# **Harmonised Transparency Template**

2024 Version

ITALY

Intesa Sanpaolo S.p.A.

Reporting Date: 31/05/2024 Cut-off Date: 31/05/2024



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# A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR
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<ol> <li>References to Capital Requirements Regulation (CRR) 129(1)</li> </ol>	
6. Other relevant information	

	6. Other relevant information				
Field	A Parille Parille				
Number	1. Basic Facts				
G.1.1.1 G.1.1.2	Country Issuer Name	Italy Intesa Sanpaolo S.p.A.			
G.1.1.3	Labelled Cover Pool Name	ISP CB Ipotecario			
G.1.1.4 G.1.1.5	Link to Issuer's Website Cut-off date	https://group.intesasanpaolo.com 31/05/2024	n/en/		
	2. Regulatory Summary	. , , , ,			
G.2.1.1 G.2.1.2	Basel Compliance, subject to national jursdiction (Y/N) <u>CBD Compliance</u>	Y Y			
G.2.1.3	CRR Compliance (Y/N)	Υ			
OG.2.1.1	LCR status	https://www.coveredbondlabel.com	fissuer/20		
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	on			
	1.General Information	Nominal (mn)			
G.3.1.1 G.3.1.2	Total Cover Assets Outstanding Covered Bonds	34.560,1 22.960,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	34.648,2			
OG.3.1.2 OG.3.1.3	Outstanding Covered Bonds [NPV] (mn)	23.494,0			
OG.3.1.4	2. Over-collateralisation (OC)	Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	>5%	43,0%	7,5%	Rating Agency Requirement
G.3.2.3	Total OC (absolute value in mn)	11.600,1			
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1 G.3.3.2	Mortgages Public Sector	31.774,4 0.0		91,9% 0.0%	
G.3.3.3	Shipping	0,0		0,0%	
G.3.3.4 G.3.3.5	Substitute Assets Other	2.785,7 0,0		8,1% 0,0%	
G.3.3.6	4. Cover Pool Amortisation Profile	Total 34.560,1	Expected Upon Prepayments	100,0%	% Total Expected Upon Prepayments
G.3.4.1	4. Cover Pool Amortisation Profile  Weighted Average Life (in years)	Contractual 10,9	Expected Upon Prepayments 6,9	% Total Contractual	78 Total expected Opon Prepayments
	Residual Life (mn)				
	By buckets:				
G.3.4.2 G.3.4.3	0 - 1 Y 1 - 2 Y	21,9 115,0	ND3 ND3	0,1% 0,4%	
G.3.4.4	2 - 3 Y	179,8	ND3	0,6%	
G.3.4.5 G.3.4.6	3 - 4 Y 4 - 5 Y	216,5 226,2	ND3 ND3	0,7% 0,7%	
G.3.4.7	5 - 10 Y	2.905,8	ND3	9,1%	
G.3.4.8 G.3.4.9	10+ Y	28.109,2 Total 31.774,4	ND3 0,0	88,5% 100,0%	0,0%
G.3.5.1	5. Maturity of Covered Bonds	Initial Maturity 4,9	Extended Maturity 5,9	% Total Initial Maturity	% Total Extended Maturity
0.3.3.1	Weighted Average life (in years)	4,9	3,9		
G.3.5.2	Maturity (mn) By buckets:				
G.3.5.3	0 - 1 Y	1.000,0	0,0	4,4%	0,0%
G.3.5.4 G.3.5.5	1 - 2 Y 2 - 3 Y	3.600,0 1.750,0	1.000,0 3.600,0	15,7% 7,6%	4,4% 15,7%
G.3.5.6	3 - 4 Y	3.210,0	1.750,0	14,0%	7,6%
G.3.5.7 G.3.5.8	4 - 5 Y 5 - 10 Y	3.650,0 8.000,0	3.210,0 9.950,0	15,9% 34,8%	14,0% 43,3%
G.3.5.9	10+ Y	1.750,0	3.450,0	7,6%	15,0%
G.3.5.10	6. Cover Assets - Currency	Total 22.960,0  Nominal [before hedging] (m	22.960,0 n) Nominal [after hedging] (mn)	100,0% % Total [before]	100,0% % Total [after]
G.3.6.1 G.3.6.2	EUR AUD	31.774,4 0,0	ND2 ND2	100,0% 0,0%	
G.3.6.3	BRL	0,0	ND2	0,0%	
G.3.6.4 G.3.6.5	CAD CHF	0,0 0,0	ND2 ND2	0,0%	
G.3.6.6	CZK	0,0	ND2	0,0%	
G.3.6.7 G.3.6.8	DKK GBP	0,0 0,0	ND2 ND2	0,0% 0,0%	
G.3.6.9 G.3.6.10	HKD ISK	0,0	ND2 ND2	0,0%	
G.3.6.11	JPY	0,0 0,0	ND2	0,0% 0,0%	
G.3.6.12 G.3.6.13	KRW NOK	0,0 0,0	ND2 ND2	0,0% 0,0%	
G.3.6.14	PLN	0,0	ND2	0,0%	
G.3.6.15 G.3.6.16	SEK SGD	0,0 0,0	ND2 ND2	0,0% 0,0%	
G.3.6.17 G.3.6.18	USD Other	0,0	ND2 ND2	0,0%	
G.3.6.18 G.3.6.19		Total 31.774,4	0,0	100,0%	0,0%
G.3.7.1	7. Covered Bonds - Currency EUR	Nominal [before hedging] (m 22.960,0		% Total [before] 100,0%	% Total [after]
G.3.7.2	AUD	0,0	ND2	0,0%	
G.3.7.3 G.3.7.4	BRL CAD	0,0 0,0	ND2 ND2	0,0%	
G.3.7.5	CHF	0,0	ND2	0,0%	
G.3.7.6 G.3.7.7	CZK DKK	0,0 0,0	ND2 ND2	0,0% 0,0%	
G.3.7.8			ND2 ND2	0,0%	
G.3.7.9	GBP	0,0		0,0%	
G.3.7.10	GBP HKD ISK	0,0 0,0 0,0	ND2	0,0%	
G.3.7.11	HKD ISK JPY	0,0 0,0 0,0	ND2 ND2	0,0% 0,0%	
G.3.7.11 G.3.7.12 G.3.7.13	HKD ISK JPY KRW NOK	0,0 0,0 0,0 0,0 0,0	ND2 ND2 ND2 ND2	0,0% 0,0% 0,0% 0,0%	
G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14	HKD ISK JPY KRW NOK PLN	0,0 0,0 0,0 0,0 0,0 0,0	ND2 ND2 ND2 ND2 ND2	0,0% 0,0% 0,0% 0,0% 0,0%	
G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16	HKD ISK JPY KRW NOK PLN SEK SGD	0,0 0,0 0,0 0,0 0,0 0,0 0,0	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%	
G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17	HKD ISK JPY KRW NOK PLN SEK	0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	ND2 ND2 ND2 ND2 ND2 ND2	0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%	
G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16	HKD ISK JPY KRIW NOK PLN SEK SGD USD Other	0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0%
G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18	HKD ISK JPY KRW NOK PLN SEK SGD USD	0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% <b>% Total [after]</b> 0.0%
G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19	HKD ISK JPY KRW NOK PLN SEK SGD USD Other  8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon	0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	ND2	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	% Total [after] 0,0% 100,0%
G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19	HKD ISK JPY KRW NOK PLN SSK SGD USD Other  8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	ND2	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 10.0% **Total (before) 32.3% 67.7% 0.0% 100.0%	% Total [after] 0,0%
G.3.7.11 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4	HKD ISK JPV KSRW NOK PLN SEK SGD USD USD Other  8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other  9. Substitute Assets - Type	0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	ND2	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	% Total [after] 0,0% 100,0% 0,0%
G.3.7.11 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1	HKD ISK JPY KRIW NOK PIN SEK SGD USD Other  8. Covered Bonds - Breakdown by interest rate Fised coupon Floating coupon Other  9. Substitute Assets - Type Cash	0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	ND2	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	% Total [after] 0,0% 100,0% 0,0%
G3.7.11 G3.7.12 G3.7.13 G3.7.14 G3.7.15 G3.7.16 G3.7.17 G3.7.18 G3.7.19 G3.8.1 G3.8.2 G3.8.3 G3.8.4	HKD ISK JPV KSRW NOK PLN SEK SGD USD USD Other  8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other  9. Substitute Assets - Type	0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0	ND2	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	% Total [after] 0,0% 100,0% 0,0%



