5 OSM.2.6.5 OSM.2.6.6	Fixed rate Floating rate Other  7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.14 SM.2.5.15 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.4 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 SM.2.7.1 SM.2.7.1 SM.2.7.1 SM.2.7.2 SM.2.7.3	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only				
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.6.1 SM.2.6.1 SM.2.6.3 OSM.2.6.3 OSM.2.6.3 OSM.2.6.4 OSM.2.6.5 OSM.2.6.5 OSM.2.6.6	Fixed rate Floating rate Other  7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.21 SM.2.5.20 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.5 OSM.2.6.3 OSM.2.6.5 OSM.2.6.3	Fixed rate Floating rate Other  7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.3 OSM.2.6.3 OSM.2.6.6 SM.2.7.1 SM.2.7.2 SM.2.7.3 OSM.2.7.1 SM.2.7.2	Fixed rate Floating rate Other  7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.14 SM.2.5.15 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.4 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.7.1 SM.2.7.1 SM.2.7.1 SM.2.7.1 SM.2.7.2 SM.2.7.3 OSM.2.7.1 OSM.2.7.2 OSM.2.7.3	Fixed rate Floating rate Other  7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.14 SM.2.5.15 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.7 SM.2.7.1 SM.2.7.2 SM.2.7.3 OSM.2.7.1 OSM.2.7.2 OSM.2.7.3 OSM.2.7.3	Fixed rate Floating rate Other  7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.14 SM.2.5.15 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.3 OSM.2.6.3 OSM.2.6.4 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.7 SM.2.7.1 SM.2.7.2 SM.2.7.3 OSM.2.7.3 OSM.2.7.1 OSM.2.7.3 OSM.2.7.1	Fixed rate Floating rate Other  7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.14 SM.2.5.15 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.7 SM.2.7.1 SM.2.7.2 SM.2.7.3 OSM.2.7.1 OSM.2.7.2 OSM.2.7.3 OSM.2.7.3	Fixed rate Floating rate Other  7. Breakdown by Repayment Type Bullet / interest only Amortising				

	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months				
SM.2.8.2	≥ 12 - ≤ 24 months				
SM.2.8.3	≥ 24 - ≤ 36 months				
SM.2.8.4	≥ 36 - ≤ 60 months				
SM.2.8.5	≥ 60 months				
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				
OSM.2.9.1					
OSM.2.9.2 OSM.2.9.7					
USIVI.2.9.7					
	A. Residential Cover Pool			77-11-11	
SM.2A.10.1	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SIVI.2A.1U.1	Average loan size (000s)				
	By buckets (mn):				
SM.2A.10.2	0-200				
SM.2A.10.3	200-400				
SM.2A.10.4	400-600				
SM.2A.10.5	600-800				
SM.2A.10.5	800-1000				
SM.2A.10.7	>1000				
SM.2A.10.8	***				
SM.2A.10.9					
SM.2A.10.25					
SM.2A.10.26	Total	0,0	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 (%)				
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %				
SM.2A.11.3	>40 - <=50 %				
SM.2A.11.4 SM.2A.11.5	>50 - <=60 % >60 - <=70 %				
SM.2A.11.5 SM.2A.11.6	>60 - <=70 % >70 - <=80 %				
SM.2A.11.6 SM.2A.11.7	>70 - <=80 % >80 - <=90 %				
SM.2A.11.7 SM.2A.11.8	>90 - <=100 %				
SM.2A.11.9	>100%				
SM.2A.11.10	Total	0,0	0,0	0,0%	0,0%
OSM.2A.11.1	o/w >100 - <=110 %	0,0	0,0	0,070	0,070
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 %				
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)				
	Du LTV hugkote ()				
SM.2A.12.2	By LTV buckets (mn): >0 - <=40 %				
SM.2A.12.3	>0 - <=40 % >40 - <=50 %				
SM.2A.12.4	>40 - <=50 % >50 - <=60 %				
SM.2A.12.5	>60 - <=70 %				
SM.2A.12.5	>70 - <=80 %				
SM.2A.12.7	>80 - <=90 %				
SM.2A.12.8	>90 - <=100 %				
SM.2A.12.9	>100%				
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					

