

Harmonised Transparency Template

2025 Version

France

Compagnie de Financement Foncier

Reporting Date: 30/06/2025

Cut-off Date: 08/07/2025



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A. Harmonised Transparency Template - General Information

HTT 2025

Reporting in Domestic Currency		Eur		
CONTENT OF TAB A				
1. Basic Facts				
2. Regulatory Summary				
3. General Cover Pool / Covered Bond Information				
4. References to Capital Requirements Regulation (CRR) 129(7)				
5. References to Capital Requirements Regulation (CRR) 129(1)				
6. Other relevant information				
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	Accueil - Foncier		
G.1.1.5	Cut-off date	30/06/2025		
G.1.1.6	Cover Pool's FIGI Identifier (non-mandatory)			
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				
2. Regulatory Summary				
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y		
G.2.1.2	CBD Compliance			
G.2.1.3	CRR Compliance (Y/N)	Y		
OG.2.1.1	LCR status	Country Comparison :: Covered Bond Label		
OG.2.1.2				
OG.2.1.3				
OG.2.1.4				
OG.2.1.5				
OG.2.1.6				
3. General Cover Pool / Covered Bond Information				
1.General Information (before hedging)		Nominal (mn)		
G.3.1.1	Total Cover Assets	60 142		
G.3.1.2	Outstanding Covered Bonds	51 238		
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)		Statutory	Voluntary	Contractual
G.3.2.1	OC (%)	105%	114,70 % on march 2025	5,0%
		ND2		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	22 448		37,33%
G.3.3.2	Public Sector	32 494		54,03%
G.3.3.3	Shipping	0		0,00%
G.3.3.4	Substitute Assets	4 621		7,68%
G.3.3.5	Other	578		0,96%
G.3.3.6	Total	60 142		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				

4. Cover Pool Amortisation Profile [after Hedging]		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	7,2	6,5		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	10 654	11 528	18,1%	19,6%
G.3.4.3	1 - 2 Y	4 532	5 264	7,7%	8,9%
G.3.4.4	2 - 3 Y	4 773	5 344	8,1%	9,1%
G.3.4.5	3 - 4 Y	3 512	3 955	6,0%	6,7%
G.3.4.6	4 - 5 Y	3 315	3 632	5,6%	6,2%
G.3.4.7	5 - 10 Y	14 849	14 864	25,2%	25,2%
G.3.4.8	10+ Y	17 257	14 305	29,3%	24,3%
G.3.4.9	Total	58 893	58 893	100,0%	100,0%
5. Maturity of Covered Bonds [after hedging]		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6,2	6,2		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	6 071	6 071	11,9%	11,9%
G.3.5.3	1 - 2 Y	8 211	8 211	16,1%	16,1%
G.3.5.4	2 - 3 Y	5 599	5 599	10,9%	10,9%
G.3.5.5	3 - 4 Y	6 237	6 237	12,2%	12,2%
G.3.5.6	4 - 5 Y	5 181	5 181	10,1%	10,1%
G.3.5.7	5 - 10 Y	11 992	11 992	23,4%	23,4%
G.3.5.8	10+ Y	7 850	7 850	15,3%	15,3%
G.3.5.9	Total	51 140	51 140	100%	100,0%
6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	57 000	59 470	94,8%	100,0%
G.3.6.2	AUD	0	0	0,0%	
G.3.6.3	BRL			0,0%	
G.3.6.4	CAD	0	0	0,0%	
G.3.6.5	CHF	1 198	1	2,0%	
G.3.6.6	CZK			0,0%	
G.3.6.7	DKK	0	0	0,0%	
G.3.6.8	GBP	55	0	0,1%	
G.3.6.9	HKD			0,0%	
G.3.6.10	ISK			0,0%	
G.3.6.11	JPY	598	0	1,0%	
G.3.6.12	KRW			0,0%	
G.3.6.13	NOK	2		0,0%	
G.3.6.14	NZD			0,0%	
G.3.6.15	PLN			0,0%	
G.3.6.16	SEK			0,0%	
G.3.6.17	SGD	0	0	0,0%	
G.3.6.18	USD	1 287	0	2,1%	
G.3.6.19	Other	0	0	0,0%	0,0%
OG.3.6.1	Total	60 142	59 471	100,0%	100,0%
OG.3.6.2	<i>o/w [If relevant, please specify]</i>				
OG.3.6.3	<i>o/w [If relevant, please specify]</i>				
OG.3.6.4	<i>o/w [If relevant, please specify]</i>				
OG.3.6.5	<i>o/w [If relevant, please specify]</i>				
OG.3.6.6	<i>o/w [If relevant, please specify]</i>				
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	48 388	51 140	94,4%	100,0%
G.3.7.2	AUD			0,0%	
G.3.7.3	BRL			0,0%	
G.3.7.4	CAD			0,0%	
G.3.7.5	CHF	1 723		3,4%	
G.3.7.6	CZK			0,0%	
G.3.7.7	DKK			0,0%	
G.3.7.8	GBP	642		1,3%	
G.3.7.9	HKD			0,0%	
G.3.7.10	ISK			0,0%	
G.3.7.11	JPY	0		0,0%	
G.3.7.12	KRW			0,0%	
G.3.7.13	NOK	135		0,3%	
G.3.7.14	NZD			0,0%	
G.3.7.15	PLN			0,0%	
G.3.7.16	SEK			0,0%	
G.3.7.17	SGD			0,0%	
G.3.7.18	USD	350		0,7%	
G.3.7.19	Other			0,0%	
OG.3.7.1	Total	51 238	51 140	100%	100%

OG.3.7.2	<i>o/w [If relevant, please specify]</i>				
OG.3.7.3	<i>o/w [If relevant, please specify]</i>				
OG.3.7.4	<i>o/w [If relevant, please specify]</i>				
OG.3.7.5	<i>o/w [If relevant, please specify]</i>				
OG.3.7.6	<i>o/w [If relevant, please specify]</i>				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	49 110	27 696	95,8%	54,2%
G.3.8.2	Floating coupon	437	23 444	0,9%	45,8%
G.3.8.3	Other	1 691		3,3%	0,0%
G.3.8.4	Total	51 238	51 140	100,0%	100,0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	51		1,1%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)			0,0%	
G.3.9.3	Exposures to central banks	450		9,7%	
G.3.9.4	Exposures to credit institutions	4 121		89,2%	
G.3.9.5	Other			0,0%	
G.3.9.6	Total	4 621		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>	450		9,7%	
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>	4 171		90,3%	
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)	4 621		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	United Kingdom			0,0%	
G.3.10.7	Australia			0,0%	
G.3.10.8	Brazil			0,0%	
G.3.10.9	Canada			0,0%	
G.3.10.10	Japan			0,0%	
G.3.10.11	Korea			0,0%	
G.3.10.12	New Zealand			0,0%	
G.3.10.13	Singapore			0,0%	
G.3.10.14	US			0,0%	
G.3.10.15	Other			0,0%	
G.3.10.16	Total EU	4 621		0,0%	
OG.3.10.1	Total	4 621		100,0%	
OG.3.10.2				0,0%	
OG.3.10.3				0,0%	
OG.3.10.4				0,0%	
OG.3.10.5				0,0%	
OG.3.10.6				0,0%	
OG.3.10.7				0,0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	4 621		7,7%	9,0%
G.3.11.2	Central bank eligible assets	19 271		32,0%	37,6%
G.3.11.3	Other	0		0,0%	0,0%
G.3.11.4	Total	23 892		39,7%	46,6%
12. Bond List					
G.3.12.1	Bond list	Compagnie de Financement Foncier :: Covered Bond Label			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	64 134			
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	F1. Tab	F2. Tab
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			

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

5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	[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 2025

