

# Harmonised Transparency Template

**2026 Version**

**United Kingdom**

**Lloyds Bank plc**

**Reporting Date: 31/03/2026**

**Cut-off Date: 31/03/2026**



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A. Harmonised Transparency Template - General Information

HTT 2026

Reporting in Domestic Currency	GBP
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Field Number	1. Basic Facts				
G.1.1.1	Country	United Kingdom			
G.1.1.2	Issuer Name	Lloyds Bank plc			
G.1.1.3	Labelled Cover Pool Name	Lloyds Bank plc			
G.1.1.4	Link to Issuer's Website	<a href="http://www.lloydsbankplc.com/investing/cover">www.lloydsbankplc.com/investing/cover</a>			
G.1.1.5	Cut-off date	31/03/2026			
G.1.1.6	Cover Pool's FIGI Identifier (non-mandatory)				
OG.1.1.2	Optional information e.g. Contact name				
OG.1.1.3	Optional information e.g. Parent name				
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CSD Compliance	No			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	UK Status	<a href="http://www.coverbondlabel.com/issue/14_bonds">www.coverbondlabel.com/issue/14_bonds</a> <a href="#">bank plc</a>			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information					
G.3.1.1	Total Cover Assets	Nominal (mm) 26,144.8			
G.3.1.2	Outstanding Covered Bonds	17,930.2			
OG.3.1.1	Cover Pool Size (NPV) (mm)	ND1			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mm)	ND1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (N)	8.0%	37.8%	7.5%	ND1
G.3.2.2	Total OC (absolute value in mm)	8,214.6			
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	30.1%			
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.4	OC in accordance with the National Legal Framework				
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mm)		% Cover Pool	
G.3.3.2	Public Sector	2570.3		98.3%	
G.3.3.3	Shipping	0.0		0.0%	
G.3.3.4	Substitute Assets	0.0		0.0%	
G.3.3.5	Other	439.5		1.7%	
G.3.3.6	Total	26,144.8		100.0%	
OG.3.3.1	<i>a/w (if relevant, please specify)</i>			0.0%	
OG.3.3.2	<i>a/w (if relevant, please specify)</i>			0.0%	
OG.3.3.3	<i>a/w (if relevant, please specify)</i>			0.0%	
OG.3.3.4	<i>a/w (if relevant, please specify)</i>			0.0%	
OG.3.3.5	<i>a/w (if relevant, please specify)</i>			0.0%	
OG.3.3.6	<i>a/w (if relevant, please specify)</i>			0.0%	
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	18.2	ND1		
	Residual Life (mm)				
	By buckets:				
G.3.4.2	0 - 1Y	348.4	ND1	1.4%	
G.3.4.3	1 - 2Y	481.6	ND1	1.9%	
G.3.4.4	2 - 3Y	665.8	ND1	2.6%	
G.3.4.5	3 - 4Y	727.0	ND1	2.8%	
G.3.4.6	4 - 5Y	780.8	ND1	3.0%	
G.3.4.7	5 - 10Y	4,038.2	ND1	15.7%	
G.3.4.8	10+Y	18,655.5	ND1	72.8%	
G.3.4.9	Total	25,705.3	0.0	100.0%	0.0%
OG.3.4.1	<i>a/w 0-1 day</i>			0.0%	
OG.3.4.2	<i>a/w 0-0.5y</i>			0.0%	
OG.3.4.3	<i>a/w 0.5-1 y</i>			0.0%	
OG.3.4.4	<i>a/w 1-1.5y</i>			0.0%	
OG.3.4.5	<i>a/w 1.5-2 y</i>			0.0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average Life (in years)	3.0	4.0	% Total Initial Maturity	% Total Extended Maturity
	Maturity (mm)				
	By buckets:				
G.3.5.2	0 - 1Y	3,464.7	0.0	19.3%	0.0%
G.3.5.3	1 - 2Y	3,166.6	3,464.7	8.5%	19.3%
G.3.5.4	2 - 3Y	5,750.0	1,516.6	32.1%	8.5%
G.3.5.5	3 - 4Y	665.0	5,750.0	3.7%	32.1%
G.3.5.6	4 - 5Y	4,576.2	665.0	25.5%	3.7%
G.3.5.7	5 - 10Y	1,957.7	6,326.2	10.9%	35.3%
G.3.5.8	10+Y	0.0	207.7	0.0%	1.2%
G.3.5.9	Total	17,830.2	37,830.2	100.0%	100.0%
OG.3.5.1	<i>a/w 0-1 day</i>			0.0%	
OG.3.5.2	<i>a/w 0-0.5y</i>			0.0%	
OG.3.5.3	<i>a/w 0.5-1 y</i>			0.0%	
OG.3.5.4	<i>a/w 1-1.5y</i>			0.0%	
OG.3.5.5	<i>a/w 1.5-2 y</i>			0.0%	
OG.3.5.6				0.0%	
OG.3.5.7				0.0%	
OG.3.5.8				0.0%	
OG.3.5.9				0.0%	

