

Harmonised Transparency Template

2025 Version

France

Compagnie de Financement Foncier

Reporting Date: 31/12/2025

Cut-off Date: 07/02/2026



Index

- [Worksheet A: HTT General](#)
- [Worksheet B1: HTT Mortgage Assets](#)
- [Worksheet B2: HTT Public Sector Assets](#)
- [Worksheet B3: HTT Shipping Assets](#)
- [Worksheet C: HTT Harmonised Glossary](#)
- [Covered Bond Label Disclaimer](#)
- [Worksheet D & Onwards \(If Any\): National Transparency Template](#)
- [Worksheet E: Optional ECB-ECAs data](#)
- [Worksheet F1: Optional Sustainable M data](#)
- [Temp. Optional COVID 19 impact](#)

A. Harmonised Transparency Template - General Information

HTT 2025

Reporting in Domestic Currency		Eur																																																			
CONTENT OF TAB A <ul style="list-style-type: none"> 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	31/12/2025																																																			
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)	YES																																																			
G.2.1.2	CBD Compliance	Yes																																																			
G.2.1.3	CRR Compliance (Y/N)	YES																																																			
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)																																																					
<table border="1"> <thead> <tr> <th></th> <th>Nominal (mn)</th> </tr> </thead> <tbody> <tr> <td>G.3.1.1</td> <td>Total Cover Assets</td> <td>61 353</td> </tr> <tr> <td>G.3.1.2</td> <td>Outstanding Covered Bonds</td> <td>49 820</td> </tr> <tr> <td>OG.3.1.1</td> <td>Cover Pool Size [NPV] (mn)</td> <td>ND1</td> </tr> <tr> <td>OG.3.1.2</td> <td>Outstanding Covered Bonds [NPV] (mn)</td> <td>ND1</td> </tr> <tr> <td>OG.3.1.3</td> <td></td> <td></td> </tr> <tr> <td>OG.3.1.4</td> <td></td> <td></td> </tr> </tbody> </table>				Nominal (mn)	G.3.1.1	Total Cover Assets	61 353	G.3.1.2	Outstanding Covered Bonds	49 820	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																																	
	Nominal (mn)																																																				
G.3.1.1	Total Cover Assets	61 353																																																			
G.3.1.2	Outstanding Covered Bonds	49 820																																																			
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)																																																					
G.3.2.1	OC (%)	<table border="1"> <thead> <tr> <th>Statutory</th> <th>Voluntary</th> <th>Contractual</th> <th>Purpose</th> </tr> </thead> <tbody> <tr> <td>5%</td> <td>5,3%</td> <td>5,0%</td> <td>ND1</td> </tr> <tr> <td>ND2</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Statutory	Voluntary	Contractual	Purpose	5%	5,3%	5,0%	ND1	ND2																																										
Statutory	Voluntary	Contractual	Purpose																																																		
5%	5,3%	5,0%	ND1																																																		
ND2																																																					
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)																																																					
<table border="1"> <thead> <tr> <th></th> <th>Nominal (mn)</th> <th>% Cover Pool</th> </tr> </thead> <tbody> <tr> <td>G.3.3.1</td> <td>Mortgages</td> <td>21 514</td> <td>35,07%</td> </tr> <tr> <td>G.3.3.2</td> <td>Public Sector</td> <td>34 500</td> <td>56,23%</td> </tr> <tr> <td>G.3.3.3</td> <td>Shipping</td> <td>0</td> <td>0,00%</td> </tr> <tr> <td>G.3.3.4</td> <td>Substitute Assets</td> <td>4 787</td> <td>7,80%</td> </tr> <tr> <td>G.3.3.5</td> <td>Other</td> <td>551</td> <td>0,90%</td> </tr> <tr> <td>G.3.3.6</td> <td>Total</td> <td>61 353</td> <td>100%</td> </tr> <tr> <td>OG.3.3.1</td> <td></td> <td></td> <td></td> </tr> <tr> <td>OG.3.3.2</td> <td></td> <td></td> <td></td> </tr> <tr> <td>OG.3.3.3</td> <td></td> <td></td> <td></td> </tr> <tr> <td>OG.3.3.4</td> <td></td> <td></td> <td></td> </tr> <tr> <td>OG.3.3.5</td> <td></td> <td></td> <td></td> </tr> <tr> <td>OG.3.3.6</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				Nominal (mn)	% Cover Pool	G.3.3.1	Mortgages	21 514	35,07%	G.3.3.2	Public Sector	34 500	56,23%	G.3.3.3	Shipping	0	0,00%	G.3.3.4	Substitute Assets	4 787	7,80%	G.3.3.5	Other	551	0,90%	G.3.3.6	Total	61 353	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			
	Nominal (mn)	% Cover Pool																																																			
G.3.3.1	Mortgages	21 514	35,07%																																																		
G.3.3.2	Public Sector	34 500	56,23%																																																		
G.3.3.3	Shipping	0	0,00%																																																		
G.3.3.4	Substitute Assets	4 787	7,80%																																																		
G.3.3.5	Other	551	0,90%																																																		
G.3.3.6	Total	61 353	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)	7,1	6,5		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	11 135	11 977	18,5%	19,9%
G.3.4.3	1 - 2 Y	5 258	5 936	8,7%	9,9%
G.3.4.4	2 - 3 Y	4 005	4 526	6,6%	7,5%
G.3.4.5	3 - 4 Y	3 641	4 034	6,0%	6,7%
G.3.4.6	4 - 5 Y	3 603	3 859	6,0%	6,4%
G.3.4.7	5 - 10 Y	15 633	15 676	26,0%	26,0%
G.3.4.8	10+ Y	16 957	14 225	28,2%	23,6%
G.3.4.9	Total	60 233	60 233	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)	6,0	6,0		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	6 407	6 407	12,9%	12,9%
G.3.5.3	1 - 2 Y	7 372	7 372	14,8%	14,8%
G.3.5.4	2 - 3 Y	4 757	4 757	9,6%	9,6%
G.3.5.5	3 - 4 Y	5 955	5 955	12,0%	12,0%
G.3.5.6	4 - 5 Y	5 406	5 406	10,9%	10,9%
G.3.5.7	5 - 10 Y	12 794	12 794	25,7%	25,7%
G.3.5.8	10+ Y	7 031	7 031	14,1%	14,1%
G.3.5.9	Total	49 722	49 722	100%	100,0%
6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	58 432	60 783	95,2%	100,0%
G.3.6.2	AUD	0	0	0,0%	0,0%
G.3.6.3	BRL				
G.3.6.4	CAD	0	0	0,0%	0,0%
G.3.6.5	CHF	1 100	0	1,8%	0,0%
G.3.6.6	CZK				
G.3.6.7	DKK	0	0	0,0%	0,0%
G.3.6.8	GBP	63	0	0,1%	0,0%
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY	536	0	0,9%	0,0%
G.3.6.12	KRW				
G.3.6.13	NOK	3	0	0,0%	0,0%
G.3.6.14	NZD				
G.3.6.15	PLN				
G.3.6.16	SEK				
G.3.6.17	SGD	0	0	0,0%	0,0%
G.3.6.18	USD	1 219	0	2,0%	0,0%
G.3.6.19	Other	0	0	0,0%	0,0%
OG.3.6.1	Total	61 353	60 784	100,0%	100,0%
OG.3.6.2	o/w [If relevant, please specify]				
OG.3.6.3	o/w [If relevant, please specify]				
OG.3.6.4	o/w [If relevant, please specify]				
OG.3.6.5	o/w [If relevant, please specify]				
OG.3.6.6	o/w [If relevant, please specify]				
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	47 017	49 722	94,4%	100,0%
G.3.7.2	AUD			0,0%	0,0%
G.3.7.3	BRL			0,0%	0,0%
G.3.7.4	CAD			0,0%	0,0%
G.3.7.5	CHF	1 730		3,5%	0,0%
G.3.7.6	CZK			0,0%	0,0%
G.3.7.7	DKK			0,0%	0,0%
G.3.7.8	GBP	630		1,3%	0,0%
G.3.7.9	HKD			0,0%	0,0%
G.3.7.10	ISK			0,0%	0,0%
G.3.7.11	JPY			0,0%	0,0%
G.3.7.12	KRW			0,0%	0,0%
G.3.7.13	NOK	135		0,3%	0,0%
G.3.7.14	NZD			0,0%	0,0%
G.3.7.15	PLN			0,0%	0,0%
G.3.7.16	SEK			0,0%	0,0%
G.3.7.17	SGD			0,0%	0,0%
G.3.7.18	USD	307		0,6%	0,0%
G.3.7.19	Other			0,0%	0,0%
OG.3.7.1	Total	49 820	49 722	100%	100%

