Harmonised Transparency Template

2024 Version

Portugal Millenniumbcp

Reporting Date: 29/12/2023 Cut-off Date: 29/12/2023



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

Worksheet F1: Sustainable M data

Worksheet G1. Crisis M Payment Holidays



A. Harmonised Transparency Template - General Information

HTT 2024



	5. References to Capital Requirements Regulation (CRR) 129(1) 6. Other relevant information	0				
Field						
Number	1. Basic Facts					
G.1.1.1 G.1.1.2	Country Issuer Name		Portugal Millenniumbcp			
G.1.1.3	Labelled Cover Pool Name		OBH01			
G.1.1.4	Link to Issuer's Website		tp://ind.millenniumbcp.pt/en/Institucional/i vestidores/Pages/CoveredBondsProgramme.			
G.1.1.5	Cut-off date		aspx			
0G.1.1.2	Optional information e.g. Contact names		29/12/2023 Virgílio Costa			
6244	2. Regulatory Summary		Vic			
G.2.1.1 G.2.1.2	Basel Compliance, subject to national jursdiction (Y/N) CBD Compliance		Yes Y			
G.2.1.3	CRR Compliance (Y/N)		Yes			
OG.2.1.1	LCR status		https://coveredbondlabel.com			
	3. General Cover Pool / Covered Bond Information 1. General Information	n	Nominal (mn)			
G.3.1.1	Total Cover Assets		10925.96501			
G.3.1.2 OG.3.1.1	Outstanding Covered Bonds Cover Pool Size [NPV] (mn)		9200 14,203.6			
OG.3.1.2 OG.3.1.3	Outstanding Covered Bonds [NPV] (mn)		9,211.3			
OG.3.1.3 OG.3.1.4						
G.3.2.1	2. Over-collateralisation (OC) OC (%)		Statutory 5.0%	Voluntary 4.8%	Contractual 14.0%	Purpose Rating Requirements
G.3.2.3 OG.3.2.4	Total OC (absolute value in mn)		1,726.0			
G.3.3.1	3. Cover Pool Composition		Nominal (mn) 10,876.0		% Cover Pool 99.5%	
G.3.3.5	Mortgages Other		50.0		0.5%	
G.3.3.6	4. Cover Pool Amortisation Profile	Total	10,926.0 Contractual	Expected Upon Prepayments	100.0% % Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)		12.9	ND1		
	Residual Life (mn)					
G.3.4.2	By buckets: 0 - 1 Y		532.4	ND1	4.9%	
G.3.4.3	1 - 2 Y		529.0	ND1	4.9%	
G.3.4.4 G.3.4.5	2 - 3 Y 3 - 4 Y		522.8 513.4	ND1 ND1	4.8% 4.7%	
G.3.4.6	4 - 5 Y		502.3	ND1	4.6%	
G.3.4.7 G.3.4.8	5 - 10 Y 10+ Y		2,304.9 5,971.1	ND1 ND1	21.2% 54.9%	
G.3.4.9		Total	10,876.0 Initial Maturity	0.0 Extended Maturity	100.0% % Total Initial Maturity	0.0% % Total Extended Maturity
G.3.5.1	Weighted Average life (in years)		2.0	3.0	78 Total Illitial Maturity	% Total Extended Watchity
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3 G.3.5.4	0 - 1 Y 1 - 2 Y		2,200.0 2,000.0	0.0 2,200.0	23.9% 21.7%	0.0% 23.9%
G.3.5.5	2 - 3 Y		4,000.0	2,000.0	43.5%	21.7%
C 2 F 6						
G.3.5.6 G.3.5.7	3 - 4 Y 4 - 5 Y		1,000.0 0.0	4,000.0 1,000.0	10.9% 0.0%	43.5% 10.9%
	4 - 5 Y	Total	0.0 9,200.0	1,000.0 9,200.0	0.0% 100.0%	10.9% 100.0%
G.3.5.7	4 - 5 Y 6. Cover Assets - Currency EUR	Total	0.0 9,200.0 Nominal [before hedging] (mn) 10,926.0	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0	0.0% 100.0% % Total [before] 100.0%	10.9% 100.0% % Total [after] 100.0%
G.3.5.7 G.3.5.10	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR	Total	0.0 9,200.0 Nominal [before hedging] (mn)	1,000.0 9,200.0 Nominal [after hedging] (mn)	0.0% 100.0% % Total [before]	10.9% 100.0% % Total [after]
G.3.5.7 G.3.5.10 G.3.6.1	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Breakdown by interest rate	Total	0.0 9,200.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn)	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn)	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before]	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after]
G.3.5.7 G.3.5.10 G.3.6.1	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Breekdown by interest rate Floating coupon	Total	0.0 Nominal [before hedging] (mn) 10,926.0 Nominal before hedging] (mn) 9,200.0 Nominal before hedging] (mn) 9,200.0 9,200.0	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% 100.0%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0%
G.3.5.7 G.3.5.10 G.3.6.1 G.3.7.1	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Breakdown by Interest rate Floating coupon		0.0 9,200.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% 100.0% % Substitute Assets 100.0%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0%
G.3.5.7 G.3.5.10 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Breakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash		0.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0 9,200.0 Nominal (mn) 50.0 50.0	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0	0.0% 100.0% ** Total [before] 100.0% ** Total [before] 100.0% ** Total [before] 100.0% 100.0% ** Substitute Assets 100.0% 100.0%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0%
G.3.5.7 G.3.5.10 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Bonds - Bonds Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer)	Total Total	0.0 9,200.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 9,200.0 9,200.0 Nominal [mn) 50.0 Nominal [mn] 50.0 Nominal [mn]	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% 100.0% % Substitute Assets 100.0% % Substitute Assets 100.0% % Substitute Assets 100.0%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0%
G.3.5.10 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Bonds - Bonds Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer)	Total	0.0 Nominal [before hedging] (mn) 10.926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0 Nominal (mn) 50.0 Nominal (mn)	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% 100.0% % Substitute Assets 100.0% % Substitute Assets	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0%
G.3.5.10 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1 G.3.10.16 G.3.11.2	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Sreekdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets	Total Total	0.0 Nominal [before hedging] (mn) 10,925.0 Nominal [before hedging] (mn) 2,920.0 Nominal [before hedging] (mn) 3,200.0 9,200.0 Nominal [mn) 50.0 Nominal [mn] 50.0 Nominal [mn] 50.0 Nominal [mn] 50.0 Nominal [mn] 50.0	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% % Substitute Assets 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% % Covered Bonds 0.5%
G.3.5.10 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1 G.3.10.16 G.3.11.2 G.3.11.4	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Gurency EUR 8. Covered Bonds - Breakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List	Total Total Total	0.0 Nominal [before hedging] (mn) 10.925.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0 9,200.0 Nominal [mn) 50.0 Nominal (mn) 50.0 Nominal (mn) 50.0 Nominal (mn) 50.0 So.0 Nominal (mn) 50.0 So.0 Nominal (mn) 50.0 So.0 So.0 So.0 So.0 So.0 So.0 So.0 S	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% 100.0% % Substitute Assets 100.0% % Substitute Assets 100.0% % Substitute Assets 100.0% % Cover Pool	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0%
G.3.5.10 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.16 G.3.10.16 G.3.11.2	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Breakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond list	Total Total Total	0.0 Nominal [before hedging] (mn) 10,925.0 Nominal [before hedging] (mn) 2,920.0 Nominal [before hedging] (mn) 3,200.0 9,200.0 Nominal [mn) 50.0 Nominal [mn] 50.0 Nominal [mn] 50.0 Nominal [mn] 50.0 Nominal [mn] 50.0	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% % Substitute Assets 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% % Covered Bonds 0.5%
G.3.5.10 G.3.5.10 G.3.6.1 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1 G.3.10.16 G.3.11.2 G.3.11.4 G.3.12.1	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Breakdown by interest rate Floating coupon 9. Substitute Assets - Type Cach 10. Substitute Assets - Country Domestic (Country of issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond list Bond list Derivatives & Swaps Derivatives in the register / Cover pool (notional) (mn)	Total Total Total	0.0 9,200.0 Nominal [before hedging] [mn) 10,926.0 Nominal [before hedging] [mn) 9,200.0 Nominal [before hedging] [mn) 9,200.0 9,200.0 Nominal [mn) 50.0 50.0 Nominal [mn] 50.0 Sound Nominal [mn] 50.0 hominal [mn] 50.0 hominal [mn] 50.0 Nominal [mn]	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% % Substitute Assets 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% % Covered Bonds 0.5%
