

# Harmonised Transparency Template

2024 Version

France

Compagnie de Financement Foncier

Reporting Date: 31/03/2024

Cut-off Date: 09/05/2024



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# A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	Eur
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1. Basic Facts	
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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	Labelled Cover Pool Name	Compagnie de Financement Foncier				
G.1.1.4	Link to Issuer's Website	<a href="#">Accueil - Foncier</a>				
OG.1.1.1	Cut-off date	31/03/2024				
OG.1.1.2	Optional information e.g. Contact names					
OG.1.1.3	Optional information e.g. Parent name					
OG.1.1.4						
OG.1.1.5						
OG.1.1.6						
OG.1.1.7						
OG.1.1.8						
2. Regulatory Summary						
G.2.1.1	<a href="#">Basel Compliance, subject to national jurisdiction (Y/N)</a>	Y				
G.2.1.2	<a href="#">CBD Compliance</a>					
G.2.1.3	<a href="#">CRR Compliance (Y/N)</a>	Y				
OG.2.1.1	<a href="#">LCR status</a>	<a href="#">Country Comparison :: Covered Bond Label</a>				
OG.2.1.2						
OG.2.1.3						
OG.2.1.4						
OG.2.1.5						
OG.2.1.6						
3. General Cover Pool / Covered Bond Information						
1. General Information ( before hedging)		Nominal (mn)				
G.3.1.1	Total Cover Assets	59 519				
G.3.1.2	Outstanding Covered Bonds	51 539				
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1				
OG.3.1.3						
OG.3.1.4						
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose	
G.3.2.1	OC (%)	105%	111,39 % on december 2023	5,0%	ND1	
G.3.2.3	Total OC (absolute value in mn)	ND2				
OG.3.2.1						
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)					
OG.3.2.3	Optional information e.g. OC (NPV basis)					
OG.3.2.4						
3. Cover Pool Composition (before hedging)		Nominal (mn)	% Cover Pool			
G.3.3.1	Mortgages	25 309	42,52%			
G.3.3.2	Public Sector	28 492	47,87%			
G.3.3.3	Shipping	0	0,00%			
G.3.3.4	Substitute Assets	5 082	8,54%			
G.3.3.5	Other	636	1,07%			
G.3.3.6	Total	59 519	100%			
OG.3.3.1						
OG.3.3.2						
OG.3.3.3						
OG.3.3.4						
OG.3.3.5						
OG.3.3.6						

<b>4. Cover Pool Amortisation Profile [after Hedging]</b>		<b>Contractual (mn)</b>	<b>Expected Upon Prepayments (mn)</b>	<b>% Total Contractual</b>	<b>% Total Expected Upon Prepayments</b>
G.3.4.1	Weighted Average life (in years)	7,6	6,5		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	9 246	10 463	15,9%	18,0%
G.3.4.3	1 - 2 Y	3 945	4 957	6,8%	8,5%
G.3.4.4	2 - 3 Y	3 971	4 805	6,8%	8,3%
G.3.4.5	3 - 4 Y	4 244	4 899	7,3%	8,4%
G.3.4.6	4 - 5 Y	3 388	3 853	5,8%	6,6%
G.3.4.7	5 - 10 Y	14 032	14 280	24,2%	24,6%
G.3.4.8	10+ Y	19 265	14 835	33,2%	25,5%
G.3.4.9	Total	58 091	58 091	100,0%	100,0%
<b>5. Maturity of Covered Bonds [after hedging]</b>		<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average life (in years)	6,4	6,4		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	7 157	7 157	13,9%	13,9%
G.3.5.3	1 - 2 Y	5 174	5 174	10,1%	10,1%
G.3.5.4	2 - 3 Y	5 610	5 610	10,9%	10,9%
G.3.5.5	3 - 4 Y	8 238	8 238	16,0%	16,0%
G.3.5.6	4 - 5 Y	3 175	3 175	6,2%	6,2%
G.3.5.7	5 - 10 Y	13 807	13 807	26,8%	26,8%
G.3.5.8	10+ Y	8 305	8 305	16,1%	16,1%
G.3.5.9	Total	51 466	51 466	100%	100,0%
<b>6. Covered Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	56 023	58 726	94,1%	100,0%
G.3.6.2	AUD	0	0	0,0%	
G.3.6.3	BRL	0	0	0,0%	
G.3.6.4	CAD	0	0	0,0%	
G.3.6.5	CHF	1 163	0	2,0%	
G.3.6.6	CZK	0	0	0,0%	
G.3.6.7	DKK	0	0	0,0%	
G.3.6.8	GBP	54	0	0,1%	
G.3.6.9	HKD	0	0	0,0%	
G.3.6.10	ISK	0	0	0,0%	
G.3.6.11	JPY	620	0	1,0%	
G.3.6.12	KRW	0	0	0,0%	
G.3.6.13	NOK	4	0	0,0%	
G.3.6.14	PLN	0	0	0,0%	
G.3.6.15	SEK	0	0	0,0%	
G.3.6.16	SGD	0	0	0,0%	
G.3.6.17	USD	1 655	0	2,8%	
G.3.6.18	Other	0	0	0,0%	
G.3.6.19	Total	59 519	58 727	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					
<b>7. Covered Bonds - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	48 794	51 466	94,7%	100,0%
G.3.7.2	AUD	0	0	0,0%	
G.3.7.3	BRL	0	0	0,0%	
G.3.7.4	CAD	0	0	0,0%	
G.3.7.5	CHF	1 448	0	2,8%	
G.3.7.6	CZK	0	0	0,0%	
G.3.7.7	DKK	0	0	0,0%	
G.3.7.8	GBP	644	0	1,2%	
G.3.7.9	HKD	0	0	0,0%	
G.3.7.10	ISK	0	0	0,0%	
G.3.7.11	JPY	0	0	0,0%	
G.3.7.12	KRW	0	0	0,0%	
G.3.7.13	NOK	137	0	0,3%	
G.3.7.14	PLN	0	0	0,0%	
G.3.7.15	SEK	0	0	0,0%	
G.3.7.16	SGD	0	0	0,0%	
G.3.7.17	USD	515	0	1,0%	
G.3.7.18	Other	0	0	0,0%	
OG.3.7.3	Total	51 539	51 466	100%	100%
OG.3.7.4					

o/w [if relevant, please specify]

<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	48 189	33 297	93,5%	64,7%
G.3.8.2	Floating coupon	1 184	18 169	2,3%	35,3%
G.3.8.3	Other	2 165		4,2%	0,0%
G.3.8.4	Total	51 539	51 466	100,0%	100,0%

9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets	
G.3.9.1	Cash	51	1,0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0,0%	
G.3.9.3	Exposures to central banks	1 064	20,9%	
G.3.9.4	Exposures to credit institutions	3 967	78,1%	
G.3.9.5	Other		0,0%	
G.3.9.6	Total	5 082	100,0%	
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>		0,0%	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>		0,0%	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>		0,0%	
OG.3.9.4	<i>o/w EU central banks</i>	1 064	20,9%	
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>		0,0%	
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>		0,0%	
OG.3.9.7	<i>o/w CQS1 credit institutions</i>		0,0%	
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	4 018	79,1%	
OG.3.9.9				
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)	5 082	100,0%	
G.3.10.2	Eurozone		0,0%	
G.3.10.3	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	5 082		
G.3.10.16	Total	5 082	100,0%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	5 082	8,5%	9,9%
G.3.11.2	Central bank eligible assets	14 800	24,9%	28,7%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	19 882	33,4%	38,6%
12. Bond List				
G.3.12.1	Bond list	<a href="#">Compagnie de Financement Foncier :: Covered Bond Label</a>		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	56 867		
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	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	[Yes/No]		
G.3.14.2	Who has provided Second Party Opinion	[For completion]		
G.3.14.3	Further details on proceeds strategy	[link/glossary entry]		
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	[Yes/No]		
G.3.14.5	If yes. Further details are available in Tab F	<a href="#">F1_Tab</a>	<a href="#">F2_Tab</a>	
G.3.14.6	Is sustainability based on other criteria?	[Yes/No]		
G.3.14.7	If yes, please provide further details	[link/glossary entry]		
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				

OG.3.14.9  
OG.3.14.10  
OG.3.14.11  
OG.3.14.12  
OG.3.14.13  
OG.3.14.14  
OG.3.14.15  
OG.3.14.16  
OG.3.14.17  
OG.3.14.18  
OG.3.14.19  
OG.3.14.20  
OG.3.14.21  
OG.3.14.22  
OG.3.14.23  
OG.3.14.24  
OG.3.14.25  
OG.3.14.26  
OG.3.14.27  
OG.3.14.28  
OG.3.14.29  
OG.3.14.30  
OG.3.14.31  
OG.3.14.32  
OG.3.14.33  
OG.3.14.34  
OG.3.14.35  
OG.3.14.36  
OG.3.14.37  
OG.3.14.38

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

129(7)

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that

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

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

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

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	[For completion]
G.5.1.2	Exposure to credit institute credit quality step 2	[For completion]
G.5.1.3	Exposure to credit institute credit quality step 3	[For completion]
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

#### 6. Other relevant information

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

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/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	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
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.6.1.18	
OG.6.1.19	
OG.6.1.20	
OG.6.1.21	
OG.6.1.22	
OG.6.1.23	

**B1. Harmonised Transparency Template - Mortgage Assets**

**HTT 2024**

Reporting in Domestic Currency      Eur

**CONTENT OF TAB B1**  
[7. Mortgage Assets](#)  
[7.A Residential Cover Pool](#)  
[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
<b>1. Property Type Information</b>				
		Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	24 657		97,4%
M.7.1.2	Commercial	652		2,6%
M.7.1.3	Other			0,0%
M.7.1.4	Total	25 309		100,0%
<b>2. General Information</b>				
		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	330 120	140	330 260
OM.7.2.1	Optional information eg, Number of borrowers			
OM.7.2.2	Optional information eg, Number of guarantors			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
<b>3. Concentration Risks</b>				
		residential as % of total cover assets	commercial as % of total cover assets	mortgage as % of total cover assets
M.7.3.1	10 largest exposures	0,2%	0,5%	0,5%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
<b>4. Breakdown by Geography</b>				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100,0%	100,0%	100,0%
M.7.4.2	Austria			
M.7.4.3	Belgium	1,9%		1,9%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czech Republic			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France	98,0%	100,0%	98,1%
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands	0,1%		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.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
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 (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	0
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	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.7.4.44	Other			



