

# Harmonised Transparency Template

**2019 Version**

**Portugal**

**Millenniumbcp**

**Reporting Date: [29/03/19]**

**Cut-off Date: [29/03/19]**



## Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data



## Frequently Asked Questions (FAQ)

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| Harmonised Transparency Template - Frequently Asked Questions  |  |
|--|--|
| <b>General Questions</b>   |  |
| <b>Question 1: What is the structure of the Harmonised Transparency Template (HTT)?</b>  |  |
| Response 1   | The HTT contains 5 main worksheets (A, B1, B2, B3 and C). The first worksheet (A) includes the HTT general information. The second worksheet (B1) presents the mortgage information. The third worksheet (B2) contains the public sector information. The fourth worksheet (B3) contains shipping information. The fifth worksheet (C) represents the HTT glossary, which has a harmonised section across jurisdictions at the top, but also a section for national specificities below. Any additional tabs (D, E, etc.), will contain the National Transparency Template (NTT) information where relevant. |
| <b>Question 2: Is the HTT going to replace the National Transparency Template (NTT)?</b>   |  |
| Response 2   | If a jurisdiction wishes to only use the HTT, it can do so. Otherwise, the HTT will be an add-on to the existing NTT. While the HTT is based on an international agreement, the NTT section will remain under the discretion of the jurisdiction.  |
| <b>Question 3: What is the reporting frequency of the HTT?</b>   |  |
| Response 3   | The reporting of the HTT is the same as the reporting of the National Transparency Template (NTT), i.e. at least quarterly.  |
| <b>Question 4: Where should the HTT be posted?</b>   |  |
| Response 4   | The HTT should be posted in the same location as the National Transparency Template (NTT) is currently posted, i.e. on the issuer's website. There is no common platform for the HTT.  |
| <b>Question 5: In what format the HTT should be disclosed?</b>   |  |
| Response 5   | The HTT should be disclosed in Excel format in so far as it is possible, as already suggested by the Label Advisory Council and investors. Where issuers are currently providing the Template in both Excel and PDF formats, they are encouraged to continue to do so.   |
| <b>Question 6: Where can I find the reporting date?</b>  |  |
| Response 6   | The reporting date can be found in the Introduction Tab and in the "Basic Facts" section of worksheet A.   |
| <b>Question 7: What happens when I cannot complete a section of the HTT?</b>   |  |
| Response 7   | When the information is either (i) not applicable for the jurisdiction, (ii) not relevant for the issuer and/or CB programme at the present time; or (iii) not available at the present time; issuers are kindly requested to include ND1, ND2 or ND3 respectively.  |
| <b>Specific Questions</b>  |  |
| <b>Question 8: Does the Harmonised Transparency Template only contain disaggregated information for mortgages and public sector?</b>               |  |
| Response 8   | Indeed, the HTT only provides disaggregated information for mortgage and public sector assets which represent 99.6% of total outstanding. Information in more detail on other collateral types can always be included in worksheet E, which may contain the National Transparency Template (NTT).  |
| <b>Question 9: How should the "liquid assets" be calculated in the section 3 "General Cover Pool / Covered Bond Information" of the HTT?</b>       |  |
| Response 9   | Liquid assets are defined as central bank eligible assets, substitute and other marketable assets. This total is calculated over both outstanding covered bonds and outstanding covered assets.  |
| <b>Question 10: How should the "expected" and "contractual" columns of the "Cover pool amortisation profile" be understood?</b>                    |  |
| Response 10  | Contractual maturities assume no prepayment scenario unlike expected maturities. Jurisdictions/issuers publishing the two should disclose their prepayment assumptions for the latter.   |
| <b>Question 11: How should the hedging columns included in section 3 "General Cover Pool / Covered Bond Information" of the HTT be understood?</b> |  |
| Response 11  | The currency breakdown before/after hedging aims to assess the potential currency mismatch on the asset and liability sides. This is supplemented by explanations on the issuer's hedging strategy in the Harmonised Glossary.   |



## A. Harmonised Transparency Template - General Information

HTT 2019

|                                |     |
|--------------------------------|-----|
| Reporting in Domestic Currency | EUR |
|--------------------------------|-----|

| CONTENT OF TAB A  |  |
|---|--|
| 1. Basic Facts  |  |
| 2. Regulatory Summary   |  |
| 3. General Cover Pool / Covered Bond Information              |  |
| 4. References to Capital Requirements Regulation (CRR) 129(7) |  |
| 5. References to Capital Requirements Regulation (CRR) 129(1) |  |
| 6. Other relevant information                                 |  |

| Field Number                                     | 1. Basic Facts                                      |   |                              |                          |                                   |
|--|---|---|------------------------------|--------------------------|-----------------------------------|
| G.1.1.1  | Country   | Portugal  |                              |                          |                                   |
| G.1.1.2  | Issuer Name   | Millenniumbcp   |                              |                          |                                   |
| G.1.1.3  | Link to Issuer's Website                            | <a href="http://pd.millenniumbcp.pt/en/Institucional/Investidores/Pages/CoveredBondsProgramme.aspx">http://pd.millenniumbcp.pt/en/Institucional/Investidores/Pages/CoveredBondsProgramme.aspx</a> |                              |                          |                                   |
| G.1.1.4  | Cut-off date  | 29/03/2019  |                              |                          |                                   |
| OG.1.1.1   | Optional information e.g. Contact names             | Virgilio Costa  |                              |                          |                                   |
| 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  | <a href="https://coveredbondlabel.com">https://coveredbondlabel.com</a>   |                              |                          |                                   |
| OG.2.1.1   |   |   |                              |                          |                                   |
| OG.2.1.2   |   |   |                              |                          |                                   |
| OG.2.1.3   |   |   |                              |                          |                                   |
| OG.2.1.4   |   |   |                              |                          |                                   |
| OG.2.1.5   |   |   |                              |                          |                                   |
| OG.2.1.6   |   |   |                              |                          |                                   |
| 3. General Cover Pool / Covered Bond Information |   |   |                              |                          |                                   |
| 1. General Information                           |   | Nominal (mn)  |                              |                          |                                   |
| G.3.1.1  | Total Cover Assets                                  | 11 521.3  |                              |                          |                                   |
| G.3.1.2  | Outstanding Covered Bonds                           | 8 200.0   |                              |                          |                                   |
| OG.3.1.1   | Cover Pool Size [NPV] (mn)                          | 14 366.84   |                              |                          |                                   |
| OG.3.1.2   | Outstanding Covered Bonds [NPV] (mn)                | 8 236.87  |                              |                          |                                   |
| OG.3.1.3   |   |   |                              |                          |                                   |
| OG.3.1.4   |   |   |                              |                          |                                   |
| 2. Over-collateralisation (OC)                   |   | Legal / Regulatory  | Actual                       | Minimum Committed        | Purpose                           |
| G.3.2.1  | OC (%)  | 5%  | 41%                          | 14%                      | Rating Requirements               |
| OG.3.2.1   | Optional information e.g. Asset Coverage Test (ACT) |   |                              |                          |                                   |
| OG.3.2.2   | Optional information e.g. OC (NPV basis)            |   |                              |                          |                                   |
| OG.3.2.3   |   |   |                              |                          |                                   |
| OG.3.2.4   |   |   |                              |                          |                                   |
| OG.3.2.5   |   |   |                              |                          |                                   |
| OG.3.2.6   |   |   |                              |                          |                                   |
| 3. Cover Pool Composition                        |   | Nominal (mn)  |                              | % Cover Pool             |                                   |
| G.3.3.1  | Mortgages   | 11 521.3  |                              | 100.00%                  |                                   |
| G.3.3.2  | Public Sector                                       | ND2   |                              | ND2                      |                                   |
| G.3.3.3  | Shipping  | ND2   |                              | ND2                      |                                   |
| G.3.3.4  | Substitute Assets                                   | ND2   |                              | ND2                      |                                   |
| G.3.3.5  | Other   | ND2   |                              | ND2                      |                                   |
| G.3.3.6  | Total   | 11 521.3  |                              | 100%                     |                                   |
| OG.3.3.1   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| OG.3.3.2   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| OG.3.3.3   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| OG.3.3.4   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| OG.3.3.5   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| OG.3.3.6   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| 4. Cover Pool Amortisation Profile               |   | Contractual   | Expected Upon Prepayments    | % Total Contractual      | % Total Expected Upon Prepayments |
| G.3.4.1  | Weighted Average Life (in years)                    | 14.0  | ND2                          |                          |                                   |
|  | Residual Life (mn)                                  |   |                              |                          |                                   |
|  | By buckets:   |   |                              |                          |                                   |
| G.3.4.2  | 0 - 1 Y   | 537.8   | ND2                          | 4.67%                    |                                   |
| G.3.4.3  | 1 - 2 Y   | 539.6   | ND2                          | 4.68%                    |                                   |
| G.3.4.4  | 2 - 3 Y   | 527.7   | ND2                          | 4.58%                    |                                   |
| G.3.4.5  | 3 - 4 Y   | 512.7   | ND2                          | 4.45%                    |                                   |
| G.3.4.6  | 4 - 5 Y   | 496.9   | ND2                          | 4.31%                    |                                   |
| G.3.4.7  | 5 - 10 Y  | 2264.1  | ND2                          | 19.65%                   |                                   |
| G.3.4.8  | 10+ Y   | 6642.6  | ND2                          | 57.65%                   |                                   |
| G.3.4.9  | Total   | 11521.3   | 0.0                          | 100%                     | 0%                                |
| OG.3.4.1   | <i>a/w 0-1 day</i>                                  |   |                              | 0.00%                    |                                   |
| OG.3.4.2   | <i>a/w 0-0.5y</i>                                   |   |                              | 0.00%                    |                                   |
| OG.3.4.3   | <i>a/w 0.5-1 y</i>                                  |   |                              | 0.00%                    |                                   |
| OG.3.4.4   | <i>a/w 1-1.5y</i>                                   |   |                              | 0.00%                    |                                   |
| OG.3.4.5   | <i>a/w 1.5-2 y</i>                                  |   |                              | 0.00%                    |                                   |
| 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)                    | 2.3   | 2.7                          |                          |                                   |
|  | Maturity (mn)                                       |   |                              |                          |                                   |
|  | By buckets:   |   |                              |                          |                                   |
| G.3.5.2  | 0 - 1 Y   | 0.00  | ND2                          | 0.00%                    |                                   |
| G.3.5.3  | 1 - 2 Y   | 2 000.00  | ND2                          | 24.39%                   |                                   |
| G.3.5.4  | 2 - 3 Y   | 4 200.00  | ND2                          | 51.22%                   |                                   |
| G.3.5.5  | 3 - 4 Y   | 2 000.00  | ND2                          | 24.39%                   |                                   |
| G.3.5.6  | 4 - 5 Y   | 0.00  | ND2                          | 0.00%                    |                                   |
| G.3.5.7  | 5 - 10 Y  | 0.00  | ND2                          | 0.00%                    |                                   |
| G.3.5.8  | 10+ Y   | 0.00  | ND2                          | 0.00%                    |                                   |
| G.3.5.9  | Total   | 8 200   | 0                            | 100%                     | 0%                                |
| OG.3.5.1   | <i>a/w 0-1 day</i>                                  |   |                              | 0.00%                    |                                   |
| OG.3.5.2   | <i>a/w 0-0.5y</i>                                   |   |                              | 0.00%                    |                                   |
| OG.3.5.3   | <i>a/w 0.5-1 y</i>                                  |   |                              | 0.00%                    |                                   |
| OG.3.5.4   | <i>a/w 1-1.5y</i>                                   |   |                              | 0.00%                    |                                   |
| OG.3.5.5   | <i>a/w 1.5-2 y</i>                                  |   |                              | 0.00%                    |                                   |
| OG.3.5.6   |   |   |                              |                          |                                   |
| OG.3.5.7   |   |   |                              |                          |                                   |
| OG.3.5.8   |   |   |                              |                          |                                   |
| OG.3.5.9   |   |   |                              |                          |                                   |
| OG.3.5.10  |   |   |                              |                          |                                   |
| 6. Covered Assets - Currency                     |   | Nominal [before hedging] (mn)   | Nominal [after hedging] (mn) | % Total [before]         | % Total [after]                   |
| G.3.6.1  | EUR   | 11 521.27   | ND2                          | 100.00%                  |                                   |
| G.3.6.2  | AUD   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.3  | BRL   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.4  | CAD   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.5  | CHF   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.6  | CZK   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.7  | DKK   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.8  | GBP   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.9  | HKD   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.10   | JPY   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.11   | KRW   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.12   | NOK   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.13   | PLN   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.14   | SEK   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.15   | SGD   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.16   | USD   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.17   | Other   | 0   | ND2                          | 0.00%                    |                                   |
| G.3.6.18   | Total   | 11521.27006   | 0                            | 100%                     | 0%                                |
| OG.3.6.1   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| OG.3.6.2   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| OG.3.6.3   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| OG.3.6.4   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| OG.3.6.5   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| OG.3.6.6   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| OG.3.6.7   | <i>a/w [if relevant, please specify]</i>            |   |                              | 0.00%                    |                                   |
| 7. Covered Bonds - Currency                      |   | Nominal [before hedging] (mn)   | Nominal [after hedging] (mn) | % Total [before]         | % Total [after]                   |
| G.3.7.1  | EUR   | 8 200.00  | ND2                          | 100.00%                  |                                   |
| G.3.7.2  | AUD   | 0   | ND2                          | 0.00%                    |                                   |



