



Disclaimer - Important notices

- (i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.
- (ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

TERMS OF USE

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

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

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

Our Acceptable Use Policy and **Privacy Policy** are incorporated into these T&Cs.

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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



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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW



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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY



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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

Any changes we 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 .

Harmonised Transparency Template

2019 Version

Portugal

Millenniumbcp

Reporting Date: [28/06/19]

Cut-off Date: [28/06/19]



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

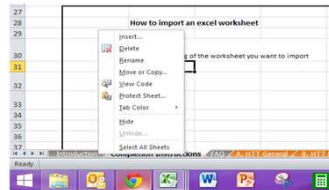
Completion Instructions

Please delete this tab once you have completed this file

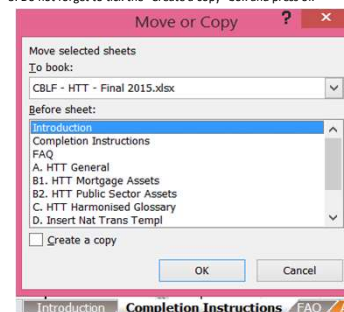
1. Please complete all the cells that include "[For completion]" and "[Mark as ND if not relevant]"
2. The "[For completion]" or "[Mark as ND if not relevant]" cells could be filled with:
 - 2.A Numbers: Please insert the appropriate data
 - 2.B Letters: Please insert either No Data (ND)
 - (i) ND1: Please complete the cell with ND1 when the information is not applicable for the jurisdiction
 - (ii) ND2: Please complete the cell with ND2 when the information is not relevant for the issuer and/or CB programme at the present time
 - (iii) ND3: Please complete the cell with ND3 when the information is not available at the present time
3. Please note that the percentage cells will be automatically completed by the spreadsheet.
4. Should you wish to insert your National Transparency Template worksheet(s) in the HTT, please follow our instructions in the box below.
Please do not forget to change the name of the worksheet in order to be consistent with the numbering of the existing ones (starting with D.).
Please update the Introduction Tab accordingly.
5. Please delete tab D (Insert National Transparency Template) and the example tabs if unused.
Please update the introduction Tab accordingly.
6. Should you make references to external documents or cells in this document, please insert the hyperlink.

How to import an excel worksheet

1. Click on the tab of the worksheet you want to import
2. Select "Move or Copy"



3. Select the excel file where you want to transfer your worksheet from the dropdown menu
4. In the box Before Sheet, please select "(move to end)"
5. Do not forget to tick the "Create a copy" box and press ok



Frequently Asked Questions (FAQ)

