



## 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](http://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/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)

### **3. UPLOADING INFORMATION TO OUR SITE**

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

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

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



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

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

#### **4. LINKING TO OUR SITE**

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

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

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

#### **5. SECURITY**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

#### 8. VARIATIONS

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

#### 9. CONTACTS

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

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

#### SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website [www.coveredbondlabel.com](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 .

# Harmonised Transparency Template

2021 Version

Portugal

Caixa Geral de Depósitos

Reporting Date: [30/01/23]

Cut-off Date: [31/12/22]



## Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact

## Completion Instructions

### Please delete this tab once you have completed this file

1. Every pool has one separate HTT. Issuers with more than one cover pool have to present as many separate HTTs as the number of pools.
2. All cells that include "[For completion]" and "[Mark as ND if not relevant]" needs to be completed
3. The "[For completion]" or "[Mark as ND if not relevant]" cells could be filled with:
  - 3.A Numbers: Please insert the appropriate data
  - 3.B Letters: Please insert either No Data (ND)
    - (i) ND1: Please complete the cell with ND1 when the information is not applicable for the jurisdiction
    - (ii) ND2: Please complete the cell with ND2 when the information is not relevant for the issuer and/or CB programme at the present time
    - (iii) ND3: Please complete the cell with ND3 when the information is not available at the present time
4. Please note that the percentage cells will be automatically completed by the spreadsheet.
5. The wording of the tabs referring to the HTT (the ones with an orange tab colour) are not to be changed.
6. Should you wish to insert your National Transparency Template worksheet(s) in the HTT, please follow our instructions in the box below.
 

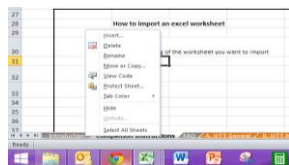
Please do not forget to change the name of the worksheet in order to be consistent with the numbering of the existing ones (starting with D.).

Please update the Introduction Tab accordingly.
7. Please delete tab D (Insert National Transparency Template) and the example tabs if unused.
 

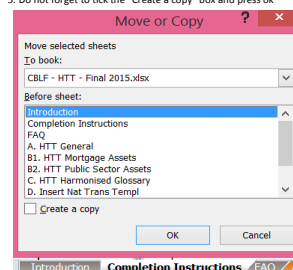
Please update the introduction Tab accordingly.
8. Should you make references to external documents or cells in this document, please insert the hyperlink.
9. Since HTT 2018 various fields as well as the amount of rows and columns are blocked in order to guarantee the uniformity of the HTT architecture which enables to run automated reporting programs. In order to guarantee this uniformity the Secretariat will not provide 'unprotected' HTTs to the issuers
10. Since the loan bucket size of the loan size information (Tab. B1 HTT mortgage Assets - section 7.10 and 7.15, Tab. B2 HTT Public Sector Assets - section 8.2, Tab B3. HTT Shipping Assets - section 9.8) is decided at national level, please follow the agreed dispositions which can be found in the HTT Completion Guideline
11. Since the regional breakdown denomination (Tab. B1 HTT Mortgage Assets - section 7.5., Tab B2 HTT Public Sector Assets - section 8.5) is decided at national level, please follow the agreed dispositions which can be found in the HTT Completion Guideline
12. For any further questions on how to complete the HTT please consult in the following order:
  - (i) the HTT Completion Guideline
  - (ii) the relevant National Coordinator
  - (iii) the Covered Bond Label Secretariat

#### How to import an excel worksheet

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



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





## Frequently Asked Questions (FAQ)

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Harmonised Transparency Template - Frequently Asked Questions		
<b>General Questions</b>		
<b>Question 1: What is the structure of the Harmonised Transparency Template (HTT)?</b>		
Response 1		The HTT contains 5 main worksheets (A, B1, B2, B3 and C). The first worksheet (A) includes the HTT general information. The second worksheet (B1) presents the mortgage information. The third worksheet (B2) contains the public sector information. The fourth worksheet (B3) contains shipping information. The fifth worksheet (C) represents the HTT glossary, which has a harmonised section across jurisdictions at the top, but also a section for national specificities below. Any additional tabs (D, E, etc.), will contain the National Transparency Template (NTT) information where relevant.
<b>Question 2: Is the HTT going to replace the National Transparency Template (NTT)?</b>		
Response 2		The HTT is compulsory in order to be considered Covered Bond Label compliant. The NTT can be added in order to provide further information at national discretion.
<b>Question 3: What is the reporting frequency of the HTT?</b>		
Response 3		The reporting of the HTT is the same as the reporting of the National Transparency Template (NTT), i.e. at least quarterly.
<b>Question 4: Where should the HTT be posted?</b>		
Response 4		The HTT should be posted in the same location as the National Transparency Template (NTT) is currently posted, i.e. on the issuer's website. There is no common platform for the HTT.
<b>Question 5: In what format the HTT should be disclosed?</b>		
Response 5		The HTT should be disclosed in Excel format in so far as it is possible, as already suggested by the Label Advisory Council and investors. Where issuers are currently providing the Template in both Excel and PDF formats, they are encouraged to continue to do so.
<b>Question 6: Where can I find the reporting date?</b>		
Response 6		The reporting date can be found in the Introduction Tab and in the "Basic Facts" section of worksheet A.
<b>Question 7: What happens when I cannot complete a section of the HTT?</b>		
Response 7		When the information is either (i) not applicable for the jurisdiction, (ii) not relevant for the issuer and/or CB programme at the present time; or (iii) not available at the present time; issuers are kindly requested to include ND1, ND2 or ND3 respectively.
<b>Specific Questions</b>		
<b>Question 8: Does the Harmonised Transparency Template only contain disaggregated information for mortgages and public sector?</b>		
Response 8		Indeed, the HTT only provides disaggregated information for mortgage and public sector assets which represent 99.6% of total outstanding. Information in more detail on other collateral types can always be included in worksheet E, which may contain the National Transparency Template (NTT).
<b>Question 9: How should the "liquid assets" be calculated in the section 3 "General Cover Pool / Covered Bond Information" of the HTT?</b>		
Response 9		Liquid assets are defined as central bank eligible assets, substitute and other marketable assets. This total is calculated over both outstanding covered bonds and outstanding cover assets.
<b>Question 10: How should the "expected" and "contractual" columns of the "Cover pool amortisation profile" be understood?</b>		
Response 10		Contractual maturities assume no prepayment scenario unlike expected maturities. Jurisdictions/issuers publishing the two should disclose their prepayment assumptions for the latter.
<b>Question 11: How should the hedging columns included in section 3 "General Cover Pool / Covered Bond Information" of the HTT be understood?</b>		
Response 11		The currency breakdown before/after hedging aims to assess the potential currency mismatch on the asset and liability sides. This is supplemented by explanations on the issuer's hedging strategy in the Harmonised Glossary.





