Harmonised Transparency Template

2022 Version

France

Compagnie de Financement Foncier

Reporting Date: 30/09/2022 Cut-off Date: 10/11/2022



Inde

Worksheet A: HTT Gene

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Asset

Worksheet B3: H11 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: Optional Sustainable M data

Temp. Optional COVID 19 impact

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	

Field						
Number	1. Basic Facts					
G.1.1.1	Country		France			
G.1.1.2	Issuer Name		npagnie de Financement Foncier			
G.1.1.3	Link to Issuer's Website	<u>Accueil - F</u>				
G.1.1.4	Cut-off date		30/09/2022			
OG.1.1.1	Optional information e.g. Contact names					
OG.1.1.2	Optional information e.g. Parent name					
OG.1.1.3						
OG.1.1.4						
OG.1.1.5						
OG.1.1.6						
OG.1.1.7						
OG.1.1.8						
30.1.1.0	2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)		Y			
G.2.1.2	CRR Compliance (Y/N)		Υ			
G.2.1.3	LCR status	Country C	omparison :: Covered Bond Label			
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 Informa	tion				
`	1.General Information (before hedging)		Nominal (mn)			
6244	Total Cover Assets		59 079			
G.3.1.1						
G.3.1.2	Outstanding Covered Bonds		51 653			
OG.3.1.1	Cover Pool Size [NPV] (mn)		ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)		ND1			
OG.3.1.3						
OG.3.1.4						
	2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)		105%	111,85 % on june 2022	5,0%	ND1
	3. Cover Pool Composition (before hedging)		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages		27 822		47,09%	
G.3.3.2	Public Sector		25 545		43,24%	
G.3.3.3	Shipping		0		0,00%	
G.3.3.4	Substitute Assets		5 142		8,70%	
G.3.3.5	Other		571		0,97%	
G.3.3.6		Total	59 079		100%	
OG.3.3.1		. 0 . 0 . 0	33 0.3		10070	
OG.3.3.1						
OG.3.3.2 OG.3.3.3						
OG.3.3.4						
OG.3.3.5						
OG.3.3.6						

G.3.4.1	Cover Pool Amortisation Profile [after Hedging] Weighted Average life (in years)	Contractual (mn) 8,2	Expected Upon Prepayments (mn) 6,5	% Total Contractual	% Total Expected Upon Prepaymen
	weighted Average me (m years)	6,2	0,5		
	Residual Life (mn)				
3.4.2	By buckets: 0 - 1 Y	9 204	10 891	16,0%	19,0%
3.4.3	1 - 2 Y	4 180	5 501	7,3%	9,6%
3.4.4	2 - 3 Y	3 306	4 353	5,8%	7,6%
3.4.5	3 - 4 Y	3 370	4 189	5,9%	7,3%
3.4.6	4 - 5 Y	3 178	3 795	5,5%	6,6%
3.4.7	5 - 10 Y	13 607	14 231	23,7%	24,8%
.3.4.8	10+ Y	20 560	14 445	35,8%	25,2%
.3.4.9	Tot	tal 57 406	57 406	100,0%	100,0%
	5. Maturity of Covered Bonds [after hedging]	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
3.5.1	Weighted Average life (in years)	7,1	7,1		
	Maturity (mn)				
3.5.2	By buckets:				
3.5.3	0 - 1 Y	6 287	6 287	12,2%	12,2%
3.5.4	1 - 2 Y	4 553	4 553	8,8%	8,8%
3.5.5	2 - 3 Y	3 701	3 701	7,2%	7,2%
3.5.6	3 - 4 Y	8 811	8 811	17,1%	17,1%
.3.5.7	4 - 5 Y	2 945	2 945	5,7%	5,7%
.3.5.8	5 - 10 Y	15 335	15 335	29,8%	29,8%
.3.5.9	10+ Y	9 886	9 886	19,2%	19,2%
3.5.10	Tot		51 519	100%	100,0%
2.64	6. Covered Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
.3.6.1	EUR	57 111	57 976	96,7%	100,0%
i.3.6.2 i.3.6.3	AUD BRL			0,0% 0,0%	
.3.6.4	CAD			0,0%	
i.3.6.5	CHF	960	0	1,6%	
.3.6.6	CZK	900	U	0,0%	
.3.6.7	DKK			0,0%	
.3.6.8	GBP	646		1,1%	
i.3.6.9	HKD	040		0,0%	
.3.6.10	JPY	0		0,0%	
.3.6.10	KRW	U		0,0%	
.3.6.12	NOK	151			
	PLN	151		0,3%	
.3.6.13	SEK			0,0% 0,0%	
.3.6.15	SGD			0,0%	
.3.6.16	USD	210		0,4%	
G.3.6.1	Other	210		0,0%	
G.3.6.2	Tot	al 59 079	57 976	100,0%	100,0%
3.3.6.3	o/w [If relevant, please specif		37 370	0,0%	100,076
3.3.6.4	o, w [ij relevant, pieuse specij	y)		0,0%	
3.3.6.5					
G.3.6.6					
G.3.6.7					
G.3.6.8					
G.3.6.9					
	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
3.7.1	EUR	49 729	51 519	96,3%	100,0%
.3.7.2	AUD			0,0%	
i.3.7.3	BRL			0,0%	
.3.7.4	CAD	^**		0,0%	
.3.7.5	CHF	944		1,8%	
.3.7.6	CZK			0,0%	
.3.7.7	DKK	627		0,0%	
.3.7.8	GBP	627		1,2%	
.3.7.9	HKD	•		0,0%	
3.7.10	JPY	0		0,0%	
.3.7.11	KRW	450		0,0%	
	NOK	150		0,3%	
.3.7.12	PLN			0,0%	
.3.7.12 .3.7.13				0,0%	
3.7.12 3.7.13 3.7.14	SEK			0,0%	
.3.7.12 .3.7.13 .3.7.14 .3.7.15	SEK SGD	202			
.3.7.12 .3.7.13 .3.7.14 .3.7.15 .3.7.16	SEK SGD USD	202		0%	
3.7.12 3.7.13 3.7.14 3.7.15 3.7.16 G.3.7.1	SEK SGD USD Other			0% 0,0%	
.3.7.12 .3.7.13 .3.7.14 .3.7.15 .3.7.16 G.3.7.1 G.3.7.2	SEK SGD USD Other	al 51 653	51 519	0%	100%
.3.7.12 .3.7.13 .3.7.14 .3.7.15 .3.7.16 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4	SEK SGD USD Other	al 51 653 y]	51 519	0% 0,0%	100%

	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	48 293	32 755	93,5%	63,6%
G.3.8.2	Floating coupon	1 184	18 763	2,3%	36,4%
G.3.8.3	Other	2 176		4,2%	0,0%
G.3.8.4		Total 51 653	51 519	100,0%	100,0%

	9. Substitute Assets - Type	Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	56	1,1%
G.3.9.2			0,0%
	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		
G.3.9.3	Exposures to central banks	1 162	22,6%
G.3.9.4	Exposures to credit institutions	3 923	76,3%
G.3.9.5	Other		0,0%
G.3.9.6	Total	5 142	100,0%
OG.3.9.1	o/w EU gvts or quasi govts		0,0%
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts		0,0%
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts		0,0%
OG.3.9.4	o/w EU central banks	1 162	22,6%
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0,0%
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0,0%
OG.3.9.7	o/w CQS1 credit institutions		0,0%
OG.3.9.8	o/w CQS2 credit institutions	3 980	77,4%
OG.3.9.9 OG.3.9.10			
G.3.9.10 G.3.9.11			
G.3.9.11 G.3.9.12			0,0%
3.3.3.12	10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	5 142	100,0%
G.3.10.2	Eurozone		0,0%
G.3.10.3	Rest of European Union (EU)		0,0%
G.3.10.4	European Economic Area (not member of EU)		0,0%
G.3.10.5	Switzerland		0,0%
G.3.10.6	Australia		0,0%
G.3.10.7	Brazil		0,0%
G.3.10.8	Canada		0,0% 0,0%
G.3.10.9 G.3.10.10	Japan Korea		0,0%
5.3.10.10			0,0%
5.3.10.12			0,0%
6.3.10.13	US		0,0%
3.3.10.14	Other		0,0%
3.3.10.15	Total EU	5 142	
3.3.10.16		5 142	100,0%
	11. Liquid Assets	Nominal (mn)	% Cover Pool % Covered Bonds
G.3.11.1	Substitute and other marketable assets	5 142	8,7% 10,0%
G.3.11.2 G.3.11.3	Central bank eligible assets Other	10 700 0	18,1% 20,7% 0,0% 0,0%
G.3.11.4	Total	15 842	26,8% 30,7%
0.3.11.4	12. Bond List	13 842	20,079 30,779
G.3.12.1		ompagnie de Financement Foncier :: Covered Bond Lab	
	13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	49 579	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	both	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	both	
G.3.13.1			
G.3.13.2 G.3.13.3			
G.3.13.4			
G.3.13.5			
	14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable		
	components present (2)?		
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]	
G.3.14.4	link to the committed objective criteria	[link on the issuer's website to the objective	
		criteria the labelled pool is committed to]	
G.3.13.11			
G.3.13.12			
G.3.13.13			
G.3.13.13 G.3.13.14			
G.3.13.13 G.3.13.14 G.3.13.49			
G.3.13.13 G.3.13.14	:) }		

	4. References to Capital Requirements Regulation (CRR)			
	129(7)	Row	Row	
The issuer believe	es 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 cr	iteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that
whether or not ex	xposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU,	648/2012 is ultimately a matter to be determined by a ri	elevant investor institution and its relevant supervisory authority	and the issuer does not accept any responsibility in this regard.
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	<u>—</u> 39		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.4	(ii) Type of cover assets:	<u>52</u>		
G.4.1.5	(ii) Loan size:	185 for Residential Mortgage Assets	411 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	<u>228</u>	129 for Public Sector Assets
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>		
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	18 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	166 for Public Sector Assets	
	5. References to Capital Requirements Regulation (CRR)			
	129(1)			
G.5.1.1	Exposure to credit institute credit quality step 1 & 2			
OG.5.1.1				
OG.5.1.2				
OG.5.1.3				
OG.5.1.4				
OG.5.1.5				
OG.5.1.6	C. Other relevant information			
	6. Other relevant information			
OG.6.1.1	1. Optional information e.g. Rating triggers			
OG.6.1.1	NPV Test (passed/failed) Interest Covereage Test (passe/failed)			
OG.6.1.2	Cash Manager			
OG.6.1.4	Account Bank			
OG.6.1.5	Stand-by Account Bank			
OG.6.1.6	Servicer Same			
OG.6.1.7	Interest Rate Swap Provider			
OG.6.1.8	Covered Bond Swap Provider			
OG.6.1.9	Paying Agent			
OG.6.1.10	Other optional/relevant information			
OG.6.1.11				
OG.6.1.12				
OG.6.1.13				
OG.6.1.14				
OG.6.1.15				
OG.6.1.16				
OG.6.1.17 OG.6.1.18				
OG.6.1.18				
OG.6.1.19 OG.6.1.20				
OG.6.1.21				
00.6.1.21				