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Harmonised Transparency Template - Frequently Asked Questions		
General Questions		
Question 1: What is the structure of the Harmonised Transparency Template (HTT)?		
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.	
Question 2: Is the HTT going to replace the National Transparency Template (NTT)?		
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.	
Question 3: What is the reporting frequency of the HTT?		
Response 3	The reporting of the HTT is the same as the reporting of the National Transparency Template (NTT), i.e. at least quarterly.	
Question 4: Where should the HTT be posted?		
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.	
Question 5: In what format the HTT should be disclosed?		
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.	
Question 6: Where can I find the reporting date?		
Response 6	The reporting date can be found in the Introduction Tab and in the "Basic Facts" section of worksheet A.	
Question 7: What happens when I cannot complete a section of the HTT?		
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.	
Specific Questions		
Question 8: Does the Harmonised Transparency Template only contain disaggregated information for mortgages and public sector?		
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).	
Question 9: How should the "liquid assets" be calculated in the section 3 "General Cover Pool / Covered Bond Information" of the HTT?		
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.	
Question 10: How should the "expected" and "contractual" columns of the "Cover pool amortisation profile" be understood?		
Response 10	Contractual maturities assume no prepayment scenario unlike expected maturities. Jurisdictions/issuers publishing the two should disclose their prepayment assumptions for the latter.	
Question 11: How should the hedging columns included in section 3 "General Cover Pool / Covered Bond Information" of the HTT be understood?		
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					
1. Basic Facts					
Field Number					
G.1.1.1	Country	Portugal			
G.1.1.2	Issuer Name	Millenniumbcp			
G.1.1.3	Link to Issuer's Website	http://ind.millenniumbcp.pt/en/institucional/investidores/Pages/CoveredBondsProgramme.aspx			
G.1.1.4	Cut-off date	28/06/2019			
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	https://coveredbondlabel.com			
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	11 620,3			
G.3.1.2	Outstanding Covered Bonds	8 200,0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	14 599,96			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	8 236,01			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	42%	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	11 620,3	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	11 620,3	100%		
OG.3.3.1	a/w [if relevant, please specify]		0,00%		
OG.3.3.2	a/w [if relevant, please specify]		0,00%		
OG.3.3.3	a/w [if relevant, please specify]		0,00%		
OG.3.3.4	a/w [if relevant, please specify]		0,00%		
OG.3.3.5	a/w [if relevant, please specify]		0,00%		
OG.3.3.6	a/w [if relevant, please specify]		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)	13,8	ND2		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	547,9	ND2	4,72%	
G.3.4.3	1 - 2 Y	554,2	ND2	4,77%	
G.3.4.4	2 - 3 Y	542,7	ND2	4,67%	
G.3.4.5	3 - 4 Y	527,9	ND2	4,54%	
G.3.4.6	4 - 5 Y	511,1	ND2	4,40%	
G.3.4.7	5 - 10 Y	2324,9	ND2	20,01%	
G.3.4.8	10+ Y	6611,6	ND2	56,90%	
G.3.4.9	Total	11620,3	0,0	100%	0%
OG.3.4.1	a/w 0-1 day			0,00%	
OG.3.4.2	a/w 0-0.5y			0,00%	
OG.3.4.3	a/w 0.5-1 y			0,00%	
OG.3.4.4	a/w 1-1.5y			0,00%	
OG.3.4.5	a/w 1.5-2 y			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)	2,1	2,5		
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	a/w 0-1 day			0,00%	
OG.3.5.2	a/w 0-0.5y			0,00%	
OG.3.5.3	a/w 0.5-1 y			0,00%	
OG.3.5.4	a/w 1-1.5y			0,00%	
OG.3.5.5	a/w 1.5-2 y			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	11 620,32	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	11620,31545	0	100%	0%
OG.3.6.1	a/w [if relevant, please specify]				
OG.3.6.2	a/w [if relevant, please specify]			0,00%	
OG.3.6.3	a/w [if relevant, please specify]			0,00%	
OG.3.6.4	a/w [if relevant, please specify]			0,00%	
OG.3.6.5	a/w [if relevant, please specify]			0,00%	
OG.3.6.6	a/w [if relevant, please specify]			0,00%	
OG.3.6.7	a/w [if relevant, please specify]			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	a/w [If relevant, please specify]				
OG.3.7.2	a/w [If relevant, please specify]				
OG.3.7.3	a/w [If relevant, please specify]				
OG.3.7.4	a/w [If relevant, please specify]				
OG.3.7.5	a/w [If relevant, please specify]				
OG.3.7.6	a/w [If relevant, please specify]				
OG.3.7.7	a/w [If relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate					
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					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type					
G.3.9.1	Cash	ND2	% Substitute Assets		
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	a/w EU gvts or quasi gvts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country					
G.3.10.1	Domestic (Country of Issuer)	ND2	% Substitute Assets		
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	0%		
G.3.10.16	Total	0			
OG.3.10.1	a/w [If relevant, please specify]				
OG.3.10.2	a/w [If relevant, please specify]				
OG.3.10.3	a/w [If relevant, please specify]				
OG.3.10.4	a/w [If relevant, please specify]				
OG.3.10.5	a/w [If relevant, please specify]				
OG.3.10.6	a/w [If relevant, please specify]				
OG.3.10.7	a/w [If relevant, please specify]				
11. Liquid Assets					
G.3.11.1	Substitute and other marketable assets	[For completion]	% Cover Pool		% Covered Bonds
G.3.11.2	Central bank eligible assets	8 200,00	70,57%		100,00%
G.3.11.3	Other	[For completion]			
G.3.11.4	Total	8200	71%		100%
OG.3.11.1	a/w [If relevant, please specify]				
OG.3.11.2	a/w [If relevant, please specify]				
OG.3.11.3	a/w [If relevant, please specify]				
OG.3.11.4	a/w [If relevant, please specify]				
OG.3.11.5	a/w [If relevant, please specify]				
OG.3.11.6	a/w [If relevant, please specify]				
OG.3.11.7	a/w [If relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/24/			
13. Derivatives & Swaps					
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	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					
OG.3.13.6					
OG.3.13.7					
OG.3.13.8					
OG.3.13.9					
OG.3.13.10					
OG.3.13.11					
OG.3.13.12					
OG.3.13.13					
OG.3.13.14					
OG.3.13.15					
OG.3.13.16					
OG.3.13.17					
OG.3.13.18					
OG.3.13.19					
OG.3.13.20					
OG.3.13.21					
OG.3.13.22					
OG.3.13.23					
OG.3.13.24					
OG.3.13.25					
OG.3.13.26					
OG.3.13.27					
OG.3.13.28					
OG.3.13.29					
OG.3.13.30					
OG.3.13.31					
OG.3.13.32					
OG.3.13.33					
OG.3.13.34					
OG.3.13.35					
OG.3.13.36					
OG.3.13.37					
OG.3.13.38					
OG.3.13.39					
OG.3.13.40					
OG.3.13.41					
OG.3.13.42					
OG.3.13.43					
OG.3.13.44					
OG.3.13.45					
OG.3.13.46					



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

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

Row

Row

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

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	48 for Public Sector Assets	
G.4.1.4	(ii)	Type of cover assets:	52		
G.4.1.5	(ii)	Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii)	Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector 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	166 for Public Sector Assets	

OG.4.1.1
OG.4.1.2
OG.4.1.3
OG.4.1.4
OG.4.1.5
OG.4.1.6
OG.4.1.7
OG.4.1.8
OG.4.1.9
OG.4.1.10

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

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
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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	Services
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

