

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 accurac **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether 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 ourAcceptable 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 resu 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 u 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 reaso

4. LINKING TO OUR SITE

You may link to our home page (www.coveredbondlabel.com), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form c 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 a respects with the content standards set out in our Acceptable Use Policy.

5. SECURITY

Issuers are required to register with us in order to use the Site by completing the followingRegistration 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 ourAcceptable 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 ouAcceptable 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 t 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 antivirus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

 \cdot in any way that breaches any applicable local, national or international law or regulation;

 \cdot 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:

 \cdot 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;

 \cdot any equipment or network on which the Site is stored;

· any software used in the provision of the Site; or

· any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

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

Information must:

· be accurate; and

 \cdot comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

· infringe any copyright, database right, trade mark or other proprietary right of any other person;

be likely to deceive any person; or

· be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

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

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

 \cdot if you contact us, we may keep a record of that correspondence; and

 \cdot 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:

 \cdot 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

 \cdot 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 **(EA**), whether or not an adequate level of protection in ensured for personal information in the country of reception.

• Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

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

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your 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 c by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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





A. Harmonised Transparency Template - General Information

HTT 2020

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	Reporting in Domestic Currency	EUR			
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_	CONTENT OF TAB A	-			
	1. Basic Facts				
	2. Regulatory Summary 3. General Cover Pool / Covered Bond Information			,	
	4. References to Capital Requirements Regulation (CRR) 129(7)				
	5. References to Capital Requirements Regulation (CRR) 129(1)				
	6. Other relevant information				
	o. Other relevant mormation	-			
Field					
Number	1. Basic Facts				
G.1.1.1	Country	Destured			
G.1.1.1 G.1.1.2	Country Issuer Name	Portugal Novo Banco, SA			
		http://www.novobanco.pt/site/cms.aspx?plg=			
G.1.1.3	Link to Issuer's Website	F047B4BB-0854-4D1C-AE47-C1991562EC95			
G.1.1.4	Cut-off date	30/09/2020			
0G.1.1.1	Optional information e.g. Contact names	dtf.cor.securitiz@novobanco.pt			
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (Y/N)	yes			
G.2.1.2	CRR Compliance (Y/N)	yes			
G.2.1.3	LCR status	https://coveredbondlabel.com/issuer/140/			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5 OG.2.1.6					
00.2.1.0	3. General Cover Pool / Covered Bond Information				
	3. General Cover Poor / Covered Bond mormation				
G.3.1.1	1 General Information	Nominal (mn)			
G.3.1.2	1.General Information	Nominal (mn)			
	Total Cover Assets	6 051,9			
OG.3.1.1	Total Cover Assets Outstanding Covered Bonds	6 051,9 5 500,0			
OG.3.1.1 OG.3.1.2	Total Cover Assets Outstanding Covered Bonds Cover Pool Size (NPV) (mn)	6 051,9 5 500,0 6 194,7			
OG.3.1.1 OG.3.1.2 OG.3.1.3	Total Cover Assets Outstanding Covered Bonds	6 051,9 5 500,0			
OG.3.1.2	Total Cover Assets Outstanding Covered Bonds Cover Pool Size (NPV) (mn)	6 051,9 5 500,0 6 194,7			
OG.3.1.2 OG.3.1.3 OG.3.1.4	Total Cover Assets Outstanding Covered Bonds Cover Pool Size (NPV) (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC)	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory	Actual	Minimum Committed	Purpose
OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%)	6 051,9 5 500,0 6 194,7 5 588,2	Actual 10,0%	Minimum Committed	Purpose ND1
OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 OG.3.2.1	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT)	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory		Minimum Committed	
OG.3.1.2 OG.3.1.3 OG.3.1.4 G.3.2.1 OG.3.2.1 OG.3.2.2	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%)	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory		Minimum Committed	
0G.3.1.2 0G.3.1.3 0G.3.1.4 G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT)	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory		Minimum Committed	
0G.3.1.2 0G.3.1.3 0G.3.1.4 G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT)	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory		Minimum Committed	
0G.3.1.2 0G.3.1.3 0G.3.1.4 G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT)	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory		Minimum Committed	
0G.3.1.2 0G.3.1.3 0G.3.1.4 G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis)	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory 5,26%			
0G.3.1.2 0G.3.1.3 0G.3.1.4 0G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5 0G.3.2.6	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory 5,26% Nominal (mn)		% Cover Pool	
0G.3.1.2 0G.3.1.3 0G.3.1.4 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5 0G.3.2.6	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory 5,26% Nominal (mn) 6 050,0		% Cover Pool 100,0%	
0G.3.1.2 0G.3.1.3 0G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5 0G.3.2.6 (G.3.3.1 G.3.3.1 G.3.3.2	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory 5,26% Nominal (mn) 6 050,0 0,0		% Cover Pool 100,0% 0,0%	
0G.3.1.2 0G.3.1.3 0G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5 0G.3.2.5 0G.3.2.6 0G.3.3.1	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector Shipping	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory 5,26% Nominal (mn) 6 050,0 0,0 0,0		<mark>% Cover Pool</mark> 100,0% 0,0% 0,0%	
0G.3.1.2 0G.3.1.3 0G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5 0G.3.2.6 0G.3.2.6	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector Shipping Substitute Assets	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory 5,26% Nominal (mn) 6 050,0 0,0		% Cover Pool 100,0% 0,0%	
06.3.1.2 06.3.1.3 06.3.2.1 06.3.2.1 06.3.2.2 06.3.2.2 06.3.2.3 06.3.2.4 06.3.2.5 06.3.2.6 06.3.2.6 06.3.3.1 6.3.3.1 6.3.3.3 6.3.3.4	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector Shipping	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory 5,26% Nominal (mn) 6 050,0 0,0 0,0 1,9 0,0		<mark>% Cover Pool</mark> 100,0% 0,0% 0,0% 0,0%	
0G.3.1.2 0G.3.1.3 0G.3.2.1 0G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5 0G.3.2.6 0G.3.2.5 0G.3.2.6 (G.3.3.1 G.3.3.1 G.3.3.2 G.3.3.4 G.3.3.5	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) Cover-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) Cover Pool Composition Mortgages Public Sector Shipping Substitute Assets Other	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory 5,26% Nominal (mn) 6 050,0 0,0 1,9 0,0 1,9 0,0 tal 6 051,9		<mark>% Cover Pool</mark> 100,0% 0,0% 0,0% 0,0% 0,0%	
0G.3.1.2 0G.3.1.3 0G.3.1.4 0G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5 0G.3.2.5 0G.3.2.5 0G.3.2.6 0G.3.3.1 G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.6	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector Shipping Substitute Assets Other	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory 5,26% Nominal (mn) 6 050,0 0,0 1,9 0,0 1,9 0,0 tal 6 051,9 yj		% Cover Pool 100,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 100,0%	
0G.3.1.2 0G.3.1.3 0G.3.2.1 0G.3.2.1 0G.3.2.2 0G.3.2.3 0G.3.2.4 0G.3.2.5 0G.3.2.6 0G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.6 0G.3.3.1	Total Cover Assets Outstanding Covered Bonds Cover Pool Size [NPV] (mn) Outstanding Covered Bonds [NPV] (mn) 2. Over-collateralisation (OC) OC (%) Optional information e.g. Asset Coverage Test (ACT) Optional information e.g. OC (NPV basis) 3. Cover Pool Composition Mortgages Public Sector Shipping Substitute Assets Other Tot	6 051,9 5 500,0 6 194,7 5 588,2 Legal / Regulatory 5,26% Nominal (mn) 6 050,0 0,0 0,0 1,9 0,0 tal 6 051,9 ý/ ý/		% Cover Pool 100,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%	

OG.3.3.5 OG.3.3.6	o/w [lf relevant, please specify] o/w [lf relevant, please specify]			0,0% 0,0%	
	4. Cover Pool Amortisation Profile	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	25,3	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	290,8	ND1	4,8%	
G.3.4.3	1 - 2 Y	287,6	ND1	4,8%	
G.3.4.4	2 - 3 Y	282,5	ND1	4,7%	
G.3.4.5	3 - 4 Y	275,9	ND1	4,6%	
G.3.4.6	4 - 5 Y	270,0	ND1	4,5%	
G.3.4.7	5 - 10 Y	1 236,1	ND1	20,4%	
G.3.4.8	10+ Y	3 407,2	ND1	56,3%	
G.3.4.9	Total	6 050,0	0,0	100,0%	0,0%
OG.3.4.1	o/w 0-1 day			0,0%	
OG.3.4.2	o/w 0-0.5y			0,0%	
OG.3.4.3	o/w 0.5-1 y			0,0%	
OG.3.4.4	o/w 1-1.5y			0,0%	
OG.3.4.5	o/w 1.5-2 y			0,0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	
	5. Maturity of Covered Bonds	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	3,6	ND1		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	0,0	ND1	0,0%	
G.3.5.4	1 - 2 Y	1 000,0	ND1	18,2%	
G.3.5.5	2 - 3 Y	1 450,0	ND1	26,4%	
G.3.5.6	3 - 4 Y	500,0	ND1	9,1%	
G.3.5.7	4 - 5 Y	1 550,0	ND1	28,2%	
G.3.5.8	5 - 10 Y	1 000,0	ND1	18,2%	
G.3.5.9	10+ Y	0,0	ND1	0,0%	
G.3.5.10	Total	5 500,0	0,0	100,0%	0,0%
OG.3.5.1	o/w 0-1 day			0,0%	
OG.3.5.2	o/w 0-0.5y			0,0%	
OG.3.5.3	o/w 0.5-1 y			0,0%	
OG.3.5.4	o/w 1-1.5y			0,0%	
OG.3.5.5	o/w 1.5-2 y			0,0%	
06356					

OG.3.5.6 OG.3.5.7 OG.3.5.8 OG.3.5.9

OG.3.5.10 Nominal [before hedging] (mn) Nominal [after hedging] (mn) % Total [before] % Total [after] 6. Cover Assets - Currency G.3.6.1 EUR 6 051,9 6 051,9 100,0% 100,0% G.3.6.2 AUD [For completion] [For completion] G.3.6.3 BRL [For completion] [For completion] G.3.6.4 CAD [For completion] [For completion] G.3.6.5 CHF [For completion] [For completion] G.3.6.6 CZK [For completion] [For completion] G.3.6.7 DKK [For completion] [For completion] G.3.6.8 GBP [For completion] [For completion] G.3.6.9 HKD [For completion] [For completion] G.3.6.10 JPY [For completion] [For completion] G.3.6.11 KRW [For completion] [For completion] G.3.6.12 NOK [For completion] [For completion] [For completion] G.3.6.13 PLN [For completion] G.3.6.14 SEK [For completion] [For completion] G.3.6.15 SGD [For completion] [For completion] G.3.6.16 USD [For completion] [For completion] G.3.6.17 Other [For completion] [For completion] G.3.6.18 Total 6 051,9 6 051,9 100,0% 100,0%