OG.3.5.10				
6. Cover Assets - Currency				
	Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.6.1	EUR	0.0	0.0%	0.0%
G.3.6.2	AUD	0.0	0.0%	0.0%
G.3.6.3	BRL	0.0	0.0%	0.0%
G.3.6.4	CAD	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0%	0.0%
G.3.6.6	CZK	0.0	0.0%	0.0%
G.3.6.7	DKK	0.0	0.0%	0.0%
G.3.6.8	GBP	26,144.8	100.0%	100.0%
G.3.6.9	HKD	0.0	0.0%	0.0%
G.3.6.10	ISK	0.0	0.0%	0.0%
G.3.6.11	JPY	0.0	0.0%	0.0%
G.3.6.12	KRW	0.0	0.0%	0.0%
G.3.6.13	NOK	0.0	0.0%	0.0%
G.3.6.14	NZD	0.0	0.0%	0.0%
G.3.6.15	PLN	0.0	0.0%	0.0%
G.3.6.16	SEK	0.0	0.0%	0.0%
G.3.6.17	SGD	0.0	0.0%	0.0%
G.3.6.18	USD	0.0	0.0%	0.0%
G.3.6.19	Other	0.0	0.0%	0.0%
OG.3.6.1	Total	26,144.8	100.0%	100.0%
OG.3.6.2	o/w (if relevant, please specify)			
OG.3.6.3	o/w (if relevant, please specify)			
OG.3.6.4	o/w (if relevant, please specify)			
OG.3.6.5	o/w (if relevant, please specify)			
OG.3.6.6	o/w (if relevant, please specify)			
7. Covered Bonds - Currency				
	Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.7.1	EUR	21,951.1	12.2%	0.0%
G.3.7.2	AUD	0.0	0.0%	0.0%
G.3.7.3	BRL	0.0	0.0%	0.0%
G.3.7.4	CAD	0.0	0.0%	0.0%
G.3.7.5	CHF	394.6	2.2%	0.0%
G.3.7.6	CZK	0.0	0.0%	0.0%
G.3.7.7	DKK	0.0	0.0%	0.0%
G.3.7.8	GBP	15,240.0	85.0%	100.0%
G.3.7.9	HKD	0.0	0.0%	0.0%
G.3.7.10	ISK	0.0	0.0%	0.0%
G.3.7.11	JPY	0.0	0.0%	0.0%
G.3.7.12	KRW	0.0	0.0%	0.0%
G.3.7.13	NOK	110.5	0.6%	0.0%
G.3.7.14	NZD	0.0	0.0%	0.0%
G.3.7.15	PLN	0.0	0.0%	0.0%
G.3.7.16	SEK	0.0	0.0%	0.0%
G.3.7.17	SGD	0.0	0.0%	0.0%
G.3.7.18	USD	0.0	0.0%	0.0%
G.3.7.19	Other	0.0	0.0%	0.0%
OG.3.7.1	Total	17,930.2	100.0%	100.0%
OG.3.7.2	o/w (if relevant, please specify)			
OG.3.7.3	o/w (if relevant, please specify)			
OG.3.7.4	o/w (if relevant, please specify)			
OG.3.7.5	o/w (if relevant, please specify)			
OG.3.7.6	o/w (if relevant, please specify)			
8. Covered Bonds - Breakdown by interest rate				
	Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.8.1	Fixed coupon	5,180.2	28.9%	0.0%
G.3.8.2	Floating coupon	12,750.0	71.1%	0.0%
G.3.8.3	Other	0.0	0.0%	0.0%
G.3.8.4	Total	17,930.2	100.0%	0.0%
OG.3.8.1				
OG.3.8.2				
OG.3.8.3				
OG.3.8.4				
OG.3.8.5				
9. Substitute Assets - Type				
	Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.0		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0.0		
G.3.9.3	Exposures to central banks	0.0		
G.3.9.4	Exposures to credit institutions	0.0		
G.3.9.5	Other	0.0		
G.3.9.6	Total	0.0	0.0%	
OG.3.9.1	o/w EU qvs or quasi qvs			
OG.3.9.2	o/w third-party countries' Credit Quality Step 1 (CQS1) qvs or quasi qvs			
OG.3.9.3	o/w third-party countries' Credit Quality Step 2 (CQS2) qvs or quasi qvs			
OG.3.9.4	o/w EU central banks			
OG.3.9.5	o/w third-party countries' Credit Quality Step 1 (CQS1) central banks			