Reporting in Domestic Currency		Eur		
CONTENT OF TAB B1				
7. Mortgage Assets				
7.A Residential Cover Pool				
7.B Commercial Cover Pool				
Field Number	7. Mortgage Assets			
1. Property Type Information		Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	21 823		97,2%
M.7.1.2	Commercial	625		2,8%
M.7.1.3	Other			0,0%
M.7.1.4	Total	22 448		100,0%
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	302 995	131	303 126
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				
3. Concentration Risks		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	0,1%	0,4%	0,4%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100,0%	100,0%	100,0%
M.7.4.2	Austria			
M.7.4.3	Belgium	1,8%		1,8%
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	98,1%	100,0%	98,2%
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	France	98,1%	100,0%	98,2%	
M.7.5.2	Auvergne Rhône-Alpes	9,0%	0,3%	8,7%	
M.7.5.3	Bourgogne Franche-Comté	1,8%	0,0%	1,8%	
M.7.5.4	Bretagne	2,4%	0,0%	2,3%	
M.7.5.5	Centre	2,8%	0,0%	2,7%	
M.7.5.6	Corse	0,1%	0,0%	0,1%	
M.7.5.7	Grand Est	4,1%	0,0%	4,0%	
M.7.5.8	Hauts de France	9,5%	0,0%	9,2%	
M.7.5.9	Ile-de-France	29,4%	97,7%	31,3%	
M.7.5.10	Normandie	4,9%	0,0%	4,7%	
M.7.5.11	Nouvelle Aquitaine	8,1%	0,0%	7,9%	
M.7.5.12	Occitanie	12,0%	1,1%	11,7%	
M.7.5.13	Outre mer	0,3%	0,0%	0,3%	
M.7.5.14	Pays de la Loire	4,4%	0,5%	4,3%	
M.7.5.15	Provence-Alpes-Côte d'Azur	9,3%	0,4%	9,1%	
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
M.7.5.32					
M.7.5.33					
M.7.5.34					
M.7.5.35					
M.7.5.36					
M.7.5.37					
M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	96,7%	64,0%	95,8%	
M.7.6.2	Floating rate	3,3%	36,0%	4,2%	
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	2,6%		2,5%	
M.7.7.2	Amortising	97,4%	100%	97,5%	
M.7.7.3	Other			0,0%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	0,1%	0	0,1%	
M.7.8.2	≥ 12 - ≤ 24 months	0,3%	16,5%	0,7%	
M.7.8.3	≥ 24 - ≤ 36 months	0,4%	10,7%	0,7%	
M.7.8.4	≥ 36 - ≤ 60 months	1,4%	23,4%	2,0%	
M.7.8.5	≥ 60 months	97,8%	49,3%	96,4%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		résidentiel as % of total cover assets	commercial as % of total cover assets	mortgage as % of total cover assets	
M.7.9.1	% NPLs	1,0%	0,0%	1,0%	
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)	72	302 995		
	By buckets (mn):				
M.7A.10.2	0-200	18 874	292 471	86,5%	96,5%
M.7A.10.3	200-400	2 392	9 765	11,0%	3,2%
M.7A.10.4	400-600	224	471	1,0%	0,2%
M.7A.10.5	600-800	88	127	0,4%	0,0%
M.7A.10.6	800-1000	53	59	0,2%	0,0%
M.7A.10.7	>1000	192	102	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	21 823	302 995	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 (%)	67,5%			

By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	3 112	96 281	14,3%	31,8%
M.7A.11.3	>40 - <=50 %	1 458	22 457	6,7%	7,4%
M.7A.11.4	>50 - <=60 %	1 808	25 697	8,3%	8,5%
M.7A.11.5	>60 - <=70 %	3 116	38 946	14,3%	12,9%
M.7A.11.6	>70 - <=80 %	5 878	63 951	26,9%	21,1%
M.7A.11.7	>80 - <=90 %	4 627	43 968	21,2%	14,5%
M.7A.11.8	>90 - <=100 %	1 246	8 577	5,7%	2,8%
M.7A.11.9	>100%	578	3 118	2,6%	1,0%
M.7A.11.10		Total	21 823	302 995	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 (%)	60,3%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	4 351	113 928	19,9%	37,6%
M.7A.12.3	>40 - <=50 %	2 270	30 061	10,4%	9,9%
M.7A.12.4	>50 - <=60 %	3 328	38 099	15,3%	12,6%
M.7A.12.5	>60 - <=70 %	4 266	45 309	19,5%	15,0%
M.7A.12.6	>70 - <=80 %	3 823	39 446	17,5%	13,0%
M.7A.12.7	>80 - <=90 %	2 386	23 667	10,9%	7,8%
M.7A.12.8	>90 - <=100 %	888	8 266	4,1%	2,7%
M.7A.12.9	>100%	512	4 219	2,3%	1,4%
M.7A.12.10		Total	21 823	302 995	100,0%

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	72,1%			
M.7A.13.2	Second home/holiday houses	1,1%			
M.7A.13.3	Buy-to-let/Non-owner occupied	24,2%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural				
M.7A.13.6	Other	2,7%			
OM.7A.13.1	o/w Private rental				
OM.7A.13.2	o/w Multi-family housing				
OM.7A.13.3	o/w Buildings under construction				
OM.7A.13.4	o/w Buildings land				
OM.7A.13.5	o/w [If relevant, please specify]				
OM.7A.13.6	o/w [If relevant, please specify]				
OM.7A.13.7	o/w [If relevant, please specify]				
OM.7A.13.8	o/w [If relevant, please specify]				
OM.7A.13.9	o/w [If relevant, please specify]				
OM.7A.13.10	o/w [If relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	80,0%			
M.7A.14.2	Guaranteed	20,0%			
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	21823	302995	100,0%	100,0%
M.7A.15.19	Total	21823	302995	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	21823	302995	100,0%	100,0%
M.7A.16.19	Total	21823	302995	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	36	664	0,2%	0,2%
M.7A.17.2	1919 - 1945	36	798	0,2%	0,3%
M.7A.17.3	1945 - 1960	188	4078	0,9%	1,3%
M.7A.17.4	1961 - 1970	113	2416	0,5%	0,8%
M.7A.17.5	1971 - 1980	250	4916	1,1%	1,6%
M.7A.17.6	1981 - 1990	84	1680	0,4%	0,6%
M.7A.17.7	1991 - 2000	65	1349	0,3%	0,4%
M.7A.17.8	2001 - 2005	268	11316	1,2%	3,7%
M.7A.17.9	2006 - 2010	1545	36625	7,1%	12,1%
M.7A.17.10	2011 - 2015	3791	58511	17,4%	19,3%
M.7A.17.11	2016 - 2020	7230	74793	33,1%	24,7%
M.7A.17.12	2021 and onwards	59	539	0,3%	0,2%
M.7A.17.13	no data	8157	105310	37,4%	34,8%
M.7A.17.14	Total	21823	302995	100,0%	100,0%

18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached	12564	188744	57,6%	62,3%
M.2A.18.2	Flat or Apartment	9090	112758	41,7%	37,2%
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	169	1493	0,8%	0,5%
M.2A.18.8	Total	21823	302995	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	12655	177088	58,0%	58,4%
M.2A.19.2	Existing property	7435	107435	34,1%	35,5%
M.2A.19.3	other	661	4699	3,0%	1,6%
M.2A.19.4	no data	1072	13773	4,9%	4,5%
M.2A.19.5	Total	21823	302995	100,0%	100,0%
M.2A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	% No. of Dwellings with no CO2 data
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	Total	0,0	0,0		
M.7A.20.9	Weighted Average				
M.7A.20.10					
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
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)	4 774	131		
	By buckets (mn):				
M.7B.21.2	0-200	5	54	0,8%	41,2%
M.7B.21.3	200-400	4	12	0,6%	9,2%
M.7B.21.4	400-600	1	2	0,2%	1,5%
M.7B.21.5	600-800	2	3	0,3%	2,3%
M.7B.21.6	800-1000	2	2	0,3%	1,5%
M.7B.21.7	>1000	612	58	97,9%	44,3%
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	625	131	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 (%)	79,3%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	104	29	16,6%	22,1%
M.7B.22.3	>40 - <=50 %	91	20	14,6%	15,3%
M.7B.22.4	>50 - <=60 %	78	29	12,5%	22,1%
M.7B.22.5	>60 - <=70 %	25	17	4,0%	13,0%
M.7B.22.6	>70 - <=80 %	39	7	6,3%	5,3%
M.7B.22.7	>80 - <=90 %	61	6	9,8%	4,6%
M.7B.22.8	>90 - <=100 %	177	17	28,3%	13,0%
M.7B.22.9	>100%	51	6	8,1%	4,6%
M.7B.22.10	Total	625	131	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 (%)	52,4%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	89	75	14,3%	57,3%
M.7B.23.3	>40 - <=50 %	64	13	10,2%	9,9%
M.7B.23.4	>50 - <=60 %	472	43	75,5%	32,8%
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	625	131	100,0%	100,0%

24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	21,3%			
M.7B.24.2	Office	69,0%			
M.7B.24.3	Hotel/Tourism	0			
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	9,7%			
OM.7B.24.1	o/w Social & Cultural purposes				
OM.7B.24.13	o/w [If relevant, please specify]				
OM.7B.24.14	o/w [If relevant, please specify]				
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	625	131	100,0%	100,0%
M.7B.25.19	Total	625	131	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	625	131	100,0%	100,0%
M.7B.26.19	Total	625	131	100,0%	100,0%
M.7B.26.1					
M.7B.26.2					
M.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%	0,8%
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%	0,8%
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	625	129	99,9%	98,5%
M.7B.27.14	Total	625	131	100,0%	100,0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	0	0	0,0%	0,0%
M.7B.28.2	Existing Property	0	0	0,0%	0,0%
M.7B.28.3	other	0	0	0,0%	0,0%
M.7B.28.4	no data	625	131	100,0%	100,0%
M.7B.28.5	Total	625	131	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
M.7B.29.1	Retail				
M.7B.29.2	Office				
M.7B.29.3	Hotel/Tourism				
M.7B.29.4	Shopping malls				
M.7B.29.5	Industry				
M.7B.29.6	Agriculture				
M.7B.29.7	Other commercially used				
M.7B.29.8	Hospital				
M.7B.29.9	School				
M.7B.29.10	other RE with a social relevant purpose				
M.7B.29.11	Land				
M.7B.29.12	Property developers / Building under construction				
M.7B.29.13	Other				
M.7B.29.14	no data	625,4	131		
M.7B.29.15	Total	625,4	131,0		
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19				0,0%	0,0%