OG.6.1.22 OG.6.1.23 Reporting in Domestic Currency Eur

CONTENT OF TAB B1

7. Mortgage Assets
7. A Residential Cover Pool
7. B Commercial Cover Pool

Field Number 1. Property Type Information Nominal (mm) Notal Mortages						
Notine	Field					
M.7.1.1 Residential 27.206 97.5% M.7.1.2 Commercial 615 2.2% 0.0% M.7.1.3 Other Total 78.2% 0.0% 78.2% 0.0% M.7.1.3 Other Total 78.2% 0.0% M.7.1.3 Other Total 78.2% 153 35.1.76 M.7.2.1 Optional information State of mortgage loans 35.1.627 153 35.1.76 M.7.2.1 Optional information State of mortgage M.7.2.1 Optional information M.7.2.1 Optional information State of mortgage M.7.2.1 Optional information M.7.2.1 Optional information M.7.2.1 Optional information M.7.2.1 Optional information M.7.2.2		7. Mortgage Assets				
M7.1.1 Residential 2206 97,8%	reamper	1 Property Type Information	Nominal (mn)		% Total Mortgages	
M7.1.2 Commercial Other Total 27 822 0,0% M7.1.4 Other Total 27 822 0,0% M7.2.1 Number of mortgage loans 851 627 153 351 780 M7.2.1 Optional information e.g. Number of guaranters 551 627 153 351 780 OM.7.2.2.3 Optional information e.g. Number of guaranters Very Commercial cover assets commercial as % of total cover assets mortgage as % of total cover assets OM.7.2.3.1 3. Concentration Risks résidential as % of total cover assets commercial as % of total cover assets mortgage as % of total cover assets OM.7.2.3.1 3. Concentration Risks résidential as % of total cover assets commercial as % of total cover assets mortgage as % of total cover assets OM.7.2.3.1 3. Concentration Risks résidential as % of total cover assets commercial as % of total cover assets mortgage as % of total cover assets OM.7.2.3.1 3. Concentration Risks résidential as % of total cover assets commercial as % of total cover assets commercial cover assets <td< td=""><td>M.7.1.1</td><td></td><td></td><td></td><td></td><td></td></td<>	M.7.1.1					
M7.1.3 (M.7.1.8 (M.7.1.4					2,2%	
N.7.1.4 Concent Information Procession						
M.7.2.1 Number of mortgage loans 351.627 153 351.780 OM.7.2.2 Optional information eg, Number of Jacrovers OM.7.2.3 Optional information eg, Number of Jacrovers OM.7.2.3 Optional information eg, Number of Jacrovers OM.7.2.5 OM.7.2.5 OM.7.2.6 3. Concentration Risks residential as K of total cover assets commercial as K of total cover assets mortgage as K of total cover assets OM.7.3.1 10 largest exposures 0,2% 0,5% 0,5% 0,6% OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.4 OM.7.3.5 OM.7.3.4 OM.7.3.5 OM.7.3.4 OM.7.3.5 OM.7.3.6 OM.7.3.6 OM.7.3.6 OM.7.3.6 OM.7.3.7 OM.7.3.7 OM.7.3.7 OM.7.3.7 OM.7.3.8 OM.7.3.9 OM.7.3.9 OM.7.3.1 OM.7.3.9 OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.3 OM.7.3.4 OM.7.3.3 OM.7.3.4 OM.7.3.3 OM.7.3.4 OM.7.3.3 OM.7.3.4 OM.7.3.1 OM.7.3.1 OM.7.3.1 OM.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.			Total 27 822			
OM.7.2.1 Optional information eg. Number of journators OM.7.2.3 Optional information eg. Number of journators OM.7.2.4 OM.7.2.4 OM.7.2.5 OM.7.2.5 J. Goncentration Risks résidential as % of total cover assets commercial as % of total cover assets mortgage as % of total cover assets M.7.3.1 10 largest exposures 0.2% 0.5% 0.5% 0.6% OM.7.3.3 OM.7.3.3 OM.7.3.3 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7						
OM.7.2.2 Optional information eg. Number of guarantes OM.7.2.4 OM.7.2.5 OM.7.2.6 OM.7.3.1 OM.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.4 OM.7.3.4 OM.7.3.5 OM.7.3.4 OM.7.3.5 OM.7.3.5 OM.7.3.6			351 627	153	351 780	
OM.7.2.3 OM.7.2.5 OM.7.2.5 OM.7.2.5 OM.7.2.5 T. 2.5 S. Concentration Risks résidential as % of total cover assets OM.7.3.1 10 largest expourres 0.2% 0,5% 0,5% 0,6% OM.7.3.1 OM.7.3.1 OM.7.3.2 OM.7.3.5 OM.7.3.5 OM.7.3.5 OM.7.3.5 OM.7.3.6						
0M.7.2.6 0M.7.2.6 0M.7.2.5 0M.7.3.1 10 largest exposures 0.2% 0.5% 0.5% 0.6% 0M.7.3.1 0M.7.3.3 0M.7.3.3 0M.7.3.3 0M.7.3.3 0M.7.3.4 0M.7.3.5 0M.7.3.4 0M.7.3.4 0M.7.3.5 0M.7.3.5 0M.7.3.6 0M.7.3.6 0M.7.3.6 0M.7.3.6 0M.7.3.7 0M.7.3.6 0M.7.3.7 0M.7.3.6 0M.7.3.7 0M.7.3.8 0M.7.3.8 0M.7.3.8 0M.7.3.8 0M.7.3.9 0M.7.3.9 0M.7.3.9 0M.7.3.1 0M.7.3.1 0M.7.3.8 0M.7.3.8 0M.7.3.8 0M.7.3.8 0M.7.3.8 0M.7.3.8 0M.7.3.9 0M.7.3.9 0M.7.3.9 0M.7.3.9 0M.7.3.9 0M.7.3.9 0M.7.3.1 0M.7.3.		Optional information eg, Number of guarantors				
OM.72.5 OM.72.5 OM.73.1 3. Concentration Risks résidental as % of total cover assets commercial as % of total cover assets mortgage as % of total cover assets 0M.73.1 OM.73.2 OM.73.3 OM.73.3 OM.73.3 OM.73.3 OM.73.5 10 largest exposures 0,2% 0,5% 0,6% 0M.73.1 OM.73.3 OM.73.3 OM.73.3 OM.73.3 OM.73.4 OM.73.2 OM.73.3 OM.73.4 OM.73.2 OM.73.3 OM.73.4 OM.73.2 OM.73.3 Belgium 100,0% 100,0% 100,0% M.74.2 Austria 2,1% 2,0% 100,0% 2,0% M.74.3 Belgium 2,1% 2,0% 100,0% 2,0% M.74.4 BUJgaria 2,1% 2,0% 100,0% 2,0% M.74.3 BUJgaria 2,1% 2,0% 100,0% 2,0% M.74.7 BUJgaria 2,0% 100,0% 97,9% 100,0% 97,9% M.74.13 BUJgaria 97,9% 100,0% 97,9% 100,0% 97,9% M.74.13 BUJgaria 97,9% 100,0% 97,9% 100,0% 97,9% M.74.15 BUJgaria 100,0% 97,9% 100,0% 97,9% 100,0% 97,9% M.74.13 BUJgaria 100,0% 97,9%						
N.7.2.5						
M.7.3.1 10 largest exposures 0.2% 0.5% 0.5% 0.6% 0.6% 0.73.1 0.73.1 0.73.1 0.73.1 0.73.1 0.73.1 0.73.2 0.73.3 0.73.3 0.73.3 0.73.4 0.73.3 0.73.4 0.73.5 0.7						
M7.3.1 10 largest exposures 0,2% 0,5% 0,6% 0,6% 0M.73.1 0M.73.2 0M.73.3 0M.73.3 0M.73.3 0M.73.5 0M.73.5 0M.73.5 0M.73.5 0M.73.5 0M.73.6	UWI.7.2.6	2 Concentration Bioks	vácidontial as 9/ of total source assats	commercial as 9/ of total source assets	marteness as 9/ of total cover assets	
OM.7.3.1 OM.7.3.2 OM.7.3.3 OM.7.3.4 OM.7.3.5 OM.7.3.6 **A Beckdown by Geography	M 7 2 1			Commercial as % of total cover assets		
OM.7.3.2 OM.7.3.4 OM.7.3.5 M.7.4.1 European Union 100.0% 1		10 laigest exposures	0,270	0,376	0,070	
OM.7.3.3 OM.7.3.5 OM.7.3.5 OM.7.3.5						
OM.7.3.4 OM.7.3.5 OM.7.3.6						
OM.7.3.5 A. Breakdown by Geography % Residential Loans % Commercial Loans % Total Mortgages M.7.4.1 European Union 100.0% 100.0% 100.0% M.7.4.2 Austria 2,0% 2,0% M.7.4.3 Belgium 2,1% 2,0% M.7.4.4 Bulgaria 2,0% 4 M.7.4.5 Croatia 4						
N.7.3.6 Serockown by Geography Sesidential Loans Scommercial Loans Scommercial Loans N.7.4.1 European Linion 100.0% 100.						
M.7.4.1 European Union 100.0% 100.0% 100.0% 100.0% 100.0% M.7.4.2 Austria 2,0% M.7.4.3 Belgium 2,1% 2,0% M.7.4.4 Bulgaria 2,0% M.7.4.5 Croatia 7.4.6 Cyprus 7.4.7 Czech Republic 7.4.8 Demark 7.4.9 Estonia 7.4.10 Finland 7.4.11 France 97.9% 100.0% 97.9% 97.9% M.7.4.12 Germany 7.4.13 Greece 7.4.14 Netherlands 0,1% 0,1% 0,1% 0,1% M.7.4.15 Hungary 7.4.15 Hungary 7.4.16 Ireland 7.4.17 Italy 7.4.18 Latvia 7.4.19 Litthuania 7.4.20 Lixembourg 7.4.21 Mata 7.4.22 Poland 7.4.22 Portugal M.7.4.23 Portugal M.7.4.24 Romania 7.4.25 Slowakia 7.4.26 Slowakia 5.00 M.7.4.26 Slowakia 5.00 M.7.4.26 Slowakia 7.4.26 Slowakia 7.4.26 Slowakia 7.4.26 Slowakia 7.4.26 Slowakia 7.4.26 Slowakia 7.4.26 M.7.4.26 Slowakia 7.4.26 M.7.4.26 Slowakia 7.4.26 M.7.4.26 Slowakia 7.4.26 M.7.4.26 Slowakia 7.4.20 M.7.4.20 M.7.4.20 M.7.4.20 Slowakia 7.4.20 M.7.4.20 M.7.4.20 Slowakia 7.4.20 M.7.4.20 M.7.4.20 Slowakia 7.4.20 M.7.4.20 M.7.4.20 Slowakia 7.4.20 M.7.4.20 M.7.4.20 Slowakia 7.4.20 M.7.4.20 Slo						
M.7.4.2 Austria M.7.4.3 Belgium 2,1% M.7.4.4 Bulgaria M.7.4.5 Croatia M.7.4.6 Cyprus M.7.4.7 Czech Republic M.7.4.8 Denmark M.7.4.10 Finland M.7.4.11 France 97,9% 100,0% 97,9% M.7.4.12 Germany M.7.4.13 Greece M.7.4.14 Netherlands 0,1% 0,1% 0,1% M.7.4.15 Hungary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Lithuania M.7.4.2 Poland M.7.4.2 Poland M.7.4.2 Romania M.7.4.2 Slovekia M.7.4.2 Slovekia M.7.4.2 Slovekia						
M.7.4.3 Belgim 2,1% 2,0% M.7.4.4 Bulgaria M.7.4.5 Croatia M.7.4.5 Croatia M.7.4.7 Czech Republic M.7.4.8 Denmark M.7.4.9 Estonia M.7.4.10 Finland M.7.4.11 France 97,9% 100,0% 97,9% M.7.4.12 Germany M.7.4.13 Greece M.7.4.14 Netherlands 0,1% 0,1% M.7.4.15 Hungary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Littuania M.7.4.2 Portugal M.7.4.2 Mata M.7.4.2 Portugal M.7.4.2 Romania M.7.4.2 Romania M.7.4.2 Slovakia M.7.4.2 Slovakia M.7.4.2 Slovakia M.7.4.2 Slovakia			100,0%	100,0%	100,0%	
M.7.4.1 Bulgaria M.7.4.5 Croatia M.7.4.6 Cyprus M.7.4.7 Czech Republic M.7.4.8 Denmark M.7.4.10 Finland M.7.4.11 France 97,9% 100,0% 97,9% M.7.4.12 Germany M.7.4.13 Greece M.7.4.14 Netherlands 0,1% 0,1% M.7.4.15 Hungary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Lithuania M.7.4.19 Lithuania M.7.4.20 Luxembourg M.7.4.21 Malta M.7.4.21 Malta M.7.4.22 Poland M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovenia					2.04	
M.7.4.5 Croatia M.7.4.6 Cyprus M.7.4.7 Czech Republic M.7.4.8 Denmark M.7.4.9 Estonia M.7.4.10 Finland M.7.4.11 France 97,9% 100,0% 97,9% M.7.4.12 Germany M.7.4.13 Greece M.7.4.14 Netherlands 0,1% 0,1% M.7.4.15 Hungary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Ulthuania M.7.4.21 Malta M.7.4.21 Malta M.7.4.21 Malta M.7.4.21 Malta M.7.4.21 Malta M.7.4.22 Poland M.7.4.23 Slowakia M.7.4.24 Sloweina			2,1%		2,0%	
M.7.4.6 Cyprus M.7.4.7 Czech Republic M.7.4.8 Dennark M.7.4.9 Estonia M.7.4.10 Finland M.7.4.11 France 97,9% 100,0% 97,9% M.7.4.12 Germany M.7.4.13 Greece M.7.4.14 Netherlands 0,1% 0,1% M.7.4.15 Hungary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Lithuania M.7.4.20 Luxembourg M.7.4.21 Malta M.7.4.21 Malta M.7.4.22 Poland M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovenia						
M.7.4.7 Czech Republic M.7.4.8 Denmark M.7.4.9 Estonia M.7.4.10 Finland M.7.4.11 France 97,9% 100,0% 97,9% M.7.4.13 Greece M.7.4.14 Netherlands 0,1% 0,1% M.7.4.15 Hungary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.18 Latvia M.7.4.19 Lithuania M.7.4.21 Malta M.7.4.21 Malta M.7.4.21 Malta M.7.4.21 Malta M.7.4.21 Malta M.7.4.23 Portugal M.7.4.24 Romania M.7.4.26 Slovenia						
M.7.4.8 Denmark M.7.4.9 Estonia M.7.4.10 Finland M.7.4.11 France 97.9% 100.0% 97.9% M.7.4.12 Germany M.7.4.13 Greece M.7.4.14 Netherlands 0,1% 0,1% M.7.4.15 Hugary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Littuania M.7.4.19 Littuania M.7.4.21 Maita M.7.4.21 Maita M.7.4.21 Maita M.7.4.22 Poland M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovakia						
M.7.4.10 Finland M.7.4.11 France 97.9% 100.0% 97.9% M.7.4.12 Germany M.7.4.13 Greece M.7.4.14 Netherlands 0,1% 0,1% M.7.4.15 Hungary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.19 Litthuania M.7.4.19 Litthuania M.7.4.20 Luxembourg M.7.4.21 Malta M.7.4.22 Polland M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia						
M.7.4.10 Finland M.7.4.11 France 97,9% 100,0% 97,9% M.7.4.12 Germany M.7.4.13 Greece M.7.4.14 Netherlands 0,1% 0,1% M.7.4.15 Hungary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Ulthuania M.7.4.20 Luxembourg M.7.4.21 Malta M.7.4.21 Malta M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovakia						
M.7.4.11 France 97,9% 100,0% 97,9% M.7.4.12 Germany M.7.4.13 Greece M.7.4.14 Netherlands 0,1% 0,1% M.7.4.15 Hungary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.19 Lithuania M.7.4.19 Lithuania M.7.4.20 Luxembourg M.7.4.21 Maita M.7.4.22 Poland M.7.4.23 Portugal M.7.4.24 Romania M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia						
M.7.4.13 Greece M.7.4.14 Netherlands 0,1% 0,1% M.7.4.15 Hugary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Lithuania M.7.4.20 Luxembourg M.7.4.21 Malta M.7.4.21 Malta M.7.4.22 Poland M.7.4.23 Portugal M.7.4.24 Romania M.7.4.24 Slovenia			97,9%	100,0%	97,9%	
M.7.4.14 Netherlands 0,1% 0,1% M.7.4.15 Hungary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Lithuania M.7.4.20 Luxembourg M.7.4.21 Malta M.7.4.21 Poland M.7.4.22 Poland M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia	M.7.4.12	Germany				
M.7.4.15 Hugary M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Lithuania M.7.4.20 Luxembourg M.7.4.21 Malta M.7.4.2 Poland M.7.4.2 Portugal M.7.4.2 Portugal M.7.4.2 Slovakia M.7.4.2 Slovenia						
M.7.4.16 Ireland M.7.4.17 Italy M.7.4.18 Latvia M.7.4.19 Lithuania M.7.4.20 Luxembourg M.7.4.21 Malta M.7.4.22 Poland M.7.4.23 Portugal M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia			0,1%		0,1%	
M.7.4.17 M.7.4.18 M.7.4.19 M.7.4.20 M.7.4.21 M.7.4.21 M.7.4.22 Poland M.7.4.23 M.7.4.23 M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia						
M.7.4.18 Latvia M.7.4.19 Uthuania M.7.4.20 Luxembourg M.7.4.21 Malta M.7.4.22 Poland M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia						
M.7.4.19 Lithuania M.7.4.20 Luxembourg M.7.4.21 Malta M.7.4.22 Poland M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia						
M.7.4.20 M.7.4.21 M.7.4.22 M.7.4.23 M.7.4.23 M.7.4.24 M.7.4.24 Romania M.7.4.25 Slowakia M.7.4.26 Slovenia						
M.7.4.21 Malta M.7.4.22 Poland M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia						
M.7.4.22 Poland M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia						
M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia						
M.7.4.24 Romania M.7.4.25 Slovakia M.7.4.26 Slovenia						
M.7.4.26 Slovenia	M.7.4.24	Romania				
M.7.4.27 Spain						
	M.7.4.27	Spain				
M.7.4.28 Sweden						
M.7.4.29 <u>European Economic Area (not member of EU)</u> <u>0</u> <u>0</u> <u>0</u>		European Economic Area (not member of EU)	<u>0</u>	<u>0</u>	<u>0</u>	
M.7.4.30 Iceland						
M.7.4.31 Liechtenstein M.7.4.3.2 Norway						
M.7.4.3.2 Norway M.7.4.3.3 Other 0 0 0			0	0	0	
M.74.34 Switzerland			<u>≃</u>	<u>v</u>	₹	
M.7.4.35 United Kingdom						
M.7.4.36 Australia						
M.7.4.37 Brazil						
M.7.4.38 Canada	M.7.4.38					
	M.7.4.39	Japan				
	M.7.4.40	Korea				
M.7.4.40 Korea						
M.7.4.40 Korea M.7.4.41 New Zealand		Singanore				
M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore						
M.7.4.40 Korea M.7.4.41 New Zealand	M.7.4.43	US				

	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Auvergne Rhône-Alpes	9,1%	1,9%	9,0%	
M.7.5.2	Bourgogne Franche-Comté	1,9%	0,0%	1,9%	
M.7.5.3	Bretagne	2,3%	0,0%	2,2%	
M.7.5.4	Centre	2,8%	0,0%	2,8%	
M.7.5.5	Corse	0.2%	0.0%	0.1%	
M.7.5.6	Grand Est	4,2%	0,7%	4,1%	
M.7.5.7	Hauts de France	9,5%	0,0%	9,3%	
M.7.5.8	Ile-de-France	29,2%	91,0%	30,6%	
M.7.5.9	Normandie	4,8%	0,5%	4,7%	
M.7.5.10	Nouvelle Aquitaine	7,8%	0,8%	7,6%	
M.7.5.11	Occitanie	12,0%	1,8%	11,8%	
M.7.5.12	Outre mer	0,4%	0,0%	0,4%	
M.7.5.13	Pays de la Loire	4.3%	1,5%	4.3%	
M.7.5.14	Provence-Alpes-Côte d'Azur	9,3%	1,7%	9,1%	
M.7.5.14	Provence-Aipes-Cote d Azur	3,370	1,770	5,176	
M.7.5.50					
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	94,0%	70,8%	93,5%	
M.7.6.2	Floating rate	6,0%	29,2%	6,5%	
M.7.6.3	Other			0,0%	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	2,3%		2,2%	
M.7.7.2	Amortising	97,7%	100%	97,8%	
M.7.7.3	Other	- * *	***	0,0%	
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	0,1%	0	0,1%	
M.7.8.2	≥ 12 - ≤ 24 months	0,2%	3,3%	0,3%	
M.7.8.3		0,2%	3,3% 7,7%	0,3%	
	≥ 24 - ≤ 36 months				
M.7.8.4	≥ 36 - ≤ 60 months	26,6%	68,9%	27,5%	
M.7.8.5	≥ 60 months	72,5%	20,1%	71,3%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
	9. Non-Performing Loans (NPLs)	résidential as % of total cover assets	commercial as % of total cover assets	mortgage as % of total cover assets	
M.7.9.1	% NPLs	0,9%	0,0%	0,9%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
OM.7.9.4					
	7.A Residential Cover Pool				
	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1		Nominal 77	Number of Loans 351 627	% Residential Loans	% No. of Loans
M.7A.10.1	10. Loan Size Information			% Residential Loans	% No. of Loans
M.7A.10.1	10. Loan Size Information		351 627	% Residential Loans	% No. of Loans
M.7A.10.1 M.7A.10.2	10. Loan Size Information Average Ioan size (000s)			% Residential Loans 82.9%	
M.7A.10.2	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200	77 22 564	351 627 335 035	82,9%	95,3%
M.7A.10.2 M.7A.10.3	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400	77 22 564 3 829	351 627 335 035 15 508	82,9% 14,1%	95,3% 4,4%
M.7A.10.2 M.7A.10.3 M.7A.10.4	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600	77 22 564 3 829 331	351 627 335 035 15 508 697	82,9% 14,1% 1,2%	95,3% 4,4% 0,2%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800	77 22 564 3 829 331 117	351 627 335 035 15 508 697 172	82,9% 14,1% 1,2% 0,4%	95,3% 4,4% 0,2% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000	77 22 564 3 829 331 117 69	351 627 335 035 15 508 697 172 78	82,9% 14,1% 1,2% 0,4% 0,3%	95,3% 4,4% 0,2% 0,0% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800	77 22 564 3 829 331 117	351 627 335 035 15 508 697 172	82,9% 14,1% 1,2% 0,4%	95,3% 4,4% 0,2% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000	77 22 564 3 829 331 117 69	351 627 335 035 15 508 697 172 78	82,9% 14,1% 1,2% 0,4% 0,3%	95,3% 4,4% 0,2% 0,0% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000	77 22 564 3 829 331 117 69	351 627 335 035 15 508 697 172 78	82,9% 14,1% 1,2% 0,4% 0,3%	95,3% 4,4% 0,2% 0,0% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9 M.7A.10.24	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000	77 22 564 3 829 331 117 69	351 627 335 035 15 508 697 172 78	82,9% 14,1% 1,2% 0,4% 0,3%	95,3% 4,4% 0,2% 0,0% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9 M.7A.10.24 M.7A.10.25	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000	77 22 564 3 829 331 117 69 297	351 627 335 035 15 508 697 172 78 137	82,9% 14,1% 1,2% 0,4% 0,3% 1,1%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9 M.7A.10.24	10. Loan Size Information Average loan size (000s) By buckets (mn): 0 - 2:00 2:00 - 4:00 4:00 - 6:00 6:00 - 8:00 8:00 - 1:000 > 1:000	77 22 564 3 829 331 117 69 297	351 627 335 035 15 508 697 172 78 137	82,9% 14,1% 1,2% 0,4% 0,3% 1,1%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9 M.7A.10.24 M.7A.10.25 M.7A.10.25	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000	77 22 564 3 829 331 117 69 297	351 627 335 035 15 508 697 172 78 137	82,9% 14,1% 1,2% 0,4% 0,3% 1,1%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9 M.7A.10.24 M.7A.10.25	10. Loan Size Information Average loan size (000s) By buckets (mn): 0 - 2:00 2:00 - 4:00 4:00 - 6:00 6:00 - 8:00 8:00 - 1:000 > 1:000	77 22 564 3 829 331 117 69 297	351 627 335 035 15 508 697 172 78 137	82,9% 14,1% 1,2% 0,4% 0,3% 1,1%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9 M.7A.10.24 M.7A.10.25 M.7A.10.25	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%)	77 22 564 3 829 331 117 69 297	351 627 335 035 15 508 697 172 78 137	82,9% 14,1% 1,2% 0,4% 0,3% 1,1%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9 M.7A.10.24 M.7A.10.25 M.7A.10.26	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000	77 22 564 3 829 331 117 69 297	351 627 335 035 15 508 697 172 78 137	82,9% 14,1% 1,2% 0,4% 0,3% 1,1%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9 M.7A.10.24 M.7A.10.25 M.7A.10.26	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%)	77 22 564 3 829 331 117 69 297	351 627 335 035 15 508 697 172 78 137	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% % Residential Loans	95,3% 4,4% 0,2% 0,0% 0,0% 0,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.9 M.7A.10.25 M.7A.10.26 M.7A.10.26	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn):	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0%	351 627 335 035 15 508 697 172 78 137	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.7 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.10.26 M.7A.10.26	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0%	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans**	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% **No. of Loans 28,8% 6,9%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.9 M.7A.10.25 M.7A.10.26 M.7A.10.26 M.7A.11.1	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 < <=40 % >40 <=50 % >50 <=60 %	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans* 12,1% 5,8% 6,3%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% \$\$^*No. of Loans\$
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.10.26 M.7A.10.26	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): →0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% % Residential Loans 12,1% 5,8% 6,3% 8,2%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% *No. of Loans 28,8% 6,9% 6,8% 8,2%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.8 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.10.26 M.7A.10.26	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): 0- <=40 % >40 <=50 % >50 <=60 % >60 <=70 % >70 <=80 %	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 4 070	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans* 12,1% 5,8% 6,3% 8,2% 15,0%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,9% 6,8% 8,2% 13,4%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.25 M.7A.11.1 M.7A.11.2 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.4 M.7A.11.5 M.7A.11.5 M.7A.11.5 M.7A.11.6	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - <=50 % >50 - <=60 % >60 - <70 % >70 - <=80 % >80 - <90 %	77 22 564 3 829 331 117 69 297 Total 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% ** Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,9% 6,8% 8,2% 13,4% 21,7%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.7 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.10.26 M.7A.10.26 M.7A.10.26 M.7A.11.1	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >80 - <=90 % >90 - <=90 % >90 - <=90 % >90 - <=90 %	77 22 564 3 829 331 117 69 297 Total 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,9% 6,8% 8,2% 13,4% 21,7% 12,2%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.25 M.7A.10.25 M.7A.10.25 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.7 M.7A.11.7 M.7A.11.8	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 8800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): > 0 - <=40 % > 40 - <=50 % > 50 - <=60 % > 60 - <=70 % > 70 - <=80 % > 80 - <=70 % > 90 - <=70 % > 90 - <=70 % > 90 - <=100 % > 90 - <=100 % > >100%	77 22 564 3 829 331 117 69 297 Total 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,9% 6,8% 8,2% 13,4% 21,7% 12,2% 2,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.7 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.10.26 M.7A.10.26 M.7A.10.26 M.7A.11.1	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <70 % >70 - <=80 % >80 - <90 % >90 - <=100 % >90 - <=100 % >100%	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884 351 627	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,5% 6,5% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.10.26 M.7A.11.11 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.4 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.8 M.7A.11.9 M.7A.11.10	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 < <=40 % >40 < <=50 % >50 < <=60 % >60 < <=70 % >70 < <=80 % >90 < <=100 % >100% 12. Loan to Value (LTV) Information - INDEXED	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205 Fotal 27 206 Nominal	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,9% 6,8% 8,2% 13,4% 21,7% 12,2% 2,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.25 M.7A.10.25 M.7A.10.25 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.7 M.7A.11.7 M.7A.11.8	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <70 % >70 - <=80 % >80 - <90 % >90 - <=100 % >90 - <=100 % >100%	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884 351 627	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,5% 6,5% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.10.26 M.7A.11.11 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.4 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.8 M.7A.11.9 M.7A.11.10	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205 Fotal 27 206 Nominal	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884 351 627	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,5% 6,5% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.25 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.11.9 M.7A.11.9	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 < <=40 % >40 < <=50 % >50 < <=60 % >60 < <=70 % >70 < <=80 % >90 < <=100 % >100% 12. Loan to Value (LTV) Information - INDEXED	77 22 564 3 829 331 117 69 297 Total 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205 Total 27 206 Nominal 65,9%	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884 351 627 Number of Loans	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,5% 6,5% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.10.26 M.7A.11.11 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.4 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.8 M.7A.11.9 M.7A.11.10	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205 Fotal 27 206 Nominal	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884 351 627	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,5% 6,5% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0%
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.7 M.7A.10.9 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.10.26 M.7A.10.26 M.7A.11.1	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >400 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >90 - <=100 % >100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >10 - <=40 %	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205 Total 27 206 Nominal 65,9%	335 027 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884 351 627 Number of Loans	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0% **Residential Loans	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,9% 6,8% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0% **No. of Loans
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.8 M.7A.10.25 M.7A.10.25 M.7A.10.25 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.9 M.7A.11.9 M.7A.11.1	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=50 % >50 - <=50 % >50 - <=50 % >50 - <=50 % >50 - <=50 % >50 - <=50 % >80 - 100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >0 - <=60 %	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 2 244 4 070 7 876 5 257 1 205 7 27 206 Nominal 65,9%	335 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884 351 627 Number of Loans	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0% **Residential Loans	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 0,0% 100,0% *No. of Loans 28,8% 6,9% 6,8% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0% *No. of Loans
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.2 M.7A.10.2 M.7A.10.2 M.7A.10.2 M.7A.10.2 M.7A.10.2 M.7A.11.1 M.7A.11.1 M.7A.11.1 M.7A.11.1 M.7A.11.1 M.7A.11.1 M.7A.11.1 M.7A.11.1 M.7A.11.1 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.1 M.7A.11.1	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=60 % >60 - 270 % >70 - c=80 % >80 - 100 % >100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >100% >100% >100% >100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >40 - c=50 % >50 - c=60 %	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205 Fotal 27 206 Nominal 65,9% 4 633 2 182 2 825	335 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884 351 627 Number of Loans	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0% **Residential Loans	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,9% 6,8% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0% **No. of Loans
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.9 M.7A.10.2 M.7A.10.26 M.7A.10.26 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.1 M.7A.11.1 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.1 M.7A.11.1	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >-0-<-60 % >-40 -<-50 % >-50 -<-60 % >-70 -<-80 % >-70 -<-80 % >-80 -<-90 % >-90 -<-100 % >-100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >-0-<-40 % >-0-<-40 % >-0-<-40 % >-0-<-40 % >-0-<-60 % >-0-<-60 % >-0-<-60 % >-0-<-60 % >-0-<-60 % >-0-<-60 % >-0-<-60 %	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205 Fotal 27 206 Nominal 65,9%	335 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884 351 627 Number of Loans	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans* 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0% **Residential Loans* 17,0% 8,0% 10,4% 10,4% 10,4% 15,1%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,9% 6,8% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0% **No. of Loans
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.7 M.7A.10.24 M.7A.10.25 M.7A.10.26 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.9 M.7A.11.9 M.7A.11.9 M.7A.11.9 M.7A.11.1	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=100 % >100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=80 % >80 - <=90 % >90 - <=100 % >100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205 5 27 206 Nominal 65,9% 4 633 2 182 2 825 4 096 5 317	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884 351 627 Number of Loans	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0% **Residential Loans 17,0% 8,0% 10,4% 15,1% 19,5%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,9% 6,8% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0% **No. of Loans
M.7A.10.2 M.7A.10.3 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.9 M.7A.10.2 M.7A.10.2 M.7A.10.26 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.1 M.7A.11.1 M.7A.11.6 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.11.1 M.7A.12.1 M.7A.12.1 M.7A.12.1 M.7A.12.1	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >10000 11. Loan to Value (ETV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0-<-40 % >40 <-50 % >50 <-60 % >60 <-270 % >70 <-280 % >80 <-100 % >100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 <-60 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 % >50 <-50 %	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205 Fotal 27 206 Nominal 65,9% 4 633 2 182 2 825 4 096 5 317 4 702	335 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884 351 627 Number of Loans	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans* 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0% **Residential Loans* 17,0% 8,0% 10,4% 15,1% 19,5% 10,4% 15,1% 19,5% 17,3%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,9% 6,8% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0% **No. of Loans
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.25 M.7A.10.25 M.7A.10.25 M.7A.10.25 M.7A.10.25 M.7A.11.1 M.7A.11.2 M.7A.11.1 M.7A.11.1 M.7A.11.5 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.1 M.7A.11.1 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.1 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.12.1	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): →0 - <=40 % >>40 - <=50 % >>50 - <=60 % >>60 - <=70 % >>90 - <=100 % >>1000 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): →0 - <=60 % >>60 - <=70 % >>90 - <=10 % >>100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): →0 - <=40 % >>40 - <=50 % >>60 - <=70 % >>60 - <=70 % >>60 - <=70 % >>60 - <=70 % >>60 - <=70 % >>70 - <=80 % >>80 - <=90 % >>90 - <=100 %	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205 Fotal 27 206 Nominal 65,9% 4 633 2 182 2 825 4 096 5 317 4 702 2 389	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 4 2827 6 884 351 627 Number of Loans	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0% **Residential Loans 17,0% 8,0% 10,4% 15,1% 15,5% 17,3% 8,8%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,5% 6,5% 6,5% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0% **No. of Loans 34,2% 8,3% 9,4% 12,0% 14,7% 12,6% 6,6%
M.7A.10.2 M.7A.10.3 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.8 M.7A.10.9 M.7A.10.26 M.7A.10.26 M.7A.10.26 M.7A.10.26 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.6 M.7A.11.6 M.7A.11.9 M.7A.11.9 M.7A.11.9 M.7A.11.9 M.7A.12.1	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >80 - <=80 % >80 - <=90 % >100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >10 - <=60 % >60 - <=70 % >100% >100 % >100 % >100 ~ <=60 % >100 % >100 ~ <=60 % >100 % >100 ~ <=60 % >100 % >100 ~ <=60 % >100 ~ <=60 % >100 ~ <=60 % >100 ~ <=60 % >100 ~ <=70 % >100 ~ <=70 % >100 ~ <=70 % >100 ~ <=70 % >100 ~ <=70 % >100 ~ <=70 % >100 ~ <=100 % >100 % >100 ~ <=100 % >100 % >100 ~ <=100 % >100 ~ <=100 % >100 %	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205 1701 27 206 Nominal 65,9% 4 633 2 182 2 825 4 096 5 317 4 702 2 389 1 063	335 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 42 827 6 884 351 627 Number of Loans 120 235 29 288 32 984 42 073 51 842 44 270 21 265 9 670	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans* 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0% **Residential Loans* 17,0% 8,0% 10,4% 15,1% 19,5% 19,5% 19,5% 19,5% 10,9% 10,4% 15,1% 19,5% 17,3% 8,8% 3,9%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,9% 6,8% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0% **No. of Loans
M.7A.10.2 M.7A.10.3 M.7A.10.4 M.7A.10.5 M.7A.10.6 M.7A.10.6 M.7A.10.7 M.7A.10.8 M.7A.10.25 M.7A.10.25 M.7A.10.25 M.7A.10.25 M.7A.10.25 M.7A.11.1 M.7A.11.2 M.7A.11.1 M.7A.11.1 M.7A.11.5 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.1 M.7A.11.1 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.1 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.11.2 M.7A.12.1	10. Loan Size Information Average loan size (000s) By buckets (mn): 0-200 200-400 400-600 600-800 800-1000 >1000 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0- <=40 % >40 <=50 % >50 <=60 % >60 <=70 % >80 <=90 % >80 <=90 % >100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >70 <=60 % >80 <=50 % >50 <=60 % >60 <=70 % >100% 12. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0- <=40 % >40 <=50 % >50 <=60 % >60 <=70 % >70 <=80 % >80 <=90 % >90 <=100 % >100% >100%	77 22 564 3 829 331 117 69 297 Fotal 27 206 Nominal 74,0% 3 279 1 569 1 707 2 244 4 070 7 876 5 257 1 205 Fotal 27 206 Nominal 65,9% 4 633 2 182 2 825 4 096 5 317 4 702 2 389	351 627 335 035 15 508 697 172 78 137 351 627 Number of Loans 101 280 24 172 24 014 29 006 47 207 76 237 4 2827 6 884 351 627 Number of Loans	82,9% 14,1% 1,2% 0,4% 0,3% 1,1% 100,0% **Residential Loans 12,1% 5,8% 6,3% 8,2% 15,0% 28,9% 19,3% 4,4% 100,0% **Residential Loans 17,0% 8,0% 10,4% 15,1% 15,5% 17,3% 8,8%	95,3% 4,4% 0,2% 0,0% 0,0% 0,0% 0,0% 100,0% **No. of Loans 28,8% 6,5% 6,5% 6,5% 8,2% 13,4% 21,7% 12,2% 2,0% 100,0% **No. of Loans 34,2% 8,3% 9,4% 12,0% 14,7% 12,6% 6,6%