CONTENT OF TAB B1

7. Mortgage Assets

7.A Residential Cover Pool

7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
1. Property Type Information		Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	11 620,32	100,00%	
M.7.1.2	Commercial	0	0,00%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	11620,32	100%	
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0,00%	
OM.7.1.2	a/w Forest & Agriculture		0,00%	
OM.7.1.3	a/w [If relevant, please specify]		0,00%	
OM.7.1.4	a/w [If relevant, please specify]		0,00%	
OM.7.1.5	a/w [If relevant, please specify]		0,00%	
OM.7.1.6	a/w [If relevant, please specify]		0,00%	
OM.7.1.7	a/w [If relevant, please specify]		0,00%	
OM.7.1.8	a/w [If relevant, please specify]		0,00%	
OM.7.1.9	a/w [If relevant, please specify]		0,00%	
OM.7.1.10	a/w [If relevant, please specify]		0,00%	
OM.7.1.11	a/w [If relevant, please specify]		0,00%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	231 496	0	[For completion]
OM.7.2.1	Optional information eg. Number of borrowers			
OM.7.2.2	Optional information eg. Number of guarantors			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0,2%	0,0%	0,00%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100,0%	0,0%	100,0%
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	a/w [If relevant, please specify]			
OM.7.4.2	a/w [If relevant, please specify]			
OM.7.4.3	a/w [If relevant, please specify]			
OM.7.4.4	a/w [If relevant, please specify]			
OM.7.4.5	a/w [If relevant, please specify]			
OM.7.4.6	a/w [If relevant, please specify]			
OM.7.4.7	a/w [If relevant, please specify]			
OM.7.4.8	a/w [If relevant, please specify]			
OM.7.4.9	a/w [If relevant, please specify]			
OM.7.4.10	a/w [If relevant, please specify]			
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Norte	30,0%	0,0%	30,0%
M.7.5.2	Center	15,0%	0,0%	15,0%
M.7.5.3	Lisbon	42,0%	0,0%	42,0%
M.7.5.4	Alentejo	3,1%	0,0%	3,1%
M.7.5.5	Algarve	6,3%	0,0%	6,3%
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
6. Breakdown by Interest Rate				
M.7.6.1	Fixed rate	13.3%	ND2	13.3%
M.7.6.2	Floating rate	86,7%	ND2	86,7%
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				
7. Breakdown by Repayment Type				
M.7.7.1	Bullet / interest only	0,1%	ND2	0,1%
M.7.7.2	Amortising	97,9%	ND2	97,9%
M.7.7.3	Other	2,0%	ND2	2,0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning				
M.7.8.1	Up to 12months	6,8%	ND2	6,8%
M.7.8.2	≥ 12 - < 24 months	9,2%	ND2	9,2%
M.7.8.3	≥ 24 - < 36 months	5,1%	ND2	5,1%
M.7.8.4	≥ 36 - < 60 months	5,4%	ND2	5,4%
M.7.8.5	≥ 60 months	73,5%	ND2	73,5%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)				
M.7.9.1	% NPLs	ND2	ND2	ND2
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				
7.A Residential Cover Pool				
10. Loan Size Information				
M.7A.10.1	Average loan size (000s)	50,20		
By buckets (mn):				
M.7A.10.2	0 - EUR 10.000	191,46	34 626	1,65%
M.7A.10.3	10.000 - EUR 20.000	481,70	32 454	4,15%
M.7A.10.4	20.000 - EUR 30.000	666,99	26 794	5,74%
M.7A.10.5	30.000 - EUR 40.000	851,10	24 342	7,32%
M.7A.10.6	40.000 - EUR 50.000	965,21	21 468	8,31%
M.7A.10.7	50.000 - EUR 60.000	1 083,48	19 698	9,32%
M.7A.10.8	60.000 - EUR 70.000	1 107,74	17 090	9,53%
M.7A.10.9	70.000 - EUR 80.000	963,42	12 876	8,29%
M.7A.10.10	80.000 - EUR 90.000	806,03	9 502	6,94%
M.7A.10.11	90.000 - EUR 100.000	734,74	7 744	6,32%
M.7A.10.12	100.000 - EUR 200.000	2 840,63	21 938	24,45%
M.7A.10.13	> EUR 200.000	927,81	2 966	7,98%
M.7A.10.14	ND	0	0	0,00%
M.7A.10.15	ND	0	0	0,00%
M.7A.10.16	ND	0	0	0,00%
M.7A.10.17	ND	0	0	0,00%
M.7A.10.18	ND	0	0	0,00%
M.7A.10.19	ND	0	0	0,00%
M.7A.10.20	ND	0	0	0,00%
M.7A.10.21	ND	0	0	0,00%
M.7A.10.22	ND	0	0	0,00%
M.7A.10.23	ND	0	0	0,00%
M.7A.10.24	ND	0	0	0,00%
M.7A.10.25	ND	0	0	0,00%
M.7A.10.26	Total	11620,31545	231498	100%
11. Loan to Value (LTV) Information - UNINDEXED				
M.7A.11.1	Weighted Average LTV (%)	55,3%		
By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	2 320,53	83 766	19,97%
M.7A.11.3	>40 - <=50 %	1 606,76	31 858	13,83%
M.7A.11.4	>50 - <=60 %	2 111,59	35 377	18,26%
M.7A.11.5	>60 - <=70 %	2 889,58	44 212	24,87%
M.7A.11.6	>70 - <=80 %	2 681,86	36 285	23,08%
M.7A.11.7	>80 - <=90 %	0	0	0,00%
M.7A.11.8	>90 - <=100 %	0	0	0,00%
M.7A.11.9	>100%	0	0	0,00%
M.7A.11.10	Total	11620,31545	231498	100%
OM.7A.11.1	a/w >100 - <=110 %			0,00%
OM.7A.11.2	a/w >110 - <=120 %			0,00%
OM.7A.11.3	a/w >120 - <=130 %			0,00%
OM.7A.11.4	a/w >130 - <=140 %			0,00%
OM.7A.11.5	a/w >140 - <=150 %			0,00%
OM.7A.11.6	a/w >150 %			0,00%
OM.7A.11.7				
OM.7A.11.8				
OM.7A.11.9				
12. Loan to Value (LTV) Information - INDEXED				
M.7A.12.1	Weighted Average LTV (%)	ND2		
By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	ND2	ND2	
M.7A.12.3	>40 - <=50 %	ND2	ND2	
M.7A.12.4	>50 - <=60 %	ND2	ND2	
M.7A.12.5	>60 - <=70 %	ND2	ND2	
M.7A.12.6	>70 - <=80 %	ND2	ND2	
M.7A.12.7	>80 - <=90 %	ND2	ND2	
M.7A.12.8	>90 - <=100 %	ND2	ND2	
M.7A.12.9	>100%	ND2	ND2	
M.7A.12.10	Total	0	0	0%
OM.7A.12.1	a/w >100 - <=110 %			
OM.7A.12.2	a/w >110 - <=120 %			
OM.7A.12.3	a/w >120 - <=130 %			
OM.7A.12.4	a/w >130 - <=140 %			
OM.7A.12.5	a/w >140 - <=150 %			
OM.7A.12.6	a/w >150 %			
OM.7A.12.7				
OM.7A.12.8				
OM.7A.12.9				
13. Breakdown by type				
M.7A.13.1	Owner occupied	90,7%		
M.7A.13.2	Second home/Holiday houses	9,2%		
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%		
M.7A.13.4	Agricultural	0%		
M.7A.13.5	Other	0%		
OM.7A.13.1	a/w Subsidised housing			
OM.7A.13.2	a/w Private rental			
OM.7A.13.3	a/w Multi-family housing			
OM.7A.13.4	a/w Buildings under construction			
OM.7A.13.5	a/w Buildings land			
OM.7A.13.6	a/w [if relevant, please specify]			
OM.7A.13.7	a/w [if relevant, please specify]			
OM.7A.13.8	a/w [if relevant, please specify]			
OM.7A.13.9	a/w [if relevant, please specify]			
OM.7A.13.10	a/w [if relevant, please specify]			
OM.7A.13.11	a/w [if relevant, please specify]			
14. Loan by Ranking				
M.7A.14.1	1st lien / No prior ranks	77,6%		
M.7A.14.2	Guaranteed	0,0%		
M.7A.14.3	Other	22,4%		
OM.7A.14.1				
OM.7A.14.2				
OM.7A.14.3				
OM.7A.14.4				
OM.7A.14.5				
OM.7A.14.6				
7B Commercial Cover Pool				
15. Loan Size Information				
		Nominal	Number of Loans	% Commercial Loans
				% No. of Loans



