



## A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency
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

### HTT 2022

.

Field Number	1. Basic Facts	
G.1.1.1	Country	Portugal
G.1.1.2	Issuer Name	Millenniumbcp
G.1.1.3	Link to Issuer's Website	http://ind.millenniumbcp.pt/en/Institucional/invest idores/Pages/CoveredBondsProgramme.aspx
G.1.1.4	Cut-off date	31/03/2022
OG.1.1.1	Optional information e.g. Contact names	Virgílio Costa
	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	12,033.70			
G.3.1.2	Outstanding Covered Bonds	10,200.00			
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.26%	18.0%	14.00%	Rating Requirements
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	12,033.70		100.0%	
G.3.3.6	Total	12,033.7		100.0%	
	4. Cover Pool Amortisation Profile	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	25.8	ND3		
	Residual Life (mn)				
	By buckets:	504 7	100	4.00/	
G.3.4.2	0 - 1 Y	581.7	ND3	4.8%	
G.3.4.3	1-2Y	573.3	ND3	4.8%	
G.3.4.4	2 - 3 Y	562.7	ND3	4.7%	
G.3.4.5	3 - 4 Y	552.1	ND3	4.6%	
G.3.4.6	4 - 5 Y	541.3	ND3	4.5%	
G.3.4.7	5 - 10 Y	2,491.6	ND3	20.7%	
G.3.4.8	10+ Y	6,731.0	ND3	55.9%	
G.3.4.9	Total	12,033.7	0.0	100.0%	0.0%
OG.3.4.1	o/w 0-1 day			0.0%	
OG.3.4.2	o/w 0-0.5y			0.0%	
OG.3.4.3	o/w 0.5-1 y			0.0%	
OG.3.4.4	o/w 1-1.5y			0.0%	
OG.3.4.5	o/w 1.5-2 y			0.0%	
OG.3.4.6					

	5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)		2.4	3.4		
	Maturity (mn)					
6.3.5.2	By buckets:					
6.3.5.3	0 - 1 Y		2,000.0	0.0	19.6%	0.0%
6.3.5.4	1 - 2 Y		4,000.0	2,000.0	39.2%	19.6%
.3.5.5	2 - 3 Y		2,200.0	4,000.0	21.6%	39.2%
6.3.5.6	3 - 4 Y		2,000.0	2,200.0	19.6%	21.6%
6.3.5.7	4 - 5 Y			2,000.0		19.6%
i.3.5.8	5 - 10 Y					
6.3.5.9	10+ Y					
.3.5.10		Total	10,200.0	10,200.0	100.0%	100.0%
	6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
5.3.6.1	EUR		12,033.7	12,033.7	100.0%	100.0%
6.3.6.17	Other		0.0	0.0	0.0%	0.0%
.3.6.18		Total	12,033.7	12,033.7	100.0%	100.0%
	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
5.3.7.1	EUR		10,200.0	10,200.0	100.0%	100.0%
6.3.7.18		Total	10,200.0	10,200.0	100.0%	100.0%
	8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon		1,000.0		9.8%	
5.3.8.2	Floating coupon		9,200.0		90.2%	
3.3.8.3	Other		0.0		0.0%	
G.3.8.4		Total	10,200.0	0.0	100.0%	0.0%
	9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
6.3.9.6		Total	0.0		0.0%	
	10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
3.10.16		Total	0.0		0.0%	
	11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
.3.11.2	Central bank eligible assets		12,033.7		100.0%	118.0%
.3.11.4		Total	12,033.7		100.0%	118.0%
	12. Bond List					
.3.12.1	Bond list		https://coveredbondlabel.com/issuer/24/			
	13. Derivatives & Swaps					
5.3.13.1	Derivatives in the register / cover pool [notional] (mn)		0.0			
6.3.13.2	Type of interest rate swaps (intra-group, external or both		ND2			
5.3.13.3	Type of currency rate swaps (intra-group, external or both		ND2			
	4. References to Capital Requirements Regulation	(CRR)	Rou	Row		
	129(7)		Row	Row		

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The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	<ul><li>(i) Value of the cover pool outstanding covered bonds:</li></ul>	<u>38</u>		
G.4.1.2	(i) Value of covered bonds:	<u>39</u>		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets		
G.4.1.4	(ii) Type of cover assets:	<u>52</u>		
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	412 for Commercial Mortgage Assets	
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets		
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>		
G.4.1.8	<li>(ii) Interest rate risk - covered bond:</li>	<u>163</u>		
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<u>88</u>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets		
	5. References to Capital Requirements Regulation (CRR)			
	129(1)			
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	<u>173</u>		
	6. Other relevant information			

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# **B1. Harmonised Transparency Template - Mortgage Assets**

	Reporting in Domestic Currency	EUR			
		-			
	CONTENT OF TAB B1				
	7. Mortgage Assets				
	7.A Residential Cover Pool				
	7.B Commercial Cover Pool				
Field	7. Mortgage Assets				
Number	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	12,033.7		100.0%	
M.7.1.2	Commercial	0.0		0.0%	
M.7.1.3	Other	0.0		0.0%	
M.7.1.4	Total	12,033.7		100.0%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	201323	0	201323	
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	0.2%	0.0%	0.2%	
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	<u>100.0%</u>	0.0%	<u>100.0%</u>	
M.7.4.23	Portugal	100.0%	0.0%	100.0%	
	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Norte	29.0%		29.0%	
M.7.5.2	Center	14.0%		14.0%	
M.7.5.3	Lisbon	44.3%		44.3%	
M.7.5.4	Alentejo	2.7%		2.7%	
M.7.5.5	Algarve	6.6%		6.6%	
M.7.5.6	Madeira	2.0%		2.0%	
M.7.5.7	Azores	1.4%		1.4%	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	17.5%		17.5%	
M.7.6.2	Floating rate	82.5%		82.5%	
M.7.6.3	Other	0.0%		0.0%	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	0.1%		0.1%	
M.7.7.2	Amortising	97.5%		97.5%	
M.7.7.3	Other	2.4%		2.4%	
M.7.8.1	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
	Up to 12months	11.4%		11.4%	
M.7.8.2	$\geq 12 - \leq 24$ months	9.6%		9.6%	
M.7.8.3 M.7.8.4	≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	8.4% 15.3%		8.4% 15.3%	
M.7.8.4 M.7.8.5	$\ge 30 - \le 60$ months $\ge 60$ months	15.3% 55.3%		55.3%	
111.7.0.3	2 60 months 9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%	76 Commercial Loans	0.0%	
WI.7.5.1	7.A Residential Cover Pool	0.076		0.078	
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	10. Loan Size Information Average loan size (000s)	59.8	Number of Loans	% Residential Loans	70 NO. OF LOARIS
IVI. / M. 1U. 1	Average ioan size (UUUS)	22.0			
	By buckets (mn):				
M.7A.10.2	0 - EUR 10.000	130.2	24,884	1.1%	12.4%
M.7A.10.3	10.000 - EUR 20.000	345.2	23,170	2.9%	11.5%
M.7A.10.4	20.000 - EUR 30.000	515.3	20,705	4.3%	10.3%
M.7A.10.5	30.000 - EUR 40.000	663.4	18,968	5.5%	9.4%
M.7A.10.6	40.000 - EUR 50.000	846.8	18,792	7.0%	9.3%
		1,010.9	18,373	8.4%	9.1%
M.7A.10.7	50.000 - EUR 60.000				
	50.000 - EUR 60.000 60.000 - EUR 70.000 70.000 - EUR 80.000	1,010.9 1,005.8 912.4	15,509 12,200	8.4% 7.6%	7.7% 6.1%