OG.3.9.6	o/w third-party countries' Credit Quality Step 2 (CQS2) central banks			
OG.3.9.7	o/w CDS1 credit institutions			
OG.3.9.8	o/w CDS2 credit institutions			
OG.3.9.9				
OG.3.9.10				
OG.3.9.11				
OG.3.9.12				
10. Substitute Assets - Country				
	Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of issuer)	0.0		
G.3.10.2	Europe	0.0		
G.3.10.3	Rest of European Union (EU)	0.0		
G.3.10.4	European Economic Area (not member of EU)	0.0		
G.3.10.5	Switzerland	0.0		
G.3.10.6	United Kingdom	0.0		
G.3.10.7	Australia	0.0		
G.3.10.8	Brazil	0.0		
G.3.10.9	Canada	0.0		
G.3.10.10	Japan	0.0		
G.3.10.11	Korea	0.0		
G.3.10.12	New Zealand	0.0		
G.3.10.13	Singapore	0.0		
G.3.10.14	US	0.0		
G.3.10.15	Other	0.0		
G.3.10.16	Total EU	0.0	0.0%	
OG.3.10.1	o/w (if relevant, please specify)			
OG.3.10.2	o/w (if relevant, please specify)			
OG.3.10.3	o/w (if relevant, please specify)			
OG.3.10.4	o/w (if relevant, please specify)			
OG.3.10.5	o/w (if relevant, please specify)			
OG.3.10.6	o/w (if relevant, please specify)			
OG.3.10.7	o/w (if relevant, please specify)			
11. Liquid Assets				
	Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0.0	0.0%	0.0%
G.3.11.2	Central bank eligible assets	0.0	0.0%	0.0%
G.3.11.3	Other	439.5	1.7%	2.5%
G.3.11.4	Total	439.5	1.7%	2.5%
OG.3.11.1	o/w (if relevant, please specify)			
OG.3.11.2	o/w (if relevant, please specify)			
OG.3.11.3	o/w (if relevant, please specify)			
OG.3.11.4	o/w (if relevant, please specify)			
OG.3.11.5	o/w (if relevant, please specify)			
OG.3.11.6	o/w (if relevant, please specify)			
OG.3.11.7	o/w (if relevant, please specify)			
12. Bond List				
G.3.12.1	Bond list	<a href="http://www.coveredbondlabel.com/issue/54-4yds-bank-ic">www.coveredbondlabel.com/issue/54-4yds-bank-ic</a>		
13. Derivatives & Swaps				
	Nominal (notional) (mn)			
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	24,848.9		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	intra-group		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	intra-group		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)			
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				
14. Sustainable or other special purpose strategy				
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	ND2		
G.3.14.2	Who has provided Second Party Opinion?	ND2		
G.3.14.3	Further details on process strategy	ND2		
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	ND2		
G.3.14.5	If yes, further details are available in Tab F	F1, Tab	F2, Tab	
G.3.14.6	Is sustainability based on other criteria?	ND2		
G.3.14.7	If yes, please provide further details	ND2		
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				