M.78.15.1	Average loan size (000s)	ND2			
	By buckets (mn):				
M.78.15.2	TBC at a country level	ND2	ND2		
M.78.15.3	TBC at a country level	ND2	ND2		
M.78.15.4	TBC at a country level	ND2	ND2		
M.78.15.5	TBC at a country level	ND2	ND2		
M.78.15.6	TBC at a country level	ND2	ND2		
M.78.15.7	TBC at a country level	ND2	ND2		
M.78.15.8	TBC at a country level	ND2	ND2		
M.78.15.9	TBC at a country level	ND2	ND2		
M.78.15.10	TBC at a country level	ND2	ND2		
M.78.15.11	TBC at a country level	ND2	ND2		
M.78.15.12	TBC at a country level	ND2	ND2		
M.78.15.13	TBC at a country level	ND2	ND2		
M.78.15.14	TBC at a country level	ND2	ND2		
M.78.15.15	TBC at a country level	ND2	ND2		
M.78.15.16	TBC at a country level	ND2	ND2		
M.78.15.17	TBC at a country level	ND2	ND2		
M.78.15.18	TBC at a country level	ND2	ND2		
M.78.15.19	TBC at a country level	ND2	ND2		
M.78.15.20	TBC at a country level	ND2	ND2		
M.78.15.21	TBC at a country level	ND2	ND2		
M.78.15.22	TBC at a country level	ND2	ND2		
M.78.15.23	TBC at a country level	ND2	ND2		
M.78.15.24	TBC at a country level	ND2	ND2		
M.78.15.25	TBC at a country level	ND2	ND2		
M.78.15.26	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.16.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
M.78.16.2	>0 - <=40 %	ND2	ND2		
M.78.16.3	>40 - <=50 %	ND2	ND2		
M.78.16.4	>50 - <=60 %	ND2	ND2		
M.78.16.5	>60 - <=70 %	ND2	ND2		
M.78.16.6	>70 - <=80 %	ND2	ND2		
M.78.16.7	>80 - <=90 %	ND2	ND2		
M.78.16.8	>90 - <=100 %	ND2	ND2		
M.78.16.9	>100%	ND2	ND2		
M.78.16.10	Total	0	0	0%	0%
OM.78.16.1	a/w >100 - <=110 %				
OM.78.16.2	a/w >110 - <=120 %				
OM.78.16.3	a/w >120 - <=130 %				
OM.78.16.4	a/w >130 - <=140 %				
OM.78.16.5	a/w >140 - <=150 %				
OM.78.16.6	a/w >150 %				
OM.78.16.7					
OM.78.16.8					
OM.78.16.9					
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.17.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
M.78.17.2	>0 - <=40 %	ND2	ND2		
M.78.17.3	>40 - <=50 %	ND2	ND2		
M.78.17.4	>50 - <=60 %	ND2	ND2		
M.78.17.5	>60 - <=70 %	ND2	ND2		
M.78.17.6	>70 - <=80 %	ND2	ND2		
M.78.17.7	>80 - <=90 %	ND2	ND2		
M.78.17.8	>90 - <=100 %	ND2	ND2		
M.78.17.9	>100%	ND2	ND2		
M.78.17.10	Total	0	0	0%	0%
OM.78.17.1	a/w >100 - <=110 %				
OM.78.17.2	a/w >110 - <=120 %				
OM.78.17.3	a/w >120 - <=130 %				
OM.78.17.4	a/w >130 - <=140 %				
OM.78.17.5	a/w >140 - <=150 %				
OM.78.17.6	a/w >150 %				
OM.78.17.7					
OM.78.17.8					
OM.78.17.9					
18. Breakdown by Type		% Commercial loans			
M.78.18.1	Retail	ND2			
M.78.18.2	Office	ND2			
M.78.18.3	Hotel/Tourism	ND2			
M.78.18.4	Shopping malls	ND2			
M.78.18.5	Industry	ND2			
M.78.18.6	Agriculture	ND2			
M.78.18.7	Other commercially used	ND2			
M.78.18.8	Land	ND2			
M.78.18.9	Property developers / Building under construction	ND2			
M.78.18.10	Other	ND2			
OM.78.18.1	a/w Social & Cultural purposes				
OM.78.18.2	a/w [If relevant, please specify]				
OM.78.18.3	a/w [If relevant, please specify]				
OM.78.18.4	a/w [If relevant, please specify]				
OM.78.18.5	a/w [If relevant, please specify]				
OM.78.18.6	a/w [If relevant, please specify]				
OM.78.18.7	a/w [If relevant, please specify]				
OM.78.18.8	a/w [If relevant, please specify]				
OM.78.18.9	a/w [If relevant, please specify]				
OM.78.18.10	a/w [If relevant, please specify]				
OM.78.18.11	a/w [If relevant, please specify]				
OM.78.18.12	a/w [If relevant, please specify]				
OM.78.18.13	a/w [If relevant, please specify]				
OM.78.18.14	a/w [If relevant, please specify]				
OM.78.18.15	a/w [If relevant, please specify]				
OM.78.18.16	a/w [If relevant, please specify]				
OM.78.18.17	a/w [If 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		
1. General Information			
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			
2. Size Information			
PS.8.2.1	Average exposure size (000s)	Nominal	Number of Exposures
		ND2	% Public Sector Assets
			% No. of Exposures
	By buckets (mn):		
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%
3. Breakdown by Asset Type			
PS.8.3.1	Loans	Nominal (mn)	% Public Sector Assets
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			
4. Breakdown by Geography			
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	o/w [if relevant, please specify]		
OPS.8.4.2	o/w [if relevant, please specify]		
OPS.8.4.3	o/w [if relevant, please specify]		
OPS.8.4.4	o/w [if relevant, please specify]		
OPS.8.4.5	o/w [if relevant, please specify]		
OPS.8.4.6	o/w [if relevant, please specify]		
OPS.8.4.7	o/w [if relevant, please specify]		
OPS.8.4.8	o/w [if relevant, please specify]		
OPS.8.4.9	o/w [if relevant, please specify]		
OPS.8.4.10	o/w [if relevant, please specify]		
5. Breakdown by regions of main country of origin			
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	
6. Breakdown by Interest Rate			
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			
7. Breakdown by Repayment Type			
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