Suit   Substitution		12 Breakdown by type	% Residential Loans			
Second	SM.2A.13.1	13. Breakdown by type Owner occupied	% Residential Loans			
Standam						
Section   Sect						
SAME						
Standard   Standard						
Section   Process						
State						
State   Stat						
Control   Cont	OSM.2A.13.4					
MANIA   Controlled   Controll		14. Loan by Ranking	% Residential Loans			
Marie   Mari						
State						
		Other				
Standard						
Total   Tota						
State		15. Energy Performance information of the financed RRE	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
Margin   M						
March   Marc						
\$1.00.00.00.00.00.00.00.00.00.00.00.00.00						
\$12.24.56   \$12.24						
50-2-15   50-2						
SPANS-15						
Marie   Mari	SM.2A.15.8					
March   Marc						
MARASSIS MAR						
Maritian						
\$10,24,5,15,15,16,16,17,15,17,						
\$\$2,421.51   \$\$2,421.52   \$\$2,4						
\$\times \times \						
\$\$ \$\tau \ \$ \ \$ \ \$ \ \$ \ \$ \ \$ \ \$ \ \$ \ \$ \						
Maria   Gale						
CSMA_15.1   CSMA_15.2   CSMA_15.3   1. Primary Energy intensity (MW/mz)   Nominal (ms)   Number of dwelling   State intensity (MW/mz)   Nominal (ms)   Number of dwelling   State intensity (MW/mz)		=				
SMAZALS    S.   S.   S.   S.   S.   S.   S.		Total	0,0	0,0	0,0%	0,0%
15.   16.						
5. Primary Energy (Web/Max)         Nomber of dwelling         % Residential Loans         % No. O Dwelling           SW 22A.15.1         SW 22A.16.2         SW 22A.16.3	OSM.2A.15.3					
5M.2A.16.2 5M.2A.16.3 5M.2A.16.3 5M.2A.16.3 5M.2A.16.3 5M.2A.16.1 5M.2A.17 5M.2A.1		16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
5M.2A.16.3						
SM 2,16     SM 2,17     SM 2						
SM.24.16.5 SM.24.16.7 SM.24.16.7 SM.24.16.7 SM.24.16.9 SM.24.17 SM.24.1						
5M.21.6.6 5M.21.6.7 5M.21.6.8 5M.21.6.9 5M.21.6.9 5M.21.6.10 5M.21.6.10 5M.21.6.10 5M.21.6.11 5M.21.6.11 5M.21.6.12 5M.21.6.12 5M.21.6.12 5M.21.6.13 5M.21.6.13 5M.21.6.13 5M.21.6.13 5M.21.6.13 5M.21.6.14 5M.21.6.15 5M.21.7.1 5M.21.7.1 5M.21.7.1 5M.21.7.1 5M.21.7.1 5M.21.7.3 5M.21						
SM.24.16.8 SM.24.16.10 SM.24.16.11 SM.24.16.12 SM.24.16.13 SM.24.16.13 SM.24.16.13 SM.24.16.13 SM.24.16.13 SM.24.16.14 SM.24.16.15 SM.24.16.15 SM.24.16.15 SM.24.16.15 SM.24.16.16 SM.24.16.17 SM.24.16.18 SM.24.16.19 SM.24.16.19 SM.24.16.19 SM.24.16.19 SM.24.16.19 SM.24.16.19 SM.24.16.19 SM.24.16.19 SM.24.16.19 SM.24.17 SM.24.1						
SM.2A.16.9 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.13 SM.2A.16.13 SM.2A.16.13 SM.2A.16.13 SM.2A.16.13 SM.2A.16.14 SM.2A.16.15 SM.2A.16.15 SM.2A.16.15 SM.2A.16.15 SM.2A.16.16 SM.2A.16.16 SM.2A.16.16 SM.2A.16.16 SM.2A.16.16 SM.2A.16.16 SM.2A.16.16 SM.2A.16.16 SM.2A.16.17 SM.2A.16.19 O.O O O.O O.O O.O O.O O.O O.O O.O O.O						
SM.24.16.10 SM.24.16.12 SM.24.16.13 SM.24.16.13 SM.24.16.13 SM.24.16.13 SM.24.16.15 SM.24.16.15 SM.24.16.15 SM.24.16.16 SM.24.16.19 SM.24.17.1 SM.24.17.2 SM.24.17.3 SM.24.17.3 SM.24.17.4 SM.24.17.3 SM.24.17.4 SM.24.17.4 SM.24.17.4 SM.24.17.5 SM.24.17.5 SM.24.17.6						
SM.24.16.12         SM.24.16.13         SM.24.16.14         SM.24.16.15         SM.24.16.16         SM.24.16.17         SM.24.16.18         SM.24.16.19         SM.24.16.19         SM.24.16.19         SM.24.16.19         SM.24.16.19         SM.24.16.19         SM.24.17.1         SM.24.17.2         1.7 Propert Age Structure       Nominal (mn)         Number of dwellings       **Residential Loans       *No. of dwellings         SM.24.17.2       1919 - 1945         SM.24.17.3       1961 - 1970       **No. of dwellings         SM.24.17.4       1961 - 1970       **No. of dwellings         SM.24.17.3       1961 - 1970       **No. of dwellings         SM.24.17.4       1961 - 1970       **No. of dwellings         SM.24.17.5       1971 - 1980       **No. of dwellings         SM.24.17.6       1981 - 1990       **Vo. of dwellings       **Vo. of dwellings         SM.24.17.1       2016 - 2020       **Vo. of dwellings       **Vo. of dwellings         SM.24.17.10       2011 - 2021       **Vo. of dwellings       **Vo. of dwellings         SM.24.17.10       2011 - 2022       **Vo. of dwellings       **Vo.						