OG.3.7.2 o/w [if relevant, please specify]
 OG.3.7.3 o/w [if relevant, please specify]
 OG.3.7.4 o/w [if relevant, please specify]
 OG.3.7.5 o/w [if relevant, please specify]
 OG.3.7.6 o/w [if relevant, please specify]

8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	47 842	25 709	96,0%	51,7%
G.3.8.2	Floating coupon	362	24 013	0,7%	48,3%
G.3.8.3	Other	1 616		3,2%	0,0%
G.3.8.4	Total	49 820	49 722	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	491	10,3%
G.3.9.4	Exposures to credit institutions	4 246	88,7%
G.3.9.5	Other		0,0%
G.3.9.6	Total	4 787	100,0%
OG.3.9.1	o/w EU govts or quasi govts		0,0%
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) govts or quasi govts		0,0%
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) govts or quasi govts		0,0%
OG.3.9.4	o/w EU central banks	491	10,3%
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0,0%
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0,0%
OG.3.9.7	o/w CQS1 credit institutions		0,0%
OG.3.9.8	o/w CQS2 credit institutions	4 296	89,7%
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)	4 787	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	4 787	0,0%
OG.3.10.1	Total	4 787	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	4 787	7,8%	9,6%
G.3.11.2	Central bank eligible assets	21 617	35,2%	43,4%
G.3.11.3	Other	0	0,0%	0,0%
G.3.11.4	Total	26 404	43,0%	53,0%

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)	65 791
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	both
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	both
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		

14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Strategy	

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
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		F2 Tab
OG.3.14.2		

4. References to Capital Requirements Regulation (CRR)

129(7)

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.

		Row	Row
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
G.4.1.7	(c) Valuation Method:	link to Glossary HG 1.15	18 for Public Sector Assets
G.4.1.8	(d) Interest rate risk - cover pool:	111	116 for Shipping Assets
G.4.1.9	(d) Currency risk - cover pool:	163	
G.4.1.10	(d) Interest rate risk - covered bond:	137	
G.4.1.11	(d) Currency risk - covered bond:		
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps	147 for Public Sector Asset - type of debtor
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
OG.4.1.1			110 for Shipping Assets
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			
7.1. Mortgage Assets			
1. Property Type Information	Nominal (mn)	% Total Mortgages	
M.7.1.1 Residential	20 940	97,3%	
M.7.1.2 Commercial	574	2,7%	
M.7.1.3 Other		0,0%	
Total	21 514	100,0%	
2. General Information	Residential Loans	Commercial Loans	
M.7.2.1 Number of mortgage loans	291 606	121	
OM.7.2.1 <i>Optional information eg, Number of borrowers</i>			
OM.7.2.2 <i>Optional information eg, Number of guarantors</i>			
3. Concentration Risks	résidentiel 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%
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%	0,0%	1,7%
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	98,2%	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	98,2%	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%	1,7%
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	4,2%	0,0%	4,1%
M.7.5.8	Hauts de France	9,4%	1,0%	9,2%
M.7.5.9	Île-de-France	29,9%	97,7%	31,8%
M.7.5.10	Normandie	4,8%	0,0%	4,7%
M.7.5.11	Nouvelle Aquitaine	8,1%	0,0%	7,8%
M.7.5.12	Occitanie	11,9%	0,1%	11,5%
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	9,1%	0,4%	8,9%
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	96,0%	63,2%	93,5%
M.7.6.2	Floating rate	4,0%	36,8%	3,9%
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%	0,0%	2,6%
M.7.7.2	Amortising	97,4%	100,0%	97,4%
M.7.7.3	Other			0,0%
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	1,2%	0,0%	1,2%
M.7.8.2	≥ 12 - ≤ 24 months	0,4%	15,0%	0,7%
M.7.8.3	≥ 24 - ≤ 36 months	0,4%	11,9%	0,7%
M.7.8.4	≥ 36 - ≤ 60 months	1,3%	26,9%	2,0%
M.7.8.5	≥ 60 months	96,7%	46,3%	95,3%
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	0,9%	0,0%	0,9%
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
M.7A.10.1	Average loan size (000s)	72	291 606	% No. of Loans
	By buckets (mn):			
M.7A.10.2	0-200	18 064	282 045	86,3%
M.7A.10.3	200-400	2 166	8 843	10,3%
M.7A.10.4	400-600	209	441	1,0%
M.7A.10.5	600-800	82	120	0,4%
M.7A.10.6	800-1000	54	61	0,3%
M.7A.10.7	>1000	365	96	1,7%
M.7A.10.8				0,0%
M.7A.10.9				
M.7A.10.24				
M.7A.10.25				
M.7A.10.26	Total	20 940	291 606	100,0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans
M.7A.11.1	Weighted Average LTV (%)	66,2%		% No. of Loans

By LTV buckets (mn):					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
M.7A.11.2	>0 - <=40 %	2 999	93 418	14,3%	32,0%
M.7A.11.3	>40 - <=50 %	1 640	22 303	7,8%	7,6%
M.7A.11.4	>50 - <=60 %	1 926	27 104	9,2%	9,3%
M.7A.11.5	>60 - <=70 %	3 364	41 637	16,1%	14,3%
M.7A.11.6	>70 - <=80 %	5 690	61 949	27,2%	21,2%
M.7A.11.7	>80 - <=90 %	3 851	36 155	18,4%	12,4%
M.7A.11.8	>90 - <=100 %	927	6 155	4,4%	2,1%
M.7A.11.9	>100%	544	2 885	2,6%	1,0%
M.7A.11.10		20 940	291 606	100,0%	100,0%
M.7A.12.1	12. Loan to Value (LTV) Information - INDEXED				
M.7A.12.1	Weighted Average LTV (%)	60,2%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	3 962	107 835	18,9%	37,0%
M.7A.12.3	>40 - <=50 %	2 291	28 539	10,9%	9,8%
M.7A.12.4	>50 - <=60 %	3 048	36 134	14,6%	12,4%
M.7A.12.5	>60 - <=70 %	4 041	43 878	19,3%	15,0%
M.7A.12.6	>70 - <=80 %	3 696	38 552	17,6%	13,2%
M.7A.12.7	>80 - <=90 %	2 400	23 558	11,5%	8,1%
M.7A.12.8	>90 - <=100 %	943	8 628	4,5%	3,0%
M.7A.12.9	>100%	559	4 482	2,7%	1,5%
M.7A.12.10		20 940	291 606	100,0%	100,0%