## A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency	EUR
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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	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	31/12/22			
OG.1.1.1	Optional information e.g. Contact names	<a href="mailto:sandra.jacinto@cgd.pt">sandra.jacinto@cgd.pt</a>			
OG.1.1.2	Optional information e.g. Parent name	Sandra Jacinto			
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	4.098,8			
G.3.1.2	Outstanding Covered Bonds	3.000,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	4.080,6			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2.941,3			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5,3%	36,6%	28,0%	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	4.085,5			99,7%
G.3.3.2	Public Sector	0,0			0,0%
G.3.3.3	Shipping	0,0			0,0%
G.3.3.4	Substitute Assets	13,3			0,3%
G.3.3.5	Other	0,0			0,0%
G.3.3.6	Total	4.098,8			100,0%
OG.3.3.1	<i>o/w [if relevant, please specify]</i>				0,0%



OG.3.3.2	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.3	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.4	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.5	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.6	<i>o/w [If relevant, please specify]</i>			0,0%	
<b>4. Cover Pool Amortisation Profile</b>					
G.3.4.1	Weighted Average Life (in years)	Contractual 23,5	Expected Upon Prepayments ND3	% Total Contractual	% Total Expected Upon Prepayments
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	2,1	ND3	0,1%	
G.3.4.3	1 - 2 Y	6,7	ND3	0,2%	
G.3.4.4	2 - 3 Y	12,7	ND3	0,3%	
G.3.4.5	3 - 4 Y	29,4	ND3	0,7%	
G.3.4.6	4 - 5 Y	21,0	ND3	0,5%	
G.3.4.7	5 - 10 Y	206,6	ND3	5,0%	
G.3.4.8	10+ Y	3.820,3	ND3	93,2%	
G.3.4.9	Total	4.098,8	0,0	100,0%	0,0%
OG.3.4.1	<i>o/w 0-1 day</i>			0,0%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0,0%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0,0%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0,0%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0,0%	
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 4,9	Extended Maturity 5,9	% Total Initial Maturity	% Total Extended Maturity
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0,0	0,0	0,0%	0,0%
G.3.5.3	1 - 2 Y	0,0	0,0	0,0%	0,0%
G.3.5.4	2 - 3 Y	0,0	0,0	0,0%	0,0%
G.3.5.5	3 - 4 Y	1.500,0	0,0	50,0%	0,0%
G.3.5.6	4 - 5 Y	0,0	1.500,0	0,0%	50,0%
G.3.5.7	5 - 10 Y	1.500,0	1.500,0	50,0%	50,0%
G.3.5.8	10+ Y	0,0	0,0	0,0%	0,0%
G.3.5.9	Total	3.000,0	3.000,0	100,0%	100,0%
OG.3.5.1	<i>o/w 0-1 day</i>			0,0%	0,0%
OG.3.5.2	<i>o/w 0-0.5y</i>			0,0%	0,0%
OG.3.5.3	<i>o/w 0.5-1 y</i>			0,0%	0,0%
OG.3.5.4	<i>o/w 1-1.5y</i>			0,0%	0,0%
OG.3.5.5	<i>o/w 1.5-2 y</i>			0,0%	0,0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
<b>6. Cover Assets - Currency</b>					
G.3.6.1	EUR	Nominal [before hedging] (mn) 4.098,8	Nominal [after hedging] (mn) 4.098,8	% Total [before] 100,0%	% Total [after] 100,0%
G.3.6.2	AUD	0,0	0,0	0,0%	0,0%
G.3.6.3	BRL	0,0	0,0	0,0%	0,0%
G.3.6.4	CAD	0,0	0,0	0,0%	0,0%
G.3.6.5	CHF	0,0	0,0	0,0%	0,0%
G.3.6.6	CZK	0,0	0,0	0,0%	0,0%
G.3.6.7	DKK	0,0	0,0	0,0%	0,0%
G.3.6.8	GBP	0,0	0,0	0,0%	0,0%
G.3.6.9	HKD	0,0	0,0	0,0%	0,0%
G.3.6.10	JPY	0,0	0,0	0,0%	0,0%
G.3.6.11	KRW	0,0	0,0	0,0%	0,0%
G.3.6.12	NOK	0,0	0,0	0,0%	0,0%
G.3.6.13	PLN	0,0	0,0	0,0%	0,0%
G.3.6.14	SEK	0,0	0,0	0,0%	0,0%



G.3.6.15	SGD	0,0	0,0	0,0%	0,0%
G.3.6.16	USD	0,0	0,0	0,0%	0,0%
G.3.6.17	Other	0,0	0,0	0,0%	0,0%
G.3.6.18	Total	4.098,8	4.098,8	100,0%	100,0%
OG.3.6.1	<i>o/w [if relevant, please specify]</i>				
OG.3.6.2	<i>o/w [if relevant, please specify]</i>			0,0%	0,0%
OG.3.6.3	<i>o/w [if relevant, please specify]</i>			0,0%	0,0%
OG.3.6.4	<i>o/w [if relevant, please specify]</i>			0,0%	0,0%
OG.3.6.5	<i>o/w [if relevant, please specify]</i>			0,0%	0,0%
OG.3.6.6	<i>o/w [if relevant, please specify]</i>			0,0%	0,0%
OG.3.6.7	<i>o/w [if relevant, please specify]</i>			0,0%	0,0%