SM.24.16.12         SM.24.16.13         SM.24.16.14         SM.24.16.15         SM.24.16.16         SM.24.16.16         SM.24.16.17         SM.24.16.18         SM.24.16.19         SM.24.16.19         SM.24.16.19         SM.24.16.19         SM.24.16.21         SM.24.16.22         SM.24.16.39         SM.24.16.41         SM.24.17         Oster tann 1919         SM.24.17.1         SM.24.17.2         SM.24.17.3         SM.24.17.4         SM.24.17.5         SM.24.17.6         SM.24.17.7         SM.24.17.8         SM.24.17.9         SM.24.17.9         SM.24.17.9         SM.24.17.1         SM.24.17.2         SM.24.17.3         SM.24.17.3         SM.24.17.4         SM.24.17.5         SM.24.17.6         SM.24.17.1         SM.24.17.2         SM.24.17.3         SM.24.17.3         SM.24.17.1         SM.24.17.1         SM.24.17.1         201 and omwards						
SM 24.6.1.3 SM 24.6.1.5 SM 24.6.2 SM 24.6.						
SM.24.16.14           SM.24.16.15           SM.24.16.16           SM.24.16.17           SM.24.16.18           SM.24.16.19           SM.24.16.19           SM.24.16.19           SM.24.17.1           SM.24.17.2           SM.24.17.3           SM.24.17.4           SM.24.17.5           SM.24.17.5           SM.24.17.6           SM.24.17.7           SM.24.17.8           SM.24.17.9           SM.24.17.1           SM.24.17.2           SM.24.17.3           SM.24.17.5           SM.24.17.6           SM.24.17.7           SM.24.17.8           SM.24.17.9           SM.24.17.1           SM.24.17.2           SM.24.17.3           SM.24.17.4           SM.24.17.5           SM.24.17.6           SM.24.17.7           SM.24.17.8           SM.24.17.9           SM.24.17.1           SM.24.17.2           SM.24.17.3           SM.24.17.3           SM.24.17.3           SM.24.17.3           SM.24.17.3           SM.24.17.3						
SM.2A.16.16 SM.2A.16.17 SM.2A.16.19 SM.2A.16.19 SM.2A.16.19 SM.2A.16.10 SM.2A.16.10 SM.2A.16.10 SM.2A.16.10 SM.2A.16.10 SM.2A.16.10 SM.2A.16.10 SM.2A.16.10 SM.2A.16.10 SM.2A.17.10 SM.2A.	SM.2A.16.14					
SM.24.16.17         SM.24.16.18         SM.24.16.19       Total       0,0       0       0,0%       0,0%         SSM.24.16.10       SSM.24.16.10       0       0,0%       0,0%       0,0%         SSM.24.17.10       Older than 1919       SM.24.17.2       1919 - 1945       SM.24.17.2       1919 - 1945       SM.24.17.2       1951 - 1970       SM.24.17.2       SM.24.17.2       1951 - 1970       SM.24.17.2       SM.24.17.2       SM.24.1						
SM.2A.16.18         SM.2A.16.19         Total         0,0         0         0,0%						
SM.2A.1.51       O.0       0.0       0.0%       0.0%         CSM.2A.1.6.1       O.0       0.0       0.0%       0.0%         SM.2A.1.7.2       T. Property Age Structure       Nominal (nm)       Number of wellings       KR.2A.1.7.2       KR.2A.1.7.3       1919 - 1945       KR.2A.1.7.3       1919 - 1945       KR.2A.1.7.4       1916 - 1970         SM.2A.1.7.2       1931 - 1930       KR.2A.1.7.3       1919 - 1930         SM.2A.1.7.3       1991 - 2000       KR.2A.1.7.3       1919 - 2000         SM.2A.1.7.3       2006 - 2010       KR.2A.1.7.1       1910 - 2020         SM.2A.1.7.1       2016 - 2020       KR.2A.1.7.1       1910 - 2020       KR.2A.1.7.1       2011 - 2015 - 2020         SM.2A.1.7.2       2021 and onwards       KR.2A.1.7.1       2021 and onwards         SM.2A.1.7.3       no data       In on data						
05M.2A.16.1         17. Property Age Structure       Nominal (mn)       Number of dwellings       % Residential Loans       % No. of dwellings         SM.2A.17.1       1919 - 1945       % No. of dwellings         SM.2A.17.2       1919 - 1945       % No. of dwellings         SM.2A.17.3       1945 - 1960       % No. of dwellings         SM.2A.17.4       1961 - 1970       % No. of dwellings         SM.2A.17.5       1971 - 1980       % No. of dwellings         SM.2A.17.6       1981 - 1990       % No. of dwellings       % No. of dwellings         SM.2A.17.1       1991 - 2000       % No. of dwellings       % No. of dw		Total	0,0	0	0.0%	0,0%
