

## Harmonised Transparency Template

Portugal

Caixa Geral de Depósitos

Reporting Date: 17/10/17

Cut-off Date: 30/09/17



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## A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Portugal			
G.1.1.2	Issuer Name	Caixa Geral de Depósitos			
G.1.1.3	Link to Issuer's Website	<a href="https://www.cgd.pt/English/Investor-Relations/Debt-Issuances/Prospectus/Pages/CGD-Covered-Bonds.aspx">https://www.cgd.pt/English/Investor-Relations/Debt-Issuances/Prospectus/Pages/CGD-Covered-Bonds.aspx</a>			
G.1.1.4	Cut-off date	30/09/17			
OG.1.1.1	Optional information e.g. Contact names	<a href="#">Ana Marques</a>			
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Yes			
G.2.1.2	CRR Compliance (Y/N)	Yes			
G.2.1.3	LCR status	<a href="https://coveredbondlabel.com">https://coveredbondlabel.com</a>			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	8.792,00			
G.3.1.2	Outstanding Covered Bonds	5.270,00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	8.160,58			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	5.398,45			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5,26%	66,83%	28,00%	Rating Requirements
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	8.672,78		98,64%	
G.3.3.2	Public Sector	0,00		0,00%	
G.3.3.3	Shipping	0,00		0,00%	
G.3.3.4	Substitute Assets	119,23		1,36%	
G.3.3.5	Other	0,00		0,00%	
G.3.3.6	Total	8.792,00		100%	
OG.3.3.1	<i>o/w [if relevant, please specify]</i>			0,00%	



OG.3.3.2	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.3.3	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.3.4	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.3.5	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.3.6	<i>o/w [if relevant, please specify]</i>			0,00%	
<b>4. Cover Pool Amortisation Profile</b>					
G.3.4.1	Weighted Average life (in years)	Contractual 22,23	Expected Upon Prepayments ND3	% Total Contractual	% Total Expected Upon Prepayments
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	5,68	ND3	0,06%	
G.3.4.3	1 - 2 Y	17,92	ND3	0,20%	
G.3.4.4	2 - 3 Y	36,18	ND3	0,41%	
G.3.4.5	3 - 4 Y	52,29	ND3	0,59%	
G.3.4.6	4 - 5 Y	196,28	ND3	2,23%	
G.3.4.7	5 - 10 Y	810,88	ND3	9,22%	
G.3.4.8	10+ Y	7.672,76	ND3	87,27%	
G.3.4.9	Total	8.792,00	0,00	100%	0%
OG.3.4.1	<i>o/w 0-1 day</i>			0,00%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0,00%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0,00%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0,00%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0,00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	
<b>5. Maturity of Covered Bonds</b>					
G.3.5.1	Weighted Average life (in years)	Initial Maturity 3,17	Extended Maturity [Mark as ND1 if not relevant]	% Total Initial Maturity	% Total Extended Maturity
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	750,00	[Mark as ND1 if not relevant]	14,23%	
G.3.5.3	1 - 2 Y	750,00	[Mark as ND1 if not relevant]	14,23%	
G.3.5.4	2 - 3 Y	1.000,00	[Mark as ND1 if not relevant]	18,98%	
G.3.5.5	3 - 4 Y	0,00	[Mark as ND1 if not relevant]	0,00%	
G.3.5.6	4 - 5 Y	2.750,00	[Mark as ND1 if not relevant]	52,18%	
G.3.5.7	5 - 10 Y	0,00	[Mark as ND1 if not relevant]	0,00%	
G.3.5.8	10+ Y	20,00	[Mark as ND1 if not relevant]	0,38%	
G.3.5.9	Total	5.270,00	0	100%	0%
OG.3.5.1	<i>o/w 0-1 day</i>			0,00%	
OG.3.5.2	<i>o/w 0-0.5y</i>			0,00%	
OG.3.5.3	<i>o/w 0.5-1 y</i>			0,00%	
OG.3.5.4	<i>o/w 1-1.5y</i>			0,00%	
OG.3.5.5	<i>o/w 1.5-2 y</i>			0,00%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8				0,00%	
OG.3.5.9				0,00%	
OG.3.5.10				0,00%	
<b>6. Covered Assets - Currency</b>					
G.3.6.1	EUR	Nominal [before hedging] (mn) 8.792,00	Nominal [after hedging] (mn) [For completion]	% Total [before] 100,00%	% Total [after]
G.3.6.2	USD	0,00	[For completion]	0,00%	
G.3.6.3	GBP	0,00	[For completion]	0,00%	
G.3.6.4	NOK	0,00	[For completion]	0,00%	
G.3.6.5	CHF	0,00	[For completion]	0,00%	
G.3.6.6	AUD	0,00	[For completion]	0,00%	
G.3.6.7	CAD	0,00	[For completion]	0,00%	
G.3.6.8	BRL	0,00	[For completion]	0,00%	
G.3.6.9	CZK	0,00	[For completion]	0,00%	
G.3.6.10	DKK	0,00	[For completion]	0,00%	
G.3.6.11	HKD	0,00	[For completion]	0,00%	
G.3.6.12	KRW	0,00	[For completion]	0,00%	
G.3.6.13	SEK	0,00	[For completion]	0,00%	
G.3.6.14	SGD	0,00	[For completion]	0,00%	



G.3.6.15	Other	0,00	[For completion]	0,00%	
G.3.6.16	Total	8.792,00	0	100%	0%
OG.3.6.1	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.6.2	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.6.3	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.6.4	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.6.5	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.6.6	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.6.7	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.6.8	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.6.9	<i>o/w [if relevant, please specify]</i>			0,00%	
<b>7. Covered Bonds - Currency</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	5.270,00	[For completion]	100,00%	
G.3.7.2	USD	0,00	[For completion]	0,00%	
G.3.7.3	GBP	0,00	[For completion]	0,00%	
G.3.7.4	NOK	0,00	[For completion]	0,00%	
G.3.7.5	CHF	0,00	[For completion]	0,00%	
G.3.7.6	AUD	0,00	[For completion]	0,00%	
G.3.7.7	CAD	0,00	[For completion]	0,00%	
G.3.7.8	BRL	0,00	[For completion]	0,00%	
G.3.7.9	CZK	0,00	[For completion]	0,00%	
G.3.7.10	DKK	0,00	[For completion]	0,00%	
G.3.7.11	HKD	0,00	[For completion]	0,00%	
G.3.7.12	KRW	0,00	[For completion]	0,00%	
G.3.7.13	SEK	0,00	[For completion]	0,00%	
G.3.7.14	SGD	0,00	[For completion]	0,00%	
G.3.7.15	Other	0,00	[For completion]	0,00%	
G.3.7.16	Total	5.270,00	0,00	100%	0%
OG.3.7.1	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.7.2	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.7.3	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.7.4	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.7.5	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.7.6	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.7.7	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.7.8	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.7.9	<i>o/w [if relevant, please specify]</i>			0,00%	
<b>8. Covered Bonds - Breakdown by interest rate</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	3.520,00		67%	
G.3.8.2	Floating coupon	1.750,00		33%	
G.3.8.3	Other	0,00		0%	
G.3.8.4	Total	5.270,00		100%	0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
<b>9. Substitute Assets - Type</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	0,00		0,00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	119,23		100,00%	
G.3.9.3	Exposures to central banks	0,00			
G.3.9.4	Exposures to credit institutions	0,00		0,00%	
G.3.9.5	Other	0,00		0,00%	
G.3.9.6	Total	119,23		100%	
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>			0,00%	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>			0,00%	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>			0,00%	
OG.3.9.4	<i>o/w EU central banks</i>			0,00%	
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>			0,00%	
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>			0,00%	
OG.3.9.7	<i>o/w CQS1 credit institutions</i>			0,00%	