8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
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	a/w Claim against supranational		
OPS.8.8.2	a/w Claim against sovereigns		
OPS.8.8.3	a/w Claim guaranteed by sovereigns		
OPS.8.8.4	a/w Claim against regional/federal authorities		
OPS.8.8.5	a/w Claim guaranteed by regional/federal authorities		
OPS.8.8.6	a/w Claim against local/municipal authorities		
OPS.8.8.7	a/w Claim guaranteed by local/municipal authorities		
OPS.8.8.8			
OPS.8.8.9			
OPS.8.8.10			
OPS.8.8.11			
OPS.8.8.12			
OPS.8.8.13			
9. Non-Performing Loans			
PS.8.9.1	% NPLs	ND2	
OPS.8.9.1			
OPS.8.9.2			
OPS.8.9.3			
OPS.8.9.4			
10. Concentration Risks		% Public Sector Assets	
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				
1. General Information		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					
2. Concentration Risks		% 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					
3. Breakdown by Geography / Country of Registration		% 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	a/w [if relevant, please specify]				
OS.9.3.2	a/w [if relevant, please specify]				
OS.9.3.3	a/w [if relevant, please specify]				
OS.9.3.4	a/w [if relevant, please specify]				
OS.9.3.5	a/w [if relevant, please specify]				
OS.9.3.6	a/w [if relevant, please specify]				
OS.9.3.7	a/w [if relevant, please specify]				
OS.9.3.8	a/w [if relevant, please specify]				
OS.9.3.9	a/w [if relevant, please specify]				
OS.9.3.10	a/w [if relevant, please specify]				
4. Breakdown by Interest Rate		% 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					
5. Breakdown by Repayment Type		% 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					
6. Loan Seasoning		% 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					
7. Non-Performing Loans (NPLs)		% Shipping Loans			
S.9.7.1	% NPLs	ND2			
OS.9.7.1					
OS.9.7.2					
OS.9.7.3					
OS.9.7.4					
8. Loan Size Information		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.8.1	Average loan size (000s)	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%
9. Loan to Value (LTV) Information - UNINDEXED					
S.9.9.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.9.2	By LTV buckets (mn):				
S.9.9.3	>0 - <=40 %	ND2	ND2		
S.9.9.4	>40 - <=50 %	ND2	ND2		
S.9.9.5	>50 - <=60 %	ND2	ND2		
S.9.9.6	>60 - <=70 %	ND2	ND2		
S.9.9.7	>70 - <=80 %	ND2	ND2		
S.9.9.8	>80 - <=90 %	ND2	ND2		
S.9.9.9	>90 - <=100 %	ND2	ND2		
S.9.9.10	>100%	0,0	0	0%	0%
OS.9.9.1	Total				
OS.9.9.2	a/w >100 - <=110 %				
OS.9.9.3	a/w >110 - <=120 %				
OS.9.9.4	a/w >120 - <=130 %				
OS.9.9.5	a/w >130 - <=140 %				
OS.9.9.6	a/w >140 - <=150 %				
OS.9.9.7	a/w >150 %				
OS.9.9.8					
OS.9.9.9					
10. Loan to Value (LTV) Information - INDEXED					
S.9.10.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.10.2	By LTV buckets (mn):				
S.9.10.3	>0 - <=40 %	ND2	ND2		
S.9.10.4	>40 - <=50 %	ND2	ND2		
S.9.10.5	>50 - <=60 %	ND2	ND2		
S.9.10.6	>60 - <=70 %	ND2	ND2		
S.9.10.7	>70 - <=80 %	ND2	ND2		
S.9.10.8	>80 - <=90 %	ND2	ND2		
S.9.10.9	>90 - <=100 %	ND2	ND2		
S.9.10.10	>100%	ND2	ND2		
OS.9.10.1	Total	0,0	0	0%	0%
OS.9.10.2	a/w >100 - <=110 %				
OS.9.10.3	a/w >110 - <=120 %				
OS.9.10.4	a/w >120 - <=130 %				
OS.9.10.5	a/w >130 - <=140 %				
OS.9.10.6	a/w >140 - <=150 %				
OS.9.10.7	a/w >150 %				
OS.9.10.8					
OS.9.10.9					
11. Breakdown by type of ship					
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
	OC Calculation: Actual	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		
HG.1.2	OC Calculation: Legal minimum	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, ie, the minimum legal OC is 5.26%
HG.1.3	OC Calculation: Committed	Committed OC is the level of OC the Issuer has agreed and is committed to maintain. In some circumstances, the level of committed OC is the level required by Rating Agencies to maintain the current levels of the Covered Bonds.
HG.1.4	Interest Rate Types	Fixed rate / floating rate
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Cover assets amortisation profile according to principal payment scheduled assuming no prepayments nor defaults
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Covered Bonds maturities according to contractual maturities not considering the 1 year extension period
	LTVs: Definition	Current LTV Unindexed - It is calculated by dividing the outstanding balance of the loan by the value of the underlying property (last physical valuation); 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		
HG.1.8	LTVs: Calculation of property/shipping value	Property valuation according to the latest on-site appraisal or according to indices or statistical methodes approved by the Bank of Portugal;
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Unindexed: Valuations done through on-site appraisals; Indexed: By applying an indice or statistical method considered appropriate duly submitted to the Bank of Portugal
	LTVs: Frequency and time of last valuation	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. Properties should also be assess according to the following rules: - 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; - 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		
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	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.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Fixed rate Covered Bonds may be hedged with fix-to-floating swaps; the hedging of the foreign exchange risk is mandatory
HG.1.13	Non-performing loans	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
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
	2. Reason for No Data	Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
	3. Glossary - Extra national and/or Issuer Items	Definition
HG.3.1	Other definitions deemed relevant	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
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