5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Auvergne Rhône-Alpes	9,1%	2,7%	8,9%	
M.7.5.2	Bourgogne Franche-Comté	1,9%	0,0%	1,8%	
M.7.5.3	Bretagne	2,4%	0,0%	2,3%	
M.7.5.4	Centre	2,8%	0,0%	2,8%	
M.7.5.5	Corse	0,1%	0,0%	0,1%	
M.7.5.6	Grand Est	4,2%	0,6%	4,1%	
M.7.5.7	Hauts de France	9,4%	4,7%	9,3%	
M.7.5.8	Ile-de-France	29,0%	85,7%	30,4%	
M.7.5.9	Normandie	4,8%	0,0%	4,7%	
M.7.5.10	Nouvelle Aquitaine	8,1%	2,0%	7,9%	
M.7.5.11	Occitanie	12,0%	1,1%	11,7%	
M.7.5.12	Outre mer	0,4%	0,0%	0,3%	
M.7.5.13	Pays de la Loire	4,5%	0,6%	4,4%	
M.7.5.14	Provence-Alpes-Côte d'Azur	9,3%	2,6%	9,2%	
M.7.5.15					
M.7.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	95,9%	69,8%	95,2%	
M.7.6.2	Floating rate	4,1%	30,2%	4,8%	
M.7.6.3	Other			0,0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	2,3%		2,3%	
M.7.7.2	Amortising	97,7%	100%	97,7%	
M.7.7.3	Other			0,0%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	0,2%	6,4%	0,4%	
M.7.8.2	≥ 12 - ≤ 24 months	0,5%	7,2%	0,7%	
M.7.8.3	≥ 24 - ≤ 36 months	0,7%	20,9%	1,2%	
M.7.8.4	≥ 36 - ≤ 60 months	3,9%	14,5%	4,2%	
M.7.8.5	≥ 60 months	94,7%	50,9%	93,5%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		residential as % of total cover assets	commercial as % of total cover assets	mortgage as % of total cover assets	
M.7.9.1	% NPLs	1,1%	0,0%	1,1%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	75	330 120		
	By buckets (mn):				
M.7A.10.2	0-200	20 968	316 853	85,0%	96,0%
M.7A.10.3	200-400	3 045	12 394	12,3%	3,8%
M.7A.10.4	400-600	262	549	1,1%	0,2%
M.7A.10.5	600-800	97	142	0,4%	0,0%
M.7A.10.6	800-1000	60	67	0,2%	0,0%
M.7A.10.7	>1000	226	115	0,9%	0,0%
M.7A.10.8					
M.7A.10.9					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	24 657	330 120	100,0%	100,0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	70,3%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	3 300	100 670	13,4%	30,5%
M.7A.11.3	>40 - <=50 %	1 512	23 486	6,1%	7,1%
M.7A.11.4	>50 - <=60 %	1 747	24 253	7,1%	7,3%
M.7A.11.5	>60 - <=70 %	2 767	34 907	11,2%	10,6%
M.7A.11.6	>70 - <=80 %	5 332	58 706	21,6%	17,8%
M.7A.11.7	>80 - <=90 %	6 649	64 217	27,0%	19,5%
M.7A.11.8	>90 - <=100 %	2 650	19 931	10,7%	6,0%
M.7A.11.9	>100%	700	3 950	2,8%	1,2%
M.7A.11.10	Total	24 657	330 120	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 (%)	61,3%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	4 759	121 350	19,3%	36,8%
M.7A.12.3	>40 - <=50 %	2 364	30 985	9,6%	9,4%
M.7A.12.4	>50 - <=60 %	3 387	38 145	13,7%	11,6%
M.7A.12.5	>60 - <=70 %	4 773	49 095	19,4%	14,9%
M.7A.12.6	>70 - <=80 %	4 690	46 655	19,0%	14,1%
M.7A.12.7	>80 - <=90 %	3 111	29 473	12,6%	8,9%
M.7A.12.8	>90 - <=100 %	1 028	9 587	4,2%	2,9%
M.7A.12.9	>100%	546	4 830	2,2%	1,5%
M.7A.12.10	Total	24 657	330 120	100,0%	100,0%

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied			15,8%	
M.7A.13.2	Second home/Holiday houses			1,2%	
M.7A.13.3	Buy-to-let/Non-owner occupied			24,6%	
M.7A.13.4	Subsidised housing			56,1%	
M.7A.13.5	Agricultural				
M.7A.13.6	Other			2,4%	
OM.7A.13.1					<i>o/w Private rental</i>
OM.7A.13.2					<i>o/w Multi-family housing</i>
OM.7A.13.3					<i>o/w Buildings under construction</i>
OM.7A.13.4					<i>o/w Buildings land</i>
OM.7A.13.5					<i>o/w [if relevant, please specify]</i>
OM.7A.13.6					<i>o/w [if relevant, please specify]</i>
OM.7A.13.7					<i>o/w [if relevant, please specify]</i>
OM.7A.13.8					<i>o/w [if relevant, please specify]</i>
OM.7A.13.9					<i>o/w [if relevant, please specify]</i>
OM.7A.13.10					<i>o/w [if relevant, please specify]</i>
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks			80,3%	
M.7A.14.2	Guaranteed			19,7%	
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.15.2				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	24657	330120	100,0%	100,0%
M.7A.15.19	Total	24657	330120	100,0%	100,0%
OM.7A.15.1					
OM.7A.15.2					
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.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data	24657	330120	100,0%	100,0%
M.7A.16.19	Total	24657	330120	100,0%	100,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	42	731	0,2%	0,2%
M.7A.17.2	1919 - 1945	43	893	0,2%	0,3%
M.7A.17.3	1945 - 1960	218	4511	0,9%	1,4%
M.7A.17.4	1961 - 1970	133	2723	0,5%	0,8%
M.7A.17.5	1971 - 1980	289	5435	1,2%	1,6%
M.7A.17.6	1981 - 1990	98	1870	0,4%	0,6%
M.7A.17.7	1991 - 2000	78	1632	0,3%	0,5%
M.7A.17.8	2001 - 2005	416	16050	1,7%	4,9%
M.7A.17.9	2006 - 2010	1874	41356	7,6%	12,5%
M.7A.17.10	2011 - 2015	4294	62420	17,4%	18,9%
M.7A.17.11	2016 - 2020	7853	77655	31,9%	23,5%
M.7A.17.12	2021 and onwards	67	581	0,3%	0,2%
M.7A.17.13	no data	9252	114263	37,5%	34,6%
M.7A.17.14	Total	24657	330120	100,0%	100,0%

	<b>18. Dwelling type - optional</b>	<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.2A.18.1	House, detached or semi-detached	14588	210384	59,2%	63,7%
M.2A.18.2	Flat or Apartment	9859	117965	40,0%	35,7%
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	209	1771	0,8%	0,5%
M.2A.18.8	Total	24657	330120	100,0%	100,0%
OM.7A.18.1					

19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property	14197	192042	57,6%	58,2%
M.2A.19.2	Existing property	8542	117828	34,6%	35,7%
M.2A.19.3	other	684	5096	2,8%	1,5%
M.2A.19.4	no data	1233	15154	5,0%	4,6%
M.2A.19.5	Total	24657	330120	100,0%	100,0%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) [LTV adjusted]	kg CO2/m2 (per year)	% No. of Dwellings
M.7A.20.1					0,0%
M.7A.20.2					0,0%
M.7A.20.3					0,0%
M.7A.20.4					0,0%
M.7A.20.5					0,0%
M.7A.20.6					0,0%
M.7A.20.7					0,0%
M.7A.20.8				0,0%	0,0%
M.7A.20.9				0,0%	0,0%
M.7A.20.10					0,0%
M.7A.20.11				0,0%	0,0%
M.7A.20.12				0,0%	0,0%
M.7A.20.13				0,0%	0,0%
M.7A.20.14				0,0%	0,0%
M.7A.20.15				0,0%	0,0%
M.7A.20.16				0,0%	0,0%
M.7A.20.17				0,0%	0,0%
M.7A.20.18	no data	24 657	330120	100,0%	100,0%
M.7A.20.19	Total	24 657	330 120	100,0%	100,0%
M.7A.20.20					
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	4 659	140		
	By buckets (mn):				
M.7B.21.2	0-200	6	55	0,9%	39,3%
M.7B.21.3	200-400	5	17	0,8%	12,1%
M.7B.21.4	400-600	1	3	0,2%	2,1%
M.7B.21.5	600-800	3	4	0,4%	2,9%
M.7B.21.6	800-1000	2	2	0,3%	1,4%
M.7B.21.7	>1000	636	59	97,5%	42,1%
M.7B.21.8					
M.7B.21.9					
M.7B.21.21					
M.7B.21.22					
M.7B.21.23					
M.7B.21.24					
M.7B.21.25					
M.7B.21.26	Total	652	140	100,0%	100,0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	80,0%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	94	33	14,4%	23,6%
M.7B.22.3	>40 - <=50 %	80	14	12,2%	10,0%
M.7B.22.4	>50 - <=60 %	97	20	14,9%	14,3%
M.7B.22.5	>60 - <=70 %	88	33	13,5%	23,6%
M.7B.22.6	>70 - <=80 %	39	16	5,9%	11,4%
M.7B.22.7	>80 - <=90 %	78	6	11,9%	4,3%
M.7B.22.8	>90 - <=100 %	89	8	13,6%	5,7%
M.7B.22.9	>100%	88	10	13,6%	7,1%
M.7B.22.10	Total	652	140	100,0%	100,0%
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	49,1%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	134	83	20,5%	59,3%
M.7B.23.3	>40 - <=50 %	82	15	12,6%	10,7%
M.7B.23.4	>50 - <=60 %	436	42	66,9%	30,0%
M.7B.23.5	>60 - <=70 %	0	0	0,0%	0,0%
M.7B.23.6	>70 - <=80 %	0	0	0,0%	0,0%
M.7B.23.7	>80 - <=90 %	0	0	0,0%	0,0%
M.7B.23.8	>90 - <=100 %	0	0	0,0%	0,0%
M.7B.23.9	>100%	0	0	0,0%	0,0%
M.7B.23.10	Total	652	140	100,0%	100,0%
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	19,7%			
M.7B.24.2	Office	70,5%			
M.7B.24.3	Hotel/Tourism				
M.7B.24.4	Shopping malls				
M.7B.24.5	Industry				
M.7B.24.6	Agriculture				
M.7B.24.7	Other commercially used				
M.7B.24.8	Hospital				
M.7B.24.9	School				
M.7B.24.10	other RE with a social relevant purpose				
M.7B.24.11	Land				
M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other	9,8%			
OM.7B.24.1	<i>o/w Social &amp; Cultural purposes</i>				
OM.7B.24.13	<i>o/w [[f relevant, please specify]</i>				
OM.7B.24.14	<i>o/w [[f relevant, please specify]</i>				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE

M.7B.25.1					
M.7B.25.2					
M.7B.25.3					
M.7B.25.4					
M.7B.25.5					
M.7B.25.6					
M.7B.25.7					
M.7B.25.8					
M.7B.25.9					
M.7B.25.10					
M.7B.25.11					
M.7B.25.12					
M.7B.25.13					
M.7B.25.14					
M.7B.25.15					
M.7B.25.16					
M.7B.25.17					
M.7B.25.18	no data	652	140	100,0%	100,0%
M.7B.25.19	Total	652	140	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	652	140	100,0%	100,0%
M.7B.26.19	Total	652	140	100,0%	100,0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	0	1	0,0%	0,7%
M.7B.27.2	1919 - 1945	0	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.27.5	1971 - 1980	0	0	0,0%	0,0%
M.7B.27.6	1981 - 1990	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%
M.7B.27.9	2006 - 2010	0	1	0,0%	0,7%
M.7B.27.10	2011 - 2015	0	0	0,0%	0,0%
M.7B.27.11	2016 - 2020	0	0	0,0%	0,0%
M.7B.27.12	2021 and onwards	0	0	0,0%	0,0%
M.7B.27.13	no data	652	138	99,9%	98,6%
M.7B.27.14	Total	652	140	100,0%	100,0%
28. New Commercial Property - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	0	0	0,0%	0,0%
M.7B.28.2	Existing Property	1	2	0,1%	1,4%
M.7B.28.3	other	0	0	0,0%	0,0%
M.7B.28.4	no data	651	138	99,9%	98,6%
M.7B.28.5	Total	652	140	100,0%	100,0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE

## B2. Harmonised Transparency Template - Public Sector Assets

HTT 2024

Reporting in Domestic Currency

Eur

### CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
<b>1. General information</b>					
PS.8.1.1	Number of public sector exposures		10 845		
OPS.8.1.1	Optional information eg, Number of borrowers		4 896		
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					
<b>2. Size Information</b>					
PS.8.2.1	Average exposure size (000s)	Nominal		Number of Exposures	% Public Sector Assets
			2 627	10 845	% No. of Exposures
By buckets (mn):					
PS.8.2.2	0 - 0.5		1 160	5 338	4,1%
PS.8.2.3	0.5 - 1		1 218	1 735	4,3%
PS.8.2.4	1 - 5		6 049	2 735	21,2%
PS.8.2.5	5 - 10		4 159	571	14,6%
PS.8.2.6	10 - 50		8 057	405	28,3%
PS.8.2.7	50 - 100		2 042	30	7,2%
PS.8.2.8	> 100		5 807	31	20,4%
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		28 492	10 845	100,0%
<b>3. Breakdown by Asset Type</b>					
PS.8.3.1	Loans	Nominal (mn)			% Public Sector Assets
PS.8.3.2	Bonds		23 275		81,7%
PS.8.3.3	Other		5 217		18,3%
PS.8.3.4	Total		0		0,0%
			28 492		100,0%
<b>4. Breakdown by Geography</b>					
PS.8.4.1	European Union				89,3%
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		77,4%		
PS.8.4.12	Germany				
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		10,2%		
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		1,0%		
PS.8.4.23	Portugal		0,2%		
PS.8.4.24	Romania				
PS.8.4.25	Slovakia				
PS.8.4.26	Slovenia				
PS.8.4.27	Spain		0,5%		