G.3.5.10 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1 G.3.10.16 G.3.11.2 G.3.11.4 G.3.12.1	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Breakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets Lentral bank eligible assets 12. Bond List Bond List Bond List 13. Derivatives & Swaps	Total Total Total	0.0 9,200.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0 Nominal [mn) 50.0 Nominal (mn)	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% % Substitute Assets 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% % Covered Bonds 0.5%
G35.7 G35.10 G3.61 G3.7.1 G3.82 G3.84 G3.91 G3.90 G3.10.1 G3.10.1 G3.11.2 G3.11.4 G3.11.4 G3.11.4 G3.11.4 G3.11.4	6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Breakdown by Interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond list 13. cerivatives & Swaps Derivatives in the register / Cover pool (notional) (mn) Type of interest rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both)	Total Total Total	0.0 9.200.0 Nominal [before hedging] (mn) 10.926.0 Nominal [before hedging] (mn) 9.200.0 Nominal [before hedging] (mn) 9.200.0 9.200.0 Nominal [mn) 50.0 Nominal (mn) 50.0 Nominal (mn) 50.0 hominal (mn) 50.0 Nominal (mn)	1,000.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 9,200.0	0.0% 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% 100.0% 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% % Cover Pool 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% % Covered Bonds 0.5%
G3.5.7 G3.5.10 G3.6.1 G3.7.1 G3.8.2 G3.8.4 G3.9.1 G3.9.1 G3.10.16 G3.10.16 G3.11.2 G3.11.4 G3.11.2 G3.11.4	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Gurency EUR 8. Covered Bonds - Gurency EUR 8. Covered Bonds - Sreakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets Central bank eligible assets 12. Bond List Bond List Bond List 13. Derivatives & Swaps Derivatives in the register / Cover pool (notional) (mn) Type of interest rate waps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate waps (intra-group, external or both) Type of currency rate waps (intra-group, external or both) Type of currency rate waps (intra-group, external or both) Type of currency rate waps (intra-group, external or both) Type of currency rate waps (intra-group, external or both) Type of currency rate waps (intra-group, external or both) Type of currency rate waps (intra-group)	Total Total Total	0.0 9,200.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0 9,200.0 Nominal (mn) 50.0 Rowered Nominal (mn) 60.0 Rowered	1,000.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 2,020.0 Nominal [after hedging] (mn) 9,200.0 Solution 1,000.0 S	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 0.5% 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G.3.5.10 G.3.6.1 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.6 G.3.10.1 G.3.10.1 G.3.10.1 G.3.11.2 G.3.11.2 G.3.13.3 The issuer believes whether or not exp	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Gurency EUR 8. Covered Bonds - Breakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond List Bond List Bond List 13. Derivatives & Swaps Derivatives in the register / Cover pool (notional) (mn) Type of interest rate ways (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) 4. Compliance Art 14 CBD Check table that, at the time of its assuance and based on transparency data mode publicly avails sources in the form of covered bonds are eligible to preferential treatment under Results (a) Value of the cover pool total content of the sources (a) Value of the cover pool total cashes (a)	Total Total Total	0.0 9,200.0 Nominal [before hedging] (mn) 10,926.0 Nominal (before hedging] (mn) 9,200.0 Nominal (before hedging] (mn) 9,200.0 9,200.0 Nominal (mn) 50.0 Rominal (mn) 50.0 Nominal (mn) 50.0 Rominal (mn) 50.0 Nominal (mn) 50.0 Nom	1,000.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 2,020.0 Nominal [after hedging] (mn) 9,200.0 Solution 1,000.0 S	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 0.5% 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G.3.5.10 G.3.6.1 G.3.6.1 G.3.6.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1 G.3.10.1 G.3.11.2 G.3.11.4 G.3.12.1 G.3.13.3 The issuer believes whether or not exp	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Breekdown by interest rate Floating coupon 9. Substitute Assets - Type Cah 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond List Bond List 13. Derivatives & Swaps Derivatives in the register / Cover pool (notional) (mn) Type of interest rate waps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) 4. Compliance Art 14 GBD Check table that, at the time of its issuence and based on transpearey data make palicily rovalite that, at the time of its issuence and based on transpearey data make palicily yearlies (a) Value of volationaling covered bonds:	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 Nominal [before hedging] [mn) 10.926.0 Nominal [before hedging] [mn) 9,200.0 Nominal [before hedging] [mn) 9,200.0 9,200.0 Nominal [mn) 50.0 50.0 Nominal [mn] 50.0 Sound Nominal [mn] 50.0 No	1,000.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 2,020.0 Nominal [after hedging] (mn) 9,200.0 Solution 1,000.0 S	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 0.5% 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G.3.5.10 G.3.6.1 G.3.6.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1 G.3.10.16 G.3.11.2 G.3.11.4 G.3.12.1 G.3.13.2 G.3.13.3 The issuer believes whether or not exp	4 - 5 Y 6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Breekdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets Central bank eligible assets 12. Bond List Bond List Bond List 13. Derivatives & Swaps Derivatives in the register / Cover pool (notional) (mn) Type of unrency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of unrency rate swaps (intra-group, external or both) Type of unrency rate swaps (intra-group, external or both) Type of unrency rate swaps (intra-group, external or both) Type of unrency rate swaps (intra-group). External or both) Type of unrency rate swaps (intra-group). External or both) Type of unrency rate ways for the group of the country of the cou	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 Nominal [before hedging] [mn) 10.926.0 Nominal [before hedging] [mn) 9,200.0 Nominal [before hedging] [mn) 9,200.0 9,200.0 Nominal [mn) 50.0 Nominal [mn] 50.0 Solo Solo Nominal [mn] 50.0 Solo	1,000.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 2,020.0 Nominal [after hedging] (mn) 9,200.0 Solution 1,000.0 S	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 0.5% 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G.3.5.10 G.3.6.1 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1 G.3.10.1 G.3.11.2 G.3.11.4 G.3.12.1 G.3.13.3 The issuer believes whether or not exp G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5	6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Breakdown by Interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond List 13. Derivatives & Swaps Derivatives in the register Cover pool Inotional (mn) Type of interest rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Use of the cover pool total ossets: (a) Value of the cover pool total ossets: (b) List of ISIN of issued covered bonds: (c) Geographical distribution: (d) Type of cover assets:	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 3,200.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0 9,200.0 Nominal (mn) 50.0 Sominal (mn) 50.0 Sominal (mn) 50.0 Nominal (mn) 50.0 Nominal (mn) 50.0 100 Nominal (mn) 50.0 100 Nominal (mn) 50.0 100 Nominal (mn) 50.0 100 Nominal (mn) 100 100 100 100 100 100 100 100 100 10	1,000.