OG.3.14.14  
OG.3.14.15  
OG.3.14.16  
OG.3.14.17  
OG.3.14.18  
OG.3.14.19  
OG.3.14.20  
OG.3.14.21  
OG.3.14.22  
OG.3.14.23  
OG.3.14.24  
OG.3.14.25  
OG.3.14.26  
OG.3.14.27  
OG.3.14.28  
OG.3.14.29  
OG.3.14.30  
OG.3.14.31  
OG.3.14.32  
OG.3.14.33  
OG.3.14.34  
OG.3.14.35  
OG.3.14.36  
OG.3.14.37  
OG.3.14.38

**4. Compliance Art. 14 CSD Check table**

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible for preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(a)	Value of the cover pool total assets:	38		
G.4.1.2	(a)	Value of outstanding covered bonds:	38		
G.4.1.3	(b)	List of GIN of issued covered bonds:	www.coveredbondlabel.com/issue/54-loyds-bank-gic		
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.5	(c)	Type of cover assets:	52		
G.4.1.6	(c)	Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets	18 for Public Sector Assets 116 for Shipping Assets
G.4.1.7	(c)	Valuation Method:	link to Glossary HG.1.15		
G.4.1.8	(d)	Interest rate risk - covered pool:	149 for Mortgage Assets	129 for Public Sector Assets	80 for Shipping Assets
G.4.1.9	(d)	Currency risk - cover pool:	111		
G.4.1.10	(d)	Interest rate risk - covered bond:	163		
G.4.1.11	(d)	Currency risk - covered bond:	137		
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:			
G.4.1.13	(d)	Credit Risk:	215 1TV Residential Mortgage	441 1TV Commercial Mortgage	147 for Public Sector Asset - type of debtor
G.4.1.14	(d)	Market Risk:	230 Derivatives and Swaps		
G.4.1.15	(d)	Hedging Strategy:	18 for Harmonised Glossary		
G.4.1.16	(e)	Maturity Structure - cover assets:	65		
G.4.1.17	(e)	Maturity Structure - covered bond:	88		
G.4.1.18	(e)	Overview maturity extension triggers:	link to Glossary HG.1.7		
G.4.1.19	(f)	Levels of OC:	44		
G.4.1.20	(g)	Percentage of loans in default:	179 for Mortgage Assets	166 for Public Sector Assets	110 for Shipping Assets
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					

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

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	173
G.5.1.2	Exposure to credit institute credit quality step 2	173
G.5.1.3	Exposure to credit institute credit quality step 3	173
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