PS.8.4.28	Sweden		
PS.8.4.29	European Economic Area (not member of EU)		
PS.8.4.30	Iceland		
PS.8.4.31	Liechtenstein		
PS.8.4.32	Norway		
PS.8.4.33	Other		
PS.8.4.34	Switzerland	4,0%	
PS.8.4.35	United Kingdom		
PS.8.4.36	Australia		
PS.8.4.37	Brazil		
PS.8.4.38	Canada	0,8%	
PS.8.4.39	Japan	1,3%	
PS.8.4.40	Korea		
PS.8.4.41	New Zealand		
PS.8.4.42	Singapore		
PS.8.4.43	US	4,6%	
PS.8.4.44	Other		
<b>5. Breakdown by regions of main country of origin % Public Sector Assets</b>			
PS.8.5.1	Auvergne Rhône-Alpes	m	
PS.8.5.2	Bourgogne Franche-Comté	3,8%	
PS.8.5.3	Bretagne	2,7%	
PS.8.5.4	Centre	3,0%	
PS.8.5.5	Corse	0,5%	
PS.8.5.6	Grand Est	6,1%	
PS.8.5.7	Hauts de France	6,3%	
PS.8.5.8	Ile-de-France	16,7%	
PS.8.5.9	Normandie	3,2%	
PS.8.5.10	Nouvelle Aquitaine	4,9%	
PS.8.5.11	Occitanie	8,4%	
PS.8.5.12	Pays de la Loire	3,9%	
PS.8.5.13	Provence-Alpes-Côte d'Azur	6,7%	
PS.8.5.14	Dom-Tom	0,5%	
PS.8.5.15	Etat Français	1,6%	
PS.8.5.16			
PS.8.5.23			
PS.8.5.24			
PS.8.5.25			
<b>6. Breakdown by Interest Rate % Public Sector Assets</b>			
PS.8.6.1	Fixed rate	75,3%	
PS.8.6.2	Floating rate	22,4%	
PS.8.6.3	Other	2,3%	
<b>7. Breakdown by Repayment Type % Public Sector Assets</b>			
PS.8.7.1	Bullet / interest only	18,2%	
PS.8.7.2	Amortising	81,8%	
PS.8.7.3	Other	0	
<b>8. Breakdown by Type of Debtor Nominal (mn) % Public Sector Assets</b>			
PS.8.8.1	Sovereigns	3 469	12,2%
PS.8.8.2	Regional/federal authorities	9 006	31,6%
PS.8.8.3	Local/municipal authorities	9 788	34,4%
PS.8.8.4	Others	6 229	21,9%
PS.8.8.5	Total	28 492	100%
OPS.8.8.1	<i>o/w Claim against supranational</i>	0	0,0%
OPS.8.8.2	<i>o/w Claim against sovereigns</i>	2 896	10,2%
OPS.8.8.3	<i>o/w Claim guaranteed by sovereigns</i>	573	2,0%
OPS.8.8.4	<i>o/w Claim against regional/federal authorities</i>	7 319	25,7%
OPS.8.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>	1 687	5,9%
OPS.8.8.6	<i>o/w Claim against local/municipal authorities</i>	8 648	30,4%
OPS.8.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>	1 140	4,0%
OPS.8.8.8			
OPS.8.8.12			
OPS.8.8.13			
<b>9. Non-Performing Loans</b>			
PS.8.9.1	% NPLs	0,0%	
OPS.8.9.1	Defaulted Loans pursuant Art 178 CRR	0,0%	
OPS.8.9.2			
OPS.8.9.3			
OPS.8.9.4			
<b>10. Concentration Risks % Public Sector Assets</b>			
PS.8.10.1	10 largest borrowers	9,8%	
OPS.8.10.1			
OPS.8.10.2			
OPS.8.10.3			
OPS.8.10.4			



OPS.8.10.5  
OPS.8.10.6



### B3. Harmonised Transparency Template - Shipping Assets

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Reporting in Domestic Currency [Please insert currency]

CONTENT OF TAB B3  
9. Shipping Assets

Field Number	9. Shipping Assets	
<b>1. General Information</b>		
S.9.1.1	Number of shipping loans	Shipping Loans [For completion]
OS.9.1.1	<i>Optional information eg, Number of borrowers</i>	
OS.9.1.2	<i>Optional information eg, Number of guarantors</i>	
OS.9.1.3		
OS.9.1.4		
OS.9.1.5		
OS.9.1.6		
<b>2. Concentration Risks</b>		
S.9.2.1	10 largest exposures	% Shipping Loans [For completion]
OS.9.2.1		
OS.9.2.2		
OS.9.2.3		
OS.9.2.4		
OS.9.2.5		
OS.9.2.6		
<b>3. Breakdown by Geography / Country of Registration</b>		
S.9.3.1	<u>European Union</u>	0,0%
S.9.3.2	Austria	[For completion]
S.9.3.3	Belgium	[For completion]
S.9.3.4	Bulgaria	[For completion]
S.9.3.5	Croatia	[For completion]
S.9.3.6	Cyprus	[For completion]
S.9.3.7	Czechia	[For completion]
S.9.3.8	Denmark	[For completion]
S.9.3.9	Estonia	[For completion]
S.9.3.10	Finland	[For completion]
S.9.3.11	France	[For completion]
S.9.3.12	Germany	[For completion]
S.9.3.13	Greece	[For completion]
S.9.3.14	Netherlands	[For completion]
S.9.3.15	Hungary	[For completion]
S.9.3.16	Ireland	[For completion]
S.9.3.17	Italy	[For completion]
S.9.3.18	Latvia	[For completion]
S.9.3.19	Lithuania	[For completion]
S.9.3.20	Luxembourg	[For completion]
S.9.3.21	Malta	[For completion]
S.9.3.22	Poland	[For completion]
S.9.3.23	Portugal	[For completion]
S.9.3.24	Romania	[For completion]
S.9.3.25	Slovakia	[For completion]
S.9.3.26	Slovenia	[For completion]
S.9.3.27	Spain	[For completion]
S.9.3.28	Sweden	[For completion]
S.9.3.29	<u>European Economic Area (not member of EU)</u>	0,0%
S.9.3.30	Iceland	[For completion]
S.9.3.31	Liechtenstein	[For completion]
S.9.3.32	Norway	[For completion]
S.9.3.33	<u>Other</u>	0,0%
S.9.3.34	Switzerland	[For completion]
S.9.3.35	United Kingdom	[For completion]
S.9.3.36	Australia	[For completion]
S.9.3.37	Brazil	[For completion]
S.9.3.38	Canada	[For completion]
S.9.3.39	Japan	[For completion]



S.9.3.40	Korea	[For completion]
S.9.3.41	New Zealand	[For completion]
S.9.3.42	Singapore	[For completion]
S.9.3.43	US	[For completion]
S.9.3.44	Other	[For completion]
OS.9.3.1	<i>o/w [if relevant, please specify]</i>	
OS.9.3.2	<i>o/w [if relevant, please specify]</i>	
OS.9.3.3	<i>o/w [if relevant, please specify]</i>	
OS.9.3.4	<i>o/w [if relevant, please specify]</i>	
OS.9.3.5	<i>o/w [if relevant, please specify]</i>	
OS.9.3.6	<i>o/w [if relevant, please specify]</i>	
OS.9.3.7	<i>o/w [if relevant, please specify]</i>	
OS.9.3.8	<i>o/w [if relevant, please specify]</i>	
OS.9.3.9	<i>o/w [if relevant, please specify]</i>	
OS.9.3.10	<i>o/w [if relevant, please specify]</i>	

4. Breakdown by Interest Rate		% Shipping Loans
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S.9.4.1	Fixed rate	[For completion]
S.9.4.2	Floating rate	[For completion]
S.9.4.3	Other	[For completion]
OS.9.4.1		
OS.9.4.2		
OS.9.4.3		
OS.9.4.4		
OS.9.4.5		
OS.9.4.6		

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

S.9.5.1	Bullet / interest only	[For completion]
S.9.5.2	Amortising	[For completion]
S.9.5.3	Other	[For completion]
OS.9.5.1		
OS.9.5.2		
OS.9.5.3		
OS.9.5.4		
OS.9.5.5		
OS.9.5.6		

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

7. Non-Performing Loans (NPLs)		% Shipping Loans
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S.9.7.1	% NPLs	[For completion]
OS.9.7.1	Defaulted Loans pursuant Art 178 CRR	[For completion]
OS.9.7.2		
OS.9.7.3		
OS.9.7.4		

8. Loan Size Information		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
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S.9.8.1	Average loan size (000s)	[For completion]			
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S.9.8.2	By buckets (mn):				
S.9.8.2	TBC at a country level	[For completion]	[For completion]		
S.9.8.3	TBC at a country level	[For completion]	[For completion]		
S.9.8.4	TBC at a country level	[For completion]	[For completion]		
S.9.8.5	TBC at a country level	[For completion]	[For completion]		
S.9.8.6	TBC at a country level	[For completion]	[For completion]		
S.9.8.7	TBC at a country level	[For completion]	[For completion]		
S.9.8.8	TBC at a country level	[For completion]	[For completion]		
S.9.8.9	TBC at a country level	[For completion]	[For completion]		
S.9.8.10	TBC at a country level	[For completion]	[For completion]		
S.9.8.11	TBC at a country level	[For completion]	[For completion]		
S.9.8.12	TBC at a country level	[For completion]	[For completion]		
S.9.8.13	TBC at a country level	[For completion]	[For completion]		



S.9.8.14	TBC at a country level	[For completion]	[For completion]		
S.9.8.15	TBC at a country level	[For completion]	[For completion]		
S.9.8.16	TBC at a country level	[For completion]	[For completion]		
S.9.8.17	TBC at a country level	[For completion]	[For completion]		
S.9.8.18	TBC at a country level	[For completion]	[For completion]		
S.9.8.19	TBC at a country level	[For completion]	[For completion]		
S.9.8.20	TBC at a country level	[For completion]	[For completion]		
S.9.8.21	TBC at a country level	[For completion]	[For completion]		
S.9.8.22	TBC at a country level	[For completion]	[For completion]		
S.9.8.23	TBC at a country level	[For completion]	[For completion]		
S.9.8.24	TBC at a country level	[For completion]	[For completion]		
S.9.8.25	TBC at a country level	[For completion]	[For completion]		
S.9.8.26	Total	0,0	0	0,0%	0,0%
<b>9. Loan to Value (LTV) Information - UNINDEXED</b>					
S.9.9.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
S.9.9.2	>0 - <=40 %	[For completion]	[For completion]		
S.9.9.3	>40 - <=50 %	[For completion]	[For completion]		
S.9.9.4	>50 - <=60 %	[For completion]	[For completion]		
S.9.9.5	>60 - <=70 %	[For completion]	[For completion]		
S.9.9.6	>70 - <=80 %	[For completion]	[For completion]		
S.9.9.7	>80 - <=90 %	[For completion]	[For completion]		
S.9.9.8	>90 - <=100 %	[For completion]	[For completion]		
S.9.9.9	>100%	[For completion]	[For completion]		
S.9.9.10	Total	0,0	0	0,0%	0,0%
OS.9.9.1	<i>o/w &gt;100 - &lt;=110 %</i>				
OS.9.9.2	<i>o/w &gt;110 - &lt;=120 %</i>				
OS.9.9.3	<i>o/w &gt;120 - &lt;=130 %</i>				
OS.9.9.4	<i>o/w &gt;130 - &lt;=140 %</i>				
OS.9.9.5	<i>o/w &gt;140 - &lt;=150 %</i>				
OS.9.9.6	<i>o/w &gt;150 %</i>				
OS.9.9.7					
OS.9.9.8					
OS.9.9.9					
<b>10. Loan to Value (LTV) Information - INDEXED</b>					
S.9.10.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mn):					
S.9.10.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.10	Total	0,0	0	0,0%	0,0%
OS.9.10.1	<i>o/w &gt;100 - &lt;=110 %</i>				
OS.9.10.2	<i>o/w &gt;110 - &lt;=120 %</i>				
OS.9.10.3	<i>o/w &gt;120 - &lt;=130 %</i>				
OS.9.10.4	<i>o/w &gt;130 - &lt;=140 %</i>				
OS.9.10.5	<i>o/w &gt;140 - &lt;=150 %</i>				
OS.9.10.6	<i>o/w &gt;150 %</i>				
OS.9.10.7					
OS.9.10.8					
OS.9.10.9					
<b>11. Breakdown by type of ship</b>					
S.9.11.1	TBC at a country level	[For completion]	[For completion]		
S.9.11.2	TBC at a country level	[For completion]	[For completion]		
S.9.11.3	TBC at a country level	[For completion]	[For completion]		
S.9.11.4	TBC at a country level	[For completion]	[For completion]		
S.9.11.5	TBC at a country level	[For completion]	[For completion]		
S.9.11.6	TBC at a country level	[For completion]	[For completion]		
S.9.11.7	TBC at a country level	[For completion]	[For completion]		
S.9.11.8	TBC at a country level	[For completion]	[For completion]		
S.9.11.9	TBC at a country level	[For completion]	[For completion]		