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	71,5%			
M.7A.13.2	Second home/Holiday houses	1,0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	24,8%			
M.7A.13.4	Subsidiised housing				
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	80,1%			
M.7A.14.2	Guaranteed	19,9%			
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	20 940	291 606	100,0%	100,0%
M.7A.15.19	Total	20940	291606	100,0%	100,0%
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	20 940	291 606	100,0%	100,0%
M.7A.16.19	Total	20940	291606	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	34	635	0,2%	0,2%
M.7A.17.2	1919 - 1945	33	767	0,2%	0,3%
M.7A.17.3	1945 - 1960	176	3 910	0,8%	1,3%
M.7A.17.4	1961 - 1970	106	2 318	0,5%	0,8%
M.7A.17.5	1971 - 1980	233	4 699	1,1%	1,6%
M.7A.17.6	1981 - 1990	78	1 607	0,4%	0,6%
M.7A.17.7	1991 - 2000	60	1 240	0,3%	0,4%
M.7A.17.8	2001 - 2005	214	9 856	1,0%	3,4%
M.7A.17.9	2006 - 2010	1 420	34 473	6,8%	11,8%
M.7A.17.10	2011 - 2015	3 578	56 365	17,1%	19,3%
M.7A.17.11	2016 - 2020	6 964	73 435	33,3%	25,2%
M.7A.17.12	2021 and onwards	57	523	0,3%	0,2%
M.7A.17.13	no data	7 986	101 778	38,1%	34,9%
M.7A.17.14	Total	20940	291606	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	12 411	187 675	59,3%	64,4%
M.2A.18.2	Flat or Apartment	8 185	102 565	39,1%	35,2%
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	344	1366	1,6%	0,5%
M.2A.18.8	Total	20940	291606	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	12022	170270	57,4%	58,4%
M.2A.19.2	Existing property	6966	102546	33,3%	35,2%
M.2A.19.3	other	644	4559	3,1%	1,6%
M.2A.19.4	no data	1308	14231	6,2%	4,9%
M.2A.19.5	Total	20940	291606	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)	4745	121		
	By buckets (mn):				
M.7B.21.2	0-200	4	49	0,8%	40,5%
M.7B.21.3	200-400	3	11	0,6%	9,1%
M.7B.21.4	400-600	1	2	0,2%	1,7%
M.7B.21.5	600-800	2	3	0,3%	2,5%
M.7B.21.6	800-1000	2	2	0,3%	1,7%
M.7B.21.7	>1000	562	54	97,9%	44,6%
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	574	121	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 (%)	57,8%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	181	36	31,5%	29,8%
M.7B.22.3	>40 - <=50 %	202	32	35,2%	26,4%
M.7B.22.4	>50 - <=60 %	119	31	20,7%	25,6%
M.7B.22.5	>60 - <=70 %	18	11	3,2%	9,1%
M.7B.22.6	>70 - <=80 %	8	3	1,4%	2,5%
M.7B.22.7	>80 - <=90 %	0	1	0,0%	0,8%
M.7B.22.8	>90 - <=100 %	0	1	0,1%	0,8%
M.7B.22.9	>100%	45	6	7,9%	5,0%
M.7B.22.10	Total	574	121	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 (%)	52,9%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	76	67	13,2%	55,4%
M.7B.23.3	>40 - <=50 %	73	12	12,6%	9,9%
M.7B.23.4	>50 - <=60 %	425	42	74,1%	34,7%
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	574	121	100,0%	100,0%

24. Breakdown by Type		% Commercial loans			
		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.24.1	Retail	21,3%			
M.7B.24.2	Office	68,4%			
M.7B.24.3	Hotel/Tourism				
M.7B.24.4	Shopping malls				
M.7B.24.5	Industry				
M.7B.24.6	Agriculture				
M.7B.24.7	Other commercially used				
M.7B.24.8	Hospital				
M.7B.24.9	School				
M.7B.24.10	other RE with a social relevant purpose				
M.7B.24.11	Land				
M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other	10,3%			
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	no data				
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		574	121	100,0%	100,0%
M.7B.25.19		Total	574	121	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	574	121	100,0%	100,0%
M.7B.26.19	Total	574	121	100,0%	100,0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	90	9	15,7%	7,4%
M.7B.27.2	1919 - 1945	34	2	5,8%	1,7%
M.7B.27.3	1945 - 1960	26	2	4,5%	1,7%
M.7B.27.4	1961 - 1970	16	4	2,9%	3,3%
M.7B.27.5	1971 - 1980	20	3	3,5%	2,5%
M.7B.27.6	1981 - 1990	14	3	2,5%	2,5%
M.7B.27.7	1991 - 2000	133	10	23,2%	8,3%
M.7B.27.8	2001 - 2005	28	3	4,8%	2,5%
M.7B.27.9	2006 - 2010	0	0	0,0%	0,0%
M.7B.27.10	2011 - 2015	66	3	11,6%	2,5%
M.7B.27.11	2016 - 2020	45	2	7,9%	1,7%
M.7B.27.12	2021 and onwards	12	1	2,2%	0,8%
M.7B.27.13	no data	89	79	15,6%	65,3%
M.7B.27.14	Total	574	121	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	574	121	100,0%	100,0%
M.7B.28.5	Total	574	121	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	574	121		
M.7B.29.15	Total	574,1	121,0		
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					

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 OPS.8.1.1 <i>Optional information eg, Number of borrowers</i> OPS.8.1.2 <i>Optional information eg, Number of guarantors</i>											
PS.8.1.3											
PS.8.1.4											
PS.8.1.5											
PS.8.1.6											
PS.8.1.7											
2. Size Information		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures						
PS.8.2.1	Average exposure size (000s)	301	114 618								
By buckets (mn):											
PS.8.2.2	0 - 0,5	3 804	107 441	11,0%	93,7%						
PS.8.2.3	0,5 - 1	1 836	2 570	5,3%	2,2%						
PS.8.2.4	1 - 5	7 463	3 423	21,6%	3,0%						
PS.8.2.5	5 - 10	4 885	663	14,2%	0,6%						
PS.8.2.6	10 - 50	9 642	469	27,9%	0,4%						
PS.8.2.7	50 - 100	2 075	29	6,0%	0,0%						
PS.8.2.8	> 100	4 796	23	13,9%	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	34 500	114 618	100,0%	100,0%						
3. Breakdown by Asset Type		Nominal (mn)		% Public Sector Assets							
PS.8.3.1	Loans	30 291		87,8%							
PS.8.3.2	Bonds	4 209		12,2%							
PS.8.3.3	Other	0		0,0%							
PS.8.3.4	Total	34 500		100,0%							
4. Breakdown by Geography		% Public Sector Assets									
PS.8.4.1	European Union	92,7%									
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	84,3%									
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	7,5%									
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	0,7%									
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	0,1%									
PS.8.4.28	Sweden										