G.3.9.5	Other	0,0		0,0%	
G.3.9.6		Total 2.785,7		100,0%	
G.3.10.1	10. Substitute Assets - Country  Domestic (Country of Issuer)	Nominal (mn) 2.785,7		% Substitute Assets 100,0%	
G.3.10.1	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 G.3.10.10	Japan Korea	0,0 0,0		0,0% 0,0%	
G.3.10.10 G.3.10.11	New Zealand	0,0		0.0%	
G.3.10.11	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	To	otal EU 2.785,7			
G.3.10.16		Total 2.785,7		100,0%	
	11. Liquid Assets	Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1 G.3.11.2	Substitute and other marketable assets Central bank eligible assets	2.785,7 0,0		8,1% 0.0%	12,1% 0.0%
G.3.11.3	Other	0,0		0,0%	0,0%
G.3.11.4	otilei	Total 2.785,7		8,1%	12.1%
	12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/20			
0.3.12.1		/			
63434	13. Derivatives & Swaps	24 774 4			
G.3.13.1 G.3.13.2	Derivatives in the register / cover pool [notional] (mn)  Type of interest rate swaps (intra group, external or both)	31.774,4			
G.3.13.2 G.3.13.3	Type of interest rate swaps (intra-group, external or both)  Type of currency rate swaps (intra-group, external or both)	intra-group ND2			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	1.689,4			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	,			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					
	4. Compliance Art 14 CBD Check table	Row	Row		
	at, at the time of its issuance and based on transparency data made publicly avai				
	ures in the form of covered bonds are eligible to preferential treatment under Reg	gulation (EU) 575/2013 is ultimately a matter to be determined by	relevant investor institution and its relevant supervisory of	authority and the issuer does not accept any responsibility in this regard.	
G.4.1.1	<ul><li>(a) Value of the cover pool total assets:</li></ul>	<u>38</u>			
G.4.1.2	<ul><li>(a) Value of outstanding covered bonds:</li></ul>	<u>39</u>			
G.4.1.3	(b) List of ISIN of issued covered bonds:	https://www.coveredbondlabel.com/issuer/20			
		/	48 for Public Sector Assets		
G.4.1.4	(c) Geographical distribution:	/ 43 for Mortgage Assets	48 for Public Sector Assets		
	(c) Geographical distribution: (c) Type of cover assets:	/ 43 for Mortgage Assets 52		18 for Public Sector Assets	116 for Shipping Assets
G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method:	/ 43 for Mortgage Assets 52 186 for Residential Mortgage Assets link to Glossary HG. 1.15	424 for Commercial Mortgage Assets	18 for Public Sector Assets	116 for Shipping Assets
G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rate risk - cover pool:	43 for Mortgage Assets 52 186 for Residential Mortgage Assets link to Glossary HG.1.15 149 for Mortgage Assets		18 for Public Sector Assets  80 for Shipping Assets	116 for Shipping Assets
G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rate risk - cover pool: (d) Currency risk - cover pool:	43 for Mortgage Assets 52 186 for Residential Mortgage Assets link to Glossary HG. 1.15 149 for Mortgage Assets 111	424 for Commercial Mortgage Assets		116 for Shipping Assets
G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rater isk- cover pool: (d) Currency risk- cover pool: (d) Interest re risk- covered band:	43 for Mortrage Assets 52 186 for Residential Mortrage Assets link to Glossar HG. 1.15 149 for Mortrage Assets 111 163	424 for Commercial Mortgage Assets		116 for Shipping Assets
G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.11	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rate risk - cover pool: (d) Currency risk - cover pool: (d) Interest rate risk - covered band: (d) Currency risk - covered band:	43 for Mortgage Assets 52 186 for Residential Mortgage Assets link to Glossary HG. 1.15 149 for Mortgage Assets 111	424 for Commercial Mortgage Assets		116 for Shipping Assets
G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.11 G.4.1.12	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rater isk - cover pool: (d) Currency risk - cover ab ond: (d) Currency risk - covered bond: (d) Liquidity Risk - covered bond: (d) Liquidity Risk - covered bond:	43 for Mortzage Assets 52 186 for Residential Mortzage Assets link to Glossary HG 1.15 149 for Mortzage Assets 111 163 137.	424 for Commercial Mortgage Assets 129 for Public Sector Assets	80 for Shipping Assets	116 for Shipping Assets
G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.11 G.4.1.12 G.4.1.13 G.4.1.14	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest roter isk - cover pool: (d) Currency risk - cover ab ond: (d) Lurency risk - covered bond: (d) Liquidity Risk - primary assets cover pool: (d) Ceptit Risk: (d) Market Risk:	43 for Mortrage Assets 22 186 for Residential Mortrage Assets link to Glossar H6.1.15 149 for Mortrage Assets 111 163 137 215 LTV Residential Mortrage 230 Derivatives and Swaps	424 for Commercial Mortgage Assets		116 for Shipping Assets
G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.11 G.4.1.12 G.4.1.13 G.4.1.14 G.4.1.15	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rate risk - cover pool: (d) Currency risk - cover pool: (d) Currency risk - covered bond: (d) Currency risk - covered bond: (d) Liquidity Risk - primary assets cover pool: (d) Gedf Risk: (d) Market Risk: (d) Hedging Strategy	43 for Mortzage Assets 52 186 for Residential Mortzage Assets link to Glossary HG.1.15 149 for Mortzage Assets 111 163 137 215 LTV Residential Mortzage 230 Derivatives and Swaps 18 for Harmonised Glossary 18 for Harmonis	424 for Commercial Mortgage Assets 129 for Public Sector Assets	80 for Shipping Assets	116 for Shipping Assets
G.4.1.4 G.4.1.5 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.11 G.4.1.12 G.4.1.13 G.4.1.14 G.4.1.15 G.4.1.15	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rater isk- cover pool: (d) Currency risk- cover do nod: (d) Limiter isk- covered bond: (d) Liquiditip Risk- primary assets cover pool: (d) Liquiditip Risk- primary assets cover pool: (d) Hedging Strategy (e) Moturity Structure - cover assets:	43 for Mortzage Assets 52 186 for Residential Mortzage Assets link to Glossary Ho. 1.15 149 for Mortzage Assets 111 163 137 215 LTV Residential Mortzage 230 Derivatives and Swaps 16 for Harmonised Glossary 5	424 for Commercial Mortgage Assets 129 for Public Sector Assets	80 for Shipping Assets	116 for Shipping Assets.
G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.11 G.4.1.12 G.4.1.13 G.4.1.14 G.4.1.15 G.4.1.16 G.4.1.17	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rater isk- cover pool: (d) Currency risk- cover pool: (d) Currency risk- covered band: (d) Liquidity Risk- primary assets cover pool: (d) Curdit Risk: (d) Morker Risk: (d) Hedging Strategy (e) Moturity Structure - covered band: (e) Moturity Structure - covered band:	43 for Mortzage Assets 52 186 for Residential Mortzage Assets link to Glossanv HG. 1.15 149 for Mortzage Assets 111 153 127 215 LTV Residential Mortzage 230 Derivatives and Swaps 18 for Harmonised Glossary 65 88	424 for Commercial Mortgage Assets 129 for Public Sector Assets	80 for Shipping Assets	116 for Shipping Assets
G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.10 G.4.1.11 G.4.1.12 G.4.1.13 G.4.1.15 G.4.1.15 G.4.1.16 G.4.1.17 G.4.1.17	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rater isk- cover pool: (d) Currency risk- cover do nod: (d) Limiter to risk- covered b nod: (d) Liquiditip Risk- primary assets cover pool: (d) Liquiditip Risk- primary assets cover pool: (d) Credit Risk: (d) Morket Risk: (d) Morket Risk: (e) Moturity Structure - covered b nod: (e) Overview moturity setems on triggers:	43 for Mortagae Assets 52 186 for Residential Mortagae Assets link to Glossary Ho 5.1.5 149 for Mortagae Assets 111 163 137 215 LTV Residential Mortagae 230 Derivatives and Swaos 18 for Harmonised Glossary 65 88 link to Glossary Ho 5.7	424 for Commercial Mortgage Assets 129 for Public Sector Assets	80 for Shipping Assets	116 for Shipping Assets
G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.11 G.4.1.12 G.4.1.13 G.4.1.14 G.4.1.15 G.4.1.16 G.4.1.17	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rater fisk - cover pool: (d) Currency risk - cover do not: (d) Liquidity Risk - primary assets cover pool: (d) Liquidity Risk - primary assets cover pool: (d) Credit Risk: (d) Morket Risk: (d) Morket Risk: (d) Meding Strategy (e) Moturity Structure - cover do bond: (e) Overview maturity extension triggers: (f) Levels of OC:	43 for Mortrage Assets 52 186 for Residential Mortrage Assets link to Glossanv HG. 1.15 149 for Mortrage Assets 111 153 127 215 LTV Residential Mortrage 230 Derivatives and Swans 18 for Harmonised Glossary 65 88 link to Glossary HG. 1.7 44	424 for Commercial Mortgage Assets 129 for Public Sector Assets 441 LTV Commercial Mortgage	80 for Shipping Assets  147 for Public Sector Asset - type of debtor	116 for Shipping Assets
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G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.12 G.4.1.12 G.4.1.14 G.4.1.15 G.4.1.16 G.4.1.17 G.4.1.18 G.4.1.19 G.4.1.10 G.4.10 G.4.1.10 G.	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rate risk - cover pool: (d) Currency risk - cover do nod: (d) Lorrency risk - covered bond: (d) Liquidity Risk - primary assets cover pool: (d) Levels Risk: (e) Maturity structure - covered bond: (e) Moturity Structure - covered bond: (e) Moturity Structure - covered bond: (e) Overview moturity extension triggers: (f) Levels of OC: (g) Percentage of loans in default:  Exposure to credit institute credit quality step 1 Exposure to credit institute credit quality step 2 Exposure to credit institute credit quality step 3  6. Other relevant information 1. Optional information e.g. Rating triggers NPV Test (possed/piiled) Interest Coverage Test (posse/failed) Cash Monager	43 for Mortrage Assets 52 186 for Residential Mortrage Assets link to Glossarv HG. 1.15 149 for Mortrage Assets 111 153 137 215 LTV Residential Mortrage 230 Derivatives and Swans 18 for Harmonised Glossarv 65 88 link to Glossarv HG. 1.7 44 179 for Mortrage Assets  CRR)  0 0 0 0 0 0 passed passed Inters Ganpolo S. p.A.	424 for Commercial Mortgage Assets 129 for Public Sector Assets 441 LTV Commercial Mortgage	80 for Shipping Assets  147 for Public Sector Asset - type of debtor	116 for Shioping Assets
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G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.11 G.4.1.12 G.4.1.14 G.4.1.15 G.4.1.16 G.4.1.17 G.4.1.18 G.4.1.19 G.4.1.19 G.4.1.19 G.4.1.10 G.6.1.10	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rate risk - cover pool: (d) Currency risk - cover ab ond: (d) Loan size: (d) Interest rate risk - covered bond: (d) Loan size: (d) Interest rate risk - covered bond: (d) Loan size: (e) Mother Risk: (d) Mother Risk: (d) Mother Risk: (e) Mother Risk: (e) Mother Risk: (e) Mother Risk: (f) Hedging Strategy (e) Mother Risk: (g) Hedging Strategy (e) Mother Risk: (g) Mother Risk: (g) Mother Risk: (g) Hedging Strategy (e) Mother Risk: (g) Mother Risk: (g) Mother Risk: (g) Hedging Strategy (e) Mother Risk: (g) Mother Risk: (g) Hedging Strategy (e) Mother Risk: (g)	A3 for Morrange Assets 52 186 for Residential Mortange Assets link to Glossan HG.1.15 149 for Morrange Assets 111 153 137 215 LTV Residential Mortange 230 Derivatives and Swaps 18 for Harmorised Glossary 65 88 link to Glossary HG 1.7 A4 179 for Morrange Assets  CRR)  0 0 0 0 0 0 CRR)	424 for Commercial Mortgage Assets 129 for Public Sector Assets 441 LTV Commercial Mortgage	80 for Shipping Assets  147 for Public Sector Asset - type of debtor	116 for Shipping Assets
G.4.1.4 G.4.1.5 G.4.1.6 G.4.1.7 G.4.1.8 G.4.1.9 G.4.1.10 G.4.1.11 G.4.1.12 G.4.1.14 G.4.1.15 G.4.1.16 G.4.1.17 G.4.1.18 G.4.1.19 G.4.1.19 G.4.1.20 G.4.1.10 G.4.1.20 G.4.1.10 G.4.1.20 G.4.1.10 G.4.1.20 G.4.1.30 G.4.1.30 G.5.1.3 G.5.1.3 G.5.1.1 G.5.1.2 G.5.1.3 G.5.1.1 G.6.1.10 G.6.1.1	(c) Geographical distribution: (c) Type of cover assets: (c) Loan size: (c) Valuation Method: (d) Interest rate risk - cover pool: (d) Currency risk - cover do nod: (d) Lorency risk - cover do nod: (d) Liquidity Risk - primary assets cover pool: (d) Liquidity Risk - primary assets cover pool: (d) Hedging Strategy (e) Maturity Structure - covered bond: (e) Overview maturity extension triggers: (f) Levels of OC: (g) Percentage of loans in default: Exposure to credit institute credit quality step 1 Exposure to credit institute credit quality step 2 Exposure to credit institute credit quality step 2 Exposure to credit institute credit quality step 3  6. Other relevant information 1. Optional information e.g. Rating triggers NPVT est (possed/pilled) Interest Covereage Test (posse/foiled) Cash Monager Account Bank Stand-by Account Bank	43 for Mortrage Assets 52 186 for Residential Mortrage Assets link to Glossarv HG. 1.15 149 for Mortrage Assets 111 153 127 215 ITV Residential Mortrage 230 Derivatives and Swans 18 for Harmonised Glossarv 65 88 link to Glossarv HG. 1.7 44 179 for Mortrage Assets  O	424 for Commercial Mortgage Assets 129 for Public Sector Assets 441 LTV Commercial Mortgage	80 for Shipping Assets  147 for Public Sector Asset - type of debtor	116 for Shipping Assets



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

HTT 2024

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

Field	7. Mortgage Assets				
Number	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	30.994,2		% Total Mortgages 97,5%	
M.7.1.2 M.7.1.3	Commercial Other	780,2 0,0		2,5% 0,0%	
M.7.1.4	Other	Total 31.774,4		100,0%	
M.7.2.1	2. General Information Number of mortgage loans	Residential Loans 362.554	Commercial Loans 9.582	Total Mortgages 372.136	
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures  4. Breakdown by Geography	0,1% % Residential Loans	2,3% % Commercial Loans	0,1% % Total Mortgages	
M.7.4.1	European Union	100,0%	100,0%	100,0%	
M.7.4.2 M.7.4.3	Austria Belgium	0,0% 0,0%	0,0%	0,0% 0,0%	
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%	
M.7.4.5 M.7.4.6	Croatia Cyprus	0,0% 0,0%	0,0%	0,0% 0,0%	
M.7.4.7	Czechia	0,0%	0,0%	0,0%	
M.7.4.8 M.7.4.9	Denmark Estonia	0,0%	0,0% 0.0%	0,0% 0.0%	
M.7.4.10	Finland	0,0%	0,0%	0,0%	
M.7.4.11 M.7.4.12	France Germany	0,0% 0,0%	0,0%	0,0% 0,0%	
M.7.4.13	Greece	0,0%	0,0%	0,0%	
M.7.4.14 M.7.4.15	Netherlands Hungary	0,0% 0,0%	0,0%	0,0% 0,0%	
M.7.4.16	Ireland	0,0%	0,0%	0,0%	
M.7.4.17 M.7.4.18	Italy Latvia	100,0% 0,0%	100,0% 0,0%	100,0% 0,0%	
M.7.4.19	Lithuania	0,0%	0,0%	0,0%	
M.7.4.20 M.7.4.21	Luxembourg Malta	0,0% 0,0%	0,0%	0,0% 0,0%	
M.7.4.22	Poland	0,0%	0,0%	0,0%	
M.7.4.23 M.7.4.24	Portugal Romania	0,0% 0,0%	0,0%	0,0% 0,0%	
M.7.4.25	Slovakia	0,0%	0,0%	0,0%	
M.7.4.26 M.7.4.27	Slovenia Spain	0,0% 0,0%	0,0%	0,0% 0,0%	
M.7.4.28	Sweden	0,0%	0,0%	0,0%	
M.7.4.29 M.7.4.30	European Economic Area (not member of EU) Iceland	<u>0,0%</u> 0,0%	0,0% 0,0%	<u>0,0%</u> 0,0%	
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%	
M.7.4.32 M.7.4.33	Norway Other	0,0% 0,0%	0,0% 0,0%	0,0% 0,0%	
M.7.4.34	Switzerland	0,0%	0,0%	0,0%	
M.7.4.35 M.7.4.36	United Kingdom Australia	0,0% 0,0%	0,0%	0,0% 0,0%	
M.7.4.37 M.7.4.38	Brazil	0,0%	0,0%	0,0%	
M.7.4.38 M.7.4.39	Canada Japan	0,0% 0,0%	0,0%	0,0% 0,0%	
M.7.4.40	Korea	0,0%	0,0%	0,0%	
M.7.4.41 M.7.4.42	New Zealand Singapore	0,0% 0,0%	0,0%	0,0% 0,0%	
M.7.4.43 M.7.4.44	US Other	0,0% 0,0%	0,0%	0,0% 0,0%	
W.7.4.44	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1 M.7.5.2	Lombardia Piemonte	30,1% 8,8%	24,6% 10,6%	30,0% 8,9%	
M.7.5.3	Veneto	6,6%	5,9%	6,5%	
M.7.5.4 M.7.5.5	Liguria Emilia Romagna	4,1% 5,7%	5,1% 6,0%	4,1% 5,7%	
M.7.5.6	Friuli Venezia Giulia	2,2%	1,9%	2,2%	
M.7.5.7 M.7.5.8	Trentino Alto Adige Valle d'Aosta	0,8% 0,3%	0,8% 0,5%	0,8% 0,3%	
M.7.5.9	Lazio	12,7%	11,0%	12,7%	
M.7.5.10 M.7.5.11	Toscana Umbria	5,8% 1,1%	7,5% 1,9%	5,8% 1,2%	
M.7.5.12	Abruzzo	1,4%	1,8%	1,4%	
M.7.5.13 M.7.5.14	Marche Puglia	1,9% 5,3%	1,9% 7,1%	1,9% 5,3%	
M.7.5.15	Sardegna	2,7%	2,5%	2,7%	
M.7.5.16 M.7.5.17	Sicilia Calabria	4,1% 0.6%	3,7% 0.8%	4,1% 0.6%	
M.7.5.18	Campania	5,3%	5,6%	5,3%	
M.7.5.19 M.7.5.20	Basilicata Molise	0,3% 0,2%	0,5% 0,2%	0,3% 0,2%	
M.7.5.21	Total	100,0%	100,0%	100,0%	
M.7.6.1	6. Breakdown by Interest Rate Fixed rate	% Residential Loans 81,7%	% Commercial Loans 80,9%	% Total Mortgages 81,7%	
M.7.6.2	Floating rate	18,3%	19,1%	18,3%	
M.7.6.3	Other 7. Breakdown by Repayment Type	0,0% % Residential Loans	0,0% % Commercial Loans	0,0% % Total Mortgages	
M.7.7.1	Bullet / interest only	0,0%	0,0%	0,0%	
M.7.7.2 M.7.7.3	Amortising Other	100,0% 0,0%	100,0% 0,0%	100,0% 0,0%	
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1 M.7.8.2	Up to 12months > 12 - ≤ 24 months	5,9% 18,7%	2,1% 8,1%	5,8% 18,4%	
M.7.8.3	> 24 - ≤ 36 months	10,8%	6,4%	10,7%	
M.7.8.4 M.7.8.5	> 36 - ≤ 60 months > 60 months	14,4% 50,2%	15,9% 67,6%	14,4% 50,7%	
M.7.9.1	9. Non-Performing Loans (NPLs) % NPLs	% Residential Loans 0,1%	% Commercial Loans 0,1%	% Total Mortgages 0,1%	
M.7.9.1 M.7.9.2	% NPLS Defaulted Loans pursuant Art 178 CRR	0,1%	0,1%	0,1%	
OM.7.9.1	******	****	* **	• •	
OM.7.9.2 OM.7.9.3					
	7.A Residential Cover Pool				
M.7A.10.1	10. Loan Size Information Average loan size (000s)	Nominal 85,5	Number of Loans	% Residential Loans	% No. of Loans
		5,5			
M.7A.10.2	By buckets (mn): 0 (included) – 10k	67,7	12.022	0,2%	3,3%
M.7A.10.3	10k (Included) - 25k	516,3	29.134	1,7%	8,0%
M.7A.10.4 M.7A.10.5	25k ( Included ) – 50k 50k ( Included ) – 75k	2.695,3 4.670,2	70.580 74.925	8,7% 15,1%	19,5% 20,7%
M.7A.10.6	75k (Included) – 100k	5.648,3	64.859	18,2%	17,9%
M.7A.10.7 M.7A.10.8	100k (Included) – 150k 150k (Included) – 200k	8.510,1 4.277,6	70.193 24.975	27,5% 13,8%	19,4% 6,9%
M.7A.10.9	200k (Included) - 300k	2.809,8	11.895	9,1%	3,3%
M.7A.10.10 M.7A.10.26	Over 300k (Included)	1.798,9 Total 30.994,2	3.971 362.554	5,8% 100,0%	1,1% 100,0%
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	66,0%			
84 74 44 °	By LTV buckets (mn):	2.700 *	F2 700	0.00	44.00/
M.7A.11.2 M.7A.11.3	>0 - <=40 % >40 - <=50 %	2.790,4 3.392,3	53.790 47.514	9,0% 10,9%	14,8% 13,1%
M.7A.11.4	>50 - <=60 %	3.284,5	40.272	10,6%	11,1%
M.7A.11.5 M.7A.11.6	>60 - <=70 % >70 - <=80 %	5.863,1 14.001,4	61.888 139.538	18,9% 45,2%	17,1% 38,5%
M.7A.11.7	>80 - <=90 %	870,6	9.387	2,8%	2,6%
M.7A.11.8 M.7A.11.9	>90 -<=100 % >100%	777,4 14,4	10.009 156	2,5% 0,0%	2,8% 0,0%
M.7A.11.10		Total 30.994,2	362.554	100,0%	100,0%
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans



M.7A.12.1	Weighted Average LTV (%)	52,7%			
	By LTV buckets (mn):				
M.7A.12.2 M.7A.12.3	>0 - <=40 % >40 - <=50 %	7.606,4 4.405,2	145.455 49.007	24,5% 14,2%	40,1% 13,5%
M.7A.12.4 M.7A.12.5	>50 - <=60 % >60 - <=70 %	5.942,4 7.587,1	58.457 66.295	19,2% 24,5%	16,1%
M.7A.12.6	>70 - <=80 %	5.409,0	42.970	17,5%	18,3% 11,9%
M.7A.12.7 M.7A.12.8	>80 - <=90 % >90 - <=100 %	22,7 9,7	189 86	0,1% 0.0%	0,1% 0.0%
M.7A.12.9	>100%	11,7	95	0,0%	0,0%
M.7A.12.10	Total  13. Breakdown by type	30.994,2 % Residential Loans	362.554	100,0%	100,0%
M.7A.13.1	Owner occupied	93,2%			
M.7A.13.2 M.7A.13.3	Second home/Holiday houses Buy-to-let/Non-owner occupied	6,7% 0,0%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5 M.7A.13.6	Agricultural Other	0,0%			
	14. Loan by Ranking	% Residential Loans			
M.7A.14.1 M.7A.14.2	1st lien / No prior ranks Guaranteed	99,7% 0,3%			
M.7A.14.3	Other	0,0%			
M.7A.15.18	15. EPC Information of the financed RRE - optional no data	Nominal (mn) ND2	Number of dwellings ND2	% Residential Loans	% No. of Dwellings
M.7A.15.19	Total	0,0	0	0,0%	0,0%
OM.7A.15.1 OM.7A.15.2					
OM.7A.15.3	16. Average energy use intensity (kWh/m2 per year) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.18	no data	ND2	Number of aweilings ND2	% Residential Loans	% No. of Dwellings
M.7A.16.19 OM.7A.16.1	Total	0,0	0	0,0%	0,0%
OM.7A.16.2					
OM.7A.16.3	17. Property Age Structure - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	ND2	ND2	70 NESIGENIAI EGAIG	70 No. of Directings
M.7A.17.2 M.7A.17.3	1919 - 1945 1946 - 1960	ND2 ND2	ND2 ND2		
M.7A.17.4	1961 - 1970	ND2	ND2		
M.7A.17.5 M.7A.17.6	1971 - 1980 1981 - 1990	ND2 ND2	ND2 ND2		
M.7A.17.7	1991 - 2000	ND2	ND2		
M.7A.17.8 M.7A.17.9	2001 - 2005 2006 - 2010	ND2 ND2	ND2 ND2		
M.7A.17.10	2011 - 2015	ND2	ND2		
M.7A.17.11 M.7A.17.12	2016 - 2020 2021 and onwards	ND2 ND2	ND2 ND2		
M.7A.17.13	no data	ND2	ND2		
M.7A.17.14 OM.7A.17.1	Total	0,0	0	0,0%	0,0%
OM.7A.17.2					
OM.7A.17.3 OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6 OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9 OM.7A.17.10					
	18. Dwelling type - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1 M.7A.18.2	House, detached or semi-detached Flat or Apartment	ND2 ND2	ND2 ND2		
M.7A.18.3 M.7A.18.4	Bungalow Terraced House	ND2 ND2	ND2 ND2		
M.7A.18.5	Multifamily House	ND2	ND2		
M.7A.18.6 M.7A.18.7	Land Only other	ND2 ND2	ND2 ND2		
M.7A.18.8	Total	0,0	0	0,0%	0,0%
OM.7A.18.1	19. New Residential Property - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	ND2	ND2		
M.7A.19.2 M.7A.19.3	Existing property other	ND2 ND2	ND2 ND2		
M.7A.19.4	no data	ND2	ND2		
M.7A.19.5 M.7A.19.6	Total	0,0	0	0,0%	0,0%
M.7A.20.1	20. CO2 emission - by dwelling type - as per national availability  House, detached or semi-detached	Ton CO2 (per year) ND2	Ton CO2 (per year) (LTV adjusted) ND2	kg CO2/m2 (per year) ND2	
M.7A.20.2	Flat or Apartment	ND2	ND2	ND2	
M.7A.20.3 M.7A.20.4	Bungalow Terraced House	ND2 ND2	ND2 ND2	ND2 ND2	
M.7A.20.5	Multifamily House	ND2	ND2	ND2	
M.7A.20.6 M.7A.20.7	Land Only other	ND2 ND2	ND2 ND2	ND2 ND2	
M.7A.20.8	no data	ND2	ND2	ND2	
M.7A.20.9 M.7A.20.10	Total Weighted Average	0,0	0,0	ND2	
	7.B Commercial Cover Pool				
M.7B.21.1	21. Loan Size Information Average loan size (000s)	Nominal 81,4	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.2	p. b. de de la				
	By buckets (mn): 0 (included) – 10k	2,5	440	0,3%	4,6%
M.7B.21.3	0 (included) – 10k 10k (included) – 25k	2,5 18,9	1.069	2,4%	11,2%
M.7B.21.4 M.7B.21.5	0 (included) – 10k 10k (included) – 25k 25k ( included ) – 50k 50k ( included ) – 75k	2,5 18,9 87,6 121,5	1.069 2.311 1.955	2,4% 11,2% 15,6%	11,2% 24,1% 20,4%
M.7B.21.4 M.7B.21.5 M.7B.21.6	0 (included) – 10k 10k (Included) – 25k 25k (Included) – 50k 50k (Included) – 75k 75k (Included) – 100k	2,5 18,9 87,6 121,5 122,0	1.069 2.311 1.955 1.409	2,4% 11,2% 15,6% 15,6%	11,2% 24,1% 20,4% 14,7%
M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.7 M.7B.21.8	0 (included) = 10k 10k (Included) = 25k 25k (included) = 50k 50k (Included) = 50k 50k (Included) = 75k 75k (Included) = 100k 100k (Included) = 150k 150k (Included) = 200k	2,5 18,9 87,6 121,5 122,0 165,7 89,2	1.069 2.311 1.955 1.409 1.365 522	2,4% 11,2% 15,6% 15,6% 21,2% 11,4%	11,2% 24,1% 20,4% 14,7% 14,2% 5,4%
M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.7 M.7B.21.8 M.7B.21.9	0 (included) = 10k 10k (included) = 2sk 25k (included) = 50k 50k (included) = 75k 75k (included) = 10k 100k (included) = 100k 100k (included) = 150k 150k (included) = 200k 200k (included) = 200k	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3	1.069 2.311 1.955 1.409 1.365 5.22 3.28	2,4% 11,2% 15,6% 15,6% 21,2% 11,4% 10,2%	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4%
M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.7 M.7B.21.8	0 (included) = 10k 10k (included) = 2sk 25k (included) = 50k 50k (included) = 75k 75k (included) = 100k 100k (included) = 150k 150k (included) = 150k 150k (included) = 200k 200k (included) = 300k Over 300k (included) Total	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.582	2.4% 11.2% 15.6% 21.2% 11.4% 10.2% 12.0%	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 1,9% 100,0%
M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.7 M.7B.21.8 M.7B.21.9 M.7B.21.10 M.7B.21.26	0 (included) = 10k 10k (included) = 2sk 25k (included) = 50k 50k (included) = 50k 50k (included) = 10k 100k (included) = 100k 100k (included) = 150k 150k (included) = 200k 200k (included) = 30k 0 ver 300k (included) Total 22. Loan to Value (LTV) (incrumation - UNINDEXED	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83	2,4% 11,2% 15,6% 21,2% 11,4% 10,2%	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 1,9%
M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.7 M.7B.21.8 M.7B.21.9 M.7B.21.10	0 (included) = 10k 10k (included) = 2sk 25k (included) = 50k 50k (included) = 75k 50k (included) = 75k 75k (included) = 100k 100k (included) = 150k 150k (included) = 200k 200k (included) = 300k Over 300k (included) Total  22. Loan to Value (LTV) (information - UNINDEXED Weighted Average LTV (tk)	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.582	2.4% 11.2% 15.6% 21.2% 11.4% 10.2% 12.0%	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 1,9% 100,0%
M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.7 M.7B.21.8 M.7B.21.9 M.7B.21.10 M.7B.21.26	0 (included) = 10k 10k (included) = 2sk 25k (included) = 50k 50k (included) = 7sk 75k (included) = 10k 100k (included) = 150k 150k (included) = 150k 150k (included) = 200k 200k (included) = 200k Over 300k (included) Total 22. Loan to Value (ETV) Information - UNINDEXED Weighted Average LTV) (fs) By LTV buckets (mn):	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal	1.069 2.311 1.955 1.409 1.365 522 328 183 9.582 Number of Loans	2,4% 11,2% 15,6% 15,6% 21,2% 11,0% 10,2% 12,0% 10,0% %-Commercial Loans	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 1,9% 100,0%
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.7 M.78.21.8 M.78.21.9 M.78.21.10 M.78.21.26 M.78.22.1	0 (included) = 10k 10k (included) = 2sk 25k (included) = 50k 50k (included) = 50k 50k (included) = 7sk 75k (included) = 100k 100k (included) = 150k 150k (included) = 150k 200k (included) = 200k 200k (included) = 200k Over 300k (included) Total 22. Loan to Value (ETV) Information - UNINDEXED Weighted Average LIV (%) By LTV buckets (inn): 50 - c=40 % 540 - 550 %	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal 56,6%	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.582 Number of Loans	2,4% 11,2% 15,6% 15,6% 21,2% 11,4% 10,2% 10,0% % Commercial toans	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 1,9% 10,0,0% % No. of Leans
M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.6 M.7B.21.7 M.7B.21.9 M.7B.21.10 M.7B.21.10 M.7B.21.26 M.7B.22.1	0 (included) = 10k  10k (included) = 2sk 25k (included) = 50k 50k (included) = 7sk 75k (included) = 100k 100k (included) = 100k 100k (included) = 100k 200k (included) = 200k 200k (included) = 300k Over 300k (included) Total  22. Loan to Value (ITV) information - UNINDEXED Weighted Average (ITV (fix)  By LTV buckets (mn): 50 - <=60 % > 40 - <=50 % > 50 - <=60 %	2.5 18.9 87.6 121.5 122.0 165.7 89.2 79.3 90.6 780.2 Nominal 56.6%	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.582 Number of Loans	2,4% 11,2% 15,6% 15,6% 21,2% 11,4% 10,2% 12,0% 100,0% % Commercial Loans	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 100,0% % No. of Loans
M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.7 M.7B.21.8 M.7B.21.9 M.7B.21.10 M.7B.21.26 M.7B.22.1	0 (included) = 10k 10k (included) = 2sk 25k (included) = 50k 50k (included) = 7sk 75k (included) = 100k 100k (included) = 100k 100k (included) = 100k 200k (included) = 300k 200k (included) = 300k 200k (included) = 300k 22. Loan to Yalue (Ircl)  22. Loan to Yalue (Ircl)  8y ITV buckets (inn): > 50 - < 60 % > 60 - < 70 % > 50 - < 60 % > 60 - < 70 % > 70 - < 600 %	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 700,2 Wominal 56,6%	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.582 Number of Loans	2,4% 11,2% 15,6% 15,6% 21,2% 11,4% 10,2% 12,0% 100,0% %*Commercial Loans	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 100,0% % No. of Loans
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.6 M.78.21.8 M.78.21.9 M.78.21.10 M.78.21.126 M.78.22.1 M.78.22.1 M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.5 M.78.22.7	0 (included) = 10k 10k (included) = 2sk 25k (included) = 50k 50k (included) = 7sk 75k (included) = 10k 100k (included) = 100k 100k (included) = 100k 100k (included) = 200k 200k (included) = 300k Over 300k (included) Total 22. Loan to Value (TTV) (information = UNINDEXED Weighted Average (TTV) (ix)  By 1CTV Duckets (imn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=70 %	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal 56,6%	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.5.32 Number of Loans  2.219 1.863 1.627 2.163	2,4% 11,2% 15,6% 15,6% 21,2% 11,4% 10,2% 22,0% N: Commercial tons  17,5% 18,4% 18,2% 24,6% 20,0% 0,6%	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 1,9% 100,0% % No. of Coans  23,2% 19,4% 17,0% 22,2% 16,3% 0,8%
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.6 M.78.21.8 M.78.21.9 M.78.21.9 M.78.21.10 M.78.21.10 M.78.22.1 M.78.22.1 M.78.22.1 M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.4 M.78.22.5 M.78.22.7 M.78.22.7 M.78.22.7 M.78.22.9	0 (included) = 10k 10k (included) = 2sk 25k (included) = 50k 50k (included) = 7sk 75k (included) = 10k 100k (included) = 100k 100k (included) = 100k 100k (included) = 200k 200k (included) = 300k 0 = 300k (included) = 300k 0 = 300k (included) Total 22. Loan to Value (ETV) Information = UNINDEXED Weighted Average LIV (%)  8y LTV buckets (inm): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 % >50 - <=60 %	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal 56,6%	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.582 Number of Loans  2.219 1.863 1.677 2.163 1.563 74 60 13	2,4% 11,2% 15,6% 15,6% 21,2% 11,4% 10,2% 12,0% 100,0% % Commercial toans  17,5% 18,2% 24,6% 20,0% 0,6% 0,5% 0,5%	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 1,9% 100,0% % No. of Loans  23,2% 19,4% 17,0% 22,2% 16,3% 0,8% 0,6% 0,1%
M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.6 M.7B.21.8 M.7B.21.9 M.7B.21.10 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.6 M.7B.22.6 M.7B.22.8	0 (included) = 10k 10k (included) = 2sk 25k (included) = 50k 50k (included) = 7sk 75k (included) = 10k 100k (included) = 100k 150k (included) = 100k 150k (included) = 300k 200k (included) = 300k 0 = 300k (included) 22. Loan to Value (It'y) information - UNINDEXED Weighted Average L'U' (%)  By L'I' buckets (inn):	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal 56,6%	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.582 Number of Loans  2.219 1.863 1.627 2.163 1.563 74 60	2,4% 11,2% 15,6% 21,2% 11,4% 10,2% 12,0% 100,0%  **Commercial Loans  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2%	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 100,0% % No. of Loans
M.78.21-4 M.78.21-5 M.78.21-6 M.78.21-6 M.78.21-8 M.78.21-9 M.78.21-10 M.78.21-10 M.78.22-1 M.78.22-1 M.78.22-2 M.78.22-3 M.78.22-4 M.78.22-5 M.78.22-7 M.78.22-7 M.78.22-7 M.78.22-7 M.78.22-7 M.78.22-7 M.78.22-9	0 (included) = 10k 10k (included) = 2sk 25k (included) = 50k 50k (included) = 7sk 75k (included) = 10k 100k (included) = 100k 100k (included) = 100k 100k (included) = 200k 200k (included) = 300k 0 ver 300k (included) Total  22. Loan to Value (TTV) Information = UNINDEXED Weighted Average LTV (%)  By LTV buckets (inm):  >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 %	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal 56,6%	1.069 2.311 1.955 1.409 1.365 5.22 3.28 183 9.582 Number of Loans  2.219 1.863 1.627 2.163 1.563 74 60 13 9.582	2,4% 11,2% 15,6% 15,6% 21,2% 11,4% 10,2% 12,0% 100,0% % Commercial toans  17,5% 18,2% 24,6% 20,0% 0,6% 0,5% 0,5%	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 1,9% 100,0% % No. of Loans  23,2% 19,4% 17,0% 22,2% 16,3% 0,8% 0,6% 0,1%
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.7 M.78.21.8 M.78.21.9 M.78.21.0 M.78.21.10 M.78.22.1 M.78.22.1 M.78.22.1 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.5 M.78.22.5 M.78.22.5 M.78.22.1 M.78.22.1	0 (included) = 10k 10k (included) = 2sk 25k ( included) = 50k 50k ( included) = 7sk 75k (included) = 10k 100k (included) = 100k 100k (included) = 100k 100k (included) = 200k 200k (included) = 300k Over 300k (included) Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average (LTV (is)  By LTV buckets (mn): 50 = -cat 0 S, 440 = -ce 0 S, 440 = -ce 0 S, 50 = -ce 0 S,	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal \$5,6,6% 136,3 142,3 142,2 191,8 155,9 4,2 1,4 780,2 Nominal 40,8%	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.582 Number of Loans  2.219 1.863 1.627 2.163 1.563 74 60 13 9.582 Number of Loans	2,4% 11,2% 15,6% 21,2% 11,4% 10,2% 12,0% 100,0%  **Commercial Loans  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 100,0%  **Commercial Loans	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 100,0% % No. of Loans  23,2% 19,4% 17,0% 22,6% 16,3% 0,8% 0,8% 0,1% 100,0%
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.8 M.78.21.8 M.78.21.9 M.78.21.20 M.78.22.1 M.78.22.1 M.78.22.1 M.78.22.3 M.78.22.3 M.78.22.5 M.78.22.7 M.78.22.7 M.78.22.7 M.78.23.1	0 (included) = 10k 10k (included) = 2sk 25k (included) = 50k 50k (included) = 7sk 75k (included) = 10k 100k (included) = 100k 100k (included) = 100k 100k (included) = 100k 200k (included) = 300k 0ver 300k (included) = 300k 0ver 300k (included) = 30k 10c 10k	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal 56,6% 136,3 143,3 142,2 191,8 155,9 5,0 4,2 1,4 780,2 Nominal 40,8%	1.069 2.311 1.955 1.409 1.365 5.22 328 183 9.582 Number of Loans  2.219 1.863 1.627 1.633 1.632 1.633	2,4% 11,2% 15,6% 21,2% 11,4% 10,2% 10,0% 10,0%  **Commercial Loans  17,5% 18,4% 18,2% 24,6% 20,0% 0,5% 0,5% 0,5% 0,5% 10,0% %**Commercial Loans	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 1,9% 100,0% % No. of Leans  23,2% 19,4% 17,0% 22,2% 16,3% 0,8% 0,6% 0,1% 100,0% % No. of Leans