M.7A.10.10	80.000 - EUR 90.000	826.4	9,727	6.9%	4.8%
1.7A.10.11	90.000 - EUR 100.000	773.1	8,144	6.4%	4.0%
.7A.10.12	100.000 - EUR 200.000	3,432.1	25,921	28.5%	12.9%
I.7A.10.13	> EUR 200.000	1,572.1	4,930	13.1%	2.4%
1.7A.10.26		Total 12,033.7	201,323	100.0%	100.0%
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
1.7A.11.1	Weighted Average LTV (%)	51.9%			
	By LTV buckets (mn):				
И.7A.11.2	>0 - <=40 %	3,179.1	90,272	26.4%	44.8%
И.7A.11.3	>40 - <=50 %	1,903.1	29,341	15.8%	14.6%
И.7A.11.4	>50 - <=60 %	2,237.7	30,561	18.6%	15.2%
Л.7А.11.5	>60 - <=70 %	2,473.6	29,382	20.6%	14.6%
И.7A.11.6	>70 - <=80 %	2,240.2	21,767	18.6%	10.8%
1.7A.11.10		Total 12,033.7	201,323	100.0%	100.0%
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
I.7A.12.1	Weighted Average LTV (%)	ND3			
.7A.12.10	T	Total 0.0	0	0.0%	0.0%
	13. Breakdown by type	% Residential Loans			
1.7A.13.1	Owner occupied	88.2%			
И.7A.13.2	Second home/Holiday houses	11.7%			
Л.7А.13.3	Buy-to-let/Non-owner occupied	0.0%			
Л.7А.13.4	Subsidised housing	0.0%			
1.7A.13.5	Agricultural	0.0%			
1.7A.13.6	Other	0.1%			
	14. Loan by Ranking	% Residential Loans			
И.7A.14.1	1st lien / No prior ranks	85.9%			
VI.7A.14.2	Guaranteed	0.0%			
1.7A.14.3	Other	14.1%			
	15. EPC Information of the financed RRE - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
1.7A.15.18	no data	0.0	0		
1.7A.15.19	Total	0.0	0	0.0%	0.0%
	16. Average energy use intensity (kWh/m2 per year) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
1.7A.16.18	no data	0.0	0		
1.7A.16.19	Total	0.0	0	0.0%	0.0%
	17. Property Age Structure - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
1.7A.17.10	no data	0.0	0	0.00/	0.0%
1.7A.17.11	Total	0.0	0	0.0%	0.0%
M.7A.17.1	10 Dualling tung antional	Naminal (ma)	Number of dualling	% Residential Loans	% No. of Dwellings
Л.7А.18.8	18. Dwelling type - optional Total	Nominal (mn) 0.0	Number of dwellings 0	0.0%	% No. of Dwellings 0.0%
M.7A.18.8 M.7A.18.1	Total	0.0	0	0.0%	0.0%
VI.7A.10.1	19. New Residential Property - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
1.7A.19.5	Total	0.0	0	0.0%	0.0%
1.7A.19.5 1.7A.19.6	, otal	0.0	U U	0.076	0.070
1.774.13.0	20. CO2 emission (kg of CO2 per year) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
.7A.20.19	Total	0.0	0		, , 2
	7B Commercial Cover Pool		-		
	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
.7B.21.26	Total	0.0	0	0.0%	0.0%
., 5.21.20	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
.7B.22.10		Total 0.0	0	0.0%	0.0%
., 5.22.10	23. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
.7B.23.10		Total 0.0	0	0.0%	0.0%
., 5.25.10	24. Breakdown by Type	% Commercial loans	с 	0.076	0.078
.7B.25.19	Total	0.0	0	0.0%	0.0%
	26. Average energy use intensity (kWh/m2 per year) - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
.7B.26.19	Total	0.0	0	0.0%	0.0%
M.7B.26.1	, otal	0.0	U U	0.076	0.070
M.7B.26.2					
M.7B.26.3					
	27. CRE Age Structure - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
I.7B.27.11	Total	0.0	0	0.0%	0.0%
3.21.11	iotai	0.0	U	0.070	0.070

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	28. New Commercial Property - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.5	Total	0.0	0	0.0%	0.0%
	29. CO2 emission (kg of CO2 per year) - optional	Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.19	Total	0.0	0		



# C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	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) Depoits 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.1.2	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	Commited OC is the level of OC the Issuer has agreed and is commited to maintain. In some circumstances, the level of commited 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 schedulled 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
HG.1.7	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.1.8	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.1.8	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 substancial 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	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercia	Portuguese covered bonds legislation defines two mortgage types as eligible for Covered Bonds: residential mortgages (with a maximum LTV of 80%) and
HG.1.11	real estate, etc. Same for shipping where relecvant	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	
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3 OHG.1.4		
0110.1.4	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3 OHG.4.4		
OHG.4.4 OHG.4.5		

COVERED BOND . L A B E L. 31/03/2022 Report Reference Date:

					Report Reference Date: Report Frequency:	Quarterly	
1. Current Credit Ratings		Long Term			Short Term	Quarterly	
Euro 12,500,000,000 Mortgage Covered Bond Programme	Aa2/BB	3+/A (Moody's / Fitch	n / DBRS)		N/A		
Banco Comercial Português, S.A.		3B(L) (Moody's / S&P			NP/B/B/R-2(m) (Moody's / S&P / Fitch / DB		
Portugal		BBB(H) (Moody's / Sa			(Moody's / S&P / Fitch / DBR		
2. Covered Bonds Issues Covered Bonds Outstanding	Issue Date	Coupon	Maturity Date	Soft Bullet Date <sup>1</sup>	Remaining Term <sup>a</sup> 2.38	Nominal Amount 10,200,000,000	
Syndicated Covered Bonds Issues					2.30	10,200,000,000	
Series 9 (ISIN PTBCPIOM0057)	31/05/2017	Fixed Rate	31/05/2022	31/05/2023	0.17	1,000,000,000	
Private Placements Covered Bonds Issues							
Series 5 (ISIN PTBIPGOE0061)	18/05/2010	Floating Rate	18/10/2024	18/10/2025	2.55	2,200,000,000	
Series 6 (ISIN PTBCSFOE0024)	23/07/2010	Floating Rate	29/10/2025	29/10/2026	3.58	2,000,000,000	
Series 7 (ISIN PTBCS3OE0028)	22/10/2010	Floating Rate	22/04/2027	22/04/2028	5.06	1,000,000,000	
Series 8 (ISIN PTBCQLOE0036)	23/08/2012	Floating Rate	23/10/2023	23/10/2024	1.56	4,000,000,000	
CRD Compliant (Yes/No)						Ye	
3. Asset Cover Test					Remaining Term <sup>a</sup>	Nominal Amount	
Mortgage Credit Pool					25.78	12,033,703,752	
Other Assets <sup>2</sup> (Deposits and Securities at market value)					0.00	(	
Cash and Deposits RMBS					0.00 0.00	0.00	
Other securities					0.00	0.00	
Total Cover Pool					25.78	12,033,703,752	
% of ECB eligible assets						100.00%	
Overcollateralization <sup>3</sup> (Current OC)						17.98%	
Required Overcollateralization (Moody's) - Minimum OC lev	•		-	•		3.50%	
Committed Overcollateralization (Fitch) - Minimum OC level	•		•	•		5.00%	
Committed Overcollateralization (DBRS) - Minimum OC leve	I to keep the current	Mortgage Covered B	ond Programme ra	iting		14.00%	
Legal Minimum Overcollateralization						5.26%	
<sup>a</sup> Remaining Term not considering loan amortization profiles. I	Mortgage credit pool	weighted average lif	e 13.4 years				
4. Other Triggers Net Present Value of Assets (incl. derivatives) <sup>4</sup>						15,059,965,870.06	
Net present value of liabilities (incl. derivatives) <sup>4</sup>						10,212,680,590.43	
Net Present Value of Assets (incl. derivatives) - Net present va	lue of liabilities (incl.	derivatives) ≥ 0				Ok	
Net Present Value of Assets (incl. derivatives) - Net present va			ss of + 200bps)			Oł	
Net Present Value of Assets (incl. derivatives) - Net present va	lue of liabilities (incl.	derivatives) ≥ 0 (stre	ss of - 200bps)			OF	
Other Assets <= 20% (Cover Pool + Other Assets)						Ok	
Deposits with a remaining term > 100 days <= 15% Covered B						N/A	
Estimated Interest from Mortgage Credit and Other Assets - E			0			Ok	
Mortgage Credit + Other Assets WA Remaining Term - Covere						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)						Nc	
Currency Exposure Detail						N/A	
6. Mortgage Credit Pool							
Main Characteristics							
Number of Loans						201,323	
Aggregate Original Principal Balance (EUR)						16,997,956,723.69	
Aggregate Current Principal Balance (EUR)						12,033,703,752.41	
Average Original Principal Balance per loan (EUR)						84,431.27	
Average Current Principal Balance per loan (EUR)						59,773.12	
Current principal balance of the 5 largest borrowers (EUR)						18,623,798.48	
Weight of the 5 largest borrowers (current principal balance)	%					0.15	
Current principal balance of the 10 largest borrowers (EUR)	) 0/					29,326,498.53	
Weight of the 10 largest borrowers (current principal balance Weighted Average Seasoning (months)	) %					0.24 102.51	
Weighted Average Remaining Term (months)						309.39	
Weighted Average Current Unindexed $LTV^{5}$ (%)						51.85	
Weighted Average Current Indexed $LTV^{5}$ (%)						0.00	
Weighted Average Interest Rate (%)						0.868	
Weighted Average Spread (%)						1.312	
Max Maturity Date (dd-mm-yyyy)						03/01/2070	
Subsidized Loans			Number of Loans		Amount of Loans	% Total Amount	
Yes				0 0.00%		0.00%	
No			201,32			100.00%	
Insured Property <sup>6</sup> Yes			Number of Loans 201,32		Amount of Loans	% Total Amount 100.00%	
No				0 0.00%		0.00%	
Interest Rate Type			Number of Loans		Amount of Loans	% Total Amount	
Fixed			29,36			17.54%	
Floating			171,96			82.46%	
Repayment Type			Number of Loans		Amount of Loans	% Total Amount	
Annuity / French			198,71			97.53%	
Linear				0 0.00%	6 0	0.00%	
Increasing instalments				0 0.00%		0.00%	
Bullet				0 0.00%		0.00%	
Interest-only			11	8 0.06%	8.875.659	0.07%	