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) Rowa	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 0.5% 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G.3.5.10 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1 G.3.10.1 G.3.10.1 G.3.11.2 G.3.11.4 G.3.12.1 G.3.13.3 G.3.13.3 G.3.13.3 G.4.1.4 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6	6. Cover Assets - Currency EUR 7. Covered Bonds - Gurrency EUR 8. Covered Bonds - Breakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond List Bond List Bond List 13. Derivatives & Swaps Derivatives in the register / Cover pool (notional) (mn) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) 14. Compliance Art 14 CBD Check Lable that, of the time of its issuence and bread on transporary state made publicly available from of covered bonds: (a) Value of flue Cover pool total cassets: (b) List of ISIN of Issued covered bonds: (c) Geographical distribution: (c) Type of cover assets: (c) Loan size:	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 3,200.0 Nominal [before hedging] (mn) 10,926.0 Nominal (before hedging] (mn) 9,200.0 Nominal (before hedging] (mn) 9,200.0 9,200.0 9,200.0 Nominal (mn) 50.0 Sol.0 Sol.0 Nominal (mn) 50.0 Sol.0 S	1,000.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 2,020.0 Nominal [after hedging] (mn) 9,200.0 Solution 1,000.0 S	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 0.5% 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G.3.5.10 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1 G.3.10.1 G.3.10.1 G.3.11.2 G.3.11.4 G.3.12.1 G.3.13.3 G.3.13.3 G.4.1.4 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.6 G.4.1.7 G.4.1.8	6. Cover Assets - Currency EUR 7. Covered Bonds - Gurency EUR 8. Covered Bonds - Breakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond List Bond List Bond List Bond List 13. Derivatives & Swops Derivatives in the register / Cover pool (notional) (mn) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) List of Isin of covered bonds: (a) Vulue of the cover pool totol assets: (b) List of Isin of issued covered bonds: (c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Vuluation Method: (d) Interest rate risk- cover pool:	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 3,200.0 Nominal [before hedging] (mn) 10,926.0 Nominal (before hedging] (mn) 9,200.0 Nominal (before hedging] (mn) 9,200.0 9,200.0 9,200.0 Nominal (mn) 50.0 So.0 So.0 Nominal (mn) 50.0 So.0 So.0 So.0 Nominal (mn) 50.0 So.0 So.0 So.0 So.0 So.0 So.0 So.0 S	1,000.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) Rowa	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 0.5% 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G.3.5.10 G.3.6.1 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1 G.3.10.1 G.3.10.1 G.3.11.2 G.3.11.4 G.3.12.1 G.3.13.3 G.3.13.3 G.3.13.1 G.3.13.2 G.3.13.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.8 G.4.1.9 G.4.1.1 G.4.1.1	6. Cover Assets - Currency EUR 7. Covered Bonds - Gurrency EUR 8. Covered Bonds - Breakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond List Bond List Bond List Bond List Bond List Universe Swaps Derivatives in the register / Cover pool [notional] (mn) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group) external or both) Universe the me of its issuance and based on trumponery data made pakility avoid that, at the time of its issuance and based on trumponery data made pakility avoid tous in the firm of covered bonds: (a) Value of flot cover pool toth cases: (b) List of ISIN of Issued covered bonds: (c) Geographical distribution: (d) Value of the cover pool: (d) Linterest rate risk- cover pool: (d) Linterest rate risk- cover pool: (d) Linterest rate risk- covered bond:	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 Nominal [before hedging] (mn) 10.926.0 Nominal (before hedging] (mn) 9,200.0 Nominal (before hedging] (mn) 9,200.0 9,200.0 Nominal (mn) 50.0 50.0 Nominal (mn) 50.0 So.0 Nominal (mn) 50.0 So.0 Nominal (mn) 50.0 So.0 Nominal (mn) 50.0 So.0 So.0 Nominal (mn) 50.0 So.0 So.0 So.0 So.0 So.0 So.0 So.0 S	1,000.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) Rowa	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 0.5% 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G.3.5.10 G.3.6.1 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1 G.3.10.1 G.3.11.2 G.3.11.4 G.3.12.1 G.3.13.3 The issuer believes whether or not exp G.4.1.1 G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.1 G.4.1.9 G.4.1.10 G.4.1.10 G.4.1.10 G.4.1.10 G.4.1.10 G.4.1.10 G.4.1.11	6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Green Bonds - Breakt Green Bonds - Green Bonds	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 5,200.0 Nominal [mn] 5,200.0 South (mn) 50.0 Nominal (mn) 50.0 South (mn) 50.0 Nominal (mn) 50.0 South (mn) 50.0 South (mn) 50.0 Nominal (mn) 50.0 South (mn) 50.0 South (mn) 50.0 South (mn) 50.0 South (mn) 50.0 Interpretable (mn) 50.0 South	1,000.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) Rowa	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 0.5% 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G.3.5.10 G.3.6.1 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.6 G.3.10.1 G.3.10.1 G.3.10.4 G.3.11.2 G.3.11.4 G.3.12.1 G.3.13.3 The issuer believes whether or not exp G.4.1.2 G.4.1.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.1 G.4.1.1 G.4.1.1 G.4.1.1 G.4.1.1 G.4.1.1 G.4.1.1 G.4.1.1 G.4.1.1	6. Cover Assets - Currency EUR 7. Covered Bonds - Currency EUR 8. Covered Bonds - Green Bonds - Gree	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 Nominal [before hedging] (nn) 10,926.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0 9,200.0 Nominal (mn) 50.0 So.0 So.0 So.0 Nominal (mn) 50.0 So.0 So.0 So.0 So.0 So.0 So.0 So.0 S	1,000.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) 9,200.0 Roward (mn) Rowa	0.0% 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Total [before] 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% 0.5% 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G.3.5.10 G.3.6.1 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.1 G.3.9.6 G.3.10.1 G.3.10.1 G.3.10.1 G.3.10.3 G.3.12.1 G.3.13.1 G.3.13.2 G.3.13.3 G.3.13.1 G.3.13.2 G.3.13.3 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.1 G.4.1.11 G.4.1.11 G.4.1.12 G.4.1.11 G.4.1.12 G.4.1.11 G.4.1.12 G.4.1.11	6. Cover Assets - Currency EUR 7. Covered Bonds - Gurrency EUR 8. Covered Bonds - Breakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List University of Cover pool (Intoinal) (Imn) Type of currency rate swaps (Intra-group, external or both) Type of currency rate swaps (Intra-group, external or both) Type of currency rate swaps (Intra-group, external or both) Type of currency rate swaps (Intra-group, external or both) Type of currency rate swaps (Intra-group, external or both) Type of currency rate swaps (Intra-group, external or both) Type of currency rate clighte to preferrated broads: (a) Vulue of the cover pool fool assets: (b) List of EIM of Issued covered bonds: (c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Intra-est rate risk - covere pool: (d) Intra-est rate risk - covered bond: (d) Currency risk - cover do bond: (d) Liquiding Risk - primary assets cover pool:	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0 Nominal (mn) 50.0 50.0 Nominal (mn) 50.0 Nominal (mn) 50.0 Nominal (mn) 50.0 Nominal (mn) 50.0 So.0 Nominal (mn) 50.0 So.0 Nominal (mn) 50.0 So.0 So.0 Nominal (mn) 50.0 So.0 So.0 So.0 So.0 Intips://coveredbondiabel.com/issuer/24/ ND2 ND2 ND2 ND2 ND2 Suser, these covered bonds would sately the eligibility 1575/2013 is ultimately o matter to be determined by o 38 39 [insert here link to the cover pool on the covered bond label website] 24 Sor Mortagae Assets link to Glossay HG. 115 149 for Mortagae Assets link to Glossay HG. 115	