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2025

Reporting in Domestic Currency		Eur			
CONTENT OF TAB B2					
8. Public Sector Assets					
Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures	78 209			
OPS.8.1.1	Optional information eg, Number of borrowers	66 457			
OPS.8.1.2	Optional information eg, Number of guarantors				
OPS.8.1.3					
OPS.8.1.4					
OPS.8.1.5					
OPS.8.1.6					
OPS.8.1.7					
2. Size Information		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	415	78 209		
By buckets (mn):					
PS.8.2.2	0 - 0.5	3 532	71 574	10,9%	91,5%
PS.8.2.3	0.5 - 1	1 663	2 354	5,1%	3,0%
PS.8.2.4	1 - 5	6 948	3 186	21,4%	4,1%
PS.8.2.5	5 - 10	4 485	614	13,8%	0,8%
PS.8.2.6	10 - 50	8 762	426	27,0%	0,5%
PS.8.2.7	50 - 100	2 039	29	6,3%	0,0%
PS.8.2.8	> 100	5 065	26	15,6%	0,0%
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	32 494	78 209	100,0%	100,0%
3. Breakdown by Asset Type		Nominal (mn)	% Public Sector Assets		
PS.8.3.1	Loans	28 135	86,6%		
PS.8.3.2	Bonds	4 359	13,4%		
PS.8.3.3	Other	0	0,0%		
PS.8.3.4	Total	32 494	100,0%		
4. Breakdown by Geography		% Public Sector Assets			
PS.8.4.1	European Union	91,6%			
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	82,6%			
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	8,0%			
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	0,8%			
PS.8.4.23	Portugal	0,0%			
PS.8.4.24	Romania				
PS.8.4.25	Slovakia				
PS.8.4.26	Slovenia				
PS.8.4.27	Spain	0,2%			
PS.8.4.28	Sweden				

PS.8.4.29	European Economic Area (not member of EU)		
PS.8.4.30	<u>Iceland</u>		
PS.8.4.31	Liechtenstein		
PS.8.4.32	Norway		
PS.8.4.33	Other		
PS.8.4.34	<u>Switzerland</u>	3,6%	
PS.8.4.35	United Kingdom		
PS.8.4.36	Australia		
PS.8.4.37	Brazil		
PS.8.4.38	Canada	0,2%	
PS.8.4.39	Japan	1,1%	
PS.8.4.40	Korea		
PS.8.4.41	New Zealand		
PS.8.4.42	Singapore		
PS.8.4.43	US	3,5%	
PS.8.4.44	Other		
5. Breakdown by regions of main country of origin		% Public Sector Assets	
PS.8.5.1	Auvergne Rhône-Alpes	10,4%	
PS.8.5.2	Bourgogne Franche-Comté	3,8%	
PS.8.5.3	Bretagne	3,3%	
PS.8.5.4	Centre	3,2%	
PS.8.5.5	Corse	0,6%	
PS.8.5.6	Grand Est	5,9%	
PS.8.5.7	Hauts de France	6,0%	
PS.8.5.8	Ile-de-France	18,8%	
PS.8.5.9	Normandie	3,5%	
PS.8.5.10	Nouvelle Aquitaine	5,8%	
PS.8.5.11	Occitanie	8,6%	
PS.8.5.12	Pays de la Loire	4,3%	
PS.8.5.13	Provence-Alpes-Côte d'Azur	7,1%	
PS.8.5.14	Dom-Tom	0,9%	
PS.8.5.15	Etat Français	0,5%	
PS.8.5.16			
PS.8.5.23			
PS.8.5.24			
PS.8.5.25			
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	75,8%	
PS.8.6.2	Floating rate	22,3%	
PS.8.6.3	Other	1,9%	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	14,1%	
PS.8.7.2	Amortising	85,9%	
PS.8.7.3	Other	0	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	5 247	16,1%
PS.8.8.2	Regional/federal authorities	9 322	28,7%
PS.8.8.3	Local/municipal authorities	11 330	34,9%
PS.8.8.4	Others	6 596	20,3%
PS.8.8.5	Total	32 494	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>	2 331	7,2%
OPS.8.8.3	<i>o/w Claim guaranteed by sovereigns</i>	2 916	9,0%
OPS.8.8.4	<i>o/w Claim against regional/federal authorities</i>	7 781	23,9%
OPS.8.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>	1 541	4,7%
OPS.8.8.6	<i>o/w Claim against local/municipal authorities</i>	10 260	31,6%
OPS.8.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>	1 070	3,3%
OPS.8.8.8			
OPS.8.8.12			
OPS.8.8.13			
9. Non-Performing Loans			
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			
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest borrowers	9,0%	
OPS.8.10.1			
OPS.8.10.2			



B3. Harmonised Transparency Template - Shipping Assets

HTT 2025

Reporting in Domestic Currency

[Please insert currency]

CONTENT OF TAB B3

[9. Shipping Assets](#)

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



S.9.3.40	Korea
S.9.3.41	New Zealand
S.9.3.42	Singapore
S.9.3.43	US
S.9.3.44	Other
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
--------------------------------------	-------------------------

S.9.4.1	Fixed rate
S.9.4.2	Floating rate
S.9.4.3	Other
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
S.9.5.2	Amortising
S.9.5.3	Other
OS.9.5.1	
OS.9.5.2	
OS.9.5.3	
OS.9.5.4	
OS.9.5.5	
OS.9.5.6	

6. Loan Seasoning	% Shipping Loans
--------------------------	-------------------------

S.9.6.1	Up to 12months
S.9.6.2	> 12 - ≤ 24 months
S.9.6.3	> 24 - ≤ 36 months
S.9.6.4	> 36 - ≤ 60 months
S.9.6.5	> 60 months
OS.9.6.1	
OS.9.6.2	
OS.9.6.3	
OS.9.6.4	

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

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

8. Loan Size Information	Nominal	Number of Loans	% Shipping Loans	% No. of Loans
---------------------------------	----------------	------------------------	-------------------------	-----------------------

S.9.8.1	Average loan size (000s)			
---------	--------------------------	--	--	--

	By buckets (mn):
S.9.8.2	TBC at a country level
S.9.8.3	TBC at a country level
S.9.8.4	TBC at a country level
S.9.8.5	TBC at a country level
S.9.8.6	TBC at a country level
S.9.8.7	TBC at a country level
S.9.8.8	TBC at a country level
S.9.8.9	TBC at a country level
S.9.8.10	TBC at a country level
S.9.8.11	TBC at a country level
S.9.8.12	TBC at a country level
S.9.8.13	TBC at a country level



S.9.8.14	TBC at a country level					
S.9.8.15	TBC at a country level					
S.9.8.16	TBC at a country level					
S.9.8.17	TBC at a country level					
S.9.8.18	TBC at a country level					
S.9.8.19	TBC at a country level					
S.9.8.20	TBC at a country level					
S.9.8.21	TBC at a country level					
S.9.8.22	TBC at a country level					
S.9.8.23	TBC at a country level					
S.9.8.24	TBC at a country level					
S.9.8.25	TBC at a country level					
S.9.8.26	TBC at a country level					
	Total	0,0	0	0,0%	0,0%	
9. Loan to Value (LTV) Information - UNINDEXED						
S.9.9.1	Weighted Average LTV (%)	Nominal [For completion]	Number of Loans	% Shipping Loans	% No. of Loans	
	By LTV buckets (mn):					
S.9.9.2	>0 - <=40 %					
S.9.9.3	>40 - <=50 %					
S.9.9.4	>50 - <=60 %					
S.9.9.5	>60 - <=70 %					
S.9.9.6	>70 - <=80 %					
S.9.9.7	>80 - <=90 %					
S.9.9.8	>90 - <=100 %					
S.9.9.9	>100%					
S.9.9.10	Total	0,0	0	0,0%	0,0%	
OS.9.9.1	a/w >100 - <=110 %					
OS.9.9.2	a/w >110 - <=120 %					
OS.9.9.3	a/w >120 - <=130 %					
OS.9.9.4	a/w >130 - <=140 %					
OS.9.9.5	a/w >140 - <=150 %					
OS.9.9.6	a/w >150 %					
OS.9.9.7						
OS.9.9.8						
OS.9.9.9						
10. Loan to Value (LTV) Information - INDEXED						
S.9.10.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Shipping Loans	% No. of Loans	
	By LTV buckets (mn):					
S.9.10.2	>0 - <=40 %					
S.9.10.3	>40 - <=50 %					
S.9.10.4	>50 - <=60 %					
S.9.10.5	>60 - <=70 %					
S.9.10.6	>70 - <=80 %					
S.9.10.7	>80 - <=90 %					
S.9.10.8	>90 - <=100 %					
S.9.10.9	>100%					
S.9.10.10	Total	0,0	0	0,0%	0,0%	
OS.9.10.1	a/w >100 - <=110 %					
OS.9.10.2	a/w >110 - <=120 %					
OS.9.10.3	a/w >120 - <=130 %					
OS.9.10.4	a/w >130 - <=140 %					
OS.9.10.5	a/w >140 - <=150 %					
OS.9.10.6	a/w >150 %					
OS.9.10.7						
OS.9.10.8						
OS.9.10.9						
11. Breakdown by type of ship						
S.9.11.1	% Shipping Loans		CO2/ton/mi			
S.9.11.2						
S.9.11.3						
S.9.11.4						
S.9.11.5						
S.9.11.6						
S.9.11.7						
S.9.11.8						
S.9.11.9						