PS.8.4.29	European Economic Area (not member of EU)	
PS.8.4.30	Iceland	
PS.8.4.31	Liechtenstein	
PS.8.4.32	Norway	
PS.8.4.33	Other	
PS.8.4.34	<u>Switzerland</u>	3,1%
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	0,9%
PS.8.4.40	Korea	
PS.8.4.41	New Zealand	
PS.8.4.42	Singapore	
PS.8.4.43	US	3,1%
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	3,9%
PS.8.5.3	Bretagne	3,6%
PS.8.5.4	Centre	3,8%
PS.8.5.5	Corse	0,5%
PS.8.5.6	Grand Est	6,2%
PS.8.5.7	Hauts de France	6,1%
PS.8.5.8	Ile-de-France	18,7%
PS.8.5.9	Normandie	3,8%
PS.8.5.10	Nouvelle Aquitaine	6,0%
PS.8.5.11	Occitanie	8,4%
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	0,8%
PS.8.5.15	Etat Français	0,8%
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	73,8%
PS.8.6.2	Floating rate	24,5%
PS.8.6.3	Other	1,7%
7. Breakdown by Repayment Type		% Public Sector Assets
PS.8.7.1	Bullet / interest only	12,8%
PS.8.7.2	Amortising	87,2%
PS.8.7.3	Other	0,0%
8. Breakdown by Type of Debtor		Nominal (mn)
PS.8.8.1	Sovereigns	5 233
PS.8.8.2	Regional/federal authorities	9 436
PS.8.8.3	Local/municipal authorities	12 979
PS.8.8.4	Others	6 852
PS.8.8.5	Total	34 500
OPS.8.8.1	<i>o/w Claim against supranational</i>	0
OPS.8.8.2	<i>o/w Claim against sovereigns</i>	2 247
OPS.8.8.3	<i>o/w Claim guaranteed by sovereigns</i>	2 986
OPS.8.8.4	<i>o/w Claim against regional/federal authorities</i>	7 935
OPS.8.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>	1 501
OPS.8.8.6	<i>o/w Claim against local/municipal authorities</i>	11 919
OPS.8.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>	1 060
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	8,9%
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	Other	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	o/w [If relevant, please specify]	
OS.9.3.2	o/w [If relevant, please specify]	
OS.9.3.3	o/w [If relevant, please specify]	
OS.9.3.4	o/w [If relevant, please specify]	
OS.9.3.5	o/w [If relevant, please specify]	
OS.9.3.6	o/w [If relevant, please specify]	
OS.9.3.7	o/w [If relevant, please specify]	
OS.9.3.8	o/w [If relevant, please specify]	
OS.9.3.9	o/w [If relevant, please specify]	
OS.9.3.10	o/w [If relevant, please specify]	
4. Breakdown by Interest Rate		
S.9.4.1	Fixed rate	% Shipping Loans
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		
S.9.5.1	Bullet / interest only	% Shipping Loans
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		
S.9.6.1	Up to 12months	% Shipping Loans
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)		
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		
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	Total	0,0	0	0,0%	0,0%
9. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.9.1	Weighted Average LTV (%)	[For completion]			
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	o/w >100 - <=110 %				
OS.9.9.2	o/w >110 - <=120 %				
OS.9.9.3	o/w >120 - <=130 %				
OS.9.9.4	o/w >130 - <=140 %				
OS.9.9.5	o/w >140 - <=150 %				
OS.9.9.6	o/w >150 %				
OS.9.9.7					
OS.9.9.8					
OS.9.9.9					
10. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.10.1	Weighted Average LTV (%)				
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	o/w >100 - <=110 %				
OS.9.10.2	o/w >110 - <=120 %				
OS.9.10.3	o/w >120 - <=130 %				
OS.9.10.4	o/w >130 - <=140 %				
OS.9.10.5	o/w >140 - <=150 %				
OS.9.10.6	o/w >150 %				
OS.9.10.7					
OS.9.10.8					
OS.9.10.9					
11. Breakdown by type of ship		% Shipping Loans	CO2/ton/mi		
S.9.11.1					
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	CO2/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	CO2/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.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	[For completion]
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]
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	[For completion]
HG.1.7	Maturity Extention Triggers	[insert link to the national legislation where the maturity extention triggers are listed - insert link of relevant programme prospectus]
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	[For completion]
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)		
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		

Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

TERMS OF USE

This website www.coveredbondlabel.com (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels).

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

These terms and conditions together with the documents referred to in them set out the terms of use ("T&Cs") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

Our [Acceptable Use Policy](#) and [Privacy Policy](#) are incorporated into these T&Cs.

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

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

SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. No information contained on the Site should be construed as legal, tax, investment, or accounting advice.

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether such Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the value or price of a Product, the appropriateness of a Product's terms, or the Product's future investment performance. Nothing contained on this Site is intended to predict or project future performance.

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

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

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. Users follow links on this Site to external websites at their sole risk.

We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website.

Those third party websites may also be subject to separate legal terms and conditions, and Issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully authorised under or compliant with any law or regulation in any jurisdiction.

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

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 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**

December 2025

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER	Compagnie de Financement Foncier
Reporting date	31/12/2025



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		as of
	Common Equity Tier 1 ratio Group (%)	16,5%
	Common Equity Tier 1 ratio Group parent company (%)	34,9%
	Common Equity Tier 1 covered bond issuer (%)	38,6%
	Tier 1 ratio Covered Bond Issuer (%)	38,6%
		déc-25
		déc-25
		déc-24
		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

Cover pool		Total outstanding	of which eligible to CB refinancing
	Public sector exposures	34 500	
	Commercial assets	574	
	Residential assets	20 940	
	Substitute assets (*)	4 787,5	
	Other	551	
Total		61 353	

(*) of which short term deposits with Banque de France : € 491,0 million

Covered bonds	49 820
----------------------	---------------

2.3 Overcollateralisation ratios

	Minimum (%)	Current (%)	
Legal ("coverage ratio")	105,0%	110,30%	(September 2025)
Contractual (ACT)			
Other	5,0%	16,7%	(non privileged liabilities net of repurchase agreements as % of privileged liabilities, after swap)

2.4 Covered bonds ratings

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

2.5 Liabilities of the covered bond issuer

LIABILITIES	Outstanding
Equity	2 020
Subordinated debt	38
Other non privileged liabilities	7 600
Total equity and non privileged liabilities	9 657
Covered bonds	49 820
exchange rate impact	-98
Other privileged liabilities	712
Total privileged liabilities	50 435
TOTAL	60 092

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/worksheets)*
- (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	7,1	7,3
Residential	6,7	8,2
Commercial		
Substitute assets	0,8	0,8
WAL of cover pool	6,5	7,1
WAL of covered bonds	6,0	6,0
WAL of total liabilities	6,2	6,2

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

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	4 930	3 732	2 462	2 264	2 066	9 477	8 999
Residential	2 260	2 204	2 063	1 770	1 792	6 198	5 226
Commercial							
Substitute assets	4 787						
Expected maturity of cover pool	11 977	5 936	4 526	4 034	3 859	15 676	14 225
Expected maturity of covered bonds	6 407	7 372	4 757	5 955	5 406	12 794	7 031

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	4 839	3 650	2 396	2 212	2 027	9 454	9 353
Residential	1 509	1 608	1 609	1 430	1 576	6 179	7 604
Commercial							
Substitute assets	4 787						
Contractual maturity of cover pool	11 135	5 258	4 005	3 641	3 603	15 633	16 957
Contractual maturity of cov. bonds	6 407	7 372	4 757	5 955	5 406	12 794	7 031
of which hard bullet	6 407	7 372	4 757	5 955	5 406	12 794	7 031
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	56 817	4,5
External interest rate swaps	3 900	5,3
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	3 181	4,9
External currency swaps	1 893	3,7

3.5 Liquid assets

		Outstanding nominal
ECB eligible internal ABS		
ECB eligible external ABS		
ECB eligible public exposures		21 617
Transitional arrangement Banque de France		
Deposits with Banque de France		491
Substitute assets	ECB eligible	
	Other	4 296
	Total liquid assets	26 404
	% liquid assets / covered bonds	53,0%