OG.3.9.8			0,00%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			0,00%

*o/w CQS2 credit institutions*

<b>10. Substitute Assets - Country</b>		<b>Nominal (mn)</b>	<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)	119,23	100,00%	
G.3.10.2	Eurozone	0,00	0,00%	
G.3.10.3	Rest of European Union (EU)	0,00	0,00%	
G.3.10.4	European Economic Area (not member of EU)	0,00	0,00%	
G.3.10.5	Switzerland	0,00	0,00%	
G.3.10.6	Australia	0,00	0,00%	
G.3.10.7	Brazil	0,00	0,00%	
G.3.10.8	Canada	0,00	0,00%	
G.3.10.9	Japan	0,00	0,00%	
G.3.10.10	Korea	0,00	0,00%	
G.3.10.11	New Zealand	0,00	0,00%	
G.3.10.12	Singapore	0,00	0,00%	
G.3.10.13	US	0,00	0,00%	
G.3.10.14	Other	0,00	0,00%	
G.3.10.15	Total EU	0,00		
G.3.10.16	Total	119,23	100%	
OG.3.10.1	<i>o/w [if relevant, please specify]</i>		0,00%	
OG.3.10.2	<i>o/w [if relevant, please specify]</i>		0,00%	
OG.3.10.3	<i>o/w [if relevant, please specify]</i>		0,00%	
OG.3.10.4	<i>o/w [if relevant, please specify]</i>		0,00%	
OG.3.10.5	<i>o/w [if relevant, please specify]</i>		0,00%	
OG.3.10.6	<i>o/w [if relevant, please specify]</i>		0,00%	
OG.3.10.7	<i>o/w [if relevant, please specify]</i>		0,00%	

<b>11. Liquid Assets</b>		<b>Nominal (mn)</b>	<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets	0,00	0,00%	0,00%
G.3.11.2	Central bank eligible assets	119,23	100,00%	100,00%
G.3.11.3	Other	0,00	0,00%	0,00%
G.3.11.4	Total	119,23	100%	100%
OG.3.11.1	<i>o/w [if relevant, please specify]</i>		0,00%	0,00%
OG.3.11.2	<i>o/w [if relevant, please specify]</i>		0,00%	0,00%
OG.3.11.3	<i>o/w [if relevant, please specify]</i>		0,00%	0,00%
OG.3.11.4	<i>o/w [if relevant, please specify]</i>		0,00%	0,00%
OG.3.11.5	<i>o/w [if relevant, please specify]</i>		0,00%	0,00%
OG.3.11.6	<i>o/w [if relevant, please specify]</i>		0,00%	0,00%
OG.3.11.7	<i>o/w [if relevant, please specify]</i>		0,00%	0,00%

<b>12. Bond List</b>	
G.3.12.1	Bond list <a href="https://coveredbondlabel.com/issuer/26/">https://coveredbondlabel.com/issuer/26/</a>

<b>13. Derivatives &amp; Swaps</b>		<b>Nominal (mn)</b>
G.3.13.1	Derivatives in the register / cover pool [notional]	0,00
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	ND2
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>	0,00
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>	0,00
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>	0,00
OG.3.13.4		
OG.3.13.5		
OG.3.13.6		
OG.3.13.7		
OG.3.13.8		
OG.3.13.9		
OG.3.13.10		
OG.3.13.11		
OG.3.13.12		
OG.3.13.13		
OG.3.13.14		
OG.3.13.15		
OG.3.13.16		
OG.3.13.17		
OG.3.13.18		
OG.3.13.19		



OG.3.13.20  
OG.3.13.21  
OG.3.13.22  
OG.3.13.23  
OG.3.13.24  
OG.3.13.25  
OG.3.13.26  
OG.3.13.27  
OG.3.13.28  
OG.3.13.29  
OG.3.13.30  
OG.3.13.31  
OG.3.13.32  
OG.3.13.33  
OG.3.13.34  
OG.3.13.35  
OG.3.13.36  
OG.3.13.37  
OG.3.13.38  
OG.3.13.39  
OG.3.13.40  
OG.3.13.41  
OG.3.13.42  
OG.3.13.43  
OG.3.13.44  
OG.3.13.45  
OG.3.13.46  
OG.3.13.47  
OG.3.13.48  
OG.3.13.49  
OG.3.13.50  
OG.3.13.51

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

Row

Row

*The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.*

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<a href="#">38</a>		
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>		
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">48 for Public Sector Assets</a>	
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>		
G.4.1.5	(ii) Loan size:	<a href="#">166 for Residential Mortgage Assets</a>	<a href="#">267 for Commercial Mortgage Assets</a>	<a href="#">18 for Public Sector Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">130 for Mortgage Assets</a>	<a href="#">228</a>	<a href="#">129 for Public Sector Assets</a>
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>		
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">88</a>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">160 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>	

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

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

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
OG.5.1.1		
OG.5.1.2		



OG.5.1.3  
OG.5.1.4  
OG.5.1.5  
OG.5.1.6

## 6. Other relevant information

### 1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information



## B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency	EUR
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<b>CONTENT OF TAB B1</b>
<a href="#">7. Mortgage Assets</a>
<a href="#">7.A Residential Cover Pool</a>
<a href="#">7.B Commercial Cover Pool</a>

Field Number	7. Mortgage Assets		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	8.672,78	100,00%
M.7.1.2	Commercial	0,00	0,00%
M.7.1.3	Other	0,00	0,00%
M.7.1.4	Total	8.672,78	100%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0,00%
OM.7.1.2	<i>o/w Forest &amp; Agriculture</i>		0,00%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>		0,00%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	210.276	[For completion]
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>		[For completion]
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0,08%	[For completion]
OM.7.3.1			[For completion]
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	European Union	100,00%	0
M.7.4.2	Austria	0,00%	[For completion]
M.7.4.3	Belgium	0,00%	[For completion]
M.7.4.4	Bulgaria	0,00%	[For completion]
M.7.4.5	Croatia	0,00%	[For completion]
M.7.4.6	Cyprus	0,00%	[For completion]
M.7.4.7	Czech Republic	0,00%	[For completion]
M.7.4.8	Denmark	0,00%	[For completion]
M.7.4.9	Estonia	0,00%	[For completion]
M.7.4.10	Finland	0,00%	[For completion]
M.7.4.11	France	0,00%	[For completion]
M.7.4.12	Germany	0,00%	[For completion]
M.7.4.13	Greece	0,00%	[For completion]
M.7.4.14	Netherlands	0,00%	[For completion]
M.7.4.15	Hungary	0,00%	[For completion]
M.7.4.16	Ireland	0,00%	[For completion]
M.7.4.17	Italy	0,00%	[For completion]
M.7.4.18	Latvia	0,00%	[For completion]
M.7.4.19	Lithuania	0,00%	[For completion]
M.7.4.20	Luxembourg	0,00%	[For completion]