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	3.000,0	3.000,0	100,0%	100,0%
G.3.7.2	AUD	0,0	0,0	0,0%	0,0%
G.3.7.3	BRL	0,0	0,0	0,0%	0,0%
G.3.7.4	CAD	0,0	0,0	0,0%	0,0%
G.3.7.5	CHF	0,0	0,0	0,0%	0,0%
G.3.7.6	CZK	0,0	0,0	0,0%	0,0%
G.3.7.7	DKK	0,0	0,0	0,0%	0,0%
G.3.7.8	GBP	0,0	0,0	0,0%	0,0%
G.3.7.9	HKD	0,0	0,0	0,0%	0,0%
G.3.7.10	JPY	0,0	0,0	0,0%	0,0%
G.3.7.11	KRW	0,0	0,0	0,0%	0,0%
G.3.7.12	NOK	0,0	0,0	0,0%	0,0%
G.3.7.13	PLN	0,0	0,0	0,0%	0,0%
G.3.7.14	SEK	0,0	0,0	0,0%	0,0%
G.3.7.15	SGD	0,0	0,0	0,0%	0,0%
G.3.7.16	USD	0,0	0,0	0,0%	0,0%
G.3.7.17	Other	0,0	0,0	0,0%	0,0%
G.3.7.18	Total	3.000,0	3.000,0	100,0%	100,0%
OG.3.7.1	<i>o/w [if relevant, please specify]</i>				
OG.3.7.2	<i>o/w [if relevant, please specify]</i>				
OG.3.7.3	<i>o/w [if relevant, please specify]</i>				
OG.3.7.4	<i>o/w [if relevant, please specify]</i>				
OG.3.7.5	<i>o/w [if relevant, please specify]</i>				
OG.3.7.6	<i>o/w [if relevant, please specify]</i>				
OG.3.7.7	<i>o/w [if relevant, please specify]</i>				

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	0,0	0,0	0,0%	0,0%
G.3.8.2	Floating coupon	3.000,0	3.000,0	100,0%	100,0%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	3.000,0	3.000,0	100,0%	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					

9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	0,0	0,0%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13,3	100,0%
G.3.9.3	Exposures to central banks	0,0	0,0%
G.3.9.4	Exposures to credit institutions	0,0	0,0%
G.3.9.5	Other	0,0	0,0%
G.3.9.6	Total	13,3	100,0%
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>		0,0%
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>		0,0%
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>		0,0%
OG.3.9.4	<i>o/w EU central banks</i>		0,0%
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>		0,0%
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>		0,0%
OG.3.9.7	<i>o/w CQS1 credit institutions</i>		0,0%
OG.3.9.8	<i>o/w CQS2 credit institutions</i>		0,0%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13,3	100,0%	
G.3.10.2	Eurozone	0,0	0,0%	
G.3.10.3	Rest of European Union (EU)	0,0	0,0%	
G.3.10.4	European Economic Area (not member of EU)	0,0	0,0%	
G.3.10.5	Switzerland	0,0	0,0%	
G.3.10.6	Australia	0,0	0,0%	
G.3.10.7	Brazil	0,0	0,0%	
G.3.10.8	Canada	0,0	0,0%	
G.3.10.9	Japan	0,0	0,0%	
G.3.10.10	Korea	0,0	0,0%	
G.3.10.11	New Zealand	0,0	0,0%	
G.3.10.12	Singapore	0,0	0,0%	
G.3.10.13	US	0,0	0,0%	
G.3.10.14	Other	0,0	0,0%	
G.3.10.15	Total EU	0,0		
G.3.10.16	Total	13,3	100,0%	
OG.3.10.1	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.2	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.3	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.4	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.5	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.6	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.7	<i>o/w [If relevant, please specify]</i>		0,0%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0,0	0,0%	0,0%
G.3.11.2	Central bank eligible assets	13,3	0,3%	0,4%
G.3.11.3	Other	0,0	0,0%	0,0%
G.3.11.4	Total	13,3	0,3%	0,4%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>			
OG.3.11.2	<i>o/w [If relevant, please specify]</i>			
OG.3.11.3	<i>o/w [If relevant, please specify]</i>			
OG.3.11.4	<i>o/w [If relevant, please specify]</i>			
OG.3.11.5	<i>o/w [If relevant, please specify]</i>			
OG.3.11.6	<i>o/w [If relevant, please specify]</i>			
OG.3.11.7	<i>o/w [If relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list	<a href="https://coveredbondlabel.com/issuer/26/">https://coveredbondlabel.com/issuer/26/</a>		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	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				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	No		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	No		
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]		
G.3.14.4	link to the committed objective criteria	ND3		



## B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

Reporting in Domestic Currency	EUR
<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	Nominal (mn)	% Total Mortgages
<b>1. Property Type Information</b>			
M.7.1.1	Residential	4.085,5	100,0%
M.7.1.2	Commercial	0,0	0,0%
M.7.1.3	Other	0,0	0,0%
M.7.1.4	Total	4.085,5	100,0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0,0%
OM.7.1.2	<i>o/w Forest &amp; Agriculture</i>		0,0%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>		0,0%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>		0,0%
<b>2. General Information</b>			
M.7.2.1	Number of mortgage loans	79.430	0
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>	65.726	
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>	67.056	
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
<b>3. Concentration Risks</b>			
M.7.3.1	10 largest exposures	0,2%	0,0%
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>			
M.7.4.1	European Union	100,0%	0,0%
M.7.4.2	Austria	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%
M.7.4.7	Czechia	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%



M.7.4.21	Malta	0,0%	0,0%	[For completion]
M.7.4.22	Poland	0,0%	0,0%	[For completion]
M.7.4.23	Portugal	100,0%	0,0%	[For completion]
M.7.4.24	Romania	0,0%	0,0%	[For completion]
M.7.4.25	Slovakia	0,0%	0,0%	[For completion]
M.7.4.26	Slovenia	0,0%	0,0%	[For completion]
M.7.4.27	Spain	0,0%	0,0%	[For completion]
M.7.4.28	Sweden	0,0%	0,0%	[For completion]
M.7.4.29	<u>European Economic Area (not member of EU)</u>	0,0%	0,0%	0,0%
M.7.4.30	Iceland	0,0%	0,0%	[For completion]
M.7.4.31	Liechtenstein	0,0%	0,0%	[For completion]
M.7.4.32	Norway	0,0%	0,0%	[For completion]
M.7.4.33	Other	0,0%	0,0%	0,0%
M.7.4.34	Switzerland	0,0%	0,0%	[For completion]
M.7.4.35	United Kingdom	0,0%	0,0%	[For completion]
M.7.4.36	Australia	0,0%	0,0%	[For completion]
M.7.4.37	Brazil	0,0%	0,0%	[For completion]
M.7.4.38	Canada	0,0%	0,0%	[For completion]
M.7.4.39	Japan	0,0%	0,0%	[For completion]
M.7.4.40	Korea	0,0%	0,0%	[For completion]
M.7.4.41	New Zealand	0,0%	0,0%	[For completion]
M.7.4.42	Singapore	0,0%	0,0%	[For completion]
M.7.4.43	US	0,0%	0,0%	[For completion]
M.7.4.44	Other	0,0%	0,0%	[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>			