S.9.11.10
S.9.11.11
S.9.11.12
S.9.11.13
S.9.11.14
S.9.11.15
S.9.11.16
S.9.11.17
OS.9.11.1
OS.9.11.2
OS.9.11.3
OS.9.11.4
OS.9.11.5

12. Breakdown by size of ship		% Shipping Loans	C02/ton/mi
S.9.12.1	TBC at a country level	[For completion]	[For completion]
S.9.12.2	TBC at a country level	[For completion]	[For completion]
S.9.12.3	TBC at a country level	[For completion]	[For completion]
S.9.12.4	TBC at a country level	[For completion]	[For completion]
S.9.12.5	TBC at a country level	[For completion]	[For completion]
S.9.12.6	TBC at a country level	[For completion]	[For completion]
S.9.12.7	TBC at a country level	[For completion]	[For completion]
S.9.12.8	TBC at a country level	[For completion]	[For completion]
S.9.12.9	TBC at a country level	[For completion]	[For completion]
S.9.12.10	TBC at a country level	[For completion]	[For completion]
S.9.12.11	TBC at a country level	[For completion]	[For completion]
S.9.12.12	TBC at a country level	[For completion]	[For completion]
S.9.12.13	TBC at a country level	[For completion]	[For completion]
S.9.12.14	TBC at a country level	[For completion]	[For completion]
S.9.12.15	TBC at a country level	[For completion]	[For completion]
S.9.12.16	TBC at a country level	[For completion]	[For completion]
S.9.12.17	TBC at a country level	[For completion]	[For completion]
OS.9.12.1			
OS.9.12.2			
OS.9.12.3			
OS.9.12.4			
OS.9.12.5			

13. Breakdown by age of ship		% Shipping Loans	C02/ton/mi
S.9.13.1	TBC at a country level	[For completion]	[For completion]
S.9.13.2	TBC at a country level	[For completion]	[For completion]
S.9.13.3	TBC at a country level	[For completion]	[For completion]
S.9.13.4	TBC at a country level	[For completion]	[For completion]
S.9.13.5	TBC at a country level	[For completion]	[For completion]
S.9.13.6	TBC at a country level	[For completion]	[For completion]
S.9.13.7	TBC at a country level	[For completion]	[For completion]
S.9.13.8	TBC at a country level	[For completion]	[For completion]
S.9.13.9	TBC at a country level	[For completion]	[For completion]
S.9.13.10	TBC at a country level	[For completion]	[For completion]
S.9.13.11	TBC at a country level	[For completion]	[For completion]
S.9.13.12	TBC at a country level	[For completion]	[For completion]
S.9.13.13	TBC at a country level	[For completion]	[For completion]
S.9.13.14	TBC at a country level	[For completion]	[For completion]
S.9.13.15	TBC at a country level	[For completion]	[For completion]
S.9.13.16	TBC at a country level	[For completion]	[For completion]
S.9.13.17	TBC at a country level	[For completion]	[For completion]
OS.9.13.1			

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

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

June 2025

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Compagnie de Financement Foncier
Reporting date 30/06/2025



1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

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

1.2			Rating	Rating Watch	Outlook
	Senior unsecured rating (group parent company)	Fitch	A		stable
		Moody's	A1		stable
		Scope	A+		stable
		S&P	A		stable

1.3			Rating	Rating watch	Outlook
	Covered bond issuer rating (senior unsecured)	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 (%)	16,3%	juin-25
	Common Equity Tier 1 ratio Group parent company (%)	31,2%	juin-25
	Common Equity Tier 1 covered bond issuer (%)	38,6%	déc-24
	Tier 1 ratio Covered Bond Issuer (%)	38,6%	déc-24

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)	Accueil - Foncier

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

2.2 Covered bonds and cover pool

		Total outstanding	of which eligible to CB refinancing
Cover pool	Public sector exposures	32 494	
	Commercial assets	625	
	Residential assets	21 823	
	Substitute assets (*)	4 621,5	
	Other	578	
Total		60 142	

(*) of which short term deposits with Banque de France : € 450,0 million

Covered bonds	51 238
---------------	--------

2.3 Overcollateralisation ratios

	Minimum (%)	Current (%)	
Legal ("coverage ratio")	105,0%	114,70%	(March 2025)
Contractual (ACT)			
Other	5,0%	11,5%	(non privileged liabilities net of repurchase agreements as % of privileged liabilities, after swap)

2.4 Covered bonds ratings

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

2.5 Liabilities of the covered bond issuer

LIABILITIES	Outstanding
Equity	1 996
Subordinated debt	45
Other non privileged liabilities	5 392
Total equity and non privileged liabilities	7 432
Covered bonds	51 238
exchange rate impact	-98
Other privileged liabilities	575
Total privileged liabilities	51 716
TOTAL	59 148

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	7,2	7,3
Residential	6,8	8,5
Commercial		
Substitute assets	0,5	0,5
WAL of cover pool	6,5	7,2
WAL of covered bonds	6,2	6,2
WAL of total liabilities	6,4	6,4

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	4 562	3 130	3 069	2 048	1 947	8 430	8 638
Residential	2 345	2 134	2 275	1 907	1 684	6 434	5 667
Commercial							
Substitute assets	4 622						
Expected maturity of cover pool	11 528	5 264	5 344	3 955	3 632	14 864	14 305
Expected maturity of covered bonds	6 071	8 211	5 599	6 237	5 181	11 992	7 850

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	4 472	3 053	3 006	1 999	1 911	8 413	8 969
Residential	1 561	1 480	1 767	1 513	1 404	6 436	8 288
Commercial							
Substitute assets	4 622						
Contractual maturity of cover pool	10 654	4 532	4 773	3 512	3 315	14 849	17 257
Contractual maturity of cov. bonds	6 071	8 211	5 599	6 237	5 181	11 992	7 850
of which hard bullet	6 071	8 211	5 599	6 237	5 181	11 992	7 850
of which soft bullet							

3.4 Interest rate and currency risks

Interest rate risk		
Hedging transactions Both Assets and Liabilities are hedged for currency and interest rate risks. Macro-hedging swaps are entered into when acquiring loan portfolios, while micro-hedging swaps are used for single transactions. Credit Foncier acts as counterparty on the swaps hedging the loan portfolios sold to Compagnie de Financement Foncier and on the majority of the vanilla swaps hedging the bonds issued by Compagnie de Financement Foncier. Major international banks act as counterparties on the swaps hedging the rest of the transactions. All counterparties have concluded collateral agreements with Compagnie de Financement Foncier that require them to post collateral depending on their debt position and rating. However, the agreements stipulate that Compagnie de Financement Foncier shall not deposit any collateral. Interest rate positions are reviewed each quarter and macro-hedged if found that the position has deteriorated to an extent that might result in non-compliance with the strict limits that Compagnie de Financement Foncier has committed to. Whenever early repayments exceed budgeted amounts, an interest rate swap is entered into in order to minimize the open position. Basic risks, resulting from different reference rates on positions already transformed into variable rates by swaps, are managed through macro hedges. Special interest rate risk reduction mechanisms have been put in place with the French state for the subsidized sector loans.		
	Nominal	WAL
Internal interest rate swaps	54 479	4,5
External interest rate swaps	4 414	5,1
Currency risk		
No currency risk Compagnie de Financement Foncier does not allow any open foreign exchange positions. As such, all asset purchases or refinancing transactions that are not denominated in euros are systematically hedged against currency risk. Limits are set at EUR 3 million by currency and EUR 5 million in total.		
	Nominal	WAL
Internal currency swaps	3 285	5,2
External currency swaps	1 956	4,0

3.5 **Liquid assets**

		Outstanding nominal
ECB eligible internal ABS		
ECB eligible external ABS		
ECB eligible public exposures		19 271
Transitional arrangement Banque de France		
Deposits with Banque de France		450
Substitute assets	ECB eligible	
	Other	4 171
Total liquid assets		23 892
% liquid assets / covered bonds		46,6%

Liquidity support	0	Comments
% liquidity support / covered bonds		

3.6 **Substitution assets**

	Outstanding	WAL
AAA to AA-	450	0,0
A+ to A-	4 171	0,5
Below A-		
Total	4 621	0,5

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Compagnie de Financement Foncier
Reporting date 30/06/2025



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	96,4%	36,0%
Arrears		
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%	0,9%
> 3 months	2,7%	1,0%

4.2 Arrears and defaulted loans outstanding

Zone	Country	% of outstanding residential cover pool	% of total cover pool
	France	3,6%	1,3%

4.3 Regional breakdown of assets

Region	% of outstanding residential cover pool
France	98,2%
Auvergne Rhône-Alpes	8,7%
Bourgogne Franche-Comté	1,8%
Bretagne	2,3%
Centre	2,7%
Corse	0,1%
Grand Est	4,0%
Hauts de France	9,2%
Ile-de-France	31,3%
Normandie	4,7%
Nouvelle Aquitaine	7,9%
Occitanie	11,7%
Outre mer	0,3%
Pays de la Loire	4,3%
Provence-Alpes-Côte d'Azur	9,1%
Belgium	1,8%
région de Bruxelles- capitale	0,1%
région flamande	0,9%
région wallonne	0,7%
Netherlands	0,1%