M.7.4.21	Malta	0,00%	[For completion]	[For completion]
M.7.4.22	Poland	0,00%	[For completion]	[For completion]
M.7.4.23	Portugal	100,00%	[For completion]	100,00%
M.7.4.24	Romania	0,00%	[For completion]	[For completion]
M.7.4.25	Slovakia	0,00%	[For completion]	[For completion]
M.7.4.26	Slovenia	0,00%	[For completion]	[For completion]
M.7.4.27	Spain	0,00%	[For completion]	[For completion]
M.7.4.28	Sweden	0,00%	[For completion]	[For completion]
M.7.4.29	United Kingdom	0,00%	[For completion]	[For completion]
M.7.4.30	<u>European Economic Area (not member of EU)</u>	0,00%	0	0
M.7.4.31	Iceland	0,00%	[For completion]	[For completion]
M.7.4.32	Liechtenstein	0,00%	[For completion]	[For completion]
M.7.4.33	Norway	0,00%	[For completion]	[For completion]
M.7.4.34	<u>Other</u>	0,00%	0	0
M.7.4.35	Switzerland	0,00%	[For completion]	[For completion]
M.7.4.36	Australia	0,00%	[For completion]	[For completion]
M.7.4.37	Brazil	[For completion]	[For completion]	[For completion]
M.7.4.38	Canada	[For completion]	[For completion]	[For completion]
M.7.4.39	Japan	[For completion]	[For completion]	[For completion]
M.7.4.40	Korea	[For completion]	[For completion]	[For completion]
M.7.4.41	New Zealand	[For completion]	[For completion]	[For completion]
M.7.4.42	Singapore	[For completion]	[For completion]	[For completion]
M.7.4.43	US	[For completion]	[For completion]	[For completion]
M.7.4.44	Other	[For completion]	[For completion]	[For completion]
OM.7.4.1		<i>a/w [If relevant, please specify]</i>		
OM.7.4.2		<i>a/w [If relevant, please specify]</i>		
OM.7.4.3		<i>a/w [If relevant, please specify]</i>		
OM.7.4.4		<i>a/w [If relevant, please specify]</i>		
OM.7.4.5		<i>a/w [If relevant, please specify]</i>		
OM.7.4.6		<i>a/w [If relevant, please specify]</i>		
OM.7.4.7		<i>a/w [If relevant, please specify]</i>		
OM.7.4.8		<i>a/w [If relevant, please specify]</i>		
OM.7.4.9		<i>a/w [If relevant, please specify]</i>		
OM.7.4.10		<i>a/w [If relevant, please specify]</i>		

5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	North	27,95%	[For completion]	[For completion]
M.7.5.2	Center	22,71%	[For completion]	[For completion]
M.7.5.3	Lisbon	32,12%	[For completion]	[For completion]
M.7.5.4	Alentejo	8,22%	[For completion]	[For completion]
M.7.5.5	Algarve	4,61%	[For completion]	[For completion]
M.7.5.6	Madeira	1,99%	[For completion]	[For completion]
M.7.5.7	Azores	2,40%	[For completion]	[For completion]
M.7.5.8	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.9	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.10	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.11	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.12	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.13	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.14	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.15	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.16	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.17	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.18	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.19	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.20	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.21	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.22	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.23	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.24	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.25	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.26	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.27	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.28	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.29	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.30	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]



6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	0,10%	[For completion]	[For completion]	
M.7.6.2	Floating rate	99,90%	[For completion]	[For completion]	
M.7.6.3	Other	[For completion]	[For completion]	[For completion]	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	0,00%	[For completion]	[For completion]	
M.7.7.2	Amortising	100,00%	[For completion]	[For completion]	
M.7.7.3	Other	0,00%	[For completion]	[For completion]	
OM.7.7.1		[For completion]	[For completion]	[For completion]	
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	0,00%	[For completion]	[For completion]	
M.7.8.2	≥ 12 - ≤ 24 months	0,00%	[For completion]	[For completion]	
M.7.8.3	≥ 24 - ≤ 36 months	0,02%	[For completion]	[For completion]	
M.7.8.4	≥ 36 - ≤ 60 months	1,26%	[For completion]	[For completion]	
M.7.8.5	≥ 60 months	98,72%	[For completion]	[For completion]	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0	[For completion]	[For completion]	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	41,24			
By buckets (mn):					
M.7A.10.2	0 - EUR 10.000	587,96	6.938	6,78%	3,30%
M.7A.10.3	10.000 - EUR 20.000	760,55	11.753	8,77%	5,59%
M.7A.10.4	20.000 - EUR 30.000	865,92	15.813	9,98%	7,52%
M.7A.10.5	30.000 - EUR 40.000	929,78	20.763	10,72%	9,87%
M.7A.10.6	40.000 - EUR 50.000	839,28	24.010	9,68%	11,42%
M.7A.10.7	50.000 - EUR 60.000	687,42	27.735	7,93%	13,19%
M.7A.10.8	60.000 - EUR 70.000	538,06	36.269	6,20%	17,25%
M.7A.10.9	70.000 - EUR 80.000	1.873,15	14.635	21,60%	6,96%
M.7A.10.10	80.000 - EUR 90.000	200,92	37.486	2,32%	17,83%
M.7A.10.11	90.000 - EUR 100.000	249,55	981	2,88%	0,47%
M.7A.10.12	100.000 - EUR 200.000	662,09	8.849	7,63%	4,21%
M.7A.10.13	> EUR 200.000	478,09	5.044	5,51%	2,40%
M.7A.10.14	TBC at a country level	[For completion]	[For completion]		
M.7A.10.15	TBC at a country level	[For completion]	[For completion]		
M.7A.10.16	TBC at a country level	[For completion]	[For completion]		
M.7A.10.17	TBC at a country level	[For completion]	[For completion]		
M.7A.10.18	TBC at a country level	[For completion]	[For completion]		
M.7A.10.19	TBC at a country level	[For completion]	[For completion]		
M.7A.10.20	TBC at a country level	[For completion]	[For completion]		
M.7A.10.21	TBC at a country level	[For completion]	[For completion]		
M.7A.10.22	TBC at a country level	[For completion]	[For completion]		
M.7A.10.23	TBC at a country level	[For completion]	[For completion]		
M.7A.10.24	TBC at a country level	[For completion]	[For completion]		
M.7A.10.25	TBC at a country level	[For completion]	[For completion]		
M.7A.10.26	Total	8.672,78	210.276	100%	100%