**6. Other relevant information**

**2. Optional information e.g. Rating Triggers**

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2026

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

Field Number	7. Mortgage Assets	Nominal (mn)	% Total Mortgages
<b>1. Property Type Information</b>			
M.7.1.1	Residential	25,705.3	100.0%
M.7.1.2	Commercial	0.0	0.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4	Total	25,705.3	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [f relevant, please specify]		0.0%
OM.7.1.4	a/w [f relevant, please specify]		0.0%
OM.7.1.5	a/w [f relevant, please specify]		0.0%
OM.7.1.6	a/w [f relevant, please specify]		0.0%
OM.7.1.7	a/w [f relevant, please specify]		0.0%
OM.7.1.8	a/w [f relevant, please specify]		0.0%
OM.7.1.9	a/w [f relevant, please specify]		0.0%
OM.7.1.10	a/w [f relevant, please specify]		0.0%
OM.7.1.11	a/w [f relevant, please specify]		0.0%
<b>2. General Information</b>			
M.7.2.1	Number of mortgage loans	217,546	0
OM.7.2.1	Optional information eg, Number of borrowers		217,546
OM.7.2.2	Optional information eg, Number of guarantors		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
<b>3. Concentration Risks</b>			
M.7.3.1	10 largest exposures	0.0%	0.0%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
<b>4. Breakdown by Geography</b>			
M.7.4.1	European Union	0.0%	0.0%
M.7.4.2	Austria	0.0%	0.0%
M.7.4.3	Belgium	0.0%	0.0%
M.7.4.4	Bulgaria	0.0%	0.0%
M.7.4.5	Croatia	0.0%	0.0%
M.7.4.6	Cyprus	0.0%	0.0%
M.7.4.7	Czechia	0.0%	0.0%
M.7.4.8	Denmark	0.0%	0.0%
M.7.4.9	Estonia	0.0%	0.0%
M.7.4.10	Finland	0.0%	0.0%
M.7.4.11	France	0.0%	0.0%
M.7.4.12	Germany	0.0%	0.0%
M.7.4.13	Greece	0.0%	0.0%
M.7.4.14	Netherlands	0.0%	0.0%
M.7.4.15	Hungary	0.0%	0.0%
M.7.4.16	Ireland	0.0%	0.0%
M.7.4.17	Italy	0.0%	0.0%
M.7.4.18	Latvia	0.0%	0.0%
M.7.4.19	Lithuania	0.0%	0.0%
M.7.4.20	Luxembourg	0.0%	0.0%
M.7.4.21	Malta	0.0%	0.0%
M.7.4.22	Poland	0.0%	0.0%
M.7.4.23	Portugal	0.0%	0.0%
M.7.4.24	Romania	0.0%	0.0%
M.7.4.25	Slovakia	0.0%	0.0%
M.7.4.26	Slovenia	0.0%	0.0%
M.7.4.27	Spain	0.0%	0.0%
M.7.4.28	Sweden	0.0%	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.30	Iceland	0.0%	0.0%
M.7.4.31	Liechtenstein	0.0%	0.0%
M.7.4.32	Norway	0.0%	0.0%
M.7.4.33	Other	100.0%	0.0%
M.7.4.34	Switzerland	0.0%	0.0%
M.7.4.35	United Kingdom	100.0%	0.0%
M.7.4.36	Australia	0.0%	0.0%
M.7.4.37	Brazil	0.0%	0.0%
M.7.4.38	Canada	0.0%	0.0%
M.7.4.39	Japan	0.0%	0.0%
M.7.4.40	Korea	0.0%	0.0%
M.7.4.41	New Zealand	0.0%	0.0%
M.7.4.42	Singapore	0.0%	0.0%
M.7.4.43	US	0.0%	0.0%
M.7.4.44	Other	0.0%	0.0%
OM.7.4.1	a/w [f relevant, please specify]		
OM.7.4.2	a/w [f relevant, please specify]		
OM.7.4.3	a/w [f relevant, please specify]		
OM.7.4.4	a/w [f relevant, please specify]		
OM.7.4.5	a/w [f relevant, please specify]		
OM.7.4.6	a/w [f relevant, please specify]		
OM.7.4.7	a/w [f relevant, please specify]		
OM.7.4.8	a/w [f relevant, please specify]		
OM.7.4.9	a/w [f relevant, please specify]		
OM.7.4.10	a/w [f relevant, please specify]		
<b>5. Breakdown by regions of the main country of origin</b>			
M.7.5.1	United Kingdom	100.0%	0.0%
M.7.5.2	East Midlands	6.3%	0.0%
M.7.5.3	East of England	10.4%	0.0%
M.7.5.4	London	15.9%	0.0%
M.7.5.5	North East	3.1%	0.0%
M.7.5.6	North West	7.9%	0.0%
M.7.5.7	Scotland	10.8%	0.0%
M.7.5.8	South East	17.4%	0.0%
M.7.5.9	South West	9.7%	0.0%
M.7.5.10	Wales	4.0%	0.0%
M.7.5.11	West Midlands	8.6%	0.0%
M.7.5.12	Yorkshire And The Humber	5.3%	0.0%
M.7.5.13	Unknown	0.5%	0.0%
M.7.5.14			
M.7.5.15			
M.7.5.16			
M.7.5.17			
M.7.5.18			
M.7.5.19			
M.7.5.20			
M.7.5.21			
M.7.5.22			
M.7.5.23			
M.7.5.24			
M.7.5.25			
M.7.5.26			
M.7.5.27			
M.7.5.28			
M.7.5.29			
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M.7.5.31			
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M.7.5.35			
M.7.5.36			
M.7.5.37			