OG.3.6.1	o/w [If relevant, please specij	fy]			
OG.3.6.2	o/w [If relevant, please specij	fy]		0,0%	0,0%
OG.3.6.3	o/w [If relevant, please specij	fy]		0,0%	0,0%
OG.3.6.4	o/w [If relevant, please specij	fy]		0,0%	0,0%
OG.3.6.5	o/w [If relevant, please speci	fy]		0,0%	0,0%
OG.3.6.6	o/w [If relevant, please speci	fy]		0,0%	0,0%
OG.3.6.7	o/w [If relevant, please specij	fy]		0,0%	0,0%
	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	5 500,0	5 500,0	100,0%	100,0%
G.3.7.2	AUD	[For completion]	[For completion]		
G.3.7.3	BRL	[For completion]	[For completion]		
G.3.7.4	CAD	[For completion]	[For completion]		
G.3.7.5	CHF	[For completion]	[For completion]		
G.3.7.6	CZK	[For completion]	[For completion]		
G.3.7.7	DKK	[For completion]	[For completion]		
G.3.7.8	GBP	[For completion]	[For completion]		
G.3.7.9	HKD	[For completion]	[For completion]		
G.3.7.10	JPY	[For completion]	[For completion]		
G.3.7.11	KRW	[For completion]	[For completion]		
G.3.7.12	NOK	[For completion]	[For completion]		
G.3.7.13	PLN	[For completion]	[For completion]		
G.3.7.14	SEK	[For completion]	[For completion]		
G.3.7.15	SGD	[For completion]	[For completion]		
G.3.7.16	USD	[For completion]	[For completion]		
G.3.7.17	Other	[For completion]	[For completion]		
G.3.7.18	To	otal 5 500,0	5 500,0	100,0%	100,0%
OG.3.7.1	o/w [If relevant, please specij	fy]			
OG.3.7.2	o/w [If relevant, please specij	fy]			
OG.3.7.3	o/w [If relevant, please specij	fy]			
OG.3.7.4	o/w [If relevant, please specij	fy]			
OG.3.7.5	o/w [If relevant, please specij	fy]			
OG.3.7.6	o/w [If relevant, please specij	fy]			
OG.3.7.7	o/w [If relevant, please specij	fy]			
	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	0,0	0,0	0,0%	0,0%
G.3.8.2	Floating coupon	5 500,0	5 500,0	100,0%	100,0%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Τα	otal 5 500,0	5 500,0	100,0%	100,0%
OG.3.8.1					
06383					

Co

OG.3.8.2 OG.3.8.3

OG.3.8.4 OG.3.8.5

00.5.8.5			
	9. Substitute Assets - Type	Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	1,9	100,0%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	[For completion]	
G.3.9.3	Exposures to central banks	[For completion]	
G.3.9.4	Exposures to credit institutions	[For completion]	
G.3.9.5	Other	[For completion]	
G.3.9.6	Total	1,9	100,0%
OG.3.9.1	o/w EU gvts or quasi govts		0,0%
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts		0,0%
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts		0,0%
OG.3.9.4	o/w EU central banks		0,0%
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0,0%
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0,0%
OG.3.9.7	o/w CQS1 credit institutions		0,0%
OG.3.9.8	o/w CQS2 credit institutions		0,0%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			
	10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	[For completion]	



G.3.10.2		[For completion]		
	Eurozone			
G.3.10.3	Rest of European Union (EU)	1,9	100,0%	
G.3.10.4	European Economic Area (not member of EU)	[For completion]		
G.3.10.5	Switzerland	[For completion]		
G.3.10.6	Australia	[For completion]		
G.3.10.7	Brazil	[For completion]		
G.3.10.8	Canada	[For completion]		
G.3.10.9	Japan	[For completion]		
G.3.10.10	Korea	[For completion]		
G.3.10.11	New Zealand	[For completion]		
G.3.10.12	Singapore	[For completion]		
G.3.10.13	US			
		[For completion]		
G.3.10.14	Other	[For completion]		
G.3.10.15	Total EU	[For completion]		
G.3.10.16	Total	1,9	100,0%	
		1,5		
OG.3.10.1	o/w [If relevant, please specify]		0,0%	
OG.3.10.2	o/w [If relevant, please specify]		0,0%	
OG.3.10.3	o/w [If relevant, please specify]		0,0%	
OG.3.10.4	o/w [If relevant, please specify]		0,0%	
OG.3.10.5	o/w [If relevant, please specify]		0,0%	
OG.3.10.6	o/w [If relevant, please specify]		0,0%	
OG.3.10.7	o/w [If relevant, please specify]		0,0%	
	11. Liquid Assets	Nominal (mn)	% Cover Pool	% Covered Bonds
6 3 11 1				
G.3.11.1	Substitute and other marketable assets	1,9	0,0%	0,0%
G.3.11.2	Central bank eligible assets	0,0	0,0%	0,0%
G.3.11.3	Other	0,0	0,0%	0,0%
G.3.11.4	Total	1,9	0,0%	0,0%
		1,9	0,0%	0,0%
OG.3.11.1	o/w [If relevant, please specify]			
OG.3.11.2	o/w [If relevant, please specify]			
OG.3.11.3	o/w [If relevant, please specify]			
	-, ·· [·] · · · · · · · · · · · · · · · ·			
00 2 11 4				
OG.3.11.4	o/w [If relevant, please specify]			
OG.3.11.4 OG.3.11.5	o/w [If relevant, please specify] o/w [If relevant, please specify]			
OG.3.11.5	o/w [If relevant, please specify]			
OG.3.11.5 OG.3.11.6	o/w [If relevant, please specify] o/w [If relevant, please specify]			
OG.3.11.5	o/w [if relevant, please specify] o/w [if relevant, please specify] o/w [if relevant, please specify]			
OG.3.11.5 OG.3.11.6 OG.3.11.7	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List			
OG.3.11.5 OG.3.11.6	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List Bond list	https://coveredbondlabel.com/issuer/140/		
0G.3.11.5 0G.3.11.6 0G.3.11.7 G.3.12.1	o/w [if relevant, please specify] o/w [if relevant, please specify] o/w [if relevant, please specify] 12. Bond List Bond list 13. Derivatives & Swaps			
OG.3.11.5 OG.3.11.6 OG.3.11.7	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List Bond list	https://coveredbondlabel.com/issuer/140/ 0,0		
0G.3.11.5 0G.3.11.6 0G.3.11.7 G.3.12.1 G.3.13.1	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List Bond list 13. Derivatives & Swaps Derivatives in the register / cover pool [notional] (mn)	0,0		
OG.3.11.5 OG.3.11.6 OG.3.11.7 G.3.12.1 G.3.13.1 G.3.13.2	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond list Bond list 13. Derivatives & Swaps Derivatives in the register / cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both)	0,0 0,0		
0G.3.11.5 0G.3.11.6 0G.3.11.7 G.3.12.1 G.3.13.1 G.3.13.2 G.3.13.3	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List Bond list 13. Derivatives & Swaps Derivatives in the register / cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both)	0,0		
0G.3.11.5 0G.3.11.6 0G.3.11.7 G.3.12.1 G.3.13.1 G.3.13.2 G.3.13.3 0G.3.13.1	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List Bond list 13. Derivatives & Swaps Derivatives in the register / cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) NPV of Derivatives in the cover pool (nn)	0,0 0,0		
0G.3.11.5 0G.3.11.6 0G.3.11.7 G.3.12.1 G.3.13.1 G.3.13.2 G.3.13.3	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List Bond list 13. Derivatives & Swaps Derivatives in the register / cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both)	0,0 0,0		
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0G.3.11.5 0G.3.11.6 0G.3.11.7 G.3.12.1 G.3.13.1 G.3.13.2 G.3.13.2 OG.3.13.2 0G.3.13.1 0G.3.13.2 0G.3.13.2 0G.3.13.4 0G.3.13.5 0G.3.13.5 0G.3.13.5 0G.3.13.1 0G.3.13.10 0G.3.13.11 0G.3.13.12 0G.3.13.15 0G.3.13.15 0G.3.13.15 0G.3.13.15 0G.3.13.16 0G.3.13.17 0G.3.13.18 0G.3.13.17 0G.3.13.18 0G.3.13.19 0G.3.13.19 0G.3.13.20 0G.3.13.21 0G.3.13.21 0G.3.13.21	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List Bond list 13. Derivatives & Swaps Derivatives in the register / cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) NPV of Derivatives in the cover pool (mn) Derivatives outside the cover pool [notional] (mn)	0,0 0,0		
0G.3.11.5 0G.3.11.6 0G.3.11.7 G.3.12.1 G.3.13.1 G.3.13.2 G.3.13.2 OG.3.13.1 0G.3.13.2 OG.3.13.2 OG.3.13.2 OG.3.13.4 OG.3.13.5 OG.3.13.4 OG.3.13.5 OG.3.13.6 OG.3.13.11 OG.3.13.12 OG.3.13.12 OG.3.13.15 OG.3.13.16 OG.3.13.16 OG.3.13.16 OG.3.13.17 OG.3.13.18 OG.3.13.19 OG.3.13.19 OG.3.13.19 OG.3.13.19 OG.3.13.19 OG.3.13.19 OG.3.13.21 OG.3.13.21 OG.3.13.21 OG.3.13.21 OG.3.13.21 OG.3.13.21 OG.3.13.22 OG.3.13.22	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List Bond list 13. Derivatives & Swaps Derivatives in the register / cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) NPV of Derivatives in the cover pool (mn) Derivatives outside the cover pool [notional] (mn)	0,0 0,0		
0G.3.11.5 0G.3.11.6 0G.3.11.7 G.3.12.1 G.3.13.1 G.3.13.2 G.3.13.2 OG.3.13.2 0G.3.13.1 0G.3.13.2 0G.3.13.2 0G.3.13.4 0G.3.13.5 0G.3.13.5 0G.3.13.5 0G.3.13.1 0G.3.13.10 0G.3.13.11 0G.3.13.12 0G.3.13.15 0G.3.13.15 0G.3.13.15 0G.3.13.15 0G.3.13.16 0G.3.13.17 0G.3.13.18 0G.3.13.17 0G.3.13.18 0G.3.13.19 0G.3.13.19 0G.3.13.20 0G.3.13.21 0G.3.13.21 0G.3.13.21	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List Bond list 13. Derivatives & Swaps Derivatives in the register / cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) NPV of Derivatives in the cover pool (mn) Derivatives outside the cover pool [notional] (mn)	0,0 0,0		
0G.3.11.5 0G.3.11.6 0G.3.11.7 G.3.12.1 G.3.13.1 G.3.13.2 G.3.13.3 0G.3.13.1 0G.3.13.2 0G.3.13.1 0G.3.13.2 0G.3.13.4 0G.3.13.4 0G.3.13.5 0G.3.13.4 0G.3.13.7 0G.3.13.10 0G.3.13.11 0G.3.13.11 0G.3.13.12 0G.3.13.14 0G.3.13.15 0G.3.13.14 0G.3.13.15 0G.3.13.16 0G.3.13.17 0G.3.13.16 0G.3.13.17 0G.3.13.17 0G.3.13.18 0G.3.13.19 0G.3.13.19 0G.3.13.12 0G.3.13.20 0G.3.13.21 0G.3.13.21 0G.3.13.22 0G.3.13.23	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List Bond list 13. Derivatives & Swaps Derivatives in the register / cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) NPV of Derivatives in the cover pool (mn) Derivatives outside the cover pool [notional] (mn)	0,0 0,0		
0G.3.11.5 0G.3.11.6 0G.3.11.7 G.3.13.1 G.3.13.2 G.3.13.3 0G.3.13.2 0G.3.13.1 0G.3.13.2 0G.3.13.3 0G.3.13.4 0G.3.13.5 0G.3.13.5 0G.3.13.5 0G.3.13.7 0G.3.13.10 0G.3.13.10 0G.3.13.11 0G.3.13.12 0G.3.13.15 0G.3.13.15 0G.3.13.15 0G.3.13.15 0G.3.13.16 0G.3.13.17 0G.3.13.18 0G.3.13.19 0G.3.13.19 0G.3.13.19 0G.3.13.20 0G.3.13.21 0G.3.13.21 0G.3.13.21 0G.3.13.21 0G.3.13.24 0G.3.13.24 0G.3.13.24 0G.3.13.24 0G.3.13.24 0G.3.13.25 0G.3.13.24 0G.3.13.25 0G.3.13.24 0G.3.13.25	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List Bond list 13. Derivatives & Swaps Derivatives in the register / cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) NPV of Derivatives in the cover pool (mn) Derivatives outside the cover pool [notional] (mn)	0,0 0,0		
0G.3.11.5 0G.3.11.6 0G.3.11.7 G.3.12.1 G.3.13.1 G.3.13.2 G.3.13.3 0G.3.13.1 0G.3.13.2 0G.3.13.1 0G.3.13.2 0G.3.13.4 0G.3.13.4 0G.3.13.5 0G.3.13.4 0G.3.13.7 0G.3.13.10 0G.3.13.11 0G.3.13.11 0G.3.13.12 0G.3.13.14 0G.3.13.15 0G.3.13.14 0G.3.13.15 0G.3.13.16 0G.3.13.17 0G.3.13.16 0G.3.13.17 0G.3.13.17 0G.3.13.18 0G.3.13.19 0G.3.13.19 0G.3.13.12 0G.3.13.20 0G.3.13.21 0G.3.13.21 0G.3.13.22 0G.3.13.23	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] 12. Bond List Bond list 13. Derivatives & Swaps Derivatives in the register / cover pool [notional] (mn) Type of interest rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) NPV of Derivatives in the cover pool (mn) Derivatives outside the cover pool [notional] (mn)	0,0 0,0		