T7. Property Age Structure         Nominal (mn)         Number of dwellings         % Residential Loans         % No. of dwellings           SM.2A.17.1         older than 1919         5M.2A.17.2         1919 - 1945         5M.2A.17.3         1945 - 1960         5M.2A.17.3         1945 - 1960         5M.2A.17.4         1961 - 1970         5M.2A.17.4         5M.2A.17.5         1971 - 1980         5M.2A.17.6         1981 - 1990         5M.2A.17.7         1991 - 2000         5M.2A.17.7         1991 - 2000         5M.2A.17.7         5M.2A.17.9         2006 - 2010         5M.2A.17.1         5M.2A.17.1         2011 - 2015         5M.2A.17.1         2011 - 2015         5M.2A.17.1         2016 - 2020         5M.2A.17.1         2012 and onwards         5M.2A.17.1         6M.2A.17.1         10 olds         5M.2A.17.2         5M.2A.17.3         10 olds         5M.2A.17.3         6M.2A.17.3         6M.2A.17.3 <td< td=""><td>OSM.2A.16.1</td><td></td><td></td><td>•</td><td><del>-,</del></td><td>-,</td></td<>	OSM.2A.16.1			•	<del>-,</del>	-,
SM.2A.17.1       older than 1919         SM.2A.17.2       1919 - 1945         SM.2A.17.3       1945 - 1960         SM.2A.17.4       1961 - 1970         SM.2A.17.5       1971 - 1980         SM.2A.17.6       1981 - 1990         SM.2A.17.7       1991 - 2000         SM.2A.17.8       2001 - 2005         SM.2A.17.9       2006 - 2010         SM.2A.17.10       2011 - 2015         SM.2A.17.11       2016 - 2020         SM.2A.17.12       2021 and onwards         SM.2A.17.13       no data	OSM.2A.16.2					
SM.2A.17.2       1919 - 1945         SM.2A.17.3       1945 - 1960         SM.2A.17.4       1961 - 1970         SM.2A.17.5       1971 - 1980         SM.2A.17.6       1981 - 1990         SM.2A.17.7       1991 - 2000         SM.2A.17.8       2001 - 2005         SM.2A.17.9       2006 - 2010         SM.2A.17.10       2011 - 2015         SM.2A.17.11       2016 - 2020         SM.2A.17.12       2021 and onwards         SM.2A.17.13       no data	CM 24 47 4		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.3       1945 - 1960         SM.2A.17.4       1961 - 1970         SM.2A.17.5       1971 - 1980         SM.2A.17.6       1981 - 1990         SM.2A.17.7       1991 - 2000         SM.2A.17.8       2001 - 2005         SM.2A.17.9       2006 - 2010         SM.2A.17.10       2011 - 2015         SM.2A.17.11       2016 - 2020         SM.2A.17.12       2021 and onwards         SM.2A.17.13       no data						
SM.2A.17.4       1961 - 1970         SM.2A.17.5       1971 - 1980         SM.2A.17.6       1981 - 1990         SM.2A.17.7       1991 - 2000         SM.2A.17.8       2001 - 2005         SM.2A.17.9       2006 - 2010         SM.2A.17.10       2011 - 2015         SM.2A.17.11       2016 - 2020         SM.2A.17.12       2021 and onwards         SM.2A.17.3       no data						
SM.2A.17.5       1971 - 1980         SM.2A.17.6       1981 - 1990         SM.2A.17.7       1991 - 2000         SM.2A.17.8       2001 - 2005         SM.2A.17.9       2006 - 2010         SM.2A.17.10       2011 - 2015         SM.2A.17.11       2016 - 2020         SM.2A.17.12       2021 and onwards         SM.2A.17.13       no data						
SM.2A.1.7.       1991 - 2000         SM.2A.17.8       2001 - 2005         SM.2A.17.9       2006 - 2010         SM.2A.17.10       2011 - 2015         SM.2A.17.11       2016 - 2020         SM.2A.17.12       2021 and onwards         SM.2A.17.33       no data	SM.2A.17.5	1971 - 1980				
SM.2A.17.8       2001 - 2005         SM.2A.17.9       2006 - 2010         SM.2A.17.10       2011 - 2015         SM.2A.17.11       2016 - 2020         SM.2A.17.12       2021 and onwards         SM.2A.17.13       no data						
SM.2A.17.9       2006 - 2010         SM.2A.17.10       2011 - 2015         SM.2A.17.11       2016 - 2020         SM.2A.17.12       2021 and onwards         SM.2A.17.13       no data						
SM.2A.17.10     2011 - 2015       SM.2A.17.11     2016 - 2020       SM.2A.17.12     2021 and onwards       SM.2A.17.13     no data						
SM.2A.17.11       2016 - 2020         SM.2A.17.12       2021 and onwards         SM.2A.17.13       no data						
SM.2A.17.12     2021 and onwards       SM.2A.17.13     no data	JIVI.ZM.1/.1U					
SM.2A.17.13 no data	SM.2A.17.11	2016 - 2020				
SM.2A.17.14 Total 0,0 0 0,0% 0,0%						
	SM.2A.17.12 SM.2A.17.13	2021 and onwards no data				