11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	49,02%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	2.537,07	105.330	29,25%	50,09%
M.7A.11.3	>40 - <=50 %	1.501,68	31.460	17,31%	14,96%
M.7A.11.4	>50 - <=60 %	1.836,88	32.866	21,18%	15,63%
M.7A.11.5	>60 - <=70 %	2.041,27	30.681	23,54%	14,59%
M.7A.11.6	>70 - <=80 %	755,88	9.939	8,72%	4,73%
M.7A.11.7	>80 - <=90 %	0	0	0,00%	0,00%
M.7A.11.8	>90 - <=100 %	0	0	0,00%	0,00%
M.7A.11.9	>100%	0	0	0,00%	0,00%
M.7A.11.10	Total	8.672,78	210.276	100%	100%
OM.7A.11.1	<i>o/w &gt;100 - &lt;=110 %</i>			0,00%	0,00%
OM.7A.11.2	<i>o/w &gt;110 - &lt;=120 %</i>			0,00%	0,00%
OM.7A.11.3	<i>o/w &gt;120 - &lt;=130 %</i>			0,00%	0,00%
OM.7A.11.4	<i>o/w &gt;130 - &lt;=140 %</i>			0,00%	0,00%
OM.7A.11.5	<i>o/w &gt;140 - &lt;=150 %</i>			0,00%	0,00%
OM.7A.11.6	<i>o/w &gt;150 %</i>			0,00%	0,00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	53,49%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	2.194,88	98.869	25,31%	47,02%
M.7A.12.3	>40 - <=50 %	1.225,98	27.251	14,14%	12,96%
M.7A.12.4	>50 - <=60 %	1.489,94	28.497	17,18%	13,55%
M.7A.12.5	>60 - <=70 %	1.659,82	26.657	19,14%	12,68%
M.7A.12.6	>70 - <=80 %	1.750,70	24.381	20,19%	11,59%
M.7A.12.7	>80 - <=90 %	351,05	4.615	4,05%	2,19%
M.7A.12.8	>90 - <=100 %	0,41	6	0,00%	0,00%
M.7A.12.9	>100%	0,00	0	0,00%	0,00%
M.7A.12.10	Total	8.672,78	210.276	100%	100%
OM.7A.12.1	<i>o/w &gt;100 - &lt;=110 %</i>			0,00%	0,00%
OM.7A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>			0,00%	0,00%
OM.7A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>			0,00%	0,00%
OM.7A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>			0,00%	0,00%
OM.7A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>			0,00%	0,00%
OM.7A.12.6	<i>o/w &gt;150 %</i>			0,00%	0,00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans
M.7A.13.1	Owner occupied	93,96%
M.7A.13.2	Second home/Holiday houses	5,95%
M.7A.13.3	Buy-to-let/Non-owner occupied	0,00%
M.7A.13.4	Agricultural	0,00%
M.7A.13.5	Other	0,09%
OM.7A.13.1	<i>o/w Subsidised housing</i>	
OM.7A.13.2	<i>o/w Private rental</i>	
OM.7A.13.3	<i>o/w Multi-family housing</i>	
OM.7A.13.4	<i>o/w Buildings under construction</i>	
OM.7A.13.5	<i>o/w Buildings land</i>	
OM.7A.13.6	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.7	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.8	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.9	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.10	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.11	<i>o/w [If relevant, please specify]</i>	

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	100,00%
M.7A.14.2	Guaranteed	0,00%
M.7A.14.3	Other	0,00%
OM.7A.14.1		



OM.7A.14.2  
 OM.7A.14.3  
 OM.7A.14.4  
 OM.7A.14.5  
 OM.7A.14.6

<b>7B Commercial Cover Pool</b>					
<b>15. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.15.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.15.2	TBC at a country level	[For completion]	[For completion]		
M.7B.15.3	TBC at a country level	[For completion]	[For completion]		
M.7B.15.4	TBC at a country level	[For completion]	[For completion]		
M.7B.15.5	TBC at a country level	[For completion]	[For completion]		
M.7B.15.6	TBC at a country level	[For completion]	[For completion]		
M.7B.15.7	TBC at a country level	[For completion]	[For completion]		
M.7B.15.8	TBC at a country level	[For completion]	[For completion]		
M.7B.15.9	TBC at a country level	[For completion]	[For completion]		
M.7B.15.10	TBC at a country level	[For completion]	[For completion]		
M.7B.15.11	TBC at a country level	[For completion]	[For completion]		
M.7B.15.12	TBC at a country level	[For completion]	[For completion]		
M.7B.15.13	TBC at a country level	[For completion]	[For completion]		
M.7B.15.14	TBC at a country level	[For completion]	[For completion]		
M.7B.15.15	TBC at a country level	[For completion]	[For completion]		
M.7B.15.16	TBC at a country level	[For completion]	[For completion]		
M.7B.15.17	TBC at a country level	[For completion]	[For completion]		
M.7B.15.18	TBC at a country level	[For completion]	[For completion]		
M.7B.15.19	TBC at a country level	[For completion]	[For completion]		
M.7B.15.20	TBC at a country level	[For completion]	[For completion]		
M.7B.15.21	TBC at a country level	[For completion]	[For completion]		
M.7B.15.22	TBC at a country level	[For completion]	[For completion]		
M.7B.15.23	TBC at a country level	[For completion]	[For completion]		
M.7B.15.24	TBC at a country level	[For completion]	[For completion]		
M.7B.15.25	TBC at a country level	[For completion]	[For completion]		
M.7B.15.26	Total	0	0	0%	0%
<b>16. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.16.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.16.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.16.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.16.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.16.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.16.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.16.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.16.9	>100%	[For completion]	[For completion]		
M.7B.16.10	Total	0	0	0%	0%
OM.7B.16.1	<i>o/w &gt;100 - &lt;=110 %</i>				
OM.7B.16.2	<i>o/w &gt;110 - &lt;=120 %</i>				
OM.7B.16.3	<i>o/w &gt;120 - &lt;=130 %</i>				
OM.7B.16.4	<i>o/w &gt;130 - &lt;=140 %</i>				
OM.7B.16.5	<i>o/w &gt;140 - &lt;=150 %</i>				
OM.7B.16.6	<i>o/w &gt;150 %</i>				
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
<b>17. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.17.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.17.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.17.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.17.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.17.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		



M.7B.17.7	>80 - <=90 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.17.8	>90 - <=100 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.17.9	>100%		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.17.10		Total	0	0	0%	0%
OM.7B.17.1		o/w >100 - <=110 %				
OM.7B.17.2		o/w >110 - <=120 %				
OM.7B.17.3		o/w >120 - <=130 %				
OM.7B.17.4		o/w >130 - <=140 %				
OM.7B.17.5		o/w >140 - <=150 %				
OM.7B.17.6		o/w >150 %				
OM.7B.17.7						
OM.7B.17.8						
OM.7B.17.9						

18. Breakdown by Type		% Commercial loans
M.7B.18.1	Retail	[For completion]
M.7B.18.2	Office	[For completion]
M.7B.18.3	Hotel/Tourism	[For completion]
M.7B.18.4	Shopping malls	[For completion]
M.7B.18.5	Industry	[For completion]
M.7B.18.6	Agriculture	[For completion]
M.7B.18.7	Other commercially used	[For completion]
M.7B.18.8	Land	[For completion]
M.7B.18.9	Property developers / Bulding under construction	[For completion]
M.7B.18.10	Other	[For completion]
OM.7B.18.1	<i>o/w Social &amp; Cultural purposes</i>	
OM.7B.18.2	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.3	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.4	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.5	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.6	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.7	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.8	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.9	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.10	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.11	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.12	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.13	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.14	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.15	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.16	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.17	<i>o/w [If relevant, please specify]</i>	



## B2. Harmonised Transparency Template - Public Sector Assets

Reporting in Domestic Currency

[Please insert currency]