Liquidity support	0	Comments
% liquidity support / covered bonds		

3.6 Substitution assets

	Outstanding	WAL
AAA to AA-	491	0,0
A+ to A-	4 296	0,8
Below A-		
Total	4 787	0,8

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Compagnie de Financement Foncier
Reporting date 31/12/2025



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	96,9%	34,0%
Arrears		
0-1 months	0,4%	0,1%
1-2 months	0,1%	0,1%
2-3 months	0,2%	0,1%
3-6 months	2,4%	0,8%
> 3 months	2,5%	0,9%

4.2 Arrears and defaulted loans outstanding

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

4.3 Regional breakdown of assets

Region	% of outstanding residential cover pool
France	98,2%
Auvergne Rhône-Alpes	8,7%
Bourgogne Franche-Comté	1,7%
Bretagne	2,3%
Centre	2,7%
Corse	0,1%
Grand Est	4,1%
Hauts de France	9,2%
Ile-de-France	31,8%
Normandie	4,7%
Nouvelle Aquitaine	7,8%
Occitanie	11,5%
Outre mer	0,3%
Pays de la Loire	4,3%
Provence-Alpes-Côte d'Azur	8,9%
Belgium	1,7%
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 (%)	66,0%
-------------------------------	-------

Category	% of outstanding residential cover pool
0 - 40	14,8%
40 - 50	8,6%
50 - 60	9,5%
60 - 70	15,7%
70 - 80	26,5%
80 - 85	11,2%
85 - 90	6,7%
90 - 95	2,5%
95 - 100	1,8%
100 - 105	1,6%
105 - 110	0,4%
110 - 115	0,1%
115+	0,7%

4.5 Indexed current LTV

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

WA indexed current LTVs (%)		60,0%
Category		% of outstanding residential cover pool
LTV buckets	0 - 40	18,8%
	40 - 50	11,0%
	50 - 60	16,1%
	60 - 70	18,8%
	70 - 80	17,2%
	80 - 85	6,5%
	85 - 90	4,6%
	90 - 95	2,8%
	95 - 100	1,6%
	100 - 105	0,9%
	105 - 110	0,5%
	110 - 115	0,3%
	115+	1,0%

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 September 30, 2025, the amount exceeding the regulatory limit was € 274,5 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	54,3%
1st lien mortgage without guaranty		26,3%
	Total 1st lien mortgages	80,7%
guaranteed	Crédit Logement	19,3%
	Total guarantees	19,3%

4.7 Seasoning

Months	% of outstanding residential cover pool
< 12	1,2%
12 - 24	0,7%
24 - 36	0,7%
36 - 60	2,0%
> 60	95,3%

4.8 Loan purpose

	% of outstanding residential cover pool
Owner occupied	69,6%
Second home	1,0%
Buy-to-let	24,1%
Other	5,3%
No data	

4.9 Principal amortisation

	% of outstanding residential cover pool
Amortising	97,4%
Partial bullet	
Bullet	2,6%
Other	
No data	

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

	% of outstanding residential cover pool
Fixed for life	93,5%
Capped for life	1,1%
Floating (1y or less)	2,3%
Mixed (1y+)	0,5%
Other	
No data	

4.11 Borrowers

	% of outstanding residential cover pool
Employees	74,1%
Civil servants	13,3%
Self employed	4,0%
Retired / Pensioner	4,6%
Other non-working	
Real estate company	4,0%
No data	0,0%

4.12 Granularity, large exposures and loan size

Number of loans	291 727
Average outstanding balance (€)	73 748

	% of total cover pool
5 largest exposures (%)	0,2%
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	282 094	18 068	29,4%
200-400	8 854	2 169	3,5%
400-600	443	210	0,3%
600-800	123	84	0,1%
800- 1 000	63	56	0,1%
> 1 000	150	927	1,5%
TOTAL	291 727	21 514	35,1%

4.13 Residential MBS

	TOTAL	Internal	External
Outstanding	0	0	0

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Compagnie de Financement Foncier
 Reporting date 31/12/2025



5 PUBLIC SECTOR COVER POOL DATA

Public sector cover pool data in this section (34 500,2 EUR million) do not include Banque de France exposure (EUR 491,0 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%	56,2%
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		112	2 669	164	6 502	780	11 154	1 060	6 655		29 096	84,3%
	Spain					49						49	0,1%
	Italy		1 884	124		388		180				2 576	7,5%
	Poland		250									250	0,7%
	Portugal											0	0,0%
	Switzerland					645	344		83			1 072	3,1%
ASIA	Japan					47		160		114		321	0,9%
NORTH AMERICA	United States				28	950		81				1 059	3,1%
	Canada					77						77	0,2%
TOTAL			2 247	2 794	193	7 935	1 501	11 919	1 060	6 852		34 500	100,0%

5.3 Geographical distribution and nature of the underlying operation

		LOANS	SECURITIES	ABS	TOTAL
EUROPE	France	29 067	29		29 096
	Spain		49		49
	Italy	124	2 452		2 576
	Poland		250		250
	Portugal		0		0
	Switzerland	1 072			1 072
ASIA	Japan		321		321
NORTH AMERICA	United States	28	1 031		1 059
	Canada	0	77		77
TOTAL		30 291	4 209	0	34 500

5.4 Regional exposures : France

	Outstanding balance	% of outstanding French public sector cover pool
Auvergne Rhône-Alpes	3 572	12,3%
Bourgogne Franche-Comté	1 348	4,6%
Bretagne	1 233	4,2%
Centre	1 327	4,6%
Corse	174	0,6%
Grand Est	2 133	7,3%
Hauts de France	2 117	7,3%
Île-de-France	6 439	22,1%
Normandie	1 307	4,5%
Nouvelle Aquitaine	2 064	7,1%
Occitanie	2 896	10,0%
Pays de la Loire	1 492	5,1%
Provence-Alpes-Côte d'Azur	2 434	8,4%
Dom-Tom	284	1,0%
Etat Français	277	1,0%
TOTAL	29 096	100,0%

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

	% of outstanding public sector cover pool
Fixed for life	73,8%
Capped for life	
Floating	24,5%
Mixed	
Other	1,7%
No data	

5.6 Currency

	% of outstanding public sector cover pool
EUR	91,8%
USD	3,5%
JPY	1,6%
CHF	3,1%
Other	0,1%

5.7 Principal amortisation

	% of outstanding public sector cover pool
Amortising	87,2%
Partial bullet	
Bullet	12,8%
Other	
No data	

5.8 Granularity, large exposures and loan size

Number of exposures	97 196
Average outstanding balance (€)	354 955

	% of total cover pool
5 largest exposures (%)	6,3%
10 largest exposures (%)	8,9%

Loan size (buckets in EUR million)	Number of loans	Outstanding	% of total cover pool (outstanding)
0 - 0,5	107 441	3 804	6,2%
0,5 - 1	2570	1 836	3,0%
1 - 5	3423	7 463	12,2%
5 - 10	663	4 885	8,0%
10 - 50	469	9 642	15,7%
50 - 100	29	2 075	3,4%
> 100	23	4 796	7,8%
TOTAL	114 618	34 500	56,2%

5.9 Public sector ABS

	TOTAL	INTERNAL	EXTERNAL
Outstanding	0	0	0

External ABS DETAILS

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER	Compagnie de Financement Foncier
Reporting date	31/12/2025



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	33 548	33 237	33 144,9	34 832,2
Private placement	16 272	17 675	18 086,7	18 373,1
Sum	49 820	50 912	51 232	53 205

Denominated in €	47 017	48 071	49 352	51 245
Denominated in USD	307	537	186	171
Denominated in CHF	1 730	1 502	922	975
Denominated in JPY				
Denominated in GBP	630	665	620	655
Denominated in AUD				
Denominated in CAD				
Denominated in NOK	135	136	152	160
Other				
Sum	49 820	50 912	51 232	53 205

Fixed coupon	47 842	48 561	47 880	49 508
Floating coupon	362	437	1 184	1 214
Other	1 616	1 914	2 168	2 483
Sum	49 820	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	4 000	5 161	4 105	4 500
Private placement	283	664	500	300
Sum	4 283	5 825	4 605	4 800

Denominated in €	4 070	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	4 283	5 825	4 605	4 800

Fixed coupon	4 283	5 825	4 605	4 800
Floating coupon	0			
Other	0			
Sum	4 283	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 fulfil 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, Veritascertified subsidiary. The Specific Controller monitors these appraisals each year to verify compliance with the real-estate market parameters used in the valuation process, as described in the risk report section of the Registration Document 2016 (pages 155 - 167).