S.9.11.10	TBC at a country level	[For completion]	[For completion]
S.9.11.11	TBC at a country level	[For completion]	[For completion]
S.9.11.12	TBC at a country level	[For completion]	[For completion]
S.9.11.13	TBC at a country level	[For completion]	[For completion]
S.9.11.14	TBC at a country level	[For completion]	[For completion]
S.9.11.15	TBC at a country level	[For completion]	[For completion]
S.9.11.16	TBC at a country level	[For completion]	[For completion]
S.9.11.17	TBC at a country level	[For completion]	[For completion]
OS.9.11.1			
OS.9.11.2			
OS.9.11.3			
OS.9.11.4			
OS.9.11.5			

## C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	<b>Interest Rate Types</b>	[For completion]
HG.1.5	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	[For completion]
HG.1.6	<b>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.]</b>	[For completion]
HG.1.7	<b>Maturity Extension Triggers</b>	[insert link to the national legislation where the maturity extension triggers are listed - insert link of relevant programme prospectus]
HG.1.8	<b>LTVs: Definition</b>	[For completion]
HG.1.9	<b>LTVs: Calculation of property/shipping value</b>	[For completion]
HG.1.10	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	[For completion]
HG.1.11	<b>LTVs: Frequency and time of last valuation</b>	[For completion]
HG.1.12	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	[For completion]
HG.1.13	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	[For completion]
HG.1.14	<b>Non-performing loans</b>	[For completion]
HG.1.15	<b>Valuation Method</b>	[For completion]
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	[For completion]
HG.2.2	<b>Subsided Housing (definitions of affordable, social housing)</b>	[For completion]
HG.2.3	<b>New Property and Existing Property</b>	[For completion]
OHG.2.1	<b>Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)</b>	[For completion]
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		

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You agree not to link any websites to this Site without our express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently appearing on our Site.

## **SECTION B. ISSUER T&Cs**

### **1. DIRECTORY SERVICES AND LABEL**

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it remains) accurate, complete and up-to-date.

The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond Label.

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

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

### **2. PRODUCTS**

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)

### **3. UPLOADING INFORMATION TO OUR SITE**

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

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

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

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

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

### **4. LINKING TO OUR SITE**

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

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

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

### **5. SECURITY**

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

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

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

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

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

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

## **SECTION C. GENERAL T&Cs**

### **1. SITE ACCESS**

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

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

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

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

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

### **2. INTELLECTUAL PROPERTY**

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

You must not use any part of the materials on the Site for commercial purposes without our consent.

### **3. SITE CHANGES**

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

### **4. OUR LIABILITY**

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

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



## 5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

## 6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

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

## 7. JURISDICTION AND APPLICABLE LAW

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

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

## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

### 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

#### **5. CHANGES TO THE POLICY**

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

#### **SECTION E. CBFL PRIVACY POLICY**

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("**you**") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "**Belgian DPL**"), we (the Covered Bond Label Foundation) are the data controller.

#### **1. INFORMATION COLLECTION AND PROCESSING**

We may collect and process the following information about you:

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

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

#### **2. INFORMATION USE**

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

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

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

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

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
  - in the case of any legitimate interest; and
  - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("**EEA**"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

#### **4. SECURITY**

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

#### **5. YOUR RIGHTS**

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

#### **6. CHANGES TO OUR PRIVACY POLICY**

Any changes we may make to our privacy policy in the future will be posted on this page.

#### **7. CONTACT**

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us

# COMPAGNIE DE FINANCEMENT FONCIER

## EUROPEAN COVERED BOND COUNCIL FRENCH NATIONAL COVERED BOND LABEL REPORTING

March 2024

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER   
 Reporting date



1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

1.1	Group	BPCE			
	Group parent company	Crédit Foncier de France			
	Group consolidated financial information (link)	<a href="http://www.creditfoncier.com/nous-connaître/espace-documentation/">http://www.creditfoncier.com/nous-connaître/espace-documentation/</a>			
1.2	Senior unsecured rating (group parent company)		Rating	Rating Watch	Outlook
		Fitch	A		stable
		Moody's	A1		négative
		Scope	AA-		stable
	S&P	A		négative	
1.3	Covered bond issuer rating (senior unsecured)		Rating	Rating watch	Outlook
		Moody's	N/A		
		Scope	N/A		
	S&P	N/A			
1.4	(in accordance with CRR/CRD4)		as of		
	Common Equity Tier 1 ratio Group (%)	15,6%	mars-24		
	Common Equity Tier 1 ratio Group parent company (%)	19,6%	mars-24		
	Common Equity Tier 1 covered bond issuer (%)	27,0%	déc-23		
	Tier 1 ratio Covered Bond Issuer (%)	27,0%	déc-23		

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bond issuer

Name of the covered bond issuer	Compagnie de Financement Foncier
Country in which the issuer is based	France
Financial information (link)	<a href="#">Accueil - Foncier</a>

Information on the legal framework (link)	<a href="#">Country Comparison :: Covered Bond Label</a>
UCITS compliant (Y / N) ?	Y
CRD compliant (Y / N) ?	Y

2.2 Covered bonds and cover pool

Cover pool		Total outstanding	of which eligible to CB refinancing
		Public sector exposures	28 492
Commercial assets	652		
Residential assets	24 657		
Substitute assets (*)	5 082,3		
Other	636		
<b>Total</b>		<b>59 519</b>	

(\*) of which short term deposits with Banque de France : € 1 064,0 million

<b>Covered bonds</b>	<b>51 539</b>
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2.3 Overcollateralisation ratios

	Minimum (%)	Current (%)	
Legal ("coverage ratio")	105,0%	111,39%	(September 2023)
Contractual (ACT)			
Other	5,0%	12,2%	(non privileged liabilities net of repurchase agreements as % of privileged liabilities, after swap)

2.4 Covered bonds ratings

Covered bonds rating		Rating	Rating Watch	Outlook
	Moody's	Aaa		stable
	Scope	AAA		stable
	S&P	AAA		stable

2.5 Liabilities of the covered bond issuer

LIABILITIES	Outstanding
Equity	2 117
Subordinated debt	54
Other non privileged liabilities	6 060
<b>Total equity and non privileged liabilities</b>	<b>8 230</b>
Covered bonds	51 539
exchange rate impact	-73
Other privileged liabilities	611
<b>Total privileged liabilities</b>	<b>52 077</b>
<b>TOTAL</b>	<b>60 307</b>

2.6 **Information required under article 129 (7) CRR**

- (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** Y

**3 ALM OF THE COVERED BOND ISSUER**

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

	Expected	Contractual
Public sector	7,4	7,6
Residential	6,7	9,0
Commercial		
Substitute assets	0,4	0,4
<b>WAL of cover pool</b>	<b>6,5</b>	<b>7,6</b>
<b>WAL of covered bonds</b>	<b>6,4</b>	<b>6,4</b>
<b>WAL of total liabilities</b>	<b>6,9</b>	<b>6,9</b>

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	2 612	2 419	2 442	2 586	1 692	7 142	8 806
Residential	2 768	2 538	2 363	2 313	2 160	7 138	6 029
Commercial							
Substitute assets	5 082						
<b>Expected maturity of cover pool</b>	<b>10 463</b>	<b>4 957</b>	<b>4 805</b>	<b>4 899</b>	<b>3 853</b>	<b>14 280</b>	<b>14 835</b>
<b>Expected maturity of covered bonds</b>	<b>7 157</b>	<b>5 174</b>	<b>5 610</b>	<b>8 238</b>	<b>3 175</b>	<b>13 807</b>	<b>8 305</b>

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	2 545	2 362	2 395	2 548	1 664	7 113	9 073
Residential	1 618	1 584	1 575	1 696	1 724	6 919	10 193
Commercial							
Substitute assets	5 082						
<b>Contractual maturity of cover pool</b>	<b>9 246</b>	<b>3 945</b>	<b>3 971</b>	<b>4 244</b>	<b>3 388</b>	<b>14 032</b>	<b>19 265</b>
<b>Contractual maturity of cov. bonds</b>	<b>7 157</b>	<b>5 174</b>	<b>5 610</b>	<b>8 238</b>	<b>3 175</b>	<b>13 807</b>	<b>8 305</b>
of which hard bullet	7 157	5 174	5 610	8 238	3 175	13 807	8 305
of which soft bullet							

3.4 **Interest rate and currency risks**

<b>Interest rate risk</b>										
<b>Hedging transactions</b>										
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.										
Special interest rate risk reduction mechanisms have been put in place with the French state for the subsidized sector loans.										
	<table border="1"> <thead> <tr> <th></th> <th>Nominal</th> <th>WAL</th> </tr> </thead> <tbody> <tr> <td>Internal interest rate swaps</td> <td>45 707</td> <td>4,8</td> </tr> <tr> <td>External interest rate swaps</td> <td>5 777</td> <td>4,9</td> </tr> </tbody> </table>		Nominal	WAL	Internal interest rate swaps	45 707	4,8	External interest rate swaps	5 777	4,9
	Nominal	WAL								
Internal interest rate swaps	45 707	4,8								
External interest rate swaps	5 777	4,9								
<b>Currency risk</b>										
<b>No currency risk</b>										
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.										
	<table border="1"> <thead> <tr> <th></th> <th>Nominal</th> <th>WAL</th> </tr> </thead> <tbody> <tr> <td>Internal currency swaps</td> <td>3 139</td> <td>6,1</td> </tr> <tr> <td>External currency swaps</td> <td>2 244</td> <td>4,5</td> </tr> </tbody> </table>		Nominal	WAL	Internal currency swaps	3 139	6,1	External currency swaps	2 244	4,5
	Nominal	WAL								
Internal currency swaps	3 139	6,1								
External currency swaps	2 244	4,5								

3.5 **Liquid assets**

		Outstanding nominal
ECB eligible internal ABS		
ECB eligible external ABS		
ECB eligible public exposures		14 800
Transitional arrangement Banque de France		
Deposits with Banque de France		1 064
Substitute assets	ECB eligible	
	Other	4 018
<b>Total liquid assets</b>		<b>19 882</b>
<b>% liquid assets / covered bonds</b>		<b>38,6%</b>

Liquidity support		Comments
<b>% liquidity support / covered bonds</b>	0	

3.6 **Substitution assets**

	Outstanding	WAL
AAA to AA-	1 064	0,0
A+ to A-	4 018	0,4
Below A-		
<b>Total</b>	<b>5 082</b>	<b>0,4</b>

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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 outstanding residential cover pool	% of total cover pool
Currently performing	96,5%	41,0%
<b>Arrears</b>		
0-1 months	0,7%	0,3%
1-2 months		
2-3 months	0,2%	0,1%
3-6 months	0,2%	0,1%
6+ (Defaulted)	2,5%	1,1%
> 3 months	2,7%	1,1%

##### 4.2 Arrears and defaulted loans outstanding

Zone	Country	% of outstanding residential cover pool	% of total cover pool
	France	3,5%	1,5%

##### 4.3 Regional breakdown of assets

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

##### 4.4 Unindexed current LTV

WA unindexed current LTVs (%)	<b>70,6%</b>
-------------------------------	--------------

Category	% of outstanding residential cover pool	
LTV buckets	0 - 40	13,4%
	40 - 50	6,3%
	50 - 60	7,3%
	60 - 70	11,3%
	70 - 80	21,2%
	80 - 85	14,7%
	85 - 90	11,9%
	90 - 95	6,9%
	95 - 100	3,9%
	100 - 105	1,8%
	105 - 110	0,5%
	110 - 115	0,1%
	115+	0,7%

#### 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 (%)	61,0%
-----------------------------	-------

Category	% of outstanding residential cover pool	
LTV buckets	0 - 40	19,3%
	40 - 50	9,7%
	50 - 60	15,1%
	60 - 70	18,9%
	70 - 80	18,5%
	80 - 85	7,3%
	85 - 90	5,0%
	90 - 95	2,7%
	95 - 100	1,3%
	100 - 105	0,7%
	105 - 110	0,4%
	110 - 115	0,2%
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 December 31, 2023, the amount exceeding the regulatory limit was € 374,0 million.