### CONTENT OF TAB B2

8. Public Sector Assets

Field Number	8. Public Sector Assets				
<b>1. General Information</b>					
PS.8.1.1	Number of public sector exposures	[For completion]			
<b>2. Size Information</b>					
PS.8.2.1	Average exposure size (000s)	[For completion]	<b>Number of Exposures</b>	<b>% Public Sector Assets</b>	<b>% No. of Exposures</b>
By buckets (mn):					
PS.8.2.2	TBC at a country level	[For completion]	[For completion]		
PS.8.2.3	TBC at a country level	[For completion]	[For completion]		
PS.8.2.4	TBC at a country level	[For completion]	[For completion]		
PS.8.2.5	TBC at a country level	[For completion]	[For completion]		
PS.8.2.6	TBC at a country level	[For completion]	[For completion]		
PS.8.2.7	TBC at a country level	[For completion]	[For completion]		
PS.8.2.8	TBC at a country level	[For completion]	[For completion]		
PS.8.2.9	TBC at a country level	[For completion]	[For completion]		
PS.8.2.10	TBC at a country level	[For completion]	[For completion]		
PS.8.2.11	TBC at a country level	[For completion]	[For completion]		
PS.8.2.12	TBC at a country level	[For completion]	[For completion]		
PS.8.2.13	TBC at a country level	[For completion]	[For completion]		
PS.8.2.14	TBC at a country level	[For completion]	[For completion]		
PS.8.2.15	TBC at a country level	[For completion]	[For completion]		
PS.8.2.16	TBC at a country level	[For completion]	[For completion]		
PS.8.2.17	Total	0	0	0%	0%
<b>3. Breakdown by Asset Type</b>					
PS.8.3.1	Loans	[For completion]		<b>% Public Sector Assets</b>	
PS.8.3.2	Bonds	[For completion]			
PS.8.3.3	Other	[For completion]			
PS.8.3.4	Total	0		0%	
<b>4. Breakdown by Geography</b>					
PS.8.4.1	<u>European Union</u>	0			
PS.8.4.2	Austria	[For completion]			
PS.8.4.3	Belgium	[For completion]			
PS.8.4.4	Bulgaria	[For completion]			
PS.8.4.5	Croatia	[For completion]			
PS.8.4.6	Cyprus	[For completion]			
PS.8.4.7	Czech Republic	[For completion]			
PS.8.4.8	Denmark	[For completion]			
PS.8.4.9	Estonia	[For completion]			
PS.8.4.10	Finland	[For completion]			
PS.8.4.11	France	[For completion]			
PS.8.4.12	Germany	[For completion]			
PS.8.4.13	Greece	[For completion]			
PS.8.4.14	Netherlands	[For completion]			
PS.8.4.15	Hungary	[For completion]			
PS.8.4.16	Ireland	[For completion]			
PS.8.4.17	Italy	[For completion]			
PS.8.4.18	Latvia	[For completion]			
PS.8.4.19	Lithuania	[For completion]			
PS.8.4.20	Luxembourg	[For completion]			
PS.8.4.21	Malta	[For completion]			
PS.8.4.22	Poland	[For completion]			
PS.8.4.23	Portugal	[For completion]			
PS.8.4.24	Romania	[For completion]			
PS.8.4.25	Slovakia	[For completion]			
PS.8.4.26	Slovenia	[For completion]			
PS.8.4.27	Spain	[For completion]			



PS.8.4.28	Sweden	[For completion]	
PS.8.4.29	United Kingdom	[For completion]	
PS.8.4.30	<u>European Economic Area (not member of EU)</u>	0	
PS.8.4.31	Iceland	[For completion]	
PS.8.4.32	Liechtenstein	[For completion]	
PS.8.4.33	Norway	[For completion]	
PS.8.4.34	Other	0	
PS.8.4.35	Switzerland	[For completion]	
PS.8.4.36	Australia	[For completion]	
PS.8.4.37	Brazil	[For completion]	
PS.8.4.38	Canada	[For completion]	
PS.8.4.39	Japan	[For completion]	
PS.8.4.40	Korea	[For completion]	
PS.8.4.41	New Zealand	[For completion]	
PS.8.4.42	Singapore	[For completion]	
PS.8.4.43	US	[For completion]	
PS.8.4.44	Other	[For completion]	
<b>5. Breakdown by domestic regions</b>		<b>% Public Sector Assets</b>	
PS.8.5.1	TBC at a country level	[For completion]	
PS.8.5.2	TBC at a country level	[For completion]	
PS.8.5.3	TBC at a country level	[For completion]	
PS.8.5.4	TBC at a country level	[For completion]	
PS.8.5.5	TBC at a country level	[For completion]	
PS.8.5.6	TBC at a country level	[For completion]	
PS.8.5.7	TBC at a country level	[For completion]	
PS.8.5.8	TBC at a country level	[For completion]	
PS.8.5.9	TBC at a country level	[For completion]	
PS.8.5.10	TBC at a country level	[For completion]	
PS.8.5.11	TBC at a country level	[For completion]	
PS.8.5.12	TBC at a country level	[For completion]	
PS.8.5.13	TBC at a country level	[For completion]	
PS.8.5.14	TBC at a country level	[For completion]	
PS.8.5.15	TBC at a country level	[For completion]	
PS.8.5.16	TBC at a country level	[For completion]	
PS.8.5.17	TBC at a country level	[For completion]	
PS.8.5.18	TBC at a country level	[For completion]	
PS.8.5.19	TBC at a country level	[For completion]	
PS.8.5.20	TBC at a country level	[For completion]	
PS.8.5.21	TBC at a country level	[For completion]	
PS.8.5.22	TBC at a country level	[For completion]	
PS.8.5.23	TBC at a country level	[For completion]	
PS.8.5.24	TBC at a country level	[For completion]	
PS.8.5.25	TBC at a country level	[For completion]	
<b>6. Breakdown by Interest Rate</b>		<b>% Public Sector Assets</b>	
PS.8.6.1	Fixed rate	[For completion]	
PS.8.6.2	Floating rate	[For completion]	
PS.8.6.3	Other	[For completion]	
<b>7. Breakdown by Repayment Type</b>		<b>% Public Sector Assets</b>	
PS.8.7.1	Bullet / interest only	[For completion]	
PS.8.7.2	Amortising	[For completion]	
PS.8.7.3	Other	[For completion]	
<b>8. Breakdown by Type of Debtor</b>		<b>Nominal (mn)</b>	<b>% Public Sector Assets</b>
PS.8.8.1	Sovereigns	[For completion]	
PS.8.8.2	Regional/federal authorities	[For completion]	
PS.8.8.3	Local/municipal authorities	[For completion]	
PS.8.8.4	Others	[For completion]	
PS.8.8.5	Total	0	0%
<b>9. Non-Performing Loans</b>			
PS.8.9.1	% NPLs	[For completion]	
<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>	
PS.8.10.1	10 largest exposures	[For completion]	



### B3. Harmonised Transparency Template - Shipping Assets

Reporting in Domestic Currency

[Please insert currency]

**CONTENT OF TAB B3**

[9. Shipping Assets](#)

Field Number	9. Shipping Assets	
	<b>1. General Information</b>	<b>Shipping Loans</b>
S.9.1.1	Number of shipping loans	[For completion]
	<b>2. Concentration Risks</b>	<b>% Shipping Loans</b>
S.9.2.1	10 largest exposures	[For completion]
	<b>3. Breakdown by Geography / Country of Registration</b>	<b>% Shipping Loans</b>
S.9.3.1	<u>European Union</u>	0
S.9.3.2	Austria	[For completion]
S.9.3.3	Belgium	[For completion]
S.9.3.4	Bulgaria	[For completion]
S.9.3.5	Croatia	[For completion]
S.9.3.6	Cyprus	[For completion]
S.9.3.7	Czech Republic	[For completion]
S.9.3.8	Denmark	[For completion]
S.9.3.9	Estonia	[For completion]
S.9.3.10	Finland	[For completion]
S.9.3.11	France	[For completion]
S.9.3.12	Germany	[For completion]
S.9.3.13	Greece	[For completion]
S.9.3.14	Netherlands	[For completion]
S.9.3.15	Hungary	[For completion]
S.9.3.16	Ireland	[For completion]
S.9.3.17	Italy	[For completion]
S.9.3.18	Latvia	[For completion]
S.9.3.19	Lithuania	[For completion]
S.9.3.20	Luxembourg	[For completion]
S.9.3.21	Malta	[For completion]
S.9.3.22	Poland	[For completion]
S.9.3.23	Portugal	[For completion]
S.9.3.24	Romania	[For completion]
S.9.3.25	Slovakia	[For completion]
S.9.3.26	Slovenia	[For completion]
S.9.3.27	Spain	[For completion]
S.9.3.28	Sweden	[For completion]
S.9.3.29	United Kingdom	[For completion]
S.9.3.30	<u>European Economic Area (not member of EU)</u>	0
S.9.3.31	Iceland	[For completion]
S.9.3.32	Liechtenstein	[For completion]
S.9.3.33	Norway	[For completion]
S.9.3.34	<u>Other</u>	0
S.9.3.35	Switzerland	[For completion]
S.9.3.36	Australia	[For completion]
S.9.3.37	Brazil	[For completion]
S.9.3.38	Canada	[For completion]
S.9.3.39	Japan	[For completion]
S.9.3.40	Korea	[For completion]
S.9.3.41	New Zealand	[For completion]
S.9.3.42	Singapore	[For completion]
S.9.3.43	US	[For completion]
S.9.3.44	Other	[For completion]
	<b>4. Breakdown by Interest Rate</b>	<b>% Shipping Loans</b>
S.9.4.1	Fixed rate	[For completion]
S.9.4.2	Floating rate	[For completion]
S.9.4.3	Other	[For completion]
	<b>5. Breakdown by Repayment Type</b>	<b>% Shipping Loans</b>
S.9.5.1	Bullet / interest only	[For completion]