	12 Breakdown by tymo	% Posidential Leans			
	13. Breakdown by type	% Residential Loans			
M.7A.13.1	Owner occupied	16,8%			
M.7A.13.2	Second home/Holiday houses	1,3%			
M.7A.13.3	Buy-to-let/Non-owner occupied	26,2%			
M.7A.13.4	Subsidised housing	53,3%			
M.7A.13.5	Agricultural				
M.7A.13.6	Other	2,4%			
OM.7A.13.1	o/w Private rental				
OM.7A.13.2	o/w Multi-family housing				
OM.7A.13.3	o/w Buildings under construction				
OM.7A.13.4	o/w Buildings land				
OM.7A.13.5	o/w [If relevant, please specify]				
OM.7A.13.6	o/w [if relevant, please specify]				
OM.7A.13.7	o/w [If relevant, please specify]				
OM.7A.13.8	o/w [If relevant, please specify]				
OM.7A.13.9	o/w [If relevant, please specify]				
OM.7A.13.10	o/w [If relevant, please specify]				
	14. Loan by Ranking	% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	79,8%			
M.7A.14.2	Guaranteed	20,2%			
M.7A.14.3	Other				
	15. EPC Information of the financed RRE - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	25. El e Injormation of the financea line optional	Nonmar (min)	rumber of unemings	0,0%	0,0%
M.7A.15.2				0,0%	0,0%
M.7A.15.3				0,0%	0,0%
M.7A.15.4				0,0%	0,0%
M.7A.15.5				0,0%	0,0%
M.7A.15.6				0,0%	0,0%
M.7A.15.7				0,0%	0,0%
M.7A.15.8				0,0%	0,0%
M.7A.15.9				0,0%	0,0%
M.7A.15.10				0,0%	0,0%
M.7A.15.11				0,0%	0,0%
					0,0%
M.7A.15.12				0,0%	
M.7A.15.13				0,0%	0,0%
M.7A.15.14				0,0%	0,0%
M.7A.15.15				0,0%	0,0%
M.7A.15.16				0,0%	0,0%
M.7A.15.17				0,0%	0,0%
M.7A.15.18	no data	27206	351627	100,0%	100,0%
M.7A.15.19	Total	27206	351627	100,0%	100,0%
OM.7A.15.1				,	,
OM.7A.15.2					
OM.7A.15.3					
	16. Average energy use intensity (kWh/m2) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1				0,0%	0,0%
M.7A.16.2				0,0%	0,0%
				0,0%	0,0%
M.7A.16.2				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.7				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.7 M.7A.16.7				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.7 M.7A.16.8 M.7A.16.9				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.7 M.7A.16.8 M.7A.16.9 M.7A.16.10				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.7 M.7A.16.8 M.7A.16.9 M.7A.16.10 M.7A.16.11				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.7 M.7A.16.8 M.7A.16.9 M.7A.16.10				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.7 M.7A.16.8 M.7A.16.9 M.7A.16.10 M.7A.16.11				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.7 M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.6 M.7A.16.6 M.7A.16.7 M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13				0,0%	0,0%
M.7A.16.3 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.7 M.7A.16.9 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.9 M.7A.16.11 M.7A.16.11 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15				0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.6 M.7A.16.8 M.7A.16.3 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15	no data	37306	251627	0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15	no data 70 -tu	27206 37706	351 6 27		
M.7A.16.2 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.17 M.7A.16.17 M.7A.16.17	no data Total	27206 27206	351627 351627	0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.6 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.18 M.7A.16.19 M.7A.16.19 M.7A.16.19					
M.7A.16.2 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.17 M.7A.16.19 M.7A.16.17 M.7A.16.19 M.7A.16.19 M.7A.16.19 M.7A.16.19					
M.7A.16.2 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.6 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.18 M.7A.16.19 M.7A.16.19 M.7A.16.19	Total	27206	351627	0,0%	0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.9 M.7A.16.11 M.7A.16.11 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.16 M.7A.16.17 M.7A.16.17 M.7A.16.18 M.7A.16.18	Total 17. Property Age Structure - optional	27206 Nominal (mn)	351627 Number of dwellings	0,0% % Residential Loans	0,0% % No. of Dwellings
M.7A.16.2 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.17 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19	Total 17. Property Age Structure - optional Older than 1919	27206 Nominal (mn) 33	351627 Number of dwellings 449	0,0% **Residential Loans 0,1%	0,0% **No. of Dwellings 0,1%
M.7A.16.2 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.9 M.7A.16.11 M.7A.16.11 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.16 M.7A.16.16 M.7A.16.16 M.7A.16.17 M.7A.16.17 M.7A.16.18 M.7A.16.18	Total 17. Property Age Structure - optional	27206 Nominal (mn)	351627 Number of dwellings	0,0% % Residential Loans	0,0% % No. of Dwellings
M.7A.16.2 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.17 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19	Total 17. Property Age Structure - optional Older than 1919	27206 Nominal (mn) 33 31	351627 Number of dwellings 449	0,0% % Residential Loans 0,1% 0,1%	0,0% % No. of Dwellings 0,1% 0,1%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.18 M.7A.16.19 OM.7A.16.3 M.7A.16.19 OM.7A.16.3 M.7A.16.19 OM.7A.16.3	Total 17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960	27206 Nominal (mn) 33 31 134	351627 Number of dwellings 449 498 2344	0,0% ** Residential Loans 0,1% 0,1% 0,5%	0,0% **No. of Dwellings 0,1% 0,1% 0,7%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.19 OM.7A.16.10 OM.7A.16.17 M.7A.16.19 OM.7A.16.10 OM.7A.17.10 OM.7A.17.10 OM.7A.17.10 OM.7A.17.10	Total 17. Property Age Structure - optional Older than 1919 1919 - 1945 1945 - 1960 1961 - 1970	27206 Nominal (mn) 33 31 134 78	351627 Number of dwellings 449 498 2344 1361	0,0% **Residential Loans 0,1% 0,1% 0,5% 0,3%	0,0% X No. of Dwellings 0,1% 0,1% 0,1% 0,7% 0,4%
M.7A.16.2 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.6 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.18 M.7A.16.19 OM.7A.16.3 M.7A.16.19 OM.7A.16.3 M.7A.17.1 M.7A.17.3 M.7A.17.3 M.7A.17.3 M.7A.17.3 M.7A.17.5	Total 17. Property Age Structure - optional older than 1919 1919- 1945 1945 - 1960 1961 - 1970 1971 - 1980	27206 Nominal (mn) 33 31 134 78 181	351627 Number of dwellings 449 498 2344 1361 2889	0,0% ***Cesidential Loans** 0,1% 0,1% 0,5% 0,3% 0,7%	0,0% X No. of Dwellings 0,1% 0,1% 0,1% 0,7% 0,4% 0,8%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.17 M.7A.16.18 M.7A.16.19 OM.7A.16.19 OM.7A.16.2 OM.7A.16.3 M.7A.17.1 M.7A.17.1 M.7A.17.2 M.7A.17.3 M.7A.17.4 M.7A.17.4 M.7A.17.6	Total 17. Property Age Structure - optional Older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990	27206 Nominal (mn) 33 31 134 78 181 66	351627 Number of dwellings 449 498 2244 1361 2889 1050	0,0% **Residential Loans 0,1% 0,1% 0,5% 0,3% 0,7% 0,2%	0,0% **No. of Dwellings 0,1% 0,1% 0,7% 0,4% 0,8% 0,3%
M.7A.16.3 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.18 M.7A.16.17 M.7A.16.18 M.7A.16.19 OM.7A.16.13 M.7A.16.19 OM.7A.16.13 M.7A.17.16.19 OM.7A.16.13 M.7A.17.10	Total 17. Property Age Structure - optional Older than 1919 1919-1945 1945-1960 1961-1970 1971-1880 1981-1990 1991-2000	27206 Nominal (mn) 33 31 134 78 181 66 62	351627 Number of dwellings 449 498 2344 1361 2889 1050 1371	0,0% **Residential Loans 0,1% 0,1% 0,5% 0,5% 0,3% 0,7% 0,2% 0,2%	0,0% X No. of Dwellings 0.1% 0.1% 0.1% 0.7% 0.4% 0.8% 0.3% 0.4%
M.7A.16.2 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.17 M.7A.16.16 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.3 M.7A.17.1 M.7A.17.3 M.7A.17.1 M.7A.17.3 M.7A.17.4 M.7A.17.5 M.7A.17.6 M.7A.17.6 M.7A.17.7 M.7A.17.7	Total 17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005	27206 Nominal (mn) 33 31 134 78 181 66 62 620	351627 Number of dwellings 449 498 2344 1361 2889 1050 1371 22734	0,0% **Residential Loans 0,1% 0,1% 0,5% 0,3% 0,7% 0,2% 0,2% 2,3%	0,0% **No. of Dwellings 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.10 M.7A.16.10 M.7A.17.10 M.7	Total 17. Property Age Structure - optional older than 1919 1919-1945 1945-1960 1961-1970 1971-1980 1981-1990 1991-2000 2001-2005 2006 and later	27206 Nominal (mn) 33 31 134 78 181 66 62 62 620 15581	351627 Number of dwellings 449 498 2344 1361 2889 1050 1371 22734 191614	0.0% **Residential Loans 0.1% 0.1% 0.5% 0.3% 0.7% 0.2% 0.2% 2.3% 57,3%	0,0% X No. of Dwellings 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5%
M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.13 M.7A.16.19 OM.7A.16.19 OM.7A.17.10 M.7A.17.2 M.7A.17.3 M.7A.17.3 M.7A.17.3 M.7A.17.4 M.7A.17.5 M.7A.17.5 M.7A.17.8 M.7A.17.7 M.7A.17.8 M.7A.17.7 M.7A.17.8 M.7A.17.9 M.7A.17.10	Total 17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005	27206 Nominal (mn) 33 31 134 78 181 66 62 62 620 15581 10420	351627 Number of dwellings 449 449 498 2344 1361 2889 1050 1371 22734 191614 127317	0,0% **Residential Loans 0,1% 0,1% 0,5% 0,3% 0,7% 0,2% 0,2% 2,3% 57,3% 53,3%	0,0% **No. of Dwellings 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.10 M.7A.16.10 M.7A.17.10 M.7A.17.11	Total 17. Property Age Structure - optional older than 1919 1919-1945 1945-1960 1961-1970 1971-1980 1981-1990 1991-2000 2001-2005 2006 and later	27206 Nominal (mn) 33 31 134 78 181 66 62 62 620 15581	351627 Number of dwellings 449 498 2344 1361 2889 1050 1371 22734 191614	0.0% **Residential Loans 0.1% 0.1% 0.5% 0.3% 0.7% 0.2% 0.2% 2.3% 57,3%	0,0% X No. of Dwellings 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5%
M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.13 M.7A.16.19 OM.7A.16.19 OM.7A.17.10 M.7A.17.2 M.7A.17.3 M.7A.17.3 M.7A.17.3 M.7A.17.4 M.7A.17.5 M.7A.17.5 M.7A.17.8 M.7A.17.7 M.7A.17.8 M.7A.17.7 M.7A.17.8 M.7A.17.9 M.7A.17.10	Total 17. Property Age Structure - optional older than 1919 1919- 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 and later no data	27206 Nominal (mn) 33 31 134 78 181 66 62 62 620 15581 10420	351627 Number of dwellings 449 449 498 2344 1361 2889 1050 1371 22734 191614 127317	0,0% **Residential Loans 0,1% 0,1% 0,5% 0,3% 0,7% 0,2% 0,2% 2,3% 57,3% 53,3%	0,0% **No. of Dwellings 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.10 M.7A.16.10 M.7A.17.10 M.7A.17.11	Total 17. Property Age Structure - optional older than 1919 1919- 1945 1945- 1960 1961- 1970 1971- 1980 1981- 1990 1991- 2000 2001- 2005 2006 and later no data Total	27206 Nominal (mn) 33 31 124 78 181 66 62 62 620 15581 10420 27206	351627 Number of dwellings 449 498 2344 1361 2889 1050 1371 22734 191614 127317 351627	0,0% **Residential Loans 0,1% 0,1% 0,5% 0,3% 0,7% 0,2% 0,2% 2,3% 57,3% 33,3% 100,0%	0,0% % No. of Dwellings 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2% 100,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.11 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.17 M.7A.16.18 M.7A.16.19 OM.7A.16.10 OM.7A.16.2 OM.7A.16.10 OM.7A.16.10 M.7A.17.1 M.7A.17.2 M.7A.17.3 M.7A.17.1 M.7A.17.3 M.7A.17.4 M.7A.17.5 M.7A.17.8 M.7A.17.1 M.7A.17.8 M.7A.17.1 OM.7A.17.1 OM.7A.17.1 OM.7A.17.1 OM.7A.17.1 OM.7A.17.1	Total 17. Property Age Structure - optional older than 1919 1919 - 1945 1945 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1991 - 1990 1991 - 2000 2001 - 2005 2006 and later no data Total 18. Dwelling type - optional	27206 Nominal (mn) 33 31 134 78 181 66 62 620 15581 10420 27206 Nominal (mn)	351627 Number of dwellings 499 498 2344 1361 2889 1050 1371 22734 191614 127317 351627 Number of dwellings	0,0% **Residential Loans 0,1% 0,1% 0,5% 0,3% 0,7% 0,2% 0,2% 2,3% 57,3% 38,3% 100,0% **Residential Loans	0,0% **No. of Dwellings 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2% 100,0% **No. of Dwellings
M.7A.16.3 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.6 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.14 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.17 M.7A.16.18 M.7A.16.19 OM.7A.16.13 M.7A.17.1 M.7A.17.1 M.7A.17.3 M.7A.17.1 M.7A.17.3 M.7A.17.3 M.7A.17.3 M.7A.17.1 M.7A.17.9 M.7A.17.1 M.7A.17.9 M.7A.17.1	Total 17. Property Age Structure - optional Older than 1919 1919- 1945 1945- 1960 1961- 1970 1971- 1980 1981- 1990 1991- 2000 2001- 2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached	27206 Nominal (mn) 33 31 134 78 181 66 62 62 620 15581 10420 27206 Nominal (mn) 15504	351627 Number of dwellings 449 449 498 2344 1361 2889 1050 1371 22734 191614 127317 351627 Number of dwellings 218318	0,0% *** Residential Loans 0,1% 0,1% 0,5% 0,3% 0,7% 0,2% 0,2% 2,3% 57,3% 38,3% 100,0% *** Residential Loans 57,0%	0,0% X No. of Dwellings 0,1% 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2% 100,0% X No. of Dwellings 62,1%
M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.17.1 M.7A.17.1	Total 17. Property Age Structure - optional older than 1919 1919-1945 1945-1960 1961-1970 1971-1980 1981-1990 1991-2000 2001-2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Fist or Apartment	27206 Nominal (mn) 33 31 134 78 181 66 62 620 15581 10420 27206 Nominal (mn)	351627 Number of dwellings 499 498 2344 1361 2889 1050 1371 22734 191614 127317 351627 Number of dwellings	0,0% **Residential Loans 0,1% 0,1% 0,5% 0,3% 0,7% 0,2% 0,2% 5,3% 57,3% 38,3% 100,0% **Residential Loans 57,0% 42,0%	0,0% **No. of Dwellings 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2% 100,0% **No. of Dwellings 62,1% 37,2%
M.7A.16.3 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.5 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.17 M.7A.16.18 M.7A.16.19 OM.7A.16.13 M.7A.17.10 M.7A.17.2 M.7A.17.3 M.7A.17.1 M.7A.17.3 M.7A.17.1	Total 17. Property Age Structure - optional older than 1919 1919-1945 1945-1960 1961-1970 1971-1980 1981-1990 1991-2000 2001-2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment Bungalow	27206 Nominal (mn) 33 31 134 78 181 66 62 62 620 15581 10420 27206 Nominal (mn) 15504	351627 Number of dwellings 449 449 498 2344 1361 2889 1050 1371 22734 191614 127317 351627 Number of dwellings 218318	0,0% **Residential Loans 0,1% 0,1% 0,5% 0,3% 0,7% 0,2% 2,3% 57,3% 38,3% 100,0% **Residential Loans 57,0% 42,0% 0,0%	0,0% X No. of Dwellings 0,1% 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2% 10,0% X No. of Dwellings 62,1% 37,2% 0,0%
M.7A.16.3 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.17 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.11 OM.7A.17.11	Total 17. Property Age Structure - optional older than 1919 1919- 1945 1945- 1960 1961- 1970 1971- 1980 1981- 1990 1991- 2000 2001- 2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment Bungalow Terrazed House	27206 Nominal (mn) 33 31 134 78 181 66 62 62 620 15581 10420 27206 Nominal (mn) 15504	351627 Number of dwellings 449 449 498 2344 1361 2889 1050 1371 22734 191614 127317 351627 Number of dwellings 218318	0,0% **Residential Loans 0,1% 0,1% 0,5% 0,3% 0,7% 0,2% 0,2% 2,3% 57,3% 33,3% 100,0% **Residential Loans 57,0% 42,0% 0,0% 0,0%	0,0% **No. of Dwellings 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2% 100,0% **No. of Dwellings 62,1% 37,2% 0,0% 0,0%
M.7A.16.3 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.5 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.18 M.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.11 OM.7A.17.11 OM.7A.18.1 M.2A.18.1 M.2A.18.3 M.2A.18.3 M.2A.18.5	Total 17. Property Age Structure - optional older than 1919 1919-1945 1945-1960 1961-1970 1971-1980 1981-1990 1991-2000 2001-2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifammily House	27206 Nominal (mn) 33 31 134 78 181 66 62 62 620 15581 10420 27206 Nominal (mn) 15504	351627 Number of dwellings 449 449 498 2344 1361 2889 1050 1371 22734 191614 127317 351627 Number of dwellings 218318	0.0% **Residential Loans 0.1% 0.1% 0.5% 0.3% 0.7% 0.2% 2.3% 57,3% 38,3% 100,0% **Residential Loans 57,0% 42,0% 0.0% 0.0% 0.0%	0,0% **No. of Dwellings 0,1% 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2% 100,0% **No. of Dwellings 62,1% 37,2% 0,0% 0,0%
M.7A.16.3 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.10 M.7A.16.19 OM.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.11 M.7A.17.10 M.7A.17.11 M.7A.17.10 M.7A.17.11	Total 17. Property Age Structure - optional older than 1919 1919- 1945 1945- 1960 1961- 1970 1971- 1980 1981- 1990 1991- 2000 2001- 2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only	27206 Nominal (mn) 33 31 134 78 181 66 62 62 620 15581 10420 27206 Nominal (mn) 15504 11425	351627 Number of dwellings 449 449 498 2344 1361 2889 1050 1371 22734 191614 127317 351627 Number of dwellings 218318 130913	0,0% **Residential Loans 0,1% 0,1% 0,1% 0,5% 0,3% 0,7% 0,2% 2,3% 57,3% 57,3% 38,3% 100,0% **Residential Loans 57,0% 42,0% 0,0% 0,0% 0,0%	0,0% **No. of Dwellings 0,1% 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2% 100,0% **No. of Dwellings 62,1% 37,2% 0,0% 0,0% 0,0%
M.7A.16.3 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.5 M.7A.16.5 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.18 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.16.19 OM.7A.17.10 M.7A.17.2 M.7A.17.3 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.11 OM.7A.17.11 OM.7A.17.11 OM.7A.17.11 OM.7A.17.11 OM.7A.17.11 OM.7A.17.11 OM.7A.17.11 OM.7A.17.11 OM.7A.17.11	Total 17. Property Age Structure - optional older than 1919 1919-1945 1945-1960 1961-1970 1971-1980 1981-1990 1991-2000 2001-2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifammily House	27206 Nominal (mn) 33 31 134 78 181 66 62 620 15581 10420 277206 Nominal (mn) 15504 11425	351627 Number of dwellings 449 449 498 2344 1361 2889 1050 1371 22734 191614 127317 351627 Number of dwellings 218318 130913	0.0% **Residential Loans 0.1% 0.1% 0.5% 0.3% 0.7% 0.2% 2.3% 57,3% 38,3% 100,0% **Residential Loans 57,0% 42,0% 0.0% 0.0% 0.0%	0,0% **No. of Dwellings 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2% 100,0% **No. of Dwellings 62,1% 37,2% 0,0% 0,0% 0,0% 0,0% 0,0%
M.7A.16.3 M.7A.16.3 M.7A.16.3 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.10 M.7A.16.10 M.7A.16.11 M.7A.16.12 M.7A.16.12 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.15 M.7A.16.17 M.7A.16.19 OM.7A.16.19 OM.7A.16.10 M.7A.16.19 OM.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.16.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.11 M.7A.17.10 M.7A.17.11 M.7A.17.10 M.7A.17.11	Total 17. Property Age Structure - optional older than 1919 1919- 1945 1945- 1960 1961- 1970 1971- 1980 1981- 1990 1991- 2000 2001- 2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only	27206 Nominal (mn) 33 31 134 78 181 66 62 62 620 15581 10420 27206 Nominal (mn) 15504 11425	351627 Number of dwellings 449 449 498 2344 1361 2889 1050 1371 22734 191614 127317 351627 Number of dwellings 218318 130913	0,0% **Residential Loans 0,1% 0,1% 0,1% 0,5% 0,3% 0,7% 0,2% 2,3% 57,3% 57,3% 38,3% 100,0% **Residential Loans 57,0% 42,0% 0,0% 0,0% 0,0%	0,0% **No. of Dwellings 0,1% 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2% 100,0% **No. of Dwellings 62,1% 37,2% 0,0% 0,0% 0,0%
M.7A.16.2 M.7A.16.3 M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.6 M.7A.16.8 M.7A.16.8 M.7A.16.10 M.7A.16.11 M.7A.16.11 M.7A.16.12 M.7A.16.13 M.7A.16.13 M.7A.16.14 M.7A.16.15 M.7A.16.15 M.7A.16.16 M.7A.16.17 M.7A.16.17 M.7A.16.19 OM.7A.16.10 OM.7A.16.10 OM.7A.16.10 OM.7A.16.10 OM.7A.16.10 OM.7A.16.11 M.7A.17.10 M.7A.17.10 M.7A.17.10 M.7A.17.11 OM.7A.17.11 OM.7A.18.1 M.2A.18.2 M.2A.18.3 M.2A.18.4 M.2A.18.5 M.2A.18.5 M.2A.18.7	Total 17. Property Age Structure - optional older than 1919 1919-1945 1945-1960 1961-1970 1971-1980 1991-2000 2001-2005 2006 and later no data Total 18. Dwelling type - optional House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other	27206 Nominal (mn) 33 31 134 78 181 66 62 620 15581 10420 277206 Nominal (mn) 15504 11425	351627 Number of dwellings 449 449 498 2344 1361 2889 1050 1371 22734 191614 127317 351627 Number of dwellings 218318 130913	0,0% **Residential Loans 0,1% 0,1% 0,1% 0,5% 0,3% 0,7% 0,2% 0,2% 2,3% 57,3% 38,3% 100,0% **Residential Loans 57,0% 42,0% 0,0% 0,0% 0,0% 0,0% 0,0%	0,0% **No. of Dwellings 0,1% 0,1% 0,7% 0,4% 0,8% 0,3% 0,4% 6,5% 54,5% 36,2% 100,0% **No. of Dwellings 62,1% 37,2% 0,0% 0,0% 0,0% 0,0% 0,0%