118

2,489

0.06%

1.24%

8,875,659

288,297,208

Interest-only

Other

0.07%

2.40%



31/03/2022 Report Reference Date:

a b s sparn       8.5%       4.42%       7.27.0%       6.0.437         b s s sparn       6.0.5%       3.0.6%       4.37.1%       3.0.6%         b o s parn       3.0.4%       1.0.5%       1.0.5%       3.0.5%         b o s parn       2.0.6%       1.0.5%       1.0.5%       1.0.5%       3.0.5%         b o s parn       2.0.6%       1.0.5%       1.0				Report Frequency:	Quarterly
Un b 3 vert i 19					
1 0 2 storn     0,075     5.05     1.12/2.42/42     BERN       0 2 storn     0,037     0.66     1.097     0.097     0.097       0 5 storn     0.66     0.097     0.097     0.097     0.097       0 5 storn     0.66     0.097     0.097     0.097     0.097       0 5 storn     0.66     0.097     0.097     0.097     0.097       0 5 storn     0.097     0.097<	-				
2 h 3 kern: 3 h 4 kern: 5 of spars. 5 of					
3 ho 4 parts       11.52       5.90%       10.073,178       8.85%         4 b 4 parts       12.92%       42.970,173,178       6.84%         5 o 7 parts       2.20%       42.970,173,178       6.84%         6 o 7 parts       2.20%       42.970,173,178       6.84%         6 o 7 parts       2.20%       42.970,173,178       6.84%         8 o 7 parts       2.20%       42.970,173,178       6.84%         8 o 7 parts       2.20%       13.97%       13.92%       6.93,173,178       6.85%         8 o 7 parts       2.20%       13.93%       13					
a b s sparn       8.5%       4.42%       7.27.0%       6.0.437         b s s sparn       6.0.5%       3.0.6%       4.37.1%       3.0.6%         b o s parn       3.0.4%       1.0.5%       1.0.5%       3.0.5%         b o s parn       2.0.6%       1.0.5%       1.0.5%       1.0.5%       3.0.5%         b o s parn       2.0.6%       1.0.5%       1.0					8.81%
6 0 7 series       4.374       2.26%       52,450,505       2.274         0 8 series       3.101       1.200       1.200       1.200       1.200         10 1 1 series       2.60       1.300       1.200       1.311,512,505       1.300         11 10 1 yees       7.385       3.224       4.312,526       3.274       4.050,800,700       405,820,800       405,820,800       405,820,800       405,820,800       405,820,800       405,820,800       405,820,800       405,820,800       405,820,800       405,820,800       405,820,800       405,820,800       405,820,800       405,820,800       405,820,800       405,820,800       206,800,800,800,800       206,800,800,800,800,800,800,800,800,800,8		8,906			
7 is is paris     2.371     1.485     1.485     1.637,070     1.037       8 is 3 paris     2.490     1.691     1.627,070     1.202       9 is 10 yars     2.909     1.691     1.212,071     1.202       10 is 2 paris     3.203     7.621,000     Romotel Cases     7.621,000       Nore it and 12 paris     3.204     4.521,255,000     7.622,000       S is paris     3.204     7.621,000     Romotel Cases     7.621,000       S is paris     3.626     3.626,000     7.622,000     Romotel Cases     7.621,000       S is paris     3.026     3.626,000     3.626,000     7.622,000     7.622,000       S is paris     3.026     3.626,000     3.626,000     7.622,000     7.624,000       S is paris     3.026,000     3.627,000     3.628,000     3.628,000     3.628,000       S is paris     3.026,000     3.627,000     3.628,000     3.628,000     3.628,000       S is ta paris     3.026,000     3.207,000     3.628,000     3.628,000     3.628,000       S is ta paris     3.026,000     3.208,000     3.028,000     3.028,000     3.028,000       S is ta paris     3.026,000     3.028,000     3.028,000     3.028,000     3.028,000       S is ta paris     3					3.69%
8 is Survers         3,149         1.25%         127.553.05         1.22%           100 11 years         2,255         1.32%         120.153.00         12.75.30           100 11 years         2,255         1.32%         120.153.00         127.553.00           100 11 years         127.553         123.05         120.153.00         127.553.00           Remaining From         Number John 2 wears         5.156 John         7.12%         127.553.00         127.553.00           100 12 years         10.756         5.056         8.257.757.77         2.24%         127.553.00         127.					
9 is 30 rems       2,708       1.495       12,710,213       1.1025         11 to 11 years       2,220       9,705       1.101,1125       1.1025         11 to 11 years       2,220       9,705       1.101,1125       1.1015         11 to 11 years       1.2025       9,705       1.1015       1.0125         11 to 11 years       1.2025       1.000       1.1015       1.0125         10 to 11 years       1.2025       1.000       1.1015       1.0125					
10 b 1 jent     7,600     1.35%     45.135%     30.75%       More fair 1 jents     1007     30.00     45.135%     30.75%       More fair 1 jents     1007     30.00     45.136%     30.75%       5 0 8 years     24.548     7.75%     50.00%     2.55%       5 0 8 years     20.07%     1.00%     81.044.00%     2.25%       10 b 1 year     3.00%     4.00%     4.25%     2.25%       10 b 1 year     3.00%     3.00%     3.00%     3.00%       10 b 1 year     3.00%     3.00%     3.00%     3.00% <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
11 b D Pairs     7.465     3.578     445,153.66     43.278       Remaining from     Number of Lears     5.164 Lears     7.164 Ancount     7.164 Ancount       12 b D Pairs     2.078     5.164 Lears     7.164 Ancount     7.164 Ancount       13 b Pairs     2.078     5.164 Lears     7.164 Ancount     7.164 Ancount       15 b Pairs     2.078     5.164 Lears     7.264 Ancount     7.264 Ancount       15 b Pairs     2.078     5.364 Ancount     7.264 Ancount     7.264 Ancount       15 b Pairs     2.078     5.364 Ancount     7.264 Ancount     7.264 Ancount       15 b Pairs     2.078 Ancount     2.026     5.363 Ancount     7.264 Ancount       15 b D Pairs     2.026     4.578 Ancount     7.318 Ancount     7.318 Ancount       15 b D Pairs     2.026     4.578 Ancount     7.318 Ancount     7.318 Ancount       15 b D Pairs     2.026     4.578 Ancount     7.318 Ancount     7.318 Ancount       15 b D Pairs     2.026 Ancount     2.027 Ancount     7.028 Ancount     7.028 Ancount       15 b D Pairs     2.027 Ancount     3.026 Ancount     7.028 Ancount     7.028 Ancount       15 b D Pairs     1.008 Ancount     3.026 Ancount     7.028 Ancount     7.028 Ancount       15 b D Pairs     1.008 Ancount     1.					
Morr then 119578         18.01%         2.8.01% <th2.8.01%< th=""></th2.8.01%<>					
Up to Systems       1, 7, 72       7, 85%       137, 95%, 72, 72%       137, 95%, 72, 72%         Sis Bayers       10,76       5, 464       151, 444, 048       20, 20         Sis Di Yaren       10,76       5, 464       455, 52, 72%       137, 52%       72, 20       139, 20         Sis Di Yaren       2, 645       455, 55, 72%       45, 25, 72%       43, 25%       43, 25%         Sis Di Yaren       10,069       4, 47%       55, 52, 73%       43, 25%         Sis Di Yaren       10,069       4, 47%       55, 52, 73%       43, 25%         Sis Di Yaren       10,069       4, 47%       55, 52, 73%       43, 25%         Sis Di Yaren       11,45%       7, 13%       43, 13%       15, 53%         Sis Di Yaren       11,45%       7, 13%       43, 13%       14, 55%       1,33, 570, 685       10, 25%		119,578	59.40%	4,876,982,050	40.53%
5 is 5 yawsis       1.0.491       7.009       50.00       22.02         3 to 1 years       1.0.05       5.000       32.02.02       2.04         3 to 1 years       1.0.05       5.000       32.02.02       2.04         3 to 1 years       1.0.05       5.000       32.02.02       2.04         3 to 1 years       3.000       4.000       32.02.02       3.000         5 to 15 years       3.000       4.000       50.03.92.00       4.000       4.000         5 to 15 years       3.000       4.000       50.03.92.00       4.000       4.000       4.000         5 to 15 years       3.000       4.000       5.000       6.000       6.000       6.000       6.000         5 to 5 years       3.000       7.000       1.01035.000       6.000	Remaining Term	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
8 is 3 years in 10,7% 5,50% 312,544,008 72,224,708 72,244,708 72,244,708 72,244,708 73,224,708 73,254,708 74,254,708 74,2					
10 to 12 years     10.076     5.000     44.080(7)7     2.848       20 to 14 years     3.45     4.097     45.05       20 to 15 years     3.46     4.097     45.05       20 to 15 years     1.0.499     5.214     45.05       20 to 15 years     1.0.499     5.214     62.238     1.0.69       20 to 25 years     1.0.499     5.214     62.238     1.0.69       20 to 25 years     1.0.499     5.214     6.0.50,85     7.0.6695       20 to 25 years     1.0.499     7.2.484     1.0.135     8.0.60,50       20 to 25 years     1.0.499     7.2.484     1.0.135     8.0.60,50       20 to 25 years     1.0.237     1.0.6496     1.0.238     1.0.238       20 to 20 years     1.0.237     1.0.6496     1.0.238     1.0.238       20 to 20 years     2.0.238     4.000,50,50     1.0.238     1.0.238       20 to 20 years     2.0.238     1.0.238     1.0.23					
12 to 34 years     9.22     4.86     77.224.20     7.37.54       15 to 15 years     9.335     4.464     513.434.22     4.37.55       16 to 35 years     9.03     6.39.5     4.045     513.434.22     4.37.55       16 to 35 years     1.00.55     7.718     51.00.550.20     1.00.550.20     1.00.550.20       20 to 34 years     1.00.75     7.000.550.20     1.00.550.20     1.00.250.20       20 to 34 years     1.00.75     7.000.550.20     1.00.250.20     1.00.250.20       20 to 34 years     1.00.75     7.000.550.20     1.00.250.20     1.00.250.20       20 to 34 years     0.000     7.000.50     1.00.250.20     1.00.250.20       20 to 34 years     0.000     7.000.50     1.00.250.20     1.00.250.20       20 to 350.40     0.000     9.027     4.4450.30.20.20     7.000.500.20       20 to 750.40     0.000     9.027     4.4450.30.20.20     7.000.500.20       20 to 750.400.20     0.000     0.000.20     0.000.20     10.000.500.20       20 to 750.400.20     0.000.20     0.000.20     0.000.20     10.000.500.20       20 to 750.400.20     0.000.20     0.000.20     0.000.20     0.000.20       20 to 750.400.20     0.000.20     0.000.20     0.000.20     0.000.20					