|  |  |   |                                     |                         |                        |
|--|--|---|-------------------------------------|-------------------------|------------------------|
| G.3.7.3  | BRL  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.4  | CAD  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.5  | CHF  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.6  | CZK  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.7  | DKK  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.8  | GBP  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.9  | HKD  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.10   | JPY  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.11   | KRW  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.12   | NOK  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.13   | PLN  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.14   | SEK  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.15   | SGD  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.16   | USD  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.17   | Other  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.7.18   | Total  | 8200  | 0                                   | 100%                    | 0%                     |
| OG.3.7.1   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.7.2   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.7.3   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.7.4   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.7.5   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.7.6   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.7.7   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| <b>8. Covered Bonds - Breakdown by interest rate</b> |  |   |                                     |                         |                        |
|  |  | <b>Nominal [before hedging] (mn)</b>  | <b>Nominal [after hedging] (mn)</b> | <b>% Total [before]</b> | <b>% Total [after]</b> |
| G.3.8.1  | Fixed coupon   | 1 000.00  | ND2                                 | 12.20%                  |                        |
| G.3.8.2  | Floating coupon  | 7 200.00  | ND2                                 | 87.80%                  |                        |
| G.3.8.3  | Other  | 0   | ND2                                 | 0.00%                   |                        |
| G.3.8.4  | Total  | 8200  | 0                                   | 100%                    | 0%                     |
| OG.3.8.1   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.8.2   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.8.3   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.8.4   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.8.5   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| <b>9. Substitute Assets - Type</b>                   |  |   |                                     |                         |                        |
|  |  | <b>Nominal (mn)</b>   | <b>% Substitute Assets</b>          |                         |                        |
| G.3.9.1  | Cash   | ND2   |                                     |                         |                        |
| G.3.9.2  | Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)                | ND2   |                                     |                         |                        |
| G.3.9.3  | Exposures to central banks   | ND2   |                                     |                         |                        |
| G.3.9.4  | Exposures to credit institutions   | ND2   |                                     |                         |                        |
| G.3.9.5  | Other  | ND2   |                                     |                         |                        |
| G.3.9.6  | Total  | 0   | 0%                                  |                         |                        |
| OG.3.9.1   | <i>a/w EU gvts or quasi gvts</i>   |   |                                     |                         |                        |
| OG.3.9.2   | <i>a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i> |   |                                     |                         |                        |
| OG.3.9.3   | <i>a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i> |   |                                     |                         |                        |
| OG.3.9.4   | <i>a/w EU central banks</i>  |   |                                     |                         |                        |
| OG.3.9.5   | <i>a/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>      |   |                                     |                         |                        |
| OG.3.9.6   | <i>a/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>      |   |                                     |                         |                        |
| OG.3.9.7   | <i>a/w CQS1 credit institutions</i>  |   |                                     |                         |                        |
| OG.3.9.8   | <i>a/w CQS2 credit institutions</i>  |   |                                     |                         |                        |
| OG.3.9.9   | <i>a/w CQS2 credit institutions</i>  |   |                                     |                         |                        |
| OG.3.9.10  | <i>a/w CQS2 credit institutions</i>  |   |                                     |                         |                        |
| OG.3.9.11  | <i>a/w CQS2 credit institutions</i>  |   |                                     |                         |                        |
| OG.3.9.12  | <i>a/w CQS2 credit institutions</i>  |   |                                     |                         |                        |
| <b>10. Substitute Assets - Country</b>               |  |   |                                     |                         |                        |
|  |  | <b>Nominal (mn)</b>   | <b>% Substitute Assets</b>          |                         |                        |
| G.3.10.1   | Domestic (Country of issuer)   | ND2   |                                     |                         |                        |
| G.3.10.2   | Eurozone   | ND2   |                                     |                         |                        |
| G.3.10.3   | Rest of European Union (EU)  | ND2   |                                     |                         |                        |
| G.3.10.4   | European Economic Area (not member of EU)  | ND2   |                                     |                         |                        |
| G.3.10.5   | Switzerland  | ND2   |                                     |                         |                        |
| G.3.10.6   | Australia  | ND2   |                                     |                         |                        |
| G.3.10.7   | Brazil   | ND2   |                                     |                         |                        |
| G.3.10.8   | Canada   | ND2   |                                     |                         |                        |
| G.3.10.9   | Japan  | ND2   |                                     |                         |                        |
| G.3.10.10  | Korea  | ND2   |                                     |                         |                        |
| G.3.10.11  | New Zealand  | ND2   |                                     |                         |                        |
| G.3.10.12  | Singapore  | ND2   |                                     |                         |                        |
| G.3.10.13  | US   | ND2   |                                     |                         |                        |
| G.3.10.14  | Other  | ND2   |                                     |                         |                        |
| G.3.10.15  | Total EU   | ND2   |                                     |                         |                        |
| G.3.10.16  | Total  | 0   | 0%                                  |                         |                        |
| OG.3.10.1  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.10.2  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.10.3  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.10.4  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.10.5  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.10.6  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.10.7  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| <b>11. Liquid Assets</b>                             |  |   |                                     |                         |                        |
|  |  | <b>Nominal (mn)</b>   | <b>% Cover Pool</b>                 | <b>% Covered Bonds</b>  |                        |
| G.3.11.1   | Substitute and other marketable assets   | [For completion]  |                                     |                         |                        |
| G.3.11.2   | Central bank eligible assets   | 8 200.00  | 71.17%                              |                         | 100.00%                |
| G.3.11.3   | Other  | [For completion]  |                                     |                         |                        |
| G.3.11.4   | Total  | 8200  | 71%                                 |                         | 100%                   |
| OG.3.11.1  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.11.2  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.11.3  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.11.4  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.11.5  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.11.6  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.11.7  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| <b>12. Bond List</b>                                 |  |   |                                     |                         |                        |
| G.3.12.1   | Bond list  | <a href="https://coveredbondlabel.com/issuer/24/">https://coveredbondlabel.com/issuer/24/</a> |                                     |                         |                        |
| <b>13. Derivatives &amp; Swaps</b>                   |  |   |                                     |                         |                        |
| G.3.13.1   | Derivatives in the register / cover pool [notional] (mn)                         | ND2   |                                     |                         |                        |
| G.3.13.2   | Type of interest rate swaps (intra-group, external or both)                      | ND2   |                                     |                         |                        |
| G.3.13.3   | Type of currency rate swaps (intra-group, external or both)                      | ND2   |                                     |                         |                        |
| OG.3.13.1  | <i>NPV of Derivatives in the cover pool (mn)</i>                                 |   |                                     |                         |                        |
| OG.3.13.2  | <i>Derivatives outside the cover pool [notional] (mn)</i>                        |   |                                     |                         |                        |
| OG.3.13.3  | <i>NPV of Derivatives outside the cover pool (mn)</i>                            |   |                                     |                         |                        |
| OG.3.13.4  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.5  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.6  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.7  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.8  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.9  | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.10   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.11   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.12   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.13   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.14   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.15   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.16   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.17   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.18   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.19   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.20   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.21   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.22   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.23   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.24   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.25   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.26   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.27   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.28   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.29   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.30   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.31   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.32   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.33   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.34   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.35   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.36   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.37   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.38   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.39   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.40   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.41   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.42   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.43   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.44   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.45   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |
| OG.3.13.46   | <i>a/w [If relevant, please specify]</i>   |   |                                     |                         |                        |



OG.3.13.47  
 OG.3.13.48  
 OG.3.13.49  
 OG.3.13.50  
 OG.3.13.51

**4. References to Capital Requirements Regulation (CRR)**  
 129(7)

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 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.

|           | Row   | Row                                 |
|-----------|---|-------------------------------------|
| G.4.1.1   | (i) Value of the cover pool outstanding covered bonds:                  | 38                                  |
| G.4.1.2   | (i) Value of covered bonds:   | 39                                  |
| G.4.1.3   | (ii) Geographical distribution:   | 43 for Mortgage Assets              |
| G.4.1.4   | (ii) Type of cover assets:  | 52                                  |
| G.4.1.5   | (ii) Loan size:   | 186 for Residential 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:  | 111                                 |
| G.4.1.8   | (ii) Interest rate risk - covered bond:                                 | 163                                 |
| G.4.1.9   | (ii) Currency risk - covered bond:                                      | 137                                 |
| 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:                               | 65                                  |
| G.4.1.12  | (iii) Maturity structure of covered bonds:                              | 88                                  |
| G.4.1.13  | (iv) Percentage of loans more than ninety days past due:                | 179 for Mortgage Assets             |
| OG.4.1.1  |   | 48 for Public Sector Assets         |
| OG.4.1.2  |   | 287 for Commercial Mortgage Assets  |
| OG.4.1.3  |   | 129 for Public Sector Assets        |
| OG.4.1.4  |   |                                     |
| OG.4.1.5  |   |                                     |
| OG.4.1.6  |   |                                     |
| OG.4.1.7  |   |                                     |
| OG.4.1.8  |   |                                     |
| OG.4.1.9  |   |                                     |
| OG.4.1.10 |   |                                     |
| OG.4.1.11 |   |                                     |
| OG.4.1.12 |   |                                     |
| OG.4.1.13 |   |                                     |
| OG.4.1.14 |   |                                     |
| OG.4.1.15 |   |                                     |
| OG.4.1.16 |   |                                     |
| OG.4.1.17 |   |                                     |
| OG.4.1.18 |   |                                     |
| OG.4.1.19 |   |                                     |
| OG.4.1.20 |   |                                     |

**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 Coverage Test (passed/failed) |
| OG.6.1.3  | Cash Manager                           |
| OG.6.1.4  | Account Bank                           |
| OG.6.1.5  | Stand-by Account Bank                  |
| OG.6.1.6  | Servicer                               |
| OG.6.1.7  | Interest Rate Swap Provider            |
| OG.6.1.8  | Covered Bond Swap Provider             |
| OG.6.1.9  | Paying Agent                           |
| OG.6.1.10 | Other optional/relevant information    |
| OG.6.1.11 | 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    |



# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

|                                |     |
|--------------------------------|-----|
| Reporting in Domestic Currency | EUR |
| <b>CONTENT OF TAB B1</b>       |     |
| 7. Mortgage Assets             |     |
| 7.A Residential Cover Pool     |     |
| 7.B Commercial Cover Pool      |     |

| Field Number   | 7. Mortgage Assets                                    | Nominal (mn) |                     |                    | % Total Mortgages |
|--|---|--------------|---------------------|--------------------|-------------------|
| <b>1. Property Type Information</b>                      |   |              |                     |                    |                   |
| M.7.1.1  | Residential   | 11 521.27    |                     |                    | 100.00%           |
| M.7.1.2  | Commercial  | 0            |                     |                    | 0.00%             |
| M.7.1.3  | Other   | 0            |                     |                    | 0.00%             |
| M.7.1.4  | Total   | 11521.27006  |                     |                    | 100%              |
| OM.7.1.1   | <i>o/w Housing Cooperatives / Multi-family assets</i> |              |                     |                    | 0.00%             |
| OM.7.1.2   | <i>o/w Forest &amp; Agriculture</i>                   |              |                     |                    | 0.00%             |
| OM.7.1.3   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    | 0.00%             |
| OM.7.1.4   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    | 0.00%             |
| OM.7.1.5   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    | 0.00%             |
| OM.7.1.6   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    | 0.00%             |
| OM.7.1.7   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    | 0.00%             |
| OM.7.1.8   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    | 0.00%             |
| OM.7.1.9   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    | 0.00%             |
| OM.7.1.10  | <i>o/w [f] relevant, please specify</i>               |              |                     |                    | 0.00%             |
| OM.7.1.11  | <i>o/w [f] relevant, please specify</i>               |              |                     |                    | 0.00%             |
| <b>2. General Information</b>                            |   |              |                     |                    |                   |
| M.7.2.1  | Number of mortgage loans                              | 226 764      | Residential Loans   | Commercial Loans   | Total Mortgages   |
| OM.7.2.1   | <i>Optional information eg, Number of borrowers</i>   |              |                     | 0                  | [For completion]  |
| OM.7.2.2   | <i>Optional information eg, Number of guarantors</i>  |              |                     |                    |                   |
| OM.7.2.3   |   |              |                     |                    |                   |
| OM.7.2.4   |   |              |                     |                    |                   |
| OM.7.2.5   |   |              |                     |                    |                   |
| OM.7.2.6   |   |              |                     |                    |                   |
| <b>3. Concentration Risks</b>                            |   |              |                     |                    |                   |
| M.7.3.1  | 10 largest exposures                                  | 0.2%         | % Residential Loans | % Commercial Loans | % Total Mortgages |
| OM.7.3.1   |   |              |                     | 0.0%               | 0.00%             |
| OM.7.3.2   |   |              |                     |                    |                   |
| OM.7.3.3   |   |              |                     |                    |                   |
| OM.7.3.4   |   |              |                     |                    |                   |
| OM.7.3.5   |   |              |                     |                    |                   |
| OM.7.3.6   |   |              |                     |                    |                   |
| <b>4. Breakdown by Geography</b>                         |   |              |                     |                    |                   |
| M.7.4.1  | European Union  | 100.0%       | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.4.2  | Austria   | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.3  | Belgium   | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.4  | Bulgaria  | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.5  | Croatia   | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.6  | Cyprus  | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.7  | Czech Republic  | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.8  | Denmark   | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.9  | Estonia   | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.10   | Finland   | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.11   | France  | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.12   | Germany   | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.13   | Greece  | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.14   | Netherlands   | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.15   | Hungary   | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.16   | Ireland   | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.17   | Italy   | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.18   | Latvia  | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.19   | Lithuania   | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.20   | Luxembourg  | 0.0%         |                     | 0.0%               | 0.0%              |
| M.7.4.21   | Malta   | 0.0%         |                     | 0.0%               | 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   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    |                   |
| OM.7.4.2   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    |                   |
| OM.7.4.3   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    |                   |
| OM.7.4.4   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    |                   |
| OM.7.4.5   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    |                   |
| OM.7.4.6   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    |                   |
| OM.7.4.7   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    |                   |
| OM.7.4.8   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    |                   |
| OM.7.4.9   | <i>o/w [f] relevant, please specify</i>               |              |                     |                    |                   |
| OM.7.4.10  | <i>o/w [f] relevant, please specify</i>               |              |                     |                    |                   |
| <b>5. Breakdown by regions of main country of origin</b> |   |              |                     |                    |                   |
| M.7.5.1  | Norte   | 30.0%        | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.5.2  | Center  | 15.0%        |                     | 0.0%               | 15.0%             |
| M.7.5.3  | Lisbon  | 41.9%        |                     | 0.0%               | 41.9%             |
| M.7.5.4  | Alentejo  | 3.1%         |                     | 0.0%               | 3.1%              |
| M.7.5.5  | Algarve   | 6.2%         |                     | 0.0%               | 6.2%              |
| M.7.5.6  | Madeira   | 2.2%         |                     | 0.0%               | 2.2%              |
| M.7.5.7  | Azores  | 1.5%         |                     | 0.0%               | 1.5%              |
| M.7.5.8  | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.9  | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.10   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.11   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.12   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.13   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.14   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.15   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.16   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.17   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.18   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.19   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.20   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.21   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.22   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.23   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.24   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.25   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.26   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.27   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.28   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.29   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.30   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.31   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.32   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.33   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.34   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.35   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.36   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.37   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.38   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.39   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.40   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.41   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.42   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.43   | ND2   | ND2          |                     | ND2                | ND2               |
| M.7.5.44   | ND2   | ND2          |                     | ND2                | ND2               |