#### 4.6 Mortgages and guarantees

		% of outstanding residential cover pool
1st lien mortgage with public guaranty	French State (subsidised sector)	0,0%
	FGAS and NHG	53,8%
1st lien mortgage without guaranty		27,0%
	<b>Total 1st lien mortgages</b>	<b>80,8%</b>
guaranteed	Crédit Logement	19,2%
	<b>Total guarantees</b>	<b>19,2%</b>

#### 4.7 Seasoning

Months	% of outstanding residential cover pool
< 12	0,4%
12 - 24	0,7%
24 - 36	1,2%
36 - 60	4,2%
> 60	93,5%

#### 4.8 Loan purpose

	% of outstanding residential cover pool
Owner occupied	70,1%
Second home	1,1%
Buy-to-let	24,0%
Other	4,9%
No data	

#### 4.9 Principal amortisation

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





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## 5 PUBLIC SECTOR COVER POOL DATA

Public sector cover pool data in this section (28 491,7 EUR million) do not include Banque de France exposure (EUR 1 064 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	100,0%	47,9%
Arrears		
0-1 months	0,0%	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 guaranteed by Supranational Institution	Exposures to Sovereigns	Exposures guaranteed by Sovereigns	Exposures guaranteed by ECA	Exposures to regions / departments / federal states	Exposures guaranteed by regions / departments / federal states	Exposures to municipalities	Exposures guaranteed by municipalities	Other direct public exposures	Other indirect public exposures	Total	% of outstanding public sector cover pool
EUROPE	France		445	327		5 457	848	7 818	1 140	6 011		22 046	77,4%
	Spain			14		141	0					155	0,5%
	Italy		2 169	150		404		180		0		2 903	10,2%
	Poland		282									282	1,0%
	Portugal			65								65	0,2%
	Switzerland					103	616	329		89		1 137	4,0%
ASIA	Japan					68		175		129		372	1,3%
NORTH AMERICA	United States			17		1 147		146		0		1 310	4,6%
	Canada					0	222					222	0,8%
<b>TOTAL</b>			<b>2 896</b>	<b>573</b>	<b>0</b>	<b>7 319</b>	<b>1 687</b>	<b>8 648</b>	<b>1 140</b>	<b>6 229</b>		<b>28 492</b>	<b>100,0%</b>

5.3 Geographical distribution and nature of the underlying operation

		LOANS	SECURITIES	ABS	TOTAL
EUROPE	France	21 987	59		22 046
	Spain		155		155
	Italy	150	2 753		2 903
	Poland		282		282
	Portugal		65		65
	Switzerland	1 137			1 137
ASIA	Japan		372		372
NORTH AMERICA	United States		1 310		1 310
	Canada		222		222
<b>TOTAL</b>		<b>23 275</b>	<b>5 217</b>	<b>0</b>	<b>28 492</b>

5.4 Regional exposures : France

	Outstanding balance	% of outstanding French public sector cover pool
Auvergne Rhône-Alpes	2 564	11,6%
Bourgogne Franche-Comté	1 081	4,9%
Bretagne	778	3,5%
Centre	856	3,9%
Corse	136	0,6%
Grand Est	1 737	7,9%
Hauts de France	1 788	8,1%
Ile-de-France	4 758	21,6%
Normandie	920	4,2%
Nouvelle Aquitaine	1 408	6,4%
Occitanie	2 390	10,8%
Pays de la Loire	1 113	5,0%
Provence-Alpes-Côte d'Azur	1 917	8,7%
Dom-Tom	156	0,7%
Etat Français	445	2,0%
<b>TOTAL</b>	<b>22 046</b>	<b>100,0%</b>

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	22,4%
Mixed	
Other	2,3%
No data	

5.6 Currency

	% of outstanding public sector cover pool
EUR	88,0%
USD	5,7%
JPY	2,2%
CHF	4,0%
Other	0,1%

5.7 Principal amortisation

	% of outstanding public sector cover pool
Amortising	81,8%
Partial bullet	
Bullet	18,2%
Other	
No data	

5.8 Granularity, large exposures and loan size

Number of exposures	4 896
Average outstanding balance (€)	5 819 380

	% of total cover pool
5 largest exposures (%)	7,1%
10 largest exposures (%)	9,8%

Loan size (buckets in EUR million)	Number of loans	Outstanding	% of total cover pool (outstanding)
0 - 0.5	5338	1 160	1,9%
0.5 - 1	1735	1 218	2,0%
1 - 5	2735	6 049	10,2%
5 - 10	571	4 159	7,0%
10 - 50	405	8 057	13,5%
50 - 100	30	2 042	3,4%
> 100	31	5 807	9,8%
<b>TOTAL</b>	<b>10 845</b>	<b>28 492</b>	<b>47,9%</b>



FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

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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	32 431	33 145	34 832,2	37 264,1
Private placement	19 108	18 087	18 373,1	18 560,1
<b>Sum</b>	<b>51 539</b>	<b>51 232</b>	<b>53 205</b>	<b>55 824</b>

Denominated in €	48 794	49 352	51 245	53 574
Denominated in USD	515	186	171	176
Denominated in CHF	1 448	922	975	1 211
Denominated in JPY				
Denominated in GBP	644	620	655	615
Denominated in AUD				
Denominated in CAD				
Denominated in NOK	137	152	160	248
Other				
<b>Sum</b>	<b>51 539</b>	<b>51 232</b>	<b>53 205</b>	<b>55 824</b>

Fixed coupon	48 189	47 880	49 508	52 112
Floating coupon	1 184	1 184	1 214	1 214
Other	2 165	2 168	2 483	2 499
<b>Sum</b>	<b>51 539</b>	<b>51 232</b>	<b>53 205</b>	<b>55 824</b>

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	161	4 105	4 500	2 800
Private placement	439	500	300	225
<b>Sum</b>	<b>600</b>	<b>4 605</b>	<b>4 800</b>	<b>3 025</b>

Denominated in €	300	4 350	4 800	3 025
Denominated in USD	139			
Denominated in CHF	161	255		
Denominated in JPY				
Denominated in GBP				
Denominated in NOK				
Other				
<b>Sum</b>	<b>600</b>	<b>4 605</b>	<b>4 800</b>	<b>3 025</b>

Fixed coupon	600	4 605	4 800	3 025
Floating coupon	0			
Other	0			
<b>Sum</b>	<b>600</b>	<b>4 605</b>	<b>4 800</b>	<b>3 025</b>

## FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

### Unless detailed otherwise

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.

#### 1.3 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 referring 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.

#### 2.2 Covered bonds and cover pool

##### Guaranteed loans or mortgage promissory notes :

If the eligible assets are transferred 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. ALM

##### Contractual maturities :

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.

#### 3.4 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 guaranteed loans.

#### 4.4 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, Veritas-certified 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 with 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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## E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2024

Reporting in Domestic Currency

Eur

### CONTENT OF TAB E

1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)	Credit Foncier	969500EYGGU339D31184			
E.1.1.2	Servicer	Credit Foncier / groupe BPCE				
E.1.1.3	Back-up servicer					
E.1.1.4	BUS facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank	BPCE				
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee					
E.1.1.11	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					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	BARCLAYS BANK		GS6SEF7VJPS17OUK5373	Interest & FX		
E.2.1.2	BNP PARIBAS		ROMUW5FUBM8P80BK5P83	Interest		
E.2.1.3	CITY BANK		E57ODZVZ7F32TWEFA76	Interest & FX		
E.2.1.4	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK		1VUV7VQFQUQSJ2IA208	Interest & FX		
E.2.1.5	CREDIT FONCIER DE FRANCE		969500EYGGU339D31184	Interest & FX		
E.2.1.6	DEXIA CREDIT LOCAL SA garantie CFF		F4G1360IP8YND1F41110	FX		
E.2.1.7	DZ BANK AG		529900HNOAA1KXQUJ027	Interest		
E.2.1.8	GOLDMAN SACHS		W22LROWP2HZNB86K528	Interest		
E.2.1.9	HSBC FRANCE PARIS		FDHU11N1AZMJD8LP67	Interest		
E.2.1.10	JP MORGAN CHASE BANK		7H6GLXORUGOFU57RNE97	Interest & FX		
E.2.1.11	MERRILL LYNCH INTERNATIONAL		GGDZP1LUGU9STUJHROP48	Interest & FX		
E.2.1.12	MORGAN STANLEY BANK		Z06512HEN9QRJ8H8N626	Interest & FX		
E.2.1.13	NATIXIS CAPITAL MARKET PARIS		KX1WK48MPD4Y2NCUI263	Interest & FX		
E.2.1.14	NATIXIS CAPITAL MARKET PARIS Garantie CDC		KX1WK48MPD4Y2NCUI263	Interest & FX		
E.2.1.15	ROYAL BANK OF CANADA		E57IP3U3RHIGCT1XBU11	Interest		
E.2.1.16	ROYAL BANK OF SCOTLAND		9V5B20GU5CHSMO4ND120	Interest & FX		
E.2.1.17	SOCIETE GENERALE		O2RNE8IBXK4R0TD8PU41	Interest		
E.2.1.18	UBS Europe SE		REYPIEN7XZHSUION355	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.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoning (years)		9			
E.3.1.2	Weighted Average Maturity (years)**		14			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<60 days	0,3%	0,0%	0,0%		0,3%
E.3.2.2						
E.3.2.3	60-<90 days	0,1%	0,0%	0,0%		0,1%
E.3.2.4	90-<180 days	0,1%	0,0%	0,0%		0,1%
E.3.2.5	>= 180 days	1,1%	0,0%	0,0%		1,1%
OE.3.2.1						

# F1. Harmonised Transparency Template - Sus

## Reporting in Domestic Currency

### CONTENT OF TAB F1

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

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

[2A. Sustainable Residential Cover](#)

[2B. Sustainable Commercial Cover](#)

### 1. Share of sustainable loans in the total

#### 1. Amount of sustainable loans

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
OSM.1.1.1	<i>o/w [If relevant, please specify]</i>
OSM.1.1.2	<i>o/w [If relevant, please specify]</i>
OSM.1.1.3	<i>o/w [If relevant, please specify]</i>
OSM.1.1.4	<i>o/w [If relevant, please specify]</i>
OSM.1.1.5	<i>o/w [If relevant, please specify]</i>