la to 15 eyrs in 50 34 eyrs in 50 36 eyrs in 50 34 eyrs in 50 35 eyrs in 50 25 eyrs i					
16 b 8 perch9.3864.66%1519,347.25814.27816 b 2 years10.4995.7146.731,80,1165.38820 b 7 years10.4955.7146.731,80,1165.38821 b 3 years14.2137.1161.131,357,0631.503721 b 3 years15.5757.38464.00,313,270,687.303721 b 3 years3.0577.38464.00,313,270,687.303721 b 3 years3.0577.38464.00,313,270,687.55721 b 3 years3.0577.38464.00,313,270,687.55721 b 3 years3.0571.3978.75213.3378.752121 b 3 years3.0571.3971.3937,0587.5577.55721 b 3 years3.0571.3971.397,0587.5577.55721 b 3 years3.3111.3578.75213.5577.55721 b 3 years3.3111.3578.75213.5577.55721 b 3 years3.3121.3571.3937,0581.3577.55721 b 3 years3.3121.3571.3037,05821.35877.55721 b 3 years3.3571.3037,05821.35877.5577.55721 b 3 years3.3121.3571.3037,05821.35877.55721 b 3 years3.3571.20071.35877.56273.55721 b 3 years3.5771.30371.3037,05821.35877.55721 b 3 years3.5771.3071.30571.303721 b 3 years3					
16 to X) span       30,009       4.97 %       599,322,381       4.96 %         21 to Z years       30,048       52,154       63,218,0116       6.80 %         21 to Z years       1,0457       7.20 %       1,133,55,100       6.80 %         20 to Z years       1,457       7.20 %       1,133,55,100       6.80 %         20 to Z years       1,457       7.20 %       1,133,55,100       3.30 %         20 to Z years       1,457       7.20 %       1,033,55,100       3.30 %         20 to Z years       6.60       3.90 %       1,033,55,100       3.30 %         20 to Z years       6.60       3.90 %       1,033,55,100       3.00 %       3.00 %       1,003,066,920       1.61 Anoute         20 to Z host       3.03 %					
21 to 24 years       12.627       3.738       8.08/54.27       6.699         24 to 25 years       13.623       7.278       1.018.35.65.03       9.298         26 to 25 years       13.627       7.098       1.018.35.65.03       9.298         26 to 25 years       13.017       6.008       1.018.35.65.03       9.298         26 to 25 years       13.017       6.008       1.018.35.65.03       9.298         26 to 25 years       13.017       6.008       7.098       1.018.35.65.03       9.298         26 to 25 years       13.017       6.008       7.008       7.018       7.028       7.028         26 to 55 years       10.007       9.001.06 (305.55)       10.028       7.018       7.028       7.018       7.028       7.018       7.018       7.028       7.018		10,009	4.97%		4.98%
24 0.25 years       114.214       7.055       1.013.356.20       9.24 years         25 0.25 years       13.4714       7.055       1.113.356.20       9.23 years         25 0.35 years       13.477       7.054       1.313.356.20       9.23 years         26 0.35 years       13.377       2.1844       4.068.812.62       3.376         More thin dy ears       0.05       0.205       0.205         Corrent Lindended IV       Number of lows       N Total Lows       0.205         0 10 50%       2.3242       1.4574       1.229.77.333       18.80%         0 10 50%       2.3242       1.4574       2.229.77.335.353       18.80%         0 10 50%       2.0324       1.81.75       10.80%       10.80%       10.80%         0 10 50%       2.04.21%       1.81.75       10.80%       10.82.5%       10.80%       10.82.5%       10.80%       10.82.5%       10.80%       10.82.5%       10.80%       10.82.5%       10.80%       10.82.5%       10.80%       10.82.5%       10.82.5%       10.80%       10.82.5%       10.82.5%       10.80%       10.82.5%       10.80%       10.82.5%       10.80%       10.82.5%       10.80%       10.82.5%       10.80%       10.82.5%       10.80%       10.82.5%					
26 to 28 years       14,141       7.056       11,12,356,503       0.2376         26 to 39 years       43,077       7.0596       13,137,006       0.2376         20 to 49 years       666       0.2087       40,0507       0.2376         Current Unindexed LY       Number of Loans       % Total Loans       % Total Loans       % Total Loans         Up to 40%       20,521       14,576       3,050,0592       15,575         10 to 50%       20,521       14,576       3,050,0592       15,575         10 to 50%       20,521       14,576       2,020,042       15,675         10 to 70%       0       0,005       0       0,005         10 to 70%       0       0,005       0       0,005         10 to 70%       0       0,005       0       0,005         10 to 70%       0       0,005       0       0,007         10 to 70%       0       0,008       0       0,007         10 to 70%       0       0,007					
28 to 30 years       15.47       7.1945       1.13.370,62       10.02%         More than 30 years       6.06       1.00%       6.05.57.28       0.55%         Current Lindeeded LV       Number of Losss       % Ital Losss       Anount of Loss       % Ital Losss       7.84.54       3.13.970,622       15.84.72         Up to 40%       9.02.72       14.45%       3.13.91.84.22       15.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.64.2%       3.05.66.2%<					
30 to 4)years       43.977       91.84%       4,062,812,637       63.03%         Current Unindexed IV       Number of Loans       47.014 Alloant       8.002,85%       6.03.5%       6.03.5%         Current Unindexed IV       9.027       44.84%       3.13.13,852       6.64.2%         40 to 50%       2.3,541       1.4.5%       3.13.05,85,22       13.84%         50 to 50%       2.0,27%       5.0,553       1.8.5%       2.237.555,51       3.85%         50 to 50%       2.0,07%       2.0,01%       2.237.555,51       3.85%         00 to 80%       1.0,77       10.015,1559       4.88.2%         00 to 70%       0.00%       0.00%       0.00%         Comer Atten 50%       0       0.00%       0.00%       0.00%         Comer Atten 50%       0       0.00%       0.00%       0.00%       0.00%         Second Home       1.84,74       1.45%       1.16,87       8.103,120       0.00%         Other       2.00,2%       5.103,120       0.00%       0.00%       0.00%       0.00%         Other       2.00,2%       1.00,0%       10.03%       7.014,10000       7.00,0%       0.00%       0.00%       0.00%       0.00%       0.00%       0.00%					
More than d years         0.03         0.035,288         0.035,288         0.035,288         0.035,288           Up to 40%         % Total Laons         Monutel of Laons         % Total Amount         Monutel of Laons         % Total Amount         2.4.6.9%         2.3.6.18         2.4.6.9%         2.3.6.18         2.4.6.9%         2.0.95%					
Current Unindexed LTV         Number of Losins         % Total Lassis         Annout of Lassis         Statel Lassis         Annout of Lassis         % Total Anount           Up to 40%         39,314         14.57%         1.030,065,922         15.64%           40 to 50%         39,341         14.57%         1.030,065,922         15.64%           60 to 70%         79,382         14.95%         2.473,558,355         20.66%           10 to 85%         71.767         10.81%         2.447,558,535         20.66%           Land Funpose         Number of Lossis         % Total Lassis         Monout at Lassis         % Total Anount           Dame-scatcified         16.477         0.81%         2.447,558,512.80         18.82%           Boy to Lt         2.000%         91.75%         10.0151,159,324         8.82%           Boy to Lt         2.000%         91.357,29         0.00%         0.00%           Boy to Lt         72         0.00%         7.039,372         10.000%           Reidential         72.684         36.60%         4.700,778,614         39.314           Notal Anount         2.91,323         10000%         2.08,578,771         10.00%           Canader Canader         0         0.00%         7.03,814					
Up to 40%         99,272         44.84%         3,179,134.822         61.6922           50 to 50%         30.361         15.18%         2,227,723.331         18.60%           50 to 60%         20.382         44.59%         2,247,755,55         705.85%           70 to 80%         2.21,767         10.81%         2,740,210,42         18.62%           Nomer encurpied         184,757         40.00%         0.00%         0.00%           Owner encurpied         184,757         10.81%         3,740,210,42         18.82%           Second Home         164,757         40.00%         0.00%         0.00%           Owner encurpied         0.00%         0.00%         0.00%         0.00%           Owner encurpied         7.364         30.00%         11.64%         7.303,12,29         0.00%           Owner encurpied         127,653         63.00%         4,730,776,13         100.00%         0.00%           Cheer encurpied         127,653         63.00%         4,730,776,13         30.50%         7.514.80000           Cheer encurpied         127,653         63.00%         4,730,776,61         30.50%         7.524,737,763         7.000,00%           Cheer encurpied         120,837,972         100.00%         <					