<b>5. Breakdown by regions of main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	North	26,8%	0,0%	[For completion]
M.7.5.2	Center	23,0%	0,0%	[For completion]
M.7.5.3	Lisbon	31,9%	0,0%	[For completion]
M.7.5.4	Alentejo	8,3%	0,0%	[For completion]
M.7.5.5	Algarve	4,6%	0,0%	[For completion]
M.7.5.6	Madeira	2,4%	0,0%	[For completion]
M.7.5.7	Azores	2,8%	0,0%	[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]



M.7.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]
<b>6. Breakdown by Interest Rate</b>				
M.7.6.1	Fixed rate	1,0%	0,0%	[For completion]
M.7.6.2	Floating rate	99,0%	0,0%	[For completion]
M.7.6.3	Other	0,0%	0,0%	[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				
<b>7. Breakdown by Repayment Type</b>				
M.7.7.1	Bullet / interest only	0,0%	0,0%	[For completion]
M.7.7.2	Amortising	100,0%	0,0%	[For completion]
M.7.7.3	Other	0,0%	0,0%	[For completion]
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
<b>8. Loan Seasoning</b>				
M.7.8.1	Up to 12months	0,0%	[For completion]	[For completion]
M.7.8.2	≥ 12 - ≤ 24 months	0,0%	[For completion]	[For completion]
M.7.8.3	≥ 24 - ≤ 36 months	0,0%	[For completion]	[For completion]
M.7.8.4	≥ 36 - ≤ 60 months	6,4%	[For completion]	[For completion]
M.7.8.5	≥ 60 months	93,6%	[For completion]	[For completion]
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
<b>9. Non-Performing Loans (NPLs)</b>				
M.7.9.1	% NPLs	0,0%	0,0%	[For completion]
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				
<b>7.A Residential Cover Pool</b>				
<b>10. Loan Size Information</b>				
M.7A.10.1	Average loan size (000s)	Nominal 51,4	Number of Loans	% Residential Loans % No. of Loans
By buckets (mn):				
M.7A.10.2	0 to 10	50,7	8.633	1,2% 10,9%
M.7A.10.3	10 to 20	160,7	10.769	3,9% 13,6%
M.7A.10.4	20 to 30	231,6	9.301	5,7% 11,7%
M.7A.10.5	30 to 40	311,3	8.904	7,6% 11,2%
M.7A.10.6	40 to 50	364,4	8.116	8,9% 10,2%
M.7A.10.7	50 to 60	400,9	7.302	9,8% 9,2%



M.7A.10.8	60 to 70	396,5	6.113	9,7%	7,7%
M.7A.10.9	70 to 80	365,4	4.884	8,9%	6,1%
M.7A.10.10	80 to 90	326,2	3.844	8,0%	4,8%
M.7A.10.11	90 to 100	283,5	2.990	6,9%	3,8%
M.7A.10.12	100 to 200	1.003,8	7.882	24,6%	9,9%
M.7A.10.13	> 200	190,7	692	4,7%	0,9%
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	4.085,5	79.430	100,0%	100,0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
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M.7A.11.1	Weighted Average LTV (%)	48,8%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	1.164,8	35.748	28,5%	45,0%
M.7A.11.3	>40 - <=50 %	785,3	13.718	19,2%	17,3%
M.7A.11.4	>50 - <=60 %	952,4	14.640	23,3%	18,4%
M.7A.11.5	>60 - <=70 %	878,1	11.809	21,5%	14,9%
M.7A.11.6	>70 - <=80 %	304,8	3.515	7,5%	4,4%
M.7A.11.7	>80 - <=90 %	0,0	0	0,0%	0,0%
M.7A.11.8	>90 - <=100 %	0,0	0	0,0%	0,0%
M.7A.11.9	>100%	0,0	0	0,0%	0,0%
M.7A.11.10	Total	4.085,5	79.430	100,0%	100,0%
OM.7A.11.1	<i>o/w &gt;100 - &lt;=110 %</i>			0,0%	0,0%
OM.7A.11.2	<i>o/w &gt;110 - &lt;=120 %</i>			0,0%	0,0%
OM.7A.11.3	<i>o/w &gt;120 - &lt;=130 %</i>			0,0%	0,0%
OM.7A.11.4	<i>o/w &gt;130 - &lt;=140 %</i>			0,0%	0,0%
OM.7A.11.5	<i>o/w &gt;140 - &lt;=150 %</i>			0,0%	0,0%
OM.7A.11.6	<i>o/w &gt;150 %</i>			0,0%	0,0%
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
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M.7A.12.1	Weighted Average LTV (%)	35,7%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2.415,5	56.850	59,1%	71,6%
M.7A.12.3	>40 - <=50 %	1.257,3	17.684	30,8%	22,3%
M.7A.12.4	>50 - <=60 %	397,1	4.774	9,7%	6,0%
M.7A.12.5	>60 - <=70 %	15,6	122	0,4%	0,2%
M.7A.12.6	>70 - <=80 %	0,0	0	0,0%	0,0%
M.7A.12.7	>80 - <=90 %	0,0	0	0,0%	0,0%
M.7A.12.8	>90 - <=100 %	0,0	0	0,0%	0,0%
M.7A.12.9	>100%	0,0	0	0,0%	0,0%
M.7A.12.10	Total	4.085,5	79.430	100,0%	100,0%
OM.7A.12.1	<i>o/w &gt;100 - &lt;=110 %</i>			0,0%	0,0%
OM.7A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>			0,0%	0,0%
OM.7A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>			0,0%	0,0%
OM.7A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>			0,0%	0,0%
OM.7A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>			0,0%	0,0%
OM.7A.12.6	<i>o/w &gt;150 %</i>			0,0%	0,0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans
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M.7A.13.1	Owner occupied	92,8%
M.7A.13.2	Second home/Holiday houses	7,0%





M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%
M.7A.13.4	Subsidised housing	0,0%
M.7A.13.5	Agricultural	0,0%
M.7A.13.6	Other	0,2%
OM.7A.13.1	<i>o/w Private rental</i>	
OM.7A.13.2	<i>o/w Multi-family housing</i>	
OM.7A.13.3	<i>o/w Buildings under construction</i>	
OM.7A.13.4	<i>o/w Buildings land</i>	
OM.7A.13.5	<i>o/w [If relevant, please specify]</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>	