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.7 M.78.21.8 M.78.21.9 M.78.21.10 M.78.22.1 M.78.22.1 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.5 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.1 M.78.22.6 M.78.22.1 M.78.22.8 M.78.22.1	0 (included) = 10k 10k (included) = 50k 25k (Included) = 50k 50k (Included) = 50k 50k (Included) = 75k 75k (included) = 100k 100k (included) = 150k 150k (included) = 150k 150k (included) = 200k 200k (included) = 300k Over 300k (included) Total  22. Loan to Value (ITV) Information - UNINDEXED Weighted Average ITV (%)  8y LTV buckets (inm): 50 - c=40 % 50 - c=50 % 50 - c=60 % 50 - c=00 %	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal 56,6% 136,3 143,3 142,2 191,8 155,9 5,0 4,2 1,4 780,2 Nominal 40,8%	1.069 2.311 1.955 1.409 1.365 5.22 328 183 9.582 Number of Loans  2.219 1.863 1.272 2.163 1.563 7.4 60 13 9.582 Number of Loans	2,4% 11,2% 15,6% 21,2% 11,4% 10,2% 12,0% 10,0%  **Commercial Loans  17,5% 18,4% 18,4% 14,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%  **Commercial Loans	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 1,9% 100,0% % No. of Loans  23,2% 19,4% 17,0% 22,2% 16,5% 0,8% 0,8% 0,8% 0,8% 0,8% 0,8% 0,8% 0,8
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.7 M.78.21.7 M.78.21.8 M.78.21.10 M.78.21.2 M.78.22.1 M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.4 M.78.22.4 M.78.22.4 M.78.22.4 M.78.22.4 M.78.22.5 M.78.22.5 M.78.22.7 M.78.22.9 M.78.22.1	0 (included) = 10k  10 (included) = 2sk 25k (included) = 50k 50k (included) = 7sk 75k (included) = 10k 100k (included) = 10k 150k (included) = 10k 150k (included) = 300k 200k (included) = 300k 0 ere 300k (included) Total  22. Loan to Value (ETV) information - UNINDEXED Weighted Average LTV (5k)  By LTV buckets (mn):	2,5 18,9 87,6 121,5 122,0 155,7 89,2 79,3 93,6 780,2 Nominal \$5,5,6% 136,3 143,3 141,2 151,9 15,0 4,2 1,4 780,2 Nominal 40,8%	1.069 2.311 1.955 1.409 1.365 5.22 328 183 9.582 Number of Loans  2.219 1.863 1.627 2.163 1.563 74 60 13 9.582 Number of Loans	2,4% 11,2% 15,6% 21,2% 11,4% 10,2% 11,0% 10,0%  ***Commercial Loans**  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 100,0%  *********************************	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 100,0% % No. of Loans  23,2% 19,4% 17,0% 22,6% 16,3% 0,8% 0,1% 100,0% % No. of Loans
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.7 M.78.21.9 M.78.21.9 M.78.21.10 M.78.21.2 M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.4 M.78.22.5 M.78.22.4 M.78.22.5 M.78.22.5 M.78.22.5 M.78.22.9 M.78.22.9 M.78.22.9 M.78.22.9 M.78.22.1	0 (included) = 10k  10 (included) = 2sk 25k (included) = 50k 50k (included) = 7sk 75k (included) = 10k 150k (included) = 10k 150k (included) = 100k 150k (included) = 300k 200k (included) = 300k Over 300k (included) Total  22. Loan to Value (ETV) Information - UNINDEXED Weighted Average LTV (1sk)  By LTV buckets (mn):	2,5 18,9 87,6 121,5 122,0 155,7 89,2 79,3 93,6 780,2 Nominal \$5,5,6%  136,3 143,3 143,2 191,8 155,9 4,2 1,4 780,2 Nominal 40,8%	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.582 Number of Loans  2.219 1.863 1.627 2.163 1.563 74 60 13 9.582 Number of Loans  5.559 1.569 2.434 13 2 1	2,4% 11,2% 15,6% 21,2% 11,4% 10,2% 11,0% 10,0%  **Commercial Loans  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 100,0%  **Commercial Loans	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 100,0% % No. of Loans  23,2% 19,4% 17,0% 22,6% 16,3% 0,8% 0,1% 100,0% % No. of Loans
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.7 M.78.21.8 M.78.21.9 M.78.21.10 M.78.21.2 M.78.22.1 M.78.22.1 M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.1 M.78.22.8 M.78.22.8 M.78.22.1 M.78.22.8 M.78.22.1 M.78.23.1 M.78.23.1 M.78.23.1 M.78.23.3 M.78.	0 (included) = 10k 10k (included) = 50k 25k (included) = 50k 50k (included) = 50k 50k (included) = 75k 75k (included) = 100k 100k (included) = 150k 150k (included) = 150k 150k (included) = 200k 200k (included) = 300k 0ver 300k (included) Total  22. Loan to Value (ITV) Information - UNINDEXED Weighted Average ITV (%)  8y ITV buckets (inm): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 % >50 - <=00 %	2.5 18.9 87.6 121.5 122.0 165.7 89.3 93.3 93.6 730.2 Nominal 56,6%  136,3 143,3 142,2 191,8 155,9 5,0 4,2 1,4 780,2 Nominal 40,5%  338.8 152.0 286,4 2,1 0,2 0,1 0,6	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.582 Number of Loans  2.219 1.863 1.627 2.163 1.627 2.163 1.503 7 7 2.163 1.503 7 9.582 Number of Loans	2,4% 11,2% 15,6% 21,2% 11,4% 10,2% 10,0% 10,0%  ***Commercial toans  17,5% 18,4% 18,2% 24,5% 24,5% 26,5% 0,5% 0,5% 0,2% 100,0%  ****Commercial toans	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 1,9% 100,0% % No. of Loans  23,2% 19,4% 17,0% 22,6% 18,5% 0,5% 0,1% 100,0% % No. of Loans
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.7 M.78.21.9 M.78.21.9 M.78.21.10 M.78.21.2 M.78.22.1 M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.4 M.78.22.4 M.78.22.4 M.78.22.5 M.78.22.5 M.78.22.5 M.78.22.3 M.78.22.3 M.78.22.3 M.78.22.3 M.78.22.3 M.78.22.3 M.78.22.3 M.78.22.3 M.78.22.3 M.78.22.3 M.78.22.3 M.78.22.3 M.78.22.3 M.78.22.3 M.78.22.3 M.78.23.3 M.78.23.4 M.78.23.4 M.78.23.4 M.78.23.5 M.78.	0 (included) = 10k 10 (included) = 20k 25k (included) = 50k 50k (included) = 75k 75k (included) = 10k 100k (included) = 100k 100k (included) = 100k 100k (included) = 100k 200k (included) = 300k 200k (included) = 300k 200k (included) = 300k 200k (included) = 300k 20k 21 (22 Loan to Value (LTV) information - UNINDEXED Weighted Average LTV (b)  By LTV buckets (inn):  > 40 - <60 % > 60 - <70 % > 50 - <60 % > 60 - <70 % > 70 - <60 % > 80 - <90 % > 80 - <90 % > 80 - <90 % > 90 - <100 %  22 Loan to Value (LTV) information - INDEXED Weighted Average LTV (b)  By LTV buckets (inn):  > 40 - <60 % > 60 - <70 % > 50 - <60 % > 60 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 % > 90 - <90 %	2.5 18.9 87.6 121.5 122.0 165.7 89.3 93.3 93.6 780.2 Nominal 56,6%  136,3 143,3 142,2 191,8 155,9 5,0 4,2 1,4 780.2 Nominal 40,5% 338.8 152.0 286,4 2,1 0,2 0,1 0,6 0,0 780.2	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.582 Number of Loans  2.219 1.863 1.627 2.163 1.563 74 60 13 9.582 Number of Loans  5.559 1.569 2.434 13 2 1	2,4% 11,2% 15,6% 21,2% 11,4% 10,2% 11,0% 10,0%  **Commercial Loans  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 100,0%  **Commercial Loans	11,2% 24,1% 20,4% 14,7% 14,2% 5,4% 3,4% 100,0% % No. of Loans  23,2% 19,4% 17,0% 22,6% 16,3% 0,8% 0,1% 100,0% % No. of Loans
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.5 M.78.21.6 M.78.21.7 M.78.21.8 M.78.21.10 M.78.21.10 M.78.21.10 M.78.21.2 M.78.22.1 M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.7 M.78.22.8 M.78.22.9 M.78.23.1 M.78.23.2 M.78.23.3 M.7	0 (included) = 10k  10 (included) = 20k  25k (included) = 50k  50k (included) = 75k  75k (included) = 10k  100k (included) = 10k  150k (included) = 100k  200k (included) = 300k  200k (included) = 300k  20 = 300k (included)  Total  22. Loan to Value (ETV) information - UNINDEXED  Weighted Average (ITV) (8k)  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=00 %  50 - <=	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal 55,5% 136,3 143,3 142,2 131,9 15,9 14,4 780,2 Nominal 40,8% 338,8 152,0 286,4 2,1 0,2 0,1 0,6 0,0 780,2 Nominal N	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.522 Number of Loans  2.219 1.863 1.627 2.163 1.563 74 60 13 9.582 Number of Loans	2,4% 11,2% 15,6% 21,2% 11,6% 21,2% 10,2% 20,0% 10,0%  **Commercial toms  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%  **Commercial toms  **Commercial toms  **Commercial toms  **Commercial toms  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%	11.2% 24.1% 20.4% 14.7% 14.2% 5.4% 3.4% 1.9% 100.0% % No. of Coans  23.2% 19.4% 17.0% 22.2% 16.3% 0.8% 0.6% 0.1% 100.0% % No. of Loans
M.7B.21.4 M.7B.21.5 M.7B.21.6 M.7B.21.7 M.7B.21.8 M.7B.21.9 M.7B.21.10 M.7B.21.10 M.7B.22.2 M.7B.22.3 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.6 M.7B.22.6 M.7B.22.6 M.7B.22.8 M.7B.22.8 M.7B.22.8 M.7B.22.9 M.7B.23.1 M.7B.23.3 M.7B.23.4 M.7B.23.5 M.7B.23.8 M.7B	0 (included) = 10k 10 (included) = 2sk 25k (included) = 50k 50k (included) = 50k 50k (included) = 150k 50k (included) = 150k 1150k (included) = 150k 1150k (included) = 150k 120k (included) = 200k 200k (included) = 300k 20k (included) = 300k 20k (included) = 300k 30k (included) = 30k 30k 30k (included) = 30k 30k 30k (included) = 30k	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal 56,6% 136,3 143,3 142,2 191,8 155,9 5,0 4,2 191,8 155,9 5,0 4,2 2,1 0,6 0,0 780,2 Nominal 0,8%	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.522 Number of Loans  2.219 1.863 1.627 2.163 1.563 74 60 13 9.582 Number of Loans	2,4% 11,2% 15,6% 21,2% 11,6% 21,2% 10,2% 20,0% 10,0%  **Commercial toms  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%  **Commercial toms  **Commercial toms  **Commercial toms  **Commercial toms  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%	11.2% 24.1% 20.4% 14.7% 14.2% 5.4% 3.4% 1.9% 100.0% % No. of Coans  23.2% 19.4% 17.0% 22.2% 16.3% 0.8% 0.6% 0.1% 100.0% % No. of Loans
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.7 M.78.21.7 M.78.21.8 M.78.21.10 M.78.21.2 M.78.22.1 M.78.22.2 M.78.22.3 M.78.22.3 M.78.22.4 M.78.22.5 M.78.22.5 M.78.22.5 M.78.22.5 M.78.22.5 M.78.22.5 M.78.22.5 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.22.6 M.78.23.6 M.78.	0 (included) = 10k 10 (included) = 20k 25k (included) = 50k 50k (included) = 50k 50k (included) = 150k 150k (included) = 150k 150k (included) = 150k 150k (included) = 150k 150k (included) = 300k 200k (included) = 300k 0 = 300k (included) 1	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3,6 93,6 780,2 Nominal 56,6%  136,3 143,3 142,2 191,8 155,9 5,0 4,2 1,4 780,2 Nominal 40,6%  338,8 12,0 26,6,4 1,1 0,1 0,0 780,0	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.522 Number of Loans  2.219 1.863 1.627 2.163 1.563 74 60 13 9.582 Number of Loans	2,4% 11,2% 15,6% 21,2% 11,6% 21,2% 10,2% 20,0% 10,0%  **Commercial toms  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%  **Commercial toms  **Commercial toms  **Commercial toms  **Commercial toms  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%	11.2% 24.1% 20.4% 14.7% 14.2% 5.4% 3.4% 1.9% 100.0% % No. of Coans  23.2% 19.4% 17.0% 22.2% 16.3% 0.8% 0.6% 0.1% 100.0% % No. of Loans
M.7B.214 M.7B.215 M.7B.216 M.7B.217 M.7B.217 M.7B.218 M.7B.2110 M.7B.2110 M.7B.211 M.7B.212 M.7B.213 M.7B.221 M.7B.221 M.7B.221 M.7B.224 M.7B.225 M.7B.225 M.7B.225 M.7B.227 M.7B.226 M.7B.227 M.7B.227 M.7B.228 M.7B.229 M.7B.231 M.7B.231 M.7B.232 M.7B.233 M.7B.233 M.7B.234 M.7B.232 M.7B.232 M.7B.233 M.7B.233 M.7B.234 M.7B.232 M.7B.233 M.7B.234 M.7B.232 M.7B.232 M.7B.233 M.7B.233 M.7B.232 M.7B.233 M.7B.233 M.7B.234 M.7B.232 M.7B.233 M.7B.233 M.7B.234 M.7B.235 M.7B.235 M.7B.236 M.7B.236 M.7B.237 M.7B.238 M.7B.248 M.7B.244 M	0 (included) = 10k 10 (included) = 20k 25k (included) = 50k 50k (included) = 50k 50k (included) = 150k 150k (included) = 150k 150k (included) = 150k 150k (included) = 150k 150k (included) = 300k 200k (included) = 300k 0 = 300k (included) 1	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal 55,65%  136,3 143,3 142,2 191,8 155,9 5,0 4,2 1,4 780,2 Nominal 40,8% 338,8 152,0 286,4 2,1 0,1 0,1 0,6 0,0 780,2 % Commercial loans ND3	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.522 Number of Loans  2.219 1.863 1.627 2.163 1.563 74 60 13 9.582 Number of Loans	2,4% 11,2% 15,6% 21,2% 11,6% 21,2% 10,2% 20,0% 10,0%  **Commercial toms  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%  **Commercial toms  **Commercial toms  **Commercial toms  **Commercial toms  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%	11.2% 24.1% 20.4% 14.7% 14.2% 5.4% 3.4% 1.9% 100.0% % No. of Coans  23.2% 19.4% 17.0% 22.2% 16.3% 0.8% 0.6% 0.1% 100.0% % No. of Loans
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.7 M.78.21.9 M.78.21.9 M.78.21.10 M.78.22.1 M.78.22.2 M.78.22.3 M.78.22.4 M.78.22.4 M.78.22.4 M.78.22.5 M.78.22.6 M.78.23.1	0 (included) = 10k 10 (included) = 2sk 25k (included) = 50k 50k (included) = 50k 50k (included) = 150k 150k (included) = 150k 150k (included) = 150k 150k (included) = 150k 150k (included) = 200k 200k (included) = 300k 20k (included) = 300k 17 ctall 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%)  By LTV buckets (mn): >0 - c=40 % >40 - c=50 % >50 - c=00 %	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal 56,6% 136,3 143,3 142,2 191,8 155,9 5,0 4,2 191,8 155,9 5,0 4,2 2,1 0,6 0,0 780,2 Nominal 40,8% 138,8 152,0 286,4 2,1 0,2 0,1 0,6 0,0 780,2 NOME	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.522 Number of Loans  2.219 1.863 1.627 2.163 1.563 74 60 13 9.582 Number of Loans	2,4% 11,2% 15,6% 21,2% 11,6% 21,2% 10,2% 20,0% 10,0%  **Commercial toms  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%  **Commercial toms  **Commercial toms  **Commercial toms  **Commercial toms  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%	11.2% 24.1% 20.4% 14.7% 14.2% 5.4% 3.4% 1.9% 100.0% % No. of Coans  23.2% 19.4% 17.0% 22.2% 16.3% 0.8% 0.6% 0.1% 100.0% % No. of Loans
M.78.21.4 M.78.21.5 M.78.21.6 M.78.21.7 M.78.21.9 M.78.21.9 M.78.21.10 M.78.22.2 M.78.22.3 M.78.22.3 M.78.22.4 M.78.22.4 M.78.22.4 M.78.22.5 M.78.22.6 M.78.23.1 M.78.23.2 M.78.23.1 M.78.23.2 M.78.23.3 M.78.23.4 M.78.23.4 M.78.23.4 M.78.23.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.4 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5 M.78.24.5	0 (included) = 10k 10 (included) = 20k 25k (included) = 50k 50k (included) = 50k 50k (included) = 150k 150k (included) = 150k 150k (included) = 150k 150k (included) = 150k 150k (included) = 300k 200k (included) = 300k 0 = 300k (included) 1	2,5 18,9 87,6 121,5 122,0 165,7 89,2 79,3 93,6 780,2 Nominal 56,6% 136,3 143,3 142,2 191,8 155,9 5,0 4,2 191,8 155,9 5,0 4,2 2,1 0,2 0,0 780,2 Nominal 40,8% 138,8 152,0 286,4 2,1 0,2 0,1 0,6 0,0 780,2 NOME	1.069 2.311 1.955 1.409 1.365 5.22 3.28 1.83 9.522 Number of Loans  2.219 1.863 1.627 2.163 1.563 74 60 13 9.582 Number of Loans	2,4% 11,2% 15,6% 21,2% 11,6% 21,2% 10,2% 20,0% 10,0%  **Commercial toms  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%  **Commercial toms  **Commercial toms  **Commercial toms  **Commercial toms  17,5% 18,4% 18,2% 24,6% 20,0% 0,6% 0,5% 0,2% 10,0%	11.2% 24.1% 20.4% 14.7% 14.2% 5.4% 3.4% 1.9% 100.0% % No. of Coans  23.2% 19.4% 17.0% 22.2% 16.3% 0.8% 0.6% 0.1% 100.0% % No. of Loans