Sib to 60%       30,561       15.81%       2,237,73.83       18.80%         O to 70%       21,767       10.81%       2,743,73.85.55       20.56%         You for Mine Mine Mine       21,767       10.81%       2,740,210,12       18.82.5%         Cons Propose       Number of Lons       St Total Lons       Manuari of Lons       St Total Amount         Conserved Mine       16.497       8.13%       1.405,411.50       18.82.5%         Second Home       16.497       8.13%       1.405,411.50       10.00%         Other       72       0.66%       9,113.22       0.00%         Property Tope       Number of Lons       St Total Lonsert       Manuari of Lons       St Total Consert         Residential       20.123       10.00%       12.033,703,752       10.00%         Note       12,638       3.66/0%       4.730,77,86,14       23.313         Note       12,638       3.66/0%       4.730,77,86,14       23.313         Note       12,638       3.66/0%       4.730,77,86,14       23.313         Note       12,638       3.66/0%       4.730,77,86,14       23.037,97,72       20.00%         Note       12,638       5.26,517,71       10.00%       20.00%       20.00% <td></td> <td></td> <td></td> <td></td> <td></td>					
60 to 20%         29,382         24,49%         2,473,586,35         40,00%           More thin 80%         0         0,00%					
70 to 80%       2,4%7       10.81%       2,240,20,42       18,62%         More than 80%       0       0,00%       0       0,00%         Conver-occupid       %1 Total Leans       Anount of Leans       % Total Result         Second Home       16,6497       8.19%       1.405,811.900       11.68%         Second Home       16,6497       8.19%       1.405,811.900       0.00%         Opter       72       0.04%       9.153,239       0.06%         Property Type       Number of Leans       X total Account       K total Leans       X total Account         Residential       201,323       100.00%       12.03,703,752       100.00%         House       73,684       36.60%       4.730,753,814       33.31%         Other       0       0.00%       0       0.00%         Conter       12,03,703,752       100.00%       0       0.00%         Conter       3,840       17.31%       1.81,51,771       14.00%         Conter       3,840       17.31%       1.82,53,757,50,00%       2.90,90%         Conter       3,840       17.31%       1.85,51,771       14.00%         Conter       3,859       1.92%       2.20,23,85       2.93,55,955,00%					
More than 30%         0         0.00%         0         0.00%           Comer occupied         184,754         191,77%         10.613,156,334         88.25%           Second Home         184,754         191,77%         10.613,156,334         88.25%           Boy to Let         0         0.00%         0.00%         0.00%           Other         0         0.00%         10.613,156,334         88.25%           Boy to Let         0         0.00%         0.00%         0.00%           Other         0         0.00%         7.612,0303,757,70         10.00%           Flat         127,619         63.40%         7,302,25,133         60.69%           House         7,864         38.50%         4,712,78,783,787,782         10.00%           Commercial         0         0.00%         0         0.00%           Commercial         0         0.00%         0         0.00%           Conter         64,215         31.90%         3,491,075,81         2.90,1%           Libon         7,648         38.59%         5,328,975,400         44.27%           Alenticia         10,210         5.08%         7,922,038         2.90,1%           Conter         3,491,023					
Number of Leans         % Total Leans         Amount of Lons         % Total Amount           Owner occupied         18,4754         9,177%         10,619,156,334         88.25%           Second home         10,6497         8,19%         1,405,411,500         11.68%           Buy to Let         0         0.00%         0         0.00%           Other         72         0.04%         9,133,229         0.08%           Property Type         Number of Leans         Amount of Leans         X* Total Leans         Amount of Leans         X* Total Leans					
Owner-scupped         184,74         91.7%         10,619,196,934         882,75%           Scond Hone         0         0,00%         0         0,00%           Buy to Let         0         0,00%         9,106,25,29         0,00%           Proper/Ype         Number of Loans         % Total Loans:         Amount of Loans         % Total Amount           Residential         120,76,39         64,00%         7,30,295,139         66,00%           Other         0         0,00%         0         0,00%           Commercial         0         0,00%         0         0,00%           Norta         20,83,23,93,75,01         4,00,00%         3,00,05%         10,00%           Norta         20,83,03,93,13         1,00,00%         3,00,00%         10,00%         10,00%           Norta         20,31,03,25,13         1,00,00%         3,00,00%         1,00,00%         10,00%           Norta         20,31,03,25%         1,00,00%         1,00,00%         1,00,00%<					
Second Home         16.497         8.19%         1.405,411.590         11.685           Other         72         0.00%         9.135,223         0.00%           Property Type         Number Oleans         % Total Loss         % Total Amount Oleans         % Total	•				
Buy to let         0         0.00%         0         0.00%           Property Type         Number of Loans         % Total Loans         Annount of Loans         % Total Annount           Reidential         120,32,32         0.00%         0         0.00%           Flat         120,32,03         66,09%         0         0.00%         0         0.00%           Commercial         0         0.00%         0         0.00%         0         0.00%           Commercial         0         0.00%         0         0.00%         0         0.00%           Commercial         0.00%         0         0.00%         0         0.00%           Commercial         0.00%         0         0.00%         0         0.00%           Commercial         0.00%         0         0.00%         0         0.00%           Contral         0.043,33         100.00%         3.010.00%         3.010.00%         3.010.00%           Contral         0.043,33         100.00%         0         0.00%         0         0.00%           Contral         0.01,33         100.00%         3.02,01,00.00%         3.02,01,00.00%         3.02,01,00.00%         3.02,01,00.00%           Cotral <td></td> <td></td> <td></td> <td></td> <td></td>					
Other         72         0.04%         9,135,229         0.008%           Property Type         Number O Loans         % Total Loans         Amount of Loans         % Total Amount           Residential         201,223         100.00%         1,2033,703,752         100.00%           Property Type         73,884         36.60%         7,702,951,39         60.69%           House         73,884         36.60%         4,730,778,614         93.33,219           Other         0         0.00%         0         0.00%           Commercial         0         0.00%         70         0.00%           Portagal         201,223         100.00%         12,033,703,752         100.00%           Norte         64,215         31.90%         3,491,023,987         22.01,11           Norte         64,215         31.90%         3,491,023,987         22.01,11           Liabon         7,648         38.59%         5,326,973,400         44.27%           Alenteigo         7,440         33.70%         23.94         5.95%           Alenteigo         7,440         33.70%         3.93,1271         11.05%           Alenteigo         7,440         33.70%         3.92,120,135%         1.93% </td <td></td> <td></td> <td></td> <td></td> <td></td>					
Residential         201,323         100.00%         12,033,703,752         100.00%           Filt         127,639         66,60%         7,302,95,139         66,60%           Commercial         0         0,00%         20,337,0372         0,00%           Commercial         0         0,00%         0         0,00%           Commercial         0         0,00%         20,337,0372         10,000%           Commercial         0         0,00%         20,337,0372         10,000%           Commercial         201,323         10,00%         20,337,0372         10,000%           Contercial         31,90%         3,491,023,703,72         10,000%         20,3370,752         10,000%           Contercial         7,740         37,80%         3,249,10,23,703,72         10,000%         20,370,752         10,000%           Contercial         7,740         37,80%         3,249,10,23,70         12,043,703,752         10,000%         20,370,752         10,000%         20,370,752         10,000%         20,370,752         10,000%         20,370,752         10,000%         20,370,752         10,000%         20,370,752         10,000%         20,370,752         10,000%         20,370,752         10,000%         20,370,752         10,000%<	Other				0.08%
Flat       127,639       63,40%       7,302,921,39       60.60%         Other       0       0,00%       0       0,00%         Commercial       0       0,00%       0       0,00%         Geographical Distribution       Number of Loans       % Total Loans       % Total Loans       % Total Amount         Portugal       201,323       100.00%       12,033,703,752       100.00%         Center       34,440       17.31%       1,685,151,771       14.00%         Lisbon       7,7689       38.59%       5,326,975,400       44.22%         Algarve       10,030       5.05%       7,322,02,84       6.58%         Modeira       3,359       1.92%       237,402,375       14.93%         Algarve       10,030       5.05%       7,322,02,84       6.58%         Modeira       3,050       1.51%       17,152,82,05       1.43%         Delinquencies       Number of Loans       % Total Loans       Manount f Loans       % Total Amount         > 30 to 60 days       0       0.00%       0       0.00%       0       0.00%         Projected Outsanding Amount <sup>6</sup>					