00 2 12 28		
OG.3.13.28		
OG.3.13.29		
OG.3.13.30		
OG.3.13.31		
OG.3.13.32		
OG.3.13.33		
OG.3.13.34		
OG.3.13.35		
OG.3.13.36		
OG.3.13.37		
OG.3.13.38		
OG.3.13.39		
OG.3.13.40		
OG.3.13.41		
OG.3.13.42		
OG.3.13.43		
OG.3.13.44		
OG.3.13.45		
OG.3.13.46		
OG.3.13.47		
OG.3.13.48		
OG.3.13.49		
OG.3.13.50		
OG.3.13.51		
2 2.21201012		

4. References to Capital Requirements Regulation (CRR)

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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 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 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.

whether or not ex	posures in the form of covered bonds are eligible to preferential treatment under Regulation (E	U) 648/2012 is ultimately a matter to be determined b	y a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u> <u>39</u>	
G.4.1.2	(i) Value of covered bonds:		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	
G.4.1.4	(ii) Type of cover assets:	<u>52</u>	
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>	
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>	
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>	
G.4.1.12	(iii) Maturity structure of covered bonds:	<u>88</u>	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets	
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
OG.4.1.4			
OG.4.1.5			
OG.4.1.6			
OG.4.1.7			
OG.4.1.8 OG.4.1.9			
0G.4.1.9 0G.4.1.10			
0G.4.1.10	5. References to Capital Requirements Regulation (CRR)		
	129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]	
OG.5.1.1			
OG.5.1.2			
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 Covereage Test (passe/failed)		



OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	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	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information

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B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

	Reporting in Domestic Currency	FUB	L.	
	Reporting in Domestic Currency	EUR		1
	CONTENT OF TAB B1			
	7. Mortgage Assets			
	7.A Residential Cover Pool			
	7.B Commercial Cover Pool			
Field	7. Mortgage Assets			
Number				
	1. Property Type Information	Nominal (mn)		
M.7.1.1 M.7.1.2	Residential Commercial	6 050,0 0,0		
M.7.1.3	Other	0,0		
M.7.1.4	Total	6 050,0		
OM.7.1.1	o/w Housing Cooperatives / Multi-family assets			
OM.7.1.2	o/w Forest & Agriculture			
OM.7.1.3	o/w [If relevant, please specify]			
OM.7.1.4	o/w [If relevant, please specify]			
OM.7.1.5 OM.7.1.6	o/w [If relevant, please specify] o/w [If relevant, please specify]			
OM.7.1.7	o/w [If relevant, please specify]			
OM.7.1.8	o/w [If relevant, please specify]			
OM.7.1.9	o/w [If relevant, please specify]			
OM.7.1.10	o/w [If relevant, please specify]			
OM.7.1.11	o/w [If relevant, please specify] 2. General Information	Residential Loans		Commercial Loans
M.7.2.1	Number of mortgage loans	119 694		0
OM.7.2.1	Optional information eg, Number of borrowers			
OM.7.2.2	Optional information eg, Number of guarantors			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5 OM.7.2.6				
0				
	3. Concentration Risks	% Residential Loans		% Commercial Loans
M.7.3.1	3. Concentration Risks 10 largest exposures	% Residential Loans 0,3%		% Commercial Loans 0,0%
OM.7.3.1				
OM.7.3.1 OM.7.3.2				
OM.7.3.1 OM.7.3.2 OM.7.3.3				
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4				
OM.7.3.1 OM.7.3.2	10 largest exposures	0,3%		0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6	10 largest exposures 4. Breakdown by Geography	0,3% % Residential Loans		0,0% % Commercial Loans
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1	10 largest exposures 4. Breakdown by Geography European Union	0,3% % Residential Loans <u>100,0%</u>		0,0% % Commercial Loans 0.0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria	0,3% % Residential Loans <u>100,0%</u> 0,0%		0,0% % Commercial Loans <u>0,0%</u> 0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium	0,3% % Residential Loans <u>100,0%</u> 0,0% 0,0%		0,0% % Commercial Loans <u>0,0%</u> 0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria	0,3% % Residential Loans <u>100,0%</u> 0,0%		0,0% % Commercial Loans 0,0% 0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium Bulgaria Croatia Cryprus	0,3% % Residential Loans 100,0% 0,0% 0,0% 0,0% 0,0% 0,0%		0,0% % Commercial Loans 0,0% 0,0% 0,0% 0,0% 0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium Bulgaria Croatia Cryprus Czech Republic	0,3% % Residential Loans <u>100,0%</u> 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%		0,0% % Commercial Loans 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.5 OM.7.4.1 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium Bulgaria Croatia Cyprus Czech Republic Denmark	0,3% % Residential Loans 100,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%		0,0% % Commercial Loans 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.5 OM.7.3.5 OM.7.3.5 M.7.4.1 M.7.4.2 M.7.4.2 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.8 M.7.4.9	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia	0,3% % Residential Loans 100,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%		0,0% % Commercial Loans 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.6 M.7.4.7 M.7.4.9 M.7.4.10	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium Bulgaria Croatia Croatia Cyprus Czech Republic Denmark Estonia Finland	0,3% % Residential Loans 100,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%		0,0% % Commercial Loans 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.5 OM.7.3.5 OM.7.3.5 M.7.4.1 M.7.4.2 M.7.4.2 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.8 M.7.4.9	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium Bulgaria Croatia Croatia Croatia Cyprus Czech Republic Denmark Estonia Finland France	0,3% % Residential Loans 100,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%		0,0% % Commercial Loans 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.4 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.10 M.7.4.10	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium Bulgaria Croatia Croatia Cyprus Czech Republic Denmark Estonia Finland	0,3% % Residential Loans 100.0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%		0,0% % Commercial Loans 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.6 M.7.4.10 M.7.4.10 M.7.4.11 M.7.4.13 M.7.4.14	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cryprus Czech Republic Denmark Estonia Finland Finland France Germany	0,3% % Residential Loans 100,0% 0		0,0% % Commercial Loans 0,0% 0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.10 M.7.4.11 M.7.4.11 M.7.4.13 M.7.4.13 M.7.4.14 M.7.4.15	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cryprus Czech Republic Denmark Estonia Finland France Germany Greece Netherlands Hungary	0,3% % Residential Loans 100,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%		0,0% % Commercial Loans 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 W.7.4.1 M.7.4.2 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.6 M.7.4.7 M.7.4.10 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.16	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Croatia Cyprus Czech Republic Denmark Estonia Finland Finland Firance Germany Greece Netherlands Hungary Ireland	0,3% % Residential Loans 100,0% 0		0,0% Commercial Loans 0,0% 0,
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.10 M.7.4.10 M.7.4.11 M.7.4.13 M.7.4.13 M.7.4.14 M.7.4.15 M.7.4.16 M.7.4.17	10 largest exposures 4. Breakdown by Geography <u>European Union</u> Austria Belgium Bulgaria Croatia Cyprus Czech Republic Denmark Estonia Finland France Germany Greece Netherlands Hungary Ireland Italy	0,3% % Residential Loans 100,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,		0,0% % Commercial Loans 0,0%
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.4 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.8 M.7.4.10 M.7.4.11 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.14 M.7.4.15 M.7.4.18	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cryprus Czech Republic Denmark Estonia Finland Finland France Germany Greece Netherlands Hungary Ireland Italy Latvia	0,3% % Residential Loans 100,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%		0,0% % Commercial Loans 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.5 OM.7.3.6 M.7.4.1 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.5 M.7.4.7 M.7.4.8 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.15 M.7.4.16 M.7.4.18 M.7.4.19	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cryprus Czech Republic Denmark Estonia Finland Finland Finland Finland Finland Finland Hungary Ireland Italy Latvia Lithuania	0,3% % Residential Loans 100,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,		0,0% % Commercial Loans 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.5 OM.7.4.1 M.7.4.1 M.7.4.2 M.7.4.3 M.7.4.3 M.7.4.4 M.7.4.5 M.7.4.6 M.7.4.7 M.7.4.10 M.7.4.10 M.7.4.11 M.7.4.12 M.7.4.13 M.7.4.14 M.7.4.15 M.7.4.17 M.7.4.18	10 largest exposures 4. Breakdown by Geography European Union Austria Belgium Bulgaria Croatia Cryprus Czech Republic Denmark Estonia Finland Finland France Germany Greece Netherlands Hungary Ireland Italy Latvia	0,3% % Residential Loans 100,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%		0,0% primercial Loans 0,0%

M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	100,0%	0,0%	100,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%	0,0%
M.7.4.29	United Kingdom	0,0%	0,0%	0,0%
M.7.4.30	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.31	Iceland	0,0%	0,0%	0,0%
M.7.4.32	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.33	Norway	0,0%	0,0%	0,0%
M.7.4.34	Other	0,0%	0,0%	0,0%
M.7.4.35	Switzerland	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%	0,0%
OM.7.4.1	o/w [If relevant, please specify]			

o/w [If relevant, please specify]

OM.7.4.10	o/w [If relevant, please specify]				
	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	North	25,8%	0,0%	25,8%	
M.7.5.2	Center	17,1%	0,0%	17,1%	
M.7.5.3	Lisboa	45,5%	0,0%	45,5%	
M.7.5.4	Alentejo	2,6%	0,0%	2,6%	
M.7.5.5	Algarve	6,3%	0,0%	6,3%	
M.7.5.6	Madeira	2,7%	0,0%	2,7%	
M.7.5.7	Azores	0,0%	0,0%	0,0%	
M.7.5.8					

M.7.5.9 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 M.7.5.16 M.7.5.17 M.7.5.18 M.7.5.19 M.7.5.20