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	99,6%
M.7A.14.2	Guaranteed	0,3%
M.7A.14.3	Other	0,0%
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level	[For completion]	[For completion]		
M.7A.15.2	TBC at a country level	[For completion]	[For completion]		
M.7A.15.3	TBC at a country level	[For completion]	[For completion]		
M.7A.15.4	TBC at a country level	[For completion]	[For completion]		
M.7A.15.5	TBC at a country level	[For completion]	[For completion]		
M.7A.15.6	TBC at a country level	[For completion]	[For completion]		
M.7A.15.7	TBC at a country level	[For completion]	[For completion]		
M.7A.15.8	TBC at a country level	[For completion]	[For completion]		
M.7A.15.9	TBC at a country level	[For completion]	[For completion]		
M.7A.15.10	TBC at a country level	[For completion]	[For completion]		
M.7A.15.11	TBC at a country level	[For completion]	[For completion]		
M.7A.15.12	TBC at a country level	[For completion]	[For completion]		
M.7A.15.13	TBC at a country level	[For completion]	[For completion]		
M.7A.15.14	TBC at a country level	[For completion]	[For completion]		
M.7A.15.15	TBC at a country level	[For completion]	[For completion]		
M.7A.15.16	TBC at a country level	[For completion]	[For completion]		
M.7A.15.17	TBC at a country level	[For completion]	[For completion]		
M.7A.15.18	no data	[For completion]	[For completion]		
M.7A.15.19	Total	0	0	0,0%	0,0%
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	TBC at a country level	[For completion]	[For completion]		
M.7A.16.2	TBC at a country level	[For completion]	[For completion]		
M.7A.16.3	TBC at a country level	[For completion]	[For completion]		
M.7A.16.4	TBC at a country level	[For completion]	[For completion]		
M.7A.16.5	TBC at a country level	[For completion]	[For completion]		
M.7A.16.6	TBC at a country level	[For completion]	[For completion]		
M.7A.16.7	TBC at a country level	[For completion]	[For completion]		
M.7A.16.8	TBC at a country level	[For completion]	[For completion]		
M.7A.16.9	TBC at a country level	[For completion]	[For completion]		
M.7A.16.10	TBC at a country level	[For completion]	[For completion]		
M.7A.16.11	TBC at a country level	[For completion]	[For completion]		
M.7A.16.12	TBC at a country level	[For completion]	[For completion]		
M.7A.16.13	TBC at a country level	[For completion]	[For completion]		
M.7A.16.14	TBC at a country level	[For completion]	[For completion]		
M.7A.16.15	TBC at a country level	[For completion]	[For completion]		
M.7A.16.16	TBC at a country level	[For completion]	[For completion]		
M.7A.16.17	TBC at a country level	[For completion]	[For completion]		
M.7A.16.18	no data	[For completion]	[For completion]		



M.7A.16.19	Total	0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

<b>17. Property Age Structure - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.7A.17.1	older than 1919	[For completion]	[For completion]		
M.7A.17.2	1919 - 1945	[For completion]	[For completion]		
M.7A.17.3	1945 - 1960	[For completion]	[For completion]		
M.7A.17.4	1961 - 1970	[For completion]	[For completion]		
M.7A.17.5	1971 - 1980	[For completion]	[For completion]		
M.7A.17.6	1981 - 1990	[For completion]	[For completion]		
M.7A.17.7	1991 - 2000	[For completion]	[For completion]		
M.7A.17.8	2001 - 2005	[For completion]	[For completion]		
M.7A.17.9	2006 and later	[For completion]	[For completion]		
M.7A.17.10	no data	[For completion]	[For completion]		
M.7A.17.11	Total	0	0	0,0%	0,0%
OM.7A.17.1					

<b>18. Dwelling type - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.2A.18.1	House, detached or semi-detached	1.878,2	35.120	46,0%	44,2%
M.2A.18.2	Flat or Apartment	2.193,2	44.119	53,7%	55,5%
M.2A.18.3	Bungalow	0,0	0	0,0%	0,0%
M.2A.18.4	Terraced House	0,0	0	0,0%	0,0%
M.2A.18.5	Multifamily House	0,0	0	0,0%	0,0%
M.2A.18.6	Land Only	0,0	0	0,0%	0,0%
M.2A.18.7	other	14,1	191	0,3%	0,2%
M.2A.18.8	Total	4.085,5	79.430	100,0%	100,0%
OM.7A.18.1					

<b>19. New Residential Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.2A.19.1	New Property	[For completion]	[For completion]		
M.2A.19.2	Existing property	[For completion]	[For completion]		
M.2A.19.3	other	[For completion]	[For completion]		
M.2A.19.4	no data	[For completion]	[For completion]		
M.2A.19.5	Total	0	0	0,0%	0,0%

M.2A.19.1  
M.2A.19.2  
M.2A.19.3  
M.2A.19.4  
M.2A.19.5  
M.2A.19.6  
M.2A.19.7  
M.2A.19.8  
M.2A.19.9  
M.2A.19.10  
M.2A.19.11  
M.2A.19.12  
M.2A.19.13  
M.2A.19.14  
M.2A.19.15  
M.2A.19.16  
M.2A.19.17  
M.2A.19.18  
M.2A.19.19  
M.2A.19.20  
M.2A.19.21  
M.2A.19.22  
M.2A.19.23  
M.2A.19.24  
M.2A.19.25  
M.2A.19.26  
M.2A.19.27  
M.2A.19.28  
M.2A.19.29  
M.2A.19.30  
M.2A.19.31  
M.2A.19.32  
M.2A.19.33



M.2A.19.34  
M.2A.19.35  
M.2A.19.36  
M.2A.19.37  
M.2A.19.38  
M.2A.19.39  
M.2A.19.40  
M.2A.19.41  
M.2A.19.42  
M.2A.19.43  
M.2A.19.44  
M.2A.19.45  
M.2A.19.46  
M.2A.19.47  
M.2A.19.48  
M.2A.19.49  
M.2A.19.50