S.9.5.2	Amortising	[For completion]			
S.9.5.3	Other	[For completion]			
<b>6. Loan Seasoning</b>		<b>% Shipping Loans</b>			
S.9.6.1	Up to 12months	[For completion]			
S.9.6.2	≥ 12 - ≤ 24 months	[For completion]			
S.9.6.3	≥ 24 - ≤ 36 months	[For completion]			
S.9.6.4	≥ 36 - ≤ 60 months	[For completion]			
S.9.6.5	≥ 60 months	[For completion]			
<b>7. Non-Performing Loans (NPLs)</b>		<b>% Shipping Loans</b>			
S.9.7.1	% NPLs	[For completion]			
<b>8. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Shipping Loans</b>	<b>% No. of Loans</b>
S.9.8.1	Average loan size (000s)	[For completion]			
By buckets (mn):					
S.9.8.2	TBC at a country level	[For completion]	[For completion]		
S.9.8.3	TBC at a country level	[For completion]	[For completion]		
S.9.8.4	TBC at a country level	[For completion]	[For completion]		
S.9.8.5	TBC at a country level	[For completion]	[For completion]		
S.9.8.6	TBC at a country level	[For completion]	[For completion]		
S.9.8.7	TBC at a country level	[For completion]	[For completion]		
S.9.8.8	TBC at a country level	[For completion]	[For completion]		
S.9.8.9	TBC at a country level	[For completion]	[For completion]		
S.9.8.10	TBC at a country level	[For completion]	[For completion]		
S.9.8.11	TBC at a country level	[For completion]	[For completion]		
S.9.8.12	TBC at a country level	[For completion]	[For completion]		
S.9.8.13	TBC at a country level	[For completion]	[For completion]		
S.9.8.14	TBC at a country level	[For completion]	[For completion]		
S.9.8.15	TBC at a country level	[For completion]	[For completion]		
S.9.8.16	TBC at a country level	[For completion]	[For completion]		
S.9.8.17	TBC at a country level	[For completion]	[For completion]		
S.9.8.18	TBC at a country level	[For completion]	[For completion]		
S.9.8.19	TBC at a country level	[For completion]	[For completion]		
S.9.8.20	TBC at a country level	[For completion]	[For completion]		
S.9.8.21	TBC at a country level	[For completion]	[For completion]		
S.9.8.22	TBC at a country level	[For completion]	[For completion]		
S.9.8.23	TBC at a country level	[For completion]	[For completion]		
S.9.8.24	TBC at a country level	[For completion]	[For completion]		
S.9.8.25	TBC at a country level	[For completion]	[For completion]		
S.9.8.26	Total	0	0	0%	0%
<b>9. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Shipping Loans</b>	<b>% No. of Loans</b>
S.9.9.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
S.9.9.2	>0 - <=40 %	[For completion]	[For completion]		
S.9.9.3	>40 - <=50 %	[For completion]	[For completion]		
S.9.9.4	>50 - <=60 %	[For completion]	[For completion]		
S.9.9.5	>60 - <=70 %	[For completion]	[For completion]		
S.9.9.6	>70 - <=80 %	[For completion]	[For completion]		
S.9.9.7	>80 - <=90 %	[For completion]	[For completion]		
S.9.9.8	>90 - <=100 %	[For completion]	[For completion]		
S.9.9.9	>100%	[For completion]	[For completion]		
S.9.9.10	Total	0	0	0%	0%
<b>10. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Shipping Loans</b>	<b>% No. of Loans</b>
S.9.10.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mn):					
S.9.10.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.10	Total	0	0	0%	0%
<b>11. Breakdown by type of ship</b>		<b>% Shipping Loans</b>			



S.9.11.1	TBC at a country level	[For completion]
S.9.11.2	TBC at a country level	[For completion]
S.9.11.3	TBC at a country level	[For completion]
S.9.11.4	TBC at a country level	[For completion]
S.9.11.5	TBC at a country level	[For completion]
S.9.11.6	TBC at a country level	[For completion]
S.9.11.7	TBC at a country level	[For completion]
S.9.11.8	TBC at a country level	[For completion]
S.9.11.9	TBC at a country level	[For completion]
S.9.11.10	TBC at a country level	[For completion]
S.9.11.11	TBC at a country level	[For completion]
S.9.11.12	TBC at a country level	[For completion]
S.9.11.13	TBC at a country level	[For completion]
S.9.11.14	TBC at a country level	[For completion]
S.9.11.15	TBC at a country level	[For completion]
S.9.11.16	TBC at a country level	[For completion]
S.9.11.17	TBC at a country level	[For completion]



## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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