OM.7.4.2

OM.7.4.3

OM.7.4.4

OM.7.4.5

OM.7.4.6

OM.7.4.7

OM.7.4.8

OM.7.4.9

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	7,8%	0,0%	7,8%	
M.7.6.2	Floating rate	92,2%	0,0%	92,2%	
M.7.6.3	Other	0,0%	0,0%	0,0%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	2,3%	0,0%	2,3%	
M.7.7.2	Amortising	97,7%	0,0%	97,7%	
M.7.7.3	Other	0,0%	0,0%	0,0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
UIVI.7.7.6					
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	4,8%	0,0%	4,8%	
M.7.8.2	≥ 12 - ≤ 24 months	15,0%	0,0%	15,0%	
M.7.8.3	≥ 24 - ≤ 36 months	14,7%	0,0%	14,7%	
M.7.8.4	≥ 36 - ≤ 60 months	17,3%	0,0%	17,3%	
		17,3%			
M.7.8.5	≥ 60 months		0,0%	48,2%	
M.7.8.5	≥ 60 months	48,2%		48,2%	
M.7.8.5 OM.7.8.1	≥ 60 months			48,2%	
M.7.8.5 OM.7.8.1 OM.7.8.2	≥ 60 months			48,2%	
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3	≥ 60 months			48,2%	
M.7.8.5 OM.7.8.1 OM.7.8.2		48,2%	0,0%		
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4	9. Non-Performing Loans (NPLs)	48,2% % Residential Loans	0,0% % Commercial Loans	% Total Mortgages	
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4		48,2%	0,0%		
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1	9. Non-Performing Loans (NPLs)	48,2% % Residential Loans	0,0% % Commercial Loans	% Total Mortgages	
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2	9. Non-Performing Loans (NPLs)	48,2% % Residential Loans	0,0% % Commercial Loans	% Total Mortgages	
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3	9. Non-Performing Loans (NPLs)	48,2% % Residential Loans	0,0% % Commercial Loans	% Total Mortgages	
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2	9. Non-Performing Loans (NPLs)	48,2% % Residential Loans	0,0% % Commercial Loans	% Total Mortgages	
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3	9. Non-Performing Loans (NPLs) % NPLs	48,2% % Residential Loans	0,0% % Commercial Loans	% Total Mortgages	
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool	48,2% % Residential Loans 0,0%	0,0% <mark>% Commercial Loans</mark> 0,0%	% Total Mortgages 0,0%	% No. of Loope
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.4	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information	48,2% % Residential Loans 0,0% Nominal	0,0% % Commercial Loans	% Total Mortgages	% No. of Loans
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool	48,2% % Residential Loans 0,0%	0,0% <mark>% Commercial Loans</mark> 0,0%	% Total Mortgages 0,0%	% No. of Loans
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.4	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s)	48,2% % Residential Loans 0,0% Nominal	0,0% <mark>% Commercial Loans</mark> 0,0%	% Total Mortgages 0,0%	% No. of Loans
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.4	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn):	48,2% % Residential Loans 0,0% Nominal 50,5	0,0% % Commercial Loans 0,0% Number of Loans	% Total Mortgages 0,0% % Residential Loans	
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.4 M.7A.10.1	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): 0 - EUR 10.000	48,2% % Residential Loans 0,0% Nominal 50,5 104,8	0,0% % Commercial Loans 0,0% Number of Loans 20 231	% Total Mortgages 0,0% % Residential Loans 1,7%	16,9%
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.3 OM.7.9.4 M.7A.10.1 M.7A.10.2 M.7A.10.3	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): 0 - EUR 10.000 10.000 - EUR 20.000	48,2% % Residential Loans 0,0% Nominal 50,5 104,8 245,6	0,0% % Commercial Loans 0,0% Number of Loans 20 231 16 479	% Total Mortgages 0,0% % Residential Loans 1,7% 4,1%	16,9% 13,8%
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.4 M.7A.10.1	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): 0 - EUR 10.000 10.000 - EUR 20.000 20.000 - EUR 20.000	48,2% % Residential Loans 0,0% Nominal 50,5 104,8 245,6 390,4	0,0% % Commercial Loans 0,0% Number of Loans 20 231 16 479 15 615	% Total Mortgages 0,0% % Residential Loans 1,7%	16,9%
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.3 OM.7.9.4 M.7A.10.1 M.7A.10.2 M.7A.10.3	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): 0 - EUR 10.000 10.000 - EUR 20.000	48,2% % Residential Loans 0,0% Nominal 50,5 104,8 245,6	0,0% % Commercial Loans 0,0% Number of Loans 20 231 16 479	% Total Mortgages 0,0% % Residential Loans 1,7% 4,1%	16,9% 13,8%
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.4 M.7A.10.1 M.7A.10.2 M.7A.10.4 M.7A.10.4 M.7A.10.4	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): 0 - EUR 10.000 10.000 - EUR 20.000 20.000 - EUR 20.000 30.000 - EUR 40.000	48,2% % Residential Loans 0,0% Nominal 50,5 104,8 245,6 390,4 469,6	0,0% % Commercial Loans 0,0% Number of Loans 20 231 16 479 15 6415 13 511	% Total Mortgages 0,0% % Residential Loans 1,7% 4,1% 6,5% 7,8%	16,9% 13,8% 13,0% 11,3%
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.3 OM.7.9.3 OM.7.9.4 M.7A.10.1 M.7A.10.1 M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): 0 - EUR 10.000 10.000 - EUR 20.000 20.000 - EUR 20.000 30.000 - EUR 40.000 40.000 - EUR 50.000	48,2% % Residential Loans 0,0% Nominal 50,5 104,8 245,6 390,4 469,6 438,5	0,0% % Commercial Loans 0,0% Number of Loans 20 231 16 479 15 615 13 511 9 774	% Total Mortgages 0,0% % Residential Loans 1,7% 4,1% 6,5% 7,8% 7,2%	16,9% 13,8% 13,0% 11,3% 8,2%
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.3 OM.7.9.4 M.7A.10.1 M.7A.10.1 M.7A.10.2 M.7A.10.3 M.7A.10.3 M.7A.10.5 M.7A.10.6 M.7A.10.7	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): 0 - EUR 10.000 10.000 - EUR 20.000 20.000 - EUR 30.000 30.000 - EUR 30.000 30.000 - EUR 50.000 50.000 - EUR 50.000	48,2% % Residential Loans 0,0% Nominal 50,5 104,8 245,6 390,4 469,6 438,5 461,8	0,0% % Commercial Loans 0,0% Number of Loans 20 231 16 479 15 615 13 511 9 774 8 406	% Total Mortgages 0,0% % Residential Loans 1,7% 4,1% 6,5% 7,8% 7,8% 7,8% 7,6%	16,9% 13,8% 13,0% 11,3% 8,2% 7,0%
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.3 OM.7.9.4 M.7A.10.1 M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.5 M.7A.10.7 M.7A.10.7 M.7A.10.7	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): 0 - EUR 10.000 10.000 - EUR 20.000 20.000 - EUR 20.000 30.000 - EUR 40.000 40.000 - EUR 40.000 50.000 - EUR 60.000 60.000 - EUR 60.000	48,2% % Residential Loans 0,0% Nominal 50,5 104,8 245,6 390,4 469,6 438,5 461,8 462,7	0,0% % Commercial Loans 0,0% Number of Loans 20 231 16 479 15 615 13 511 9 774 8 406 7 138	% Total Mortgages 0,0% % Residential Loans 1,7% 4,1% 6,5% 7,8% 7,2% 7,6% 7,6%	16,9% 13,8% 13,0% 11,3% 8,2% 7,0% 6,0%
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.3 OM.7.9.3 OM.7.9.4 M.7A.10.1 M.7A.10.2 M.7A.10.3 M.7A.10.5 M.7A.10.5 M.7A.10.5 M.7A.10.5 M.7A.10.7 M.7A.10.9	S. Non-Performing Loans (NPLs) % NPLS 7.A. Residential Cover Pool 10. Loan Size Information Average loan size (000s) By buckets (mn): 0 - EUR 10.000 10.000 - EUR 20.000 20.000 - EUR 30.000 30.000 - EUR 40.000 40.000 - EUR 50.000 50.000 - EUR 50.000 60.000 - EUR 70.000 70.000 - EUR 80.000	48,2% % Residential Loans 0,0% Nominal 50,5 104,8 245,6 390,4 469,6 438,5 461,8 462,7 429,2	0,0% % Commercial Loans 0,0% Number of Loans 20 231 16 479 15 615 13 511 9 774 8 406 7 138 5 738	% Total Mortgages 0,0% % Residential Loans 1,7% 4,1% 6,5% 7,8% 7,2% 7,6% 7,6% 7,1%	16,9% 13,8% 13,0% 11,3% 8,2% 7,0% 6,0% 4,8%
M.7.8.5 OM.7.8.1 OM.7.8.2 OM.7.8.3 OM.7.8.4 M.7.9.1 OM.7.9.1 OM.7.9.2 OM.7.9.3 OM.7.9.3 OM.7.9.4 M.7A.10.1 M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.5 M.7A.10.7 M.7A.10.7	9. Non-Performing Loans (NPLs) % NPLs 7.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): 0 - EUR 10.000 10.000 - EUR 20.000 20.000 - EUR 20.000 30.000 - EUR 40.000 40.000 - EUR 40.000 50.000 - EUR 60.000 60.000 - EUR 60.000	48,2% % Residential Loans 0,0% Nominal 50,5 104,8 245,6 390,4 469,6 438,5 461,8 462,7	0,0% % Commercial Loans 0,0% Number of Loans 20 231 16 479 15 615 13 511 9 774 8 406 7 138	% Total Mortgages 0,0% % Residential Loans 1,7% 4,1% 6,5% 7,8% 7,2% 7,6% 7,6%	16,9% 13,8% 13,0% 11,3% 8,2% 7,0% 6,0%

M.7A.10.11	90.000 - EUR 100.000	359,2	3 786	5,9%	3,2%
M.7A.10.12	100.000 - EUR 200.000	1 640,7	12 440	27,1%	10,4%
M.7A.10.13	> EUR 200.000	670,8	2 143	11,1%	1,8%

M.7A.10.14 M.7A.10.15 M.7A.10.16 M.7A.10.17 M.7A.10.18 M.7A.10.29 M.7A.10.20 M.7A.10.22 M.7A.10.23 M.7A.10.24

M.7A.10.25					
M.7A.10.26	Total	6 050,0	119 694	100,0%	100,0%
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	55,8%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	1 318,0	49 040	21,8%	41,0%
M.7A.11.3	>40 - <=50 %	797,4	16 844	13,2%	14,1%
M.7A.11.4	>50 - <=60 %	923,1	15 013	15,3%	12,5%
M.7A.11.5	>60 - <=70 %	1 222,9	16 760	20,2%	14,0%
M.7A.11.6	>70 - <=80 %	1 788,6	22 037	29,6%	18,4%
M.7A.11.7	>80 - <=90 %	0,0	0	0,0%	0,0%
M.7A.11.8	>90 - <=100 %	0,0	0	0,0%	0,0%
M.7A.11.9	>100%	0,0	0	0,0%	0,0%
M.7A.11.10	Total	6 050,0	119 694	100,0%	100,0%
OM.7A.11.1	o/w >100 - <=110 %			0,0%	0,0%
OM.7A.11.2	o/w >110 - <=120 %			0,0%	0,0%
OM.7A.11.3	o/w >120 - <=130 %			0,0%	0,0%
OM.7A.11.4	o/w >130 - <=140 %			0,0%	0,0%
OM.7A.11.5	o/w >140 - <=150 %			0,0%	0,0%
OM.7A.11.6	o/w >150 %			0,0%	0,0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	ND1			

	5 1 1 1 1 1 1 1 1 1 1				
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	ND1	ND1		
M.7A.12.3	>40 - <=50 %	ND1	ND1		
M.7A.12.4	>50 - <=60 %	ND1	ND1		
M.7A.12.5	>60 - <=70 %	ND1	ND1		
M.7A.12.6	>70 - <=80 %	ND1	ND1		
M.7A.12.7	>80 - <=90 %	ND1	ND1		
M.7A.12.8	>90 - <=100 %	ND1	ND1		
M.7A.12.9	>100%	ND1	ND1		
M.7A.12.10	Total	0,0	0	0,0%	0,0%
OM.7A.12.1	o/w >100 - <=110 %				
OM.7A.12.2	o/w >110 - <=120 %				
OM.7A.12.3	o/w >120 - <=130 %				