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Rominal [after hedging] (mn) 9,200.0 9,200.0 Row	0.0% 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% 100.0% 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% % Cover Pool 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G.3.5.10 G.3.6.1 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.6 G.3.10.1 G.3.10.1 G.3.10.1 G.3.10.1 G.3.11.2 G.3.11.4 G.3.12.1 G.3.13.1 G.3.13.2 G.3.13.3 G.3.13.1 G.3.13.1 G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.1 G.4.1.1	6. Cover Assets - Currency EUR 7. Covered Bonds - Gurrency EUR 8. Covered Bonds - Breakdown by interest rate Floating coupon 9. Substitute Assets - Country Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond List Bond List Bond List Bond List Bond List 13. Derivatives & Swaps Derivatives in the register (cover pool Inotional) (mn) Type of Interest rate awaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate waps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate covered bonds: (a) Value of outstanding covered bonds: (b) List of ISM To Swad Covered bonds: (c) Geographical distribution: (d) List of ISM To Swad Covered bonds: (e) Geographical distribution: (i) Intreest rate rake - cover pool: (d) Currency risk - covered bond: (d) Liquidity Rake - primary assets cover pool: (d) Currency risk - covered bond: (d) Liquidity Rake - primary assets cover pool: (d) Credit Risk: (d) Market Rake: (d) Market Rake: (d) Market Rake: (d) Market Rake: (e) Market Rake:	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0 Nominal (mn) 50.0 South (mn) 50.0 Nominal (mn) 50.0 Nominal (mn) 50.0 Nominal (mn) 50.0 Nominal (mn) 50.0 South (mn) 50	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Rominal [after hedging] (mn) 9,200.0 9,200.0 Row	0.0% 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% 100.0% 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% % Cover Pool 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G.3.5.10 G.3.6.1 G.3.7.1 G.3.8.2 G.3.8.4 G.3.9.6 G.3.10.1 G.3.10.1 G.3.10.1 G.3.10.1 G.3.11.2 G.3.11.4 G.3.12.1 G.3.13.1 G.3.13.1 G.3.13.2 G.3.13.3 G.3.13.3 G.4.14 G.4.15 G.4.16 G.4.17 G.4.18 G.4.1.10 G.4.1.11 G.4.1.12 G.4.1.14 G.4.1.15 G.4.1.16 G.4.1.17 G.4.1.16 G.4.1.17 G.4.1.16 G.4.1.17 G.4.1.11	6. Cover Assets - Currency EUR 7. Covered Bonds - Gurrency EUR 8. Covered Bonds - Breakdown by Interest rate Floating coupon 9. Substitute Assets - Country Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond List Bond List Bond List Bond List 13. Deviavatives & Swaps Derivatives in the register (cover pool Inotional) (mn) Type of Interest rate ways (Intra-group, external or both) Type of Currency rate ways (Intra-group, external or both) Type of Currency rate ways (Intra-group, external or both) Type of Currency rate ways (Intra-group, external or both) Type of Currency rate ways (Intra-group, external or both) Type of Currency rate ways (Intra-group, external or both) Type of Currency rate swaps (Intra-group, external or both) Type of Currency rate swaps (Intra-group, external or both) Type of Currency rate covered bonds: (a) Value of outstanding covered bonds: (b) List of ISM of Swad covered bonds: (c) Geographical distribution: (c) Type of cover asset: (c) Lona size: (c) Voluation Method: (d) Interest rate rake - cover pool: (d) Currency risk - covered bond: (d) Liquidity Rake, - primary assets cover pool: (d) Currency risk - covered bond: (d) Liquidity Rake, - primary assets cover pool: (d) Credit Risk: (d) Market Risk: (e) Maturity Structure - covered bond: (e) Overview mutarity extension triggers:	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0 Nominal (mn) 50.0 Solution (mn) 50.0 Nominal (mn) 50.0 Solution (mn) 50	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Rominal [after hedging] (mn) 9,200.0 9,200.0 Row	0.0% 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% 100.0% 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% % Cover Pool 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G3.5.7 G3.5.10 G3.6.1 G3.7.1 G3.8.2 G3.8.4 G3.9.1 G3.9.5 G3.10.16 G3.11.2 G3.11.4 G3.12.1 G3.13.1 G3.13.2 G3.13.3 G4.1.4 G4.1.5 G4.1.6 G4.1.7 G4.1.8 G4.1.9 G4.1.11 G4.1.12 G4.1.13 G4.1.14 G4.1.15 G4.1.16 G4.1.17 G4.1.18 G4.1.19 G4.1.11 G4.1.17 G4.1.18 G4.1.19 G4.1.11 G4.1.17 G4.1.18 G4.1.19 G4.1.11 G4.1.17 G4.1.18 G4.1.19 G4.1.11 G4.1.17 G4.1.18 G4.1.19 G4	6. Cover Assets - Currency EUR 7. Covered Bonds - Gurency EUR 8. Covered Bonds - Green Bonds - Gurency EUR 8. Covered Bonds - Secakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond List Bond List Bond List Bond List 13. Devirouthrees & Swaps Derivatives in the register / Cover pool (notional) (mn) Type of interest rate ways (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of covered sonds are eligible to performind treatment under Reg (c) Value of the cover pool totol assets (c) Value of the cover pool totol assets (d) Value of the cover pool totol assets (e) Type of cover essets: (f) Valuation Method: (d) Interest rate risk - cover pool: (d) Currency, risk - cover pool: (d) Liquidity Risk - primory assets cover pool: (d) Liquidity Risk - primory assets cover pool: (d) Liquidity Risk - primory assets cover pool: (d) Market Risk: (d) Meding Strategy (e) Maturity Structure - covered bond: (e) Overview maturity extension triggers: (f) Value of OC:	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 Nominal [before hedging] (nn) 10,926.0 Nominal [before hedging] (nn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [mn] 50.0 \$0.0 Nominal (mn) 50.0 \$0.0 Nominal (mn) 50.0 \$1.0 Nominal (mn) \$1.0 \$1.0 \$1.0 Nominal (mn) \$1.0 \$1.0 \$1.0 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ROW issuer, these covered bonds would satisfy the eligibility of the covered bond label website] 43 for Mortsage Assets link to Glossary HG 1.15 149 for Mortsage Assets link to Glossary HG 1.15 149 for Hortsage Assets 111 162 132 215 LTV Residential Mortgage 230 Derivatives and Swaps 18 for Harmonized Glossary 65 88 link to Glossary HG 1.7 88 88 link to Glossary HG 1.7	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Rominal [after hedging] (mn) 9,200.0 9,200.0 Row	0.0% 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% 100.0% 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% % Cover Pool 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G3.5.7 G3.5.10 G3.6.1 G3.7.1 G3.8.2 G3.8.4 G3.9.1 G3.9.5 G3.10.1 G3.10.1 G3.11.2 G3.11.4 G3.12.1 G3.13.2 G3.13.3 The baser believes whether or not exp whether or not	6. Cover Assets - Currency EUR 7. Covered Bonds - Gurrency EUR 8. Covered Bonds - Breakdown by Interest rate Floating coupon 9. Substitute Assets - Country Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond List Bond List Bond List Bond List 13. Deviavatives & Swaps Derivatives in the register (cover pool Inotional) (mn) Type of Interest rate ways (Intra-group, external or both) Type of Currency rate ways (Intra-group, external or both) Type of Currency rate ways (Intra-group, external or both) Type of Currency rate ways (Intra-group, external or both) Type of Currency rate ways (Intra-group, external or both) Type of Currency rate ways (Intra-group, external or both) Type of Currency rate swaps (Intra-group, external or both) Type of Currency rate swaps (Intra-group, external or both) Type of Currency rate covered bonds: (a) Value of outstanding covered bonds: (b) List of ISM of Swad covered bonds: (c) Geographical distribution: (c) Type of cover asset: (c) Lona size: (c) Voluation Method: (d) Interest rate rake - cover pool: (d) Currency risk - covered bond: (d) Liquidity Rake, - primary assets cover pool: (d) Currency risk - covered bond: (d) Liquidity Rake, - primary assets cover pool: (d) Credit Risk: (d) Market Risk: (e) Maturity Structure - covered bond: (e) Overview mutarity extension triggers:	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 Nominal [before