|  |                                   |                  |                 |                                       |
|--|-----------------------------------|------------------|-----------------|---------------------------------------|
| M.7.5.45   | ND2                               | ND2              | ND2             | ND2                                   |
| M.7.5.46   | ND2                               | ND2              | ND2             | ND2                                   |
| M.7.5.47   | ND2                               | ND2              | ND2             | ND2                                   |
| M.7.5.48   | ND2                               | ND2              | ND2             | ND2                                   |
| M.7.5.49   | ND2                               | ND2              | ND2             | ND2                                   |
| M.7.5.50   | ND2                               | ND2              | ND2             | ND2                                   |
| <b>6. Breakdown by Interest Rate</b>                   |                                   |                  |                 |                                       |
| M.7.6.1  | Fixed rate                        | 12.9%            | ND2             | 12.9%                                 |
| M.7.6.2  | Floating rate                     | 87.1%            | ND2             | 87.1%                                 |
| M.7.6.3  | Other                             | 0.0%             | ND2             | ND                                    |
| OM.7.6.1   |                                   |                  |                 |                                       |
| OM.7.6.2   |                                   |                  |                 |                                       |
| OM.7.6.3   |                                   |                  |                 |                                       |
| OM.7.6.4   |                                   |                  |                 |                                       |
| OM.7.6.5   |                                   |                  |                 |                                       |
| OM.7.6.6   |                                   |                  |                 |                                       |
| <b>7. Breakdown by Repayment Type</b>                  |                                   |                  |                 |                                       |
| M.7.7.1  | Bullet / interest only            | 0.1%             | ND2             | 0.1%                                  |
| M.7.7.2  | Amortising                        | 98.9%            | ND2             | 98.9%                                 |
| M.7.7.3  | Other                             | 1.0%             | ND2             | 1.0%                                  |
| OM.7.7.1   |                                   |                  |                 |                                       |
| OM.7.7.2   |                                   |                  |                 |                                       |
| OM.7.7.3   |                                   |                  |                 |                                       |
| OM.7.7.4   |                                   |                  |                 |                                       |
| OM.7.7.5   |                                   |                  |                 |                                       |
| OM.7.7.6   |                                   |                  |                 |                                       |
| <b>8. Loan Seasoning</b>                               |                                   |                  |                 |                                       |
| M.7.8.1  | Up to 12 months                   | 7.0%             | ND2             | 7.0%                                  |
| M.7.8.2  | ≥ 12 - < 24 months                | 8.5%             | ND2             | 8.5%                                  |
| M.7.8.3  | ≥ 24 - < 36 months                | 4.8%             | ND2             | 4.8%                                  |
| M.7.8.4  | ≥ 36 - < 60 months                | 4.9%             | ND2             | 4.9%                                  |
| M.7.8.5  | ≥ 60 months                       | 74.9%            | ND2             | 74.9%                                 |
| OM.7.8.1   |                                   |                  |                 |                                       |
| OM.7.8.2   |                                   |                  |                 |                                       |
| OM.7.8.3   |                                   |                  |                 |                                       |
| OM.7.8.4   |                                   |                  |                 |                                       |
| <b>9. Non-Performing Loans (NPLs)</b>                  |                                   |                  |                 |                                       |
| M.7.9.1  | % NPLs                            | ND2              | ND2             | ND2                                   |
| OM.7.9.1   |                                   |                  |                 |                                       |
| OM.7.9.2   |                                   |                  |                 |                                       |
| OM.7.9.3   |                                   |                  |                 |                                       |
| OM.7.9.4   |                                   |                  |                 |                                       |
| <b>7.A Residential Cover Pool</b>                      |                                   |                  |                 |                                       |
| <b>10. Loan Size Information</b>                       |                                   |                  |                 |                                       |
| M.7.A.10.1   | Average loan size (000s)          | Nominal<br>50.81 | Number of Loans | % Residential Loans<br>% No. of Loans |
| By buckets (mn):                                       |                                   |                  |                 |                                       |
| M.7.A.10.2   | 0 - EUR 10.000                    | 177.45           | 32 131          | 1.54%                                 |
| M.7.A.10.3   | 10 000 - EUR 20.000               | 462.14           | 31 112          | 4.01%                                 |
| M.7.A.10.4   | 20 000 - EUR 30.000               | 652.37           | 26 183          | 5.66%                                 |
| M.7.A.10.5   | 30 000 - EUR 40.000               | 844.59           | 24 136          | 7.33%                                 |
| M.7.A.10.6   | 40 000 - EUR 50.000               | 966.31           | 21 495          | 8.39%                                 |
| M.7.A.10.7   | 50 000 - EUR 60.000               | 1 082.22         | 19 677          | 9.39%                                 |
| M.7.A.10.8   | 60 000 - EUR 70.000               | 1 111.18         | 17 137          | 9.64%                                 |
| M.7.A.10.9   | 70 000 - EUR 80.000               | 962.78           | 12 868          | 8.36%                                 |
| M.7.A.10.10  | 80 000 - EUR 90.000               | 808.55           | 9 536           | 7.02%                                 |
| M.7.A.10.11  | 90 000 - EUR 100.000              | 734.04           | 7 738           | 6.37%                                 |
| M.7.A.10.12  | 100 000 - EUR 200.000             | 2 833.99         | 21 910          | 24.60%                                |
| M.7.A.10.13  | > EUR 200.000                     | 885.66           | 2 841           | 7.69%                                 |
| M.7.A.10.14  | ND                                | 0                | 0               | 0.00%                                 |
| M.7.A.10.15  | ND                                | 0                | 0               | 0.00%                                 |
| M.7.A.10.16  | ND                                | 0                | 0               | 0.00%                                 |
| M.7.A.10.17  | ND                                | 0                | 0               | 0.00%                                 |
| M.7.A.10.18  | ND                                | 0                | 0               | 0.00%                                 |
| M.7.A.10.19  | ND                                | 0                | 0               | 0.00%                                 |
| M.7.A.10.20  | ND                                | 0                | 0               | 0.00%                                 |
| M.7.A.10.21  | ND                                | 0                | 0               | 0.00%                                 |
| M.7.A.10.22  | ND                                | 0                | 0               | 0.00%                                 |
| M.7.A.10.23  | ND                                | 0                | 0               | 0.00%                                 |
| M.7.A.10.24  | ND                                | 0                | 0               | 0.00%                                 |
| M.7.A.10.25  | ND                                | 0                | 0               | 0.00%                                 |
| M.7.A.10.26  | ND                                | 0                | 0               | 0.00%                                 |
| Total  |                                   |                  |                 |                                       |
|  |                                   | 11521.27006      | 226764          | 100%                                  |
| <b>11. Loan to Value (LTV) Information - UNINDEXED</b> |                                   |                  |                 |                                       |
| M.7.A.11.1   | Weighted Average LTV (%)          | Nominal<br>54.0% | Number of Loans | % Residential Loans<br>% No. of Loans |
| By LTV buckets (mn):                                   |                                   |                  |                 |                                       |
| M.7.A.11.2   | >0 - <=40 %                       | 2 674.36         | 89 092          | 23.21%                                |
| M.7.A.11.3   | >40 - <=50 %                      | 1 501.11         | 29 618          | 13.03%                                |
| M.7.A.11.4   | >50 - <=60 %                      | 2 035.29         | 33 444          | 17.67%                                |
| M.7.A.11.5   | >60 - <=70 %                      | 2 797.32         | 42 386          | 24.28%                                |
| M.7.A.11.6   | >70 - <=80 %                      | 2 513.19         | 32 224          | 21.81%                                |
| M.7.A.11.7   | >80 - <=90 %                      | 0                | 0               | 0.00%                                 |
| M.7.A.11.8   | >90 - <=100 %                     | 0                | 0               | 0.00%                                 |
| M.7.A.11.9   | >100%                             | 0                | 0               | 0.00%                                 |
| M.7.A.11.10  | Total                             | 11521.27006      | 226764          | 100%                                  |
| OM.7.A.11.1  | a/w >100 - <=110 %                |                  |                 | 0.00%                                 |
| OM.7.A.11.2  | a/w >110 - <=120 %                |                  |                 | 0.00%                                 |
| OM.7.A.11.3  | a/w >120 - <=130 %                |                  |                 | 0.00%                                 |
| OM.7.A.11.4  | a/w >130 - <=140 %                |                  |                 | 0.00%                                 |
| OM.7.A.11.5  | a/w >140 - <=150 %                |                  |                 | 0.00%                                 |
| OM.7.A.11.6  | a/w >150 %                        |                  |                 | 0.00%                                 |
| OM.7.A.11.7  |                                   |                  |                 |                                       |
| OM.7.A.11.8  |                                   |                  |                 |                                       |
| OM.7.A.11.9  |                                   |                  |                 |                                       |
| <b>12. Loan to Value (LTV) Information - INDEXED</b>   |                                   |                  |                 |                                       |
| M.7.A.12.1   | Weighted Average LTV (%)          | Nominal<br>ND2   | Number of Loans | % Residential Loans<br>% No. of Loans |
| By LTV buckets (mn):                                   |                                   |                  |                 |                                       |
| M.7.A.12.2   | >0 - <=40 %                       | ND2              | ND2             |                                       |
| M.7.A.12.3   | >40 - <=50 %                      | ND2              | ND2             |                                       |
| M.7.A.12.4   | >50 - <=60 %                      | ND2              | ND2             |                                       |
| M.7.A.12.5   | >60 - <=70 %                      | ND2              | ND2             |                                       |
| M.7.A.12.6   | >70 - <=80 %                      | ND2              | ND2             |                                       |
| M.7.A.12.7   | >80 - <=90 %                      | ND2              | ND2             |                                       |
| M.7.A.12.8   | >90 - <=100 %                     | ND2              | ND2             |                                       |
| M.7.A.12.9   | >100%                             | ND2              | ND2             |                                       |
| M.7.A.12.10  | Total                             | 0                | 0               | 0%                                    |
| OM.7.A.12.1  | a/w >100 - <=110 %                |                  |                 |                                       |
| OM.7.A.12.2  | a/w >110 - <=120 %                |                  |                 |                                       |
| OM.7.A.12.3  | a/w >120 - <=130 %                |                  |                 |                                       |
| OM.7.A.12.4  | a/w >130 - <=140 %                |                  |                 |                                       |
| OM.7.A.12.5  | a/w >140 - <=150 %                |                  |                 |                                       |
| OM.7.A.12.6  | a/w >150 %                        |                  |                 |                                       |
| OM.7.A.12.7  |                                   |                  |                 |                                       |
| OM.7.A.12.8  |                                   |                  |                 |                                       |
| OM.7.A.12.9  |                                   |                  |                 |                                       |
| <b>13. Breakdown by type</b>                           |                                   |                  |                 |                                       |
| M.7.A.13.1   | Owner occupied                    | 91%              |                 |                                       |
| M.7.A.13.2   | Second home/Holiday houses        | 9%               |                 |                                       |
| M.7.A.13.3   | Buy-to-let/Non-owner occupied     | 0%               |                 |                                       |
| M.7.A.13.4   | Agricultural                      | 0%               |                 |                                       |
| M.7.A.13.5   | Other                             | 0%               |                 |                                       |
| OM.7.A.13.1  | a/w Subsidised housing            |                  |                 |                                       |
| OM.7.A.13.2  | a/w Private rental                |                  |                 |                                       |
| OM.7.A.13.3  | a/w Multi-family housing          |                  |                 |                                       |
| OM.7.A.13.4  | a/w Buildings under construction  |                  |                 |                                       |
| OM.7.A.13.5  | a/w Buildings land                |                  |                 |                                       |
| OM.7.A.13.6  | a/w [if relevant, please specify] |                  |                 |                                       |
| OM.7.A.13.7  | a/w [if relevant, please specify] |                  |                 |                                       |
| OM.7.A.13.8  | a/w [if relevant, please specify] |                  |                 |                                       |
| OM.7.A.13.9  | a/w [if relevant, please specify] |                  |                 |                                       |
| OM.7.A.13.10   | a/w [if relevant, please specify] |                  |                 |                                       |
| OM.7.A.13.11   | a/w [if relevant, please specify] |                  |                 |                                       |
| <b>14. Loan by Ranking</b>                             |                                   |                  |                 |                                       |
| M.7.A.14.1   | 1st lien / No prior ranks         | 79.3%            |                 |                                       |
| M.7.A.14.2   | Guaranteed                        | 0.0%             |                 |                                       |
| M.7.A.14.3   | Other                             | 20.7%            |                 |                                       |
| OM.7.A.14.1  |                                   |                  |                 |                                       |
| OM.7.A.14.2  |                                   |                  |                 |                                       |
| OM.7.A.14.3  |                                   |                  |                 |                                       |
| OM.7.A.14.4  |                                   |                  |                 |                                       |
| OM.7.A.14.5  |                                   |                  |                 |                                       |
| OM.7.A.14.6  |                                   |                  |                 |                                       |
| <b>7B Commercial Cover Pool</b>                        |                                   |                  |                 |                                       |
| <b>15. Loan Size Information</b>                       |                                   |                  |                 |                                       |
|  |                                   | Nominal          | Number of Loans | % Commercial Loans<br>% No. of Loans  |