4.10 Interest rate type

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

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



This document contains unaudited interim financial information, which has not been reviewed by the statutory auditors of Compagnie de Financement Foncier (the "Company"). It is a free English translation of the unaudited quarterly financial information required to be published by the Company. It is provided for information purposes only and shall in no event be considered as an invitation to invest, a solicitation of business or a public issue and does not constitute an offer to buy, sell, subscribe, or provide financial services. It should also not be considered as a recommendation or a solicitation to buy or sell obligations foncières.

In particular, this document and the information contained herein do not constitute an offer of securities for sale in the United States. No securities of the Company have been or will be registered under the US Securities Act of 1933, as amended (the "Securities Act"). Pursuant to an Order of the Securities and Exchange Commission, the Company has been exempted from all provisions of the Investment Company Act of 1940, as amended, subject to compliance with certain conditions. The Company does not intend to register an offering in the United States of America or conduct any public offering of securities in the United States of America. This document and its contents may not be viewed by persons within the United States of America (within the meaning of Regulation S under the Securities Act) other than "qualified institutional buyers" ("QIBs") as defined in Rule 144A under the Securities Act ("Rule 144A"). Obligations foncières may not be offered or sold in the United States of America except to QIBs in reliance on Rule 144A or another exemption from, or transaction not subject to, the registration requirements of the Securities Act.

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

This information is provided "as is", and is for information purposes only. It has nonetheless been supplied by sources that are deemed to be reliable. However, where information was furnished by third party sources, the Company has not verified the accuracy and completeness of such information.

It is the intention of the Company to ensure that the information is accurate and up-to-date, and it reserves the right to make corrections to the content at any time, without prior notice. It is not, however, in a position to guarantee that such information is complete. It moreover does not accept any responsibility in the event of any mistake, inaccuracy or omission relating to such information.

E. Harmonised Transparency Template - Optional ECB - ECAs Data Disclosure

HTT 2025

Reporting in Domestic Currency		Eur
CONTENT OF TAB E		
1. Additional information on the programme		
Field Number	1. Additional information on the programme	
	<i>Transaction Counterparties</i>	<i>Name</i>
E.1.1.1	Sponsor (if applicable)	Crédit Foncier
E.1.1.2	Service	Crédit Foncier / groupe BPCE
E.1.1.3	Back-up service	
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		
	<i>Swap Counterparties</i>	<i>Guarantor (if applicable)</i>
E.2.1.1	BARCLAYS BANK	
E.2.1.2	BNP PARIBAS	
E.2.1.3	CITY BANK	
E.2.1.4	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK	
E.2.1.5	CREDIT FONCIER DE FRANCE	
E.2.1.6	DEXIA CREDIT LOCAL SA garantie CFF	
E.2.1.7	DZ BANK AG	
E.2.1.8	GOLDMAN SACHS	
E.2.1.9	HSBC FRANCE PARIS	
E.2.1.10	JP MORGAN CHASE BANK	
E.2.1.11	MERRILL LYNCH INTERNATIONAL	
E.2.1.12	MORGAN STANLEY BANK	
E.2.1.13	JP MORGAN SE	
E.2.1.14	NATIXIS CAPITAL MARKET PARIS	
E.2.1.15	NATIXIS CAPITAL MARKET PARIS Garantie CDC	
E.2.1.16	ROYAL BANK OF CANADA	
E.2.1.17	NATWEST MARKETS PLC	
E.2.1.18	UBS Europe SE	
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		
	<i>1. General Information</i>	<i>Total Assets</i>
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		
	<i>% Residential Loans</i>	<i>% Commercial Loans</i>
E.3.2.1	<60 days	0,1%
E.3.2.2		0,0%
E.3.2.3	60->90 days	0,1%
E.3.2.4	90->180 days	0,1%
E.3.2.5	>= 180 days	0,8%
OE.3.2.1		
	<i>% Public Sector Assets</i>	<i>% Shipping Loans</i>
E.3.2.1		0,0%
E.3.2.2		0,0%
E.3.2.3		0,0%
E.3.2.4		0,0%
E.3.2.5		0,0%
OE.3.2.1		
	<i>% Total Loans</i>	
E.3.2.1		0,1%
E.3.2.2		0,1%
E.3.2.3		0,1%
E.3.2.4		0,1%
E.3.2.5		0,8%

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	250,9	2 394		#VALEUR!
SM.1.1.3	other				#VALEUR!
SM.1.1.4	Total sustainable mortgage loans	250,9	2 394		#VALEUR!
OSM.1.1.1	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.2	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.3	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.4	<i>o/w [if relevant, please specify]</i>				
OSM.1.1.5	<i>o/w [if relevant, please specify]</i>				
2. Additional information on the sustainable section of the mortgage stock					
	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	250,9		100,0%	
SM.2.1.2	Commercial			0,0%	
SM.2.1.3	Other			0,0%	
SM.2.1.4	Total	250,9		100,0%	
OSM.2.1.1	<i>o/w Forest & Agriculture</i>			0,0%	
OSM.2.1.2	<i>o/w EE residential</i>			0,0%	
OSM.2.1.3	<i>o/w EE commercial</i>			0,0%	
OSM.2.1.4	<i>o/w EE other</i>			0,0%	
OSM.2.1.5	<i>EE total</i>			0,0%	
OSM.2.1.6	<i>o/w Social residential</i>			0,0%	
OSM.2.1.7	<i>o/w Social Commercial</i>			0,0%	
OSM.2.1.8	<i>o/w social other</i>			0,0%	
OSM.2.1.9	<i>social tot</i>			0,0%	
OSM.2.1.10	<i>o/w Renewable Energy and Renewable Energy Transmission</i>			0,0%	
OSM.2.1.11	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.12	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.13	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.14	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.15	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.16	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.17	<i>o/w [if relevant, please specify]</i>				
OSM.2.1.18	<i>o/w [if relevant, please specify]</i>				
	2. General Information	Residential Loans	Commercial Loans	% Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	2394		2 394	
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	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
SM.2.4.30	Iceland			
SM.2.4.31	Liechtenstein			
SM.2.4.32	Norway			
SM.2.4.33	Other	0,0%	0,0%	0,0%
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	o/w [if relevant, please specify]			
SM.2.4.46	o/w [if relevant, please specify]			
SM.2.4.47	o/w [if relevant, please specify]			
SM.2.4.48	o/w [if relevant, please specify]			
SM.2.4.49	o/w [if relevant, please specify]			
SM.2.4.50	o/w [if relevant, please specify]			
SM.2.4.51	o/w [if relevant, please specify]			
SM.2.4.52	o/w [if relevant, please specify]			
SM.2.4.53	o/w [if relevant, please specify]			
SM.2.4.54	o/w [if relevant, please specify]			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Auvergne Rhône-Alpes	8,9%		8,9%
SM.2.5.2	Bourgogne Franche-Comté	0,3%		0,3%
SM.2.5.3	Bretagne	5,7%		5,7%
SM.2.5.4	Centre	1,3%		1,3%
SM.2.5.5	Corse	0,0%		0,0%
SM.2.5.6	Grand Est	7,1%		7,1%
SM.2.5.7	Hauts de France	1,4%		1,4%
SM.2.5.8	Ile-de-France	2,8%		2,8%
SM.2.5.9	Normandie	4,9%		4,9%
SM.2.5.10	Nouvelle Aquitaine	18,2%		18,2%
SM.2.5.11	Occitanie	9,1%		9,1%
SM.2.5.12	Outre mer	2,6%		2,6%
SM.2.5.13	Pays de la Loire	7,6%		7,6%
SM.2.5.14	Provence-Alpes-Côte d'Azur	30,1%		30,1%
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%		
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	1,4%		
SM.2.8.3	≥ 24 - ≤ 36 months	10,3%		
SM.2.8.4	≥ 36 - ≤ 60 months	57,6%		
SM.2.8.5	≥ 60 months	30,5%		
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%		
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)				
SM.2A.10.2	By buckets (mn):				