OM.7A.12.6 OM.7A.12.7 OM.7A.12.8

OM.7A.12.4

OM.7A.12.5

OM.7A.12.9			
	13. Breakdown by type	% Residential Loans	
M.7A.13.1	Owner occupied	80,4%	
M.7A.13.2	Second home/Holiday houses	13,7%	
M.7A.13.3	Buy-to-let/Non-owner occupied	3,0%	
M.7A.13.4	Agricultural	0,0%	
M.7A.13.5	Other	2,9%	
OM.7A.13.1	o/w Subsidised housi	ng	

o/w >130 - <=140 %

o/w >140 - <=150 %

o/w >150 %



o/w Private rental	OM.7A.13.2
Multi-family housing	OM.7A.13.3
gs under construction	OM.7A.13.4
o/w Buildings land	OM.7A.13.5
levant, please specify]	OM.7A.13.6
levant, please specify]	OM.7A.13.7
levant, please specify]	OM.7A.13.8
levant, please specify]	OM.7A.13.9
levant, please specify]	OM.7A.13.10
levant, please specify]	OM.7A.13.11

0111.77.13.11	of w [i] relevant, picase sp	
	14. Loan by Ranking	% Residential Loans
M.7A.14.1 M.7A.14.2 M.7A.14.3 OM.7A.14.1	1st lien / No prior ranks	100,0%
M.7A.14.2	Guaranteed	0,0%
M.7A.14.3	Other	0,0%
OM.7A.14.1		

- OM.7A.14.2 OM.7A.14.3 OM.7A.14.4 OM.7A.14.5
- OM.7A.14.6

0111.77.14.0					
	7B Commercial Cover Pool				
	15. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	ND1			
	By buckets (mn):				
M.7B.15.2	0 - EUR 10.000	ND1	ND1		
M.7B.15.3	10.000 - EUR 20.000	ND1	ND1		
M.7B.15.4	20.000 - EUR 30.000	ND1	ND1		
M.7B.15.5	30.000 - EUR 40.000	ND1	ND1		
M.7B.15.6	40.000 - EUR 50.000	ND1	ND1		
M.7B.15.7	50.000 - EUR 60.000	ND1	ND1		
M.7B.15.8	60.000 - EUR 70.000	ND1	ND1		
M.7B.15.9	70.000 - EUR 80.000	ND1	ND1		
M.7B.15.10	80.000 - EUR 90.000	ND1	ND1		
M.7B.15.11	90.000 - EUR 100.000	ND1	ND1		
M.7B.15.12	100.000 - EUR 200.000	ND1	ND1		
M.7B.15.13	> EUR 200.000	ND1	ND1		
M.7B.15.14					
M.7B.15.15					
M.7B.15.16					
M.7B.15.17					
M 7D 1E 10					

- M.7B.15.18 M.7B.15.19 M.7B.15.20 M.7B.15.21
- M.7B.15.22 M.7B.15.23
- M.7B.15.24 M.7B.15.25

IVI./D.13.23					
M.7B.15.26	Total	0,0	0	0,0%	0,0%
	16. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1		
M.7B.16.3	>40 - <=50 %	ND1	ND1		
M.7B.16.4	>50 - <=60 %	ND1	ND1		
M.7B.16.5	>60 - <=70 %	ND1	ND1		
M.7B.16.6	>70 - <=80 %	ND1	ND1		
M.7B.16.7	>80 - <=90 %	ND1	ND1		
M.7B.16.8	>90 - <=100 %	ND1	ND1		
M.7B.16.9	>100%	ND1	ND1		
M.7B.16.10	Total	0,0	0	0,0%	0,0%
OM.7B.16.1	o/w >100 - <=110 %				
OM.7B.16.2	o/w >110 - <=120 %				
OM.7B.16.3	o/w >120 - <=130 %				
OM.7B.16.4	o/w >130 - <=140 %				



o/w >140 - <=150 % o/w >150 %

OM.7B.16.5 OM.7B.16.6 OM.7B.16.7 OM.7B.16.8

ON 70 10.0					
OM.7B.16.9	17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	ND1	Number of Loans	% Commercial Loans	% NO. OI LUAIIS
WI.7 D.17.1	Weighted Average LTV (76)	NDI			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	ND1	ND1		
M.7B.17.3	>40 - <=50 %	ND1	ND1		
M.7B.17.4	>50 - <=60 %	ND1	ND1		
M.7B.17.5	>60 - <=70 %	ND1	ND1		
M.7B.17.6	>70 - <=80 %	ND1	ND1		
M.7B.17.7	>80 - <=90 %	ND1	ND1		
M.7B.17.8	>90 - <=100 %	ND1	ND1		
M.7B.17.9	>100%	ND1	ND1		
M.7B.17.10	Total	0,0	0	0,0%	0,0%
OM.7B.17.1	o/w >100 - <=110 %				
OM.7B.17.2	o/w >110 - <=120 %				
OM.7B.17.3	o/w >120 - <=130 %				
OM.7B.17.4	o/w >130 - <=140 %				
OM.7B.17.5	o/w >140 - <=150 %				
OM.7B.17.6	o/w >150 %				
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					
	18. Breakdown by Type	% Commercial loans			
M.7B.18.1	Retail	ND1			
M.7B.18.2	Office	ND1			
M.7B.18.3	Hotel/Tourism	ND1			
M.7B.18.4	Shopping malls	ND1			
M.7B.18.5	Industry	ND1			
M.7B.18.6	Agriculture	ND1			
M.7B.18.7	Other commercially used	ND1			
M.7B.18.8 M.7B.18.9	Land	ND1 ND1			
	Property developers / Bulding under construction	ND1			
M.7B.18.10	Other	NDI			
OM.7B.18.1 OM.7B.18.2	o/w Social & Cultural purposes o/w [If relevant, please specify]				
DM.7B.18.2 DM.7B.18.3	o/w [If relevant, please specify]				
OM.7B.18.5 OM.7B.18.4	o/w [If relevant, please specify]				
OM.7B.18.5	o/w [If relevant, please specify]				
OM.7B.18.6	o/w [If relevant, please specify]				
OM.7B.18.7	o/w [If relevant, please specify]				
DM.7B.18.8	o/w [If relevant, please specify]				
OM.7B.18.9	o/w [If relevant, please specify]				
M.7B.18.10	o/w [If relevant, please specify]				
	o/w [If relevant, please specify] o/w [If relevant, please specify]				
OM.7B.18.10 OM.7B.18.11 OM.7B.18.12	o/w [If relevant, please specify]				
OM.7B.18.11 OM.7B.18.12	o/w [If relevant, please specify] o/w [If relevant, please specify]				
DM.7B.18.11 DM.7B.18.12 DM.7B.18.13	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify]				
DM.7B.18.11 DM.7B.18.12 DM.7B.18.13 DM.7B.18.14	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify]				
0M.7B.18.11 0M.7B.18.12 0M.7B.18.13	o/w [If relevant, please specify] o/w [If relevant, please specify] o/w [If relevant, please specify]				