### 2. Additional information on the sustainable sect

#### 1. Sustainable Property Type Information

SM.2.1.1	Residential
SM.2.1.2	Commercial
SM.2.1.3	Other
SM.2.1.4	Total
OSM.2.1.1	<i>o/w Forest &amp; Agriculture</i>
OSM.2.1.2	<i>o/w EE residential</i>
OSM.2.1.3	<i>o/w EE commercial</i>
OSM.2.1.4	<i>o/w EE other</i>
OSM.2.1.5	<i>EE total</i>
OSM.2.1.6	<i>o/w Social residential</i>
OSM.2.1.7	<i>o/w Social Commercial</i>
OSM.2.1.8	<i>o/w social other</i>
OSM.2.1.9	<i>social tot</i>
OSM.2.1.10	<i>o/w Renewable Energy and Renewable Energy Transmission</i>
OSM.2.1.11	<i>o/w [If relevant, please specify]</i>
OSM.2.1.12	<i>o/w [If relevant, please specify]</i>
OSM.2.1.13	<i>o/w [If relevant, please specify]</i>
OSM.2.1.14	<i>o/w [If relevant, please specify]</i>
OSM.2.1.15	<i>o/w [If relevant, please specify]</i>
OSM.2.1.16	<i>o/w [If relevant, please specify]</i>
OSM.2.1.17	<i>o/w [If relevant, please specify]</i>
OSM.2.1.18	<i>o/w [If relevant, please specify]</i>

#### 2. General Information

SM.2.2.1	Number of sustainable mortgage loans
OSM.2.2.1	<i>Optional information eg, Number of borrowers</i>
OSM.2.2.2	<i>Optional information eg, Number of guarantors</i>
OSM.2.2.3	
OSM.2.2.4	
OSM.2.2.5	
OSM.2.2.6	

### 3. Concentration Risks

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

SM.2.4.1	<u>European Union</u>
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	<u>European Economic Area (not member of EU)</u>
SM.2.4.30	Iceland
SM.2.4.31	Liechtenstein
SM.2.4.32	Norway
SM.2.4.33	<u>Other</u>
SM.2.4.34	Switzerland

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	
SM.2.4.45		<i>o/w [If relevant, please specify]</i>
SM.2.4.46		<i>o/w [If relevant, please specify]</i>
SM.2.4.47		<i>o/w [If relevant, please specify]</i>
SM.2.4.48		<i>o/w [If relevant, please specify]</i>
SM.2.4.49		<i>o/w [If relevant, please specify]</i>
SM.2.4.50		<i>o/w [If relevant, please specify]</i>
SM.2.4.51		<i>o/w [If relevant, please specify]</i>
SM.2.4.52		<i>o/w [If relevant, please specify]</i>
SM.2.4.53		<i>o/w [If relevant, please specify]</i>
SM.2.4.54		<i>o/w [If relevant, please specify]</i>

#### 5. Breakdown by regions of main country of origin

SM.2.5.1	TBC at a country level
SM.2.5.2	TBC at a country level
SM.2.5.3	TBC at a country level
SM.2.5.4	TBC at a country level
SM.2.5.5	TBC at a country level
SM.2.5.6	TBC at a country level
SM.2.5.7	TBC at a country level
SM.2.5.8	TBC at a country level
SM.2.5.9	TBC at a country level
SM.2.5.10	TBC at a country level
SM.2.5.11	TBC at a country level
SM.2.5.12	TBC at a country level
SM.2.5.13	TBC at a country level
SM.2.5.14	TBC at a country level
SM.2.5.15	TBC at a country level
SM.2.5.16	TBC at a country level
SM.2.5.17	TBC at a country level
SM.2.5.18	TBC at a country level
SM.2.5.19	TBC at a country level
SM.2.5.20	TBC at a country level
SM.2.5.21	TBC at a country level
SM.2.5.22	TBC at a country level
SM.2.5.23	TBC at a country level
SM.2.5.24	TBC at a country level
SM.2.5.25	TBC at a country level
SM.2.5.26	TBC at a country level
SM.2.5.27	TBC at a country level
SM.2.5.28	TBC at a country level
SM.2.5.29	TBC at a country level

SM.2.5.30	TBC at a country level
SM.2.5.31	TBC at a country level
SM.2.5.32	TBC at a country level
SM.2.5.33	TBC at a country level
SM.2.5.34	TBC at a country level
SM.2.5.35	TBC at a country level
SM.2.5.36	TBC at a country level
SM.2.5.37	TBC at a country level
SM.2.5.38	TBC at a country level
SM.2.5.39	TBC at a country level
SM.2.5.40	TBC at a country level
SM.2.5.41	TBC at a country level
SM.2.5.42	TBC at a country level
SM.2.5.43	TBC at a country level
SM.2.5.44	TBC at a country level
SM.2.5.45	TBC at a country level
SM.2.5.46	TBC at a country level
SM.2.5.47	TBC at a country level
SM.2.5.48	TBC at a country level
SM.2.5.49	TBC at a country level
SM.2.5.50	TBC at a country level

#### 6. Breakdown by Interest Rate

SM.2.6.1	Fixed rate
SM.2.6.2	Floating rate
SM.2.6.3	Other
OSM.2.6.1	
OSM.2.6.2	
OSM.2.6.3	
OSM.2.6.4	
OSM.2.6.5	
OSM.2.6.6	

#### 7. Breakdown by Repayment Type

SM.2.7.1	Bullet / interest only
SM.2.7.2	Amortising
SM.2.7.3	Other
OSM.2.7.1	
OSM.2.7.2	
OSM.2.7.3	
OSM.2.7.4	
OSM.2.7.5	
OSM.2.7.6	

#### 8. Loan Seasoning

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)

SM.2.9.1 % NPLs

OSM.2.9.1

OSM.2.9.2

OSM.2.9.3

OSM.2.9.4

OSM.2.9.5

OSM.2.9.6

OSM.2.9.7

## 2.A Residential Cover Pool

### 10. Loan Size Information

SM.2A.10.1 Average loan size (000s)

By buckets (mn):

SM.2A.10.2 TBC at a country level

SM.2A.10.3 TBC at a country level

SM.2A.10.4 TBC at a country level

SM.2A.10.5 TBC at a country level

SM.2A.10.6 TBC at a country level

SM.2A.10.7 TBC at a country level

SM.2A.10.8 TBC at a country level

SM.2A.10.9 TBC at a country level

SM.2A.10.10 TBC at a country level

SM.2A.10.11 TBC at a country level

SM.2A.10.12 TBC at a country level

SM.2A.10.13 TBC at a country level

SM.2A.10.14 TBC at a country level

SM.2A.10.15 TBC at a country level

SM.2A.10.16 TBC at a country level

SM.2A.10.17 TBC at a country level

SM.2A.10.18 TBC at a country level

SM.2A.10.19 TBC at a country level

SM.2A.10.20 TBC at a country level

SM.2A.10.21 TBC at a country level

SM.2A.10.22 TBC at a country level

SM.2A.10.23 TBC at a country level

SM.2A.10.24 TBC at a country level

SM.2A.10.25 TBC at a country level

SM.2A.10.26 TBC at a country level

Total

### 11. Loan to Value (LTV) Information - UNINDEXED

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 >50 - <=60 %

SM.2A.11.5 >60 - <=70 %

SM.2A.11.6 >70 - <=80 %

SM.2A.11.7 >80 - <=90 %

SM.2A.11.8	>90 - <=100 %	
SM.2A.11.9	>100%	
SM.2A.11.10		Total
OSM.2A.11.1		<i>o/w &gt;100 - &lt;=110 %</i>
OSM.2A.11.2		<i>o/w &gt;110 - &lt;=120 %</i>
OSM.2A.11.3		<i>o/w &gt;120 - &lt;=130 %</i>
OSM.2A.11.4		<i>o/w &gt;130 - &lt;=140 %</i>
OSM.2A.11.5		<i>o/w &gt;140 - &lt;=150 %</i>
OSM.2A.11.6		<i>o/w &gt;150 %</i>
OSM.2A.11.7		
OSM.2A.11.8		
OSM.2A.11.9		

## 12. Loan to Value (LTV) Information - INDEXED

SM.2A.12.1	Weighted Average LTV (%)	
	By LTV buckets (mn):	
SM.2A.12.2	>0 - <=40 %	
SM.2A.12.3	>40 - <=50 %	
SM.2A.12.4	>50 - <=60 %	
SM.2A.12.5	>60 - <=70 %	
SM.2A.12.6	>70 - <=80 %	
SM.2A.12.7	>80 - <=90 %	
SM.2A.12.8	>90 - <=100 %	
SM.2A.12.9	>100%	
SM.2A.12.10		Total
OSM.2A.12.1		<i>o/w &gt;100 - &lt;=110 %</i>
OSM.2A.12.2		<i>o/w &gt;110 - &lt;=120 %</i>
OSM.2A.12.3		<i>o/w &gt;120 - &lt;=130 %</i>
OSM.2A.12.4		<i>o/w &gt;130 - &lt;=140 %</i>
OSM.2A.12.5		<i>o/w &gt;140 - &lt;=150 %</i>
OSM.2A.12.6		<i>o/w &gt;150 %</i>
OSM.2A.12.7		
OSM.2A.12.8		
OSM.2A.12.9		

## 13. Breakdown by type

SM.2A.13.1	Owner occupied	
SM.2A.13.2	Second home/Holiday houses	
SM.2A.13.3	Buy-to-let/Non-owner occupied	
SM.2A.13.4	Subsidised housing	
SM.2A.13.5	Agricultural	
SM.2A.13.6	Other	
OSM.2A.13.1		<i>o/w Private rental</i>
OSM.2A.13.2		<i>o/w Multi-family housing</i>
OSM.2A.13.3		<i>o/w Buildings under construction</i>
OSM.2A.13.4		<i>o/w Buildings land</i>
OSM.2A.13.5		<i>o/w [If relevant, please specify]</i>
OSM.2A.13.6		<i>o/w [If relevant, please specify]</i>
OSM.2A.13.7		<i>o/w [If relevant, please specify]</i>
OSM.2A.13.8		<i>o/w [If relevant, please specify]</i>
OSM.2A.13.9		<i>o/w [If relevant, please specify]</i>

OSM.2A.13.10

*o/w [If relevant, please specify]*

#### 14. Loan by Ranking

SM.2A.14.1	1st lien / No prior ranks
SM.2A.14.2	Guaranteed
SM.2A.14.3	Other
OSM.2A.14.1	
OSM.2A.14.2	
OSM.2A.14.3	

#### 15. Energy Performance information of the financed RRE

SM.2A.15.1	TBC at a country level
SM.2A.15.2	TBC at a country level
SM.2A.15.3	TBC at a country level
SM.2A.15.4	TBC at a country level
SM.2A.15.5	TBC at a country level
SM.2A.15.6	TBC at a country level
SM.2A.15.7	TBC at a country level
SM.2A.15.8	TBC at a country level
SM.2A.15.9	TBC at a country level
SM.2A.15.10	TBC at a country level
SM.2A.15.11	TBC at a country level
SM.2A.15.12	TBC at a country level
SM.2A.15.13	TBC at a country level
SM.2A.15.14	TBC at a country level
SM.2A.15.15	TBC at a country level
SM.2A.15.16	TBC at a country level
SM.2A.15.17	TBC at a country level
SM.2A.15.18	no data
SM.2A.15.19	Total
OSM.2A.15.1	
OSM.2A.15.2	
OSM.2A.15.3	

#### 16. Primary Energy intensity (kWh/m2 per year)

SM.2A.16.1	TBC at a country level
SM.2A.16.2	TBC at a country level
SM.2A.16.3	TBC at a country level
SM.2A.16.4	TBC at a country level
SM.2A.16.5	TBC at a country level
SM.2A.16.6	TBC at a country level
SM.2A.16.7	TBC at a country level
SM.2A.16.8	TBC at a country level
SM.2A.16.9	TBC at a country level
SM.2A.16.10	TBC at a country level
SM.2A.16.11	TBC at a country level
SM.2A.16.12	TBC at a country level
SM.2A.16.13	TBC at a country level
SM.2A.16.14	TBC at a country level
SM.2A.16.15	TBC at a country level
SM.2A.16.16	TBC at a country level
SM.2A.16.17	TBC at a country level
SM.2A.16.18	no data