	18. Dwelling type	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached				
SM.2A.18.2	Flat or Apartment				
SM.2A.18.3	Bungalow				
SM.2A.18.4	Terraced House				
SM.2A.18.5	Multifamily House				
SM.2A.18.6	Land Only				
SM.2A.18.7	other				
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				
SM.2A.19.2	Existing Property				
SM.2A.19.3	other				
SM.2A.19.4	no data				
SM.2A.19.5	Total	0,0	0	0,0%	0,0%
OSM.2A.19.1					
	20. CO2 emission (kg of CO2 per year) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.20.1	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.2	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.3	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.4	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.18	no data	[For completion]	[For completion]		
SM.2A.20.19	Total	0,0	0	0,0%	0,0%
SM.2A.20.20	1000	0,0	·	0,0,0	0,070
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.22 SM.2A.20.23					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.26					
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.20.22 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.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.27 SM.2A.20.28 SM.2A.20.29					
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.20.22 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.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.28 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.31					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 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.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 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.20.33					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 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.20.34					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.25 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.28 SM.2A.20.39 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.34 SM.2A.20.35 SM.2A.20.36					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.27 SM.2A.20.28 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 SM.2A.20.35					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.28 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 SM.2A.20.35 SM.2A.20.35					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.28 SM.2A.20.39 SM.2A.20.31 SM.2A.20.32 SM.2A.20.33 SM.2A.20.35 SM.2A.20.35 SM.2A.20.36 SM.2A.20.37 SM.2A.20.37 SM.2A.20.37 SM.2A.20.37 SM.2A.20.37 SM.2A.20.37 SM.2A.20.38 SM.2A.20.38 SM.2A.20.38					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.27 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 SM.2A.20.37 SM.2A.20.37 SM.2A.20.38 SM.2A.20.38 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.40					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.28 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 SM.2A.20.36 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.28 SM.2A.20.30 SM.2A.20.31 SM.2A.20.32 SM.2A.20.33 SM.2A.20.35 SM.2A.20.35 SM.2A.20.36 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.27 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 SM.2A.20.35 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.38 SM.2A.20.39 SM.2A.20.41 SM.2A.20.41 SM.2A.20.41 SM.2A.20.41					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.27 SM.2A.20.28 SM.2A.20.29 SM.2A.20.31 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.40 SM.2A.20.41 SM.2A.20.41 SM.2A.20.42 SM.2A.20.43 SM.2A.20.43					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.28 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.35 SM.2A.20.35 SM.2A.20.35 SM.2A.20.35 SM.2A.20.36 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.39 SM.2A.20.39 SM.2A.20.39 SM.2A.20.40 SM.2A.20.41 SM.2A.20.41 SM.2A.20.42 SM.2A.20.43 SM.2A.20.43 SM.2A.20.44 SM.2A.20.44					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.27 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.38 SM.2A.20.39 SM.2A.20.40 SM.2A.20.41 SM.2A.20.41 SM.2A.20.43 SM.2A.20.43 SM.2A.20.44 SM.2A.20.44 SM.2A.20.44 SM.2A.20.44 SM.2A.20.45 SM.2A.20.46					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.29 SM.2A.20.29 SM.2A.20.31 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.36 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.39 SM.2A.20.39 SM.2A.20.40 SM.2A.20.41 SM.2A.20.41 SM.2A.20.43 SM.2A.20.43 SM.2A.20.44 SM.2A.20.44 SM.2A.20.44 SM.2A.20.45 SM.2A.20.45 SM.2A.20.46 SM.2A.20.47					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.27 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.38 SM.2A.20.39 SM.2A.20.40 SM.2A.20.41 SM.2A.20.41 SM.2A.20.43 SM.2A.20.43 SM.2A.20.44 SM.2A.20.44 SM.2A.20.44 SM.2A.20.44 SM.2A.20.45 SM.2A.20.46					
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.29 SM.2A.20.29 SM.2A.20.31 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.36 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.39 SM.2A.20.39 SM.2A.20.40 SM.2A.20.41 SM.2A.20.41 SM.2A.20.43 SM.2A.20.43 SM.2A.20.44 SM.2A.20.44 SM.2A.20.44 SM.2A.20.45 SM.2A.20.45 SM.2A.20.46 SM.2A.20.47	B. Sustainable Commercial Cover Pool				