4.4 Unindexed current LTV

WA unindexed current LTVs (%)	67,8%
-------------------------------	-------

Category	% of outstanding residential cover pool
LTV buckets	0 - 40
	40 - 50
	50 - 60
	60 - 70
	70 - 80
	80 - 85
	85 - 90
	90 - 95
	95 - 100
	100 - 105
	105 - 110
	110 - 115
	115+

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 (%)	60,1%
-----------------------------	-------

Category		% of outstanding residential cover pool
LTV buckets	0 - 40	19,8%
	40 - 50	10,4%
	50 - 60	16,9%
	60 - 70	19,0%
	70 - 80	17,0%
	80 - 85	6,4%
	85 - 90	4,3%
	90 - 95	2,6%
	95 - 100	1,4%
	100 - 105	0,7%
	105 - 110	0,4%
	110 - 115	0,2%
	115+	0,9%

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 March 31, 2025, the amount exceeding the regulatory limit was € 319,6 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	54,2%
1st lien mortgage without guaranty		26,3%
Total 1st lien mortgages		80,5%
guaranteed	Crédit Logement	19,5%
Total guarantees		19,5%

4.7 Seasoning

Months	% of outstanding residential cover pool
< 12	0,1%
12 - 24	0,7%
24 - 36	0,7%
36 - 60	2,0%
> 60	96,4%

4.8 Loan purpose

	% of outstanding residential cover pool
Owner occupied	70,1%
Second home	1,0%
Buy-to-let	23,6%
Other	5,3%
No data	

4.9 Principal amortisation

	% of outstanding residential cover pool
Amortising	97,5%
Partial bullet	
Bullet	2,5%
Other	
No data	

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

	% of outstanding residential cover pool
Fixed for life	95,8%
Capped for life	1,2%
Floating (1y or less)	2,6%
Mixed (1y+)	0,5%
Other	
No data	

4.11 Borrowers

	% of outstanding residential cover pool
Employees	74,4%
Civil servants	13,4%
Self employed	4,1%
Retired / Pensioner	4,7%
Other non-working	
Real estate company	3,2%
No data	0,2%

4.12 Granularity, large exposures and loan size

Number of loans	303 126
Average outstanding balance (€)	74 055

	% of total cover pool
5 largest exposures (%)	0.3%
10 largest exposures (%)	0.4%

Loan size (buckets in thousand EUR)	Number of loans	Outstanding in EUR millions	% of total cover pool (outstanding)
0-200	292 525	18 878	31,4%
200-400	9 777	2 396	4,0%
400-600	473	225	0,4%
600-800	130	90	0,1%
800- 1 000	61	55	0,1%
> 1 000	160	804	1,3%
TOTAL	303 126	22 448	37,3%

4.13 Residential MBS

	TOTAL	Internal	External
Outstanding	0	0	0

[illegible]

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CB ISSUER Compagnie de Financement Foncier
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5 PUBLIC SECTOR COVER POOL DATA

Public sector cover pool data in this section (32 493,9 EUR million) do not include Banque de France exposure (EUR 450,0 million).
Amounts in this section do not take account of currency swaps and impairments.

5.1 Arrears and defaulted loans outstanding

	% of outstanding public sector cover pool	% of total cover pool
Currently performing	100,0%	54,0%
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		164	2 752		6 202	822	9 442	1 070	6 387		26 839	82,6%
	Spain			0		49	0					49	0,2%
	Italy		1 895	134		395		180		0		2 604	8,0%
	Poland		272									272	0,8%
	Portugal											0	0,0%
	Switzerland					107	642	342		84		1 176	3,6%
ASIA	Japan					55		170		124		349	1,1%
NORTH AMERICA	United States				30	973		126		0		1 128	3,5%
	Canada					0	77					77	0,2%
TOTAL			2 331	2 886	30	7 781	1 541	10 260	1 070	6 596		32 494	100,0%

5.3 Geographical distribution and nature of the underlying operation

		LOANS	SECURITIES	ABS	TOTAL
EUROPE	France	26 795	44		26 839
	Spain		49		49
	Italy	134	2 470		2 604
	Poland		272		272
	Portugal		0		0
	Switzerland	1 176			1 176
ASIA	Japan		349		349
NORTH AMERICA	United States	30	1 098		1 128
	Canada	0	77		77
TOTAL		28 135	4 359	0	32 494

5.4 Regional exposures : France

	Outstanding balance	% of outstanding French public sector cover pool
Auvergne Rhône-Alpes	3 393	12,6%
Bourgogne Franche-Comté	1 237	4,6%
Bretagne	1 072	4,0%
Centre	1 053	3,9%
Corse	179	0,7%
Grand Est	1 921	7,2%
Hauts de France	1 941	7,2%
Ile-de-France	6 100	22,7%
Normandie	1 135	4,2%
Nouvelle Aquitaine	1 874	7,0%
Occitanie	2 780	10,4%
Pays de la Loire	1 396	5,2%
Provence-Alpes-Côte d'Azur	2 294	8,5%
Dom-Tom	299	1,1%
Etat Français	164	0,6%
TOTAL	26 839	100,0%

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

	% of outstanding public sector cover pool
Fixed for life	75,8%
Capped for life	
Floating	22,3%
Mixed	
Other	1,9%
No data	

5.6 Currency

	% of outstanding public sector cover pool
EUR	90,6%
USD	3,9%
JPY	1,8%
CHF	3,6%
Other	0,1%

5.7 Principal amortisation

	% of outstanding public sector cover pool
Amortising	85,9%
Partial bullet	
Bullet	14,1%
Other	
No data	

5.8 Granularity, large exposures and loan size

Number of exposures	66 457
Average outstanding balance (€)	488 945

	% of total cover pool
5 largest exposures (%)	6,5%
10 largest exposures (%)	9,0%

Loan size (buckets in EUR million)	Number of loans	Outstanding	% of total cover pool (outstanding)
0 - 0.5	71574	3 532	5,9%
0.5 - 1	2354	1 663	2,8%
1 - 5	3186	6 948	11,6%
5 - 10	614	4 485	7,5%
10 - 50	426	8 762	14,6%
50 - 100	29	2 039	3,4%
> 100	26	5 065	8,4%
TOTAL	78 209	32 494	54,0%

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CB ISSUER Compagnie de Financement Foncier
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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

	2025	2 024	2 023	2 022
Public placement	34 729	33 237	33 144,9	34 832,2
Private placement	16 509	17 675	18 086,7	18 373,1
Sum	51 238	50 912	51 232	53 205

Denominated in €	48 388	48 071	49 352	51 245
Denominated in USD	350	537	186	171
Denominated in CHF	1 723	1 502	922	975
Denominated in JPY				
Denominated in GBP	642	665	620	655
Denominated in AUD				
Denominated in CAD				
Denominated in NOK	135	136	152	160
Other				
Sum	51 238	50 912	51 232	53 205

Fixed coupon	49 110	48 561	47 880	49 508
Floating coupon	437	437	1 184	1 214
Other	1 691	1 914	2 168	2 483
Sum	51 238	50 912	51 232	53 205

6.2 Issuance

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

	2025	2 024	2 023	2 022
Public placement	2 500	5 161	4 105	4 500
Private placement	283	664	500	300
Sum	2 783	5 825	4 605	4 800

Denominated in €	2 570	5 525	4 350	4 800
Denominated in USD	0	138,7		
Denominated in CHF	213	161	255,3	
Denominated in JPY				
Denominated in GBP				
Denominated in NOK				
Other				
Sum	2 783	5 825	4 605	4 800

Fixed coupon	2 783	5 825	4 605	4 800
Floating coupon	0			
Other	0			
Sum	2 783	5 825	4 605	4 800

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 2025

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)	Crédit Foncier	969500EYGGU339D3T184
E.1.1.2	Serviceur	Crédit 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		G5GSEF7VJPS17OUK5573	Interest & FX
E.2.1.2	BNP PARIBAS		ROMUW5FPU8MPPROBK5P83	Interest & FX
E.2.1.3	CITY BANK		ES70DZWZ7F32TWEFA76	Interest & FX
E.2.1.4	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK		1VLV7VQFKUQOSJ21A208	Interest & FX
E.2.1.5	CREDIT FONCIER DE FRANCE		969500EYGGU339D3T184	Interest & FX
E.2.1.6	DEXIA CREDIT LOCAL SA garantie CFF		F4G1360IP8YND1F41110	FX
E.2.1.7	DZ BANK AG		529900HNOAA1KXQUJQ27	Interest
E.2.1.8	GOLDMAN SACHS		W22LROWP2IH2NB86K528	Interest
E.2.1.9	HSBC FRANCE PARIS		F0HU11NY1AZMJMD8LP67	Interest
E.2.1.10	JP MORGAN CHASE BANK		7H6GLXORUGOFUS7RNE97	Interest & FX
E.2.1.11	MERRILL LYNCH INTERNATIONAL		GGDZP1LUGU95STUHRDP48	Interest & FX
E.2.1.12	MORGAN STANLEY BANK		Z06512H6N9QRJ8HHN626	Interest & FX
E.2.1.13	JP MORGAN SE		549300ZK53CNGEEI6A29	Interest & FX
E.2.1.14	NATIXIS CAPITAL MARKET PARIS		KX1WK48MPD4Y2NCUIZ63	Interest & FX
E.2.1.15	NATIXIS CAPITAL MARKET PARIS Garantie CDC		KX1WK48MPD4Y2NCUIZ63	Interest & FX
E.2.1.16	ROYAL BANK OF CANADA		E57IP3U3RHIGCT1XBU11	Interest
E.2.1.17	NATWEST MARKETS PLC		9Y5B2OGUSCHSMO4ND120	Interest & FX
E.2.1.18	UBS Europe SE		REYPIEN7XZHSUJ0N355	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)	8				
E.3.1.2	Weighted Average Maturity (years)**	12				
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	0,9%	0,0%	0,0%		0,9%
OE.3.2.1						