Report Reference Date: **28/06/2019**
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.	Ba2/BB/BB/BBB(L) (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 ¹	Remaining Term ^a	Nominal Amount
Covered Bonds Outstanding					2,07	8 200 000 000
Syndicated Covered Bonds Issues						
Series 9 (ISIN PTBCPIOM0057)	31/05/2017	Fixed Rate	31/05/2022	31/05/2023	2,97	1 000 000 000
Private Placements Covered Bonds Issues						
Series 5 (ISIN PTBIPG0E0061)	18/05/2010	Floating Rate	18/05/2021	18/05/2022	1,92	2 200 000 000
Series 6 (ISIN PTBCSFOE0024)	23/07/2010	Floating Rate	29/07/2021	29/07/2022	2,12	2 000 000 000
Series 7 (ISIN PTBCS3OE0028)	22/10/2010	Floating Rate	22/04/2022	22/04/2023	2,86	1 000 000 000
Series 8 (ISIN PTBCQLOE0036)	23/08/2012	Floating Rate	23/10/2020	23/10/2021	1,34	2 000 000 000

CRD Compliant (Yes/No) **Yes**

3. Asset Cover Test	Remaining Term ^a	Nominal Amount
Mortgage Credit Pool	24,89	11 620 315 451
Other Assets² (Deposits and Securities at market value)	0,00	0
Cash and Deposits	0,00	0,00
RMBS	0,00	0,00
Other securities	0,00	0,00
Total Cover Pool	24,89	11 620 315 451
% of ECB eligible assets		100,00%

Overcollateralization³ (Current OC) **41,71%**

Required Overcollateralization (Moody's) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating **3,50%**

Committed Overcollateralization (Fitch) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating **5,50%**

Committed Overcollateralization (DBRS) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating **14,00%**

Legal Minimum Overcollateralization **5,26%**
^aRemaining Term not considering loan amortization profiles. Mortgage credit pool weighted average life 13,8 years

4. Other Triggers	
Net Present Value of Assets (incl. derivatives) ⁴	14 599 962 746,71
Net present value of liabilities (incl. derivatives) ⁴	8 236 011 403,20
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

Cover Pool Includes	
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
Currency Exposure Detail	N/A