House         73,68         36,60%         4,730,776,14         33.31%           Other         0         0,00%         0         0,00%         0         0,00%           Commercial         0         0,00%         10,00%         20,00%         10,00%         20,00%         10,00%         20,00%         10,00%         20,00%         10,00%         20,00% <td></td> <td></td> <td></td> <td></td> <td></td>					
Other         0         0.00%         0         0.00%           Commercial         0         0.00%         0         0.00%         0         0.00%           Commercial         Construction         Number of Loans         % Total Loans         Amount of Loans         % Total Amount         % Total Amount           Portugal         201,323         100.00%         12,038,703,752         100.00%           Center         3,491,025,997         29,01%         22,03%         23,03%         23,03%         23,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%         23,04,03%<					
Commercial         0         0.00%         0         0.00%           Geographical Distribution         Number of Loans         % Total Loans         Amount of Loans         % Total Amount           Portugal         201,223         10.00%         12,033,703,752         100.00%           Center         34,840         17,31%         1,685,151,771         14.00%           Libbon         77,669         38.59%         5,326,975,000         44.27%           Alerutejo         7,460         3.70%         329,416,515         2.74%           Alegarve         10,230         5.08%         792,202,884         6.58%           Madeira         3,050         1.51%         171,528,050         1.43%           Delinquencies'         3,050         1.22%         237,402,375         1.00%           Solto 60 days         201,203         5.08%         792,202,884         6.008%         3.083,216         0.03%           > 300 to 60 days         201,203         0.00%         0.00%         0.00%         0.00%         0.00%           > 90 days         0.00%         0.00%         3.033,216         0.03%         3.039,126         0.03%         3.039,126         0.03%           > 0.00%         0.00%					
Geographical Distribution         Number of Loans         % Total Leans         Amount of Loans         % Total Amount           Portugal         201,223         100.00%         12,033,703,752         120.00%           Norte         64,215         31.90%         34,910,25,987         230.1%           Center         33,440         17.31%         1,685,151,771         14.00%           Lisbon         77,689         38.59%         5,326,675,400         44.27%           Alentejo         7,440         3.70%         329,415,531         2.74%           Madeira         3,859         1.92%         237,402,375         1.97%           Accres         3,050         1.51%         171,528,005         1.43%           Delinquencies <sup>1</sup> Number of Loans         % Total Loans         Amount of Loans         % Total Amount           > 30 to 60 days         106         0.05%         3.38,316         0.03%         20           > 90 days         106         0.05%         3.38,316         0.03%         12,033,703,752         14,920           10000         0         0.00%         0         0.00%         0         0.00%         0.00%         0.00%           2000 days         0         0.00%					
Portugal         201,323         100.00%         12,03,703,752         100.00%           Norte         64,215         31.90%         3,491,025,987         29.01%           Center         34,840         17.31%         16.85,1571         14.00%           Lisbon         77,649         33.55%         5.326,975,603         64.42%           Algarve         0.10,200         5.08%         792,202,884         65.58%           Madeira         3.050         1.51%         171,528,005         1.43%           Delinquencies <sup>1</sup> Number of Loans         % Total Loans         % Total Amount         9.15%         1.03%         6.00.8%         5.00 80 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
Center         34,840         17.31%         1.685,15.171         14.00%           Lisbon         77,689         38.59%         5,326,975,400         44.27%           Alentejo         7,440         3.70%         322,416,531         2.74%           Algarve         10,230         5.08%         792,202,884         6.58%           Acres         3,050         1.51%         171,528,005         1.43%           Delinquencies <sup>7</sup> Number of Loans         % Total Loans         % Total Amount         % Total Amount           > 30 to 60 days         224         0.12%         9,154,966         0.03%         3.383,216         0.03%           > 50 to 90 days         206         0.05%         3.383,216         0.03%         3.0350         1.12%         9,154,966         0.03%           > 50 days         204         0.12%         9,154,966         0.03%         3.0350         1.033         1.035,986,065         0.03%         3.0350         0.03%         0.00%         0.00%         0.00%         0.00%         0.03%         3.035,986,065         0.03%         3.035,986,065         0.03%         3.035,986,065         0.03%         3.035,986,065         0.03%         3.035,986,065         0.03%         0.035,986,065         0	Portugal	201,323			100.00%
Lisbon       77,689       38,59%       5,326,97,400       44.27%         Alentejo       7,440       3.70%       323,416,531       2.74%         Madeira       3,859       1.92%       237,402,375       1.97%         Madeira       3,859       1.92%       237,402,375       1.97%         Delinquencies'       Number of Loans       % Total Loans       % Total Amount         > 30 to 60 days       244       0.12%       9,154,966       0.03%         > 50 days       0       0.00%       0       0.00%         > 90 days       0       0.00%       0       0.00%         Principal Balance       Mar/2021       11,432,035,93       11,452,035,93         Mar/2020       10,037%       3,557,403       44,27%         Mar/2021       10,037%       3,557,400       Mar/2021         Mar/2021       10,037%       1,352,035,93       1.44%         Mar/2023       10,037%       3,383,216       0.03%         > 90 days       0       0.00%       0       0.00%         Mar/2021       10,037,07,678,419       Mar/2021       11,452,035,93         Mar/2025       10,358,96%       Mar/2035       3,559,56%         Mar/2035 <td>Norte</td> <td></td> <td></td> <td></td> <td></td>	Norte				
Alentejo       7,440       3,70%       329,416,531       2,74%         Algarve       10,230       5,08%       792,202,84       6,58%         Madeira       3,859       1.92%       237,402,375       1.19%         Azores       3,050       1.51%       171,528,805       1.43%         Delinquencies <sup>*</sup> Number of Loans       % Total Loans       % Total Amount         > 30 to 60 days       244       0.12%       9,154,966       0.08%         > 90 days       0       0.00%       0       0.00%         > 90 days       0       0.00%       0       0.00%         Projected Outstanding Amount <sup>®</sup> Mar/2020       Mar/2021       10,878,720,07752         Mar/2020       0       0.00%       0       0.00%       0         Mar/2021       10,878,720,07752       Mar/2023       11,452,035,333       11,452,035,333         10000       -       -       -       Mar/2020       10,878,720,07752       Mar/2030       7,678,451,410         10000       -       -       -       -       Mar/2020       10,878,720,070       Mar/2020       10,878,720,070       10,878,923,938       10,878,923,938       10,878,933,938,958       5,933,568,958       5,933,568					
Algarve       10,230       5.08%       792,202,884       6.58%         Madeira       3,859       1.92%       237,402,375       1.97%         Acores       3,050       1.51%       171,528,805       1.43%         Delinquencies'       Number of Loans       & Mount of Loans       % Total Amount         > 30 to 60 days       244       0.12%       9,154,966       0.03%         > 90 days       0       0.00%       0       0.00%         Projected Outstanding Amount*       Marifizion       Marifizion       Marifizion         Mar/2002       10000       0.00%       0       0.00%         Projected Outstanding Amount*       Marifizion       Marifizion       Marifizion         Mar/2023       10,837,920,792       10,315,989,695       Marifizion       Marifizion         Mar/2024       10,878,200,075       Marifizion       Marifizion       Marifizion       Marifizion       Marifizion       Marifizion       Marifizion       Marifizion       Marifizion       Statia,883,366       Statia,883,366       Statia,863,366       Marifizion       Marifizion       Marifizion       Statia,863,366       Marifizion       Statia,863,366       Marifizion       Statia,863,366       Marifizion       Statia,863,366       Marif					
Madelira       3,859       1.92%       237,402,375       1.93%         Azores       3,050       1.51%       171,528,050       1.43%         > 30 to 60 days       20 do 60 days       0.12%       9,154,966       0.08%         > 30 to 60 days       106       0.05%       3,383,216       0.03%         > 90 days       0       0.00%       0       0.00%         > 90 days       0       0.00%       0.00%       0.00%         Projected Outstanding Amount <sup>6</sup> Mar/2022       12,033,703,752         Mar/2023       11,452,035,333       11,452,035,333       11,452,035,333         Mar/2024       0.03%       0.03%       0.03%       0.03%         Jamount <sup>6</sup> Mar/2023       12,033,73752       Mar/2023       11,452,035,333         Mar/2024       0.03%       Mar/2024       10,033,598,965       Mar/2024       10,033,598,965         Mar/2040       3,547,463,362       Mar/204       10,835,983,563       Mar/2045       10,720,720,752,758,753,753         Mar/2040       3,547,463,363       Mar/2045       3,547,463,363       Mar/2045       3,547,463,363         Mar/2040       Mar/2045       10,735,752,743,7552,743,758,753,753,752,758,753,753,753,753,752,743,753,7					