C. Harmonised Transparency Template - Glossary

HTT 2020

The definitions below reflect the national specificities

Head a control actual overcollateralisation (CG) ratio is calculated by dividing (i) the total outstanding balance of tinduded in the cover pool by (ii) the total norminal amount of the covered bonds excluding accurate interests the following way: (a) Depoits are valued according to their amount; (b) The eligible assets for Eurosystem or, if lower according to the Portuguese covered bonds less thorms of the covered bonds interest and amount and the cover of bonds (iii) the total and the amount; (b) The eligible assets for Eurosystem or, if lower according to the Portuguese covered bonds less thorms of the covered bonds less thore and is committed to maintai. In some circumstance of the analyst, in some circumstance of the analyst. In some circumstance of the some the according to the some and is committed to maintai. In some circumstance of the analyst in the covered bonds less thore and is committed to maintai. In some circumstance of the analyst in some circumstance of the some the same and is committed to maintai. In some circumstance of the analyst in analyst and contractual and analyst analyst and and the avere diversed on a cording to indice or satistica or according to funder or solution or according to funder or solutapprisel, solution or according to funder or solutapprisel. Soluti	. For clarification purposes, the Other Assets are calcu or credit transactions are valued according to the rules alue plus accrued interest by an institution may not exceed 95% of the cover ass i, the level of commited OC is the level required by Rat Bonds. aning no prepayments nor defaults if the 1 year extension period of the underlying property (last physical valuation); a amount of the underlying property (i.e. indexed valuation) in tenthodes approved by the Bank of Portugal; tatistical method considered appropriate. to or after, prior to the inclusion of the mortgage loan in an grules:
H6.1.1 the following way: (a) Depoits are valued according to their amount; (b) The eligible assets for Eurosystem H6.1.2 OC Calculation: Legal minimum According to the Portuguese covered bonds legislation, the outstanding amount of covered bonds legislation, the outstanding amount is of the covered bonds legislation, the outstanding amount is of the covered bonds legislation, the outstanding amount is of the covered bonds legislation, the outstanding amount is of the covered bonds legislation, the outstanding bance of the covered bonds legislation profile according to principal payment scheduled assund maturity structure (hard builet, soft builet, conditional pass through)? Under what covered bonds maturities according to contractual and/or expected maturity defined? What maturity structure (hard builet, soft builet, conditional pass through)? Under what covered bonds in the outstanding balance of the loan by the value covered bonds legislation on site auditation the value covered bonds legislation on site auditation through value to the property-shipping value to the toniques, including whether uses of index, Automate H6.1.7 LTVs: Definition Current LTV Unindexed - It is calculated by dividing the outstanding balan	n credit transactions are valued according to the rules alue plus accrued interest by an Institution may not exceed 95% of the cover ass , the level of commited OC is the level required by Rat Bonds. hing no prepayments nor defaults the 1 year extension period of the underlying property (last physical valuation); n amount of the underlying property (i.e. indexed valu I methodes approved by the Bank of Portugal; tatistical method considered appropriate. h or after, prior to the inclusion of the mortgage loan in ng rules:
HG.1.1 the following way: (a) Depoits are valued according to their amount; (b) The eligible assets for Eurosystem HG.1.2 OC Calculation: Legal minimum According to the Portuguese covered bonds ligiblation, the outstanding amount of covered bonds ligiblation, the outstanding amount of covered bonds ligiblation, the outstanding amount of covered bonds ligiblation, the outstanding amount, le, the minimum legal OC is 5.26K HG.1.3 OC Calculation: Committed Committed OC is the level of OC the Issuer has agreed and is committed to maintain. In some circumstance HG.1.4 Naturity Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? Cover assets amortisation profile according to principal payment schedulled assund that assumptions eg, in terms of prepayments? etc.] 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 Covered Bonds maturities according to contractual maturities not considering HG.1.6 Current LTV Unindexed - It is calculated by dividing the outstanding balance of the loan by the value cording to the loan by the fuest valuation covered bio. Inters statistica HG.1.9 LTVs: Definition Current LTV Unindexed - It is calculated by dividing the outstanding balance of the loan by the value covered bond signed of the property/shipping value Inters statistica HG.1.7 LTVs: Applied property/shipping value Current LTV Unindexed - It is calculated by dividing the outs	n credit transactions are valued according to the rules alue plus accrued interest by an Institution may not exceed 95% of the cover ass , the level of commited OC is the level required by Rat Bonds. hing no prepayments nor defaults the 1 year extension period of the underlying property (last physical valuation); n amount of the underlying property (i.e. indexed valu I methodes approved by the Bank of Portugal; tatistical method considered appropriate. h or after, prior to the inclusion of the mortgage loan in ng rules:
HG.11 valuation defined by the Eurosystem or, if Gover according to its nominal valuation defined by the Eurosystem or, if Gover according to its nominal valuation defined by the Eurosystem or, if Gover according to its nominal valuation defined by the Eurosystem or, if Gover according to its nominal valuation defined by the Eurosystem or, if Gover according to its nominal valuation defined by the Eurosystem or, if Gover according to its nominal valuation defined by the Eurosystem or, if Gover according to its nominal valuation defined by the Eurosystem or, if Gover according to its nominal valuation defined by the Eurosystem or, if Gover according to circumstance according to the last physical valuation; including whether use of index, Automated Unindexed - It is calculated by dividing the outstanding balance of the loan by the last valuation is approxed. HG.1.7 LTVs: Calculation of property/shipping value Current LTV Undexed - It is calculated by dividing the outstanding balance of the loan by the last valuation cover pool. HG.1.8 LTVs: Applied property/shipping valuation techniques, incl	alue plus accrued interest by an Institution may not exceed 95% of the cover ass , the level of commited OC is the level required by Rat Bonds. ang no prepayments nor defaults (the 1 year extension period of the underlying property (last physical valuation); n amount of the underlying property (i.e. indexed valu I methodes approved by the Bank of Portugal; tatistical method considered appropriate. or after, prior to the inclusion of the mortgage loan in ng rules:
H6.12 According to the Portuguese covered bonds legislation, the outstanding amount or overed bonds legislation, the outstanding bond or covered bond bond legislation, the outstanding bond or covered bon	by an Institution may not exceed 95% of the cover ass , the level of commited OC is the level required by Rat and a state of committed OC is the level required by Rat and the state of the level revel required by Rat and the state of the l
HG.1.2 OC Calculation: Legal minimum amount, ie, the minimum legal OC is 5.26%. HG.1.3 OC Calculation: Committed Committed OC is the level of OC the Issuer has agreed and is committed to maintain. In some circumstance: Agrencis to maintain the current levels of the Covered Agrencis to maintain the current levels of the Covered Agrencis to maintain the current levels of the Covered Agrencis to maintain the current levels of the Covered Backets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.] HG.1.5 Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard buliet, soft buliet, conditional pass through)? Under what conditions/circumstances? Etc.] Covered Bonds maturities according to contractual maturities not considering level to contractual maturities not considering level to covere donds maturities according to contractual maturities not considering level to covered Bonds in the outstanding balance of the loan by the latest valuation HG.1.7 Current LTV Unindexed - It is calculated by dividing the outstanding balance of the loan by the latest valuation; level to is calculated by dividing the outstanding balance of the loan by the latest valuation; level to is calculated by dividing the outstanding balance of the loan by the latest valuation; level to is calculated by dividing the outstanding balance of the loan by the latest valuation; level to property valuation according to the latest on-site appraisal; Indexed: By applying an indice ors accurent LTV lindexed - It is calculated by dividing the outstanding balance of the loan by the latest valuation; level to	, the level of commited OC is the level required by Rat Bonds. hing no prepayments nor defaults the 1 year extension period of the underlying property (last physical valuation); n amount of the underlying property (i.e. indexed valu I methodes approved by the Bank of Portugal; tatistical method considered appropriate. h or after, prior to the inclusion of the mortgage loan in ng rules:
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Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial Portuguese covered bonds legislation defines two mortgage types as eligible for Covered Bonds: residential	
The state, etc. same for suppling where relevant inforgages (with a maximum riv of 60%). The current cover poor includes .	
	esidential mongages only
H6.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) Fixed rate Covered Bonds may be hedged with fix-to-floating swaps; the hedging of th	e foreign exchange risk is mandatory
According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days o	just be removed from the pool and substituted by an
HG.1.13 Non-performing loans loan which fulfish the light of the foreigned	
HGL11 NPV assumptions (when stated)	dued in the cover poor
OHG.1.2 NPV assumptions (when stated) OHG.1.2	
OHG.1.3	
0HG.1.4	
OHG.1.5	
2. Reason for No Data Value	
HG.2.1 Not applicable for the jurisdiction ND1	
HG.2.2 Not relevant for the issuer and/or CB programme at the present time ND2	
HG.2.3 Not available at the present time ND3	
0HG.2.1	
046.2.2	
0HG.23	
3. Glossary - Extra national and/or Issuer Items Definition	
Other definitions deemed relevant The amount of eligible assets for Eurosystem credit transactions is calculated according to the rules for val	lation defined by the Eurosystem or lif lower according
HG.3.1 its nominal value plus accrued interest	action actined by the Eurosystem of, in lower accordin
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OHG.3.2	action defined by the Eurosystem of a lower actorul
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- OHG.3.4
- OHG.3.5