0-200

220,7

2 263

88,0%

94,5%

SM.2A.10.3	200-400	30,1	131	12,0%	5,5%
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					
11. Loan to Value (LTV) Information - UNINDEXED		Total	250,9	2 394	100,0%
SM.2A.11.1	Weighted Average LTV (%)	Nominal	65,5%	Number of Loans	% Residential Loans
By LTV buckets (mn):					
SM.2A.11.2	>0 - <=40 %	26,8	509	10,7%	21,3%
SM.2A.11.3	>40 - <=50 %	21,7	254	8,6%	10,6%
SM.2A.11.4	>50 - <=60 %	30,7	288	12,2%	12,0%
SM.2A.11.5	>60 - <=70 %	45,5	381	18,1%	15,9%
SM.2A.11.6	>70 - <=80 %	68,5	526	27,3%	22,0%
SM.2A.11.7	>80 - <=90 %	54,8	414	21,8%	17,3%
SM.2A.11.8	>90 - <=100 %	2,8	22	1,1%	0,9%
SM.2A.11.9	>100%	0,0	0	0,0%	0,0%
SM.2A.11.10	Total	250,9	2 394	100,0%	100,0%
OSM.2A.11.1	o/w >100 - <=110 %				
OSM.2A.11.2	o/w >110 - <=120 %				
OSM.2A.11.3	o/w >120 - <=130 %				
OSM.2A.11.4	o/w >130 - <=140 %				
OSM.2A.11.5	o/w >140 - <=150 %				
OSM.2A.11.6	o/w >150 %				
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	65,5%	Number of Loans	% Residential Loans
SM.2A.12.1	Weighted Average LTV (%)				
By LTV buckets (mn):					
SM.2A.12.2	>0 - <=40 %	26,8	509	10,7%	21,3%
SM.2A.12.3	>40 - <=50 %	21,7	254	8,6%	10,6%
SM.2A.12.4	>50 - <=60 %	30,7	288	12,2%	12,0%
SM.2A.12.5	>60 - <=70 %	45,5	381	18,1%	15,9%
SM.2A.12.6	>70 - <=80 %	68,5	526	27,3%	22,0%
SM.2A.12.7	>80 - <=90 %	54,8	414	21,8%	17,3%
SM.2A.12.8	>90 - <=100 %	2,8	22	1,1%	0,9%
SM.2A.12.9	>100%	0,0	0	0,0%	0,0%
SM.2A.12.10	Total	250,9	2 394	100,0%	100,0%
OSM.2A.12.1	o/w >100 - <=110 %				
OSM.2A.12.2	o/w >110 - <=120 %				
OSM.2A.12.3	o/w >120 - <=130 %				
OSM.2A.12.4	o/w >130 - <=140 %				
OSM.2A.12.5	o/w >140 - <=150 %				
OSM.2A.12.6	o/w >150 %				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	100,0%			
SM.2A.13.2	Second home/Holiday houses				
SM.2A.13.3	Buy-to-let/Non-owner occupied				

SM.2A.13.4	Subsidised housing					
SM.2A.13.5	Agricultural					
SM.2A.13.6	Other					
OSM.2A.13.1		<i>o/w Private rental</i>				
OSM.2A.13.2		<i>o/w Multi-family housing</i>				
OSM.2A.13.3		<i>o/w Buildings under construction</i>				
OSM.2A.13.4		<i>o/w Buildings land</i>				
OSM.2A.13.5		<i>o/w [If relevant, please specify]</i>				
OSM.2A.13.6		<i>o/w [If relevant, please specify]</i>				
OSM.2A.13.7		<i>o/w [If relevant, please specify]</i>				
OSM.2A.13.8		<i>o/w [If relevant, please specify]</i>				
OSM.2A.13.9		<i>o/w [If relevant, please specify]</i>				
OSM.2A.13.10		<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	250,9	2 394	100,0%	100,0%	
SM.2A.15.19	Total	250,9	2 394	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	250,9	2 394	100,0%	100,0%	
SM.2A.16.19	Total	250,9	2 394	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	250,9	2 394	100,0%	100,0%	
SM.2A.17.14	Total	250,9	2 394	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						
SM.2A.18.1	House, detached or semi-detached	239,5	2 245	95,5%	93,8%	
SM.2A.18.2	Flat or Apartment	0,0	0	0,0%	0,0%	
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	11,3	149	4,5%	6,2%	
SM.2A.18.8	Total	250,9	2 394	100,0%	100,0%	
OSM.2A.18.1						
19. New Residential Property						
SM.2A.19.1	New Property					
SM.2A.19.2	Existing Property					
SM.2A.19.3	other					
SM.2A.19.4	no data	250,9	2 394	100,0%	100,0%	
SM.2A.19.5	Total	250,9	2 394	100,0%	100,0%	
OSM.2A.19.1						
20. CO2 emission - by dwelling type - as per national availability						
SM.2A.20.1	House, detached or semi-detached				kg CO2/m2 (per year)	
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	250,9	2 394,0	2 394,0	[For completion]	
SM.2A.20.9	Total	250,9	2 394,0	2 394,0	[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	0,0%	0,0%
22. Loan to Value (LTV) Information - UNINDEXED					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
SM.2B.22.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
SM.2B.22.2	>0 - <=40 %	[For completion]	[For completion]		
SM.2B.22.3	>40 - <=50 %	[For completion]	[For completion]		
SM.2B.22.4	>50 - <=60 %	[For completion]	[For completion]		
SM.2B.22.5	>60 - <=70 %	[For completion]	[For completion]		
SM.2B.22.6	>70 - <=80 %	[For completion]	[For completion]		
SM.2B.22.7	>80 - <=90 %	[For completion]	[For completion]		
SM.2B.22.8	>90 - <=100 %	[For completion]	[For completion]		
SM.2B.22.9	>100%	[For completion]	[For completion]		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
OSM.2B.22.1	o/w >100 - <=110 %				
OSM.2B.22.2	o/w >110 - <=120 %				
OSM.2B.22.3	o/w >120 - <=130 %				
OSM.2B.22.4	o/w >130 - <=140 %				
OSM.2B.22.5	o/w >140 - <=150 %				
OSM.2B.22.6	o/w >150 %				
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
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		0,0%	0,0%
OSM.2B.23.1	o/w >100 - <=110 %					
OSM.2B.23.2	o/w >110 - <=120 %					
OSM.2B.23.3	o/w >120 - <=130 %					
OSM.2B.23.4	o/w >130 - <=140 %					
OSM.2B.23.5	o/w >140 - <=150 %					
OSM.2B.23.6	o/w >150 %					
OSM.2B.23.7						
OSM.2B.23.8						
OSM.2B.23.9						