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.27 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 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.20.41 SM.2A.20.43 SM.2A.20.44 SM.2A.20.44 SM.2A.20.45 SM.2A.20.44 SM.2A.20.45 SM.2A.20.46 SM.2A.20.47 SM.2A.20.47 SM.2A.20.47	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.29 SM.2A.20.29 SM.2A.20.31 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.36 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.39 SM.2A.20.39 SM.2A.20.40 SM.2A.20.41 SM.2A.20.41 SM.2A.20.43 SM.2A.20.43 SM.2A.20.44 SM.2A.20.44 SM.2A.20.44 SM.2A.20.45 SM.2A.20.45 SM.2A.20.46 SM.2A.20.47		Nominal [For completion]	Number of Loans	% Commercial Loans	% No. of Loans
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.27 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 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.20.41 SM.2A.20.43 SM.2A.20.44 SM.2A.20.44 SM.2A.20.45 SM.2A.20.44 SM.2A.20.45 SM.2A.20.46 SM.2A.20.47 SM.2A.20.47 SM.2A.20.47	21. Loan Size Information Average loan size (000s)		Number of Loans	% Commercial Loans	% No. of Loans
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.27 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.40 SM.2A.20.40 SM.2A.20.41 SM.2A.20.41 SM.2A.20.43 SM.2A.20.44 SM.2A.20.44 SM.2A.20.45 SM.2A.20.46 SM.2A.20.47 SM.2A.20.48	21. Loan Size Information Average loan size (000s) By buckets (mn):	[For completion]		% Commercial Loans	% No. of Loans
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.26 SM.2A.20.28 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.36 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.39 SM.2A.20.39 SM.2A.20.40 SM.2A.20.41 SM.2A.20.41 SM.2A.20.42 SM.2A.20.43 SM.2A.20.44 SM.2A.20.44 SM.2A.20.45 SM.2A.20.47 SM.2A.20.48 SM.2A.20.47 SM.2A.20.48	21. Loan Size Information     Average loan size (000s)     By buckets (mn):     TBC at a country level	[For completion] [For completion]	[For completion]	% Commercial Loans	% No. of Loans
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.28 SM.2A.20.29 SM.2A.20.31 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.36 SM.2A.20.36 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.20.44 SM.2A.20.45 SM.2A.20.45 SM.2A.20.45 SM.2A.20.45 SM.2A.20.46 SM.2A.20.47 SM.2A.20.48	21. Loan Size Information Average loan size (000s)  By buckets (mn):  TBC at a country level  TBC at a country level	[For completion]  [For completion]  [For completion]	[For completion] [For completion]	% Commercial Loans	% No. of Loans
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.27 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.40 SM.2A.20.40 SM.2A.20.40 SM.2A.20.41 SM.2A.20.43 SM.2A.20.44 SM.2A.20.44 SM.2A.20.45 SM.2A.20.46 SM.2A.20.47 SM.2A.20.48	21. Loan Size Information Average loan size (000s)  By buckets (mn):  TBC at a country level  TBC at a country level  TBC at a country level	[For completion]  [For completion]  [For completion]  [For completion]	[For completion] [For completion] [For completion]	% Commercial Loans	% No. of Loans
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.26 SM.2A.20.28 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.36 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.39 SM.2A.20.39 SM.2A.20.40 SM.2A.20.41 SM.2A.20.42 SM.2A.20.42 SM.2A.20.43 SM.2A.20.44 SM.2A.20.45 SM.2A.20.47 SM.2A.20.47 SM.2A.20.47 SM.2A.20.48	21. Loan Size Information  Average loan size (000s)  By buckets (mn):  TBC at a country level	[For completion] [For completion] [For completion] [For completion] [For completion]	[For completion] [For completion] [For completion] [For completion]	% Commercial Loans	% No. of Loans
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.25 SM.2A.20.26 SM.2A.20.28 SM.2A.20.29 SM.2A.20.31 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.35 SM.2A.20.36 SM.2A.20.36 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.40 SM.2A.20.41 SM.2A.20.42 SM.2A.20.42 SM.2A.20.44 SM.2A.20.45 SM.2A.20.44 SM.2A.20.45 SM.2A.20.47 SM.2A.20.48	21. Loan Size Information  Average loan size (000s)  By buckets (mn):  TBC at a country level  TBC at a country level	[For completion] [For completion] [For completion] [For completion] [For completion] [For completion]	[For completion] [For completion] [For completion] [For completion] [For completion]	% Commercial Loans	% No. of Loans
SM.2A.20.22 SM.2A.20.23 SM.2A.20.24 SM.2A.20.25 SM.2A.20.26 SM.2A.20.28 SM.2A.20.29 SM.2A.20.30 SM.2A.20.31 SM.2A.20.31 SM.2A.20.33 SM.2A.20.33 SM.2A.20.34 SM.2A.20.35 SM.2A.20.36 SM.2A.20.36 SM.2A.20.37 SM.2A.20.38 SM.2A.20.39 SM.2A.20.39 SM.2A.20.40 SM.2A.20.41 SM.2A.20.42 SM.2A.20.42 SM.2A.20.43 SM.2A.20.44 SM.2A.20.45 SM.2A.20.47 SM.2A.20.47 SM.2A.20.47 SM.2A.20.48	21. Loan Size Information  Average loan size (000s)  By buckets (mn):  TBC at a country level	[For completion] [For completion] [For completion] [For completion] [For completion]	[For completion] [For completion] [For completion] [For completion]	% Commercial Loans	% No. of Loans