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Manner of Leans Number of	Currency Exposure Detail						N/A
Manner of Leans Number of	6. Mortgage Credit Pool						
Aggregate Original Principal Balance (EUR) 8 737 766 058,04 Aggregate Current Principal Balance per loan (EUR) 505 000 00,14 Average Original Principal Balance per loan (EUR) 505 645,65 Current principal Balance per loan (EUR) 505 645,65 Current principal balance of the 5 largest borrowers (EUR) 518 909 952,22 Weight of the 5 largest borrowers (EUR) 505 645,65 Current principal balance of the 10 largest borrowers (EUR) 518 909 952,22 Weighted Average Remaining Terms (months) 505 62% Weighted Average Remaining Terms (months) 505 62% Weighted Average Current Indexed LTV ⁶ (%) 518 209 202 Weighted Average Spread (%) 518 209 202 Weighted Average Spread (%) 518 209 202 Weighted Average Spread (%) 518 209 202 Yueighted Average Spread (%) 118 64 17.8% Yueighted Average Spread (%) 118 20% 560 162 407 Yueighted Average Spread (%) 119 64 100,00% 6650 000 00 100,00% Yueighted Average Spread (%) 119 64 100,00% 6650 000 00 100,00% Number of Loans Mexourt of Loans Mexourt of Loans % Total Amount Yos							
Agregate Current Principal Balance (EUR) 6 050 000 00.14 Average Current Principal Balance per loan (EUR) 73 00.37 Average Current Principal Balance per loan (EUR) 50 545.56 Current principal balance of the 5 largest borrowers (EUR) 11 349 185.89 Weight of the 5 largest borrowers (current principal balance) (%) 18 990 952.22 Weight of the 10 largest borrowers (current principal balance) (%) 33.32 Weighted Average Remaining Terms (months) 93.32 Weighted Average Current Inidexed LTV ⁶ (%) 47.26% Weighted Average Current Inidexed LTV ⁶ (%) 13.33 Weighted Average Current Inidexed LTV ⁶ (%) 13.3% Weighted Average Current Inidexed LTV ⁶ (%) 13.3% Weighted Average Current Inidexed LTV ⁶ (%) 13.3% Subsidized Loans Amount of Loans Amount of Loans Subsidized Loans Amount of Loans % Total Loans Montor of Loans No 98 173 82.02% 5 65 05 152 40 91.90% No 98 173 82.02% 5 65 00 52 00 0.00% No 98 173 82.02% 5 65 00 52 00 0.00%	Number of Loans						119 694
Average Original Principal Balance prioan (EUR) 300,87 Average Qurrent Principal Balance prioan (EUR) 50545,55 Weight of the 5 largest borrowers (EUR) 113 481 85,89 Weight of the 5 largest borrowers (current principal balance) (%) 300,87 Current principal balance of the 10 largest borrowers (EUR) 313 481 85,89 Weight de Verage Seasoning (months) 93,82 Weighted Average Remaining Terms (months) 303,35 Weighted Average Remaining Terms (months) 303,35 Weighted Average Current indexed LTV ⁶ (%) 47,26% Weighted Average Interest Rate (%) 1,33% Weighted Average Interest Rate (%) 1,33% Weighted Average Interest Rate (%) 1,33% Weighted Average Seasoning (months) 251021 Subsidized Lass Amount of Loans % Total Loans Weighted Average Seasoning (months) 251021 1,33% Subsidized Lass Amount of Loans % Total Loans Mount of Loans % Total Loans Subsidized Lass Number of Loans % Total Loans Mount of Loans % Total Loans % Total Amount Yees 6364 5,73% 4032246 7,77% 2,23%							
Average Current Principal Balance per loan (EUR) 50 54,56 Current principal Balance of the Starges borrowers (EUR) 11 348 18,89 Weight of the 5 largest borrowers (current principal balance) (%) 18 900 952,22 Weight of the 10 largest borrowers (CURN) 18 900 952,22 Weight of the 10 largest borrowers (CURN) 33,82 Weighted Average Remaining Terms (months) 50 54,56 Weighted Average Current Unidexed LTV ⁶ (%) 55,82% Weighted Average Current Unidexed LTV ⁶ (%) 54,02% Subscitzed Loans Number of Loans Amount of Loans 74,02% No 21 521 17,98% 489 847 594 81,06% No 0 0,00% 60 50,000 00 100,00% No 0 0,00% 60 50,000 00 100,00%<							
Current principal balance of the 5 largest borrowers (URP) 11 34 3185,89 Weigh of the 5 largest borrowers (URP) 0,19% Current principal balance of the 10 largest borrowers (URP) 389 0952,22 Weight of the 10 largest borrowers (URP) 33,82 Weighted Average Remaining Terms (months) 33,32 Weighted Average Current Unindexed LTV ⁶ (%) 33,32 Weighted Average Current Unindexed LTV ⁶ (%) 47,22% Weighted Average Current Unindexed LTV ⁶ (%) 1,30% Weighted Average Remaining Terms (months) 5,32% Weighted Average Current Unindexed LTV ⁶ (%) 1,30% Weighted Average Remaining Terms (months) 5,32% Weighted Average Remaining Terms (months) 5,32% Weighted Average Remaining Terms (months) 1,30% Subsidized Loans Number of Loans Amount of Loans Number of Loans							
Weight of the 5 largest borrowers (current principal balance) (%) 0,19% Current principal balance of the 10 largest borrowers (current principal balance) (%) 18 99 952,22 Weight of the 10 largest borrowers (current principal balance) (%) 33,82 Weighted Average Seasoning (months) 33,82 Weighted Average Seasoning (months) 55,82% Weighted Average Current indexed LTV ⁶ (%) 55,82% Weighted Average Current indexed LTV ⁶ (%) 47,26% Weighted Average Seasoning (months) 55,82% Weighted Average Current indexed LTV ⁶ (%) 1,30% Weighted Average Current indexed LTV ⁶ (%) 1,30% Weighted Average Seasoning (months) 55,0152 407 Weighted Average Spraed (%) 12521 17,98% 489 847 594 8,10% No 281,02% 5560 152 407 91,99% No 98 173 82,02% 560 102 400 91,90% No 0 0,00% 6050 000 00 0,000% No 0 0,00% 6050 000 00 0,000% 0,000% No 0 0,00% 6050 000 00 0,000% 0,000% 0,000% 0,000% 0,000% <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>							
Current principal balance of the 10 largest borrowers (EUR) 18 990 952,22 Weight of the 10 largest borrowers (current principal balance) (%) 0.31% Weighted Average Remaining Terms (months) 333,35 Weighted Average Remaining Terms (months) 333,35 Weighted Average Current Unindexed LTV ⁶ (%) 433,35 Weighted Average Current Unindexed LTV ⁶ (%) 13,30% Weighted Average Current Indexed LTV ⁶ (%) 13,30% Weighted Average Spread (%) 1,33% Maxturity Date (yyyy-mm-dd) 1,33% Subsidized Loans Mount of Loans % Total Loans No 98 173 82,02% 5 560 152 407 91,00% No 98 173 82,02% 5 560 152 407 91,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00		0()					
Weight of the 10 largest borrowers (current principal balance) (%) 0.31% Weighted Average Seasoning (months) 93,82 Weighted Average Seasoning (months) 303,33 Weighted Average Summithing Terms (months) 55,82% Weighted Average Current Unindexed LTV ⁶ (%) 47,26% Weighted Average Surent indexed LTV ⁵ (%) 47,26% Weighted Average Surent indexed LTV ⁵ (%) 47,26% Weighted Average Surent indexed LTV ⁵ (%) 1,33% Max Maturity Date (yyy,-nm-dy) 25/10/2063 Subsidized Loans Number of Loans % Total Loans % Total Anount Yes 650 502 407 91,90% No 98 173 82,02% 550 512 407 91,90% No 91 73 82,02% 550 512 407 91,90% No 90,00% 0 0,00% 0 0,00% No 0 0,00% 0 0,00% 0 0,00% Number of Loans % Total Loans % Total Amount % Total Amount % Total Amount 100,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% </td <td></td> <td>70)</td> <td></td> <td></td> <td></td> <td></td> <td></td>		70)					
Weighted Average Seasoning (months) 93,82 Weighted Average Remaining Terms (months) 33,35 Weighted Average Current Unidexed LTV ⁶ (%) 55,82% Weighted Average Current indexed LTV ⁶ (%) 55,82% Weighted Average Current indexed LTV ⁶ (%) 13,03% Weighted Average Current indexed LTV ⁶ (%) 13,03% Weighted Average Spread (%) 13,03% Max Maturity Date (yyy-mm-dd) 15,21 Subsidized Loans Number of Loans Amount of Loans % Total Amount Yes 21 521 17,98% 489 847 594 8,10% No 21 521 17,98% 489 847 594 8,10% Yes 98 173 82,02% 5 560 152 407 91,00% Yes 00 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0,00% <		(%)					
Weighted Average Remaining Terms (months) 303,35 Weighted Average Current Unindexed LTV ⁶ (%) 55,82% Weighted Average Current Unindexed LTV ⁶ (%) 15,82% Weighted Average Current indexed LTV ⁶ (%) 14,26% Weighted Average Spread (%) 1,53% Max Mutrity Date (yyyy-mm-dd) 15,521 Subsidized Loans Amount of Loans Amount of Loans % Total Loans No 98 173 82,02% 5560 152 407 91,90% No 98 173 82,02% 5560 152 407 91,90% Insured Property ⁶ Number of Loans % Total Loans Marount of Loans % Total Amount Yes 0 0,00% 0 0,00% 0 0,00% No 98 173 82,02% 5560 152 407 91,90% 100,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0		(70)					
Weighted Average Current Unindexed LTV ⁵ (%) 55,82% Weighted Average Current indexed LTV ⁵ (%) 47,26% Weighted Average Current indexed LTV ⁵ (%) 1,30% Weighted Average Spread (%) 1,31% Max Maturity Date (yyyy-mm-dd) 25/10/2063 Subsidized Loans Number of Loans % Total Loans % Total Amount of Loans % Total Amount of Loans % Total Amount of Loans % Total Amount of Loans % Total Amount of Loans % Total Loans % Total Amount of Loans % Total Loans % Total Amount of Loans % Total Amount							
Weighted Average Current indexed LTV ⁵ (%) 47,26% Weighted Average Interest Rate (%) 1,30% Weighted Average Interest Rate (%) 1,53% Wax Maturity Date (yyyy-mm-dd) 52/51/02/083 Subsidized Loans Number of Loans A mount of Loans % Total Amount Yes 21 521 17,98% 489 847 594 8,10% No 98 173 82,02% 5 550 152 407 91,90% Insured Property ⁶ Number of Loans Amount of Loans % Total Amount Yes 0,00% 0 0,00% 0 0,00% No 0 0,00% 0 0,00% 0 0,00% No 0 0,00% 0 0,00% 0 0,00% No 0 0,00% 0 0,00% 0 0,00% 0 0,00% No 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0							
Weighted Average Interest Rate (%) 1,30% Weighted Average Spread (%) 1,53% Max Maturity Date (yyyy-mm-dd) 5500 162 000 Subsidized Loans Number of Loans % Total Loans Amount of Loans % Total Amount Yes 21 521 17,98% 489 847 594 8,10% No 98 173 82,02% 5 550 152 407 91,90% Insured Property ⁶ Number of Loans % Total Loans Amount of Loans % Total Amount Yes 0,00% 6 050 000 00 0,00% 0 0,00% No 0,00% 0 0,00% 0 0,00% No 0,00% 0 0,00% 0 0,00% No 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 0 0,00% 10,00% 5 59 67 832 92,23% 5 598 64 40 409 97,49% 11647 9,00% 5 898 440 409 97,49% 1,00%							
Max Maturity Date (yyyy-mm-dd) 25/10/2063 Subolized Loans Number of Loans A mount of Loans A mount of Loans % Total Amount Yes 21 521 17,98% 489 847 594 8,10% No 21 521 17,98% 489 847 594 8,10% Insured Property ⁶ Number of Loans % Total Loans Amount of Loans % Total Amount Yes 119 694 100,00% 6 050 000 000 100,00% No 0 0,00% 6 050 000 000 0,00% Statistized St							
Subsidized Loars Number of Loars % Total Loars Amount of Loars % Total Amount Yes 21 521 17,98% 489 847 594 8,10% No 98 173 82,02% 5 560 152 407 91,90% Insured Property ⁶ Number of Loans % Total Loans Amount of Loans % Total Amount Yes 119 694 100,00% 6 050 000 00 100,00% No 0 0,00% 0 0,00% Interest Rate Type Number of Loans % Total Loans Amount of Loans % Total Amount Floating 112 830 94,27% 5 579 677 832 92,23% Repayment Type Number of Loans % Total Coans % Total Coans % Total Coans Annuit / French 107 748 90,02% 5 898 440 409							1,53%
Yes 21 521 17,98% 489 847 594 8,10% No 98 173 82,02% 5 560 152 407 91,90% Insured Property ⁶ Number of Loans % Total Loans Amount of Loans % Total Amount Yes 10,00% 6 050 000 00 0,00% 0 0,00%<							
No 98 173 82,02% 5 560 152 407 91,90% Insured Property ⁶ Number of Loans % Total Loans Amount of Loans % Total Amount Yes 119 694 100,00% 6 050 000 00 100,00% No 0 0,00% 0 0,00% Interest Rate Type Number of Loans % Total Loans Amount of Loans % Total Amount Fixed 6 864 5,73% 470 322 168 7,77% Floating 112 803 94,27% 5 579 677 832 92,23% Repayment Type Number of Loans % Total Loans Mount of Loans % Total Loans Annuit / French 107 748 90,02% 5 898 440 409 97,49% Linear 100,09% 5 374 082 0,09% Increasing instalments 0,16% 5 225 170 0,00% Bullet 0,09% 0 0,00% 0,00% Interest - only 11 647 9,73% 140 960 339 2,33%							
Insured Property ⁶ Number of Loans % Total Loans Amount of Loans % Total Amount Yes 119 694 100,00% 6 050 000 00 100,00% No 0 0,00% 0 0,00% Interest Rate Type Number of Loans % Total Loans Mount of Loans % Total Amount Fixed 6 864 5,73% 470 322 168 7,77% Floating 112 830 94,27% 5 579 677 832 92,23% Repayment Type Number of Loans % Total Loans Mount of Loans % Total Amount Annuit / French 107 748 90,02% 5 898 440 409 97,49% Linear 189 0,16% 5 225 170 0,09% Increasing instalments 110 0,09% 5 374 082 0,09% Bullet 0 0,00% 0 0,00% 0 0,00% Interest - only 11 647 9,73% 140 960 339 2,33%							
Yes 119 694 100,00% 6 050 000 000 100,00% No 0 0,00% 0 0,00% Interest Rate Type Number of Loans % Total Loans Amount of Loans % Total Amount Fixed 6 864 5,73% 470 322 168 2,22% Repayment Type 112 830 94,27% 5 579 677 832 92,22% Repayment Type Number of Loans 4 Total Loans % Total Amount Annuit / French 107 748 90,02% 5 898 440 409 97,49% Linear 108 0,16% 5 225 170 0,09% Increasing instalments 110 0,09% 5 374 082 0,09% Bullet 0 0,00% 0 0,00% Interest - only 116 47 9,73% 140 960 339 2,33%							
No 0,00% 0,00% 0,00% Interest Rate Type Number of Loans % Total Loans Amount of Loans % Total Amount Fixed 6.864 5.73% 4.70.322.168 7.77% Floating 112.803 94,27% 5.579.67.832 92,23% Repayment Type Number of Loans Mount of Loans % Total Loans Mount of Loans % Total Loans Annuit / French 107.748 90,02% 5.898.440.409 97.49% Linear 107.048 90,02% 5.898.440.409 97.49% Bullet 0,00% 5.374.082 0.00% Interest - only 11647 9,73% 140.960.339 2,33%							
Interest Rate Type Number of Loans % Total Loans Amount of Loans % Total Amount Fixed 6.864 5,73% 470.322.168 7,77% Floating 112.830 94,27% 5.579.677.832 92,23% Repayment Type Number of Loans % Total Loans Mount of Loans % Total Amount Annuit / French 102.830 94,27% 5.579.677.832 92,23% Linear 107.748 90,02% 5.898.440.409 97,49% Increasing instalments 110 0,09% 5.374.082 0,09% Bullet 0 0,00% 0 0,00% Interest - only 11647 9,73% 140.960.339 2,33%							
Fixed 6 864 5,73% 470 322 168 7,77% Floating 11 230 94,27% 5 579 677 332 92,23% Repayment Type Number of Loans % Total Loans Mount of Loans % Total Amount Annuit / French 107 748 90,02% 5 898 440 409 97,49% Linear 189 0,16% 5 225 170 0,09% Increasing instalments 110 0,09% 5 374 082 0,09% Interest - only 11 647 9,73% 140 960 339 2,33%							
Number of Loans % Total Loans Amount of Loans % Total Amount Annuit / French 107 748 90,02% 5 898 440 409 97,49% Linear 110 0,16% 5 225 170 0,09% Increasing instalments 110 0,09% 5 374 082 0,09% Bullet 0 0,00% 0 0,00% Interest - only 11 647 9,73% 140 960 339 2,33%							
Annuit / French 107 748 90,02% 5 898 440 409 97,49% Linear 189 0,16% 5 225 170 0,09% Increasing instalments 110 0,09% 5 374 082 0,09% Bullet 0 0,00% 0 0,00% Interest - only 11 647 9,73% 140 960 339 2,33%				6 864		470 322 168	7,77%
Linear 189 0,16% 5,225,170 0,09% Increasing instalments 110 0,09% 5,374,082 0,09% Bullet 0 0,00% 0 0,00% Interest - only 11647 9,73% 140,960,339 2,33%							
Increasing instalments 110 0,09% 5 374 082 0,09% Bullet 0 0,00% 0 0,00% Interest - only 11 647 9,73% 140 960 339 2,33%	Floating Repayment Type			112 830	94,27% % Total Loans	5 579 677 832 Amount of Loans	92,23% % Total Amount
Bullet 0 0,00% 0 0,00% Interest - only 11 647 9,73% 140 960 339 2,33%	Floating Repayment Type Annuit / French			112 830 Number of Loans 107 748	94,27% % Total Loans 90,02%	5 579 677 832 Amount of Loans 5 898 440 409	92,23% % Total Amount 97,49%
Interest - only 11 647 9,73% 140 960 339 2,33%	Floating Repayment Type Annuit / French Linear			112 830 Number of Loans 107 748 189	94,27% % Total Loans 90,02% 0,16%	5 579 677 832 Amount of Loans 5 898 440 409 5 225 170	92,23% % Total Amount 97,49% 0,09%
	Floating Repayment Type Annuit / French Linear Increasing instalments			112 830 Number of Loans 107 748 189 110	94,27% % Total Loans 90,02% 0,16% 0,09%	5 579 677 832 Amount of Loans 5 898 440 409 5 225 170 5 374 082	92,23% % Total Amount 97,49% 0,09% 0,09%
	Floating Repayment Type Annuit / French Linear Increasing instalments Bullet			112 830 Number of Loans 107 748 189 110 0	94,27% % Total Loans 90,02% 0,16% 0,09% 0,00%	5 579 677 832 Amount of Loans 5 898 440 409 5 225 170 5 374 082 0	92,23% % Total Amount 97,49% 0,09% 0,09% 0,00%