Azores         3,050         1.51%         171,528,005         1.43%           Delinguencie'         Number of Loans         Amount of Loans         % Total Amount           > 30 to 60 days         244         0.15%         9 (16%)					
Delinquencies <sup>2</sup> Number of Loans         % Total Loans         Amount of Loans         % Total Amount           > 30 to 60 days         244         0.12%         9,154,966         0.03%           > 90 days         106         0.05%         3,333,216         0.03%           > 90 days         0         0.00%         0         0.00%           Projected Outstanding Amount <sup>9</sup> Amountisation         Principal Balance           10000         Mar/2022         12,033,703,752         Mar/2023         11,452,035,393           10000         Mar/2023         11,452,035,393         Mar/2023         11,452,035,393           6000         Mar/2020         7,678,451,419         Mar/2020         10,313,668,822           Mar/2030         7,678,451,419         Mar/2030         3,547,463,336           Mar/2045         2,029,615,228         Mar/2045         2,029,615,228           Mar/2050         91,433,668,325         Mar/2050         91,433,366,326           0         Mar/2050         10,315,593,565         Mar/2050         21,543,366,326           Mar/2050         91,433,660,325         355,593,565         Mar/2050         21,543,366,326           Mar/2050         10,315,600,825         355,593,565         Mar/2050					1.43%
> 30 to 60 days       244       0.12%       9,154,966       0.08%         > 60 to 90 days       0       0.00%       0       0.00%         Projected Outstanding Amount <sup>b</sup> Amortisation       Principal Balance         12000       0       0       0.00%       12,033,703,752         10000       0       0       0.07%       12,033,703,752         Mar/2022       10,037,03,703<72					
> 90 days         0         0.00%         0         0.00%           Projected Outstanding Amount <sup>5</sup> Amortisation Prolice Mar/2022         Principal Balance Mar/2023         11,452,035,393           10000         0.00%         Mar/2024         10,878,720,007           8000         0.00%         Mar/2025         10,315,989,695           Mar/2025         10,315,989,695         Mar/2030         7,678,814,149           Mar/2030         7,678,814,149         Mar/2035         5,431,366,822           Mar/2030         7,678,814,149         Mar/2036         7,678,814,149           Mar/2030         7,678,814,149         Mar/2036         9,174,36,228           Mar/2040         3,547,463,366         Mar/2040         3,547,463,366           Mar/2050         917,433,620         Mar/2055         355,593,565           Mar/2050         917,433,620         Mar/2060         72,670,215           Mar/2060         72,670,215         Mar/2070         215,440           Mar/2070         215,440         Mar/2070         215,440           Mar/2070         215,440         Mar/2065         0.0           Mar/2070         107,720         Mar/2086         0.0           Mar/2081         0.0         Mar/2085<	•				
Projected Outstanding Amount <sup>b</sup> Amortisation Profile_ Mar/2022         Principal Balance           12000         12,033,703,752         Mar/2023         11,262,035,393           10000         Mar/2023         11,362,035,393         Mar/2023         11,362,035,393           8000         Mar/2023         10,315,989,695         Mar/2030         7,678,451,419           Mar/2025         5,431,366,822         Mar/2035         5,431,366,822           4000         Mar/2045         2,029,615,228         Mar/2045         2,029,615,228           Mar/2050         917,433,620         Mar/2055         355,593,565         Mar/2055         355,593,565           Mar/2060         72,670,215         Mar/2070         215,440         Mar/2070         215,440           2000         0         0         0         0         0         Mar/2070         10,720           Mar/2070         0         0         0         Mar/2070         0         Mar/2070         0           0         0         0         0         0         0         0         0         0         0           0         0         0         0         0         0         0         0         0         0					
12000       Profile		0	0.00%		0.00%
Mar/2022       12,033,703,752         Mar/2023       11,452,035,393         Mar/2024       10,878,720,007         Mar/2025       10,315,989,695         Mar/2030       7,678,451,419         Mar/2030       7,678,451,419         Mar/2044       2,029,615,228         Mar/2045       2,029,615,228         Mar/2050       917,433,620         Mar/2050       912,5440         Mar/2061       2,000         Mar/2071       107,720         Mar/2081       00					Principal Balance
10000       Mar/2023       11,452,035,393         Mar/2024       10,878,720,007         Mar/2025       10,315,989,695         8000       Mar/2035       5,431,366,822         6000       Mar/2040       3,547,463,336         4000       Mar/2055       917,433,620         4000       Mar/2055       355,593,565         Mar/2055       355,593,565         Mar/2056       2,304,336         Mar/2070       215,440         Mar/2071       107,720         Mar/2071       107,720         Mar/2071       107,720         Mar/2071       107,720         Mar/2071       0         Mar/2070       0         Mar/2071       0         Mar/2071       0         Mar/2071       0         Mar/2071       0         Mar/2070       0	12000				12 022 702 752
10000       Mar/2024       10,878,720,007         8000       Mar/2025       10,315,989,695         Mar/2030       7,678,451,419         Mar/2035       5,431,366,822         Mar/2040       3,547,463,336         Mar/2040       3,547,463,336         Mar/2055       355,593,565         Mar/2055       2,029,615,228         Mar/2055       355,593,565         Mar/2060       72,670,215         Mar/2070       215,440         Mar/2071       107,7200         Mar/2071       107,7200         Mar/2086       0         Mar/2086       0         Mar/2086       0         Mar/2081       0         Mar/2086       0         Mar/2086       0         Mar/2081       0         Mar/2081       0         Mar/2081       0         Mar/2081       0         Mar/2081       0 <td>11.</td> <td></td> <td></td> <td></td> <td></td>	11.				
8000       Mar/2025       10,315,989,6955         Mar/2030       7,678,451,419         Mar/2035       5,431,366,822         Mar/2040       3,547,463,336         Mar/2045       2,029,615,228         Mar/2050       917,433,620         Mar/2055       355,593,565         Mar/2050       2,029,615,228         Mar/2055       355,593,565         Mar/2055       2,304,356         Mar/2070       215,440         Mar/2071       107,720         Mar/2081       0         Mar/2081 <td>10000</td> <td></td> <td></td> <td></td> <td></td>	10000				
8000       Mar/2030       7,678,451,419         Mar/2035       5,431,366,822         Mar/2040       3,547,463,336         Mar/2040       3,547,463,336         Mar/2055       917,433,620         4000       Mar/2055       355,593,565         Mar/2055       2,304,356         Mar/2070       215,440         Mar/2081       0	11111.				
6000       Mar/203       5,431,360,822         Mar/2040       3,547,463,336         Mar/2045       2,029,615,228         Mar/2050       917,433,620         Mar/2055       355,593,565         Mar/2060       72,670,215         Mar/2070       215,440         Mar/2071       107,720         Mar/2081       0         Mar/2081       0 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
6000 4000 4000 0 0 0 0 0 0 0 0 0 0 0 0					
4000       Mar/2050       917,433,620         4000       Mar/2055       355,593,565         Mar/2060       72,670,215         Mar/2065       2,304,356         Mar/2071       107,720         Mar/2076       0         1000       1000       1000,000         1000       1000,000       1000,000         1000       1000,000       1000,000         1000       1000,000       1000,000         1000       1000,000       1000,000         1000,000       1000,000       1000,000         1000,000       1000,000       1000,000         1000,000       1000,000       1000,000         1000,000       1000,000       1000,000         1000,000       1000,000       1000,000         1000,000       1000,000       1000,000         1000,000       1000,000       1000,000         1000,000       1000,000       1000,000         1000,000       1000,000       1000,000         1000,000       1000,000       1000,000         1000,000       1000,000       1000,000         1000,000       1000,000       1000,000         1000,000       1000,000       1					
4000 4000	6000				
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2000 0 107,200 0 107,200					
0 1 1 1 1 1 1 1 1 1 1 1 1 1					107,720
Nar/2086         Mar/2086           1504         5655           1504         5655           1504         5655           1504         5655           1504         5655           1504         5655           1504         5655           1504         5655           1504         5655           1504         5655           1504         5655           1505         5655 <td< td=""><td></td><td></td><td></td><td>Mar/2076</td><td>0</td></td<>				Mar/2076	0
Mar/2091 0					0
Mar/2091 0	M651 5016 5016 5016 5173 5016 5017 5016 5017 5017 5017 5026 5039 5039 5039 5039 5039 5039 5039 5039	55245 55609 55974 56339 56704 (7707 77070 77435 77435 77435 77435 77435 77435 77435 77435 77435 77435 77435 77435 8165 8165 8231 8251	59261 59626 59922 50357 50357 50357 50357 50357 50357 1453 11453 11453 11453 11453 11453 11453 11453 11453 12483 2214 22143		0
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-2000		a = af 0		Mar/2096	0