6. Mortgage Credit Pool

Main Characteristics	
Number of Loans	231 498
Aggregate Original Principal Balance (EUR)	16 982 177 513,17
Aggregate Current Principal Balance (EUR)	11 620 315 451,37
Average Original Principal Balance per loan (EUR)	73 357,77
Average Current Principal Balance per loan (EUR)	50 196,18
Current principal balance of the 5 largest borrowers (EUR)	13 271 305,48
Weight of the 5 largest borrowers (current principal balance) %	0,11
Current principal balance of the 10 largest borrowers (EUR)	22 397 068,57
Weight of the 10 largest borrowers (current principal balance) %	0,19
Weighted Average Seasoning (months)	115,88
Weighted Average Remaining Term (months)	298,67
Weighted Average Current Unindexed LTV ⁵ (%)	55,29
Weighted Average Current Indexed LTV ⁵ (%)	0,00
Weighted Average Interest Rate (%)	1,050
Weighted Average Spread (%)	1,358
Max Maturity Date (dd-mm-yyyy)	05/10/2068

Subsidized Loans	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Yes	21 905	9,46%	446 820 070	3,85%
No	209 593	90,54%	11 173 495 382	96,15%

Insured Property ⁶	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Yes	231 498	100,00%	11 620 315 451	100,00%
No	0	0,00%	0	0,00%

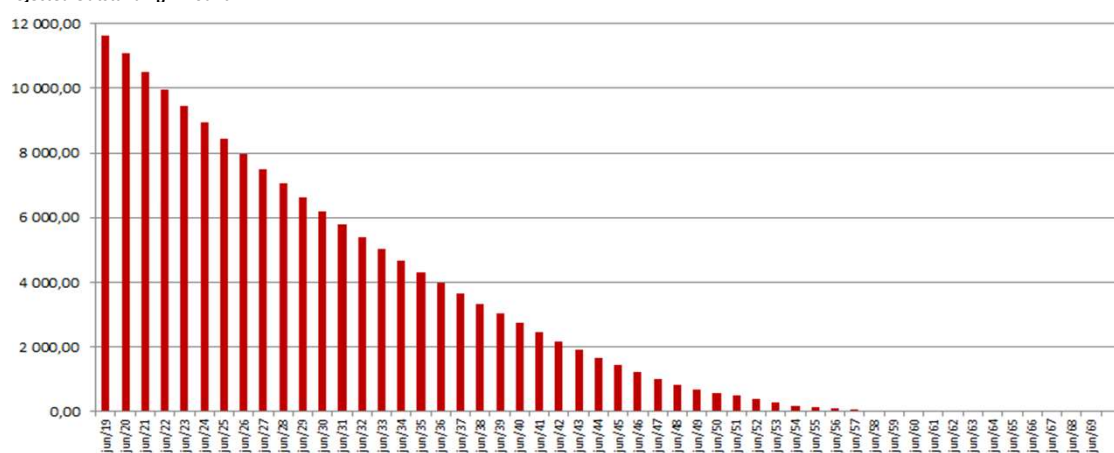
Interest Rate Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Fixed	28 659	12,38%	1 545 783 700	13,30%
Floating	202 839	87,62%	10 074 531 752	86,70%

Repayment Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Annuity / French	228 829	98,85%	11 377 650 621	97,91%
Linear	0	0,00%	0	0,00%
Increasing instalments	0	0,00%	0	0,00%
Bullet	0	0,00%	0	0,00%
Interest-only	110	0,05%	10 936 290	0,09%
Other	2 559	1,11%	231 728 541	1,99%

Report Reference Date: **28/06/2019**
Report Frequency: Quarterly

6. Mortgage Credit Pool (continued)

Seasoning	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 1 year	7 519	3,25%	793 088 812	6,83%
1 to 2 years	10 811	4,67%	1 071 483 048	9,22%
2 to 3 years	7 253	3,13%	594 126 917	5,11%
3 to 4 years	5 575	2,41%	396 758 906	3,41%
4 to 5 years	3 660	1,58%	228 335 162	1,96%
5 to 6 years	3 662	1,58%	178 643 774	1,54%
6 to 7 years	4 013	1,73%	184 698 273	1,59%
7 to 8 years	2 699	1,17%	139 736 991	1,20%
8 to 9 years	7 994	3,45%	476 728 196	4,10%
9 to 10 years	11 563	4,99%	648 653 957	5,58%
10 to 11 years	16 879	7,29%	880 961 737	7,58%
11 to 12 years	26 228	11,33%	1 346 825 385	11,59%
More than 12 years	123 642	53,41%	4 680 274 295	40,28%
Remaining Term	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 5 years	20 156	8,71%	185 165 475	1,59%
5 to 8 years	14 576	6,30%	302 468 325	2,60%
8 to 10 years	13 451	5,81%	353 510 068	3,04%
10 to 12 years	14 468	6,25%	457 525 255	3,94%
12 to 14 years	14 798	6,39%	554 314 294	4,77%
14 to 16 years	11 624	5,02%	485 641 198	4,18%
16 to 18 years	12 141	5,24%	577 942 179	4,97%
18 to 20 years	11 288	4,88%	626 494 790	5,39%
20 to 22 years	10 970	4,74%	610 211 370	5,25%
22 to 24 years	10 943	4,73%	638 324 195	5,49%
24 to 26 years	15 304	6,61%	884 819 209	7,61%
26 to 28 years	15 890	6,86%	1 028 513 311	8,85%
28 to 30 years	14 738	6,37%	1 059 763 833	9,12%
30 to 40 years	50 371	21,76%	3 778 462 303	32,52%
More than 40 years	780	0,34%	77 159 648	0,66%
Current Unindexed LTV	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 40%	83 766	36,18%	2 320 529 417	19,97%
40 to 50%	31 858	13,76%	1 606 759 362	13,83%
50 to 60%	35 377	15,28%	2 121 592 263	18,26%
60 to 70%	44 212	19,10%	2 889 577 084	24,87%
70 to 80%	36 285	15,67%	2 681 857 326	23,08%
More than 80%	0	0,00%	0	0,00%
Loan Purpose	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Owner-occupied	217 182	93,82%	10 541 998 410	90,72%
Second Home	14 181	6,13%	1 070 032 326	9,21%
Buy to Let	0	0,00%	0	0,00%
Other	135	0,06%	8 284 715	0,07%
Property Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Residential	231 498	100,00%	11 620 315 451	100,00%
Flat	145 667	62,92%	6 946 584 492	59,78%
House	85 831	37,08%	4 673 730 960	40,22%
Other	0	0,00%	0	0,00%
Commercial	0	0,00%	0	0,00%
Geographical Distribution	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Portugal	231 498	100,00%	11 620 315 451	100,00%
Norte	75 217	32,49%	3 486 781 752	30,01%
Center	41 824	18,07%	1 737 427 276	14,95%
Lisbon	85 969	37,14%	4 879 262 442	41,99%
Alentejo	8 893	3,84%	360 225 724	3,10%
Algarve	11 448	4,95%	726 932 815	6,26%
Madeira	4 711	2,04%	258 279 077	2,22%
Azores	3 436	1,48%	171 406 365	1,48%
Delinquencies ⁷	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
> 30 to 60 days	458	0,20%	22 080 535	0,19%
> 60 to 90 days	162	0,07%	7 280 882	0,06%
> 90 days	0	0,00%	0	0,00%