M.2A.19.1 M.2A.19.2					
M.2A.19.2	19. New Residential Property - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
	New Property	15909	208295	58,5%	59,2%
	Existing property	9926	130808	36,5%	37,2%
M.2A.19.3	other	753	5860	2,8%	1,7%
M.2A.19.4	no data	619	6664	2,3%	1,9%
M.2A.19.5	Total	27206	351627	100,0%	100,0%
M.7A.19.6	20 CO2	Manufact (ma)	Number of devellens	O/ Desidential Leave	0/ No of December 11
14 74 20 4	20. CO2 emission (kg of CO2 per year) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1				0,0%	0,0%
M.7A.20.2				0,0%	0,0%
M.7A.20.3				0,0%	0,0%
M.7A.20.4				0,0%	0,0%
M.7A.20.5				0,0%	0,0%
M.7A.20.6				0,0%	0,0%
M.7A.20.7				0,0%	0,0%
M.7A.20.8				0,0%	0,0%
M.7A.20.9				0,0%	0,0%
M.7A.20.10				0,0%	0,0%
M.7A.20.11				0,0%	0,0%
M.7A.20.12				0,0%	0,0%
M.7A.20.13				0,0%	0,0%
VI.7A.20.14				0,0%	0,0%
M.7A.20.15				0,0%	0,0%
M.7A.20.15				0,0%	0,0%
M.7A.20.17				0,0%	0,0%
M.7A.20.18	no data	27 206,3	351627	100,0%	100,0%
M.7A.20.19	Total	27 206,3	351627	100,0%	100,0%
M.7A.20.20					
	7B Commercial Cover Pool				
	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	4 024	153		
	By buckets (mn):				
M.7B.21.2	0-200	6	58	0,0%	0,0%
M.7B.21.3	200-400	7	24	0,0%	0,0%
M.7B.21.4	400-600	3	6	0,0%	0,0%
M.7B.21.5	600-800	3	4	0,0%	0,0%
M.7B.21.6	800-1000	1	1	0,0%	0,0%
M.7B.21.7	>1000	597	60	0,0%	0,0%
M.7B.21.8					
M.7B.21.9					
M.7B.21.21					
M.7B.21.22					
M.7B.21.23					
M.7B.21.24					
M.7B.21.25					
M.7B.21.26		Total 616	153	0,0%	0,0%
WI.7 D.Z.1.20	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	74,0%	redifficer of Loans	76 Commercial Loans	76 NO. OI LOBIIS
	Weighted / Weinge E. V (70)				
	By LTV buckets (mn):				
	By LTV buckets (mn): >0 - <=40 %		26	7.1%	17.0%
M.7B.22.2	>0 - <=40 %	43	26 13	7,1% 7.1%	17,0% 8,5%
M.7B.22.2 M.7B.22.3	>0 - <=40 % >40 - <=50 %	43 44	13	7,1%	8,5%
M.7B.22.2 M.7B.22.3 M.7B.22.4	>0 - <=40 % >40 - <=50 % >50 - <=60 %	43 44 183	13 17	7,1% 29,7%	8,5% 11,1%
M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %	43 44 183 35	13 17 10	7,1% 29,7% 5,7%	8,5% 11,1% 6,5%
M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.6	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	43 44 183 35 12	13 17 10 27	7,1% 29,7% 5,7% 1,9%	8,5% 11,1% 6,5% 17,6%
M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.6 M.7B.22.7	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	43 44 183 35 12 42	13 17 10 27 17	7,1% 29,7% 5,7% 1,9% 6,8%	8,5% 11,1% 6,5% 17,6% 11,1%
M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.7	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	43 44 183 35 12 42 209	13 17 10 27 17 35	7,1% 29,7% 5,7% 1,9% 6,8% 34,0%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9%
M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.7 M.7B.22.8 M.7B.22.9	>0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	43 44 183 35 12 42 209 48	13 17 10 27 17 35 8	7.1% 29.7% 5.7% 1.9% 6.8% 34.0% 7.7%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2%
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M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.6 M.7B.22.6 M.7B.22.7 M.7B.22.8 M.7B.22.9 M.7B.22.10	>0 - <-40 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100 % 23. Loan to Value (LTV) Information - INDEXED	43 44 183 35 12 42 209 48 Total 616 Nominal	13 17 10 27 17 35 8	7.1% 29.7% 5.7% 1.9% 6.8% 34.0% 7.7%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2%
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M.78.22.2 M.78.22.3 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.5 M.78.22.6 M.78.22.1 M.78.23.1 M.78.23.1 M.78.23.1 M.78.23.2 M.78.23.3 M.78.23.4 M.78.23.5 M.78.23.5 M.78.23.6 M.78.23.1 M.78.23.6 M.78.23.7 M.78.23.8 M.78.23.10 M.78.24.1 M.78.24.1 M.78.24.2 M.78.24.3 M.78.24.4 M.78.24.4 M.78.24.4	>0 - <-40 % >40 - <-50 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100% 23. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (nn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >80 - <-100 % >100 % 24. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry	43 44 183 35 12 42 209 48 Total 616 Nominal 46,2% 147 88 381 0 0 0 0 0 Total 616 %Commercial loans 33,1%	13 17 10 27 17 35 8 153 Number of Loans 86 22 43 2 0 0 0 0	7,1% 29,7% 5,7% 1,9% 6,8% 34,0% 7,7% 100,0% **Commercial Loans 23,8% 14,3% 61,9% 0,0% 0,0% 0,0% 0,0%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2% 100,0% % No. of Loans 56,2% 14,4% 28,1% 1,3% 0,0% 0,0% 0,0% 0,0%
M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.9 M.7B.22.10 M.7B.23.1 M.7B.23.1 M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.5 M.7B.23.5 M.7B.23.8 M.7B.23.8 M.7B.23.8 M.7B.23.8 M.7B.23.8 M.7B.23.8 M.7B.23.8	>0 - <-40 % >40 - <-50 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100% 23. Loan to Value (LTV) information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >50 - <-60 % >50 - <-60 % >70 - <-80 % >90 - <-100 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100 % 24. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture	43 44 183 35 12 42 209 48 Total 616 Nominal 46,2% 147 88 381 0 0 0 0 0 Total 616 %Commercial loans 33,1%	13 17 10 27 17 35 8 153 Number of Loans 86 22 43 2 0 0 0 0	7,1% 29,7% 5,7% 1,9% 6,8% 34,0% 7,7% 100,0% **Commercial Loans 23,8% 14,3% 61,9% 0,0% 0,0% 0,0% 0,0%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2% 100,0% % No. of Loans 56,2% 14,4% 28,1% 1,3% 0,0% 0,0% 0,0% 0,0%
M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.5 M.78.22.6 M.78.22.7 M.78.22.9 M.78.22.10 M.78.23.1 M.78.23.1 M.78.23.3 M.78.23.3 M.78.23.4 M.78.23.5 M.78.23.5 M.78.23.10 M.78.23.10 M.78.23.10 M.78.24.1 M.78.24.1 M.78.24.2 M.78.24.3 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.5 M.78.24.6 M.78.24.6 M.78.24.6	>0 - <-40 % >40 - <-50 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100% 23. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >60 - <-70 % >70 - <-80 % >80 - <-70 % >70 - <-80 % >80 - <-100 % >100% 24. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Hospital	43 44 183 35 12 42 209 48 Total 616 Nominal 46,2% 147 88 381 0 0 0 0 0 Total 616 %Commercial loans 33,1%	13 17 10 27 17 35 8 153 Number of Loans 86 22 43 2 0 0 0 0	7,1% 29,7% 5,7% 1,9% 6,8% 34,0% 7,7% 100,0% **Commercial Loans 23,8% 14,3% 61,9% 0,0% 0,0% 0,0% 0,0%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2% 100,0% % No. of Loans 56,2% 14,4% 28,1% 1,3% 0,0% 0,0% 0,0% 0,0%
M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.6 M.78.22.6 M.78.22.7 M.78.22.10 M.78.22.10 M.78.23.1 M.78.23.1 M.78.23.2 M.78.23.3 M.78.23.4 M.78.23.5 M.78.23.6 M.78.23.6 M.78.23.6 M.78.23.7 M.78.23.8 M.78.23.1 M.78.24.1 M.78.24.2 M.78.24.2 M.78.24.2 M.78.24.3 M.78.24.4 M.78.24.4 M.78.24.5 M.78.24.6	>0 - <-40 % >40 - <-50 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >80 - <-90 % >90 - <-100 % >100 % 23. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <-40 % >40 - <-50 % >50 - <-60 % >60 - <-70 % >70 - <-80 % >90 - <-100 % >100 % 24. Breakdown by Type Retail Office HotelyTourism Shopping malls Industry Agriculture Hospital School	43 44 183 35 12 42 209 48 Total 616 Nominal 46,2% 147 88 381 0 0 0 0 0 Total 616 %Commercial loans 33,1%	13 17 10 27 17 35 8 153 Number of Loans 86 22 43 2 0 0 0 0	7,1% 29,7% 5,7% 1,9% 6,8% 34,0% 7,7% 100,0% **Commercial Loans 23,8% 14,3% 61,9% 0,0% 0,0% 0,0% 0,0%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2% 100,0% % No. of Loans 56,2% 14,4% 28,1% 1,3% 0,0% 0,0% 0,0% 0,0%
M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.5 M.78.22.5 M.78.22.7 M.78.22.6 M.78.22.1 M.78.23.1 M.78.23.1 M.78.23.2 M.78.23.3 M.78.23.3 M.78.23.3 M.78.23.4 M.78.23.5 M.78.23.5 M.78.23.6 M.78.23.7 M.78.23.8 M.78.23.6 M.78.23.7 M.78.23.8 M.78.23.6 M.78.23.6 M.78.23.7 M.78.23.8 M.78.23.6 M.78.23.6 M.78.23.6 M.78.24.1 M.78.24.6	>0 - <-40 %	43 44 183 35 12 42 209 48 Total 616 Nominal 46,2% 147 88 381 0 0 0 0 0 Total 616 %Commercial loans 33,1%	13 17 10 27 17 35 8 153 Number of Loans 86 22 43 2 0 0 0 0	7,1% 29,7% 5,7% 1,9% 6,8% 34,0% 7,7% 100,0% **Commercial Loans 23,8% 14,3% 61,9% 0,0% 0,0% 0,0% 0,0%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2% 100,0% % No. of Loans 56,2% 14,4% 28,1% 1,3% 0,0% 0,0% 0,0% 0,0%
M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.6 M.78.22.6 M.78.22.1 M.78.22.10 M.78.23.1 M.78.23.1 M.78.23.3 M.78.23.4 M.78.23.3 M.78.23.4 M.78.23.5 M.78.23.6 M.78.23.1 M.78.23.1 M.78.23.6 M.78.23.6 M.78.23.6 M.78.23.6 M.78.23.6 M.78.23.6 M.78.23.6 M.78.24.6 M.78.24.2 M.78.24.2 M.78.24.2 M.78.24.3 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.5 M.78.24.6 M.78.24.9 M.78.24.9 M.78.24.9	>0 - <-40 %	43 44 183 35 12 42 209 48 Total 616 Nominal 46,2% 147 88 381 0 0 0 0 0 Total 616 %Commercial loans 33,1%	13 17 10 27 17 35 8 153 Number of Loans 86 22 43 2 0 0 0 0	7,1% 29,7% 5,7% 1,9% 6,8% 34,0% 7,7% 100,0% **Commercial Loans 23,8% 14,3% 61,9% 0,0% 0,0% 0,0% 0,0%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2% 100,0% % No. of Loans 56,2% 14,4% 28,1% 1,3% 0,0% 0,0% 0,0% 0,0%
M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.6 M.78.22.7 M.78.22.6 M.78.22.7 M.78.23.1 M.78.23.1 M.78.23.1 M.78.23.3 M.78.23.1 M.78.23.3 M.78.23.1 M.78.23.1 M.78.23.4 M.78.23.5 M.78.23.1 M.78.23.6 M.78.23.1 M.78.23.6 M.78.23.1 M.78.24.6 M.78.24.6 M.78.24.6 M.78.24.6 M.78.24.4 M.78.24.1	>0 - <-40 %	43 44 183 35 12 42 209 48 Total 616 Nominal 46,2% 147 88 381 0 0 0 0 0 0 0 Total 616 % Commercial loans 33,1% 57,8%	13 17 10 27 17 35 8 153 Number of Loans 86 22 43 2 0 0 0 0	7,1% 29,7% 5,7% 1,9% 6,8% 34,0% 7,7% 100,0% **Commercial Loans 23,8% 14,3% 61,9% 0,0% 0,0% 0,0% 0,0%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2% 100,0% % No. of Loans 56,2% 14,4% 28,1% 1,3% 0,0% 0,0% 0,0% 0,0%
M.78.22.2 M.78.22.3 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.5 M.78.22.5 M.78.22.1 M.78.22.1 M.78.23.1 M.78.23.1 M.78.23.1 M.78.23.2 M.78.23.3 M.78.23.4 M.78.23.4 M.78.23.5 M.78.23.6 M.78.23.1 M.78.23.1 M.78.24.1 M.78.24.2 M.78.24.2 M.78.24.3 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.5 M.78.24.6 M.78.24.6 M.78.24.1 M.78.24.2 M.78.24.8	>0 - <-40 %	43 44 183 35 12 42 209 48 Total 616 Nominal 46,2% 147 88 381 0 0 0 0 0 Total 616 *Commercial loans 33,1% 57,8%	13 17 10 27 17 35 8 153 Number of Loans 86 22 43 2 0 0 0 0	7,1% 29,7% 5,7% 1,9% 6,8% 34,0% 7,7% 100,0% **Commercial Loans 23,8% 14,3% 61,9% 0,0% 0,0% 0,0% 0,0%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2% 100,0% % No. of Loans 56,2% 14,4% 28,1% 1,3% 0,0% 0,0% 0,0% 0,0%
M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.6 M.7B.22.7 M.7B.22.8 M.7B.22.9 A.7B.22.10 M.7B.23.1 M.7B.23.1 M.7B.23.3 M.7B.23.3 M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.5 M.7B.23.6 M.7B.23.6 M.7B.23.6 M.7B.23.6 M.7B.23.6 M.7B.24.1 M.7B.24.1 M.7B.24.2 M.7B.24.2 M.7B.24.2 M.7B.24.3 M.7B.24.4 M.7B.24.1	>0 - <-40 %	43 44 183 35 12 42 209 48 Total 616 Nominal 46,2% 147 88 381 0 0 0 0 0 Total 616 *Commercial loans 33,1% 57,8%	13 17 10 27 17 35 8 153 Number of Loans 86 22 43 2 0 0 0 0	7,1% 29,7% 5,7% 1,9% 6,8% 34,0% 7,7% 100,0% **Commercial Loans 23,8% 14,3% 61,9% 0,0% 0,0% 0,0% 0,0%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2% 100,0% % No. of Loans 56,2% 14,4% 28,1% 1,3% 0,0% 0,0% 0,0% 0,0%
M.78.22.2 M.78.22.3 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.5 M.78.22.5 M.78.22.10 M.78.22.10 M.78.23.1 M.78.23.1 M.78.23.2 M.78.23.3 M.78.23.4 M.78.23.5 M.78.23.6 M.78.23.6 M.78.23.6 M.78.23.6 M.78.23.6 M.78.23.6 M.78.24.1 M.78.24.1 M.78.24.2 M.78.24.1 M.78.24.2 M.78.24.1 M.78.24.2 M.78.24.3 M.78.24.4 M.78.24.2 M.78.24.3 M.78.24.4 M.78.24.2 M.78.24.1	>0 - <-40 %	43 44 183 35 12 42 209 48 Total 616 Nominal 46,2% 147 88 381 0 0 0 0 0 Total 616 *Commercial loans 33,1% 57,8%	13 17 10 27 17 35 8 153 Number of Loans 86 22 43 2 0 0 0 0	7,1% 29,7% 5,7% 1,9% 6,8% 34,0% 7,7% 100,0% **Commercial Loans 23,8% 14,3% 61,9% 0,0% 0,0% 0,0% 0,0%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2% 100,0% % No. of Loans 56,2% 14,4% 28,1% 1,3% 0,0% 0,0% 0,0% 0,0%
M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.6 M.78.22.6 M.78.22.7 M.78.22.1 M.78.22.9 M.78.22.1 M.78.23.1 M.78.23.1 M.78.23.1 M.78.23.2 M.78.23.3 M.78.23.3 M.78.23.1 M.78.23.4 M.78.23.5 M.78.23.1 M.78.23.6 M.78.23.1 M.78.23.1 M.78.24.1 M.78.24.1 M.78.24.2 M.78.24.1 M.78.24.2 M.78.24.3 M.78.24.1 M.78.24.4 M.78.24.5 M.78.24.1 M.78.24.4 M.78.24.5 M.78.24.1	>0 - <-40 %	43 44 183 35 12 42 209 48 Total 616 Nominal 46,2% 147 88 381 0 0 0 0 0 Total 616 *Commercial loans 33,1% 57,8%	13 17 10 27 17 35 8 153 Number of Loans 86 22 43 2 0 0 0 0	7,1% 29,7% 5,7% 1,9% 6,8% 34,0% 7,7% 100,0% **Commercial Loans 23,8% 14,3% 61,9% 0,0% 0,0% 0,0% 0,0%	8,5% 11,1% 6,5% 17,6% 11,1% 22,9% 5,2% 100,0% % No. of Loans 56,2% 14,4% 28,1% 1,3% 0,0% 0,0% 0,0% 0,0%