SM.2A.16.19 Total  
OSM.2A.16.1  
OSM.2A.16.2

#### 17. Property Age Structure

SM.2A.17.1 older than 1919  
SM.2A.17.2 1919 - 1945  
SM.2A.17.3 1946 - 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.17.14 Total  
OSM.2A.17.1  
OSM.2A.17.2  
OSM.2A.17.3  
OSM.2A.17.4  
OSM.2A.17.5  
OSM.2A.17.6  
OSM.2A.17.7  
OSM.2A.17.8  
OSM.2A.17.9  
OSM.2A.17.10

#### 18. Dwelling type

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  
OSM.2A.18.1

#### 19. New Residential Property

SM.2A.19.1 New Property  
SM.2A.19.2 Existing Property  
SM.2A.19.3 other  
SM.2A.19.4 no data  
SM.2A.19.5 Total  
OSM.2A.19.1

#### 20. CO2 emission - by dwelling type - as per national availability

SM.2A.20.1 House, detached or semi-detached  
SM.2A.20.2 Flat or Apartment  
SM.2A.20.3 Bungalow  
SM.2A.20.4 Terraced House

SM.2A.20.5	Multifamily House
SM.2A.20.6	Land Only
SM.2A.20.7	other
SM.2A.20.8	no data
SM.2A.20.9	Total
SM.2A.20.10	Weighted Average
SM.2A.20.11	
SM.2A.20.12	
SM.2A.20.13	
SM.2A.20.14	
SM.2A.20.15	
SM.2A.20.16	
SM.2A.20.17	
SM.2A.20.18	
SM.2A.20.19	
SM.2A.20.20	
SM.2A.20.21	
SM.2A.20.22	
SM.2A.20.23	
SM.2A.20.24	
SM.2A.20.25	
SM.2A.20.26	
SM.2A.20.27	
SM.2A.20.28	
SM.2A.20.29	
SM.2A.20.30	
SM.2A.20.31	
SM.2A.20.32	
SM.2A.20.33	
SM.2A.20.34	
SM.2A.20.35	
SM.2A.20.36	
SM.2A.20.37	
SM.2A.20.38	
SM.2A.20.39	
SM.2A.20.40	
SM.2A.20.41	
SM.2A.20.42	
SM.2A.20.43	
SM.2A.20.44	
SM.2A.20.45	
SM.2A.20.46	
SM.2A.20.47	
SM.2A.20.48	

## *2.B Sustainable Commercial Cover Pool*

### **21. Loan Size Information**

SM.2B.21.1 Average loan size (000s)

SM.2B.21.2 By buckets (mn):  
TBC at a country level

SM.2B.21.3	TBC at a country level
SM.2B.21.4	TBC at a country level
SM.2B.21.5	TBC at a country level
SM.2B.21.6	TBC at a country level
SM.2B.21.7	TBC at a country level
SM.2B.21.8	TBC at a country level
SM.2B.21.9	TBC at a country level
SM.2B.21.10	TBC at a country level
SM.2B.21.11	TBC at a country level
SM.2B.21.12	TBC at a country level
SM.2B.21.13	TBC at a country level
SM.2B.21.14	TBC at a country level
SM.2B.21.15	TBC at a country level
SM.2B.21.16	TBC at a country level
SM.2B.21.17	TBC at a country level
SM.2B.21.18	TBC at a country level
SM.2B.21.19	TBC at a country level
SM.2B.21.20	TBC at a country level
SM.2B.21.21	TBC at a country level
SM.2B.21.22	TBC at a country level
SM.2B.21.23	TBC at a country level
SM.2B.21.24	TBC at a country level
SM.2B.21.25	TBC at a country level
SM.2B.21.26	Total

## 22. Loan to Value (LTV) Information - UNINDEXED

SM.2B.22.1	Weighted Average LTV (%)	
	By LTV buckets (mn):	
SM.2B.22.2	>0 - <=40 %	
SM.2B.22.3	>40 - <=50 %	
SM.2B.22.4	>50 - <=60 %	
SM.2B.22.5	>60 - <=70 %	
SM.2B.22.6	>70 - <=80 %	
SM.2B.22.7	>80 - <=90 %	
SM.2B.22.8	>90 - <=100 %	
SM.2B.22.9	>100%	
SM.2B.22.10		Total
OSM.2B.22.1		<i>o/w &gt;100 - &lt;=110 %</i>
OSM.2B.22.2		<i>o/w &gt;110 - &lt;=120 %</i>
OSM.2B.22.3		<i>o/w &gt;120 - &lt;=130 %</i>
OSM.2B.22.4		<i>o/w &gt;130 - &lt;=140 %</i>
OSM.2B.22.5		<i>o/w &gt;140 - &lt;=150 %</i>
OSM.2B.22.6		<i>o/w &gt;150 %</i>
OSM.2B.22.7		
OSM.2B.22.8		
OSM.2B.22.9		

## 23. Loan to Value (LTV) Information - INDEXED

SM.2B.23.1	Weighted Average LTV (%)
	By LTV buckets (mn):

SM.2B.23.2	>0 - <=40 %	
SM.2B.23.3	>40 - <=50 %	
SM.2B.23.4	>50 - <=60 %	
SM.2B.23.5	>60 - <=70 %	
SM.2B.23.6	>70 - <=80 %	
SM.2B.23.7	>80 - <=90 %	
SM.2B.23.8	>90 - <=100 %	
SM.2B.23.9	>100%	
SM.2B.23.10		Total
OSM.2B.23.1		<i>o/w &gt;100 - &lt;=110 %</i>
OSM.2B.23.2		<i>o/w &gt;110 - &lt;=120 %</i>
OSM.2B.23.3		<i>o/w &gt;120 - &lt;=130 %</i>
OSM.2B.23.4		<i>o/w &gt;130 - &lt;=140 %</i>
OSM.2B.23.5		<i>o/w &gt;140 - &lt;=150 %</i>
OSM.2B.23.6		<i>o/w &gt;150 %</i>
OSM.2B.23.7		
OSM.2B.23.8		
OSM.2B.23.9		

#### 24. Breakdown by Type

SM.2B.24.1	Retail	
SM.2B.24.2	Office	
SM.2B.24.3	Hotel/Tourism	
SM.2B.24.4	Shopping malls	
SM.2B.24.5	Industry	
SM.2B.24.6	Agriculture	
SM.2B.24.7	Other commercially used	
SM.2B.24.8	Hospital	
SM.2B.24.9	School	
SM.2B.24.10	other RE with a social relevant purpose	
SM.2B.24.11	Land	
SM.2B.24.12	Property developers / Building under construction	
SM.2B.24.13	Other	
OSM.2B.24.1		<i>o/w Cultural purposes</i>
OSM.2B.24.2		<i>o/w [If relevant, please specify]</i>
OSM.2B.24.3		<i>o/w [If relevant, please specify]</i>
OSM.2B.24.4		<i>o/w [If relevant, please specify]</i>
OSM.2B.24.5		<i>o/w [If relevant, please specify]</i>
OSM.2B.24.6		<i>o/w [If relevant, please specify]</i>
OSM.2B.24.7		<i>o/w [If relevant, please specify]</i>
OSM.2B.24.8		<i>o/w [If relevant, please specify]</i>
OSM.2B.24.9		<i>o/w [If relevant, please specify]</i>
OSM.2B.24.10		<i>o/w [If relevant, please specify]</i>
OSM.2B.24.11		<i>o/w [If relevant, please specify]</i>
OSM.2B.24.12		<i>o/w [If relevant, please specify]</i>
OSM.2B.24.13		<i>o/w [If relevant, please specify]</i>
OSM.2B.24.14		<i>o/w [If relevant, please specify]</i>

#### 25. EPC Information of the financed CRE

SM.2B.25.1	TBC at a country level
SM.2B.25.2	TBC at a country level
SM.2B.25.3	TBC at a country level

SM.2B.25.4	TBC at a country level
SM.2B.25.5	TBC at a country level
SM.2B.25.6	TBC at a country level
SM.2B.25.7	TBC at a country level
SM.2B.25.8	TBC at a country level
SM.2B.25.9	TBC at a country level
SM.2B.25.10	TBC at a country level
SM.2B.25.11	TBC at a country level
SM.2B.25.12	TBC at a country level
SM.2B.25.13	TBC at a country level
SM.2B.25.14	TBC at a country level
SM.2B.25.15	TBC at a country level
SM.2B.25.16	TBC at a country level
SM.2B.25.17	TBC at a country level
SM.2B.25.18	no data
SM.2B.25.19	Total
OSM.2B.25.1	
OSM.2B.25.2	
OSM.2B.25.3	

#### 26. Average energy use intensity (kWh/m2 per year)

SM.2B.26.1	TBC at a country level
SM.2B.26.2	TBC at a country level
SM.2B.26.3	TBC at a country level
SM.2B.26.4	TBC at a country level
SM.2B.26.5	TBC at a country level
SM.2B.26.6	TBC at a country level
SM.2B.26.7	TBC at a country level
SM.2B.26.8	TBC at a country level
SM.2B.26.9	TBC at a country level
SM.2B.26.10	TBC at a country level
SM.2B.26.11	TBC at a country level
SM.2B.26.12	TBC at a country level
SM.2B.26.13	TBC at a country level
SM.2B.26.14	TBC at a country level
SM.2B.26.15	TBC at a country level
SM.2B.26.16	TBC at a country level
SM.2B.26.17	TBC at a country level
SM.2B.26.18	no data
SM.2B.26.19	Total

#### 27. CRE Age Structure

SM.2B.27.1	older than 1919
SM.2B.27.2	1919 - 1945
SM.2B.27.3	1946 - 1960
SM.2B.27.4	1961 - 1970
SM.2B.27.5	1971 - 1980
SM.2B.27.6	1981 - 1990
SM.2B.27.7	1991 - 2000
SM.2B.27.8	2001 - 2005
SM.2B.27.9	2006 - 2010
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
SM.2B.27.14	Total
OSM.2B.27.1	
OSM.2B.27.2	
OSM.2B.27.3	
OSM.2B.27.4	
OSM.2B.27.5	
OSM.2B.27.6	
OSM.2B.27.7	
OSM.2B.27.8	
OSM.2B.27.9	
OSM.2B.27.10	

### 28. New Commercial Property

SM.2B.28.1	New property
SM.2B.28.2	Existing property
SM.2B.28.3	other
SM.2B.28.4	no data
SM.2B.28.5	Total

### 29. CO2 emission related to CRE - as per national availability

SM.2B.29.1	Retail
SM.2B.29.2	Office
SM.2B.29.3	Hotel/Tourism
SM.2B.29.4	Shopping malls
SM.2B.29.5	Industry
SM.2B.29.6	Agriculture
SM.2B.29.7	Other commercially used
SM.2B.29.8	Hospital
SM.2B.29.9	School
SM.2B.29.10	other RE with a social relevant purpose
SM.2B.29.11	Land
SM.2B.29.12	Property developers / Building under construction
SM.2B.29.13	Other
SM.2B.29.14	no data
SM.2B.29.15	Total
SM.2B.29.16	Weighted Average
SM.2B.29.17	
SM.2B.29.18	
SM.2B.29.19	

# Sustainable Mortgage Data

[Please insert currency]

[Mortgage program](#)  
[of the mortgage stock](#)  
[Pool](#)  
[Pool](#)

Mortgage program	
Nominal (mn)	Number of loans
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
0,0	0

Composition of the mortgage stock	
Nominal (mn)	
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**% Residential Loans**

**% Commercial Loans**

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**% Residential Loans**

**% Commercial Loans**

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<b>% Residential Loans</b>	<b>% Commercial Loans</b>
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<b>% Residential Loans</b>	<b>% Commercial Loans</b>
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<b>% Residential Loans</b>	<b>% Commercial Loans</b>
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<b>% Residential Loans</b>	<b>% Commercial Loans</b>
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<b>Nominal</b>	<b>Number of Loans</b>
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<b>Nominal</b>	<b>Number of Loans</b>
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**Nominal**