	School	ND3			
M.7B.24.9 M.7B.24.10		ND3 ND3			
M.7B.24.10 M.7B.24.11	other RE with a social relevant purpose	ND3 ND3			
	Land	ND3 ND3			
M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other	ND3	N. I. Cons	% Commercial Loans	4/ N. CODE
vi.78.25.18	25. EPC Information of the financed CRE - optional	Nominal (mn) ND2	Number of CRE ND2	% Commercial Loans	% No. of CRE
л.78.25.18 Л.7В.25.19	no data				0.01
	Total	0,0	0	0,0%	0,0%
M.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
	26. Average energy use intensity (kWh/m2 per year) - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
И.7B.26.18	no data	ND2	ND2		
и.7В.26.19	Total	0,0	0	0,0%	0,0%
DM.7B.26.1					
M.7B.26.2					
OM.7B.26.3					
	27. CRE Age Structure - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
И.7B.27.1	older than 1919	ND2	ND2		
И.7B.27.2	1919 - 1945	ND2	ND2		
M.7B.27.3	1946 - 1960	ND2	ND2		
M.7B.27.4	1961 - 1970	ND2	ND2		
M.7B.27.5	1971 - 1980	ND2	ND2		
M.7B.27.6	1981 - 1990	ND2	ND2		
M.7B.27.7	1991 - 2000	ND2	ND2		
M.7B.27.8	2001 - 2005	ND2	ND2		
M.7B.27.9	2006 - 2010	ND2	ND2		
И.7B.27.10	2011 - 2015	ND2	ND2		
VI.7B.27.11	2016 - 2020	ND2	ND2		
VI.7B.27.12	2021 and onwards	ND2	ND2		
VI.7B.27.13	no data	ND2	ND2		
VI.7B.27.14	Total	0,0	0	0,0%	0,0%
M.7B.27.1	1000	0,0	•	0,070	0,070
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.7					
	19 Nau Commercial Bronach, antiqual	Nominal (mp)	Number of CDE	% Peridontial Loans	% No. of CDE
M.7B.27.10	28. New Commercial Property - optional	Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.27.10 M.7B.28.1	New Property	ND2	ND2	% Residential Loans	% No. of CRE
M.7B.27.10 M.7B.28.1 M.7B.28.2	New Property Existing Property	ND2 ND2	ND2 ND2	% Residential Loans	% No. of CRE
M.7B.27.10 M.7B.28.1 M.7B.28.2 M.7B.28.3	New Property Existing Property other	ND2 ND2 ND2	ND2 ND2 ND2	% Residential Loans	% No. of CRE
M.7B.27.10 M.7B.28.1 M.7B.28.2 M.7B.28.3 M.7B.28.4	New Property Existing Property other no data	ND2 ND2 ND2 ND2	ND2 ND2 ND2 ND2		
M.7B.27.10 M.7B.28.1 M.7B.28.2 M.7B.28.3 M.7B.28.4	New Property Existing Property other	ND2 ND2 ND2	ND2 ND2 ND2	% Residential Loans  0,0%	% No. of CRE 0,0%
M.7B.27.10 M.7B.28.1 M.7B.28.2 M.7B.28.3 M.7B.28.4	New Property Existing Property other no data Total	ND2 ND2 ND2 ND2 ND2 0,0	ND2 ND2 ND2 ND2 ND2	0,0%	
M.7B.27.10 M.7B.28.1 M.7B.28.2 M.7B.28.3 M.7B.28.4 M.7B.28.5	New Property Existing Property other no data Total  29. CO2 emission related to CRE - as per national evailability	ND2 ND2 ND2 ND2 O,0 Ton CO2 (per year)	ND2 ND2 ND2 ND2 O Ton CO2 (LTV adjusted) (per year)	0,0% kg CO2/m2 (per year)	
M.7B.27.10 M.7B.28.1 M.7B.28.2 M.7B.28.3 M.7B.28.4 M.7B.28.5	New Property Esisting Property other no data Total  29. CO2 emission related to CRE - as per national evallability Retail	ND2 ND2 ND2 ND2 0,0 <b>Ton CO2 (per year)</b> ND2	ND2 ND2 ND2 ND2 0 Ton CO2 (LTV adjusted) (per year) ND2	0,0% <b>kg CO2/m² (per year)</b> ND2	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.3 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.1	New Property Existing Property other no data Total  29. CO2 emission related to CRE - as per national availability Retail Office	ND2 ND2 ND2 ND2 O,0 <b>Ton CO2 (per year)</b> ND2 ND2	ND2 ND2 ND2 ND2 O <b>Ton CO2 (LTV adjusted) (per year)</b> ND2 ND2	0,0% <b>kg CO2/m2 (per year)</b> ND2 ND2	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.3 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.1 M.78.29.3	New Property Esisting Property other no data Total  29. CO2 emission related to CRE - as per national evallability Retail Office Hotel/Tourism	ND2 ND2 ND2 ND2 0,0 <b>Ton CO2 (per year)</b> ND2 ND2 ND2	ND2 ND2 ND2 ND2 0 Ton CO2 (LTV adjusted) (per year) ND2 ND2 ND2	0,0% <b>kg CO2/m² (per year)</b> ND2 ND2 ND2	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.3 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.1 M.78.29.2 M.78.29.3 M.78.29.4	New Property Existing Property other no data Total  29. CO2 emission related to CRE - os per national availability Retail Office Hote/  Tourism Shopping malls	ND2 ND2 ND2 O,0 Ton CO2 (per year) ND2 ND2 ND2 ND2	ND2 ND2 ND2 O Ton CO2 (LTV adjusted) (per year) ND2 ND2 ND2 ND2 ND2	0,0% <b>kg CO2/m2 (per year)</b> ND2 ND2 ND2 ND2 ND2 ND2	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.3 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.2 M.78.29.3 M.78.29.4 M.78.29.5	New Property Existing Property other no data Total  29. CO2 emission related to CEE - os per national evallability Retail Office Hotel/Tourism Shopping malls Industry	ND2 ND2 ND2 ND2 0,0 <b>Ton CO2 (per year)</b> ND2 ND2 ND2 ND2 ND2	ND2 ND2 ND2 ND2 0 Ton CO2 (LTV adjusted) (per year) ND2 ND2 ND2 ND2 ND2 ND2	0,0%  kg CO2/m² (per year)  N02  N02  N02  N02  N02  N02  N02	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.3 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.2 M.78.29.3 M.78.29.4 M.78.29.5 M.78.29.6	New Property Existing Property other no data Total  29. CO2 emission related to CRE - as per national availability Retail Office Hotel/Tourism Shopping malls Industry Agriculture	ND2 ND2 ND2 O,0 Ton CO2 (per year) ND2 ND2 ND2 ND2 ND2 ND2	ND2 ND2 ND2 ND2 0 <b>Ton CO2 (LTV adjusted) (per year)</b> ND2 ND2 ND2 ND2 ND2 ND2 ND2	0,0% kg CO2/m2 (per year) ND2 ND2 ND2 ND2 ND2 ND2	
M.7B.27.10 M.7B.28.1 M.7B.28.2 M.7B.28.3 M.7B.28.3 M.7B.28.4 M.7B.29.5 M.7B.29.1 M.7B.29.1 M.7B.29.4 M.7B.29.4 M.7B.29.5 M.7B.29.6 M.7B.29.7	New Property Existing Property other no data Total  29. CO2 emission related to CRE - os per national evallability Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used	ND2 ND2 ND2 ND2 0,0 <b>Ton CO2 (per year)</b> ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	ND2 ND2 ND2 O Ton CO2 (LTV adjusted) (per year) ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	0,0% kg CO2/m² (per year) ND2	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.3 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.2 M.78.29.3 M.78.29.4 M.78.29.5 M.78.29.5 M.78.29.7 M.78.29.7 M.78.29.8	New Property Existing Property other no data Total  29. CO2 emission reloted to CRE - es per national availability Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hotepital	ND2 ND2 ND2 ND2 O,0 Ton CO2 (per year) ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	ND2 ND2 ND2 ND2 0 <b>Ton CO2 (LTV adjusted) (per year)</b> ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	0,0%  kg CO2/m2 (per year)  ND2  ND2  ND2  ND2  ND2  ND2  ND2  ND	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.3 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.2 M.78.29.3 M.78.29.3 M.78.29.4 M.78.29.6 M.78.29.6 M.78.29.7 M.78.29.9	New Property Existing Property other no data Total  29. CO2 emission related to CRE - as per national evallability Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School	ND2 ND2 ND2 ND2 ND2 O,0  Ton CO2 (per year) ND2	ND2 ND2 ND2 ND2 0 Ton CO2 (LTV adjusted) (per year) ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	0,0% kg CO2/m² (per year) ND2	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.3 M.78.28.3 M.78.29.5 M.78.29.1 M.78.29.2 M.78.29.3 M.78.29.4 M.78.29.5 M.78.29.5 M.78.29.7 M.78.29.7 M.78.29.8 M.78.29.8 M.78.29.8 M.78.29.8 M.78.29.8 M.78.29.8	New Property Existing Property other no data Total  29. CO2 emission reloted to CRE - es per national availability Retail Office Hotel/Tourism Shopping mails Industry Agriculture Other commercially used Hotepital School other RE with a social relevant purpose	ND2 ND2 ND2 ND2 ND2 O,0 Ton CO2 (per year) ND2	ND2 ND2 ND2 ND2 0 Ton CO2 (LTV adjusted) (per year) ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2 ND2	0,0%  kg CO2/m2 (per year)  ND2  ND2  ND2  ND2  ND2  ND2  ND2  ND	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.3 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.3 M.78.29.3 M.78.29.4 M.78.29.6 M.78.29.7 M.78.29.7 M.78.29.7 M.78.29.9	New Property Existing Property other no data Total  29. CO2 emission related to CEE - as per national evallability Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land	ND2 ND2 ND2 ND2 O,0  Ton CO2 (per year) ND2	ND2 ND2 ND2 ND2 0  Ton CO2 (LTV adjusted) (per year) ND2	0,0%  kg COZ/m² (per year)  ND2  ND2  ND2  ND2  ND2  ND2  ND2  ND	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.2 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.1 M.78.29.9 M.78.29.9 M.78.29.9 M.78.29.1	New Property Existing Property other no data Total  29. CO2 emission related to CEE - as per notional availability Retail Office Hotel/Tourism Shoeping mails Ambusture Other commercially used Hotely for commercially and School other Ex with a social relevant purpose Land Property developers, Meulinique under construction	ND2 ND2 ND2 ND2 ND2 O,0  Ton CO2 (per year) ND2	ND2 ND2 ND2 ND2 Ton CO2 (LTV adjusted) (per year) ND2	0,0% kg CO2/m2 (per year) ND2	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.2 M.78.28.4 M.78.28.5 M.78.29.1	New Property Existing Property other no data Total  29. CO2 emission related to CRE - as per national evallability Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other Ret with a social relevant purpose Land Property developers / Building under construction Other	ND2	ND2 ND2 ND2 ND2 0  Ton CO2 (LTV adjusted) (per year) ND2	0,0%  kg COZ/n2 (per year)  ND2  ND2  ND2  ND2  ND2  ND2  ND2  ND	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.2 M.78.28.3 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.3 M.78.29.4 M.78.29.5 M.78.29.7 M.78.29.1	New Property Existing Property other no data Total  29. CO2 emission related to CEE - as per notional availability Retail Office Hotel/Tourism Shopping mails Agriculture Other commercially used Hotely for the commercially sed Hotel Tourism Shopping mails Agriculture Other commercially used Hotel Tourism Shopping mails School other E with a social relevant purpose Land Property developers/ Beulinig under construction Other no data	ND2 ND2 ND2 ND2 ND2 O,0  Ton CO2 (per year) ND2	ND2 ND2 ND2 ND2 ND2 Ton CO2 (LTV adjusted) (per year) ND2	0,0% kg CO2/m2 (per year) ND2	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.3 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.2 M.78.29.4 M.78.29.5 M.78.29.6 M.78.29.1	New Property Existing Property other no data Total  29. CO2 emission related to CEE - os per national evallability Retail Office Hotel/Tourism Shopping mails Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers / Building under construction Other no data Total	ND2	ND2 ND2 ND2 ND2 0  Ton CO2 (LTV adjusted) (per year) ND2	0,0%  kg CO2/m² (per year)  ND2  ND2  ND2  ND2  ND2  ND2  ND2  ND	
M.78.27.9 M.78.27.9 M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.3 M.78.28.5 M.78.28.5 M.78.28.5 M.78.29.1 M.78.29.1 M.78.29.1 M.78.29.3 M.78.29.3 M.78.29.3 M.78.29.3 M.78.29.3 M.78.29.3 M.78.29.1 M.78.2 M.78.2 M.78.2 M.78.2 M.78.2	New Property Existing Property other no data Total  29. CO2 emission related to CEE - as per notional availability Retail Office Hotel/Tourism Shopping mails Agriculture Other commercially used Hotely for the property developers (Assicial relevant purpose Land Property developers) Resulting under construction Other no data	ND2 ND2 ND2 ND2 ND2 O,0  Ton CO2 (per year) ND2	ND2 ND2 ND2 ND2 ND2 Ton CO2 (LTV adjusted) (per year) ND2	0,0%  kg COZ/n2 (per year)  ND2  ND2  ND2  ND2  ND2  ND2  ND2  ND	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.2 M.78.28.3 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.2 M.78.29.9 M.78.29.8 M.78.29.8 M.78.29.1	New Property Existing Property other no data Total  29. CO2 emission related to CEE - os per national evallability Retail Office Hotel/Tourism Shopping mails Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers / Building under construction Other no data Total	ND2 ND2 ND2 ND2 ND2 O,0  Ton CO2 (per year) ND2	ND2 ND2 ND2 ND2 ND2 Ton CO2 (LTV adjusted) (per year) ND2	0,0%  kg CO2/m² (per year)  ND2  ND2  ND2  ND2  ND2  ND2  ND2  ND	
M.78.27.10 M.78.28.1 M.78.28.2 M.78.28.3 M.78.28.3 M.78.28.4 M.78.28.5 M.78.29.1 M.78.29.2 M.78.29.2 M.78.29.2 M.78.29.1	New Property Existing Property other no data Total  29. CO2 emission related to CEE - os per national evallability Retail Office Hotel/Tourism Shopping mails Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers / Building under construction Other no data Total	ND2 ND2 ND2 ND2 ND2 O,0  Ton CO2 (per year) ND2	ND2 ND2 ND2 ND2 ND2 Ton CO2 (LTV adjusted) (per year) ND2	0,0%  kg CO2/m² (per year)  ND2  ND2  ND2  ND2  ND2  ND2  ND2  ND	