M.7B.25	.1				
M.7B.25	.2				
M.7B.25	.3				
M.7B.25	.4				
M.7B.25	.5				
M.7B.25	.6				
M.7B.25	.7				
M.7B.25	.8				
M.7B.25	.9				
M.7B.25	10				
M.7B.25	11				
M.7B.25	12				
M.7B.25	13				
M.7B.25	14				
M.7B.25	15				
M.7B.25	16				
M.7B.25	17				
M.7B.25	18 no data	616	153	100,0%	100,0%
M.7B.25	19 Total	616	153	100,0%	100,0%
OM.7B.2	5.1				
OM.7B.2	5.2				
OM.7B.2	5.3				

	26. Average energy use intensity (kWh/m2) - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1					
M.7B.26.2					
M.7B.26.3					
M.7B.26.4					
M.7B.26.5					
M.7B.26.6					
M.7B.26.7					
M.7B.26.8					
M.7B.26.9					
M.7B.26.10					
M.7B.26.11					
M.7B.26.12					
M.7B.26.13					
M.7B.26.14					
M.7B.26.15					
M.7B.26.16					
M.7B.26.17					
M.7B.26.18	no data	616	153	100,0%	100,0%
M.7B.26.19	Total	616	153	100,0%	100,0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
	27. CRE Age Structure - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	1,1	3	0,2%	2,0%
M.7B.27.2	1919 - 1945				
M.7B.27.3	1945 - 1960				
M.7B.27.4	1961 - 1970				
M.7B.27.5	1971 - 1980				
M.7B.27.6	1981 - 1990				
M.7B.27.7	1991 - 2000				
M.7B.27.8	2001 - 2005	0	1	0,0%	0,7%
M.7B.27.9	2006 and later	0	1	0,0%	0,7%
M.7B.27.10	no data	614	148	99,8%	96,7%
M.7B.27.11	Total	616	153	100,0%	100,0%
OM.7B.27.1					
	28. New Commercial Property - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	0	0	0,0%	0,0%
M.7B.28.2	Existing Property	0	0	0,0%	0,0%
M.7B.28.3	other				
M.7B.28.4	no data	616	153	100,0%	100,0%
M.7B.28.5	Total	616	153	100,0%	100,0%
	29. CO2 emission (kg of CO2 per year) - optional	Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE

PS.8.4.26

PS.8.4.27

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	Reporting in Domestic Currency	Eur	_		
	CONTENT OF TAB B2				
	8. Public Sector Assets				
ield ımber	8. Public Sector Assets				
	1. General Information				
S.8.1.1	Number of public sector exposures	7 351			
PS.8.1.1	Optional information eg, Number of L				
PS.8.1.2	Optional information eg, Number of g	uarantors			
PS.8.1.3					
PS.8.1.4 PS.8.1.5					
PS.8.1.5 PS.8.1.6					
PS.8.1.7					
	2. Size Information	Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
5.8.2.1	Average exposure size (000s)	3 475	7 351		
	By buckets (mn):				
S.8.2.2	0 - 0.5	647	3 298	2,5%	44,9%
S.8.2.3	0.5 - 1	874	1 224	3,4%	16,7%
S.8.2.4	1 - 5	4 648	2 040	18,2%	27,8%
S.8.2.5	5 - 10	2 818	389	11,0%	5,3%
S.8.2.6	10 - 50	6 960	336	27,2%	4,6%
S.8.2.7	50 - 100	1 741	26	6,8%	0,4%
S.8.2.8	> 100	7 856	38	30,8%	0,5%
S.8.2.9 S.8.2.10					
5.8.2.11					
5.8.2.12					
5.8.2.13					
S.8.2.14					
5.8.2.15					
5.8.2.16					
5.8.2.17	3. Breakdown by Asset Type	Total 25 545 Nominal (mn)	7 351	100,0% W Public Sector Assets	100,0%
S.8.3.1	Loans	19 565		76,6%	
S.8.3.2	Bonds	5 979		23,4%	
\$.8.3.3	Other	0		0,0%	
S.8.3.4		Total 25 545		100,0%	
5.8.4.1	4. Breakdown by Geography European Union	% Public Sector Assets 86,7%			
5.8.4.2	Austria	60,776			
S.8.4.3	Belgium				
S.8.4.4	Bulgaria				
S.8.4.5	Croatia				
S.8.4.6	Cyprus				
S.8.4.7	Czech Republic				
S.8.4.8 S.8.4.9	Denmark Estonia				
5.8.4.10	Finland				
5.8.4.11	France	72,8%			
5.8.4.12	Germany	·			
.8.4.13	Greece				
5.8.4.14	Netherlands				
.8.4.15	Hungary				
5.8.4.16	Ireland	44.00/			
5.8.4.17 5.8.4.18	ltaly Latvia	11,8%			
5.8.4.18 5.8.4.19	Latvia Lithuania				
.8.4.20	Luxembourg				
.8.4.21	Malta				
5.8.4.22	Poland	1,3%			
	Portugal	0,3%			
S.8.4.23 S.8.4.24	Romania				

0,6%

OPS.8.8.13 9. Non-Performing Loans PS.8.9.1 % NPLS 0,0% 10. Concentration Risks % Public Sector Assets PS.8.10.1 10 largest borrowers 12,0% OPS.8.10.2 OPS.8.10.3 OPS.8.10.4			
P.S. 4.30	PS.8.4.28	Sweden	
P.S.A.13 Liechtenstein P.S.A.13 Norway P.S.A.13 Other P.S.A.13 Other P.S.A.13 Other P.S.A.14 P.S.A.15 Other P.S.A.15 Other P.S.A.15 Other P.S.A.15 Other P.S.A.15 Other P.S.A.16 Other P.S.A.16 Other P.S.A.18 Other P.S.A.18 Other P.S.A.18 Other P.S.A.18 Other P.S.A.18 Other P.S.A.19 Other Other Other Other Other Other Other Other Other	PS.8.4.29	European Economic Area (not member of EU)	
PS.8.4.32 Norway PS.8.4.34 Other PS.8.4.34 Other PS.8.4.35 United Kingdom PS.8.4.35 United Kingdom PS.8.4.35 United Kingdom PS.8.4.35 United Kingdom			
P.S. 8.1.33 Other P.S. 8.1.35 United Kingdom P.S. 8.			
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P.S. 8.1.35 Australia P.S. 8.1.37 Brezil P.S. 8.1.38 Canada 1.1.1% P.S. 8.1.38 Canada 1.1.1% P.S. 8.1.39 Japan 1.7% P.S. 8.1.40 Korea P.S. 8.1.40 Korea P.S. 8.1.40 Korea P.S. 8.1.40 P.			4,6%
P.S.4.37 Braul F.S.4.39 Japan 1.1% F.S.4.39 Japan 1.7% F.S.4.39 Japan 1.7% F.S.4.40 Korea F.S.4.40			
PS.8.4.38 Ganada 1,1% PS.8.4.40 Rora 1,7% PS.8.4.41 Rev Zabland PS.8.4.42 Singspore PS.8.4.42 Singspore PS.8.4.42 PS.8.4.43 PS.8.4.44			
P.S. 8.1.39 Japan 1.7% P.S. 8.4.41 New Zealand P.S. 8.4.42 Singapore P.S. 8.4.43 U.S S. Peedkoom by regions of main country of origin P.S. 8.4.53 S. Peedkoom by regions of main country of origin P.S. 8.5.5 S. Peedkoom by regions of main country of origin P.S. 8.5.5 S. Peedkoom by regions of main country of origin P.S. 8.5.5 Core 2.0% P.S. 8.5.5 Grant P.S. 8.5 G			1 1%
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P.S. A.144 Use			
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F.S. 5.1.1 Auvergee Rinden-Appes 7,4% FS.S. 5.2 Bourgagee Franche Combe 2,6% FS.S. 5.3 Berlagne 2,0% FS.S. 5.3 Corse 0,24% FS.S. 5.3 Corse 0,24% FS.S. 7.3 Heat of Farace 5,5% FS.S. 7.3 Heat see Farace 5,5% FS.S. 7.3 Heat see Farace 1,2% FS.S. 1.3 Illustrate of Farace 1,2% FS.S. 1.3 Illustrate of Farace 1,2% FS.S. 1.1 O. Coctanie 7,0% FS.S. 1.1 O. Coctanie 7,0% FS.S. 1.2 Pays de la Loire 3,2% FS.S. 1.3 Provence Alpes-Côte d'Aur 6,7% FS.S. 1.5 Petra français 7,2% FS.S. 2.1 Brediation by Interest Rate X-Public Sector Asset FS.S. 2.1 Brediation by Interest Rate X-Public Sector Asset FS.S. 2.1 Buil let / Interest only 2,2% FS.S. 2.1 Buil let / Interest only Y-Public Sector Asset FS.S. 2.1<			
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The definitions below reflect the national specificities

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Committed No. of Columniant No. of Colum		·	The ratio between weighted assets and privileged debt. The numerator of the ratio takes into account only assets which fulfill the legal eligibility criteria to the cover pool: for residential loans to individuals, the eligible amounts are limited to 80% of the pledged property value, unless for loans guaranteed by FGAS for which the limit is set at 100%; all other loans are limited at 60%. It excludes the amounts exceeding the legal LTV limits, all repurchase agreements as well as all non
Committed No. of Columniant No. of Colum	HG 1 2	OC Calculation: Legal minimum	The least minimum in France is set at 105%
Mode Market Mode	110.1.2		
Military Multiply fluiding of programment Mul	HG.1.3		
Mainthy busides of Covered Book Co. No. in the control color of progression and in the original progression and interest inear popular progression and interest in the progression and inter	HG.1.4	Interest Rate Types	Fixed and Floating
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Indexton methodology. The loan-to-value ratio on residential mortgage loans is the ratio of the outstanding principal over the current value of the underlying resistance. Interest Calculation of property/shipping value Interest Calculation of property/shipping valuation techniques, including whether use of index, Automated Valuation Model (WNI) or on eta audits Int. 10 Interest Calculation Model (WNI) or on eta audits Int. 11 Interest Calculation Model (WNI) or on eta audits Int. 11 Interest Calculation Model (WNI) or on eta audits Int. 11 Interest Calculation Model (WNI) or on eta audits Int. 11 Interest Calculation Model (WNI) or on eta audits Int. 11 Interest Calculation Model (WNI) or on eta audits Int. 11 Interest Calculation Model (WNI) or on eta audits Int. 11 Interest Calculation Model (WNI) or on eta audits Int. 11 Interest Calculation Model (WNI) or on eta audits Int. 11 Interest Calculation Model (WNI) or on eta audits Int. 11 Interest Calculation Model (WNI) or on eta audits Int. 11 Int. 1	HG.1.6	maturity structure (hard bullet, soft bullet, conditional pass through)? Under what	Hard bullet only
HG.1.8 HG.1.9 LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits HG.1.10 LTVs: Frequency and time of last valuation TVs: Frequency and time of last valuation Model (AVM) or on-site audits HG.1.11 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial estate, etc. Same for shipping where relevant HG.1.12 Hedging transactions Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Assets and Labalities are hedged for currency and interest rate risks at origination. Both Asset	HG.1.7	LTVs: Definition	indexation methodology. The loan-to-value ratio on residential mortgage loans is the ratio of the outstanding principal over the current value of the underlying real estate.
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OHG.1.1 Concentration risks Concentration riks are expressed in percentage of total cover assets OHG.1.2	HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Both Assets and Liabilities are hedged for currency and interest rate risks at origination. Macro-hedging swaps are entered into when acquiring loan portfolios, while micro-hedging swaps are used for single transactions. Credit Foncier acts as counterparty on the swaps hedging the loan portfolios sold to Compagnie de Financement Foncier and on the majority of the vanilla swaps hedging the bonds issued by Compagnie de Financement Foncier. Major international banks act as counterparties on the swaps hedging the rest of the transactions. All counterparties have concluded collateral agreements with Compagnie de Financement Foncier that require them to post collateral depending on their debt position and rating. However, the agreements stipulate that Compagnie de Financement Foncier shall not deposit any collateral. Interest rate positions are reviewed each quarter and macro-hedged if found that the position has deteriorated to an extent that might result in non-compliance with the strict limits that Compagnie de Financement Foncier has committed to. Whenever early repayments exceed budgeted amounts, an interest rate swap is entered into in order to minimize the open position. Basic risks, resulting from different reference rates on positions already transformed into variable rates by swaps, are managed through macro hedges. Special interest rate risk reduction mechanisms have been put in place with the French state for the subsidized sector loans. No currency risk Compagnie de Financement Foncier does not allow any open foreign exchange positions. As such, all asset purchases or refinancing transactions that are not denominated in euros are systematically hedged against currency risk.
OHG.1.2		<u> </u>	
		CONCENTACIONI NISKS	concentration may be expressed in percentage or rotal cover assets

OHG.1.5		
	2. Reason for No Data	Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
	3. Glossary - Extra national and/or Issuer Items	Definition
HG.3.1	Other definitions deemed relevant	
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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

SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material).