Projected Outstanding Amount^b


Amortisation Profile	Principal Balance
jun/2019	11 620 315 451
jun/2020	11 072 408 577
jun/2021	10 518 171 699
jun/2022	9 975 515 341
jun/2023	9 447 595 241
jun/2024	8 936 540 491
jun/2025	8 442 268 777
jun/2030	6 193 440 867
jun/2035	4 321 583 802
jun/2040	2 734 025 122
jun/2045	1 427 122 202
jun/2050	587 086 455
jun/2055	146 150 217
jun/2060	7 052 455
jun/2065	985 444
jun/2070	0
jun/2075	0
jun/2080	0
jun/2085	0

^b Includes mortgage pool and other assets; assumes no prepayments (constant prepayment rate of 0%)

Report Reference Date: **28/06/2019**
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
Residencial Mortgages ^b	271 165 537	275 011 182	552 486 734	540 942 782	1 035 694 022	2 317 558 775	6 627 456 419
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets ²	0	0	0	0	0	0	0
Cover Pool	271 165 537	275 011 182	552 486 734	540 942 782	1 035 694 022	2 317 558 775	6 627 456 419
Covered Bonds	0	0	4 200 000 000	4 000 000 000	0	0	0

^b Includes mortgage pool and other assets; assumes no prepayments (constant prepayment rate of 0%)

8. Liquidity Cushion		Nominal Amount
Liquidity Cushion (according to Fitch's definition)^c		
Liquidity Cushion amount		0,00
Deposits with eligible financial institutions		0,00
Eligible securities		0,00
Liquidity Cushion requirement calculation		
Required Liquidity Cushion		0,00
Interest due month 1		0,00
Interest due month 2		0,00
Interest due month 3		0,00

^c 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
Total Amount of Derivatives in the Cover pool		0,00
Of Which Interest Rate Derivatives^d		0,00
Fixed to Floating Swaps		0,00
Interest Basis Swaps		0,00
Of Which Currency Swaps		0,00

^d External Counterparties (No)

10. Contacts	
Financial Operations Department	Securitisation.Unit@millenniumbcp.pt
Other Reports on Millenniumbcp website	http://ind.millenniumbcp.pt/en/Institucional/investidores/Pages/CoveredBondsProgramme.aspx
ECBC Label Website	https://coveredbondlabel.com/

Notes

¹ Soft Bullet Date (Extended Maturity)

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

² Other Assets

In addition to the mortgage assets, other assets (or 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-.

³ 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.

⁴ 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.

⁵ 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).

⁶ Insured Property

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

⁷ Delinquencies

A loan is considered to be delinquent if any payment is in arrears by more than 30 days. According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must 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)	ND1	ND1			
E.1.1.2	Services	Banco Comercial Português, S.A.	JU1U650D0G9YLT7N82V32			
E.1.1.3	Back-up servicer	ND1	ND1			
E.1.1.4	BUS facilitator	ND1	ND1			
E.1.1.5	Cash manager	Banco Comercial Português, S.A.	JU1U650D0G9YLT7N82V32			
E.1.1.6	Back-up cash manager	ND1	ND1			
E.1.1.7	Account bank	Banco Comercial Português, S.A.	JU1U650D0G9YLT7N82V32			
E.1.1.8	Standby account bank	ND1	ND1			
E.1.1.9	Account bank guarantor	ND1	ND1			
E.1.1.10	Trustee	ND1	ND1			
E.1.1.11	Cover Pool Monitor	KPMG & Asociados, SROC, SA				
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	0.20%	ND2	ND2	ND2	0.20%
E.3.2.3	60-<90 days	0.07%	ND2	ND2	ND2	0.07%
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						