|  |   |                    |                 |                    |                |
|--|---|--------------------|-----------------|--------------------|----------------|
| M.7B.15.1  | Average loan size (000s)                          | ND2                |                 |                    |                |
|  | By buckets (mn):                                  |                    |                 |                    |                |
| M.7B.15.2  | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.3  | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.4  | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.5  | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.6  | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.7  | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.8  | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.9  | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.10   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.11   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.12   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.13   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.14   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.15   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.16   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.17   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.18   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.19   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.20   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.21   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.22   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.23   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.24   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.25   | TBC at a country level                            | ND2                |                 | ND2                |                |
| M.7B.15.26   | Total   | 0                  |                 | 0                  | 0%             |
| <b>16. Loan to Value (LTV) Information - UNINDEXED</b> |   |                    |                 |                    |                |
| M.7B.16.1  | Weighted Average LTV (%)                          | ND2                | Number of Loans | % Commercial Loans | % No. of Loans |
|  | By LTV buckets (mn):                              |                    |                 |                    |                |
| M.7B.16.2  | >0 - <=40 %                                       | ND2                | ND2             |                    |                |
| M.7B.16.3  | >40 - <=50 %                                      | ND2                | ND2             |                    |                |
| M.7B.16.4  | >50 - <=60 %                                      | ND2                | ND2             |                    |                |
| M.7B.16.5  | >60 - <=70 %                                      | ND2                | ND2             |                    |                |
| M.7B.16.6  | >70 - <=80 %                                      | ND2                | ND2             |                    |                |
| M.7B.16.7  | >80 - <=90 %                                      | ND2                | ND2             |                    |                |
| M.7B.16.8  | >90 - <=100 %                                     | ND2                | ND2             |                    |                |
| M.7B.16.9  | >100 %  | ND2                | ND2             |                    |                |
| M.7B.16.10   | Total   | 0                  | 0               | 0%                 | 0%             |
| OM.7B.16.1   | a/w >100 - <=110 %                                |                    |                 |                    |                |
| OM.7B.16.2   | a/w >110 - <=120 %                                |                    |                 |                    |                |
| OM.7B.16.3   | a/w >120 - <=130 %                                |                    |                 |                    |                |
| OM.7B.16.4   | a/w >130 - <=140 %                                |                    |                 |                    |                |
| OM.7B.16.5   | a/w >140 - <=150 %                                |                    |                 |                    |                |
| OM.7B.16.6   | a/w >150 %  |                    |                 |                    |                |
| OM.7B.16.7   |   |                    |                 |                    |                |
| OM.7B.16.8   |   |                    |                 |                    |                |
| OM.7B.16.9   |   |                    |                 |                    |                |
| <b>17. Loan to Value (LTV) Information - INDEXED</b>   |   |                    |                 |                    |                |
| M.7B.17.1  | Weighted Average LTV (%)                          | ND2                | Number of Loans | % Commercial Loans | % No. of Loans |
|  | By LTV buckets (mn):                              |                    |                 |                    |                |
| M.7B.17.2  | >0 - <=40 %                                       | ND2                | ND2             |                    |                |
| M.7B.17.3  | >40 - <=50 %                                      | ND2                | ND2             |                    |                |
| M.7B.17.4  | >50 - <=60 %                                      | ND2                | ND2             |                    |                |
| M.7B.17.5  | >60 - <=70 %                                      | ND2                | ND2             |                    |                |
| M.7B.17.6  | >70 - <=80 %                                      | ND2                | ND2             |                    |                |
| M.7B.17.7  | >80 - <=90 %                                      | ND2                | ND2             |                    |                |
| M.7B.17.8  | >90 - <=100 %                                     | ND2                | ND2             |                    |                |
| M.7B.17.9  | >100 %  | ND2                | ND2             |                    |                |
| M.7B.17.10   | Total   | 0                  | 0               | 0%                 | 0%             |
| OM.7B.17.1   | a/w >100 - <=110 %                                |                    |                 |                    |                |
| OM.7B.17.2   | a/w >110 - <=120 %                                |                    |                 |                    |                |
| OM.7B.17.3   | a/w >120 - <=130 %                                |                    |                 |                    |                |
| OM.7B.17.4   | a/w >130 - <=140 %                                |                    |                 |                    |                |
| OM.7B.17.5   | a/w >140 - <=150 %                                |                    |                 |                    |                |
| OM.7B.17.6   | a/w >150 %  |                    |                 |                    |                |
| OM.7B.17.7   |   |                    |                 |                    |                |
| OM.7B.17.8   |   |                    |                 |                    |                |
| OM.7B.17.9   |   |                    |                 |                    |                |
| <b>18. Breakdown by Type</b>                           |   |                    |                 |                    |                |
|  |   | % Commercial loans |                 |                    |                |
| M.7B.18.1  | Retail  | ND2                |                 |                    |                |
| M.7B.18.2  | Office  | ND2                |                 |                    |                |
| M.7B.18.3  | Hotel/Tourism                                     | ND2                |                 |                    |                |
| M.7B.18.4  | Shopping malls                                    | ND2                |                 |                    |                |
| M.7B.18.5  | Industry  | ND2                |                 |                    |                |
| M.7B.18.6  | Agriculture                                       | ND2                |                 |                    |                |
| M.7B.18.7  | Other commercially used                           | ND2                |                 |                    |                |
| M.7B.18.8  | Land  | ND2                |                 |                    |                |
| M.7B.18.9  | Property developers / Building under construction | ND2                |                 |                    |                |
| M.7B.18.10   | Other   | ND2                |                 |                    |                |
| OM.7B.18.1   | a/w Social & Cultural purposes                    |                    |                 |                    |                |
| OM.7B.18.2   | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.3   | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.4   | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.5   | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.6   | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.7   | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.8   | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.9   | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.10  | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.11  | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.12  | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.13  | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.14  | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.15  | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.16  | a/w [f] relevant, please specify                  |                    |                 |                    |                |
| OM.7B.18.17  | a/w [f] relevant, please specify                  |                    |                 |                    |                |





## B2. Harmonised Transparency Template - Public Sector Assets

HTT 2019

Reporting in Domestic Currency

EUR

### CONTENT OF TAB B2

8. Public Sector Assets

| Field Number   | 8. Public Sector Assets                       |  |                     |                        |                    |
|--|---|--|---------------------|------------------------|--------------------|
| <b>1. General Information</b>                            |   |  |                     |                        |                    |
| PS.8.1.1   | Number of public sector exposures             |  | ND2                 |                        |                    |
| OPS.8.1.1  | Optional information eg. Number of borrowers  |  |                     |                        |                    |
| OPS.8.1.2  | Optional information eg. Number of guarantors |  |                     |                        |                    |
| OPS.8.1.3  |   |  |                     |                        |                    |
| OPS.8.1.4  |   |  |                     |                        |                    |
| OPS.8.1.5  |   |  |                     |                        |                    |
| OPS.8.1.6  |   |  |                     |                        |                    |
| OPS.8.1.7  |   |  |                     |                        |                    |
| <b>2. Size Information</b>                               |   |  |                     |                        |                    |
| PS.8.2.1   | Average exposure size (000s)                  | Nominal                                  | Number of Exposures | % Public Sector Assets | % No. of Exposures |
|  |   | ND2                                      |                     |                        |                    |
|  | By buckets (min):                             |  |                     |                        |                    |
| PS.8.2.2   | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.3   | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.4   | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.5   | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.6   | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.7   | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.8   | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.9   | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.10  | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.11  | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.12  | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.13  | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.14  | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.15  | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.16  | TBC at a country level                        | ND2                                      | ND2                 |                        |                    |
| PS.8.2.17  | Total   | 0.0                                      | 0                   | 0%                     | 0%                 |
| <b>3. Breakdown by Asset Type</b>                        |   |  |                     |                        |                    |
|  |   | Nominal (mn)                             |                     | % Public Sector Assets |                    |
| PS.8.3.1   | Loans   | ND2                                      |                     |                        |                    |
| PS.8.3.2   | Bonds   | ND2                                      |                     |                        |                    |
| PS.8.3.3   | Other   | ND2                                      |                     |                        |                    |
| PS.8.3.4   | Total   | 0.0                                      |                     | 0%                     |                    |
| OPS.8.3.1  |   |  |                     |                        |                    |
| OPS.8.3.2  |   |  |                     |                        |                    |
| OPS.8.3.3  |   |  |                     |                        |                    |
| OPS.8.3.4  |   |  |                     |                        |                    |
| OPS.8.3.5  |   |  |                     |                        |                    |
| <b>4. Breakdown by Geography</b>                         |   |  |                     |                        |                    |
|  |   |  |                     | % Public Sector Assets |                    |
| PS.8.4.1   | European Union                                | 0.0%                                     |                     |                        |                    |
| PS.8.4.2   | Austria                                       | ND2                                      |                     |                        |                    |
| PS.8.4.3   | Belgium                                       | ND2                                      |                     |                        |                    |
| PS.8.4.4   | Bulgaria                                      | ND2                                      |                     |                        |                    |
| PS.8.4.5   | Croatia                                       | ND2                                      |                     |                        |                    |
| PS.8.4.6   | Cyprus  | ND2                                      |                     |                        |                    |
| PS.8.4.7   | Czech Republic                                | ND2                                      |                     |                        |                    |
| PS.8.4.8   | Denmark                                       | ND2                                      |                     |                        |                    |
| PS.8.4.9   | Estonia                                       | ND2                                      |                     |                        |                    |
| PS.8.4.10  | Finland                                       | ND2                                      |                     |                        |                    |
| PS.8.4.11  | France  | ND2                                      |                     |                        |                    |
| PS.8.4.12  | Germany                                       | ND2                                      |                     |                        |                    |
| PS.8.4.13  | Greece  | ND2                                      |                     |                        |                    |
| PS.8.4.14  | Netherlands                                   | ND2                                      |                     |                        |                    |
| PS.8.4.15  | Hungary                                       | ND2                                      |                     |                        |                    |
| PS.8.4.16  | Ireland                                       | ND2                                      |                     |                        |                    |
| PS.8.4.17  | Italy   | ND2                                      |                     |                        |                    |
| PS.8.4.18  | Latvia  | ND2                                      |                     |                        |                    |
| PS.8.4.19  | Lithuania                                     | ND2                                      |                     |                        |                    |
| PS.8.4.20  | Luxembourg                                    | ND2                                      |                     |                        |                    |
| PS.8.4.21  | Malta   | ND2                                      |                     |                        |                    |
| PS.8.4.22  | Poland  | ND2                                      |                     |                        |                    |
| PS.8.4.23  | Portugal                                      | ND2                                      |                     |                        |                    |
| PS.8.4.24  | Romania                                       | ND2                                      |                     |                        |                    |
| PS.8.4.25  | Slovakia                                      | ND2                                      |                     |                        |                    |
| PS.8.4.26  | Slovenia                                      | ND2                                      |                     |                        |                    |
| PS.8.4.27  | Spain   | ND2                                      |                     |                        |                    |
| PS.8.4.28  | Sweden  | ND2                                      |                     |                        |                    |
| PS.8.4.29  | United Kingdom                                | ND2                                      |                     |                        |                    |
| PS.8.4.30  | European Economic Area (not member of EU)     | 0.0%                                     |                     |                        |                    |
| PS.8.4.31  | Iceland                                       | ND2                                      |                     |                        |                    |
| PS.8.4.32  | Liechtenstein                                 | ND2                                      |                     |                        |                    |
| PS.8.4.33  | Norway  | ND2                                      |                     |                        |                    |
| PS.8.4.34  | Other   | 0.0%                                     |                     |                        |                    |
| PS.8.4.35  | Switzerland                                   | ND2                                      |                     |                        |                    |
| PS.8.4.36  | Australia                                     | ND2                                      |                     |                        |                    |
| PS.8.4.37  | Brazil  | ND2                                      |                     |                        |                    |
| PS.8.4.38  | Canada  | ND2                                      |                     |                        |                    |
| PS.8.4.39  | Japan   | ND2                                      |                     |                        |                    |
| PS.8.4.40  | Korea   | ND2                                      |                     |                        |                    |
| PS.8.4.41  | New Zealand                                   | ND2                                      |                     |                        |                    |
| PS.8.4.42  | Singapore                                     | ND2                                      |                     |                        |                    |
| PS.8.4.43  | US  | ND2                                      |                     |                        |                    |
| PS.8.4.44  | Other   | ND2                                      |                     |                        |                    |
| OPS.8.4.1  |   | <i>o/w [if relevant, please specify]</i> |                     |                        |                    |
| OPS.8.4.2  |   | <i>o/w [if relevant, please specify]</i> |                     |                        |                    |
| OPS.8.4.3  |   | <i>o/w [if relevant, please specify]</i> |                     |                        |                    |
| OPS.8.4.4  |   | <i>o/w [if relevant, please specify]</i> |                     |                        |                    |
| OPS.8.4.5  |   | <i>o/w [if relevant, please specify]</i> |                     |                        |                    |
| OPS.8.4.6  |   | <i>o/w [if relevant, please specify]</i> |                     |                        |                    |
| OPS.8.4.7  |   | <i>o/w [if relevant, please specify]</i> |                     |                        |                    |
| OPS.8.4.8  |   | <i>o/w [if relevant, please specify]</i> |                     |                        |                    |
| OPS.8.4.9  |   | <i>o/w [if relevant, please specify]</i> |                     |                        |                    |
| OPS.8.4.10   |   | <i>o/w [if relevant, please specify]</i> |                     |                        |                    |
| <b>5. Breakdown by regions of main country of origin</b> |   |  |                     |                        |                    |
|  |   |  |                     | % Public Sector Assets |                    |
| PS.8.5.1   | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.2   | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.3   | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.4   | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.5   | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.6   | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.7   | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.8   | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.9   | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.10  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.11  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.12  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.13  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.14  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.15  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.16  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.17  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.18  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.19  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.20  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.21  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.22  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.23  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.24  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| PS.8.5.25  | TBC at a country level                        | ND2                                      |                     |                        |                    |
| <b>6. Breakdown by Interest Rate</b>                     |   |  |                     |                        |                    |
|  |   |  |                     | % Public Sector Assets |                    |
| PS.8.6.1   | Fixed rate                                    | ND2                                      |                     |                        |                    |
| PS.8.6.2   | Floating rate                                 | ND2                                      |                     |                        |                    |
| PS.8.6.3   | Other   | ND2                                      |                     |                        |                    |
| OPS.8.6.1  |   |  |                     |                        |                    |
| OPS.8.6.2  |   |  |                     |                        |                    |
| OPS.8.6.3  |   |  |                     |                        |                    |
| OPS.8.6.4  |   |  |                     |                        |                    |
| <b>7. Breakdown by Repayment Type</b>                    |   |  |                     |                        |                    |
|  |   |  |                     | % Public Sector Assets |                    |
| PS.8.7.1   | Bullet / interest only                        | ND2                                      |                     |                        |                    |
| PS.8.7.2   | Amortising                                    | ND2                                      |                     |                        |                    |
| PS.8.7.3   | Other   | ND2                                      |                     |                        |                    |
| OPS.8.7.1  |   |  |                     |                        |                    |
| OPS.8.7.2  |   |  |                     |                        |                    |