**Number of Loans**

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**% Residential Loans**

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<b>Nominal (mn)</b>	<b>Number of dwellings</b>
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<b>Nominal (mn)</b>	<b>Number of dwellings</b>
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<b>Nominal (mn)</b>	<b>Number of dwellings</b>
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
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0,0	0

<b>Ton CO2 (per year)</b>	<b>Ton CO2 (per year) (LTV adjusted)</b>
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Nominal	Number of Loans

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### **% Commercial loans**

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### **Nominal (mn)**

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### **Number of CRE**

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# HTT 2024

**% Nominal (mn) to total mortgage program**

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**% Total sustainable Mortgages**

0,0%

**Total sustainable Mortgages**

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**% Total Sustainable Mortgages**

[For completion]

**% Total Sustainable Mortgages**

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**% Total Mortgages**

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**% Total Mortgages**

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**% Total Mortgages**

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**% Total Mortgages**  
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**% Residential Loans**



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**% Residential Loans**

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**% Residential Loans**

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**% Residential Loans**

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**% Residential Loans**

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**% Residential Loans**

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**% Residential Loans**

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**kg CO2/m2 (per year)**

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**% Commercial Loans**

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**kg CO2/m2 (per year)**

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**% No. of Loans to total mortgage program**

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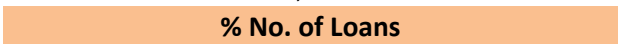
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**% No. of Loans**

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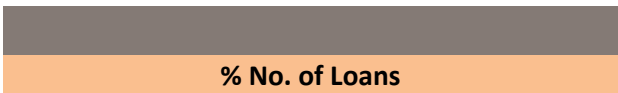
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# F2. Harmonised Transparency Template -

## Reporting in Domestic Currency

### CONTENT OF TAB F2

[1. Share of sustainable Public Sector Assets](#)

[2. Sustainable Public Sector Assets](#)

### 1. Share of sustainable public sector assets in t

#### 1. Amount of sustainable loans

SPS.1.1.1	Green Public Sector exposures
SPS.1.1.2	<i>o/w Local Communities</i>
SPS.1.1.3	<i>o/w Hospitals</i>
SPS.1.1.4	<i>o/w Export Credit</i>
	<i>o/w other</i>
SPS.1.1.5	Social Public Sector exposures
SPS.1.1.6	<i>o/w Local Communities</i>
SPS.1.1.7	<i>o/w Hospitals</i>
SPS.1.1.8	<i>o/w Export Credit</i>
	<i>o/w other</i>
SPS.1.1.9	other
SPS.1.1.10	Total sustainable Public Sector exposures
OSPS.1.1.1	<i>o/w [If relevant, please specify]</i>
OSPS.1.1.2	<i>o/w [If relevant, please specify]</i>
OSPS.1.1.3	<i>o/w [If relevant, please specify]</i>
OSPS.1.1.4	<i>o/w [If relevant, please specify]</i>
OSPS.1.1.5	<i>o/w [If relevant, please specify]</i>

#### 2. Type of use of sustainable loans

SPS.1.2.1	Renewable energy
SPS.1.2.2	Energy efficiency
SPS.1.2.3	Pollution prevention and control
SPS.1.2.4	Ecologically sustainable management of living natural resources and land use
SPS.1.2.5	Conservation of terrestrial and marine biodiversity
SPS.1.2.6	Clean transportation/mobility
SPS.1.2.7	Sustainable (waste) water management
SPS.1.2.8	Adaptation to climate change
SPS.1.2.9	Environmentally efficient products and/or products, product technologies and processes suitable for the circular economy
SPS.1.2.10	Financially viable basic infrastructure
SPS.1.2.11	Access to basic social services
SPS.1.2.12	Affordable housing
SPS.1.2.13	Job creation, including through SME financing and microcredits
SPS.1.2.14	Food security
SPS.1.2.15	Socio-economic development and empowerment.

## 2. Sustainable Public Sector Assets

### 1. General Information

SPS.2.1.1	Number of public sector exposures
OSPS.2.1.1	<i>Optional information eg, Number of borrowers</i>
OSPS.2.1.2	<i>Optional information eg, Number of guarantors</i>
OSPS.2.1.3	
OSPS.2.1.4	
OSPS.2.1.5	
OSPS.2.1.6	
OSPS.2.1.7	

### 2. Size Information

SPS.2.2.1	Average exposure size (000s)
	By buckets (mn):
SPS.2.2.2	TBC at a country level
SPS.2.2.3	TBC at a country level
SPS.2.2.4	TBC at a country level
SPS.2.2.5	TBC at a country level
SPS.2.2.6	TBC at a country level
SPS.2.2.7	TBC at a country level
SPS.2.2.8	TBC at a country level
SPS.2.2.9	TBC at a country level
SPS.2.2.10	TBC at a country level
SPS.2.2.11	TBC at a country level
SPS.2.2.12	TBC at a country level
SPS.2.2.13	TBC at a country level
SPS.2.2.14	TBC at a country level
SPS.2.2.15	TBC at a country level
SPS.2.2.16	TBC at a country level
SPS.2.2.17	Total

### 3. Breakdown by Asset Type

SPS.2.3.1	Loans
SPS.2.3.2	Bonds
SPS.2.3.3	Other
SPS.2.3.4	Total
OSPS.2.3.1	
OSPS.2.3.2	
OSPS.2.3.3	
OSPS.2.3.4	
OSPS.2.3.5	

### 4. Breakdown by Geography

SPS.2.4.1	<u>European Union</u>
SPS.2.4.2	Austria
SPS.2.4.3	Belgium
SPS.2.4.4	Bulgaria
SPS.2.4.5	Croatia
SPS.2.4.6	Cyprus
SPS.2.4.7	Czechia

SPS.2.4.8	Denmark
SPS.2.4.9	Estonia
SPS.2.4.10	Finland
SPS.2.4.11	France
SPS.2.4.12	Germany
SPS.2.4.13	Greece
SPS.2.4.14	Netherlands
SPS.2.4.15	Hungary
SPS.2.4.16	Ireland
SPS.2.4.17	Italy
SPS.2.4.18	Latvia
SPS.2.4.19	Lithuania
SPS.2.4.20	Luxembourg
SPS.2.4.21	Malta
SPS.2.4.22	Poland
SPS.2.4.23	Portugal
SPS.2.4.24	Romania
SPS.2.4.25	Slovakia
SPS.2.4.26	Slovenia
SPS.2.4.27	Spain
SPS.2.4.28	Sweden
SPS.2.4.29	<u>European Economic Area (not member of EU)</u>
SPS.2.4.30	Iceland
SPS.2.4.31	Liechtenstein
SPS.2.4.32	Norway
SPS.2.4.33	<u>Other</u>
SPS.2.4.34	Switzerland
SPS.2.4.35	United Kingdom
SPS.2.4.36	Australia
SPS.2.4.37	Brazil
SPS.2.4.38	Canada
SPS.2.4.39	Japan
SPS.2.4.40	Korea
SPS.2.4.41	New Zealand
SPS.2.4.42	Singapore
SPS.2.4.43	US
SPS.2.4.44	Other
OSPS.2.4.1	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.2	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.3	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.4	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.5	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.6	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.7	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.8	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.9	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.10	<i>o/w [If relevant, please specify]</i>

#### **5. Breakdown by regions of main country of origin**

SPS.2.5.1	TBC at a country level
SPS.2.5.2	TBC at a country level



SPS.2.5.3	TBC at a country level
SPS.2.5.4	TBC at a country level
SPS.2.5.5	TBC at a country level
SPS.2.5.6	TBC at a country level
SPS.2.5.7	TBC at a country level
SPS.2.5.8	TBC at a country level
SPS.2.5.9	TBC at a country level
SPS.2.5.10	TBC at a country level
SPS.2.5.11	TBC at a country level
SPS.2.5.12	TBC at a country level
SPS.2.5.13	TBC at a country level
SPS.2.5.14	TBC at a country level
SPS.2.5.15	TBC at a country level
SPS.2.5.16	TBC at a country level
SPS.2.5.17	TBC at a country level
SPS.2.5.18	TBC at a country level
SPS.2.5.19	TBC at a country level
SPS.2.5.20	TBC at a country level
SPS.2.5.21	TBC at a country level
SPS.2.5.22	TBC at a country level
SPS.2.5.23	TBC at a country level
SPS.2.5.24	TBC at a country level
SPS.2.5.25	TBC at a country level

#### **6. Breakdown by Interest Rate**

SPS.2.6.1	Fixed rate
SPS.2.6.2	Floating rate
SPS.2.6.3	Other
OSPS.2.6.1	
OSPS.2.6.2	
OSPS.2.6.3	
OSPS.2.6.4	

#### **7. Breakdown by Repayment Type**

SPS.2.7.1	Bullet / interest only
SPS.2.7.2	Amortising
SPS.2.7.3	Other
OSPS.2.7.1	
OSPS.2.7.2	
OSPS.2.7.3	
OSPS.2.7.4	
OSPS.2.7.5	
OSPS.2.7.6	

#### **8. Breakdown by Type of Debtor**

SPS.2.8.1	Sovereigns	
SPS.2.8.2	Regional/federal authorities	
SPS.2.8.3	Local/municipal authorities	
SPS.2.8.4	Others	
SPS.2.8.5		Total
OSPS.2.8.1	<i>o/w Claim against supranational</i>	
OSPS.2.8.2	<i>o/w Claim against sovereigns</i>	
OSPS.2.8.3	<i>o/w Claim guaranteed by sovereigns</i>	

OSPS.2.8.4	<i>o/w Claim against regional/federal authorities</i>
OSPS.2.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>
OSPS.2.8.6	<i>o/w Claim against local/municipal authorities</i>
OSPS.2.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>
OSPS.2.8.8	
OSPS.2.8.9	
OSPS.2.8.10	
OSPS.2.8.11	
OSPS.2.8.12	
OSPS.2.8.13	

### **9. Non-Performing Loans**

SPS.2.9.1	% NPLs
OSPS.2.9.1	Defaulted Loans pursuant Art 178 CRR
OSPS.2.9.2	
OSPS.2.9.3	
OSPS.2.9.4	

### **10. Concentration Risks**

SPS.2.10.1	10 largest exposures
OSPS.2.10.1	
OSPS.2.10.2	
OSPS.2.10.3	
OSPS.2.10.4	
OSPS.2.10.5	
OSPS.2.10.6	



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[For completion]

**Nominal**

**Number of Exposures**

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[For completion]

[For completion]

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**Nominal (mn)**

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**% Public Sector Assets**

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**% Public Sector Assets**

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**% Public Sector Assets**

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**Nominal (mn)**

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**% Public Sector Assets**

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**% Public Sector Assets**

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# HTT 2024

**% Nominal (mn) to total Public Sector program**

0,0%

**% Nominal (mn) to total Public Sector program**



0,0%



**% Public Sector Assets**



0,0%

**% Public Sector Assets**



0,0%







0,0%



**% No. of Loans to total Public Sector program**

0,0%

**% No. of Loans to total Public Sector program**

0,0%



**% No. of Exposures**

0,0%





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Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2024

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

CONTENT OF Temporary Tab
<p><a href="#">1. Share of assets affected by payment holidays caused by COVID 19</a></p> <p><a href="#">2. Additional information on the cover pool section affected by payment holidays</a></p>

Optional further information at issuer/country level
Can the COVID-19 related payment holiday loans remain part of the cover pool? <span style="float: right;">Yes</span>

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19							
	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool		
COV.1.1.1	payment holiday granted	0	0	0,0%	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%
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
OCOV.2.1.5	<i>o/w [if relevant, please specify]</i>						
OCOV.2.1.6	<i>o/w [if relevant, please specify]</i>						
OCOV.2.1.7	<i>o/w [if relevant, please specify]</i>						
OCOV.2.1.8	<i>o/w [if relevant, please specify]</i>						