hedging] (mn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [before hedging] (mn) 9,200.0 Nominal (mn) 50.0 Solution (mn) 50.0 Nominal (mn) 50.0 Solution (mn) 50	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Rominal [after hedging] (mn) 9,200.0 9,200.0 Row	0.0% 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% 100.0% 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% % Cover Pool 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G3.5.7 G3.5.10 G3.6.1 G3.7.1 G3.8.2 G3.8.4 G3.9.1 G3.9.6 G3.10.1 G3.10.16 G3.11.2 G3.11.4 G3.11.4 G3.11.4 G3.11.4 G3.11.4 G3.11.4 G3.11.4 G3.11.4 G4.1.2 G4.1.3 G4.1.4 G4.1.5 G4.1.6 G4.1.7 G4.1.8 G4.1.9 G4.1.1 G4.1 G4	6. Cover Assets - Currency EUR 7. Covered Bonds - Gurency EUR 8. Covered Bonds - Green Bonds - Gurency EUR 8. Covered Bonds - Secakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond List Bond List Bond List Bond List 13. Devirouthrees & Swaps Derivatives in the register / Cover pool (notional) (mn) Type of interest rate ways (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of covered sonds are eligible to performind treatment under Reg (c) Value of the cover pool totol assets (c) Value of the cover pool totol assets (d) Value of the cover pool totol assets (e) Type of cover essets: (f) Valuation Method: (d) Interest rate risk - cover pool: (d) Currency, risk - cover pool: (d) Liquidity Risk - primory assets cover pool: (d) Liquidity Risk - primory assets cover pool: (d) Liquidity Risk - primory assets cover pool: (d) Market Risk: (d) Meding Strategy (e) Maturity Structure - covered bond: (e) Overview maturity extension triggers: (f) Value of OC:	Total Total Total Total iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiable by the iiiiable by the iiiiiable by the iiiiiiable by the iiiiiiable by the iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0.0 Nominal [before hedging] (nn) 10,926.0 Nominal [before hedging] (nn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [mn] 50.0 \$0.0 Nominal (mn) 50.0 \$0.0 Nominal (mn) 50.0 \$1.0 Nominal (mn) \$1.0 \$1.0 \$1.0 Nominal (mn) \$1.0 \$1.0 \$1.0 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ROW issuer, these covered bonds would satisfy the eligibility of the covered bond label website] 43 for Mortsage Assets link to Glossary HG 1.15 149 for Mortsage Assets link to Glossary HG 1.15 149 for Hortsage Assets 111 162 132 215 LTV Residential Mortgage 230 Derivatives and Swaps 18 for Harmonized Glossary 65 88 link to Glossary HG 1.7 88 88 link to Glossary HG 1.7	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Rominal [after hedging] (mn) 9,200.0 9,200.0 Row	0.0% 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% 100.0% 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% % Cover Pool 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G3.5.7 G3.5.10 G3.6.1 G3.6.1 G3.7.1 G3.8.2 G3.8.4 G3.9.1 G3.9.6 G3.10.1 G3.10.1 G3.10.1 G3.10.1 G3.10.2 G3.11.4 G3.11.4 G3.11.4 G3.11.4 G3.11.4 G3.11.4 G3.11.5 G3.11.4 G4.1.2 G4.1.3 G4.1.4 G4.1.5 G4.1.6 G4.1.7 G4.1.8 G4.1.9 G4.1.1 G4.1 G4	6. Cover Assets - Currency EUR 7. Covered Bonds - Gurrency EUR 8. Covered Bonds - Breakdown by Interest rate Floating coupon 9. Substitute Assets - Open Cash 10. Substitute Assets - Open 11. Liquid Assets Central bank eligible assets 12. Bond List Cover pool Incidency Lover pool Incidenal [(mn) Type of interest rate swaps (intra-group, external or both) 4. Compliance Art 3.4 GBD Check table that, at the time of its issuance and based on transpeared, posternal or both sources in he form of covered bonds are eligible to apprendix transment under Reg. (a) Value of the cover pool total assets: (b) List of Sind of Sissed covered bonds: (c) Geographical distribution: (d) Value of outstanding covered bonds: (e) Type over assets: (j) Louns size: (l) Value of the Cover pool (d) Litterest rate risk - cover pool: (d) Currency risk - cover pool: (d) Currency risk - covered bond: (d) Litterest rate risk - covered bond: (d) Hedging Strategy (e) Maturity Structure - covered bond: (e) Overview maturity extension tragess: (f) Maturity Structure - covered bond: (g) Deverview maturity extension tragess: (g) Percentage of toons in default:	Total Total Total Total Indicate by the control of the control	0.0 Nominal [before hedging] (nn) 10,926.0 Nominal [before hedging] (nn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [mn] 50.0 \$0.0 Nominal (mn) 50.0 \$0.0 Nominal (mn) 50.0 \$1.0 Nominal (mn) \$1.0 \$1.0 \$1.0 Nominal (mn) \$1.0 \$1.0 \$1.0 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ROW issuer, these covered bonds would satisfy the eligibility of the covered bond label website] 43 for Mortsage Assets link to Glossary HG 1.15 149 for Mortsage Assets link to Glossary HG 1.15 149 for Hortsage Assets 111 162 132 215 LTV Residential Mortgage 230 Derivatives and Swaps 18 for Harmonized Glossary 65 88 link to Glossary HG 1.7 88 88 link to Glossary HG 1.7	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Rominal [after hedging] (mn) 9,200.0 9,200.0 Row	0.0% 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% 100.0% 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% % Cover Pool 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%
G3.5.7 G3.5.10 G3.6.1 G3.6.1 G3.7.1 G3.8.2 G3.8.4 G3.9.1 G3.9.6 G3.10.1 G3.10.1 G3.10.1 G3.10.1 G3.10.2 G3.11.4 G3.11.4 G3.11.4 G3.11.4 G3.11.4 G3.11.4 G3.11.5 G3.11.4 G4.1.2 G4.1.3 G4.1.4 G4.1.5 G4.1.6 G4.1.7 G4.1.8 G4.1.9 G4.1.1 G4.1 G4	6. Cover Assets - Currency EUR 7. Covered Bonds - Gurency EUR 8. Covered Bonds - Breakdown by interest rate Floating coupon 9. Substitute Assets - Type Cash 10. Substitute Assets - Country Domestic (Country of Issuer) 11. Liquid Assets Central bank eligible assets 12. Bond List Bond List Bond List Bond List 13. Deviouthives & Swaps Derivatives in the register / Cover pool (notional) (mn) Type of Interest rate ways (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group, external or both) Type of currency rate swaps (intra-group). 4. Compliance Art 14. GBD Check table that, at the time of its susance and based an transparency data made publicly availe sources in the form of covered bonds are eligible to preferential treatment under Region (a) Value of outstanding covered bonds: (b) List of IsiN of issued covered bonds: (c) Value of outstanding covered bonds: (d) Liguridity Risk - primary assets cover pool: (d) Currency risk - covered bond: (d) Liquidity Risk - primary assets cover pool: (d) Liquidity Risk - primary assets cover pool: (d) Marker Risk: (d) Medipin Strategy (e) Maturity Structure - covered bond: (e) Overview maturity extension triaggers: (f) Leeb of OC. (g) Percentage of loans in default:	Total Total Total Total Indicate by the control of the control	0.0 Nominal [before hedging] (nn) 10,926.0 Nominal [before hedging] (nn) 10,926.0 Nominal [before hedging] (mn) 9,200.0 Nominal [mn] 50.0 \$0.0 Nominal (mn) 50.0 \$0.0 Nominal (mn) 50.0 \$1.0 Nominal (mn) \$1.0 \$1.0 \$1.0 Nominal (mn) \$1.0 \$1.0 \$1.0 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ROW issuer, these covered bonds would satisfy the eligibility of the covered bond label website] 43 for Mortsage Assets link to Glossary HG 1.15 149 for Mortsage Assets link to Glossary HG 1.15 149 for Hortsage Assets 111 162 132 215 LTV Residential Mortgage 230 Derivatives and Swaps 18 for Harmonized Glossary 65 88 link to Glossary HG 1.7 88 88 link to Glossary HG 1.7	1,000.0 9,200.0 Nominal [after hedging] (mn) 10,926.0 Nominal [after hedging] (mn) 9,200.0 Nominal [after hedging] (mn) 9,200.0 9,200.0 Rominal [after hedging] (mn) 9,200.0 9,200.0 Row	0.0% 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% % Total [sefore] 100.0% 100.0% 100.0% 100.0% % Substitute Assets 100.0% 100.0% % Substitute Assets 100.0% % Cover Pool 0.5% 0.5%	10.9% 100.0% % Total [after] 100.0% % Total [after] 100.0% % Total [after] 100.0% 100.0% **Covered Bonds 0.5% 0.5%