OPS.8.7.3  
OPS.8.7.4  
OPS.8.7.5  
OPS.8.7.6

|            | <b>8. Breakdown by Type of Debtor</b>                       | <b>Nominal (mn)</b>           | <b>% Public Sector Assets</b> |
|------------|---|-------------------------------|-------------------------------|
| PS.8.8.1   | Sovereigns  | ND2                           |                               |
| PS.8.8.2   | Regional/federal authorities                                | ND2                           |                               |
| PS.8.8.3   | Local/municipal authorities                                 | ND2                           |                               |
| PS.8.8.4   | Others  | ND2                           |                               |
| PS.8.8.5   | Total   | 0.0                           | 0%                            |
| OPS.8.8.1  | <i>a/w Claim against supranational</i>                      |                               |                               |
| OPS.8.8.2  | <i>a/w Claim against sovereigns</i>                         |                               |                               |
| OPS.8.8.3  | <i>a/w Claim guaranteed by sovereigns</i>                   |                               |                               |
| OPS.8.8.4  | <i>a/w Claim against regional/federal authorities</i>       |                               |                               |
| OPS.8.8.5  | <i>a/w Claim guaranteed by regional/federal authorities</i> |                               |                               |
| OPS.8.8.6  | <i>a/w Claim against local/municipal authorities</i>        |                               |                               |
| OPS.8.8.7  | <i>a/w Claim guaranteed by local/municipal authorities</i>  |                               |                               |
| OPS.8.8.8  |   |                               |                               |
| OPS.8.8.9  |   |                               |                               |
| OPS.8.8.10 |   |                               |                               |
| OPS.8.8.11 |   |                               |                               |
| OPS.8.8.12 |   |                               |                               |
| OPS.8.8.13 |   |                               |                               |
|            | <b>9. Non-Performing Loans</b>                              |                               |                               |
| PS.8.9.1   | % NPLs  | ND2                           |                               |
| OPS.8.9.1  |   |                               |                               |
| OPS.8.9.2  |   |                               |                               |
| OPS.8.9.3  |   |                               |                               |
| OPS.8.9.4  |   |                               |                               |
|            | <b>10. Concentration Risks</b>                              | <b>% Public Sector Assets</b> |                               |
| PS.8.10.1  | 10 largest exposures  | ND2                           |                               |
| OPS.8.10.1 |   |                               |                               |
| OPS.8.10.2 |   |                               |                               |
| OPS.8.10.3 |   |                               |                               |
| OPS.8.10.4 |   |                               |                               |
| OPS.8.10.5 |   |                               |                               |
| OPS.8.10.6 |   |                               |                               |



### B3. Harmonised Transparency Template - Shipping Assets

HTT 2019

Reporting in Domestic Currency

EUR

CONTENT OF TAB B3

9. Shipping Assets

| Field Number   | 9. Shipping Assets                            |  |                 |                  |
|--|---|--|-----------------|------------------|
| <b>1. General Information</b>                              |   |  |                 |                  |
|  |   | Shipping Loans                           |                 |                  |
| S.9.1.1  | Number of shipping loans                      | ND2                                      |                 |                  |
| OS.9.1.1   | Optional information eg, Number of borrowers  |  |                 |                  |
| OS.9.1.2   | Optional information eg, Number of guarantors |  |                 |                  |
| OS.9.1.3   |   |  |                 |                  |
| OS.9.1.4   |   |  |                 |                  |
| OS.9.1.5   |   |  |                 |                  |
| OS.9.1.6   |   |  |                 |                  |
| <b>2. Concentration Risks</b>                              |   |  |                 |                  |
|  |   | % Shipping Loans                         |                 |                  |
| S.9.2.1  | 10 largest exposures                          | ND2                                      |                 |                  |
| OS.9.2.1   |   |  |                 |                  |
| OS.9.2.2   |   |  |                 |                  |
| OS.9.2.3   |   |  |                 |                  |
| OS.9.2.4   |   |  |                 |                  |
| OS.9.2.5   |   |  |                 |                  |
| OS.9.2.6   |   |  |                 |                  |
| <b>3. Breakdown by Geography / Country of Registration</b> |   |  |                 |                  |
|  |   | % Shipping Loans                         |                 |                  |
| S.9.3.1  | European Union                                | 0.0%                                     |                 |                  |
| S.9.3.2  | Austria                                       | ND2                                      |                 |                  |
| S.9.3.3  | Belgium                                       | ND2                                      |                 |                  |
| S.9.3.4  | Bulgaria                                      | ND2                                      |                 |                  |
| S.9.3.5  | Croatia                                       | ND2                                      |                 |                  |
| S.9.3.6  | Cyprus  | ND2                                      |                 |                  |
| S.9.3.7  | Czech Republic                                | ND2                                      |                 |                  |
| S.9.3.8  | Denmark                                       | ND2                                      |                 |                  |
| S.9.3.9  | Estonia                                       | ND2                                      |                 |                  |
| S.9.3.10   | Finland                                       | ND2                                      |                 |                  |
| S.9.3.11   | France  | ND2                                      |                 |                  |
| S.9.3.12   | Germany                                       | ND2                                      |                 |                  |
| S.9.3.13   | Greece  | ND2                                      |                 |                  |
| S.9.3.14   | Netherlands                                   | ND2                                      |                 |                  |
| S.9.3.15   | Hungary                                       | ND2                                      |                 |                  |
| S.9.3.16   | Ireland                                       | ND2                                      |                 |                  |
| S.9.3.17   | Italy   | ND2                                      |                 |                  |
| S.9.3.18   | Latvia  | ND2                                      |                 |                  |
| S.9.3.19   | Lithuania                                     | ND2                                      |                 |                  |
| S.9.3.20   | Luxembourg                                    | ND2                                      |                 |                  |
| S.9.3.21   | Malta   | ND2                                      |                 |                  |
| S.9.3.22   | Poland  | ND2                                      |                 |                  |
| S.9.3.23   | Portugal                                      | ND2                                      |                 |                  |
| S.9.3.24   | Romania                                       | ND2                                      |                 |                  |
| S.9.3.25   | Slovakia                                      | ND2                                      |                 |                  |
| S.9.3.26   | Slovenia                                      | ND2                                      |                 |                  |
| S.9.3.27   | Spain   | ND2                                      |                 |                  |
| S.9.3.28   | Sweden  | ND2                                      |                 |                  |
| S.9.3.29   | United Kingdom                                | ND2                                      |                 |                  |
| S.9.3.30   | European Economic Area (not member of EU)     | 0.0%                                     |                 |                  |
| S.9.3.31   | Iceland                                       | ND2                                      |                 |                  |
| S.9.3.32   | Liechtenstein                                 | ND2                                      |                 |                  |
| S.9.3.33   | Norway  | ND2                                      |                 |                  |
| S.9.3.34   | Other   | 0.0%                                     |                 |                  |
| S.9.3.35   | Switzerland                                   | ND2                                      |                 |                  |
| S.9.3.36   | Australia                                     | ND2                                      |                 |                  |
| S.9.3.37   | Brazil  | ND2                                      |                 |                  |
| S.9.3.38   | Canada  | ND2                                      |                 |                  |
| S.9.3.39   | Japan   | ND2                                      |                 |                  |
| S.9.3.40   | Korea   | ND2                                      |                 |                  |
| S.9.3.41   | New Zealand                                   | ND2                                      |                 |                  |
| S.9.3.42   | Singapore                                     | ND2                                      |                 |                  |
| S.9.3.43   | US  | ND2                                      |                 |                  |
| S.9.3.44   | Other   | ND2                                      |                 |                  |
| OS.9.3.1   |   | <i>o/w [if relevant, please specify]</i> |                 |                  |
| OS.9.3.2   |   | <i>o/w [if relevant, please specify]</i> |                 |                  |
| OS.9.3.3   |   | <i>o/w [if relevant, please specify]</i> |                 |                  |
| OS.9.3.4   |   | <i>o/w [if relevant, please specify]</i> |                 |                  |
| OS.9.3.5   |   | <i>o/w [if relevant, please specify]</i> |                 |                  |
| OS.9.3.6   |   | <i>o/w [if relevant, please specify]</i> |                 |                  |
| OS.9.3.7   |   | <i>o/w [if relevant, please specify]</i> |                 |                  |
| OS.9.3.8   |   | <i>o/w [if relevant, please specify]</i> |                 |                  |
| OS.9.3.9   |   | <i>o/w [if relevant, please specify]</i> |                 |                  |
| OS.9.3.10  |   | <i>o/w [if relevant, please specify]</i> |                 |                  |
| <b>4. Breakdown by Interest Rate</b>                       |   |  |                 |                  |
|  |   | % Shipping Loans                         |                 |                  |
| S.9.4.1  | Fixed rate                                    | ND2                                      |                 |                  |
| S.9.4.2  | Floating rate                                 | ND2                                      |                 |                  |
| S.9.4.3  | Other   | ND2                                      |                 |                  |
| OS.9.4.1   |   |  |                 |                  |
| OS.9.4.2   |   |  |                 |                  |
| OS.9.4.3   |   |  |                 |                  |
| OS.9.4.4   |   |  |                 |                  |
| OS.9.4.5   |   |  |                 |                  |
| OS.9.4.6   |   |  |                 |                  |
| <b>5. Breakdown by Repayment Type</b>                      |   |  |                 |                  |
|  |   | % Shipping Loans                         |                 |                  |
| S.9.5.1  | Bullet / Interest only                        | ND2                                      |                 |                  |
| S.9.5.2  | Amortising                                    | ND2                                      |                 |                  |
| S.9.5.3  | Other   | ND2                                      |                 |                  |
| OS.9.5.1   |   |  |                 |                  |
| OS.9.5.2   |   |  |                 |                  |
| OS.9.5.3   |   |  |                 |                  |
| OS.9.5.4   |   |  |                 |                  |
| OS.9.5.5   |   |  |                 |                  |
| OS.9.5.6   |   |  |                 |                  |
| <b>6. Loan Seasoning</b>                                   |   |  |                 |                  |
|  |   | % Shipping Loans                         |                 |                  |
| S.9.6.1  | Up to 12months                                | ND2                                      |                 |                  |
| S.9.6.2  | ≥ 12 - ≤ 24 months                            | ND2                                      |                 |                  |
| S.9.6.3  | ≥ 24 - ≤ 36 months                            | ND2                                      |                 |                  |
| S.9.6.4  | ≥ 36 - ≤ 60 months                            | ND2                                      |                 |                  |
| S.9.6.5  | ≥ 60 months                                   | ND2                                      |                 |                  |
| OS.9.6.1   |   |  |                 |                  |
| OS.9.6.2   |   |  |                 |                  |
| OS.9.6.3   |   |  |                 |                  |
| OS.9.6.4   |   |  |                 |                  |
| <b>7. Non-Performing Loans (NPLs)</b>                      |   |  |                 |                  |
|  |   | % Shipping Loans                         |                 |                  |
| S.9.7.1  | % NPLs  | ND2                                      |                 |                  |
| OS.9.7.1   |   |  |                 |                  |
| OS.9.7.2   |   |  |                 |                  |
| OS.9.7.3   |   |  |                 |                  |
| OS.9.7.4   |   |  |                 |                  |
| <b>8. Loan Size Information</b>                            |   |  |                 |                  |
|  |   | Nominal                                  | Number of Loans | % Shipping Loans |
| S.9.8.1  | Average loan size (000s)                      | ND2                                      |                 |                  |
| By buckets (mn):   |   |  |                 |                  |
| S.9.8.2  | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.3  | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.4  | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.5  | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.6  | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.7  | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.8  | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.9  | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.10   | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.11   | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.12   | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.13   | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.14   | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.15   | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.16   | TBC at a country level                        | ND2                                      | ND2             |                  |
| S.9.8.17   | TBC at a country level                        | ND2                                      | ND2             |                  |