24. Breakdown by Type		% Commercial loans
SM.2B.24.1	Retail	[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	o/w Cultural purposes	
OSM.2B.24.2	o/w [If relevant, please specify]	
OSM.2B.24.3	o/w [If relevant, please specify]	
OSM.2B.24.4	o/w [If relevant, please specify]	
OSM.2B.24.5	o/w [If relevant, please specify]	
OSM.2B.24.6	o/w [If relevant, please specify]	
OSM.2B.24.7	o/w [If relevant, please specify]	
OSM.2B.24.8	o/w [If relevant, please specify]	
OSM.2B.24.9	o/w [If relevant, please specify]	
OSM.2B.24.10	o/w [If relevant, please specify]	
OSM.2B.24.11	o/w [If relevant, please specify]	
OSM.2B.24.12	o/w [If relevant, please specify]	
OSM.2B.24.13	o/w [If relevant, please specify]	
OSM.2B.24.14	o/w [If relevant, please specify]	

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

26. Average energy use intensity (kWh/m2 per year)		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.6	TBC at a country level	[For completion]	[For completion]		

SM.2B.26.7	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.18	no data	[For completion]	[For completion]		
SM.2B.26.19	Total	0,0	0	0,0%	0,0%
27. CRE Age Structure		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	[For completion]	[For completion]		
SM.2B.27.2	1919 - 1945	[For completion]	[For completion]		
SM.2B.27.3	1946 - 1960	[For completion]	[For completion]		
SM.2B.27.4	1961 - 1970	[For completion]	[For completion]		
SM.2B.27.5	1971 - 1980	[For completion]	[For completion]		
SM.2B.27.6	1981 - 1990	[For completion]	[For completion]		
SM.2B.27.7	1991 - 2000	[For completion]	[For completion]		
SM.2B.27.8	2001 - 2005	[For completion]	[For completion]		
SM.2B.27.9	2006 - 2010	[For completion]	[For completion]		
SM.2B.27.10	2011 - 2015	[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

HTT 2024

Reporting in Domestic Currency		eur			
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					
SPS.1.1.1	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.1.1.2	Green Public Sector exposures				
SPS.1.1.3	o/w Local Communities				
SPS.1.1.4	o/w Hospitals				
SPS.1.1.5	o/w Export Credit				
SPS.1.1.6	o/w other				
SPS.1.1.7					
SPS.1.1.8					
SPS.1.1.9					
SPS.1.1.10	Total sustainable Public Sector exposures	920,7	187	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					
SPS.1.2.1	Renewable energy	Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program
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	467,3	61	1,4%	0,1%
SPS.1.2.11	Access to basic social services				
SPS.1.2.12	Affordable housing	453,4	126	1,3%	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	920,7	187	2,7%	0,2%
2. Sustainable Public Sector Assets					
1. General Information					
SPS.2.1.1	Number of public sector exposures	187,0			
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)	4,9			
	By buckets (mn):				
SPS.2.2.2	0 - 0,5	11,9	50,0	1,3%	26,7%
SPS.2.2.3	0,5 - 1	14,2	20,0	1,5%	10,7%
SPS.2.2.4	1 - 5	163,0	61,0	17,7%	32,6%
SPS.2.2.5	5 - 10	277,1	35,0	30,1%	18,7%
SPS.2.2.6	10 - 50	398,4	20,0	43,3%	10,7%
SPS.2.2.7	50 - 100	56,1	1,0	6,1%	0,5%
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	920,7	187	100,0%	100,0%
	3. Breakdown by Asset Type	Nominal (mn)		% Public Sector Assets	
SPS.2.3.1	Loans	920,7		100,0%	
SPS.2.3.2	Bonds			0,0%	
SPS.2.3.3	Other			0,0%	
SPS.2.3.4		Total	920,7		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	<u>European Economic Area (not member of EU)</u>	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	o/w [If relevant, please specify]	
OSPS.2.4.2	o/w [If relevant, please specify]	
OSPS.2.4.3	o/w [If relevant, please specify]	
OSPS.2.4.4	o/w [If relevant, please specify]	
OSPS.2.4.5	o/w [If relevant, please specify]	
OSPS.2.4.6	o/w [If relevant, please specify]	
OSPS.2.4.7	o/w [If relevant, please specify]	
OSPS.2.4.8	o/w [If relevant, please specify]	
OSPS.2.4.9	o/w [If relevant, please specify]	
OSPS.2.4.10	o/w [If relevant, please specify]	

5. Breakdown by regions of main country of origin

		% Public Sector Assets
SPS.2.5.1	Auvergne Rhône-Alpes	19,0%
SPS.2.5.2	Bourgogne Franche-Comté	0,7%
SPS.2.5.3	Bretagne	9,2%
SPS.2.5.4	Centre	2,5%
SPS.2.5.5	Corse	0,0%
SPS.2.5.6	Grand Est	1,8%
SPS.2.5.7	Hauts de France	12,1%
SPS.2.5.8	Ile-de-France	9,9%
SPS.2.5.9	Normandie	6,1%
SPS.2.5.10	Nouvelle Aquitaine	4,8%
SPS.2.5.11	Occitanie	19,2%
SPS.2.5.12	Pays de la Loire	9,2%
SPS.2.5.13	Provence-Alpes-Côte d'Azur	5,5%
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	86,8%
SPS.2.6.2	Floating rate	13,2%
SPS.2.6.3	Other	

		% Public Sector Assets
SPS.2.6.1	Bullet / interest only	
SPS.2.6.2	Amortising	100,0%
SPS.2.6.3	Other	

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	0,7	0,1%
SPS.2.8.2	Regional/federal authorities		0,0%
SPS.2.8.3	Local/municipal authorities	6,8	0,8%
SPS.2.8.4	Others	866,4	99,1%
SPS.2.8.5	Total	873,9	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>	0,7	0,1%
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>	6,8	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
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

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

HTT 2024

Reporting in Domestic Currency	Eur	<p>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: FMF-ECBC Response</p>					
CONTENT OF Temporary Tab							
1. Share of assets affected by payment holidays caused by COVID 19 2. Additional information on the cover pool section affected by payment holidays							
Optional further information at issuer/country level							
Can the COVID-19 related payment holiday loans remain part of the cover pool?	Yes						
1. Share of cover assets affected at the time of reporting by payment holidays caused exclusively by COVID 19	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool		
COV.1.1.1 OCOV.1.1.2 OCOV.1.1.3	payment holiday granted	0	0	0,0%	0,0%		
2. Additional information on the cover pool section affected by payment holidays	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	3 to 6 months	over 6 months	total
in % nominal (mn) of affected notional amount to total cover pool							
COV.2.1.1 COV.2.1.2 COV.2.1.3 COV.2.1.4 OCOV.2.1.5 OCOV.2.1.6 OCOV.2.1.7 OCOV.2.1.8	principal & interest deferred principal deferred other Total payment holiday <i>o/w [If relevant, please specify]</i> <i>o/w [If relevant, please specify]</i> <i>o/w [If relevant, please specify]</i> <i>o/w [If relevant, please specify]</i>	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%