# Mortgage Covered Bonds

## Investor Report



Report Reference Date: **2017-09-30**

Report Frequency: Quarterly

1. Current Credit Ratings		Long Term		Short Term			
Mortgage Covered Bond Programme		A2/AH (Moody's / DBRS)		N/A			
Caixa Geral de Depósitos		B1/.../BB-/BBBL (Moody's / S&P / Fitch / DBRS)		NP/.../B/R-2M (Moody's / S&P / Fitch / DBRS)			
Portugal		Ba1/BBB-/BB+/BBBL (Moody's / S&P / Fitch / DBRS)		NP/B/B/R-2M (Moody's / S&P / Fitch / DBRS)			
2. Covered Bonds Issues		Issue Date	Coupon	Maturity Date	Soft Bullet Date <sup>1</sup>	Remaining Term	Nominal Amount
<b>Covered Bonds Outstanding</b>						<b>3,17</b>	<b>5.270.000.000</b>
<b>Syndicated Covered Bonds Issues</b>							
Series 15 (ISIN PTCGHUOE0015)	2013-01-18	Fixed Rate	2018-01-18	2019-01-18	0,30	750.000.000	
Series 16 (ISIN PTCGHAOE0019)	2014-01-15	Fixed Rate	2019-01-15	2020-01-15	1,29	750.000.000	
Series 10 (ISIN PTCG2YOE0001)	2010-01-27	Fixed Rate	2020-01-27	2021-01-27	2,33	1.000.000.000	
Series 17 (ISIN PTCGH1OE0014)	2015-01-27	Fixed Rate	2022-01-27	2023-01-27	4,33	1.000.000.000	
<b>Private Placements Covered Bonds Issues</b>							
Series 4 (ISIN PTCGFD1E0019)	2007-06-28	FRN	2022-06-28	2023-06-28	4,75	250.000.000	
Series 14 (ISIN PTCGHOOE0013)	2012-07-31	FRN	2022-07-31	2023-07-31	4,84	1.500.000.000	
Series 8 (ISIN PTCGFH1E0010)	2008-10-01	Fixed Rate	2038-10-01	2039-10-01	21,02	20.000.000	
<b>CRD Compliant (Yes/No)</b>							<b>Yes</b>
3. Asset Cover Test				Remaining Term	Nominal Amount		
<b>Mortgage Credit Pool</b>				<b>22,32</b>	<b>8.672.776.171</b>		
<b>Other Assets<sup>2</sup> (Deposits and Securities at market value)</b>				<b>4,30</b>	<b>119.225.250</b>		
Cash and Deposits				0,00	0,00		
RMBS				0,00	0,00		
Other securities <sup>a</sup>				4,30	119.225.250		
<b>Total Cover Pool</b>				<b>22,08</b>	<b>8.792.001.421</b>		
% of Other Assets in Cover Pool					1,36%		
<b>Overcollateralization<sup>3</sup> with cash collateral (Current OC)</b>					<b>66,83%</b>		
<b>Required Overcollateralization (Moody's)</b>					<b>8,00%</b>		
<b>Required Overcollateralization (DBRS) - Minimum OC level to keep the current Mortgage Covered Bond Programme rating</b>					<b>28,00%</b>		
<b>Legal Minimum Overcollateralization</b>					<b>5,26%</b>		
<sup>a</sup> Includes the Liquidity Cushion amount (see section 8)							
4. Other Triggers							
Net Present Value of Assets (incl. derivatives) <sup>4</sup>					8.160.576.980		
Net present value of liabilities (incl. derivatives) <sup>4</sup>					5.398.448.755		
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0					OK		
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of +200bps)					OK		
Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (incl. derivatives) ≥ 0 (stress of -200bps)					OK		
Other Assets ≤ 20% (Cover Pool + Other Assets)					OK		
Deposits with a remaining term > 100 days ≤ 15% Covered Bonds Nominal					OK		
Estimated Interest from Mortgage Credit and Other Assets - Estimated Interest from Covered Bonds ≥ 0					OK		
Mortgage Credit + Other Assets WA Remaining Term - Covered Bonds WA Remaining Term ≥ 0					OK		
5. Currency Exposure							
<b>Cover Pool Includes</b>							
Assets in a currency different than Euro (yes/no)					No		
Liabilities in a currency different than Euro (yes/no)					No		
Cross currency swaps in place (yes/no)					No		
<b>Currency Exposure Detail</b>					<b>n/a</b>		
6. Mortgage Credit Pool							
<b>Main Characteristics</b>							
Number of Loans					210.276		
Aggregate Original Principal Balance (EUR)					14.658.998.456,30		
Aggregate Current Principal Balance (EUR)					8.672.776.170,74		
Average Original Principal Balance per loan (EUR)					69.713,13		
Average Current Principal Balance per loan (EUR)					41.244,73		
Current principal balance of the 5 largest borrowers (EUR)					3.916.603,40		
Weight of the 5 largest borrowers (current principal balance) %					0,05		
Current principal balance of the 10 largest borrowers (EUR)					7.027.950,55		
Weight of the 10 largest borrowers (current principal balance) %					0,08		
Weighted Average Seasoning (months)					138,07		
Weighted Average Remaining Term (months)					267,85		
Weighted Average Current Unindexed LTV <sup>5</sup> (%)					49,02		
Weighted Average Current Indexed LTV <sup>5</sup> (%)					53,49		
Weighted Average Interest Rate (%)					0,76		
Weighted Average Spread (%)					1,02		
Max Maturity Date (yyyy-mm-dd)					2066-05-11		



Financial Market Department

# Mortgage Covered Bonds

## Investor Report



COVERED BOND  
LABEL

Report Reference Date: **2017-09-30**  
Report Frequency: Quarterly

### 6. Mortgage Credit Pool (continued)

	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
<b>Subsized Loans</b>				
Yes	0	0,00%	0	0,00%
No	210.276	100,00%	8.672.776.171	100,00%
<b>Insured Property<sup>6</sup></b>				
Yes	210.276	100,00%	8.672.776.171	100,00%
No	0	0,00%	0	0,00%
<b>Interest Rate Type</b>				
Fixed	205	0,10%	9.086.763	0,10%
Floating	210.071	99,90%	8.663.689.407	99,90%
<b>Repayment Type</b>				
Annuity / French	210.276	100,00%	8.672.776.171	100,00%
Linear	0	0,00%	0	0,00%
Increasing instalments	0	0,00%	0	0,00%
Bullet	0	0,00%	0	0,00%
Interest-only	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%
<b>Seasoning</b>				
Up to 1 year	0	0,00%	0	0,00%
1 to 2 years	0	0,00%	0	0,00%
2 to 3 years	24	0,01%	1.309.226	0,02%
3 to 4 years	761	0,36%	41.447.865	0,48%
4 to 5 years	1.334	0,63%	67.986.357	0,78%
5 to 6 years	1.987	0,94%	115.207.244	1,33%
6 to 7 years	7.792	3,71%	544.920.502	6,28%
7 to 8 years	12.162	5,78%	825.530.869	9,52%
8 to 9 years	15.485	7,36%	903.193.859	10,41%
9 to 10 years	17.965	8,54%	919.052.255	10,60%
10 to 11 years	17.367	8,26%	888.829.006	10,25%
11 to 12 years	15.588	7,41%	742.412.028	8,56%
More than 12 years	119.811	56,98%	3.622.886.960	41,77%
<b>Remaining Term</b>				
Up to 5 years	25.020	11,90%	189.134.163	2,18%
5 to 8 years	25.662	12,20%	473.671.923	5,46%
8 to 10 years	12.622	6,00%	337.207.561	3,89%
10 to 12 years	13.267	6,31%	406.198.629	4,68%
12 to 14 years	16.271	7,74%	567.739.904	6,55%
14 to 16 years	18.336	8,72%	709.842.731	8,18%
16 to 18 years	12.508	5,95%	559.173.368	6,45%
18 to 20 years	8.984	4,27%	443.596.333	5,11%
20 to 22 years	9.734	4,63%	510.359.270	5,88%
22 to 24 years	9.151	4,35%	512.330.445	5,91%
24 to 26 years	9.626	4,58%	534.071.453	6,16%
26 to 28 years	11.644	5,54%	689.174.124	7,95%
28 to 30 years	7.473	3,55%	490.321.867	5,65%
30 to 40 years	28.161	13,39%	2.111.995.666	24,35%
More than 40 years	1.817	0,86%	137.958.734	1,59%
<b>Current Unindexed LTV</b>				
Up to 40%	105.330	50,09%	2.537.066.543	29,25%
40 to 50%	31.460	14,96%	1.501.680.963	17,31%
50 to 60%	32.866	15,63%	1.836.878.809	21,18%
60 to 70%	30.681	14,59%	2.041.265.240	23,54%
70 to 80%	9.939	4,73%	755.884.615	8,72%
More than 80%	0	0,00%	0	0,00%
<b>Loan Purpose</b>				
Owner-Occupied	153.978	73,23%	7.247.664.990	83,57%
Second Home	11.631	5,53%	453.749.368	5,23%
Buy to Let	0	0,00%	0	0,00%
Other	44.667	21,24%	971.361.813	11,20%
<b>Property Type</b>				
<b>Residential</b>				
Flat	120.227	57,18%	4.640.017.851	53,50%
House	89.792	42,70%	4.025.082.316	46,41%
Other	257	0,12%	7.676.003	0,09%
<b>Commercial</b>				
	0	0,00%	0	0,00%