# C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

ield Number	1. Glossary - Standard Harmonised Items	Definition
	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond
HG.1.1	OC Calculation: Statutory	framework.
	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme
HG.1.2	oc calculation. contractadi	documents.
	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and
HG.1.3	•	statutory overcollateralisation.
HG.1.4	Interest Rate Types	Floating rate type inclundes the assets with the option to switch rate
	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined?	For assets in the cover pool legal maturity is defined as the date of the last instalment contractually scheduled.
HG.1.5	What assumptions eg, in terms of prepayments? etc.]	The expected weighted average life of the cover pool is calculated assuming 7% annual prepayments. The details for the different maturity buckets are not availa
HG.1.5		yet.
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What	For Covered Bond the legal maturity date is defined in the Final Terms (item viii). For the extended maturity, having a Soft Bullet structure of Covered Bond, the
	maturity structure (hard bullet, soft bullet, conditional pass through)? Under what	scheduled maturity is contractually extended by 12 months.
HG.1.6	conditions/circumstances? Etc.]	
	Maturity Extention Triggers	https://group.intesasanpaolo.com/it/investor-relations/prospetti/emissioni-internazionali/obbligazioni-bancarie/programma-obg-mutui-ipotecari-isp/programma-obg-mutui-isp-mutu
HG.1.7	Maturity extention ringgers	<u>obg-mutui-ipotecari-isp</u>
	LTVs: Definition	"Loan to Value Ratio" means on a certain date and with reference to any single Mortgage Receivable, the ratio between: (a) the Outstanding Principal Balance of t
HG.1.8		specific Mortgage Receivable and (b) the most recent Market Value of the Real Estate related to such Mortgage Receivable
HG.1.9	LTVs: Calculation of property/shipping value	Valuation of the property are made with Nomisma data
	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated	Only one valuation at inception, revaluation twice a year based on indexed real estate market, with possible reappraisal in case of heavy fluctuation of the market
HG.1.10	Valuation Model (AVM) or on-site audits	value.
HG.1.11	LTVs: Frequency and time of last valuation  Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial	Valuation of the property is made with Nomisma data on semi-annual basis or minimum or y property type. Residential mortiage to dom menia a mortiage to an interfere to unider article 4, Paragraph 4, letter of and Article 2, Paragraph 4, letter
HG.1.12	real estate, etc. Same for shipping where relecvant	of the MEF Decree (12/2006 n. 310). Commercial Mortgage Loan means a Mortgage Loan referred to under Article 1, Paragraph 1, letter c) and Article 2, Paragrap
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Intesa Sanpaolo S.p.A. has addressed interest rate risk by implementing Asset-Liability hedging swaps acting as swap counterparty.
110.1.15	rieuging strategy (please explain now you address interest rate and currency risk)	Loans in arrears more than 90 days, considering the full outstanding amount of the loan, not only the amount in arrears and limitedly to the performing portfolio h
HG.1.14	Non-performing loans	represented. Defaulted loans are excluded.
HG.1.15	Valuation Method	A prudential market value is applied, which is similar to mortagage lending value definition
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	ND2
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	ND2
HG.2.3	New Property and Existing Property	ND2
	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for	ND2
OHG.2.1	single indicators etc.)	NUZ
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6 OHG.2.7		
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	Confidential Information	ND4
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	please note that only fixed coupon bonds are hedged
OHG.4.1		
OHG.4.2		
OHG.4.3		