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency	EUR
CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field	7 Mortgago Accets					
Number	7. Mortgage Assets					
M.7.1.1	1. Property Type Information Residential		Nominal (mn) 10,876.0		% Total Mortgages 100.0%	
M.7.1.4		Total	10,876.0		100.0%	
	2. General Information		Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans 3. Concentration Risks		178,723 % Residential Loans	0 % Commercial Loans	178,723 % Total Mortgages	
M.7.3.1	10 largest exposures		0.2%	0.0%	[For completion]	
	4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1 M.7.4.23	<u>European Union</u> Portugal		100.0% 100.0%	0.0% 0.0%	100.0% 100.0%	
WI.7.4.23	5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Norte		28.4%	0.0%	28.4%	
M.7.5.2	Center		13.5%	0.0%	13.5%	
M.7.5.3 M.7.5.4	Lisbon Alentejo		45.1% 2.8%	0.0%	45.1% 2.8%	
M.7.5.5	Algarye		6.7%	0.0%	6.7%	
M.7.5.6	Madeira		2.0%	0.0%	2.0%	
M.7.5.7	Azores		1.4% % Residential Loans	0.0%	1.4%	
M.7.6.1	6. Breakdown by Interest Rate Fixed rate		% Residential Loans 23.3%	% Commercial Loans 0.0%	% Total Mortgages 23.3%	
M.7.6.2	Floating rate		76.7%	0.0%	76.7%	
M.7.6.3	Other		0.0%	0.0%	0.0%	
	7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1 M.7.7.2	Bullet / interest only Amortising		0.0% 97.9%	0.0% 0.0%	0.0% 97.9%	
M.7.7.3	Other		2.0%	0.0%	2.0%	
	8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months		6.7%	0.0%	6.7%	
M.7.8.2 M.7.8.3	> 12 - ≤ 24 months > 24 - ≤ 36 months		12.3% 11.4%	0.0% 0.0%	12.3% 11.4%	
M.7.8.4	> 36 - ≤ 60 months		13.2%	0.0%	13.2%	
M.7.8.5	> 60 months		56.5%	0.0%	56.5%	
M.7.9.1	9. Non-Performing Loans (NPLs) % NPLs		% Residential Loans 0.0%	% Commercial Loans 0.0%	% Total Mortgages 0.0%	
rVI./.9.1	% NPLS 7.A Residential Cover Pool		U.U%	U.U%	0.0%	
	10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)		60.9			
M 7A 10 2	By buckets (mn): 0 - FUR 10 000		114.4	21.709	1.1%	12.1%
M.7A.10.3	10.000 - EUR 20.000		310.6	20,905	2.9%	11.7%
M.7A.10.4	20.000 - EUR 30.000		434.7	17,473	4.0%	9.8%
M.7A.10.5	30.000 - EUR 40.000		580.3	16,571	5.3%	9.3%
M.7A.10.6 M.7A.10.7	40.000 - EUR 50.000 50.000 - EUR 60.000		765.0 904.5	16,976 16.460	7.0% 8.3%	9.5% 9.2%
M.7A.10.7 M.7A.10.8	60.000 - EUR 70.000		904.5 881.4	13,594	8.1%	7.6%
M.7A.10.9	70.000 - EUR 80.000		798.3	10,667	7.3%	6.0%
M.7A.10.10	80.000 - EUR 90.000		733.9	8,644	6.7%	4.8%
M.7A.10.11 M.7A.10.12	90.000 - EUR 100.000 100.000 - EUR 200.000		682.6 3,157.4	7,190 23,775	6.3% 29.0%	4.0% 13.3%
M.7A.10.12 M.7A.10.13	> EUR 200.000		1,512.9	4,759	13.9%	2.7%
M.7A.10.26		Total	10,876.0	178,723	100.0%	100.0%
	11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)		50.9%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		3,008.9	83,695	27.7%	46.8%
M.7A.11.3	>40 - <=50 %		1,764.1	26,934	16.2%	15.1%
M.7A.11.4 M.7A.11.5	>50 - <=60 % >60 - <=70 %		2,068.2 2,286.0	27,263 25,471	19.0% 21.0%	15.3% 14.3%
M.7A.11.5 M.7A.11.6	>70 - <=80 %		1,748.8	15,360	16.1%	8.6%
M.7A.11.10		Total	10,876.0	178,723	100.0%	100.0%
	12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)		ND3			
	By LTV buckets (mn):					
M.7A.12.10	42 0 1	Total	0.0	0	0.0%	0.0%
M.7A.13.1	13. Breakdown by type Owner occupied		% Residential Loans 87.6%			
M.7A.13.2	Second home/Holiday houses		12.3%			
M.7A.13.3	Buy-to-let/Non-owner occupied		0.0%			
M.7A.13.6	Other		0.1% % Residential Loans			
M 7A 14 1	14. Loan by Ranking 1st lien / No prior ranks		% Residential Loans 87.2%			
M.7A.14.1 M.7A.14.2	Guaranteed		0.0%			
M.7A.14.3	Other		12.8%			
M 7A 15 19	15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.19 OM.7A.15.1	Total		0.0	0	0.0%	0.0%
OM.7A.15.2						
OM.7A.15.3						
M.7A.16.19	16. Average energy use intensity (kWh/m2 per year) - optio Total	nal	Nominal (mn) 0.0	Number of dwellings 0	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.7A.16.19 OM.7A.16.1	IOLAI		0.0	U	U.U76	0.0%
OM.7A.16.2						
OM.7A.16.3						
M.7A.17.14	17. Property Age Structure - optional Total		Nominal (mn) 0.0	Number of dwellings 0	% Residential Loans 0.0%	% No. of Dwellings 0.0%
	18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.8	Total		0.0	0	0.0%	0.0%
OM.7A.18.1						
M.7A.19.5	19. New Residential Property - optional Total		Nominal (mn) 0.0	Number of dwellings 0	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.7A.19.5 M.7A.19.6	IOLAI		0.0	U	0.0%	0.0%
	20. CO2 emission - by dwelling type - as per national available	lity	Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.9	Total		0.0	0.0		