Financial Market Department

# Mortgage Covered Bonds

## Investor Report

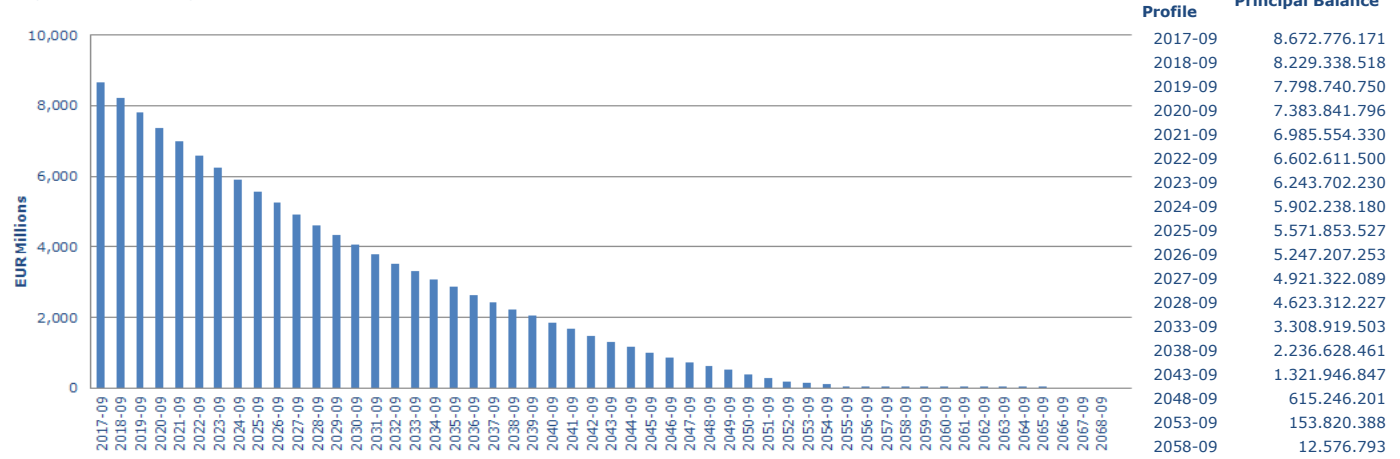


Report Reference Date: **2017-09-30**  
Report Frequency: Quarterly

### 6. Mortgage Credit Pool (continued)

Geographical Distribution	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
<b>Portugal</b>	<b>210.276</b>	<b>100,00%</b>	<b>8.672.776.171</b>	<b>100,00%</b>
Norte	58.771	27,95%	2.322.748.365	26,78%
Center	47.756	22,71%	1.914.693.853	22,08%
Lisbon	67.533	32,12%	2.935.329.723	33,85%
Alentejo	17.281	8,22%	644.297.870	7,43%
Algarve	9.689	4,61%	411.298.909	4,74%
Madeira	4.194	1,99%	217.082.603	2,50%
Azores	5.052	2,40%	227.324.847	2,62%
<b>Delinquencies<sup>7</sup></b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
> 30 to 60 days	161	0,08%	6.920.819	0,08%
> 60 to 90 days	1	0,00%	6.415	0,00%
> 90 days	0	0,00%	0	0,00%

### Projected Outstanding Amount<sup>b</sup>



<sup>b</sup> Includes mortgage pool; assumes no prepayments

### 7. Expected Maturity Structure

In EUR	0-1 Years	1-2 Years	2-3 Years	3-4 Years	4-5 Years	5-10 Years	>10 Years
Residential Mortgages <sup>b</sup>	443.437.653	430.597.768	414.898.954	398.287.466	382.942.829	1.681.289.411	4.921.322.089
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets <sup>2</sup>	0	0	0	0	119.225.250	0	0
<b>Cover Pool</b>	<b>443.437.653</b>	<b>430.597.768</b>	<b>414.898.954</b>	<b>398.287.466</b>	<b>502.168.079</b>	<b>1.681.289.411</b>	<b>4.921.322.089</b>
<b>Covered Bonds</b>	<b>750.000.000</b>	<b>750.000.000</b>	<b>1.000.000.000</b>	<b>0</b>	<b>2.750.000.000</b>	<b>0</b>	<b>20.000.000</b>

<sup>b</sup> Includes mortgage pool; assumes no prepayments

### 8. Liquidity Cushion

Liquidity Cushion <sup>c</sup>	Nominal Amount
Liquidity Cushion	<b>119.225.250,00</b>
Deposits with eligible financial institutions	0,00
Eligible securities	119.225.250,00
<b>Liquidity Cushion requirement calculation</b>	
Required Liquidity Cushion	<b>2.559.109,03</b>
Interest due month 1	2.559.109,03
Interest due month 2	0,00
Interest due month 3	0,00

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

### 9. Derivative Financial Instruments

Total Amount of Derivatives in the Cover pool	Nominal Amount
<b>Of Which Interest Rate Derivatives<sup>d</sup></b>	<b>0,00</b>
Fixed to Floating Swaps	0,00
Interest Basis Swaps	0,00
<b>Of Which Currency Swaps</b>	<b>0,00</b>

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



Financial Market Department



### 10. Contacts

Financial Markets Division - Funding

[dmf-fch@cgd.com](mailto:dmf-fch@cgd.com)

Other Reports on CGD website

<https://www.cgd.pt/English/Investor-Relations/Debt-Issuances/Prospectus/Pages/CGD-Covered-Bonds.aspx>

ECBC Label website

<https://coveredbondlabel.com>

### Notes

#### <sup>1</sup> Soft Bullet Date (Extended Maturity)

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

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

In addition to the mortgage assets, other assets (or substitution assets) may be included in the cover pool up to an amount equal to 20% of the cover pool, subject to the following eligibility criteria:

- Deposit with the Bank of Portugal in cash or ECB eligible securities. or

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

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

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

The NPV of the assets is obtained by discounting all future cash flows with the IRS curve plus average spread for new transactions.

The NPV of the liabilities is obtained by discounting all future cash flows based on the funding curve of the issuer.

Substitution assets as well as any derivatives in the pool are marked at their market value.

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

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

The Current indexed LTV is calculated by dividing the outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or last physical valuation).

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

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

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

A loan is considered to be delinquent if any payment is in arrears by more than 30 days. According to the Portuguese covered bonds legislation, any loan which is in arrears by more than 90 days must be removed from the pool and substituted by another loan which fulfills the eligibility criteria. Therefore, there are no NPL's included in the cover pool.



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

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

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

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

#### **6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE**

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

### **SECTION C. GENERAL T&Cs**

#### **1. SITE ACCESS**

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

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

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

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

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

#### **2. INTELLECTUAL PROPERTY**

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

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

#### **3. SITE CHANGES**

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

#### **4. OUR LIABILITY**

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

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

#### **5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE**

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

#### **6. VIRUSES, HACKING, OTHER OFFENCES**

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

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

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

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

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

#### **7. JURISDICTION AND APPLICABLE LAW**



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

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

#### **8. VARIATIONS**

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

#### **9. CONTACTS**

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

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

#### **SECTION D. CBFL ACCEPTABLE USE POLICY**

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

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

##### **1. PROHIBITED USES**

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

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

You also agree:

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

##### **2. CONTENT STANDARDS**

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

Information must:

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

Information must not:

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

##### **3. SUSPENSION AND TERMINATION**

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

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

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

##### **4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE**

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

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

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

##### **5. CHANGES TO THE POLICY**



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

## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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