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2024

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

1. Share of sustainable loans in the total mortgage program					
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans				#VALEUR!
SM.1.1.2	Social impact mortgage loans	268,5	2 490		#VALEUR!
SM.1.1.3	other				#VALEUR!
SM.1.1.4	Total sustainable mortgage loans	268,5	2 490	0,0%	#VALEUR!
OSM.1.1.1	a/w [If relevant, please specify]				
OSM.1.1.2	a/w [If relevant, please specify]				
OSM.1.1.3	a/w [If relevant, please specify]				
OSM.1.1.4	a/w [If relevant, please specify]				
OSM.1.1.5	a/w [If relevant, please specify]				
2. Additional information on the sustainable section of the mortgage stock					
	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	268,5		100,0%	
SM.2.1.2	Commercial			0,0%	
SM.2.1.3	Other			0,0%	
SM.2.1.4	Total	268,5		100,0%	
OSM.2.1.1	a/w Forest & Agriculture			0,0%	
OSM.2.1.2	a/w EE residential			0,0%	
OSM.2.1.3	a/w EE commercial			0,0%	
OSM.2.1.4	a/w EE other			0,0%	
OSM.2.1.5	EE total			0,0%	
OSM.2.1.6	a/w Social residential			0,0%	
OSM.2.1.7	a/wSocial Commercial			0,0%	
OSM.2.1.8	a/w social other			0,0%	
OSM.2.1.9	social tot			0,0%	
OSM.2.1.10	a/w Renewable Energy and Renewable Energy Transmission				
OSM.2.1.11	a/w [If relevant, please specify]				
OSM.2.1.12	a/w [If relevant, please specify]				
OSM.2.1.13	a/w [If relevant, please specify]				
OSM.2.1.14	a/w [If relevant, please specify]				
OSM.2.1.15	a/w [If relevant, please specify]				
OSM.2.1.16	a/w [If relevant, please specify]				
OSM.2.1.17	a/w [If relevant, please specify]				
OSM.2.1.18	a/w [If relevant, please specify]				
	2. General Information	Residential Loans	Commercial Loans	Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	2490		2 490	
OSM.2.2.1	Optional information eg, Number of borrowers				
OSM.2.2.2	Optional information eg, Number of guarantors				
OSM.2.2.3					
OSM.2.2.4					
OSM.2.2.5					
OSM.2.2.6					
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	0,0%			
OSM.2.3.1					
OSM.2.3.2					
OSM.2.3.3					
OSM.2.3.4					
OSM.2.3.5					
OSM.2.3.6					
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.4.1	European Union	100,0%	0,0%	100,0%	
SM.2.4.2	Austria				
SM.2.4.3	Belgium				
SM.2.4.4	Bulgaria				
SM.2.4.5	Croatia				
SM.2.4.6	Cyprus				
SM.2.4.7	Czechia				
SM.2.4.8	Denmark				

SM.2.4.9	Estonia			
SM.2.4.10	Finland			
SM.2.4.11	France	100,0%		100,0%
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>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
SM.2.4.30	Iceland			
SM.2.4.31	Liechtenstein			
SM.2.4.32	Norway			
SM.2.4.33	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</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>a/w [If relevant, please specify]</i>			
SM.2.4.46	<i>a/w [If relevant, please specify]</i>			
SM.2.4.47	<i>a/w [If relevant, please specify]</i>			
SM.2.4.48	<i>a/w [If relevant, please specify]</i>			
SM.2.4.49	<i>a/w [If relevant, please specify]</i>			
SM.2.4.50	<i>a/w [If relevant, please specify]</i>			
SM.2.4.51	<i>a/w [If relevant, please specify]</i>			
SM.2.4.52	<i>a/w [If relevant, please specify]</i>			
SM.2.4.53	<i>a/w [If relevant, please specify]</i>			
SM.2.4.54	<i>a/w [If relevant, please specify]</i>			
	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Auvergne Rhône-Alpes	8,7%		8,7%
SM.2.5.2	Bourgogne Franche-Comté	0,2%		0,2%
SM.2.5.3	Bretagne	7,5%		7,5%
SM.2.5.4	Centre	1,3%		1,3%
SM.2.5.5	Corse	0,0%		0,0%
SM.2.5.6	Grand Est	7,2%		7,2%
SM.2.5.7	Hauts de France	1,3%		1,3%
SM.2.5.8	Ile-de-France	2,9%		2,9%
SM.2.5.9	Normandie	4,9%		4,9%
SM.2.5.10	Nouvelle Aquitaine	17,1%		17,1%
SM.2.5.11	Occitanie	8,6%		8,6%
SM.2.5.12	Outre mer	1,9%		1,9%
SM.2.5.13	Pays de la Loire	9,7%		9,7%
SM.2.5.14	Provence-Alpes-Côte d'Azur	28,7%		28,7%
SM.2.5.15				
SM.2.5.16				
SM.2.5.17				
SM.2.5.18				
SM.2.5.19				
SM.2.5.20				
SM.2.5.21				
SM.2.5.22				
SM.2.5.23				
SM.2.5.24				
SM.2.5.25				
SM.2.5.26				
SM.2.5.27				
SM.2.5.28				

SM.2.5.29
SM.2.5.30
SM.2.5.31
SM.2.5.32
SM.2.5.33
SM.2.5.34
SM.2.5.35
SM.2.5.36
SM.2.5.37
SM.2.5.38
SM.2.5.39
SM.2.5.40
SM.2.5.41
SM.2.5.42
SM.2.5.43
SM.2.5.44
SM.2.5.45
SM.2.5.46
SM.2.5.47
SM.2.5.48
SM.2.5.49
SM.2.5.50

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	100,0%		100,0%	
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		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only				
SM.2.7.2	Amortising	100,0%			
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		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months				
SM.2.8.2	≥ 12 - ≤ 24 months	4,2%			
SM.2.8.3	≥ 24 - ≤ 36 months	13,9%		13,9%	
SM.2.8.4	≥ 36 - ≤ 60 months	68,7%		68,7%	
SM.2.8.5	≥ 60 months				
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1	% NPLs	0,0%		0,0%	
OSM.2.9.1	% Defaulted Loans pursuant Art 178 CRR				
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		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)				
	By buckets (mn):				
SM.2A.10.2	0-200	235,1	2 345	87,6%	94,2%
SM.2A.10.3	200-400	33,4	145	12,4%	5,8%
SM.2A.10.4	400-600				
SM.2A.10.5	600-800				
SM.2A.10.6	800-1000				
SM.2A.10.7	>1000				
SM.2A.10.8					
SM.2A.10.9					