C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition		
HG.1.1	OC Calculation: Statutory	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: Contractual	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: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.		
HG.1.4	Interest Rate Types	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	Maturity Extention Triggers	[insert link to the national legislation where the maturity extention triggers are listed - insert link of relevant programme prospectus]		
HG.1.8	LTVs: Definition	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.1.9	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.1.10	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		
HG.1.11	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		
	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial	Portuguese covered bonds legislation defines two mortgage types as eligible for Covered Bonds: residential mortgages (with a maximum LTV of 80%) and commercial mortgages		
HG.1.12	real estate, etc. Same for shipping where relecvant	(with a maximum LTV of 60%). The current cover pool includes residential mortgages only		
HG.1.13	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.1.14 OHG.1.2	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		
0110.1.2	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		



Report Reference Date: Report Frequency: **29/12/2023**Quarterly

1. Current Credit Ratin Euro 12,500,000,000 Mortgage Covered Bond Programme Aa2/A/A (Moody's / Fitch / DBRS) N/A Banco Comercial Português, S.A. Baa3/BBB-/BBB-/BBB(L) (Moody's / S&P / Fitch/ DBRS) NP/B/B/R-2(m) (Moody's / S&P / Fitch / DBRS) Portugal Baa2/BBB+/A-/A (Moody's / S&P / Fitch/ DBRS) NP/B/B/... (Moody's / S&P / Fitch / DBRS) 2. Covered Bonds Issu aining Term **Covered Bonds Outstanding** 1.96 9,200,000,000 Syndicated Covered Bonds Issues **Private Placements Covered Bonds Issues** Series 5 (ISIN PTBIPGOE0061) 18/10/2024 18/10/2025 2,200,000,000 18/05/2010 Floating Rate 0.81 23/07/2010 Series 6 (ISIN PTBCSFOE0024) 29/10/2025 29/10/2026 2,000,000,000 Floating Rate 1.84 Series 7 (ISIN PTBCS3OE0028) 22/10/2010 Floating Rate 22/04/2027 22/04/2028 3.32 1,000,000,000 Series 8 (ISIN PTBCQLOE0036) 23/08/2012 Floating Rate 23/04/2026 23/04/2027 2.32 4,000,000,000 CRD Compliant (Yes/No) Yes **Asset Cover Test Mortgage Credit Pool** 25.16 10,875,965,007 Other Assets² (Deposits and Securities at market value) 0.00 50.000.000 50,000,000.00 Cash and Deposits 0.00 **RMBS** 0.00 0.00 Other securities 0.00 0.00 **Total Cover Pool** 25.05 10,925,965,007 % of ECB eligible assets 100.00% Overcollateralization³ (Current OC) 18.76% 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 5.00% Committed Overcollateralization (DBRS) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating 14.00% **Legal Minimum Overcollateralization** 5.00% ^aRemaining Term not considering loan amortization profiles. Mortgage credit pool weighted average life**12.9 years** Net Present Value of Assets (incl. derivatives)4 14 203 631 927 62 Net present value of liabilities (incl. derivatives) 9.211.346.572.75 Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives)≥ 0 ОК 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 Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) No Cross currency swaps in place (yes/no) Nο **Currency Exposure Detail** N/A 6. Mortgage Credit Poo Main Characteristics Number of Loans 178,723 Aggregate Original Principal Balance (EUR) 15,711,400,247.05 Aggregate Current Principal Balance (EUR) 10,875,965,007.22 Average Original Principal Balance per loan (EUR) 87.909.22 Average Current Principal Balance per Ioan (EUR) 60.853.75 Current principal balance of the 5 largest borrowers (EUR) 13,652,839.80 Weight of the 5 largest borrowers (current principal balance) % 0.13 Current principal balance of the 10 largest borrowers (EUR) 24,007,455.16 Weight of the 10 largest borrowers (current principal balance) %0.22 Weighted Average Seasoning (months) 105.39 Weighted Average Remaining Term (months) 301.98 Weighted Average Current Unindexed LTV⁵ (%) 50.94 Weighted Average Current Indexed LTV⁵ (%) 0.00 Weighted Average Interest Rate (%) 4 525 Weighted Average Spread (%) 1.215 Max Maturity Date (dd-mm-yyyy 01/12/2073 Subsidized Loans Number of Loans % Total Loans Amount of Loans % Total Amount Yes 10.090 5.65% 157.672.223 1.45% 168,633 No 94.35% 10.718.292.784 98.55% % Total Loans % Total Amount Amount of Loans Insured Property Number of Loans 100.00% 100.00% 178,723 10,875,965,007 Yes 0 0.00% 0.00% Interest Rate Type Number of Loans % Total Loans Amount of Loans % Total Amount 31,144 Fixed 17.43% 2.539.146.945 23.35% 147,579 8,336,818,062 76.65% Floating 82.57% Repayment Type of Loans % Total Loans nt of Loans Annuity / French 176,822 98 94% 10,649,490,876 97 92% Linear 0 0.00% 0 0.00% Increasing instalments 0 0.00% 0.00% 0 Bullet 0 0.00% 0.00% Interest-only 47 0.03% 4,542,671 0.04% Other 1.854 1.04% 221.931.461 2.04%



29/12/2023 Report Reference Date:

			Report Frequency:	Quarterly
6. Mortgage Credit Pool (continued) Seasoning	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Jp to 1 year	5,737	3.21%	724,766,524	6.66%
1 to 2 years	10,698	5.99%	1,340,631,004	12.33%
2 to 3 years	11,300	6.32%	1,234,933,292	11.35%
3 to 4 years	7,555	4.23%	714,957,927	6.57%
4 to 5 years	8,269	4.63%	716,595,037	6.59%
5 to 6 years	8,385	4.69%	704,198,787	6.47%
6 to 7 years	6,410	3.59%	476,883,933	4.38%
7 to 8 years	4,397	2.46%	277,638,939	2.55%
3 to 9 years	3,286	1.84%	189,277,473	1.74%
9 to 10 years	2,201	1.23%	106,369,494	0.98%
10 to 11 years	3,064	1.71%	123,487,743	1.14%
11 to 12 years	1,629	0.91%	62,191,116	0.57%
More than 12 years	105,792	59.19%	4,204,033,739	38.65%
Remaining Term	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 5 years	14,465	8.09%	134,874,477	1.24%
5 to 8 years	13,558	7.59%	278,938,586	2.56%
8 to 10 years	9,010	5.04%	256,794,680	2.36%
10 to 12 years	7,813	4.37%	275,341,500	2.53%
12 to 14 years	8,363 8,338	4.68%	356,093,086	3.27%
14 to 16 years	8,946	4.67%	427,389,215	3.93%
16 to 18 years 18 to 20 years	9,487	5.01% 5.31%	487,286,624	4.48% 5.02%
20 to 22 years	11,328	6.34%	545,598,779 692,873,754	6.37%
22 to 24 years	13,384	7.49%	897,122,183	8.25%
24 to 26 years	12,768	7.49%	959,037,552	8.82%
26 to 28 years	14,477	8.10%	1,169,685,624	10.75%
28 to 30 years	11,139	6.23%	1,017,217,654	9.35%
30 to 40 years	35,313	19.76%	3,346,104,684	30.77%
More than 40 years	334	0.19%	31,606,610	0.29%
Current Unindexed LTV	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 40%	83,695	46.83%	3,008,860,465	27.67%
40 to 50%	26,934	15.07%	1,764,108,675	16.22%
50 to 60%	27,263	15.25%	2,068,224,307	19.02%
60 to 70%	25,471	14.25%	2,285,981,782	21.02%
70 to 80%	15,360	8.59%	1,748,789,777	16.08%
More than 80%	0	0.00%	0	0.00%
Loan Purpose	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Owner-occupied	163,095	91.26%	9,530,810,815	87.63%
Second Home	15,564	8.71%	1,338,992,491	12.31%
Buy to Let	0	0.00%	0	0.00%
Other	64	0.04%	6,161,701	0.06%
Property Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Residential	178,723	100.00%	10,875,965,007	100.00%
Flat	113,771	63.66%	6,683,043,548	61.45%
House	64,952	36.34%	4,192,921,459	38.55%
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 Norte	178,723 55,979	100.00% 31.32%	10,875,965,007	100.00%
Center	30,310	16.96%	3,087,916,894	28.39% 13.55%
Lisbon	70,225	39.29%	1,473,362,107 4,904,117,319	45.09%
	6,712	3.76%		2.80%
Alentejo Algarve	9,201	5.15%	304,613,169 732,339,835	6.73%
Madeira	3,519	1.97%	217,750,388	2.00%
Azores	2,777	1.55%	155,865,295	1.43%
Delinquencies ⁷	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
> 30 to 60 days	325	0.18%	18,317,553	0.17%
> 60 to 90 days	4	0.00%	178,788	0.00%
> 90 days	0	0.00%	0	0.00%
Projected Outstanding Amount ^b			Amortisation	
12000 —			Profile	Principal Balance
-			Dec/2023	10,875,965,007
I.			Dec/2024	10,343,515,449
10000			Dec/2025	9,814,533,790
IIII.			Dec/2026	9,291,702,143
8000			Dec/2027	8,778,287,033
5000			Dec/2028	8,276,021,713
1111111-				
IIIIIIII.			Dec/2029	7,787,128,681
6000				
6000			Dec/2029	7,311,780,341
IIIIIIIIIIIIIII			Dec/2029 Dec/2030	7,311,780,341 5,142,096,226
4000			Dec/2029 Dec/2030 Dec/2035	7,311,780,341 5,142,096,226 3,302,697,096
IIIIIIIIIIIIII			Dec/2029 Dec/2030 Dec/2035 Dec/2040	7,311,780,341 5,142,096,226 3,302,697,096 1,838,539,874
4000			Dec/2029 Dec/2030 Dec/2035 Dec/2040 Dec/2045	7,311,780,341 5,142,096,226 3,302,697,096 1,838,539,874 815,863,642
IIIIIIIIIIIIII			Dec/2029 Dec/2030 Dec/2035 Dec/2040 Dec/2045 Dec/2050	7,311,780,341 5,142,096,226 3,302,697,096 1,838,539,874 815,863,642 305,508,035
4000	ltı		Dec/2029 Dec/2030 Dec/2035 Dec/2045 Dec/2045 Dec/2055	7,311,780,341 5,142,096,226 3,302,697,096 1,838,539,874 815,863,642 305,508,035 59,792,525
2000	Шин		Dec/2029 Dec/2030 Dec/2035 Dec/2040 Dec/2045 Dec/2050 Dec/2050 Dec/2065 Dec/2060 Dec/2065 Dec/2070	7,787,128,681 7,311,780,341 5,142,096,226 3,302,697,096 1,838,539,874 815,863,642 305,508,035 59,792,525 1,039,458 7,863
2000	4422	9900 9206 9206 9331 9331 9331 9322 9323 9323	Dec/2029 Dec/2030 Dec/2035 Dec/2040 Dec/2045 Dec/2050 Dec/2050 Dec/2065 Dec/2060 Dec/2065 Dec/2070	7,311,780,341 5,142,096,226 3,302,697,096 1,838,539,874 815,863,642 305,508,035 59,792,525 1,039,458
4000	54-47.2 54-87.7 55-51.7 55-51.7 55-51.8 55-51.8 55-51.8 55-51.8 55-51.8 55-51.8 55-51.8 55-51.8 55-51.8 55-51.8 55-51.8 55-51.8 55-51.8 55-51.8 55-51.8 55-51.8	59300 60351 60396 61307 62092 62092 62092 63282 63382	Dec/2029 Dec/2030 Dec/2035 Dec/2040 Dec/2045 Dec/2050 Dec/2050 Dec/2065 Dec/2060 Dec/2065 Dec/2070	7,311,780,341 5,142,096,226 3,302,697,096 1,838,539,874 815,863,642 305,508,035 59,792,525 1,039,458 7,863

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



Report Reference Date: Report Frequency: 29/12/2023 Quarterly

7. Expected Maturity Structu 0-6 Months In EUR 6-12 Months 1-2 Years 2-3 Years >10 Years 3-5 Years 5-10 Years 266,521,774 265,703,253 528,758,590 522,611,172 1,015,252,124 2,303,922,061 5,973,196,032 Residencial Mortgages Commercial Mortgages ٥ n Ω Ω ٥ n n Other Assets 0 265,703,253 528,758,590 522,611,172 1,015,252,124 Cover Pool 266,521,774 2,303,922,061 5,973,196,032 Covered Bonds 2,200,000,000 2,000,000,000 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

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 $\underline{\text{http://ind.millenniumbcp.pt/en/Institucional/investidores/Pages/CoveredBondsProgramme.aspx}}$ ECBC Label Website https://coveredbondlabel.com/

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.

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.

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).

⁶ Insured Property

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

⁷ Delinguencies

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 optiona

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

Reporting in Domestic Currency

CONTENT OF TAB E

1. Additional information on the programme
2. Additional information on the ways
3. Additional information on the ways
4. Additional information on the said distribution

HTT 2024

Field	1. Additional information on the programme					
Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1		Name ND1	ND1			
	Sponsor (if applicable)					
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.	ND3			
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	ND3	ND3	ND3	ND3		
	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (years)	105.3852127				
E.3.1.2	Weighted Average Maturity (years)**	301.9792158				
	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	0.17%	ND2	ND2	ND1	0.18%
E.3.2.3	60-<90 days	0.00%	ND2	ND2	ND1	0.00%
E.3.2.4	90-<180 days	ND1	ND1	ND1	ND1	ND1