M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
<b>6. Breakdown by Interest Rate</b>					
M.7.6.1	Fixed rate	79.8%	0.0%	79.8%	
M.7.6.2	Floating rate	20.2%	0.0%	20.2%	
M.7.6.3	Other	0.0%	0.0%	0.0%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
<b>7. Breakdown by Repayment Type</b>					
M.7.7.1	Bullet / Interest only	20.3%	0.0%	20.3%	
M.7.7.2	Amortising	79.7%	0.0%	79.7%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
<b>8. Loan Seasoning</b>					
M.7.8.1	Up to 12months	4.3%	0.0%	4.3%	
M.7.8.2	> 12 - <= 24 months	9.0%	0.0%	9.0%	
M.7.8.3	> 24 - <= 36 months	9.3%	0.0%	9.3%	
M.7.8.4	> 36 - <= 60 months	19.5%	0.0%	19.5%	
M.7.8.5	> 60 months	57.9%	0.0%	57.9%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
<b>9. Non-Performing Loans (NPLs)</b>					
M.7.9.1	% NPLs	1.1%	0.0%	1.1%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	1.1%	0.0%	1.1%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>					
M.7A.10.1	Average loan size (000s)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.2	By buckets (mn):				
M.7A.10.3	0-5,000	20.2	8,848	0.1%	4.1%
M.7A.10.4	5,000-10,000	59.4	7,919	0.2%	3.6%
M.7A.10.5	10,000-25,000	407.0	23,314	1.6%	10.7%
M.7A.10.6	25,000-50,000	1,235.0	33,291	4.8%	15.3%
M.7A.10.7	50,000-75,000	1,684.4	27,113	6.6%	12.5%
M.7A.10.8	75,000-100,000	1,966.7	22,558	7.7%	10.4%
M.7A.10.9	100,000-150,000	4,294.3	34,804	16.7%	16.0%
M.7A.10.10	150,000-200,000	3,771.2	21,791	14.7%	10.0%
M.7A.10.11	200,000-250,000	2,992.5	13,401	11.6%	6.2%
M.7A.10.12	250,000-300,000	2,260.4	8,281	8.8%	3.8%
M.7A.10.13	300,000-350,000	1,685.5	5,216	6.6%	2.4%
M.7A.10.14	350,000-400,000	1,289.9	3,459	5.0%	1.6%
M.7A.10.15	400,000-450,000	956.0	2,259	3.7%	1.0%
M.7A.10.16	450,000-500,000	780.2	1,646	3.0%	0.8%
M.7A.10.17	500,000-600,000	1,012.4	1,860	3.9%	0.9%
M.7A.10.18	600,000-700,000	598.1	926	2.3%	0.4%
M.7A.10.19	700,000-800,000	350.5	471	1.4%	0.2%
M.7A.10.20	800,000-900,000	219.9	260	0.9%	0.1%
M.7A.10.21	900,000-1,000,000	120.8	128	0.5%	0.1%
M.7A.10.22	1,000,000+	1.0	1	0.0%	0.0%
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	25,705.3	217,546	100.0%	100.0%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7A.11.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.2	By LTV buckets (mn):				
M.7A.11.3	>0 - <=40 %	4,671.7	97,223	18.2%	44.7%
M.7A.11.4	>40 - <=50 %	2,621.5	21,597	10.2%	9.9%
M.7A.11.5	>50 - <=60 %	3,363.5	22,266	13.1%	10.2%
M.7A.11.6	>60 - <=70 %	4,039.0	23,268	15.7%	10.7%
M.7A.11.7	>70 - <=80 %	5,322.7	26,543	20.7%	12.2%
M.7A.11.8	>80 - <=90 %	4,376.8	19,662	17.0%	9.0%
M.7A.11.9	>90 - <=100 %	970.4	5,204	3.8%	2.4%
M.7A.11.10	>100%	337.7	1,783	1.3%	0.8%
M.7A.11.11	Total	25,705.3	217,546	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
<b>12. Loan to Value (LTV) Information - INDEXED</b>					
M.7A.12.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.2	By LTV buckets (mn):				
M.7A.12.3	>0 - <=40 %	8,367.1	130,952	32.6%	60.2%
M.7A.12.4	>40 - <=50 %	3,871.7	24,555	15.1%	11.3%
M.7A.12.5	>50 - <=60 %	4,367.2	23,760	17.0%	10.9%
M.7A.12.6	>60 - <=70 %	3,570.0	17,014	13.9%	7.8%
M.7A.12.7	>70 - <=80 %	3,079.3	12,689	12.0%	5.8%
M.7A.12.8	>80 - <=90 %	2,311.3	8,133	9.0%	3.7%
M.7A.12.9	>90 - <=100 %	138.5	442	0.5%	0.2%
M.7A.12.10	>100%	0.1	1	0.0%	0.0%
M.7A.12.11	Total	25,705.3	217,546	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
<b>13. Breakdown by type</b>					
M.7A.13.1	Owner occupied	% Residential Loans			
M.7A.13.2	Second home/Holiday houses	98.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	2.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	0.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [f] relevant, please specify				
OM.7A.13.6	a/w [f] relevant, please specify				
OM.7A.13.7	a/w [f] relevant, please specify				
OM.7A.13.8	a/w [f] relevant, please specify				