All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at www.coveredbondlabel.com/odf/Covered Bond Label Convention 2015.pdf

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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



COMPAGNIE DE FINANCEMENT FONCIER

EUROPEAN COVERED BOND COUNCIL
FRENCH NATIONAL COVERED BOND LABEL REPORTING

September 2022

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Compagnie de Financement Foncier
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GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

1.1	Group	BPCE	
	Group parent company	Crédit Foncier de France	
Group consolidated financial information (link)		http://www.creditfoncier.com/nous-connaitre/espace-documentation/	

 Rating Watch Outlook

 Senior unsecured rating (group parent company)
 Fitch Moody's A1 négative
 A+ stable négative

 Scope AA- stable
 S&P A
 négative

3			Rating	Rating watch	Outlook
		Moody's	N/A		
	Covered bond issuer rating (senior unsecured)	Scope	N/A		
		S&P	N/A		

	(in accordance with CRR/CRD4)		as of
1.4	Common Equity Tier 1 ratio Group (%)	14,9%	juin-22
	Common Equity Tier 1 ratio Group parent company (%)	16,7%	sept-22
	Common Equity Tier 1 covered bond issuer (%)	24,4%	juin-22
	Tier 1 ratio Covered Bond Issuer (%)	24,4%	juin-22

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bond issuer

1.3

Name of the covered bond issuer	Compagnie de Financement Foncier
Country in which the issuer is based	France
Financial information (link)	Accueil - Foncier

Information on the legal framework (link)	Country Comparison :: Covered Bond Label
UCITS compliant (Y / N) ?	Υ
CRD compliant (Y / N) ?	Υ

2.2 Covered bonds and cover pool

		Total	of which eligible
		outstanding	to CB refinancing
Cover pool	Public sector exposures	25 545	
	Commercial assets	616	
	Residential assets	27 206	
	Substitute assets (*)	5 142	
	Other	571	
Total		59 079	

(*) of which short term deposits with Banque de France : € 1 162,0 million

Covered bonds	51 653
Covered boilds	31 033

2.3 Overcollateralisation ratios

	Minimum (%)	Current (%)	
Legal ("coverage ratio")	105,0%	111,85%	(June 2022)
Contractual (ACT)			
Other	5,0%	12,2%	(non privileged liabilities net of repurchase agreements as % of privileged liabilities, after swap)

2.4 Covered bonds ratings

		Rating	Rating Watch	Outlook
	Moody's	Aaa		stable
Covered bonds rating	Scope	AAA		stable
	S&P	AAA		stable

2.5 <u>Liabilities of the covered bond issuer</u>

LIABILITIES	Outstanding
Equity	2 071
Subordinated debt	58
Other non privileged liabilities	5 963
Total equity and non privileged liabilities	8 092
Covered bonds	51 653
exchange rate impact	-134
Other privileged liabilities	552
Total privileged liabilities	52 071
TOTAL	60 163

2.6 Information required under article 129 (7) CRR

- Value of the cover pool and outstanding covered bonds : please refer to section 2.2
- Geographical distribution: please refer to section 4.3 (residential), 5.2, 5.3 and 5.4 (public sector) (ii)

Type of cover assets : section 2.2

Loan size : section 4.12 (residential) and 5.8 (public sector)

Interest rate and currency risks

hedging policy: section 3.4

assets interest rate and currency : section 4.10 (residential), 5.5 and 5.6 (public sector)

- CB interest rate and currency : section 6.1 and 6.2 (Covered bonds tab/worksheet) Maturity structure of cover assets and covered bonds : please refer to section 3.1, 3.2 and 3.3
- Percentage of loans more than ninety days past due: please refer to section 4.1 (residential) and 5.1 (public sector) (iv)

2.7 Compliance with the article 129 CRR in full

ALM OF THE COVERED BOND ISSUER

3.1 WAL (weighted average life) of cover pool and covered bonds

	Expected	Contractual
Public sector	7,4	8,1
Residential	6,7	9,6
Commercial	0,7	9,0
Substitute assets	0,1	0,1
WAL of cover pool	6,5	8,2
WAL of covered bonds	7,1	7,1
WAL of total liabilities	7,5	7,5

3.2 Expected maturity structure of cover pool and covered bonds (after hedging)

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	2 463	2 692	1 761	1 859	1 671	6 355	7 641
Residential	3 287	2 810	2 591	2 330	2 124	7 876	6 805
Commercial	3 207	2010	2 391	2 330	2 124	7 870	0 003
Substitute assets	5 142						
Expected maturity of cover pool	10 891	5 501	4 353	4 189	3 795	14 231	14 445
Expected maturity of covered bonds	6 287	4 553	3 701	8 811	2 945	15 335	9 886

3.3 Contractual maturity structure of cover pool and covered bonds (after hedging)

	0 - 1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	2 302	2 547	1 641	1 757	1 588	6 176	8 431
Residential	1 761	1 632	1 666	1 612	1 591	7 431	12 129
Commercial							
Substitute assets	5 142						
Contractual maturity of cover pool	9 204	4 180	3 306	3 370	3 178	13 607	20 560
Contractual maturity of cov. bonds	6 287	4 553	3 701	8 811	2 945	15 335	9 886
of which hard bullet	6 287	4 553	3 701	8 811	2 945	15 335	9 886
of which soft bullet							

3.4

Internal currency swaps

External currency swaps

2 479

2 179

7.6

Interest rate and currency	<u>risks</u>					
Interest rate risk						
	Hedging transactions					
	Both Assets and Liabilities a	e hedged for curre	ency and interest rate risks.			
	Credit Foncier acts as counte	erparty on the swa	equiring loan portfolios, while micro-hedging swaps are used for single transactions. ps hedging the loan portfolios sold to Compagnie de Financement Foncier and on the majority of the mpagnie de Financement Foncier. Major international banks act as counterparties on the swaps hedging			
			reements with Compagnie de Financement Foncier that require them to post collateral depending on reements stipulate that Compagnie de Financement Foncier shall not deposit any collateral.			
	Interest rate positions are reviewed each quarter and macro-hedged if found that the position has deteriorated to an extent that might result in non-compliance with the strict limits that Compagnie de Financement Foncier has committed to. Whenever early repayments exceed budgeted amounts, an interest rate swap is entered into in order to minimize the open position.					
	Basic risks, resulting from dif	ferent reference ra	stes on positions already transformed into variable rates by swaps, are managed through macro hedges.			
	Special interest rate risk redu	uction mechanisms	s have been out in place with the French state for the subsidized sector loans.			
	Nominal	WAL				
Internal interest rate swaps	38 696	5,8				
External interest rate swaps	6 225	5,8				
Currency risk						
		s are systematical	allow any open foreign exchange positions. As such, all asset purchases or refinancing transactions that y hedged against currency risk. EUR 5 million in total.			

3.5 <u>Liquid assets</u>

		Outstanding nominal
ECB eligible internal ABS		
ECB eligible external ABS		
ECB eligible public exposure	10 700	
Transitional arrangement Ba		
Deposits with Banque de Fr	1 162	
Substitute assets	ECB eligible	
Other Other		3 980
	15 842	
% liq	uid assets / covered bonds	30,7%

Liquidity support	0	Comments
% liquidity support / covered bonds		

3.6 Substitution assets

	Outstanding	WAL
AAA to AA-	1 162	0,0
A+ to A-	3 980	0,1
Below A-		
Total	5 142	0,1

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4 RESIDENTIAL AND COMMERCIAL COVER POOL DATA

Amounts in this section do not take account of impairments.

4.1 Arrears and defaulted loans outstanding

	% of oustanding residential cover pool	% of total cover pool
Currently performing	97,6%	46,0%
Arrears		
0-1 months	0.5%	0,2%
1-2 months	0,576	0,276
2-3 months	0,1%	0,0%
3-6 months	0,1%	0,0%
6+ (Defaulted)	1,8%	0,8%
> 3 months	1,9%	0,9%

4.2 Arrears and defaulted loans outstanding

Zone	Country	% of oustanding residential cover pool	% of total cover pool
	France	2,4%	1,1%

4.3 Regional breakdown of assets

Region	% of oustanding residential cover pool
France	97,9%
Auvergne Rhône-Alpes	9,0%
Bourgogne Franche-Comté	1,9%
Bretagne	2,2%
Centre	2,8%
Corse	0,1%
Grand Est	4,1%
Hauts de France	9,3%
Ile-de-France	30,6%
Normandie	4,7%
Nouvelle Aquitaine	7,6%
Occitanie	11,8%
Outre mer	0,4%
Pays de la Loire	4,3%
Provence-Alpes-Côte d'Azur	9,1%
Belgium	2,0%
région de Bruxelles- capitale	0,2%
région flamande	1,1%
région wallonne	0,7%
Netherlands	0,1%

4.4 Unindexed current LTV

NA unindexed current LTVs (%)		74,0%
Category		% of oustanding residential cover pool
	0 - 40	11,9%
	40 - 50	5,8%
	50 - 60	6,8%
	60 - 70	8,2%
	70 - 80	14,7%
	80 - 85	13,2%
LTV buckets	85 - 90	15,3%
	90 - 95	11,1%
	95 - 100	8,5%
	100 - 105	3,5%
	105 - 110	0,6%
	110 - 115	0,1%
	115+	0,3%

4.5 Indexed current LTV

Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology. (see explanation §4.5)

VVA indexed current LTVs (%)		65,4%
Category	′	% of oustanding residential cover pool
	0 - 40	17,2%
	40 - 50	8,2%
	50 - 60	11,5%
	60 - 70	14,7%
	70 - 80	19,1%
	80 - 85	9,3%
LTV buckets	85 - 90	7,6%
	90 - 95	5,4%
	95 - 100	3,2%
	100 - 105	1,6%
	105 - 110	0,8%
	110 - 115	0,5%
	115+	1,0%

NOTA: The regulatory LTV is defined at 100% for all loans with FGAS guarantee, 80% for all residential loans to individuals and 60% for all other loans.

In the tables above, the outstanding amount of loans includes both:

1- the fraction eligible to Covered Bond refinancing, i.e. the portion of the loan within the regulatory limit and

2- the fraction non-eligible to Covered Bond refinancing, i.e. the portion of the loan exceeding the regulatory limit.

As of June 30, 2022, the amount exceeding the regulatorry limit was € 612.8 million.

4.6 Mortgages and guarantees

		% of oustanding residential cover pool
1st lien mortgage with public guaranty	French State (subsidised sector)	0,0%
1st lien mortgage with public guaranty	FGAS and NHG	51,2%
1st lien mortgage without guaranty		29,1%
	Total 1st lien mortgages	80,3%
guaranteed	Crédit Logement	19,7%
		·
	Total guarantees	19,7%

4.7 Seasoning

Months	% of oustanding residential cover pool
< 12	0,1%
12 - 24	0,3%
24 - 36	0,8%
36 - 60	27,5%
> 60	71,3%

4.8 Loan purpose

	% of oustanding residential cover
	pool
Owner occupied	68,5%
Second home	1,3%
Buy-to-let	25,7%
Other	4,5%
No data	

4.9 Principal amortisation

	% of oustanding residential cover pool
Amortising	97,8%
Partial bullet	
Bullet	2,2%
Other	
No data	

4.10 Interest rate type (without accounting for the hedge in place)

	% of oustanding residential cover pool
Fixed for life	93,5%
Capped for life	2,3%
Floating (1y or less)	3,5%
Mixed (1y+)	0,6%
Other	
No data	

4.11 Borrowers

	% of oustanding residential cover pool
Employees	71,3%
Civil servants	16,5%
Self employed	4,4%
Retired / Pensioner	5,0%
Other non-working	
Real estate company	2,8%
No data	0,0%

4.12 Granularity, large exposures and loan size

Number of loans	351 780
Average outstanding balance (€)	79 089

	% of total cover pool
5 largest exposures (%)	0,3%
10 largest exposures (%)	0,6%

Loan size (buckets in thousand EUR)	Number of loans	Outstanding in EUR millions	% of total cover pool (outstanding)
0-200	335 093	22 570	38,2%
200-400	15 532	3 835	6,5%
400-600	703	333	0,6%
600-800	176	120	0,2%
800- 1 000	79	70	0,1%
> 1 000	197	893	1,5%
TOTAL	351 780	27 822	47,1%

4.13 Residential MBS

	TOTAL	Internal	External
Outstanding	0	0	0

External RMBS DETAILS								
Name	ISIN	Outstanding balance	Rating		Year of last issuance	Main country (assets)	Originator(s)	
			Fitch	Moody's	S&P			
								_
								_

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5 PUBLIC SECTOR COVER POOL DATA

Public sector cover pool data in this section (25 544,6 EUR million) do not include Banque de France exposure (EUR 1 162,0 million). Amounts in this section do not take account of currency swaps and impairments.

5.1 Arrears and defaulted loans outstanding

	% of outstanding public sector cover pool	% of total cover pool
Currently performing	100,0%	43,2%
Arrears		
0-1 months	0,0%	0,0%
1-2 months	0,0%	0,0%
2-3 months	0,0%	0,0%
3-6 months	0,0%	0,0%
Defaulted (6+)	0,0%	0,0%
> 3 months	0,0%	0,0%

5.2 Geographical distribution and type of Claim

		Exposures to or garanteed by Supranational Institution	Exposures to Sovereigns	Exposures garanteed by Sovereigns	Exposures garanteed by ECA	Exposures to regions / departments / federal states	regions /			Other direct public exposures	Other indirect public exposures	Total	% of outstanding public sector cover pool
	France		1 833	330		4 381	887	5 227	1 035	4 896		18 589	72,8%
	Spain			14		141	0					155	0,6%
FUDODE	Italy		2 206	176		446		180				3 008	11,8%
EUROPE	Poland		325									325	1,3%
	Portugal			65		0						65	0,3%
	Switzerland					104	622	332		108		1 166	4,6%
ASIA	Japan					92		196		148		436	1,7%
NORTH AMERICA United States Canada			26	-	1 311		173		8	_	1 518	5,9%	
					36	245					281	1,1%	
TOTAL			4 364	612	0	6 511	1 754	6 108	1 035	5 161		25 545	100,0%

5.3 Geographical distribution and nature of the underlying operation

		LOANS	SECURITIES	ABS	TOTAL
EUROPE	France	18 190	400		18 589
	Spain		155		155
	Italy	209	2 799		3 008
	Poland		325		325
	Portugal		65		65
	Switzerland	1 166			1 166
ASIA	Japan		436		436
NORTH AMERICA	United States		1 518		1 518
HORTHAMERIOA	Canada		281		281
TOTAL		19 565	5 979	0	25 545

5.4 Regional exposures : France

	Outstanding balance	% of outstanding French public sector cover pool
Auvergne Rhône-Alpes	1 887	10,1%
Bourgogne Franche-Comté	675	3,6%
Bretagne	505	2,7%
Centre	517	2,8%
Corse	42	0,2%
Grand Est	1 461	7,9%
Hauts de France	1 511	8,1%
Ile-de-France	3 854	20,7%
Normandie	714	3,8%
Nouvelle Aquitaine	1 228	6,6%
Occitanie	1 799	9,7%
Pays de la Loire	829	4,5%
Provence-Alpes-Côte d'Azur	1 721	9,3%
Dom-Tom	12	0,1%
Etat Français	1 833	9,9%
TOTAL	18 589	100,0%

5.5 Interest rate (without accounting for the hedge in place)

	% of outstanding public sector cover pool
Fixed for life	74,4%
Capped for life	
Floating	22,8%
Mixed	
Other	2,8%
No data	

5.6 Currency

	% of outstanding public sector cover pool
EUR	85,0%
USD	7,4%
JPY	2,8%
CHF	4,6%
Other	0,2%

5.7 Principal amortisation

	% of outstanding public sector cover pool
Amortising	77,5%
Partial bullet	
Bullet	22,5%
Other	
No data	

5.8 Granularity, large exposures and loan size

Number of exposures	3 188
Average outstanding balance (€)	8 012 727

	% of total cover pool
5 largest exposures (%)	9,2%
10 largest exposures (%)	12,0%

Loan size (buckets in EUR million)	Number of loans	Outstanding	% of total cover pool (outstanding)
0 - 0.5	3298	647	1,1%
0.5 - 1	1224	874	1,5%
1 - 5	2040	4 648	7,9%
5 - 10	389	2 818	4,8%
10 - 50	336	6 960	11,8%
50 - 100	26	1 741	2,9%
> 100	38	7 856	13,3%
TOTAL	7 351	25 545	43,2%

5.9 Public sector ABS

	TOTAL	INTERNAL	EXTERNAL
Outstanding	0	0	0

External ABS DETAILS									
Name	ISIN	Outstanding balance		Rating		Year of last			Originator(s)
		balance	Fitch	Moody's	S&P	issuance	(assets)		

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COVERED BONDS

6.1 Outstanding covered bonds

Amounts in EUR, foreign currency amounts converted to EUR at respective closing rates

	2022	2021	2020	2 019
Public placement	33 565	34 832	37 264	38 227
Private placement	18 088	18 373	18 560	21 643
Sum	51 653	53 205	55 824	59 870
		•		•
Denominated in €	49 729	51 245	53 574	57 397
Denominated in USD	202	171	176	189
Denominated in CHF	944	975	1 211	1 205
Denominated in JPY			0	8
Denominated in GBP	627	655	615	649
Denominated in AUD				
Denominated in CAD				
Denominated in NOK	150	160	248	421
Other				
Sum	51 653	53 205	55 824	59 870
Fixed coupon	48 293	49 508	52 112	54 328
Floating coupon	1 184	1 214	1 214	2 860
Other	2 176	2 483	2 499	2 682
Sum	51 653	53 205	55 824	59 870

6.2 <u>Issuance</u>

Amounts in EUR, foreign currency amounts converted to EUR at respective issuance date rates

	2022	2021	2020	2 019
Public placement	2 755	4 500	2 800	2 510
Private placement	500	300	225	490
Sum	3 255	4 800	3 025	3 000
Denominated in €	3 000	4 800	3 025	3 000
Denominated in USD				
Denominated in CHF	255			
Denominated in JPY				
Denominated in GBP				
Denominated in NOK				
Other				
Sum	3 255	4 800,0	3 025	3 000
Fixed coupon	3 255	4 800	3 025	2 930
Floating coupon	0		0	
Other	0		0	70
Sum	3 255	4 800	3 025	3 000

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

Unless detailed otherwise

all amounts in EUR millions (without decimals) percentages (%) with 1 decimal time periods in years (with 1 decimal)



Group level information, senior unsecured ratings and covered bond issuer overview

1.2 Ratings of the parent company of the group in which the CB issuer is consolidated.

1.3 Covered bond issuer ratings

The rating agencies' methodologies usually take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds. However, instead of refering to the parent company rating, some rating agencies may issue a "covered bond issuer rating" which is an assessment of the credit quality of a CB issuer's credit quality on an unsecured basis. Generally, a "covered bond issuer rating" is the same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases.

If no "CB issuer rating" has been granted to the CB issuer, "NA" should be indicated.

2.2 Covered bonds and cover pool

Guaranteed loans or mortgage promissory notes:

If the eligible assets are transfered into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans.

"Of which assets eligible to CB refinancing":

The outstanding amount of eligible assets including replacement assets shall be filled in. The eligible amounts only take into account assets which fulfill the legal eligibility criteria to the cover pool. E.g., for residential loans to individuals, the eligible amounts are limited to 80% of the value of the pledged property for mortgage loans or of the financed property for guaranteed loans. The legal coverage ratio's weightings of eligible assets are not taken into account in this calculation (e.g. a loan guaranteed by an eligible guarantor with an LTV level below the 80% / 60% cap is entered for 100% of its outstanding amount regardless of the guarantor's rating).

The total amount is the same as the one used in the numerator of the legal coverage ratio. In particular, it excludes the amounts exceeding the LTV limits as well as all repurchase agreements.

ALN

Contractual maturities:

Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets.

Expected maturities:

The assumptions underlying the calculation of the expected WAL and expected maturity breakdown shall be disclosed for each element of the cover pool including substitute assets.

3,4 Interest rate and currency risks

Internal swaps: swap counterparties are part of BPCE group (Crédit Foncier & Natixis) External swaps: swap counterparties are entities outside BPCE group

Residential cover pool data

Amounts in this section do not take account of impairments.

4.2 - 4.3 Geographical distribution / regional breakdown

The geographical breakdown of assets shall take into account the location of the pledged property for residential mortgages and the location of the property which is refinanced by the loan in the case of quaranteed loans.

4.4 Unindexed current LTV

Unindexed LTV is calculated on the basis of the current outstanding amount of the loans and the initial valuation / price of the residential assets.

4.5 Indexed current LTV

Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology.

The loan-to-value ratio on residential mortgage loans is the ratio of the outstanding principal over the value of the underlying real estate. Collateral is revalued annually to monitor compliance with this ratio. The regulatory annual valuation of underlying assets is based on a prudent assessment of the property's long-term characteristics, local market conditions, the current use of the property and other possible uses. All of this information is provided by Foncier Expertise, Crédit Foncier's wholly-owned, Veritascertified subsidiary. The Specific Controller monitors these appraisals each year to verify compliance with the real-estate market parameters used in the valuation process, as described in the risk report section of the Registration Document 2016 (pages 155 - 167).