<b>7B Commercial Cover Pool</b>					
	<b>20. Loan Size Information</b>	<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.20.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.20.2	TBC at a country level	[For completion]	[For completion]		
M.7B.20.3	TBC at a country level	[For completion]	[For completion]		
M.7B.20.4	TBC at a country level	[For completion]	[For completion]		
M.7B.20.5	TBC at a country level	[For completion]	[For completion]		
M.7B.20.6	TBC at a country level	[For completion]	[For completion]		
M.7B.20.7	TBC at a country level	[For completion]	[For completion]		
M.7B.20.8	TBC at a country level	[For completion]	[For completion]		
M.7B.20.9	TBC at a country level	[For completion]	[For completion]		
M.7B.20.10	TBC at a country level	[For completion]	[For completion]		
M.7B.20.11	TBC at a country level	[For completion]	[For completion]		
M.7B.20.12	TBC at a country level	[For completion]	[For completion]		
M.7B.20.13	TBC at a country level	[For completion]	[For completion]		
M.7B.20.14	TBC at a country level	[For completion]	[For completion]		
M.7B.20.15	TBC at a country level	[For completion]	[For completion]		
M.7B.20.16	TBC at a country level	[For completion]	[For completion]		
M.7B.20.17	TBC at a country level	[For completion]	[For completion]		
M.7B.20.18	TBC at a country level	[For completion]	[For completion]		
M.7B.20.19	TBC at a country level	[For completion]	[For completion]		
M.7B.20.20	TBC at a country level	[For completion]	[For completion]		
M.7B.20.21	TBC at a country level	[For completion]	[For completion]		
M.7B.20.22	TBC at a country level	[For completion]	[For completion]		
M.7B.20.23	TBC at a country level	[For completion]	[For completion]		
M.7B.20.24	TBC at a country level	[For completion]	[For completion]		
M.7B.20.25	TBC at a country level	[For completion]	[For completion]		
M.7B.20.26	Total	0,0	0	0,0%	0,0%
	<b>21. 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.21.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.21.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.9	>100%	[For completion]	[For completion]		
M.7B.21.10	Total	0,0	0	0,0%	0,0%
OM.7B.21.1	o/w >100 - <=110 %				
OM.7B.21.2	o/w >110 - <=120 %				
OM.7B.21.3	o/w >120 - <=130 %				
OM.7B.21.4	o/w >130 - <=140 %				
OM.7B.21.5	o/w >140 - <=150 %				
OM.7B.21.6	o/w >150 %				



OM.7B.21.7  
OM.7B.21.8  
OM.7B.21.9

22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.10	Total	0,0	0	0,0%	0,0%
OM.7B.22.1	<i>o/w &gt;100 - &lt;=110 %</i>				
OM.7B.22.2	<i>o/w &gt;110 - &lt;=120 %</i>				
OM.7B.22.3	<i>o/w &gt;120 - &lt;=130 %</i>				
OM.7B.22.4	<i>o/w &gt;130 - &lt;=140 %</i>				
OM.7B.22.5	<i>o/w &gt;140 - &lt;=150 %</i>				
OM.7B.22.6	<i>o/w &gt;150 %</i>				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Breakdown by Type		% Commercial loans
M.7B.23.1	Retail	[For completion]
M.7B.23.2	Office	[For completion]
M.7B.23.3	Hotel/Tourism	[For completion]
M.7B.23.4	Shopping malls	[For completion]
M.7B.23.5	Industry	[For completion]
M.7B.23.6	Agriculture	[For completion]
M.7B.23.7	Other commercially used	[For completion]
M.7B.23.8	Hospital	[For completion]
M.7B.23.9	School	[For completion]
M.7B.23.10	other RE with a social relevant purpose	[For completion]
M.7B.23.11	Land	[For completion]
M.7B.23.12	Property developers / Bulding under construction	[For completion]
M.7B.23.13	Other	[For completion]
OM.7B.23.1	<i>o/w Cultural purposes</i>	
OM.7B.23.2	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.3	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.4	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.5	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.6	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.7	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.8	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.9	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.10	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.11	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.12	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.13	<i>o/w [If relevant, please specify]</i>	
OM.7B.23.14	<i>o/w [If relevant, please specify]</i>	



## C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	[For completion]
HG.1.2	OC Calculation: Legal minimum	[For completion]
HG.1.3	OC Calculation: Committed	[For completion]
HG.1.4	Interest Rate Types	[For completion]
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	[For completion]
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	[For completion]
HG.1.7	LTVs: Definition	[For completion]
HG.1.8	LTVs: Calculation of property/shipping value	
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	
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	[For completion]
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	[For completion]
HG.1.13	Non-performing loans	[For completion]
HG.1.14	Sustainability - strategy pursued in the cover pool	[For completion]
HG.1.15	Subsidised Housing (definitions of affordable, social housing)	
HG.1.16	New Property and Existing Property	[For completion]
HG.1.17		
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

Report Reference Date: **2022-12-31**

Report Frequency: Quarterly

1. Current Credit Ratings	Long Term	Short Term
Mortgage Covered Bond Programme	AA (DBRS)	N/A
Caixa Geral de Depósitos	Baa2/BBB-/BBB (Moody's / Fitch / DBRS)	P-2/B/R-2H (Moody's / Fitch / DBRS)
Portugal	Baa2/BBB/BBB/BBBH (Moody's / S&P / Fitch / DBRS)	P2/A-2/F2/R-1L (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>4,65</b>	<b>3.000.000.000</b>

**Syndicated Covered Bonds Issues****Private Placements Covered Bonds Issues**

Series 14 (ISIN PTCGHOOE0013)	2012-07-31	FRN	2026-04-30	2027-04-30	3,33	1.500.000.000
Series 18 (ISIN PTCGDL0M0028)	2018-12-19	FRN	2028-12-19	2029-12-19	5,97	1.500.000.000

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

3. Asset Cover Test	Remaining Term	Nominal Amount
<b>Mortgage Credit Pool</b>	<b>23,54</b>	<b>4.085.479.810</b>

**Other Assets<sup>2</sup> (Deposits and Securities at market value)**

Cash and Deposits	0,00	0,00
RMBS	0,00	0,00
Other Securities <sup>3</sup>	3,46	13.274.059

<b>Total Cover Pool</b>	<b>23,48</b>	<b>4.098.753.870</b>
-------------------------	--------------	----------------------

% of Other Assets in Cover Pool 0,32%

**Overcollateralization<sup>3</sup> with cash collateral (Current OC)** **36,63%****Required Overcollateralization (DBRS)** - Minimum OC level to keep the current Mortgage Covered Bond Programme rating **28,00%****Legal Minimum Overcollateralization** **5,26%**<sup>3</sup> Includes the Liquidity Cushion amount (see section 8)**4. Other Triggers**