SM.2A.10.10					
SM.2A.10.11					
SM.2A.10.12					
SM.2A.10.13					
SM.2A.10.14					
SM.2A.10.15					
SM.2A.10.16					
SM.2A.10.17					
SM.2A.10.18					
SM.2A.10.19					
SM.2A.10.20					
SM.2A.10.21					
SM.2A.10.22					
SM.2A.10.23					
SM.2A.10.24					
SM.2A.10.25					
SM.2A.10.26	Total	268,5	2 490	100,0%	100,0%
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	67,3%			
By LTV buckets (mn):					
SM.2A.11.2	>0 - <=40 %	24,1	459	9,0%	18,4%
SM.2A.11.3	>40 - <=50 %	21,8	261	8,1%	10,5%
SM.2A.11.4	>50 - <=60 %	30,9	289	11,5%	11,6%
SM.2A.11.5	>60 - <=70 %	46,6	388	17,4%	15,6%
SM.2A.11.6	>70 - <=80 %	67,0	512	25,0%	20,6%
SM.2A.11.7	>80 - <=90 %	74,1	550	27,6%	22,1%
SM.2A.11.8	>90 - <=100 %	4,0	31	1,5%	1,2%
SM.2A.11.9	>100%	0,0	0	0,0%	0,0%
SM.2A.11.10	Total	268,5	2 490	100,0%	100,0%
OSM.2A.11.1	<i>a/w >100 - <=110 %</i>				
OSM.2A.11.2	<i>a/w >110 - <=120 %</i>				
OSM.2A.11.3	<i>a/w >120 - <=130 %</i>				
OSM.2A.11.4	<i>a/w >130 - <=140 %</i>				
OSM.2A.11.5	<i>a/w >140 - <=150 %</i>				
OSM.2A.11.6	<i>a/w >150 %</i>				
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)	67,3%			
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	24,1	459	9,0%	18,4%
SM.2A.12.3	>40 - <=50 %	21,8	261	8,1%	10,5%
SM.2A.12.4	>50 - <=60 %	30,9	289	11,5%	11,6%
SM.2A.12.5	>60 - <=70 %	46,6	388	17,4%	15,6%
SM.2A.12.6	>70 - <=80 %	67,0	512	25,0%	20,6%
SM.2A.12.7	>80 - <=90 %	74,1	550	27,6%	22,1%
SM.2A.12.8	>90 - <=100 %	4,0	31	1,5%	1,2%
SM.2A.12.9	>100%	0,0	0	0,0%	0,0%
SM.2A.12.10	Total	268,5	2 490	100,0%	100,0%
OSM.2A.12.1	<i>a/w >100 - <=110 %</i>				
OSM.2A.12.2	<i>a/w >110 - <=120 %</i>				
OSM.2A.12.3	<i>a/w >120 - <=130 %</i>				
OSM.2A.12.4	<i>a/w >130 - <=140 %</i>				
OSM.2A.12.5	<i>a/w >140 - <=150 %</i>				
OSM.2A.12.6	<i>a/w >150 %</i>				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
	13. Breakdown by type	% Residential Loans			
SM.2A.13.1	Owner occupied	100,0%			
SM.2A.13.2					
SM.2A.13.3	Second home/Holiday houses				
SM.2A.13.4	Buy-to-let/Non-owner occupied				
SM.2A.13.5	Subsidised housing				
SM.2A.13.6	Agricultural				
SM.2A.13.7	Other				
OSM.2A.13.1	<i>a/w Private rental</i>				
OSM.2A.13.2	<i>a/w Multi-family housing</i>				
OSM.2A.13.3	<i>a/w Buildings under construction</i>				
OSM.2A.13.4	<i>a/w Buildings land</i>				
OSM.2A.13.5	<i>a/w [If relevant, please specify]</i>				
OSM.2A.13.6	<i>a/w [If relevant, please specify]</i>				
OSM.2A.13.7	<i>a/w [If relevant, please specify]</i>				

OSM.2A.13.8	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.9	<i>o/w [if relevant, please specify]</i>				
OSM.2A.13.10	<i>o/w [if relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	100,0%			
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		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1					
SM.2A.15.2					
SM.2A.15.3					
SM.2A.15.4					
SM.2A.15.5					
SM.2A.15.6					
SM.2A.15.7					
SM.2A.15.8					
SM.2A.15.9					
SM.2A.15.10					
SM.2A.15.11					
SM.2A.15.12					
SM.2A.15.13					
SM.2A.15.14					
SM.2A.15.15					
SM.2A.15.16					
SM.2A.15.17					
SM.2A.15.18	no data	268,5	2 490	100,0%	100,0%
SM.2A.15.19	Total	268,5	2 490	100,0%	100,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					
16. Primary Energy intensity (kWh/m2 per year)		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1					
SM.2A.16.2					
SM.2A.16.3					
SM.2A.16.4					
SM.2A.16.5					
SM.2A.16.6					
SM.2A.16.7					
SM.2A.16.8					
SM.2A.16.9					
SM.2A.16.10					
SM.2A.16.11					
SM.2A.16.12					
SM.2A.16.13					
SM.2A.16.14					
SM.2A.16.15					
SM.2A.16.16					
SM.2A.16.17					
SM.2A.16.18	no data	268,5	2 490	100,0%	100,0%
SM.2A.16.19	Total	268,5	2 490	100,0%	100,0%
OSM.2A.16.1					
OSM.2A.16.2					
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919				
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	268,5	2 490	100,0%	100,0%
SM.2A.17.14	Total	268,5	2 490	100,0%	100,0%
OSM.2A.17.1					
OSM.2A.17.2					
OSM.2A.17.3					
OSM.2A.17.4					
OSM.2A.17.5					

OSM.2A.17.6
OSM.2A.17.7
OSM.2A.17.8
OSM.2A.17.9
OSM.2A.17.10

18. Dwelling type		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	62,4	550	23,3%	22,1%
SM.2A.18.2	Flat or Apartment	206,0	1 940	76,7%	77,9%
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	268,5	2 490	100,0%	100,0%
OSM.2A.18.1					
19. New Residential Property		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Property				
SM.2A.19.2	Existing Property				
SM.2A.19.3	other				
SM.2A.19.4	no data	268,5	2 490	100,0%	100,0%
SM.2A.19.5	Total	268,5	2 490	100,0%	100,0%
OSM.2A.19.1					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
SM.2A.20.1	House, detached or semi-detached			[For completion]	
SM.2A.20.2	Flat or Apartment			[For completion]	
SM.2A.20.3	Bungalow			[For completion]	
SM.2A.20.4	Terraced House			[For completion]	
SM.2A.20.5	Multifamily House			[For completion]	
SM.2A.20.6	Land Only			[For completion]	
SM.2A.20.7	other			[For completion]	
SM.2A.20.8	no data	268,5	2 490,0	[For completion]	
SM.2A.20.9	Total	268,5	2 490,0	[For completion]	
SM.2A.20.10	Weighted Average			[For completion]	
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					
SM.2A.20.17					
SM.2A.20.18					
SM.2A.20.19					
SM.2A.20.20					
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					

2.B Sustainable Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)	[For completion]			

	By buckets (mn):			
SM.2B.21.2	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.3	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.4	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.5	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.6	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.7	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.8	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.9	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.10	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.11	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.12	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.13	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.14	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.15	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.16	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.17	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.18	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.19	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.20	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.21	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.22	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.23	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.24	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.25	TBC at a country level	[For completion]	[For completion]	
SM.2B.21.26	Total	0,0	0	
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans % No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	[For completion]		
	By LTV buckets (mn):			
SM.2B.22.2	>0 - <=40 %	[For completion]	[For completion]	
SM.2B.22.3	>40 - <=50 %	[For completion]	[For completion]	
SM.2B.22.4	>50 - <=60 %	[For completion]	[For completion]	
SM.2B.22.5	>60 - <=70 %	[For completion]	[For completion]	
SM.2B.22.6	>70 - <=80 %	[For completion]	[For completion]	
SM.2B.22.7	>80 - <=90 %	[For completion]	[For completion]	
SM.2B.22.8	>90 - <=100 %	[For completion]	[For completion]	
SM.2B.22.9	>100%	[For completion]	[For completion]	
SM.2B.22.10	Total	0,0	0	
OSM.2B.22.1	<i>a/w >100 - <=110 %</i>			0,0%
OSM.2B.22.2	<i>a/w >110 - <=120 %</i>			0,0%
OSM.2B.22.3	<i>a/w >120 - <=130 %</i>			
OSM.2B.22.4	<i>a/w >130 - <=140 %</i>			
OSM.2B.22.5	<i>a/w >140 - <=150 %</i>			
OSM.2B.22.6	<i>a/w >150 %</i>			
OSM.2B.22.7				
OSM.2B.22.8				
OSM.2B.22.9				
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans % No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]		
	By LTV buckets (mn):			
SM.2B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
SM.2B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
SM.2B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
SM.2B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
SM.2B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
SM.2B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
SM.2B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
SM.2B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]	
SM.2B.23.10	Total	0,0	0	
OSM.2B.23.1	<i>a/w >100 - <=110 %</i>			0,0%
OSM.2B.23.2	<i>a/w >110 - <=120 %</i>			0,0%
OSM.2B.23.3	<i>a/w >120 - <=130 %</i>			
OSM.2B.23.4	<i>a/w >130 - <=140 %</i>			
OSM.2B.23.5	<i>a/w >140 - <=150 %</i>			
OSM.2B.23.6	<i>a/w >150 %</i>			
OSM.2B.23.7				
OSM.2B.23.8				
OSM.2B.23.9				
24. Breakdown by Type		% Commercial loans		
SM.2B.24.1	Retail	[For completion]		
SM.2B.24.2	Office	[For completion]		
SM.2B.24.3	Hotel/Tourism	[For completion]		

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

25. EPC Information of the financed CRE	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	TBC at a country level	[For completion]		
SM.2B.25.2	TBC at a country level	[For completion]		
SM.2B.25.3	TBC at a country level	[For completion]		
SM.2B.25.4	TBC at a country level	[For completion]		
SM.2B.25.5	TBC at a country level	[For completion]		
SM.2B.25.6	TBC at a country level	[For completion]		
SM.2B.25.7	TBC at a country level	[For completion]		
SM.2B.25.8	TBC at a country level	[For completion]		
SM.2B.25.9	TBC at a country level	[For completion]		
SM.2B.25.10	TBC at a country level	[For completion]		
SM.2B.25.11	TBC at a country level	[For completion]		
SM.2B.25.12	TBC at a country level	[For completion]		
SM.2B.25.13	TBC at a country level	[For completion]		
SM.2B.25.14	TBC at a country level	[For completion]		
SM.2B.25.15	TBC at a country level	[For completion]		
SM.2B.25.16	TBC at a country level	[For completion]		
SM.2B.25.17	TBC at a country level	[For completion]		
SM.2B.25.18	no data	[For completion]		
SM.2B.25.19	Total	0,0	0	
OSM.2B.25.1			0,0%	0,0%
OSM.2B.25.2				