4.10 Interest rate type

"Floating" includes loans with interest rate reset periods not exceeding one year.

"Mixed" shall be used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating) or for loans whith interest rate reset periods exceeding one year.

Public Sector cover pool data

Exposure to the Banque de France is not included in this section.

Amounts in this section do not take account of currency swaps and impairments.



This document contains unaudited interim financial information, which has not been reviewed by the statutory auditors of Compagnie de Financement Foncier (the "Company"). It is a free English translation of the unaudited quarterly financial information required to be published by the Company. It is provided for information purposes only and shall in no event be considered as an invitation to invest, a solicitation of business or a public issue and does not constitute an offer to buy, sell, subscribe, or provide financial services. It should also not be considered as a recommendation or a solicitation to buy or sell obligations foncières.

In particular, this document and the information contained herein do not constitute an offer of securities for sale in the United States. No securities of the Company have been or will be registered under the US Securities Act of 1933, as amended (the "Securities Act"). Pursuant to an Order of the Securities and Exchange Commission, the Company has been exempted from all provisions of the Investment Company Act of 1940, as amended, subject to compliance with certain conditions. The Company does not intend to register an offering in the United States of America or conduct any public offering of securities in the United States of America. This document and its contents may not be viewed by persons within the United States of America (within the meaning of Regulation S under the Securities Act) other than "qualified institutional buyers" ("QIBs") as defined in Rule 144A under the Securities Act ("Rule 144A"). Obligations foncières may not be offered or sold in the United States of America except to QIBs in reliance on Rule 144A or another exemption from, or transaction not subject to, the registration requirements of the Securities Act.

Any investment decision to purchase any obligations foncières of the Company should be made solely on the basis of the final terms and conditions of such obligations foncières and the information contained in an offering memorandum produced in connection with the proposed offering of such obligations foncières and no reliance is to be placed on any representations other than those contained in such offering memorandum, which will be published by the Company in connection with a proposed offering. Any offering memorandum produced in connection with any offering of obligations foncières may contain information different from the information contained in this document. Prospective investors are required to make their own independent investigations and appraisals of the business and financial condition of the Company and the nature of the obligations foncières and consult with their own financial, legal or other advisors before taking any investment decision with respect to obligations foncières of the Company. This information is provided "as is", and is for information purposes only. It has nonetheless been supplied by sources that are deemed to be reliable. However, where information was furnished by third party sources, the Company has not verified the accuracy and completeness of such information.

It is the intention of the Company to ensure that the information is accurate and up-to-date, and it reserves the right to make corrections to the content at any time, without prior notice. It is not, however, in a position to guarantee that such information is complete. It moreover does not accept any responsibility in the event of any mistake, inaccuracy or omission relating to such information.



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	_
Additional information on the swaps Additional information on the asset distribution	

Field						
Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1 E.1.1.2	Sponsor (if applicable) Servicer	Crédit Foncier Crédit Foncier / groupe BPCE	969500EYG6U339D3TI84			
E.1.1.3	Back-up servicer	credit roncier / groupe brez				
E.1.1.4	BUS facilitator					
E.1.1.5	Cash manager					
E.1.1.6 E.1.1.7	Back-up cash manager Account bank	BPCE				
E.1.1.8	Standby account bank	Di CE				
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee					
E.1.1.11 OE.1.1.1	Cover Pool Monitor					
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5 OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	BARCLAYS BANK	Guarantor (ii applicable)	G5GSEF7VJP5I7OUK5573	Interest & FX		
E.2.1.2	BNP PARIBAS		ROMUWSFPU8MPRO8K5P83	Interest & FX		
E.2.1.3	CITY BANK		E570DZWZ7FF32TWEFA76	Interest & FX		
E.2.1.4 E.2.1.5	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK CREDIT FONCIER DE FRANCE		1VUV7VQFKUOQSJ21A208 969500EYG6U339D3TI84	Interest & FX Interest & FX		
E.2.1.6	DEXIA CREDIT LOCAL SA garantie CFF		F4G136OIPBYND1F41110	Interest & FX		
E.2.1.7	DZ BANK AG		529900HNOAA1KXQJUQ27	Interest		
E.2.1.8	GOLDMAN SACHS		W22LROWP2IHZNBB6K528	Interest		
E.2.1.9 E.2.1.10	HSBC FRANCE PARIS JP MORGAN CHASE BANK		F0HUI1NY1AZMJMD8LP67 7H6GLXDRUGQFU57RNE97	Interest Interest & FX		
E.2.1.11	MERRILL LYNCH INTERNATIONAL		GGDZP1UYGU9STUHRDP48	Interest & FX		
E.2.1.12	MORGAN STANLEY BANK		Z06S12H6N9QRJ8HHN626	Interest & FX		
E.2.1.13	NATIXIS CAPITAL MARKET PARIS		KX1WK48MPD4Y2NCUIZ63	Interest & FX		
E.2.1.14 E.2.1.15	NATIXIS CAPITAL MARKET PARIS Garantie CDC ROYAL BANK OF CANADA		KX1WK48MPD4Y2NCUIZ63 ES7IP3U3RHIGC71XBU11	Interest & FX		
E.2.1.16	ROYAL BANK OF SCOTLAND		9Y5B2OGU5CHSMO4ND120	Interest & FX		
E.2.1.17	SOCIETE GENERALE		O2RNE8IBXP4R0TD8PU41	Interest		
E.2.1.18 E.2.1.19	UBS Europe SE		REYPIEJN7XZHSUI0N355	FX		
E.2.1.19 E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24 E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3 OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8 OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12 OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1 E.3.1.2	Weighted Average Seasoning (months)	88 163				
E.3.1.2 OE.3.1.1	Weighted Average Maturity (months)**	163				
OE.3.1.2						
OE.3.1.3						
OE.3.1.4	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	2. Arrears <60 days	% Residential Loans 0,2%	% Commercial Loans 0,0%	% Public Sector Assets 0,0%	% Shipping Loans	% Total Loans 0,2%
E.3.2.2						
E.3.2.3 E.3.2.4	60-<90 days 90-<180 days	0,0%	0,0% 0,0%	0,0% 0,0%		0,0% 0,1%
E.3.2.4 E.3.2.5	90-<180 days >= 180 days	0,0%	0,0%	0,0%		0,1%
OE.3.2.1	·	•	•	•		•

F1. Harmonised Transparency Template - Optional Sustainable Mortgage Data

HTT 2022

Reporting in Domestic Currency	[Please insert currency]						
CONTENT OF TAB F1	CONTENT OF TAB F1						
 Share of sustainable loans in the total m 	nortgage program						
2. Additional information on the sustainable section of the mortgage stock							
2A. Sustainable Residential Cover Pool							
2B. Sustainable Commercial Cov	er Pool						

	1. Share of sustainable loans in the total mo	rtgage program		
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program % No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	,		
SM.1.1.2	Social impact mortgage loans			
SM.1.1.3	other			
SM.1.1.4	Total sustainable mortgage loans	0,0	0	0,0%
OSM.1.1.1	o/w [If relevant, please specify]			
OSM.1.1.2	o/w [If relevant, please specify]			
OSM.1.1.3	o/w [If relevant, please specify]			
OSM.1.1.4	o/w [If relevant, please specify]			
OSM.1.1.5	o/w [If relevant, please specify]			
	2. Additional information on the sustainable section	of the mortgage stock		
	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages
SM.2.1.1	Residential			
SM.2.1.2	Commercial			
SM.2.1.3	Other			
SM.2.1.4	Total	0,0		0,0%
OSM.2.1.1	o/w Forest & Agriculture			
OSM.2.1.2	o/w EE residential			
OSM.2.1.3	o/w EE commercial			
OSM.2.1.4	o/w EE other			
OSM.2.1.5	EE total			
OSM.2.1.6	o/w Social residential			
OSM.2.1.7	o/wSocial Commercial			
OSM.2.1.8	o/w social other			
OSM.2.1.9	social tot			
OSM.2.1.10	o/w [If relevant, please specify]			
OSM.2.1.17	o/w [If relevant, please specify]			
OSM.2.1.18	o/w [If relevant, please specify]			
	2. General Information	Residential Loans	Commercial Loans	% Total sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans			
OSM.2.2.1	Optional information eg, Number of borrowers			
OSM.2.2.2	Optional information eg, Number of guarantors			
OSM.2.2.3				
OSM.2.2.4				
OSM.2.2.5 OSM.2.2.6				
USIVI.2.2.6	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.3.1	10 largest exposures	% Residential Loans	% Confinercial Loans	/# Total Justamanie With Egages
OSM.2.3.1	To largest exposures			
OSM.2.3.2				
OSM.2.3.3				
OSM.2.3.4				
OSM.2.3.5				
OSM.2.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.4.1	<u>European Union</u>	0,0%	0,0%	0,0%
SM.2.4.2	Austria			
SM.2.4.3	Belgium			
SM.2.4.4	Bulgaria			
SM.2.4.5	Croatia			
SM.2.4.6	Cyprus			
SM.2.4.7	Czechia			
SM.2.4.8	Denmark			
SM.2.4.9	Estonia			
SM.2.4.10	Finland			
SM.2.4.11	France			
SM.2.4.12	Germany			
SM.2.4.13	Greece			
SM.2.4.14	Netherlands			
SM.2.4.15	Hungary			

SM.2.4.16	Ireland				
SM.2.4.17	Italy				
SM.2.4.18	Latvia				
SM.2.4.19	Lithuania				
SM.2.4.20	Luxembourg				
SM.2.4.21	Malta				
SM.2.4.22	Poland				
SM.2.4.23	Portugal				
SM.2.4.24	Romania				
SM.2.4.25	Slovakia				
SM.2.4.26	Slovenia				
SM.2.4.27	Spain				
SM.2.4.28	Sweden				
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%	
		0,070	0,070	<u> </u>	
SM.2.4.30	Iceland				
SM.2.4.31	Liechtenstein				
SM.2.4.32	Norway				
SM.2.4.33	<u>Other</u>	<u>0,0%</u>	0,0%	<u>0,0%</u>	
SM.2.4.34	Switzerland				
SM.2.4.35	United Kingdom				
SM.2.4.36	Australia				
SM.2.4.37	Brazil				
SM.2.4.38	Canada				
SM.2.4.39	Japan				
SM.2.4.40	Korea				
SM.2.4.41	New Zealand				
SM.2.4.42	Singapore				
SM.2.4.43	US				
SM.2.4.44	Other				
	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.1					
SM.2.5.2					
SM.2.5.3					
SM.2.5.4					
SM.2.5.5					
SM.2.5.6					
SM.2.5.7					
SM.2.5.8					
SM.2.5.9					
SM.2.5.10					
SM.2.5.10 SM.2.5.11					
SM.2.5.10 SM.2.5.11 SM.2.5.12					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13					
SM.2.5.10 SM.2.5.11 SM.2.5.12					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.16					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.17					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.18					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.19					
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SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.20					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.22					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.22 SM.2.5.22					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.24					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.25 SM.2.5.25					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.24					
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.22 SM.2.5.25 SM.2.5.24 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.26	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	%Total Mortgages	
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27	6. Breakdown by Interest Rate Fixed rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.22 SM.2.5.25 SM.2.5.24 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.26	Fixed rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.22 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.26 SM.2.5.27	Fixed rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.25 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.20 SM.2.5.20 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.10 SM.2.5.11 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.10 SM.2.5.11 SM.2.5.13 SM.2.5.14 SM.2.5.14 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.23 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.5.10 SM.2.5.11 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate Other				
SM.2.5.10 SM.2.5.11 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate Other 7. Breakdown by Repayment Type	% Residential Loans % Residential Loans	% Commercial Loans % Commercial Loans	% Total Mortgages % Total Mortgages	
SM.2.5.10 SM.2.5.11 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only				
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.16 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.25 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.4 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.10 SM.2.5.11 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.16 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.22 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.1 SM.2.6.2 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only				
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.16 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.25 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.4 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.10 SM.2.5.11 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.3 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.6 OSM.2.6.6	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.10 SM.2.5.11 SM.2.5.12 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.23 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.3 OSM.2.6.3 OSM.2.6.4 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.6 OSM.2.6.6 OSM.2.6.6 OSM.2.6.6 OSM.2.6.6 OSM.2.6.6 OSM.2.6.6	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.10 SM.2.5.11 SM.2.5.13 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.16 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.26 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.6 OSM.2.6.7.1 SM.2.7.2 SM.2.7.2 OSM.2.7.1	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.10 SM.2.5.11 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.16 SM.2.5.17 SM.2.5.18 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.3 OSM.2.6.4 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.6 OSM.2.6.6 OSM.2.6.7 OSM.2.7.1 SM.2.7.2 SM.2.7.3 OSM.2.7.1 OSM.2.7.2 OSM.2.7.3 OSM.2.7.4	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising				
SM.2.5.10 SM.2.5.11 SM.2.5.13 SM.2.5.13 SM.2.5.14 SM.2.5.15 SM.2.5.16 SM.2.5.16 SM.2.5.19 SM.2.5.19 SM.2.5.20 SM.2.5.21 SM.2.5.22 SM.2.5.23 SM.2.5.24 SM.2.5.25 SM.2.5.25 SM.2.5.26 SM.2.5.26 SM.2.5.26 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.27 SM.2.5.26 SM.2.5.27 SM.2.5.27 SM.2.6.1 SM.2.6.2 SM.2.6.3 OSM.2.6.1 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.5 OSM.2.6.6 OSM.2.6.7.1 SM.2.7.2 SM.2.7.2 OSM.2.7.1	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising				

	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months				
SM.2.8.2	≥ 12 - ≤ 24 months				
SM.2.8.3	≥ 24 - ≤ 36 months				
SM.2.8.4	≥ 36 - ≤ 60 months				
SM.2.8.5	≥ 60 months				
OSM.2.8.1					
OSM.2.8.2					
OSM.2.8.3					
OSM.2.8.4					
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.9.1 OSM.2.9.1	% NPLs				
OSM.2.9.1 OSM.2.9.2					
OSM.2.9.2 OSM.2.9.7					
USIVI.2.9.7	10:10:00				
	A. Residential Cover Pool				
	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)				
	Du hushada (sasa).				
SM.2A.10.2	By buckets (mn): 0-200				
SM.2A.10.3	200-400				
SM.2A.10.3 SM.2A.10.4	400-600				
SM.2A.10.5	600-800				
SM.2A.10.6	800-1000				
SM.2A.10.7	>1000				
SM.2A.10.8	- 1000				
SM.2A.10.9					
SM.2A.10.25					
SM.2A.10.26	Total	0,0	0,0	0,0%	0,0%
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %				
SM.2A.11.3	>40 - <=50 %				
SM.2A.11.4	>50 - <=60 %				
SM.2A.11.5	>60 - <=70 %				
SM.2A.11.6	>70 - <=80 %				
SM.2A.11.7 SM.2A.11.8	>80 - <=90 % >90 - <=100 %				
SM.2A.11.8 SM.2A.11.9	>90 - <=100 % >100%				
SM.2A.11.9 SM.2A.11.10	>100% Total	0,0	0,0	0,0%	0,0%
OSM.2A.11.10	o/w >100 - <=110 %	0,0	0,0	0,0%	0,0%
OSM.2A.11.1	o/w >110 - <=110 %				
OSM.2A.11.2	o/w >110 - <-120 %				
OSM.2A.11.4	o/w >120 - <-130 %				
OSM.2A.11.5	o/w >130 - <-140 %				
OSM.2A.11.6	o/w >150 %				
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.12.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %				
SM.2A.12.3	>40 - <=50 %				
SM.2A.12.4	>50 - <=60 %				
SM.2A.12.5	>60 - <=70 %				
SM.2A.12.6	>70 - <=80 %				
SM.2A.12.7	>80 - <=90 %				
SM.2A.12.8 SM.2A.12.9	>90 - <=100 % >100%				
SM.2A.12.9 SM.2A.12.10	>100% Total	0,0	0	0,0%	0,0%
OSM.2A.12.1	o/w >100 - <=110 %	0,0	U	U,U%	0,0%
OSM.2A.12.1 OSM.2A.12.2	0/w >100 - <=110 % 0/w >110 - <=120 %				
OSM.2A.12.3	o/w >110 - <-120 %				
OSM.2A.12.4	o/w >120 - <-130 %				
OSM.2A.12.5	o/w >140 - <=150 %				
OSM.2A.12.6	o/w >150 %				
OSM.2A.12.7	•				