Net Present Value of Assets (incl. derivatives) <sup>4</sup>	4.080.602.356
Net present value of liabilities (incl. derivatives) <sup>4</sup>	2.941.287.450
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****Cover Pool Includes**

Assets in a currency different than Euro (yes/no)	No
Liabilities in a currency different than Euro (yes/no)	No
Cross currency swaps in place (yes/no)	No

**Currency Exposure Detail****n/a****6. Mortgage Credit Pool****Main Characteristics**

Number of Loans	79.430
Aggregate Original Principal Balance (EUR)	6.767.670.171,29
Aggregate Current Principal Balance (EUR)	4.085.479.810,37
Average Original Principal Balance per loan (EUR)	85.202,95
Average Current Principal Balance per loan (EUR)	51.434,97
Current principal balance of the 5 largest borrowers (EUR)	4.850.231,76
Weight of the 5 largest borrowers (current principal balance) %	0,12
Current principal balance of the 10 largest borrowers (EUR)	8.214.387,23
Weight of the 10 largest borrowers (current principal balance) %	0,20
Weighted Average Seasoning (months)	158,21
Weighted Average Remaining Term (months)	282,49
Weighted Average Current Unindexed LTV <sup>5</sup> (%)	48,82
Weighted Average Current Indexed LTV <sup>5</sup> (%)	35,66
Weighted Average Interest Rate (%)	2,41
Weighted Average Spread (%)	1,14
Max Maturity Date (yyyy-mm-dd)	03-04-2080

Report Reference Date: **2022-12-31**

Report Frequency: Quarterly

**6. Mortgage Credit Pool (continued)**

Subsized Loans	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Yes	0	0,00%	0	0,00%
No	79.430	100,00%	4.085.479.810	100,00%
Insured Property <sup>6</sup>	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Yes	79.430	100,00%	4.085.479.810	100,00%
No	0	0,00%	0	0,00%
Interest Rate Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Fixed	807	1,02%	42.142.397	1,03%
Floating	78.623	98,98%	4.043.337.413	98,97%
Repayment Type	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Annuity / French	79.430	100,00%	4.085.479.810	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%
Seasoning	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
Up to 1 year	0	0,00%	0	0,00%

1 to 2 years	0	0,00%	0	0,00%
2 to 3 years	0	0,00%	0	0,00%
3 to 4 years	0	0,00%	0	0,00%
4 to 5 years	2.966	3,73%	261.504.966	6,40%
5 to 6 years	1.450	1,83%	108.166.416	2,65%
6 to 7 years	2.652	3,34%	174.834.373	4,28%
7 to 8 years	2.207	2,78%	140.087.494	3,43%
8 to 9 years	989	1,25%	49.777.302	1,22%
9 to 10 years	964	1,21%	43.243.264	1,06%
10 to 11 years	1.098	1,38%	50.682.734	1,24%
11 to 12 years	3.798	4,78%	225.454.109	5,52%
More than 12 years	63.306	79,70%	3.031.729.153	74,21%
<b>Remaining Term</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Up to 5 years	5.508	6,93%	58.588.675	1,43%
5 to 8 years	5.037	6,34%	112.091.679	2,74%
8 to 10 years	3.359	4,23%	94.490.865	2,31%
10 to 12 years	4.601	5,79%	149.662.548	3,66%
12 to 14 years	5.188	6,53%	199.491.802	4,88%
14 to 16 years	4.433	5,58%	193.966.509	4,75%
16 to 18 years	5.293	6,66%	251.864.314	6,16%
18 to 20 years	4.716	5,94%	240.715.163	5,89%
20 to 22 years	5.693	7,17%	305.485.635	7,48%
22 to 24 years	6.100	7,68%	359.465.530	8,80%
24 to 26 years	4.923	6,20%	314.077.324	7,69%
26 to 28 years	5.451	6,86%	363.931.526	8,91%
28 to 30 years	6.008	7,56%	411.000.926	10,06%
30 to 40 years	13.107	16,50%	1.029.558.492	25,20%
More than 40 years	13	0,02%	1.088.821	0,03%
<b>Current Unindexed LTV</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Up to 40%	35.748	45,01%	1.164.819.790	28,51%
40 to 50%	13.718	17,27%	785.314.575	19,22%
50 to 60%	14.640	18,43%	952.435.379	23,31%
60 to 70%	11.809	14,87%	878.125.409	21,49%
70 to 80%	3.515	4,43%	304.784.658	7,46%
More than 80%	0	0,00%	0	0,00%
<b>Loan Purpose</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
Owner-Occupied	59.297	74,65%	3.792.025.083	92,82%
Second Home	5.025	6,33%	286.537.926	7,01%
Buy to Let	0	0,00%	0	0,00%
Other	15.108	19,02%	6.916.801	0,17%
<b>Property Type</b>	<b>Number of Loans</b>	<b>% Total Loans</b>	<b>Amount of Loans</b>	<b>% Total Amount</b>
<b>Residential</b>	<b>79.430</b>	<b>100,00%</b>	<b>4.085.479.810</b>	<b>100,00%</b>
Flat	44.119	55,54%	2.193.226.725	53,68%
House	35.120	44,22%	1.878.202.192	45,97%
Other	191	0,24%	14.050.893	0,34%
<b>Commercial</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>	<b>0,00%</b>