SM.2B.21.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.18	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.19	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.20	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.21	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.22	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.23	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.24	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.25	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.26	Total	0,0	0	0,0%	0,0%
	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	[For completion]	[For completion]		
SM.2B.22.3	>40 - <=50 %	[For completion]	[For completion]		
SM.2B.22.4	>50 - <=60 %	[For completion]	[For completion]		
SM.2B.22.5	>60 - <=70 %	[For completion]	[For completion]		
SM.2B.22.6	>70 - <=80 %	[For completion]	[For completion]		
SM.2B.22.7	>80 - <=90 %	[For completion]	[For completion]		
SM.2B.22.8	>90 - <=100 %	[For completion]	[For completion]		
SM.2B.22.9	>100%	[For completion]	[For completion]		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
OSM.2B.22.1	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					

	22 Laure de Value (LTA) Lafannadian INDEVED	Naminal	Nihan aft anna	0/ C	0/ N= -£1
SM.2B.23.1	23. Loan to Value (LTV) Information - INDEXED  Weighted Average LTV (%)	Nominal [Mark as ND1 if not relevant]	Number of Loans	% Commercial Loans	% No. of Loans
5141.25.25.1	Weighted Average ETV (70)	[Wark as ND1 if not relevant]			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.3 SM.2B.23.4	>40 - <=50 % >50 - <=60 %	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]		
SM.2B.23.4 SM.2B.23.5	>50 - <=60 % >60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant] 0	0.00/	0.0%
SM.2B.23.10 OSM.2B.23.1	Total o/w >100 - <=110 %	0,0	U	0,0%	0,0%
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 OSM.2B.23.7	o/w >150 %				
OSM.2B.23.8					
OSM.2B.23.9					
	24. Breakdown by Type	% Commercial loans			
SM.2B.24.1	Retail Office	[For completion]			
SM.2B.24.2 SM.2B.24.3	Office Hotel/Tourism	[For completion] [For completion]			
SM.2B.24.4	Shopping malls	[For completion]			
SM.2B.24.5	Industry	[For completion]			
SM.2B.24.6	Agriculture	[For completion]			
SM.2B.24.7	Other commercially used	[For completion]			
SM.2B.24.8 SM.2B.24.9	Hospital School	[For completion] [For completion]			
SM.2B.24.10	other RE with a social relevant purpose	[For completion]			
SM.2B.24.11	Land	[For completion]			
SM.2B.24.12	Property developers / Bulding under construction	[For completion]			
SM.2B.24.13	Other	[For completion]			
OSM.2B.24.1 OSM.2B.24.2	o/w Cultural purposes 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 OSM.2B.24.8	o/w [If relevant, please specify] 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 OSM.2B.24.14	o/w [If relevant, please specify] o/w [If relevant, please specify]				
OSIVILEDIE III	25. EPC Information of the financed CRE	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.3 SM.2B.25.4	TBC at a country level TBC at a country level	[For completion]	[For completion] [For completion]		
SM.2B.25.4 SM.2B.25.5	TBC at a country level	[For completion] [For completion]	[For completion]		
SM.2B.25.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.9 SM.2B.25.10	TBC at a country level TBC at a country level	[For completion] [For completion]	[For completion] [For completion]		
SM.2B.25.10 SM.2B.25.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.15 SM.2B.25.16	TBC at a country level TBC at a country level	[For completion] [For completion]	[For completion] [For completion]		
SM.2B.25.16 SM.2B.25.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.18	no data	[For completion]	[For completion]		
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	TBC at a country level	[For completion]	[For completion]	77 COMMICTOR ECONO	
SM.2B.26.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.4	TBC at a country level	[For completion]	[For completion]		