OM.7A.13.9	o/w [if relevant, please specify]				
OM.7A.13.10	o/w [if relevant, please specify]				
<b>14. Loan by Ranking</b>					
M.7A.14.1	1st lien / No prior ranks		100.0%		
M.7A.14.2	Guaranteed		0.0%		
M.7A.14.3	Other		0.0%		
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
<b>15. EPC Information of the financed RRE - optional</b>					
M.7A.15.1	TBC at a country level	[For completion]	[For completion]		
M.7A.15.2	TBC at a country level	[For completion]	[For completion]		
M.7A.15.3	TBC at a country level	[For completion]	[For completion]		
M.7A.15.4	TBC at a country level	[For completion]	[For completion]		
M.7A.15.5	TBC at a country level	[For completion]	[For completion]		
M.7A.15.6	TBC at a country level	[For completion]	[For completion]		
M.7A.15.7	TBC at a country level	[For completion]	[For completion]		
M.7A.15.8	TBC at a country level	[For completion]	[For completion]		
M.7A.15.9	TBC at a country level	[For completion]	[For completion]		
M.7A.15.10	TBC at a country level	[For completion]	[For completion]		
M.7A.15.11	TBC at a country level	[For completion]	[For completion]		
M.7A.15.12	TBC at a country level	[For completion]	[For completion]		
M.7A.15.13	TBC at a country level	[For completion]	[For completion]		
M.7A.15.14	TBC at a country level	[For completion]	[For completion]		
M.7A.15.15	TBC at a country level	[For completion]	[For completion]		
M.7A.15.16	TBC at a country level	[For completion]	[For completion]		
M.7A.15.17	TBC at a country level	[For completion]	[For completion]		
M.7A.15.18	no data	25,705.3	217,546	100.0%	100.0%
M.7A.15.19	Total	25,705.3	217546	100.0%	100.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
<b>16. Average energy use intensity (kWh/m2 per year) - optional</b>					
M.7A.16.1	TBC at a country level	[For completion]	[For completion]		
M.7A.16.2	TBC at a country level	[For completion]	[For completion]		
M.7A.16.3	TBC at a country level	[For completion]	[For completion]		
M.7A.16.4	TBC at a country level	[For completion]	[For completion]		
M.7A.16.5	TBC at a country level	[For completion]	[For completion]		
M.7A.16.6	TBC at a country level	[For completion]	[For completion]		
M.7A.16.7	TBC at a country level	[For completion]	[For completion]		
M.7A.16.8	TBC at a country level	[For completion]	[For completion]		
M.7A.16.9	TBC at a country level	[For completion]	[For completion]		
M.7A.16.10	TBC at a country level	[For completion]	[For completion]		
M.7A.16.11	TBC at a country level	[For completion]	[For completion]		
M.7A.16.12	TBC at a country level	[For completion]	[For completion]		
M.7A.16.13	TBC at a country level	[For completion]	[For completion]		
M.7A.16.14	TBC at a country level	[For completion]	[For completion]		
M.7A.16.15	TBC at a country level	[For completion]	[For completion]		
M.7A.16.16	TBC at a country level	[For completion]	[For completion]		
M.7A.16.17	TBC at a country level	[For completion]	[For completion]		
M.7A.16.18	no data	25,705.3	217,546	100.0%	100.0%
M.7A.16.19	Total	25,705.3	217546	100.0%	100.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
<b>17. Property Age Structure - optional</b>					
M.7A.17.1	older than 1919	5,280.8	41,514	20.5%	19.1%
M.7A.17.2	1919 - 1945	4,287.7	37,826	16.7%	17.4%
M.7A.17.3	1946 - 1960	3,609.2	37,319	14.0%	17.2%
M.7A.17.4	1961 - 1970	2,398.3	23,499	9.3%	10.8%
M.7A.17.5	1971 - 1980	1,740.6	17,217	6.8%	7.9%
M.7A.17.6	1981 - 1990	1,420.8	13,093	5.5%	6.0%
M.7A.17.7	1991 - 2000	1,548.5	13,701	6.0%	6.3%
M.7A.17.8	2001 - 2005	1,123.2	9,468	4.4%	4.4%
M.7A.17.9	2006 - 2010	942.1	7,304	3.7%	3.4%
M.7A.17.10	2011 - 2015	641.5	4,209	2.5%	1.9%
M.7A.17.11	2016 - 2020	1,498.8	7,578	5.8%	3.5%
M.7A.17.12	2021 and onwards	1,195.1	4,117	4.6%	2.2%
M.7A.17.13	no data	18.8	101	0.1%	0.0%
M.7A.17.14	Total	25,705.3	217546	100.0%	100.0%
OM.7A.17.1					
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					
<b>18. Dwelling type - optional</b>					
M.7A.18.1	House, detached or semi-detached	15,344.5	118,026	59.7%	54.3%
M.7A.18.2	Flat or Apartment	3,126.5	24,470	12.2%	11.2%
M.7A.18.3	Bungalow	3,212.6	10,644	4.7%	4.9%
M.7A.18.4	Terraced House	6,020.5	64,399	23.4%	29.6%
M.7A.18.5	Multifamily House	0.0	0	0.0%	0.0%
M.7A.18.6	Land Only	0.0	0	0.0%	0.0%
M.7A.18.7	other	1.3	7	0.0%	0.0%
M.7A.18.8	Total	25,705.3	217546	100.0%	100.0%
OM.7A.18.1					
<b>19. New Residential Property - optional</b>					
M.7A.19.1	Under Construction	[For completion]	[For completion]		
M.7A.19.2	Existing property	[For completion]	[For completion]		
M.7A.19.3	other	[For completion]	[For completion]		
M.7A.19.4	no data	25,705.3	217,546	100.0%	100.0%
M.7A.19.5	Total	25,705.3	217546	100.0%	100.0%
M.7A.19.6					
<b>20. CO2 emission - by dwelling type - as per national availability</b>					
M.7A.20.1	House, detached or semi-detached	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.2	Flat or Apartment	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.3	Bungalow	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.4	Terraced House	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.5	Multifamily House	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.6	Land Only	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.7	other	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.8	Total	0.0	0.0		
M.7A.20.9	Weighted Average			[For completion]	
M.7A.20.10					
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					