Report Reference Date: 2022-12-31

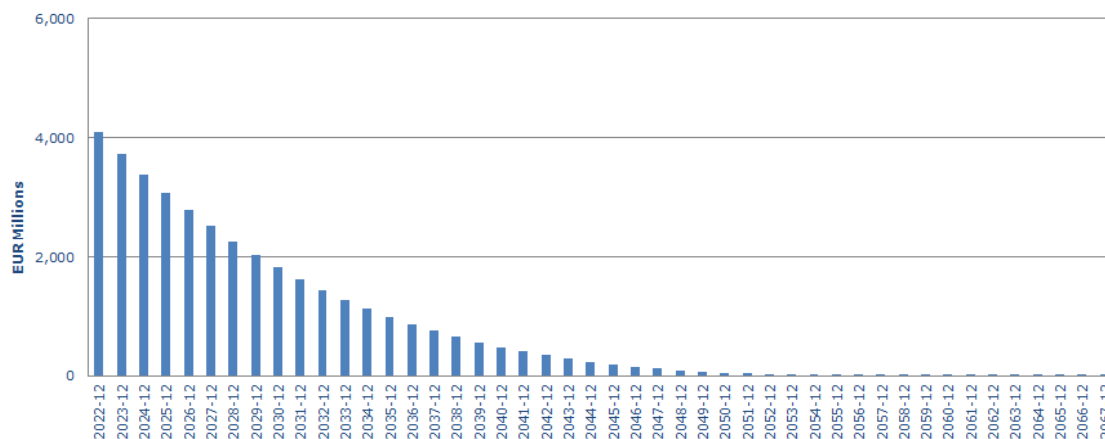
Report Frequency: Quarterly

## 6. Mortgage Credit Pool (continued)

Geographical Distribution	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
<b>Portugal</b>	<b>79.430</b>	<b>100,00%</b>	<b>4.085.479.810</b>	<b>100,00%</b>
North	21.320	26,84%	990.572.776	24,25%
Center	18.285	23,02%	855.023.290	20,93%
Lisbon	25.377	31,95%	1.524.636.876	37,32%
Alentejo	6.630	8,35%	294.360.065	7,21%
Algarve	3.689	4,64%	197.549.822	4,84%
Madeira	1.907	2,40%	105.663.906	2,59%
Azores	2.222	2,80%	117.673.077	2,88%
<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	4	0,01%	144.863	0,00%
> 60 to 90 days	0	0,00%	0	0,00%
> 90 days	0	0,00%	0	0,00%

Projected Outstanding Amount<sup>b</sup>

	Amortisation Profile	Principal Balance
	2022-12	4.085.479.810
	2023-12	3.720.059.016
	2024-12	3.387.165.979
	2025-12	3.073.914.503
	2026-12	2.782.857.951
	2027-12	2.512.477.539
	2028-12	2.263.517.403
	2029-12	2.033.970.469
	2030-12	1.822.729.314
	2031-12	1.628.446.147
	2032-12	1.449.460.153
	2033-12	1.284.737.837
	2038-12	662.425.862
	2043-12	291.609.735
	2048-12	99.268.759
	2053-12	19.405.325
	2058-12	379.432
	2063-12	7.626



<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>	365.420.794	332.893.037	313.251.476	291.056.551	270.380.412	1.063.017.387	1.449.460.153
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets <sup>2</sup>	0	0	0	13.274.059	0	0	0
<b>Cover Pool</b>	<b>365.420.794</b>	<b>332.893.037</b>	<b>313.251.476</b>	<b>304.330.610</b>	<b>270.380.412</b>	<b>1.063.017.387</b>	<b>1.449.460.153</b>
<b>Covered Bonds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1.500.000.000</b>	<b>0</b>	<b>1.500.000.000</b>	<b>0</b>

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

#### 8. Liquidity Cushion

Nominal Amount

##### Liquidity Cushion <sup>c</sup>

Liquidity Cushion	<b>13.274.059,35</b>
Deposits with eligible financial institutions	0,00
Eligible securities	13.274.059,35
<b>Liquidity Cushion requirement calculation</b>	
Required Liquidity Cushion	<b>19.120.916,67</b>
Interest due month 1	9.027.500,00
Interest due month 2	0,00
Interest due month 3	10.093.416,67

<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

Nominal Amount

<b>Total Amount of Derivatives in the Cover pool</b>	<b>0,00</b>
<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)

#### 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:

##### <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.

##### <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.



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

HTT 2021



Reporting in Domestic Currency [Please insert currency]

**CONTENT OF TAB E**

- [1. Additional information on the programme](#)
- [2. Additional information on the swaps](#)
- [3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme		
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Sponsor (if applicable)	Caixa Geral de Depósito, SA	TO82200VT80V06K0FH57
E.1.1.2	Servicer	Caixa Geral de Depósito, SA	
E.1.1.3	Back-up servicer	NR	
E.1.1.4	BUS facilitator	NR	
E.1.1.5	Cash manager	NR	
E.1.1.6	Back-up cash manager	NR	
E.1.1.7	Account bank	Caixa Geral de Depósito, SA	
E.1.1.8	Standby account bank	NR	
E.1.1.9	Account bank guarantor	NR	
E.1.1.10	Trustee	Deutsche Trustee Company Limited	5493006DI520KIT6686
E.1.1.11	Cover Pool Monitor	Ernst & Young, SA	213800RJ9LX6BFWRV619
OE.1.1.1			
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	<i>Example Bank</i>	<i>Example Guarantor</i>	<i>Example Bank(LEI)</i>	<i>FX</i>
E.2.1.2	Counterparty 2	[For completion]	[For completion]	[For completion]
E.2.1.3	Counterparty 3	[For completion]	[For completion]	[For completion]
E.2.1.4	Counterparty 4	[For completion]	[For completion]	[For completion]
E.2.1.5	Counterparty 5	[For completion]	[For completion]	[For completion]
E.2.1.6	Counterparty 6	[For completion]	[For completion]	[For completion]
E.2.1.7	Counterparty 7	[For completion]	[For completion]	[For completion]
E.2.1.8	Counterparty 8	[For completion]	[For completion]	[For completion]
E.2.1.9	Counterparty 9	[For completion]	[For completion]	[For completion]
E.2.1.10	Counterparty 10	[For completion]	[For completion]	[For completion]
E.2.1.11	Counterparty 11	[For completion]	[For completion]	[For completion]
E.2.1.12	Counterparty 12	[For completion]	[For completion]	[For completion]
E.2.1.13	Counterparty 13	[For completion]	[For completion]	[For completion]
E.2.1.14	Counterparty 14	[For completion]	[For completion]	[For completion]
E.2.1.15	Counterparty 15	[For completion]	[For completion]	[For completion]
E.2.1.16	Counterparty 16	[For completion]	[For completion]	[For completion]
E.2.1.17	Counterparty 17	[For completion]	[For completion]	[For completion]
E.2.1.18	Counterparty 18	[For completion]	[For completion]	[For completion]
E.2.1.19	Counterparty 19	[For completion]	[For completion]	[For completion]
E.2.1.20	Counterparty 20	[For completion]	[For completion]	[For completion]
E.2.1.21	Counterparty 21	[For completion]	[For completion]	[For completion]
E.2.1.22	Counterparty 22	[For completion]	[For completion]	[For completion]
E.2.1.23	Counterparty 23	[For completion]	[For completion]	[For completion]
E.2.1.24	Counterparty 24	[For completion]	[For completion]	[For completion]
E.2.1.25	Counterparty 25	[For completion]	[For completion]	[For completion]
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				
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OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				