SM.2B.26.5	TBC at a country level	[For completion]	[For completion]
SM.2B.26.6	TBC at a country level	[For completion]	[For completion]
SM.2B.26.7	TBC at a country level	[For completion]	[For completion]
SM.2B.26.8	TBC at a country level	[For completion]	[For completion]
SM.2B.26.9	TBC at a country level	[For completion]	[For completion]
SM.2B.26.10	TBC at a country level	[For completion]	[For completion]
SM.2B.26.11	TBC at a country level	[For completion]	[For completion]
SM.2B.26.12	TBC at a country level	[For completion]	[For completion]
SM.2B.26.13	TBC at a country level	[For completion]	[For completion]
SM.2B.26.14	TBC at a country level	[For completion]	[For completion]
SM.2B.26.15	TBC at a country level	[For completion]	[For completion]
SM.2B.26.16	TBC at a country level	[For completion]	[For completion]
SM.2B.26.17	TBC at a country level	[For completion]	[For completion]
SM.2B.26.18	no data	[For completion]	[For completion]
SM.2B.26.19	Total	0,0	0

0,0%

	27. CRE Age Structure	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	[For completion]	[For completion]		
SM.2B.27.2	1919 - 1945	[For completion]	[For completion]		
SM.2B.27.3	1946 - 1960	[For completion]	[For completion]		
SM.2B.27.4	1961 - 1970	[For completion]	[For completion]		
SM.2B.27.5	1971 - 1980	[For completion]	[For completion]		
SM.2B.27.6	1981 - 1990	[For completion]	[For completion]		
SM.2B.27.7	1991 - 2000	[For completion]	[For completion]		
SM.2B.27.8	2001 - 2005	[For completion]	[For completion]		
SM.2B.27.9	2006 - 2010	[For completion]	[For completion]		
SM.2B.27.10	2011 - 2015				
SM.2B.27.11	2016 - 2020				
SM.2B.27.12	2021 and onwards				
SM.2B.27.13	no data	[For completion]	[For completion]		
SM.2B.27.14	Total	0,0	0	0,0%	0,0%

	28. New Commercial Property	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.28.1	New property	[For completion]	[For completion]		
SM.2B.28.2	Existing property	[For completion]	[For completion]		
SM.2B.28.3	other	[For completion]	[For completion]		
SM.2B.28.4	no data	[For completion]	[For completion]		
SM.2B.28.5	Total	0,0	0	0,0%	0,0%
	29. CO2 emission (kg of CO2 per year) - optional	Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
SM.2B.29.1	Retail	[For completion]	[For completion]	[For completion]	
SM.2B.29.2	Office	[For completion]	[For completion]	[For completion]	
SM.2B.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
SM.2B.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
SM.2B.29.5	Industry	[For completion]	[For completion]	[For completion]	
SM.2B.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
SM.2B.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
SM.2B.29.8	Hospital	[For completion]	[For completion]	[For completion]	
SM.2B.29.9	School	[For completion]	[For completion]	[For completion]	
SM.2B.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
SM.2B.29.11	Land	[For completion]	[For completion]	[For completion]	
SM.2B.29.12	Property developers / Bulding under construction	[For completion]	[For completion]	[For completion]	
SM.2B.29.13	Other	[For completion]	[For completion]	[For completion]	
SM.2B.29.14	no data	[For completion]	[For completion]	[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					

## Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

### **HTT 2023**

0,0%

**Reporting in Domestic Currency** 

Total payment holiday

COV.2.1.4

OCOV.2.1.5

OCOV.2.1.6 OCOV.2.1.7

OCOV.2.1.8

Eur

0,0%

#### **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

o/w [if relevant, please specify]

o/w [if relevant, please specify]

o/w [if relevant, please specify]
o/w [if relevant, please specify]

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

0,0%

COVID-19: EMF-ECBC Response

#### Optional further information at issuer/country level

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

Yes

0,0%

0,0%

	1. Share of cover assets affected at the time of reporting by	payment holidays caused exc	lusively 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%	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	3 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%
COV.2.1.2	principal deferred			0,0%	0,0%	0,0%	0,0%
COV.2.1.3	other						0,0%

0,0%