NOVO BANCO^N Mortgage Covered Bonds Investor Report - 30th September 2020



easoning	Number of Loans	% Total Loans	Amount of Loans	% Total Amo
p to 1 year	3 365	2,81%	290 987 482	4,8
to 2 years	9 623	8,04%	909 499 456	15,0
to 3 years	9 991	8,35%	890 094 169	14,7
o 4 years	8 058	6,73%	603 111 247	9,9
o 5 years	5 074	4,24%	329 365 776	5,4
to 6 years	1 794	1,50%	111 311 562	1,8
to 7 years	1 972	1,65%	107 458 652	1,7
to 8 years	2 018	1,69%	98 903 806	1,6
to 9 years	1 904	1,59%	86 905 486	1,4
to 10 years	3 879	3,24%	195 871 403	3,2
) to 11 years	8 085	6,75%	472 732 456	7,8
to 12 years	5 113	4,27%	270 333 586	4,4
ore than 12 Years	58 818	49,14%	1 683 424 920	27,8
emaining Term	Number of Loans	% Total Loans	Amount of Loans	% Total Amo
p to 5 years	10 716	8,95%	90 335 185	1,4
to 8 years	9 093	7,60%	177 056 561	2,9
to 10 years	11 189	9,35%	264 651 953	4,3
0 to 12 years	10 483	8,76%	324 342 737	5,3
2 to 14 years	6 193	5,17%	238 256 075	3,9
to 16 years	4 325	3,61%	204 342 070	3,3
i to 18 years	5 235	4,37%	255 734 388	4,2
to 20 years	5 008	4,18%	276 212 566	4,5
to 22 years	4 237	3,54%	244 819 696	4,0
to 24 years	5 227	4,37%	307 777 669	5,0
to 26 years	5 616	4,69%	355 848 775	5,8
to 28 years	7 396	6,18%	536 723 462	5, 8,
to 30 years	7 610	6,36%	587 989 803	9,
to 40 years	27 256	22,77%	2 176 963 292	35,9
bre than 40 years	110	0,09%	8 945 769	0,
rrent Unindexed LTV	Number of Loans	% Total Loans	Amount of Loans	% Total Amo
to 40%	49 040	40,97%	1 317 974 160	21,
to 50%	16 844	14,07%	797 393 899	13,
to 60%	15 013	12,54%	923 121 632	15,
to 70%	16 760	14,00%	1 222 922 657	20,
to 80%	22 037	18,41%	1 788 587 651	29,
re than 80%	0	0,00%	0	0,0
an Purpose	Number of Loans	% Total Loans	Amount of Loans	% Total Amo
ner-occupied	101 475	84,78%	4 863 745 911	80,
cond Home	10 857	9,07%	830 283 294	13,
y to let	2 388	2,00%	182 827 151	3,
her	4 974	4,16%	173 143 644	2,8
operty Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amo
sidential	119 694	100,00%	6 050 000 000	100,
t	102 903	85,97%	4 671 695 934	77,
lse	16 020	13,38%	1 333 068 240	22,
er	771	0,64%	45 235 827	0,
nmercial	0	0,00%	0	0,
ographical Distribution	Number of Loans	% Total Loans	Amount of Loans	% Total Am
rtugal	119 694	100,00%	6 050 000 000	100,
rth	32 533	27,18%	1 558 608 746	25,
nter	28 553	23,85%	1 036 769 074	17,
00a	45 614	38,11%	2 751 324 798	45,
ntejo	3 788	3,16%	155 795 575	43, 2,
arve	5 851	4,89%	378 618 531	2, 6,
deira	3 321		166 358 138	
	3 321	2,77% 0,03%		2,
bres 7			2 525 137	0,0
linquencies'	Number of Loans	% Total Loans	Amount of Loans	% Total Am
0 days to 60 days	0	0,00%	0	0,
0 days to 90 days	0	0,00%	0	0,
) days	0	0,00%	0	0,
jected Outstanding Amount ^a				
			Profile	Principal Bala
7 000			set/20	6 050 000
			set/21	5 759 240
			set/22	5 471 656
6 000			set/23	5 189 148
6 000			set/24	4 913 283
II.			set/25	4 643 263
II.				4.070.000
11.			set/26	4 378 808
II.			set/26	
II.			set/27	4 120 387
g 5 000			set/27 set/28	4 120 387 3 869 697
II.			set/27 set/28 set/29	4 120 387 3 869 697 3 632 024
g 5 000				4 120 387 3 869 697 3 632 024 3 407 168
3 000				4 120 387 3 869 697 3 632 024 3 407 168 2 441 683
g 5 000				4 120 387 3 869 697 3 632 024 3 407 168 2 441 683 1 615 380
3 000			set/27 set/28 set/29 set/30 set/35 set/40 set/45	4 120 387 3 869 697 3 632 024 3 407 168 2 441 683 1 615 380 910 667
3 000			set/27 set/28 set/29 set/30 set/35 set/40 set/45 set/50	4 120 387 3 869 697 3 632 024 3 407 168 2 441 683 1 615 380 910 667 390 908
8 5 000	100.		set/27 set/28 set/29 set/30 set/35 set/40 set/45 set/50 set/55	4 120 387 3 869 697 3 632 024 3 407 168 2 441 683 1 615 380 910 667 390 908 101 823
b 5 000			set/27 set/28 set/29 set/30 set/35 set/40 set/45 set/50	4 378 808 4 120 387 3 869 697 3 632 024 3 407 168 2 441 683 1 615 380 910 667 390 908 101 823 236

a Includes mortgage pool and other assets; assumes no prepayments



Mortgage Covered Bonds Investor Report - 30th September 2020



7.Expected Maturity Structure							Nominal Amount
In EUR	0 - 1 years	1 - 2 years	2 - 3 years	3 - 4 years	4 - 5 years	5 - 10 years	> 10 years
Residential Mortgages ^a	290 759 669	287 584 217	282 507 884	275 864 749	270 020 398	1 236 094 290	3 407 168 793
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets ²	1 945 000	0	0	0	0	0	0
Total Cover Pool	292 704 669	287 584 217	282 507 884	275 864 749	270 020 398	1 236 094 290	3 407 168 793
Total Covered Bonds	0	1 000 000 000	1 450 000 000	500 000 000	1 550 000 000	1 000 000 000	0
8. Liquidity Cushion							Nominal Amount
iquidity Cushion (according to Fitch's d	lefinition) ^b						
iquidity Cushion amount							0,
Deposits with eligible financial institutions							0,0
ligible securities							0,
iquidity Cushion requirement calculation	on						
Required Liquidity Cushion							0,0
nterest due month 1							0,0
nterest due month 2							0,0
nterest due month 3							0,
At least equal to the interest payments due	e on the Covered B	onds Outstanding be	efore swaps for the r	next 3 months			
9. Derivative Financial Instruments							Nominal Amount
Total Amount of Derivatives in the Cover	Pool						
Of Which Interest Rate Derivatives c							
Fixed to Floating Swaps							0,0
nterest Basis Swaps							0,0
Of Which Currency Swaps							
External counterparties (No)							
10. Contacts							
Financial Markets Division - Funding							dtf.fundingmlt@novobanco.
- Servicina						dt	f.cor.securitiz@novohanco

- Servicina Other Reports on Novo Banco website

dtf.cor.securitiz@novobanco.pt http://www.novobanco.pt/Site/cms.aspx?labelid=OBRIGACOESHIPOTECARIAS

Notes

1. Soft Bullet Date (Extended Maturity)

If the covered bonds are not redeemed on the relevant maturity date, the maturity will automatically be extended on a monthly basis up to one year. In that event, the covered bonds can be redeemed in whole or in part on a monthly basis up to and including the Extended Maturity Date.

2. Other Assets

In addition to the mortgage assets, other assets (or substitute assets) may be included in the cover pool up to an amount equal to 20% of the cover pool, subject to the following eligibility criteria:

3. Overcollaterization

The overcollateralization ratios are calculated by dividing (i) the total outstanding balance of the assets included in the cover pool by (ii) the total nominal amount of the covered bonds (both excluding

4. Net Present Value (NPV)

The NPV of the assets is obtained by discounting all future cash flows with the IRS curve plus average spread for new mortgage loans.

5. Loan-to-Value

The Current Unindexed LTV is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation).

6. Insured Property All mortgages must have property damage insurance covering fire and floods.

7. Delinquencies A loan is considered to be delinquent if any payment is in arrears by more than 30 days. According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must

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

HTT 2020

Reporting in Domestic Currency
CONTENT OF TAB E
1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

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	OE.2.1.12					

3. Additional information on the asset distribution					
1. General Information	Total Assets				
Weighted Average Seasoning (months)	93,8				
Weighted Average Maturity (months)**	303,3				
Maximum LTV	80%				
Maximum Seasoning	21/12/1994				
2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
1-<30 days	0,00%	ND2	ND2	ND2	0,00%
30-<60 days	0,00%	ND2	ND2	ND2	0,00%
60-<90 days	0,00%	ND2	ND2	ND2	0,00%
90-<180 days	0,00%	ND2	ND2	ND2	0,00%
>= 180 days	0,00%	ND2	ND2	ND2	0,00%

E.3.1.1 E.3.1.2 OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4

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Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

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OCOV.2.1.7 OCOV.2.1.8

HTT 2020

	Reporting in Domestic Currency	EUR		For further information concerning the na impact of the Covid 19 outbreak on cover		COVID-19: EMF-ECBC Response	
	CONTENT OF Temporary Ta	b		Op	tional further information at issuer/	country level	
	 Share of assets affected by payment holidays car 2. Additional information on the cover pool section affect 						
L]	The percentages below were calculated based on the aggregate current balance of the credits subject of payment holiday, by type of grant payment holiday and by original payment holiday duration. For original duration was assumed the period between the date each paymen holiday was granted and the date it is expected to end, considering each and all extensions, at the time of this report				
				Can the COVID-19 related payment holida	v loans remain part of the cover pool?	YES	
1.	Share of cover assets affected at the time of reporting l						
	1. Breakdown of payment holiday	Nominal (mn) 1 276.4	Number of loans 19 152		% Nominal (mn) to total cover pool	% No. of Loans to total cover pool	
0V.1.1.1 0V.1.1.2 0V.1.1.3	payment holiday granted	1 276,4	19 152		21,1%	15,9%	
	Additional information on the cover pool section affected	ed by payment holidays					
	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	1
in	% nominal (mn) of affected notional amount to total cover pool						
OV.2.1.1	principal & interest deferred	[For completion]	[For completion]	[For completion]	[For completion]	[For completion]	
V.2.1.2	principal deferred	[For completion]	[For completion]	[For completion]	[For completion]	[For completion]	
OV.2.1.3	other	[For completion]	[For completion]	[For completion]	[For completion]	[For completion]	
V.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	
OV.2.1.5	o/w [if relevant, please specify]						
V.2.1.6	o/w [if relevant, please specify]						

0,0% 0,0% 0,0% 0,0%