|   |                          |         |                 |                  |                |
|---|--------------------------|---------|-----------------|------------------|----------------|
| S.9.8.18  | TBC at a country level   | ND2     | ND2             |                  |                |
| S.9.8.19  | TBC at a country level   | ND2     | ND2             |                  |                |
| S.9.8.20  | TBC at a country level   | ND2     | ND2             |                  |                |
| S.9.8.21  | TBC at a country level   | ND2     | ND2             |                  |                |
| S.9.8.22  | TBC at a country level   | ND2     | ND2             |                  |                |
| S.9.8.23  | TBC at a country level   | ND2     | ND2             |                  |                |
| S.9.8.24  | TBC at a country level   | ND2     | ND2             |                  |                |
| S.9.8.25  | TBC at a country level   | ND2     | ND2             |                  |                |
| S.9.8.26  | Total                    | 0       | 0               | 0%               | 0%             |
| <b>9. Loan to Value (LTV) Information - UNINDEXED</b> |                          |         |                 |                  |                |
| S.9.9.1   | Weighted Average LTV (%) | Nominal | Number of Loans | % Shipping Loans | % No. of Loans |
| S.9.9.1   | Weighted Average LTV (%) | ND2     |                 |                  |                |
| By LTV buckets (mn):                                  |                          |         |                 |                  |                |
| S.9.9.2   | >0 - <=40 %              | ND2     | ND2             |                  |                |
| S.9.9.3   | >40 - <=50 %             | ND2     | ND2             |                  |                |
| S.9.9.4   | >50 - <=60 %             | ND2     | ND2             |                  |                |
| S.9.9.5   | >60 - <=70 %             | ND2     | ND2             |                  |                |
| S.9.9.6   | >70 - <=80 %             | ND2     | ND2             |                  |                |
| S.9.9.7   | >80 - <=90 %             | ND2     | ND2             |                  |                |
| S.9.9.8   | >90 - <=100 %            | ND2     | ND2             |                  |                |
| S.9.9.9   | >100 %                   | ND2     | ND2             |                  |                |
| S.9.9.10  | Total                    | 0.0     | 0               | 0%               | 0%             |
| OS.9.9.1  | a/w >100 - <=110 %       |         |                 |                  |                |
| OS.9.9.2  | a/w >110 - <=120 %       |         |                 |                  |                |
| OS.9.9.3  | a/w >120 - <=130 %       |         |                 |                  |                |
| OS.9.9.4  | a/w >130 - <=140 %       |         |                 |                  |                |
| OS.9.9.5  | a/w >140 - <=150 %       |         |                 |                  |                |
| OS.9.9.6  | a/w >150 %               |         |                 |                  |                |
| OS.9.9.7  |                          |         |                 |                  |                |
| OS.9.9.8  |                          |         |                 |                  |                |
| OS.9.9.9  |                          |         |                 |                  |                |
| <b>10. Loan to Value (LTV) Information - INDEXED</b>  |                          |         |                 |                  |                |
| S.9.10.1  | Weighted Average LTV (%) | Nominal | Number of Loans | % Shipping Loans | % No. of Loans |
| S.9.10.1  | Weighted Average LTV (%) | ND2     |                 |                  |                |
| By LTV buckets (mn):                                  |                          |         |                 |                  |                |
| S.9.10.2  | >0 - <=40 %              | ND2     | ND2             |                  |                |
| S.9.10.3  | >40 - <=50 %             | ND2     | ND2             |                  |                |
| S.9.10.4  | >50 - <=60 %             | ND2     | ND2             |                  |                |
| S.9.10.5  | >60 - <=70 %             | ND2     | ND2             |                  |                |
| S.9.10.6  | >70 - <=80 %             | ND2     | ND2             |                  |                |
| S.9.10.7  | >80 - <=90 %             | ND2     | ND2             |                  |                |
| S.9.10.8  | >90 - <=100 %            | ND2     | ND2             |                  |                |
| S.9.10.9  | >100 %                   | ND2     | ND2             |                  |                |
| S.9.10.10   | Total                    | 0.0     | 0               | 0%               | 0%             |
| OS.9.10.1   | a/w >100 - <=110 %       |         |                 |                  |                |
| OS.9.10.2   | a/w >110 - <=120 %       |         |                 |                  |                |
| OS.9.10.3   | a/w >120 - <=130 %       |         |                 |                  |                |
| OS.9.10.4   | a/w >130 - <=140 %       |         |                 |                  |                |
| OS.9.10.5   | a/w >140 - <=150 %       |         |                 |                  |                |
| OS.9.10.6   | a/w >150 %               |         |                 |                  |                |
| OS.9.10.7   |                          |         |                 |                  |                |
| OS.9.10.8   |                          |         |                 |                  |                |
| OS.9.10.9   |                          |         |                 |                  |                |
| <b>11. Breakdown by type of ship</b>                  |                          |         |                 |                  |                |
| S.9.11.1  | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.2  | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.3  | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.4  | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.5  | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.6  | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.7  | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.8  | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.9  | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.10   | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.11   | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.12   | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.13   | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.14   | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.15   | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.16   | TBC at a country level   | ND2     |                 |                  |                |
| S.9.11.17   | TBC at a country level   | ND2     |                 |                  |                |
| OS.9.11.1   |                          |         |                 |                  |                |
| OS.9.11.2   |                          |         |                 |                  |                |
| OS.9.11.3   |                          |         |                 |                  |                |
| OS.9.11.4   |                          |         |                 |                  |                |
| OS.9.11.5   |                          |         |                 |                  |                |



## C. Harmonised Transparency Template - Glossary

HTT 2019

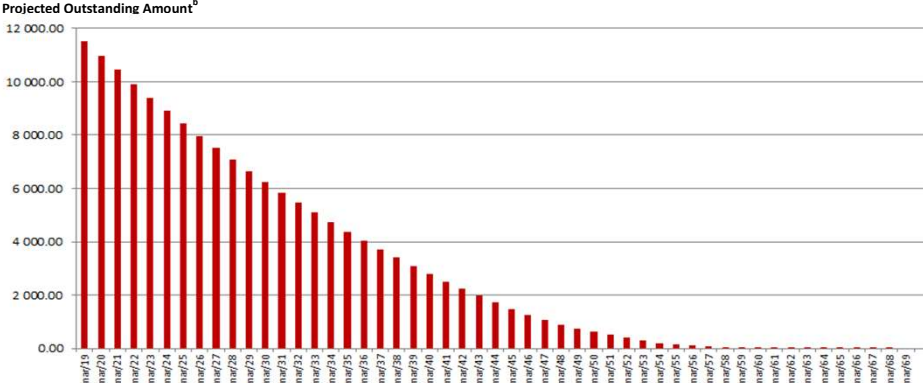
The definitions below reflect the national specificities

| Field Number | 1. Glossary - Standard Harmonised Items  | Definition   |
|--------------|--|--|
|              | <b>OC Calculation: Actual</b>  | The actual overcollateralisation (OC) ratio is calculated by dividing (i) the total outstanding balance of the credits excluding accrued interest plus Other Assets included in the cover pool by (ii) the total nominal amount of the covered bonds excluding accrued interest. For clarification purposes, the Other Assets are calculated the following way: (a) Deposits are valued according to their amount; (b) The eligible assets for Eurosystem credit transactions are valued according to the rules for valuation defined by the Eurosystem or, if lower according to its nominal value plus accrued interest  |
| HG.1.1       |  |  |
|              | <b>OC Calculation: Legal minimum</b>   | According to the Portuguese covered bonds legislation, the outstanding amount of covered bonds issued by an Institution may not exceed 95% of the cover assets amount, i.e. the minimum legal OC is 5.26%  |
| HG.1.2       |  |  |
|              | <b>OC Calculation: Committed</b>   | Committed OC is the level of OC the Issuer has agreed and is committed to maintain. In some circumstances, the level of committed OC is the level required by Rating Agencies to maintain the current levels of the Covered Bonds.   |
| HG.1.3       |  |  |
|              | <b>Interest Rate Types</b>   | Fixed rate / floating rate   |
| HG.1.4       |  |  |
|              | <b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]</b>   | Cover assets amortisation profile according to principal payment scheduled assuming no prepayments nor defaults  |
| HG.1.5       |  |  |
|              | <b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b> | Covered Bonds maturities according to contractual maturities not considering the 1 year extension period   |
| HG.1.6       |  |  |
|              | <b>LTVs: Definition</b>  | Current LTV Unindexed - It is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation);<br>Current LTV Indexed - It is calculated by dividing the outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or last physical valuation);   |
| HG.1.7       |  |  |
|              | <b>LTVs: Calculation of property/shipping value</b>  | Property valuation according to the latest on-site appraisal or according to indices or statistical methods approved by the Bank of Portugal;  |
| HG.1.8       |  |  |
|              | <b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>   | Unindexed: Valuations done through on-site appraisals; Indexed: By applying an index or statistical method considered appropriate duly submitted to the Bank of Portugal   |
| HG.1.9       |  |  |
|              | <b>LTVs: Frequency and time of last valuation</b>  | A full valuation of the underlying properties must be performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool.<br>Properties should also be assessed according to the following rules:<br>- The value of residential properties should be checked on a frequent basis, at least every three years. This procedure can be done using statistical models approved by the Bank of Portugal; in case of substantial fall in the value of the property, it must be re-appraised by an expert and if an individual residential mortgage exceeds EUR 500,000.00, the property must be appraised by an expert at least every 3 years;<br>- The value of commercial properties must be checked on an annual basis. This procedure can be done using statistical models approved by the Bank of Portugal and if an individual commercial credit exceeds EUR 1,000,000.00, the property must be appraised by an expert at least every 3 years |
| HG.1.10      |  |  |
|              | <b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>   | Portuguese covered bonds legislation defines two mortgage types as eligible for Covered Bonds: residential mortgages (with a maximum LTV of 80%) and commercial mortgages (with a maximum LTV of 60%). The current cover pool includes residential mortgages only  |
| HG.1.11      |  |  |
|              | <b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>   | Fixed rate Covered Bonds may be hedged with fix-to-floating swaps; the hedging of the foreign exchange risk is mandatory   |
| HG.1.12      |  |  |
|              | <b>Non-performing loans</b>  | According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must be removed from the pool and substituted by another loan which fulfils the eligibility criteria. Therefore, there are no NPL's included in the cover pool  |
| HG.1.13      |  |  |
|              | <b>NPV assumptions (when stated)</b>   |  |
| OHG.1.1      |  |  |
| OHG.1.2      |  |  |
| OHG.1.3      |  |  |
| OHG.1.4      |  |  |
| OHG.1.5      |  |  |
|              | <b>2. Reason for No Data</b>   | <b>Value</b>   |
| HG.2.1       | <b>Not applicable for the jurisdiction</b>   | ND1  |
| HG.2.2       | <b>Not relevant for the issuer and/or CB programme at the present time</b>   | ND2  |
| HG.2.3       | <b>Not available at the present time</b>   | ND3  |
| OHG.2.1      |  |  |
| OHG.2.2      |  |  |
| OHG.2.3      |  |  |
|              | <b>3. Glossary - Extra national and/or Issuer Items</b>  | <b>Definition</b>  |
|              | <b>Other definitions deemed relevant</b>   | The amount of eligible assets for Eurosystem credit transactions is calculated according to the rules for valuation defined by the Eurosystem or, if lower according to its nominal value plus accrued interest  |
| HG.3.1       |  |  |
| OHG.3.1      |  |  |
| OHG.3.2      |  |  |
| OHG.3.3      |  |  |
| OHG.3.4      |  |  |
| OHG.3.5      |  |  |