### ECBC CB Label Transparency Template for Italian covered bond (OBG) issuers

### General issuer information

Table A. General Issuer Detail	(million Euro)	(million Euro)	(million Euro)
Key information regarding issuers' balance sheet (at most	31/12/2023	31/12/2022	31/12/2021
recent reporting date and for the preceding two fiscal years)			
Total Balance Sheet Assets	963.570	975.683	1.069.003
Gross loans/asset entry of eligible collateral in cover pool in last 6 months and previous year	2.161	15.301	9.28
(*) revised data including ISP OBG program	2.101	13.301	5.26.
Gross loans/asset entry of eligible collateral in cover pool in previous years			
Tier 1 Ratio (%)	16,3%	16,2%	16,49
Market Capitalisation	48.331	39.459	44.18
Total customer deposit			
Direct deposits from banking business	576.136	545.386	555.565
Direct deposits from insurance business (*)	172.746	173.597	204.47
Outstanding Covered Bonds (excluding Not Rated Covered Bonds)	68.945	70.970	74.09
Funding (amounts)	31/12/2023	31/12/2022	31/12/202
Covered bonds			
Mortgage vs public sector			
Mortgage	67.095	67.870	70.52
Public Sector	1.850	3.100	3.57
Jumbo vs other			
Jumbo	65.325	67.400	68.87
Other	3.620	3.570	5.22
by currency_			
EUR	68.945	70.970	74.09
GBP	0	0	
USD	0	0	
other	0	0	
Registered vs bearer			
registered	610	610	61
bearer	68.335	70.360	73.48
by legal final maturity_			
1-5 years	36.910	35.935	34.13
5-10 years	20.675	18.825	20.86
over 10 years	11.360	16.210	19.10
Customer deposits (Deposits and current accounts)[1]	31/12/2023	31/12/2022	31/12/202
by legal maturity			
up to 30 days	383.174	422.337	431.00
up to 1 year	24.381	10.253	9.88
1 year and beyond	3.515	3.489	3.68:
by currency			
EUR	385.920	404.715	416.20
GBP	NA NA	NA	N/
USD	NA	NA	N/
other	25.150	31.364	28.37
Customer loans (amounts)			
Composition by <sup>1</sup>			
Maturity			
0 <= 1 year	156.583	152.835	156.25
<1<=5 years	146.811	164.680	175.71
over 5 years	135.199	137.459	136.27
Currency			
EUR	403.564	417.050	426.22
USD	NA NA	NA NA	420.22 N/
Other	35.029	37.924	42.00
Non-performing loans (net exposures)	4.965	5.496	7.07
Loan loss provisions (total adjustments)	4.931	5.146	8.17
Status of covered bonds			
Eligibility for repo transaction with central bank (Yes/No)			Ye
UCITS compliance (Yes/No)			Ye
CRD compliance (Yes/No)			Ye

#### Cover Pool Data

Table B. Cover Pool Data	(Euro)
Date of reporting data:	31/05/2024
General cover pool information	
Nominal value of mortgage cover pool size (performing)	31.774.414.113,54
Liquidity included in the cover pool	2.785.727.346,19
Other Eligible Assets	
Nominal value of outstanding covered bond	22.960.000.000,00
Overcollateralisation information	
Current overcollateralisation ratio	150,52%
By law	>100.00%
Contractual	107,50%
Committed to rating agencies/others (lowest ratio)	107,50%
Inclusion/Eligibility of ABS in the Cover pool (Yes/No)	Yes
% ABS	0,00%
% substitute asset	0,00%
Weighted LTV unindexed	
(Intended as original loan and on original property value)	65,78%
Weighted LTV indexed	
(Intended as current loan on updated property value – e.g. NOMISMA)	52,41%
WAL of cover pool (residual years)	10,86
WAL of outstanding cover bond (residual years)	4,95
Maturity structure_cover pool/cover bond	4,95
Assets: Remaining Legal maturity	
	21.937.468.00
0-1 year	
1-2 year	115.043.286,62
2-3 year	179.799.492,77
3-5 year	442.669.813,66
5-10 year	2.905.811.739,62
10 year or longer	28.109.152.312,87
CBs: Remaining Legal maturity	
0-1 year	1.000.000.000,00
1-2 year	3.600.000.000,00
2-3 year	1.750.000.000,00
3-4 year	3.210.000.000,00
4-5 year	3.650.000.000,00
5-10 year	8.000.000.000,00
10 year or longer	1.750.000.000,00
Composition of the mortgage cover pool (data specific to commercial and residential mortgages)	
Percentage of residential mortgages in the cover pool	97,54%
Percentage of commercial mortgages in the cover pool	2,46%
Percentage of non-first lien mortgages in the cover pool	0,33%
Percentage of insured mortgages in the cover pool	100%
Geographical distribution of loans in the cover pool	
South	18,51%
Centre	23,04%
North	58,44%
Percentage and sum of loans in the cover pool of the 5 and 10 biggest borrowers	
Sum of the 5 biggest borrowers	24.843.864,36
Percentage of the 5 biggest borrowers	0,08%
Sum of the 10 biggest borrowers	40.466.271,43
Percentage of the 10 biggest borrowers	0,13%
Presence of soft/hard bullet structures in the mortgage cover bond	100% Soft Bullet
If present, length of the extension periods	1 year
Inclusion of derivatives included in the cover pool	Yes  Being some Capped floating rate loans included in the portfolio, a derivative component is embedded in the above mentioned loans.
Percentage of ECB eligible ABS in cover pool	09
	0,07%
Percentage of loans more than 90 days past due (excluded Defaulted Receivables)	0,079

Residential mortgages:	
ercentage of interest only loans	(
ercentage of self-certified loans	(
ercentage of limited certification loans	(
sepayment type (repayment/interest-only)	
Repayments	100% (contracto repaymen
Interest-only	Терауше
lesidential Cover Pool Pivot table (amounts)	
Inindexed LTV buckets:	
0-40	2.790.380.371,
40-50	3.392.342.446,
50-60	3.284.470.393,
60-70	5.863.120.852,
70-80	14.001.418.243,
80-85	441.546.926,
85-90	429.080.742,
90-95	688.056.560,
95-100	89.347.299,
100-105	4.788.935,
105-115	5.933.940,
115-	3.682.517,
ndexed LTV buckets:	-
0.40	7.606.383.667,
40-50	4.405.178.973,
50-60 60-70	5.942.418.333, 7.587.066.329,
70-80	5.409.045.777,
80-85	15.260.627,
85-90	7.391.270,
90-95	5.007.370,
95-100	4.725.567,
100-105	2.748.713,
105-115	4.095.342,
115-	4.847.254,
Outstanding amount Buckets (in Eur):	
0 (included) – 10.000	67.669.731,
10.000 (Included) – 25.000	516.252.357,
25.000 ( Included ) – 50.000	2.695.287.340,
50.000 ( Included ) – 75.000	4.670.222.163,
75.000 (Included) – 100.000	5.648.304.756,
100.000 (included) – 150.000	8.510.118.745,
150.000 (Included) – 200.000	4.277.625.278,
200.000 (Included) – 300.000	2.809.828.321,
Over 300.000 (Included)	1.798.860.536,
ligible assets in cover pool_	31.646.844.937,
lon eligible assets in cover pool	127.569.176,
easoning:	
<12 months	1.814.249.093,
12-24 months 24-36 months	5.792.844.246,
24-36 months 36-60 months	3.357.526.175, 4.462.364.611,
	4.462.364.611, 15.567.185.103,
>60 months  hterest rate type:	15.507.105.103,
Floating not capped,	3.548.830.484,
Floating capped	2.130.312.113,
Fixed or reset < 2 year	66.404.097,
Fixed or reset 2-5 year	378.296.600,
Fixed or reset > 5 year	24.870.325.934,
erformance:	
Not delinquent performing loans	30.930.903.497,
Delinquent performing loans	63.265.732,
Defaulted loans	15.335.335,
lemaining legal maturity:	
< 12 months	20.795.963,
1-5 years	692.713.999,
over 5 years	30.280.659.267,
Outstanding Amount per Currency	
	20 004 450 220
Euro	30.994.169.230,

Commercial mortgages: by sector distribution	
Commercial Cover Pool Pivot table (amounts)	
Unindexed LTV buckets:	
0-40	136.325.463,1
40-50 50-60	143.305.031,2 142.241.926,3
60-70	191.790.320,3
70-80	155.939.615,8
80-85	4.016.283,5
85-90	1.025.702,6
90-95	2.246.688,5
95-100	1.979.087,8
100-105	198.159,5
105-115	615.061,8
115- Indexed LTV buckets:	561.542,5
0-40	338.820.406.6
40-50	152.024.103,0
50-60	286.356.017,8
60-70	2.065.619,06
70-80	177.764,3
80-85	0,0
85-90	147.071,46
90-95	175.711,78
95-100 100-105	442.497,35
105-115	35.692,12
115-	0,00
Outstanding amount Buckets (in Eur):	
0 (included) –10.000	2.468.745,23
10.000 (Included) – 25.000	18.927.811,52
25.000 (Included) – 50.000	87.573.098,02
50.000 (Included) – 75.000	121.480.272,2
75.000 (Included) – 100.000	121.962.217,2 165.731.660,2
100.000 (included) – 150.000 150.000 (included) – 200.000	89.200.148,89
200.000 (Included) – 300.000	79.334.429,5
Over 300.000 (Included)	93.566.500,65
Seasoning:	
<12 months,	16.535.074,5
12-24 months	63.058.840,39
24-36 months	49.737.783,18
36-60 months >60 months	123.747.933,29 527.165.252,10
Interest rate type:	327.103.232,10
Floating not capped,	131.106.103,18
Floating capped	17.791.294,16
Fixed or reset < 2 year	4.382.184,99
Fixed or reset 2-5 year	26.163.334,0
Fixed or reset > 5 year	600.801.967,18
Performance:	
Not delinquent performing loans	775.777.764,6: 4.467.118,92
Delinquent performing loans  Defaulted loans	4.467.118,9 1.121.651,0
Remaining legal maturity:	1.141.504,4
Remaining legal maturity:  < 12 months	
	44.798.593,7
< 12 months 1-5 years over 5 years	
< 12 months 1-5 years over 5 years Outstanding Amount per Currency	734.304.785,3
< 12 months 1-5 years Outstanding Amount per Currency Euro	734.304.785,3i 780.244.883,5:
< 12 months  1.5 years over 5 years  Outstanding Amount per Currency  Euro  Other (Amounts per each foreign currency)	734.304.785,3i 780.244.883,5:
< 12 months  1-5 years  Over 5 years  Outstanding Amount per Currency  Euro  Other (Amounts per each foreign currency)  Composition of the public cover pool	734.304.785,3i 780.244.883,5:
< 12 months  1-5 years over 5 years Outstanding Amount per Currency Euro Other (Amounts per each foreign currency)  Composition of the public cover pool Public Cover Pool Pivot table	734.304.785,3i 780.244.883,5:
< 12 months  1-5 years  Over 5 years  Outstanding Amount per Currency  Euro  Other (Amounts per each foreign currency)  Composition of the public cover pool	734.304.785,3 780.244.883,5
< 12 months  1-5 years  over 5 years  Outstanding Amount per Currency  Euro  Other (Amounts per each foreign currency)  Composition of the public cover pool  Public Cover Pool Pivot table  Type of claim: State, Regional authorities, Local authorities, enterprise with implicit guarantee, enterprise with explicit guarantee, other debtors  Proportion of bonds and loans  Geographical and type of distribution of loans within public sector cover pool (by country and within a country by State, Region, City, Municipality, PS company,	734.304.785,3 780.244.883,5 ( N.A.
< 12 months  1.5 years over 5 years Over 5 years Over 5 years  Outstanding Amount per Currency  Euro Other (Amounts per each foreign currency)  Composition of the public cover pool  Public Cover Pool Pivot table  Type of claim: State, Regional authorities, Local authorities, enterprise with implicit guarantee, enterprise with explicit guarantee, other debtors  Proportion of bonds and loans  Geographical and type of distribution of loans within public sector cover pool (by country and within a country by State, Region, City, Municipality, PS company, etc.)	734.304.785,3( 780.244.883,5: (
< 12 months  1-5 years  over 5 years  Outstanding Amount per Currency  Euro  Other (Amounts per each foreign currency)  Composition of the public cover pool  Public Cover Pool Pivot table  Type of claim: State, Regional authorities, Local authorities, enterprise with implicit guarantee, enterprise with explicit guarantee, other debtors  Proportion of bonds and loans  Geographical and type of distribution of loans within public sector cover pool (by country and within a country by State, Region, City, Municipality, PS company,	734.304.785,3( 780.244.883,5) ( NA NA
< 12 months 1.5 years over 5 years over 5 years Outstanding Amount per Currency Euro Other (Amounts per each foreign currency) Composition of the public cover pool Public Cover Pool Pivot table Type of claim: State, Regional authorities, Local authorities, enterprise with implicit guarantee, enterprise with explicit guarantee, other debtors Proportion of bonds and loans Geographical and type of distribution of loans within public sector cover pool (by country and within a country by State, Region, City, Municipality, PS company, etc) Country Exposure (10 biggest borrowers)	734.304.785,36 780.244.883,53 ( N.A. N.A.