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



#### Report Reference Date: 31/03/2022 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 <sup>b</sup>	290,355,561	291,305,687	573,308,376	562,723,431	1,093,397,637	2,491,555,961	6,731,057,10
Commercial Mortgages	0	0	0	0	0	0	
Other Assets <sup>2</sup>	0	0	0	0	0	0	
Cover Pool	290,355,561	291,305,687	573,308,376	562,723,431	1,093,397,637	2,491,555,961	6,731,057,10
Covered Bonds	2,000,000,000	0	4,000,000,000	2,200,000,000	2,000,000,000	0	
<sup>b</sup> Includes mortgage pool and other assets;	assumes no prepaym	nents (constant prepa	yment rate of 0%)				
8. Liquidity Cushion						N	ominal Amount
Liquidity Cushion (according to Fitch's defi	inition) <sup>c</sup>						
Liquidity Cushion amount							0.0
Deposits with eligible financial institutions							0.0
Eligible securities							0.0
Liquidity Cushion requirement calculation							
Required Liquidity Cushion							0.0
Interest due month 1							0.0
Interest due month 2							0.0
Interest due month 3							0.0
<sup>c</sup> At least equal to the interest payments du	e on the Covered Bo	nds Outstanding befo	re swaps for the ne	kt 3 months			
9. Derivative Financial Instruments						N	ominal Amount
Total Amount of Derivatives in the Cover p	lood						0.0
Of Which Interest Rate Derivatives <sup>d</sup>							0.0
Fixed to Floating Swaps							0.0
Interest Basis Swaps							0.0
Of Which Currency Swaps							0.0
<sup>d</sup> External Counterparties (No)							
10. Contacts							
Financial Operations Department						Securitisation.Unit	@millenniumbcp.r

Other Reports on Millenniumbcp website ECBC Label Website

Securitisation.Unit@millenniumbcp.pt

http://ind.millenniumbcp.pt/en/Institucional/investidores/Pages/CoveredBondsProgramme.aspx https://coveredbondlabel.com/

#### Notes

<sup>1</sup> Soft Bullet Date (Extended Maturity) If the covered bonds are not redeemed on the relevant maturity date, the maturity will automatically be extended on a monthly basis up to one year. In that event, the covered bonds can be redeemed in whole or in part on a monthly basis up to and including the Extended Maturity Date.

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

In addition to the mortgage assets, other assets (or substitution assets) may be included in the cover pool up to an amount equal to 20% of the cover pool, subject to the following eligibility criteria: - Deposit with the Bank of Portugal in cash or ECB eligible securities, or

- Deposits held with credit institutions rated at least A-.

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

The overcollateralisation ratios are calculated by dividing (i) the total outstanding balance of the assets included in the cover pool by (ii) the total nominal amount of the covered bonds (both excluding accrued interest). For clarification purposes, all assets included in the covered pool are eligible assets.

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

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

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

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

The Current indexed LTV is calculated by dividing de 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 satisitcal models approved by the Bank of Portugal).

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

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

#### <sup>7</sup> Delinquencies

A loan is considered to be delinquent if any payment is in arrears by more than 30 days. According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must be removed from the pool and substituted by another loan which fulfills the elegibility 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 2022

Reporting in Domestic Currency	Eur
CONTENT OF TAB E	
1. Additional information on the programme	
<ol><li>Additional information on the swaps</li></ol>	
3. Additional information on the asset distribution	

Field Number	1. Additional information on the programme					
Tumber	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)	ND1	ND1			
E.1.1.2	Servicer	Banco Comercial Português, S.A.	JU1U6S0DG9YLT7N8ZV32			
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.	JU1U6S0DG9YLT7N8ZV32			
E.1.1.6	Back-up cash manager	ND1	ND1			
E.1.1.7	Account bank	Banco Comercial Português, S.A.	JU1U6S0DG9YLT7N8ZV32			
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	Deloitte & Associados, SROC S.A.				
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	Example Bank	Example Guarantor	Example Bank(LEI)	FX		
	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	102.51				
E.3.1.2	Weighted Average Maturity (months)**	309.39				
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	-	ND2	ND2	ND1	-
E.3.2.2	30-<60 days	0.12%	ND2	ND2	ND1	244
E.3.2.3	60-<90 days	0.05%	ND2	ND2	ND1	106
E.3.2.4	90-<180 days	ND1	ND1	ND1	ND1	ND1
E.3.2.5	>= 180 days	ND1	ND1	ND1	ND1	ND1