Report Reference Date: **29/03/2019**  
 Report Frequency: Quarterly

| 1. Current Credit Ratings  |  | Long Term                                      | Short Term                                   |                        |                               |                             |                       |
|--|--|--|--|------------------------|-------------------------------|-----------------------------|-----------------------|
| Euro 12,500,000,000 Mortgage Covered Bond Programme  |  | Aa3/BBB+/A (Moody's / Fitch / DBRS)            | N/A  |                        |                               |                             |                       |
| Banco Comercial Português, S.A.  |  | B1/BB/BB/BB(H) (Moody's / S&P / Fitch/ DBRS)   | NP/B/B/R-2(m) (Moody's / S&P / Fitch / DBRS) |                        |                               |                             |                       |
| Portugal   |  | Baa3/BBB/BBB/BBB (Moody's / S&P / Fitch/ DBRS) | NP/B/B/... (Moody's / S&P / Fitch / DBRS)    |                        |                               |                             |                       |
| 2. Covered Bonds Issues  |  | Issue Date                                     | Coupon                                       | Maturity Date          | Soft Bullet Date <sup>1</sup> | Remaining Term <sup>a</sup> | Nominal Amount        |
| <b>Covered Bonds Outstanding</b>   |  |  |  |                        |                               | <b>2.32</b>                 | <b>8 200 000 000</b>  |
| <b>Syndicated Covered Bonds Issues</b>   |  |  |  |                        |                               |                             |                       |
| Series 9 (ISIN PTBCPIOM0057)   |  | 31/05/2017                                     | Fixed Rate                                   | 31/05/2022             | 31/05/2023                    | 3.22                        | 1 000 000 000         |
| <b>Private Placements Covered Bonds Issues</b>   |  |  |  |                        |                               |                             |                       |
| Series 5 (ISIN PTBIPGOE0061)   |  | 18/05/2010                                     | Floating Rate                                | 18/05/2021             | 18/05/2022                    | 2.17                        | 2 200 000 000         |
| Series 6 (ISIN PTBCSFOE0024)   |  | 23/07/2010                                     | Floating Rate                                | 29/07/2021             | 29/07/2022                    | 2.37                        | 2 000 000 000         |
| Series 7 (ISIN PTBCS3OE0028)   |  | 22/10/2010                                     | Floating Rate                                | 22/04/2022             | 22/04/2023                    | 3.11                        | 1 000 000 000         |
| Series 8 (ISIN PTBCQLOE0036)   |  | 23/08/2012                                     | Floating Rate                                | 23/10/2020             | 23/10/2021                    | 1.59                        | 2 000 000 000         |
| CRD Compliant (Yes/No)   |  |  |  |                        |                               |                             | Yes                   |
| 3. Asset Cover Test  |  |  |  |                        |                               | Remaining Term <sup>a</sup> | Nominal Amount        |
| <b>Mortgage Credit Pool</b>  |  |  |  |                        |                               | <b>24.95</b>                | <b>11 521 270 057</b> |
| <b>Other Assets<sup>2</sup> (Deposits and Securities at market value)</b>  |  |  |  |                        |                               | <b>0.00</b>                 | <b>0</b>              |
| Cash and Deposits  |  |  |  |                        |                               | 0.00                        | 0.00                  |
| RMBS   |  |  |  |                        |                               | 0.00                        | 0.00                  |
| Other securities   |  |  |  |                        |                               | 0.00                        | 0.00                  |
| <b>Total Cover Pool</b>  |  |  |  |                        |                               | <b>24.95</b>                | <b>11 521 270 057</b> |
| % of ECB eligible assets   |  |  |  |                        |                               |                             | 100.00%               |
| <b>Overcollateralization<sup>3</sup> (Current OC)</b>  |  |  |  |                        |                               |                             | <b>40.50%</b>         |
| <b>Required Overcollateralization (Moody's)</b> - Minimum OC level to keep the current Mortgage Covered Bond Programme rating        |  |  |  |                        |                               |                             | <b>3.50%</b>          |
| <b>Committed Overcollateralization (Fitch)</b> - Minimum OC level to keep the current Mortgage Covered Bond Programme rating         |  |  |  |                        |                               |                             | <b>5.50%</b>          |
| <b>Committed Overcollateralization (DBRS)</b> - Minimum OC level to keep the current Mortgage Covered Bond Programme rating          |  |  |  |                        |                               |                             | <b>14.00%</b>         |
| <b>Legal Minimum Overcollateralization</b>   |  |  |  |                        |                               |                             | <b>5.26%</b>          |
| <sup>a</sup> Remaining Term not considering loan amortization profiles. Mortgage credit pool weighted average life <b>14,0 years</b> |  |  |  |                        |                               |                             |                       |
| 4. Other Triggers  |  |  |  |                        |                               |                             |                       |
| Net Present Value of Assets (incl. derivatives) <sup>4</sup>   |  |  |  |                        |                               |                             | 14 366 843 173.86     |
| Net present value of liabilities (incl. derivatives) <sup>4</sup>  |  |  |  |                        |                               |                             | 8 236 872 332.18      |
| Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0                           |  |  |  |                        |                               |                             | OK                    |
| Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of + 200bps)      |  |  |  |                        |                               |                             | OK                    |
| Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of - 200bps)      |  |  |  |                        |                               |                             | OK                    |
| Other Assets ≤ 20% (Cover Pool + Other Assets)   |  |  |  |                        |                               |                             | OK                    |
| Deposits with a remaining term > 100 days ≤ 15% Covered Bonds Nominal  |  |  |  |                        |                               |                             | N/A                   |
| Estimated Interest from Mortgage Credit and Other Assets - Estimated Interest from Covered Bonds ≥ 0                                 |  |  |  |                        |                               |                             | OK                    |
| Mortgage Credit + Other Assets WA Remaining Term - Covered Bonds WA Remaining Term ≥ 0   |  |  |  |                        |                               |                             | OK                    |
| 5. Currency Exposure   |  |  |  |                        |                               |                             |                       |
| <b>Cover Pool Includes</b>   |  |  |  |                        |                               |                             |                       |
| Assets in a currency different than Euro (yes/no)  |  |  |  |                        |                               |                             | No                    |
| Liabilities in a currency different than Euro (yes/no)   |  |  |  |                        |                               |                             | No                    |
| Cross currency swaps in place (yes/no)   |  |  |  |                        |                               |                             | No                    |
| <b>Currency Exposure Detail</b>  |  |  |  |                        |                               |                             | N/A                   |
| 6. Mortgage Credit Pool  |  |  |  |                        |                               |                             |                       |
| <b>Main Characteristics</b>  |  |  |  |                        |                               |                             |                       |
| Number of Loans  |  |  |  |                        |                               |                             | 226 764               |
| Aggregate Original Principal Balance (EUR)   |  |  |  |                        |                               |                             | 16 769 902 351.19     |
| Aggregate Current Principal Balance (EUR)  |  |  |  |                        |                               |                             | 11 521 270 056.65     |
| Average Original Principal Balance per loan (EUR)  |  |  |  |                        |                               |                             | 73 953.11             |
| Average Current Principal Balance per loan (EUR)   |  |  |  |                        |                               |                             | 50 807.32             |
| Current principal balance of the 5 largest borrowers (EUR)   |  |  |  |                        |                               |                             | 13 240 023.14         |
| Weight of the 5 largest borrowers (current principal balance) %  |  |  |  |                        |                               |                             | 0.11                  |
| Current principal balance of the 10 largest borrowers (EUR)  |  |  |  |                        |                               |                             | 22 490 907.52         |
| Weight of the 10 largest borrowers (current principal balance) %   |  |  |  |                        |                               |                             | 0.20                  |
| Weighted Average Seasoning (months)  |  |  |  |                        |                               |                             | 115.48                |
| Weighted Average Remaining Term (months)   |  |  |  |                        |                               |                             | 299.43                |
| Weighted Average Current Unindexed LTV <sup>5</sup> (%)  |  |  |  |                        |                               |                             | 54.03                 |
| Weighted Average Current Indexed LTV <sup>5</sup> (%)  |  |  |  |                        |                               |                             | 0.00                  |
| Weighted Average Interest Rate (%)   |  |  |  |                        |                               |                             | 1.055                 |
| Weighted Average Spread (%)  |  |  |  |                        |                               |                             | 1.297                 |
| Max Maturity Date (dd-mm-yyyy)   |  |  |  |                        |                               |                             | 05/10/2068            |
| <b>Subsidized Loans</b>  |  | <b>Number of Loans</b>                         | <b>% Total Loans</b>                         | <b>Amount of Loans</b> | <b>% Total Amount</b>         |                             |                       |
| Yes  |  | 22 106   | 9.75%  | 461 226 034            | 4.00%                         |                             |                       |
| No   |  | 204 658  | 90.25%                                       | 11 060 044 022         | 96.00%                        |                             |                       |
| <b>Insured Property<sup>6</sup></b>  |  | <b>Number of Loans</b>                         | <b>% Total Loans</b>                         | <b>Amount of Loans</b> | <b>% Total Amount</b>         |                             |                       |
| Yes  |  | 226 764  | 100.00%                                      | 11 521 270 057         | 100.00%                       |                             |                       |
| No   |  | 0  | 0.00%  | 0                      | 0.00%                         |                             |                       |
| <b>Interest Rate Type</b>  |  | <b>Number of Loans</b>                         | <b>% Total Loans</b>                         | <b>Amount of Loans</b> | <b>% Total Amount</b>         |                             |                       |
| Fixed  |  | 27 561   | 12.15%                                       | 1 488 418 600          | 12.92%                        |                             |                       |
| Floating   |  | 199 203  | 87.85%                                       | 10 032 851 457         | 87.08%                        |                             |                       |
| <b>Repayment Type</b>  |  | <b>Number of Loans</b>                         | <b>% Total Loans</b>                         | <b>Amount of Loans</b> | <b>% Total Amount</b>         |                             |                       |
| Annuity / French   |  | 225 149  | 99.29%                                       | 11 392 658 060         | 98.88%                        |                             |                       |
| Linear   |  | 0  | 0.00%  | 0                      | 0.00%                         |                             |                       |
| Increasing instalments   |  | 0  | 0.00%  | 0                      | 0.00%                         |                             |                       |
| Bullet   |  | 0  | 0.00%  | 0                      | 0.00%                         |                             |                       |
| Interest-only  |  | 142  | 0.06%  | 14 392 008             | 0.12%                         |                             |                       |
| Other  |  | 1 473  | 0.65%  | 114 219 989            | 0.99%                         |                             |                       |

Report Reference Date: **29/03/2019**  
 Report Frequency: **Quarterly**
**6. Mortgage Credit Pool (continued)**

|  | Number of Loans   | % Total Loans | Amount of Loans | % Total Amount  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
|--|-------------------|---------------|-----------------|---|---------|-------------------|----------|----------------|----------|----------------|----------|----------------|----------|---------------|----------|---------------|----------|---------------|----------|---------------|----------|---------------|----------|---------------|----------|---------------|----------|---------------|----------|-------------|----------|-------------|----------|-----------|----------|-----------|----------|---|----------|---|----------|---|----------|---|
| <b>Seasoning</b>   |                   |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Up to 1 year   | 7 631             | 3.37%         | 805 789 486     | 6.99%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 1 to 2 years   | 10 181            | 4.49%         | 974 827 700     | 8.46%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 2 to 3 years   | 6 863             | 3.03%         | 554 850 542     | 4.82%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 3 to 4 years   | 5 189             | 2.29%         | 360 596 964     | 3.13%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 4 to 5 years   | 3 373             | 1.49%         | 201 212 418     | 1.75%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 5 to 6 years   | 3 914             | 1.73%         | 187 280 138     | 1.63%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 6 to 7 years   | 3 821             | 1.69%         | 177 139 357     | 1.54%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 7 to 8 years   | 3 533             | 1.56%         | 196 107 154     | 1.70%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 8 to 9 years   | 10 150            | 4.48%         | 616 522 037     | 5.35%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 9 to 10 years  | 11 465            | 5.06%         | 628 511 179     | 5.46%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 10 to 11 years   | 18 549            | 8.18%         | 967 320 488     | 8.40%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 11 to 12 years   | 29 866            | 13.17%        | 1 557 639 772   | 13.52%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| More than 12 years   | 112 229           | 49.49%        | 4 293 472 822   | 37.27%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| <b>Remaining Term</b>  |                   |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Up to 5 years  | 19 595            | 8.64%         | 182 891 771     | 1.59%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 5 to 8 years   | 14 331            | 6.32%         | 297 193 664     | 2.58%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 8 to 10 years  | 12 807            | 5.65%         | 343 912 513     | 2.99%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 10 to 12 years   | 14 594            | 6.44%         | 459 894 400     | 3.99%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 12 to 14 years   | 14 829            | 6.54%         | 557 574 544     | 4.84%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 14 to 16 years   | 11 294            | 4.98%         | 481 953 817     | 4.18%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 16 to 18 years   | 11 928            | 5.26%         | 567 298 233     | 4.92%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 18 to 20 years   | 11 111            | 4.90%         | 618 439 726     | 5.37%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 20 to 22 years   | 10 805            | 4.76%         | 611 650 452     | 5.31%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 22 to 24 years   | 10 553            | 4.65%         | 623 082 615     | 5.41%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 24 to 26 years   | 14 333            | 6.32%         | 855 231 199     | 7.42%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 26 to 28 years   | 15 194            | 6.70%         | 1 003 269 861   | 8.71%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 28 to 30 years   | 14 607            | 6.44%         | 1 042 796 036   | 9.05%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 30 to 40 years   | 49 762            | 21.94%        | 3 783 501 716   | 32.84%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| More than 40 years   | 1 021             | 0.45%         | 92 579 510      | 0.80%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| <b>Current Unindexed LTV</b>   |                   |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Up to 40%  | 89 092            | 39.29%        | 2 674 357 806   | 23.21%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 40 to 50%  | 29 618            | 13.06%        | 1 501 114 185   | 13.03%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 50 to 60%  | 33 444            | 14.75%        | 2 035 286 458   | 17.67%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 60 to 70%  | 42 386            | 18.69%        | 2 797 317 156   | 24.28%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| 70 to 80%  | 32 224            | 14.21%        | 2 513 194 451   | 21.81%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| More than 80%  | 0                 | 0.00%         | 0               | 0.00%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| <b>Loan Purpose</b>  |                   |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Owner-occupied   | 213 006           | 93.93%        | 10 499 375 565  | 91.13%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Second Home  | 13 649            | 6.02%         | 1 014 824 277   | 8.81%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Buy to Let   | 0                 | 0.00%         | 0               | 0.00%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Other  | 109               | 0.05%         | 7 070 215       | 0.06%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| <b>Property Type</b>   |                   |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| <b>Residential</b>   |                   |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Flat   | 141 990           | 62.62%        | 6 878 890 819   | 59.71%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| House  | 84 774            | 37.38%        | 4 642 379 238   | 40.29%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Other  | 0                 | 0.00%         | 0               | 0.00%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| <b>Commercial</b>  |                   |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
|  | 0                 | 0.00%         | 0               | 0.00%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| <b>Geographical Distribution</b>   |                   |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| <b>Portugal</b>  |                   |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Norte  | 73 391            | 32.36%        | 3 457 450 297   | 30.01%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Center   | 41 102            | 18.13%        | 1 730 402 112   | 15.02%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Lisbon   | 84 165            | 37.12%        | 4 832 575 384   | 41.94%  |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Alentejo   | 8 810             | 3.89%         | 360 250 838     | 3.13%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Algarve  | 11 295            | 4.98%         | 712 454 406     | 6.18%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Madeira  | 4 623             | 2.04%         | 257 541 774     | 2.24%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| Azores   | 3 378             | 1.49%         | 170 595 245     | 1.48%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| <b>Delinquencies<sup>a</sup></b>   |                   |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| > 30 to 60 days  | 549               | 0.24%         | 29 635 903      | 0.26%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| > 60 to 90 days  | 212               | 0.09%         | 11 349 177      | 0.10%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| > 90 days  | 0                 | 0.00%         | 0               | 0.00%   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| <b>Projected Outstanding Amount<sup>b</sup></b>                                      |                   |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
|  |                   |               |                 | <b>Amortisation Profile</b><br><table border="1"> <thead> <tr> <th>Profile</th> <th>Principal Balance</th> </tr> </thead> <tbody> <tr><td>mar/2019</td><td>11 521 270 057</td></tr> <tr><td>mar/2020</td><td>10 983 441 955</td></tr> <tr><td>mar/2021</td><td>10 443 848 917</td></tr> <tr><td>mar/2022</td><td>9 916 180 582</td></tr> <tr><td>mar/2023</td><td>9 403 519 180</td></tr> <tr><td>mar/2024</td><td>8 906 632 954</td></tr> <tr><td>mar/2025</td><td>8 426 116 662</td></tr> <tr><td>mar/2030</td><td>6 232 660 546</td></tr> <tr><td>mar/2035</td><td>4 387 681 913</td></tr> <tr><td>mar/2040</td><td>2 806 668 642</td></tr> <tr><td>mar/2045</td><td>1 487 740 404</td></tr> <tr><td>mar/2050</td><td>622 194 395</td></tr> <tr><td>mar/2055</td><td>158 099 790</td></tr> <tr><td>mar/2060</td><td>8 242 106</td></tr> <tr><td>mar/2065</td><td>1 210 428</td></tr> <tr><td>mar/2070</td><td>0</td></tr> <tr><td>mar/2075</td><td>0</td></tr> <tr><td>mar/2080</td><td>0</td></tr> <tr><td>mar/2085</td><td>0</td></tr> </tbody> </table> | Profile | Principal Balance | mar/2019 | 11 521 270 057 | mar/2020 | 10 983 441 955 | mar/2021 | 10 443 848 917 | mar/2022 | 9 916 180 582 | mar/2023 | 9 403 519 180 | mar/2024 | 8 906 632 954 | mar/2025 | 8 426 116 662 | mar/2030 | 6 232 660 546 | mar/2035 | 4 387 681 913 | mar/2040 | 2 806 668 642 | mar/2045 | 1 487 740 404 | mar/2050 | 622 194 395 | mar/2055 | 158 099 790 | mar/2060 | 8 242 106 | mar/2065 | 1 210 428 | mar/2070 | 0 | mar/2075 | 0 | mar/2080 | 0 | mar/2085 | 0 |
| Profile  | Principal Balance |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2019   | 11 521 270 057    |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2020   | 10 983 441 955    |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2021   | 10 443 848 917    |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2022   | 9 916 180 582     |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2023   | 9 403 519 180     |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2024   | 8 906 632 954     |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2025   | 8 426 116 662     |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2030   | 6 232 660 546     |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2035   | 4 387 681 913     |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2040   | 2 806 668 642     |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2045   | 1 487 740 404     |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2050   | 622 194 395       |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2055   | 158 099 790       |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2060   | 8 242 106         |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2065   | 1 210 428         |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2070   | 0                 |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2075   | 0                 |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2080   | 0                 |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |
| mar/2085   | 0                 |               |                 |   |         |                   |          |                |          |                |          |                |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |               |          |             |          |             |          |           |          |           |          |   |          |   |          |   |          |   |