#### **Key Concepts Explanation**

Access included in the core  Access in a fine of access in a core  Access in a fine of access in a core  Access in a fine of access in a core  Access in a fine of access in a core  Access in a fine of access in a core  Access in a fine of access in a core  Access in a fine of access in a core  Access in a fine of access in a core  Access in a fine of access in a core  Access in a fine of access in a core  Access in a core  Access in a fine of access in a core  Acc	Table C. Key Concepts Explanation	
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information on exercilarisations calculation method and asset composition  Residential vs. commercial mortgages  Secretary in the difference made between residential and commercial properties  Description of the difference made between residential and commercial properties  Description of property description as commercial properties  Description of property description as commercial property (residential secretary). It is not a property of the difference made between residential and commercial properties  Description of property description as commercial property (residential secretary). It is not a property description of property description as commercial as comm	ore constitution	Refers to the value of total
Residential vs. commercial mortgages  Residential vs. commercial mortgages  Residential Mortgage conservation of the difference made between residential and commercial properties  Rescription of the difference made between residential and commercial properties  Rescription of property dissolication as commercial properties  Rescription of property dissolication as commercial property (Yeu/No)  Perception of property dissolication as commercial property (Yeu/No)  Rescription of working captain in the valuation for commercial property (Yeu/No)  Rescription of property dissolication as selected in the commercial property (Yeu/No)  Rescription of property dissolication as a property (Yeu/No)  Rescription of property dissolication as a property (Yeu/No)  Rescription of the commercial property (Yeu/No)  Rescription of the commercial property (Yeu/No)  Rescription of the commercial property (Yeu/No)  Rescription of	information on overcollateralization calculation method and asset composition	
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Assistant Manages can what the difference made between residential and commercial properties  Commercial Mortgage can means a Mortgage can mean and mean and mean and mortgage can mean and mean and mortgage can mean mean mean mean mean mean mean me	Dacidantial us sammarsial marteness	outstanding amount of
means a Mortages can be desired and commercial properties  Commercial Mortage Case means in Mortage Case means	2.2	
commercial properties  Description of the difference made between residential and commercial properties  Commercial Mortages (commercial properties)  Description of property descriptions of working capital in the valuation for commercial property (Yes/No)  Textured mortageages (if part of the cover pool)  Coans insurance characteristics  Application of working capital in the valuation for commercial property (Yes/No)  Textured mortageages (if part of the cover pool)  Coans insurance characteristics  Application of working capital in the valuation for commercial property (Yes/No)  Textured mortageages (if part of the cover pool)  Coans insurance characteristics  Application of the risk description of the cover pool of the part of the cover pool of the risk description of working capital in the valuation for commercial property (Yes/No)  Textured of insurance characteristics  Application of the part of the cover pool of the part of the part of the property of the part		Residential Mortgage Loai
Description of the difference made between residential and commercial properties  commercial Mortgage Loss mercial Mortgage Loss mercial Mortgage Loss referred under Article 2 Properties classified as commercial have a beexception of property (desification as commercial  Properties classified as commercial have a businesses or self-life.  Properties classified as commercial have businesses or self-life.  Resized mortgages (1) port of the cover pool)  **Resized mortgages (1) port of the cover pool)  **Resized mortgages (1) port of the cover pool)  **Resized mortgages (2) port of the cover pool  **Resized mortgages (3) port of the cover pool  **Resized mortgages (4) port of the cover pool  **Res		
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Description of property destification as commercial  Properties classified as commercial property (res/No)  Properties classified as commercial property (res/No)  Test commercial property destification as commercial property (res/No)  Insured mortigoges (if part of the cover pool)  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))  Insured mortigoges (if part of the cover pool (part))		MEF Decree.
referred to under Article 2 Paragraph 1, later b) of the TB Decree.  Properties classified as commercial property dissification as commercial commercial property dissification as commercial property classification as commercial use, either of a commercial use, either of the cover pool)  **Residence of the cover pool of the cover	Description of the difference made between residential and commercial properties	Commercial Mortgage Loai
Description of property distillication as commercial  Description of property distillication as commercial property (ver/ho)  Text commercial have a commercial property (ver/ho)  Text commercial property distillication as commercial property (ver/ho)  Text comm		
Description of property classification as commercial experty (less/files)  Description of property classification as commercial experty (less/files)  Properties classified as commercial experts (less/files)  Properties classified as capital of the cover pool (less/files)  Properties classified as capital of the cover pool (less/files)  Properties classified as capital of the cover pool (less/files)  Properties classified as capital of the cover pool (less/files)  Properties c		
Description of property classification as commercial property (Yes/No)  Testing mortification of working capital in the valuation for commercial property (Yes/No)  Testing mortification of working capital in the valuation for commercial property (Yes/No)  Testing mortification of the cover pool)  Coans insurance characteristics		
Description of property classification as commercial property (Yes/No)  Testing mortification of working capital in the valuation for commercial property (Yes/No)  Testing mortification of working capital in the valuation for commercial property (Yes/No)  Testing mortification of the cover pool)  Coans insurance characteristics		
commercial use, either for businesses or as offices inclusion of working capital in the valuation for commercial property (Yes/No)  Yes  Missured mortgages (if part of the cover pool)  Loans insurance characteristics  betallor finisures  Detaillor finisures  Detaillor finisures  APPLS  AP		Properties classified as
inclusion of working capital in the valuation for commercial property (Yes/No)  Insured mortgages (if part of the cover pool)  Insured mortgages (if part of the cover pool (Yes/No)  Insured mortgages (if part of the cover pool (Yes/	Description of property electrication as commercial	
Instruction of Defaulted Receivable  Definition of Defaulted Recei	description of property classification as commercial	
Insurance Apracteristics  Contains Insurance characteristics  Contains of mourers  Details of Insurance Companies  APPLS  Testing in Intay  Testing in Intay	advision of making control in the university for a companying accepts (Ver Ma)	
toms insurance characteristics  betails of insurers  betails of insurers  ### Details of insurers  #### Details of insurers  ### Details of insure		163
destruction of the reseated regression states are progressionally as a state progression states are progressionally as a state progression of the cover pool (sea, short) and with the provisions of the Collection of Defaulted Receivable  Definition of Defaulted Receivable  Defaulted	insurea mortgages (17 part of the cover pool)	insurance against flood fire
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Distinction between performing and non performing loans in the cover pool which are not classified a Defaulted Receivables.    Defaulted Receivables   No   No		
Distinction between performing and non performing loans in the cover pool which are not classified a Defaulted Receivables.  Eligibility of defaulted loans as part of the cover pool (Yes/No) No  Eligibility of loans in foreclosure procedure as part of the cover pool (and, in case, provisioning made in respect of the value of these loans in the cover pool)		
Defaulted Receivables.  Eligibility of defaulted loans as part of the cover pool (Yes/No)  No  Eligibility of loans in foreclosure procedure as part of the cover pool (and, in case, provisioning made in respect of the value of these loans in the cover pool)		
Eligibility of defaulted loans as part of the cover pool (Yes/No)  No  Eligibility of loans in foreclosure procedure as part of the cover pool (and, in case, provisioning made in respect of the value of these loans in the cover pool)	pistifiction between performing and non-performing loans in the cover pool	
Eligibility of loans in foreclosure procedure as part of the cover pool (and, in case, provisioning made in respect of the value of these loans in the cover pool)		
	Eligibility of defaulted loans as part of the cover pool (Yes/No)	

Description of the types of caps for the loans	Capped floating rate loans
	are loans for which interest rates are subject to a cap.
Soft Bullets (Extendable maturity)	
Description of the soft bullet structures (circumstances under which soft bullet could be used)	N.A.
ABS	
Limitations on ABS in the cover pool	None (RMBS) 10% cap of the total cover pool (CMBS)
	Under the MEF Decree, the following assets, inter alia may be assigned to the purchasing company together with any ancillar contracts aimed at hedging the financial risk
Further regulations (legal or contractual) for ABS in the pool (e.g. only self -issued/others)	embedded in the relevan assets: (iii) securitie satisfying the requirement set forth under article 2 paragraph 1, letter c) of the MEF Decree (as defini below) (the "Publi Securities") and (iv securities issued in the
	framework of securitisation with 95% of the underlying assets of the same nature as in (i) and (ii) above and having, risk weighting non highe than 20% under the standardised approach (the "ABS Securities" and,
	together with the Mortgage Receivables and the Publi Securities, the "Assets", and, within certain limits Integration Assets
Substitute Asset	
	For the purpose of ensuring compliance with the test described above and pursuant to article 2 of the MEF Decree, in addition to eligible assets which
	are generally eligible, the following assets may be used for the purpose of the integration of the coverage pool:
Details on eligibility criteria of the types of assets that can be considered as substitute asset	<ul> <li>(a) the creation of deposit with banks incorporated it public administrations of States comprised in the European Union, the European Economic</li> </ul>
	Space and the Swis Confederation (th "Admitted States" or in : State which attract a ris weight factor equal to 09 under the "Standardised Approach" to credit ris measurement;
	measurement; (b) the assignment o securities issued by the banks referred to under (a above, having a residua maturity not exceeding on year
List of eligible assets allowed by law / Asset classes currently included in the cover pool	Deposits with bank incorporated in publi administrations of State comprised in the Europear

Loan-to-Value	
Description of LTV calculation method (indexed)	"Loan to Value Ratio" means on a certain date and with reference to any single Mortgage Receivable, the ratio between: (a) the Outstanding Principal Balance of the specific Mortgage Receivable and (b) the most recent Market Value of the Real Estate related to such Mortgage Receivable
Frequency of real estate valuation for the purpose of calculating index CLTV	Valuation of the property are made with Nomisma data on semi-annual basis
Description of issuer's valuation techniques (e.g. only once at inception vs. frequent re-evaluation which also will have an effect on accounting treatment of the loan/collateral)	Only one valuation at inception, revaluation twice a year based on indexed real estate market, with possible reappraisal in case of heavy fluctuation of the market value.
Date of the last valuation of the property	31st of March 2014
Derivatives	
Hedging of interest risk	Yes
Hedging of duration risk	No
Hedging of currency risk	N.A.
Further information on derivatives	-
Presence of internal vs. external swap counterparties	Intesa Sanpaolo SpA acts as swap counterparty
Legal maturity	
Definition of legal maturity for asset in cover pool and cover bond	For Covered Bond legal maturity date is defined as "item 8" of Issue Final Terms (Maturity Date). For asset in cover pool legal maturity is defined as the date of last instalment contractually scheduled
Delinquent loans	
	Loans defined in the stratification tables a "delinquent loans" are those Mortgage Receivables which have not been classified as Credito in Sofferenza and which have at least one Unpaid Instalment
Limited certification	
	"Limited Certification Loan" is a loan for which not all
Definition of "limited-certification loan"	documentation have been certified with a final validation of the bank

#### **Additional information**

Table D. Additional information	Current year	Y - 1	Y - 2
Ratings information			
Current ratings and recent rating history			
Senior unsecured ratings by Moody's, S&P, Fitch, DBRS	Baa1 / BBB/BBB/ BBB (high)	Baa1 / BBB/BBB/ BBB (high)	Baa1 / BBB/BBB/ BBB (high)
Senior secured (covered bond) ratings by Moody's	Aa3	Aa3	Aa3
Financial strength ratings by Moody's and Viability Rating by Fitch	n.a. / bbb	n.a. / bbb	n.a. / bbb
Sovereign ratings by Moody's, S&P, Fitch, DBRS	Baa3/BBB/BBB/BBB (high)	Baa3/BBB/BBB/BBB (high)	Baa3/BBB/BBB/BBB (high)

[1] As required by the instructions of the Bank of Italy, the information is provided solely with respect to the banking group, as defined in the Supervisory Instructions, and include the share proportional to the interest held of the assets and liabilities of jointly controlled banking, financial and instrumental companies consolidated proportionally for regulatory purposes. Amounts are stated gross of transactions with other companies within the scope of consolidation.

#### This addendum is option:

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

HTT 2024



Field	Additional information on the programme					
Number	Transaction Counterparties		Legal Entity Identifier (LEI)*			
		Name				
E.1.1.1	Sponsor (if applicable)	ND2	ND2			
E.1.1.2	Servicer	Intesa Sanpaolo S.p.A.	2W8N8UU78PMDQKZENC08			
E.1.1.3	Back-up servicer	ND2	ND2			
E.1.1.4	BUS facilitator	ND2	ND2			
E.1.1.5	Cash manager	Intesa Sanpaolo S.p.A.	2W8N8UU78PMDQKZENC08			
E.1.1.6	Back-up cash manager	ND2	ND2			
E.1.1.7	Account bank	Intesa Sanpaolo S.p.A.	2W8N8UU78PMDQKZENC08			
E.1.1.8	Standby account bank	Crédit Agricole - CIB	1VUV7VQFKUOQSI21A208			
E.1.1.9	Account bank guarantor	ND2	ND2			
E.1.1.10	Trustee	ND2	ND2			
E.1.1.11	Cover Pool Monitor	Deloitte & Touche S.p.A	8156002B8705502CBA51			
OE.1.1.1	where applicable - paying agent	Deutsche Bank S.p.A.	529900SS7ZWCX82U3W60			
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	Intesa Sanpaolo S.p.A.	ND2	2W8N8UU78PMDQKZENC08	Interest Rate Swap		
	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (years)	6,11				
E.3.1.2	Weighted Average Maturity (years)**	19,69				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	0,04%	0,10%	ND2	ND2	0,04%
E.3.2.2	30<60 days	0,11%	0,20%	ND2	ND2	0,12%
E.3.2.3	60<90 days	0,05%	0,27%	ND2	ND2	0,05%
E.3.2.4	90-<180 days	0,04%	0,09%	ND2	ND2	0,05%
E.3.2.5	>= 180 days	0,03%	0,04%	ND2	ND2	0,03%
OE.3.2.1						
OE.3.2.2						



Reason for No Data in Worksheet E.	
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4

\* Legal Entity Identifier (LEI) finder: http://www.lei-lookup.com/#Isearch
\*\* Weighted Average Maturity = Remaining Term to Maturity

# **G1. Crisis Mortgage Payment Holidays**



#### HTT 2024

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

COVID-19: EMF-ECBC Response

# Optional further information at issuer/country level

[For completion]

YES

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

	1. Share of cover assets affected at the time of reporting by	v payment holidays caused exclu	sively by COVID 19						
	1. Breakdown of payment holiday	Nominal (mn)	Number of loans		% Nominal (mn) to total cover pool	% No. of Loans to total cover pool			
COV.1.1.1	payment holiday granted	0,00	0,00		0,0%	0,0%			
OCOV.1.1.2									
OCOV.1.1.3									
	2. Additional information on the cover pool section affected by payment holidays								
	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total		
	in % nominal (mn) of affected notional amount to total cover pool								
COV.2.1.1	principal & interest deferred	0,00%	0,00%	0,00%	0,00%	0,00%	0,0%		
COV.2.1.2	principal deferred	0,00%	0,00%	0,00%	0,00%	0,00%	0,0%		
COV.2.1.3	other	0,00%	0,00%	0,00%	0,00%	0,00%	0,0%		
COV.2.1.4	Total payment holiday	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%		