26. Average energy use intensity (kWh/m2 per year)	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	TBC at a country level	[For completion]		
SM.2B.26.2	TBC at a country level	[For completion]		
SM.2B.26.3	TBC at a country level	[For completion]		
SM.2B.26.4	TBC at a country level	[For completion]		
SM.2B.26.5	TBC at a country level	[For completion]		
SM.2B.26.6	TBC at a country level	[For completion]		
SM.2B.26.7	TBC at a country level	[For completion]		
SM.2B.26.8	TBC at a country level	[For completion]		
SM.2B.26.9	TBC at a country level	[For completion]		
SM.2B.26.10	TBC at a country level	[For completion]		
SM.2B.26.11	TBC at a country level	[For completion]		
SM.2B.26.12	TBC at a country level	[For completion]		
SM.2B.26.13	TBC at a country level	[For completion]		
SM.2B.26.14	TBC at a country level	[For completion]		
SM.2B.26.15	TBC at a country level	[For completion]		
SM.2B.26.16	TBC at a country level	[For completion]		
SM.2B.26.17	TBC at a country level	[For completion]		
SM.2B.26.18	no data	[For completion]		
SM.2B.26.19	Total	0,0	0	
			0,0%	0,0%

27. CRE Age Structure	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	[For completion]		
SM.2B.27.2	1919 - 1945	[For completion]		
SM.2B.27.3	1946 - 1960	[For completion]		
SM.2B.27.4	1961 - 1970	[For completion]		
SM.2B.27.5	1971 - 1980	[For completion]		
SM.2B.27.6	1981 - 1990	[For completion]		
SM.2B.27.7	1991 - 2000	[For completion]		

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

F2. Harmonised Transparency Template - Sustainable Public Sector Assets

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CONTENT OF TAB F2					
1. Share of sustainable Public Sector Assets					
2. Sustainable Public Sector Assets					

1. Share of sustainable public sector assets in the total cover pool program					
1. Amount of sustainable loans		Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program
SPS.1.1.1	Green Public Sector exposures				
SPS.1.1.2	o/w Local Communities				
SPS.1.1.3	o/w Hospitals				
SPS.1.1.4	o/w Export Credit				
	o/w other				
SPS.1.1.5	Social Public Sector exposures	873,0	169,0	2,7%	0,2%
SPS.1.1.6	o/w Local Communities				
SPS.1.1.7	o/w Hospitals	433,0	60		
SPS.1.1.8	o/w Export Credit				
	o/w other	440,0	109		
SPS.1.1.9	other				
SPS.1.1.10	Total sustainable Public Sector exposures	873,0	169	2,7%	0,2%
OSPS.1.1.1	o/w [If relevant, please specify]				
OSPS.1.1.2	o/w [If relevant, please specify]				
OSPS.1.1.3	o/w [If relevant, please specify]				
OSPS.1.1.4	o/w [If relevant, please specify]				
OSPS.1.1.5	o/w [If relevant, please specify]				

2. Type of use of sustainable loans		Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program
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	433,0	60	1,3%	0,1%
SPS.1.2.11	Access to basic social services				
SPS.1.2.12	Affordable housing	440,0	109	1,4%	0,1%
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.				
SPS.1.2.16	Total sustainable Public Sector exposures	873,0	169	2,7%	0,2%

2. Sustainable Public Sector Assets					
1. General Information					
SPS.2.1.1	Number of public sector exposures	169,0			
OSPS.2.1.1	Optional information eg, Number of borrowers				
OSPS.2.1.2	Optional information eg, Number of guarantors				
OSPS.2.1.3					
OSPS.2.1.4					
OSPS.2.1.5					
OSPS.2.1.6					

OSPS.2.1.7

2. Size Information		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
SPS.2.2.1	Average exposure size (000s)	5,2			
	By buckets (mn):				
SPS.2.2.2	0 - 0.5	10,9	43,0	1,3%	25,4%
SPS.2.2.3	0.5 - 1	9,1	13,0	1,0%	7,7%
SPS.2.2.4	1 - 5	152,8	58,0	17,5%	34,3%
SPS.2.2.5	5 - 10	284,2	35,0	32,5%	20,7%
SPS.2.2.6	10 - 50	358,3	19,0	41,0%	11,2%
SPS.2.2.7	50 - 100	57,8	1,0	6,6%	0,6%
SPS.2.2.8	> 100	0,0	0,0	0,0%	0,0%
SPS.2.2.9				0,0%	0,0%
SPS.2.2.10				0,0%	0,0%
SPS.2.2.11				0,0%	0,0%
SPS.2.2.12				0,0%	0,0%
SPS.2.2.13				0,0%	0,0%
SPS.2.2.14				0,0%	0,0%
SPS.2.2.15				0,0%	0,0%
SPS.2.2.16				0,0%	0,0%
SPS.2.2.17	Total	873,0	169	100,0%	100,0%
3. Breakdown by Asset Type		Nominal (mn)		% Public Sector Assets	
SPS.2.3.1	Loans	873,0		100,0%	
SPS.2.3.2	Bonds			0,0%	
SPS.2.3.3	Other			0,0%	
SPS.2.3.4	Total	873,0		100,0%	
OSPS.2.3.1					
OSPS.2.3.2					
OSPS.2.3.3					
OSPS.2.3.4					
OSPS.2.3.5					
4. Breakdown by Geography		% Public Sector Assets			
SPS.2.4.1	European Union	100,0%			
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	100,0%			
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	European Economic Area (not member of EU)	0,0%
SPS.2.4.30	Iceland	
SPS.2.4.31	Liechtenstein	
SPS.2.4.32	Norway	
SPS.2.4.33	Other	0,0%
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		% Public Sector Assets
SPS.2.5.1	Auvergne Rhône-Alpes	20,0%
SPS.2.5.2	Bourgogne Franche-Comté	0,8%
SPS.2.5.3	Bretagne	9,2%
SPS.2.5.4	Centre	2,7%
SPS.2.5.5	Corse	0,0%
SPS.2.5.6	Grand Est	1,7%
SPS.2.5.7	Hauts de France	13,2%
SPS.2.5.8	Ile-de-France	10,6%
SPS.2.5.9	Normandie	6,7%
SPS.2.5.10	Nouvelle Aquitaine	5,3%
SPS.2.5.11	Occitanie	20,8%
SPS.2.5.12	Pays de la Loire	8,8%
SPS.2.5.13	Provence-Alpes-Côte d'Azur	0,5%
SPS.2.5.14	Dom-Tom	0,0%
SPS.2.5.15	Etat Français	0,0%
SPS.2.5.16		
SPS.2.5.17		
SPS.2.5.18		
SPS.2.5.19		
SPS.2.5.20		
SPS.2.5.21		
SPS.2.5.22		
SPS.2.5.23		
SPS.2.5.24		
SPS.2.5.25		

6. Breakdown by Interest Rate		% Public Sector Assets
SPS.2.6.1	Fixed rate	93,0%
SPS.2.6.2	Floating rate	7,0%
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		% Public Sector Assets
SPS.2.7.1	Bullet / interest only	
SPS.2.7.2	Amortising	100,0%
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		Nominal (mn)	% Public Sector Assets
SPS.2.8.1	Sovereigns	1,4	0,2%
SPS.2.8.2	Regional/federal authorities		0,0%
SPS.2.8.3	Local/municipal authorities	6,9	0,8%
SPS.2.8.4	Others	864,7	99,0%
SPS.2.8.5	Total	873,0	100,0%
OSPS.2.8.1	<i>o/w Claim against supranational</i>		0,0%
OSPS.2.8.2	<i>o/w Claim against sovereigns</i>		0,0%
OSPS.2.8.3	<i>o/w Claim guaranteed by sovereigns</i>	1,4	0,2%
OSPS.2.8.4	<i>o/w Claim against regional/federal authorities</i>		0,0%
OSPS.2.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>		0,0%
OSPS.2.8.6	<i>o/w Claim against local/municipal authorities</i>		0,0%
OSPS.2.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>	6,9	0,8%
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		% Public Sector Assets	
SPS.2.9.1	% NPLs	0,0%	
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		% Public Sector Assets	
SPS.2.10.1	10 largest exposures	0,7%	
OSPS.2.10.1			
OSPS.2.10.2			
OSPS.2.10.3			
OSPS.2.10.4			
OSPS.2.10.5			
OSPS.2.10.6			

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

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Reporting in Domestic Currency

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CONTENT OF Temporary Tab

[1. Share of assets affected by payment holidays caused by COVID 19](#)
[2. Additional information on the cover pool section affected by payment holidays](#)

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](#)

Optional further information at issuer/country level

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

1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19						
	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool	
COV.1.1.1	payment holiday granted	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
in % nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1	principal & interest deferred			0,0%	0,0%	0,0%
COV.2.1.2	principal deferred			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%
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>					