C14.24.42.4	13. Breakdown by type	% Residential Loans			
SM.2A.13.1	Owner occupied				
SM.2A.13.2	Second home/Holiday houses				
SM.2A.13.3 SM.2A.13.4	Buy-to-let/Non-owner occupied Subsidised housing				
SM.2A.13.5	Agricultural				
SM.2A.13.6	Other				
OSM.2A.13.1	o/w Private rental				
OSM.2A.13.1	o/w Multi-family housing				
OSM.2A.13.2	o/w Buildings under construction				
OSM.2A.13.4	o/w Buildings land				
O3IVI.2A.13.4	14. Loan by Ranking	% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	70 Residential Edulis			
SM.2A.14.2	Guaranteed				
SM.2A.14.3	Other				
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
	15. Energy Performance information of the financed RRE	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	- -				
SM.2A.15.2					
SM.2A.15.3					
SM.2A.15.4					
SM.2A.15.5					
SM.2A.15.6					
SM.2A.15.7					
SM.2A.15.8					
SM.2A.15.9					
SM.2A.15.10					
SM.2A.15.11					
SM.2A.15.12					
SM.2A.15.13					
SM.2A.15.14					
SM.2A.15.15					
SM.2A.15.16					
SM.2A.15.17					
SM.2A.15.18	T. 1	0.0	0.0	0.00/	0.007
SM.2A.15.19 OSM.2A.15.1	Total	0,0	0,0	0,0%	0,0%
USIVI.ZA.15.1					
OCM 24 1F 2					
OSM.2A.15.2					
OSM.2A.15.2 OSM.2A.15.3	16 Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.4	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.4 SM.2A.16.5	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.4 SM.2A.16.5 SM.2A.16.5 SM.2A.16.7 SM.2A.16.7	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.4 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.9	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.4 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.9 SM.2A.16.10	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.4 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.9 SM.2A.16.10 SM.2A.16.11	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.4 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.9 SM.2A.16.10 SM.2A.16.11 SM.2A.16.11	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.4 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.9 SM.2A.16.10 SM.2A.16.11 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.9 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.13	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.4 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.9 SM.2A.16.10 SM.2A.16.11 SM.2A.16.13 SM.2A.16.13 SM.2A.16.13	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.4 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.9 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.14 SM.2A.16.15 SM.2A.16.15	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.7 SM.2A.16.9 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.14 SM.2A.16.15 SM.2A.16.15 SM.2A.16.16	16. Primary Energy intensity (kWh/m2)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.4 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.10 SM.2A.16.11 SM.2A.16.13 SM.2A.16.13 SM.2A.16.15 SM.2A.16.15 SM.2A.16.15 SM.2A.16.15 SM.2A.16.16					
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.7 SM.2A.16.7 SM.2A.16.10 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.14 SM.2A.16.15 SM.2A.16.15 SM.2A.16.17 SM.2A.16.17 SM.2A.16.17 SM.2A.16.18 SM.2A.16.18 SM.2A.16.19	16. Primary Energy intensity (kWh/m2) Total	Nominal (mn)	Number of dwellings	% Residential Loans 0,0%	% No. of Dwellings
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.7 SM.2A.16.9 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.14 SM.2A.16.15 SM.2A.16.15 SM.2A.16.16 SM.2A.16.17 SM.2A.16.17 SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 OSM.2A.16.19					
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.7 SM.2A.16.7 SM.2A.16.10 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.14 SM.2A.16.15 SM.2A.16.15 SM.2A.16.17 SM.2A.16.17 SM.2A.16.17 SM.2A.16.18 SM.2A.16.18 SM.2A.16.19	Total	0,0	0	0,0%	0,0%
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.9 SM.2A.16.10 SM.2A.16.13 SM.2A.16.13 SM.2A.16.15 SM.2A.16.16 SM.2A.16.17 SM.2A.16.18 SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 OSM.2A.16.19 OSM.2A.16.10	Total 17. Property Age Structure				
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.7 SM.2A.16.9 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.14 SM.2A.16.15 SM.2A.16.16 SM.2A.16.17 SM.2A.16.17 SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 OSM.2A.16.1 OSM.2A.16.1	Total 17. Property Age Structure older than 1919	0,0	0	0,0%	0,0%
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.14 SM.2A.16.15 SM.2A.16.16 SM.2A.16.16 SM.2A.16.17 SM.2A.16.17 SM.2A.16.17 SM.2A.16.19 SM.2A.16.19 SM.2A.16.19 SM.2A.16.10 SM.2A.16.12	Total 17. Property Age Structure older than 1919 1919 - 1945	0,0	0	0,0%	0,0%
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.4 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.15 SM.2A.16.15 SM.2A.16.16 SM.2A.16.16 SM.2A.16.17 SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.15 SM.2A.16.16 SM.2A.16.16 SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 SM.2A.16.11 SM.2A.16.12	Total 17. Property Age Structure older than 1919 1919 - 1945 1945 - 1960	0,0	0	0,0%	0,0%
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.7 SM.2A.16.7 SM.2A.16.10 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.15 SM.2A.16.15 SM.2A.16.16 SM.2A.16.16 SM.2A.16.17 SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 OSM.2A.16.10 SM.2A.16.10 SM.2A.16.11 SM.2A.16.13 SM.2A.16.15 SM.2A.16.17 SM.2A.16.17 SM.2A.16.13	Total 17. Property Age Structure older than 1919 1919 - 1945 1945 - 1960 1961 - 1970	0,0	0	0,0%	0,0%
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.14 SM.2A.16.15 SM.2A.16.16 SM.2A.16.16 SM.2A.16.17 SM.2A.16.17 SM.2A.16.19 OSM.2A.16.19 OSM.2A.16.2 SM.2A.17.1 SM.2A.17.1	Total 17. Property Age Structure older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980	0,0	0	0,0%	0,0%
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.6 SM.2A.16.10 SM.2A.16.11 SM.2A.16.11 SM.2A.16.12 SM.2A.16.15 SM.2A.16.15 SM.2A.16.15 SM.2A.16.16 SM.2A.16.16 SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 SM.2A.16.19 SM.2A.16.19 SM.2A.16.10 SM.2A.16.11 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.13 SM.2A.16.14 SM.2A.16.15 SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 SM.2A.17.1 SM.2A.17.1 SM.2A.17.1 SM.2A.17.1 SM.2A.17.2 SM.2A.17.3 SM.2A.17.4 SM.2A.17.5 SM.2A.17.5	Total 17. Property Age Structure older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990	0,0	0	0,0%	0,0%
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.9 SM.2A.16.10 SM.2A.16.13 SM.2A.16.13 SM.2A.16.15 SM.2A.16.15 SM.2A.16.16 SM.2A.16.17 SM.2A.16.17 SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 OSM.2A.16.10 SM.2A.16.17 SM.2A.16.18 SM.2A.17.1 SM.2A.17.1 SM.2A.17.2 SM.2A.17.3 SM.2A.17.4 SM.2A.17.5 SM.2A.17.6	Total 17. Property Age Structure older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000	0,0	0	0,0%	0,0%
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.15 SM.2A.16.15 SM.2A.16.15 SM.2A.16.16 SM.2A.16.17 SM.2A.16.17 SM.2A.16.19 OSM.2A.16.10 OSM.2A.16.2 SM.2A.17.1 SM.2A.17.2 SM.2A.17.3 SM.2A.17.4 SM.2A.17.5 SM.2A.17.5 SM.2A.17.6 SM.2A.17.7	Total 17. Property Age Structure older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990	0,0	0	0,0%	0,0%
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.9 SM.2A.16.10 SM.2A.16.13 SM.2A.16.13 SM.2A.16.15 SM.2A.16.15 SM.2A.16.16 SM.2A.16.17 SM.2A.16.17 SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 OSM.2A.16.10 SM.2A.16.17 SM.2A.16.18 SM.2A.17.1 SM.2A.17.1 SM.2A.17.2 SM.2A.17.3 SM.2A.17.4 SM.2A.17.5 SM.2A.17.6	Total 17. Property Age Structure older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005	0,0	0	0,0%	0,0%
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.9 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.15 SM.2A.16.15 SM.2A.16.15 SM.2A.16.16 SM.2A.16.17 SM.2A.16.17 SM.2A.16.19 OSM.2A.16.10 OSM.2A.16.2 SM.2A.17.1 SM.2A.17.2 SM.2A.17.3 SM.2A.17.4 SM.2A.17.5 SM.2A.17.8 SM.2A.17.9 SM.2A.17.9 SM.2A.17.9 SM.2A.17.10 SM.2A.17.11	Total 17. Property Age Structure older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 and later	0,0	0	0,0%	0,0%
OSM.2A.15.3 SM.2A.16.1 SM.2A.16.2 SM.2A.16.3 SM.2A.16.5 SM.2A.16.5 SM.2A.16.6 SM.2A.16.7 SM.2A.16.8 SM.2A.16.9 SM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.13 SM.2A.16.15 SM.2A.16.15 SM.2A.16.16 SM.2A.16.17 SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 OSM.2A.16.10 SM.2A.16.11 SM.2A.16.12 SM.2A.16.15 SM.2A.16.17 SM.2A.16.18 SM.2A.16.19 OSM.2A.16.10 SM.2A.17.10 SM.2A.17.2 SM.2A.17.3 SM.2A.17.4 SM.2A.17.5 SM.2A.17.7 SM.2A.17.8 SM.2A.17.10	Total 17. Property Age Structure older than 1919 1919 - 1945 1945 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 and later no data	0,0 Nominal (mn)	0 Number of dwellings	0,0% % Residential Loans	0,0% % No. of dwellings

	18. Dwelling type	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached				
SM.2A.18.2	Flat or Apartment				
SM.2A.18.3	Bungalow				
SM.2A.18.4	Terraced House				
SM.2A.18.5	Multifamily House				
SM.2A.18.6	Land Only				
SM.2A.18.7	other				
SM.2A.18.8	Total	0,0	0	0,0%	0,0%
OSM.2A.18.1		-,-	•	5,5-1-	-,
05141127112012	19. New Residential Property	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Proprety	Nominal (mily	Number of awenings	70 Nesidential Edulis	70 No. of awenings
SM.2A.19.2	Existing Property				
SM.2A.19.3	other				
SM.2A.19.4	no data				
SM.2A.19.5	Total	2.2	0	0,0%	0,0%
	Total	0,0	U	0,0%	0,0%
OSM.2A.19.1	20 000 1 1 11 1000 1 11 1		N 1 (1 III	WB 11 111	0/ N
	20. CO2 emission (kg of CO2 per year) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.20.1	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.2	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.3	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.4	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.5	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.6	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.7	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.8	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.9	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.10	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.11	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.12	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.13	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.14	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.15	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.16	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.17	TBC at a country level	[For completion]	[For completion]		
SM.2A.20.18	no data	[For completion]	[For completion]		
SM.2A.20.19	Total	0,0	0	0,0%	0,0%
SM.2A.20.20	10001	0,0	v	0,070	5,575
SM.2A.20.21					
SM.2A.20.22					
SM.2A.20.23					
SM.2A.20.24					
SM.2A.20.25					
SM.2A.20.26					
SM.2A.20.27					
SM.2A.20.28					
SM.2A.20.29					
SM.2A.20.30					
SM.2A.20.31					
SM.2A.20.32					
SM.2A.20.33					
SM.2A.20.34					
SM.2A.20.35					
SM.2A.20.36					
SM.2A.20.37					
SM.2A.20.38					
SM.2A.20.39					
SM.2A.20.40					
SM.2A.20.41					
SM.2A.20.42					
SM.2A.20.43					
SM.2A.20.44					
SM.2A.20.45					
SM.2A.20.46					
SM.2A.20.47					
SM.2A.20.48					
	B. Sustainable Commercial Cover Pool				
	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)		Number of Loans	% Commercial Loans	/6 INO. OI LUGIIS
JIVI.2D.21.1	Average roan size (000s)	[For completion]			
	Pur huskata ()				
CM 20 24 2	By buckets (mn):	[[[[]-+:]		
SM.2B.21.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.6	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.7 SM.2B.21.8	TBC at a country level	[For completion]	[For completion]		
	TBC at a country level	[For completion]	[For completion]		

[For completion]

[For completion]

SM.2B.21.8

TBC at a country level

SM.2B.21.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.14	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.18	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.19	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.20	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.21	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.22	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.23	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.24	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.25	TBC at a country level	[For completion]	[For completion]		
SM.2B.21.26	Total	0,0	0	0,0%	0,0%
	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %	[For completion]	[For completion]		
SM.2B.22.3	>40 - <=50 %	[For completion]	[For completion]		
SM.2B.22.4	>50 - <=60 %	[For completion]	[For completion]		
SM.2B.22.5	>60 - <=70 %	[For completion]	[For completion]		
SM.2B.22.6	>70 - <=80 %	[For completion]	[For completion]		
SM.2B.22.7	>80 - <=90 %	[For completion]	[For completion]		
SM.2B.22.8	>90 - <=100 %	[For completion]	[For completion]		
SM.2B.22.9	>100%	[For completion]	[For completion]		
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
OSM.2B.22.1	o/w >100 - <=110 %				
OSM.2B.22.2	o/w >110 - <=120 %				
OSM.2B.22.3	o/w >120 - <=130 %				
OSM.2B.22.4	o/w >130 - <=140 %				
OSM.2B.22.5	o/w >140 - <=150 %				
OSM.2B.22.6	o/w >150 %				
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					

	22 Land to Makes (LTM) lafe.	Manut. I	North and Land	~/^	0/ N= -£!
SM.2B.23.1	23. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Nominal [Mark as ND1 if not relevant]	Number of Loans	% Commercial Loans	% No. of Loans
525.25.1	Trengines / Heroge El V (/oj	(mark as res 2 ii not relevant)			
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.3 SM.2B.23.4	>40 - <=50 % >50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.4 SM.2B.23.5	>50 - <=60 % >60 - <=70 %	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]	[Mark as ND1 if not relevant] [Mark as ND1 if not relevant]		
SM.2B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
SM.2B.23.10 OSM.2B.23.1	Total o/w >100 - <=110 %	0,0	0	0,0%	0,0%
OSM.2B.23.2	o/w >110 -<=120 %				
OSM.2B.23.3	o/w >120 - <=130 %				
OSM.2B.23.4	o/w >130 - <=140 %				
OSM.2B.23.5	o/w >140 - <=150 %				
OSM.2B.23.6 OSM.2B.23.7	o/w >150 %				
OSM.2B.23.7					
OSM.2B.23.9					
	24. Breakdown by Type	% Commercial loans			
SM.2B.24.1	Retail	[For completion]			
SM.2B.24.2 SM.2B.24.3	Office Hotel/Tourism	[For completion] [For completion]			
SM.2B.24.4	Shopping malls	[For completion]			
SM.2B.24.5	Industry	[For completion]			
SM.2B.24.6	Agriculture	[For completion]			
SM.2B.24.7	Other commercially used	[For completion]			
SM.2B.24.8	Hospital School	[For completion]			
SM.2B.24.9 SM.2B.24.10	other RE with a social relevant purpose	[For completion] [For completion]			
SM.2B.24.11	Land	[For completion]			
SM.2B.24.12	Property developers / Bulding under construction	[For completion]			
SM.2B.24.13	Other	[For completion]			
OSM.2B.24.1	o/w Cultural purposes				
OSM.2B.24.2 OSM.2B.24.3	o/w [If relevant, please specify] o/w [If relevant, please specify]				
OSM.2B.24.4	o/w [if relevant, please specify]				
OSM.2B.24.5	o/w [If relevant, please specify]				
OSM.2B.24.6	o/w [If relevant, please specify]				
OSM.2B.24.7	o/w [If relevant, please specify]				
OSM.2B.24.8	o/w [If relevant, please specify]				
OSM.2B.24.9 OSM.2B.24.10	o/w [If relevant, please specify] o/w [If relevant, please specify]				
OSM.2B.24.11	o/w [if relevant, please specify]				
OSM.2B.24.12	o/w [If relevant, please specify]				
OSM.2B.24.13	o/w [If relevant, please specify]				
OSM.2B.24.14	o/w [If relevant, please specify]	51 · 1/ >	N 1 (00F	0/0	0/ N
SM.2B.25.1	25. EPC Information of the financed CRE TBC at a country level	Nominal (mn) [For completion]	Number of CRE [For completion]	% Commercial Loans	% No. of CRE
SM.2B.25.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.3	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.4	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.5	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.6 SM.2B.25.7	TBC at a country level TBC at a country level	[For completion] [For completion]	[For completion] [For completion]		
SM.2B.25.7 SM.2B.25.8	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.9	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.10	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.11	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.13 SM.2B.25.14	TBC at a country level TBC at a country level	[For completion] [For completion]	[For completion] [For completion]		
SM.2B.25.15	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.16	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.17	TBC at a country level	[For completion]	[For completion]		
SM.2B.25.18	no data	[For completion]	[For completion]		0.00/
SM.2B.25.19 OSM.2B.25.1	Total	0,0	0	0,0%	0,0%
OSM.2B.25.1 OSM.2B.25.2					
OSM.2B.25.2					
	26. Average energy use intensity (kWh/m2 per year)	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.1	TBC at a country level	[For completion]	[For completion]		
SM.2B.26.2 SM.2B.26.3	TBC at a country level TBC at a country level	[For completion]	[For completion]		
SM.2B.26.4	TBC at a country level	[For completion] [For completion]	[For completion] [For completion]		
		* breaking	* * ** * * * * * * * * * * * * * * * *		

SM.2B.26.5	TBC at a country level	[For completion]	[For completion]
SM.2B.26.6	TBC at a country level	[For completion]	[For completion]
SM.2B.26.7	TBC at a country level	[For completion]	[For completion]
SM.2B.26.8	TBC at a country level	[For completion]	[For completion]
SM.2B.26.9	TBC at a country level	[For completion]	[For completion]
SM.2B.26.10	TBC at a country level	[For completion]	[For completion]
SM.2B.26.11	TBC at a country level	[For completion]	[For completion]
SM.2B.26.12	TBC at a country level	[For completion]	[For completion]
SM.2B.26.13	TBC at a country level	[For completion]	[For completion]
SM.2B.26.14	TBC at a country level	[For completion]	[For completion]
SM.2B.26.15	TBC at a country level	[For completion]	[For completion]
SM.2B.26.16	TBC at a country level	[For completion]	[For completion]
SM.2B.26.17	TBC at a country level	[For completion]	[For completion]
SM.2B.26.18	no data	[For completion]	[For completion]
SM.2B.26.19	Total	0,0	0

0,0% 0,0%

	27. CRE Age Structure	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919	[For completion]	[For completion]		
SM.2B.27.2	1919 - 1945	[For completion]	[For completion]		
SM.2B.27.3	1946 - 1960	[For completion]	[For completion]		
SM.2B.27.4	1961 - 1970	[For completion]	[For completion]		
SM.2B.27.5	1971 - 1980	[For completion]	[For completion]		
SM.2B.27.6	1981 - 1990	[For completion]	[For completion]		
SM.2B.27.7	1991 - 2000	[For completion]	[For completion]		
SM.2B.27.8	2001 - 2005	[For completion]	[For completion]		
SM.2B.27.9	2006 and later	[For completion]	[For completion]		
SM.2B.27.10	no data	[For completion]	[For completion]		
SM.2B.27.11	Total	0,0	0	0,0%	0,0%
	28. New Commercial Property	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.28.1	New property	[For completion]	[For completion]		
SM.2B.28.2	Existing property	[For completion]	[For completion]		
SM.2B.28.3	other	[For completion]	[For completion]		
SM.2B.28.4	no data	[For completion]	[For completion]		
SM.2B.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
SM.2B.29.1	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.2	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.3	TBC at a country level	[For completion]	[For completion]		
JU.2J.J	i bc at a country level				
	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.4	·		[For completion] [For completion]		
SM.2B.29.4 SM.2B.29.5	TBC at a country level	[For completion]			
SM.2B.29.4 SM.2B.29.5 SM.2B.29.6	TBC at a country level TBC at a country level	[For completion] [For completion]	[For completion]		
SM.2B.29.4 SM.2B.29.5 SM.2B.29.6 SM.2B.29.7	TBC at a country level TBC at a country level TBC at a country level	[For completion] [For completion] [For completion]	[For completion] [For completion]		
SM.2B.29.4 SM.2B.29.5 SM.2B.29.6 SM.2B.29.7 SM.2B.29.8	TBC at a country level TBC at a country level TBC at a country level TBC at a country level	[For completion] [For completion] [For completion] [For completion]	[For completion] [For completion] [For completion]		
SM.2B.29.4 SM.2B.29.5 SM.2B.29.6 SM.2B.29.7 SM.2B.29.8 SM.2B.29.9	TBC at a country level	[For completion] [For completion] [For completion] [For completion] [For completion]	[For completion] [For completion] [For completion] [For completion]		
SM.2B.29.4 SM.2B.29.5 SM.2B.29.6 SM.2B.29.7 SM.2B.29.8 SM.2B.29.9 SM.2B.29.10	TBC at a country level	[For completion] [For completion] [For completion] [For completion] [For completion] [For completion]	[For completion] [For completion] [For completion] [For completion] [For completion]		
SM.2B.29.4 SM.2B.29.5 SM.2B.29.6 SM.2B.29.7 SM.2B.29.8 SM.2B.29.9 SM.2B.29.10 SM.2B.29.11	TBC at a country level	[For completion]	[For completion] [For completion] [For completion] [For completion] [For completion] [For completion]		
SM.2B.29.4 SM.2B.29.5 SM.2B.29.6 SM.2B.29.7 SM.2B.29.8 SM.2B.29.9 SM.2B.29.10 SM.2B.29.11 SM.2B.29.12	TBC at a country level	[For completion]	[For completion]		
SM.28.29.4 SM.28.29.4 SM.28.29.5 SM.28.29.6 SM.28.29.7 SM.28.29.9 SM.28.29.10 SM.28.29.11 SM.28.29.12 SM.28.29.13 SM.28.29.13	TBC at a country level	[For completion]	[For completion]		
SM.28.29.4 SM.28.29.5 SM.28.29.6 SM.28.29.7 SM.28.29.8 SM.28.29.9 SM.28.29.11 SM.28.29.11 SM.28.29.12 SM.28.29.12	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.4 SM.2B.29.5 SM.2B.29.6 SM.2B.29.7 SM.2B.29.8 SM.2B.29.9 SM.2B.29.10 SM.2B.29.11 SM.2B.29.11 SM.2B.29.13 SM.2B.29.13	TBC at a country level	[For completion]	[For completion]		
SM.2B.29.4 SM.2B.29.5 SM.2B.29.6 SM.2B.29.7 SM.2B.29.8 SM.2B.29.10 SM.2B.29.10 SM.2B.29.11 SM.2B.29.12 SM.2B.29.14 SM.2B.29.14 SM.2B.29.14	TBC at a country level	[For completion]	[For completion]		
SM.28.29.4 SM.28.29.6 SM.28.29.6 SM.28.29.7 SM.28.29.9 SM.28.29.9 SM.28.29.10 SM.28.29.11 SM.28.29.12 SM.28.29.15 SM.28.29.15 SM.28.29.15 SM.28.29.15 SM.28.29.15	TBC at a country level	[For completion]	[For completion]		

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

HTT 2022

0,0%

Reporting in Domestic Currency

Total payment holiday

COV.2.1.4

OCOV.2.1.5

OCOV.2.1.6

OCOV.2.1.7

OCOV.2.1.8

Eur

0,0%

CONTENT OF Temporary Tab

1. Share of assets affected by payment holidays caused by COVID 19

2. Additional information on the cover pool section affected by payment holidays

o/w [if relevant, please specify]

o/w [if relevant, please specify]

o/w [if relevant, please specify]
o/w [if relevant, please specify]

For further information concerning the nation-specific dispositions regarging the impact of the Covid 19 outbreak on cover pools, please refer to the:

COVID-19: EMF-ECBC Response

Optional further information at issuer/country level

Can the COVID-19 related payment holiday loans remain part of the cover pool?

0,0%

Yes

0,0%

0,0%

1.	Share of cover assets affected at the time of reporting by	payment holidays caused exc	lusively by COVID 19				
	1. Breakdown of payment holiday	Nominal (mn)	Number of loans		% Nominal (mn) to total cover pool	% No. of Loans to total cover pool	
COV.1.1.1	payment holiday granted	0	0		0,0%	0,0%	
OCOV.1.1.2							
OCOV.1.1.3							
2.	Additional information on the cover pool section affected	by payment holidays					
	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	3 to 6 months	over 6 months	tota
in S	% nominal (mn) of affected notional amount to total cover pool						
COV.2.1.1	principal & interest deferred			0,0%	0,0%	0,0%	0,0%
COV.2.1.2	principal deferred			0,0%	0,0%	0,0%	0,0%
COV.2.1.3	other						0.0%

0,0%