<sup>a</sup>Includes mortgage pool and other assets; assumes no prepayments (constant prepayment rate of 0%)

Report Reference Date: **29/03/2019**  
 Report Frequency: Quarterly

| 7. Expected Maturity Structure     |                    |                    |                      |                      |                      |                      |                      |
|------------------------------------|--------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| In EUR                             | 0-6 Months         | 6-12 Months        | 1-2 Years            | 2-3 Years            | 3-5 Years            | 5-10 Years           | >10 Years            |
| Residential Mortgages <sup>b</sup> | 265 554 940        | 266 891 390        | 534 193 606          | 522 388 226          | 999 445 600          | 2 241 417 014        | 6 691 379 281        |
| Commercial Mortgages               | 0                  | 0                  | 0                    | 0                    | 0                    | 0                    | 0                    |
| Other Assets <sup>2</sup>          | 0                  | 0                  | 0                    | 0                    | 0                    | 0                    | 0                    |
| <b>Cover Pool</b>                  | <b>265 554 940</b> | <b>266 891 390</b> | <b>534 193 606</b>   | <b>522 388 226</b>   | <b>999 445 600</b>   | <b>2 241 417 014</b> | <b>6 691 379 281</b> |
| <b>Covered Bonds</b>               | <b>0</b>           | <b>0</b>           | <b>2 000 000 000</b> | <b>4 200 000 000</b> | <b>2 000 000 000</b> | <b>0</b>             | <b>0</b>             |

<sup>b</sup> Includes mortgage pool and other assets; assumes no prepayments (constant prepayment rate of 0%)

| 8. Liquidity Cushion   |  | Nominal Amount |
|--|--|----------------|
| <b>Liquidity Cushion (according to Fitch's definition)<sup>c</sup></b> |  |                |
| Liquidity Cushion amount   |  | 0.00           |
| Deposits with eligible financial institutions                          |  | 0.00           |
| Eligible securities  |  | 0.00           |
| <b>Liquidity Cushion requirement calculation</b>                       |  |                |
| Required Liquidity Cushion   |  | 0.00           |
| Interest due month 1   |  | 0.00           |
| Interest due month 2   |  | 0.00           |
| Interest due month 3   |  | 0.00           |

<sup>c</sup> At least equal to the interest payments due on the Covered Bonds Outstanding before swaps for the next 3 months

| 9. Derivative Financial Instruments                   |  | Nominal Amount |
|---|--|----------------|
| <b>Total Amount of Derivatives in the Cover pool</b>  |  |                |
|   |  | 0.00           |
| <b>Of Which Interest Rate Derivatives<sup>d</sup></b> |  |                |
|   |  | 0.00           |
| Fixed to Floating Swaps                               |  | 0.00           |
| Interest Basis Swaps                                  |  | 0.00           |
| <b>Of Which Currency Swaps</b>                        |  |                |
|   |  | 0.00           |

<sup>d</sup> External Counterparties (No)

#### 10. Contacts

 Financial Operations Department  
 Other Reports on Millenniumbcp website  
 ECBC Label Website

 Securitisation.Unit@millenniumbcp.pt  
<http://ind.millenniumbcp.pt/en/Institucional/investidores/Pages/CoveredBondsProgramme.aspx>  
<https://coveredbondlabel.com/>

#### Notes

##### <sup>1</sup> 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.

##### <sup>2</sup> Other Assets

 In addition to the mortgage assets, other assets (or substitution 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:
 

- Deposit with the Bank of Portugal in cash or ECB eligible securities, or
- Deposits held with credit institutions rated at least A-

##### <sup>3</sup> Overcollateralisation

The overcollateralisation 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 accrued interest). For clarification purposes, all assets included in the covered pool are eligible assets.

##### <sup>4</sup> Net Present Value (NPV)

 The NPV of the assets is obtained by discounting all future cash flows with the IRS curve.  
 The NPV of the liabilities is obtained by discounting all future cash flows with the IRS curve.  
 Substitution assets as well as any derivatives in the pool are marked at their market value.  
 NPV of liabilities cannot exceed the NPV of the portfolio assigned to the bond, including derivatives.

##### <sup>5</sup> Loan-to-Value

 The Current LTV is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation).  
 The Current indexed LTV is calculated by dividing the outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or last physical valuation).  
 A full valuation of the underlying properties must have been performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool.  
 Properties (both residential and commercial) should also be revalued regularly:
 

- For commercial assets this must be done on an annual basis;
- Residential properties must be revalued at least every 3 years - if the individual mortgage credit value exceeds € 500.000

 -Also the value of the mortgage property should be checked on a frequent basis, at least every three years, in order to identify the properties that require appraisal by an expert ( this procedure can be done using statistical models approved by the Bank of Portugal).

##### <sup>6</sup> Insured Property

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

##### <sup>7</sup> 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 be removed from the pool and substituted by another loan which fulfills the eligibility criteria. Therefore, there are no NPL's included in the cover pool.





This addendum is optional

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

HTT 2019

|                                |     |
|--------------------------------|-----|
| Reporting in Domestic Currency | Eur |
|--------------------------------|-----|

| CONTENT OF TAB E                                    |
|---|
| 1. Additional information on the programme          |
| 2. Additional information on the swaps              |
| 3. Additional information on the asset distribution |

| Field Number | 1. Additional information on the programme          |                                 |                                |                        |                  |               |
|--------------|---|---------------------------------|--------------------------------|------------------------|------------------|---------------|
|              | Transaction Counterparties                          | Name                            | Legal Entity Identifier (LEI)* |                        |                  |               |
| E.1.1.1      | Sponsor (if applicable)                             |                                 | ND2                            |                        |                  |               |
| E.1.1.2      | Servicer  | Banco Comercial Português, S.A. | JU1U650DG9YL7N8ZV32            |                        |                  |               |
| E.1.1.3      | Back-up servicer                                    |                                 | ND2                            |                        |                  |               |
| E.1.1.4      | BUS facilitator                                     |                                 | ND2                            |                        |                  |               |
| E.1.1.5      | Cash manager  | Banco Comercial Português, S.A. | JU1U650DG9YL7N8ZV32            |                        |                  |               |
| E.1.1.6      | Back-up cash manager                                |                                 | ND2                            |                        |                  |               |
| E.1.1.7      | Account bank  | Banco Comercial Português, S.A. | JU1U650DG9YL7N8ZV32            |                        |                  |               |
| E.1.1.8      | Standby account bank                                |                                 | ND2                            |                        |                  |               |
| E.1.1.9      | Account bank guarantor                              |                                 | ND2                            |                        |                  |               |
| E.1.1.10     | Trustee   |                                 | ND2                            |                        |                  |               |
| E.1.1.11     | Cover Pool Monitor                                  | KPMG & Associados, SROC, SA     | ND2                            |                        |                  |               |
| OE.1.1.1     |   |                                 |                                |                        |                  |               |
| OE.1.1.2     |   |                                 |                                |                        |                  |               |
| OE.1.1.3     |   |                                 |                                |                        |                  |               |
| OE.1.1.4     |   |                                 |                                |                        |                  |               |
| OE.1.1.5     |   |                                 |                                |                        |                  |               |
| OE.1.1.6     |   |                                 |                                |                        |                  |               |
| OE.1.1.7     |   |                                 |                                |                        |                  |               |
| OE.1.1.8     |   |                                 |                                |                        |                  |               |
|              | 2. Additional information on the swaps              |                                 |                                |                        |                  |               |
|              | Swap Counterparties                                 | Guarantor (if applicable)       | Legal Entity Identifier (LEI)* | Type of Swap           |                  |               |
| E.2.1.1      | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.2      | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.3      | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.4      | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.5      | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.6      | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.7      | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.8      | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.9      | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.10     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.11     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.12     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.13     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.14     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.15     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.16     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.17     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.18     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.19     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.20     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.21     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.22     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.23     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.24     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| E.2.1.25     | ND2   | ND2                             | ND2                            | ND2                    |                  |               |
| OE.2.1.1     |   |                                 |                                |                        |                  |               |
| OE.2.1.2     |   |                                 |                                |                        |                  |               |
| OE.2.1.3     |   |                                 |                                |                        |                  |               |
| OE.2.1.4     |   |                                 |                                |                        |                  |               |
| OE.2.1.5     |   |                                 |                                |                        |                  |               |
| OE.2.1.6     |   |                                 |                                |                        |                  |               |
| OE.2.1.7     |   |                                 |                                |                        |                  |               |
| OE.2.1.8     |   |                                 |                                |                        |                  |               |
| OE.2.1.9     |   |                                 |                                |                        |                  |               |
| OE.2.1.10    |   |                                 |                                |                        |                  |               |
| OE.2.1.11    |   |                                 |                                |                        |                  |               |
| OE.2.1.12    |   |                                 |                                |                        |                  |               |
| OE.2.1.13    |   |                                 |                                |                        |                  |               |
|              | 3. Additional information on the asset distribution |                                 |                                |                        |                  |               |
|              | 1. General Information                              |                                 | Total Assets                   |                        |                  |               |
| E.3.1.1      | Weighted Average Seasoning (months)                 |                                 | 115.48                         |                        |                  |               |
| E.3.1.2      | Weighted Average Maturity (months)**                |                                 | 299.43                         |                        |                  |               |
| OE.3.1.1     |   |                                 |                                |                        |                  |               |
| OE.3.1.2     |   |                                 |                                |                        |                  |               |
| OE.3.1.3     |   |                                 |                                |                        |                  |               |
| OE.3.1.4     |   |                                 |                                |                        |                  |               |
|              | 2. Arrears  | % Residential Loans             | % Commercial Loans             | % Public Sector Assets | % Shipping Loans | % Total Loans |
| E.3.2.1      | <30 days  | ND2                             | ND2                            | ND2                    | ND2              | ND2           |
| E.3.2.2      | 30-60 days  | 0.24%                           | ND2                            | ND2                    | ND2              | 0.24%         |
| E.3.2.3      | 60-90 days  | 0.09%                           | ND2                            | ND2                    | ND2              | 0.09%         |
| E.3.2.4      | 90-180 days   | ND2                             | ND2                            | ND2                    | ND2              | ND2           |
| E.3.2.5      | >= 180 days   | ND2                             | ND2                            | ND2                    | ND2              | ND2           |
| OE.3.2.1     |   |                                 |                                |                        |                  |               |
| OE.3.2.2     |   |                                 |                                |                        |                  |               |
| OE.3.2.3     |   |                                 |                                |                        |                  |               |
| OE.3.2.4     |   |                                 |                                |                        |                  |               |



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

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

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that 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 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 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 We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website.

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

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

## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond 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 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 [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)

### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

### 4. LINKING TO OUR SITE

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

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

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

### 5. SECURITY

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

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

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

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

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

- 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

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

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

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

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

## 7. JURISDICTION AND APPLICABLE LAW

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

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

## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

- 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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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