M.7A.20.38  
M.7A.20.39  
M.7A.20.40  
M.7A.20.41  
M.7A.20.42  
M.7A.20.43  
M.7A.20.44  
M.7A.20.45  
M.7A.20.46  
M.7A.20.47  
M.7A.20.48

**7.B Commercial Cover Pool**

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	ND2			
By buckets (mn):					
M.7B.21.2	TBC at a country level	ND2	ND2		
M.7B.21.3	TBC at a country level	ND2	ND2		
M.7B.21.4	TBC at a country level	ND2	ND2		
M.7B.21.5	TBC at a country level	ND2	ND2		
M.7B.21.6	TBC at a country level	ND2	ND2		
M.7B.21.7	TBC at a country level	ND2	ND2		
M.7B.21.8	TBC at a country level	ND2	ND2		
M.7B.21.9	TBC at a country level	ND2	ND2		
M.7B.21.10	TBC at a country level	ND2	ND2		
M.7B.21.11	TBC at a country level	ND2	ND2		
M.7B.21.12	TBC at a country level	ND2	ND2		
M.7B.21.13	TBC at a country level	ND2	ND2		
M.7B.21.14	TBC at a country level	ND2	ND2		
M.7B.21.15	TBC at a country level	ND2	ND2		
M.7B.21.16	TBC at a country level	ND2	ND2		
M.7B.21.17	TBC at a country level	ND2	ND2		
M.7B.21.18	TBC at a country level	ND2	ND2		
M.7B.21.19	TBC at a country level	ND2	ND2		
M.7B.21.20	TBC at a country level	ND2	ND2		
M.7B.21.21	TBC at a country level	ND2	ND2		
M.7B.21.22	TBC at a country level	ND2	ND2		
M.7B.21.23	TBC at a country level	ND2	ND2		
M.7B.21.24	TBC at a country level	ND2	ND2		
M.7B.21.25	TBC at a country level	ND2	ND2		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND2			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	ND2	ND2		
M.7B.22.3	>40 - <=50 %	ND2	ND2		
M.7B.22.4	>50 - <=60 %	ND2	ND2		
M.7B.22.5	>60 - <=70 %	ND2	ND2		
M.7B.22.6	>70 - <=80 %	ND2	ND2		
M.7B.22.7	>80 - <=90 %	ND2	ND2		
M.7B.22.8	>90 - <=100 %	ND2	ND2		
M.7B.22.9	>100%	ND2	ND2		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	ND2			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	ND2	ND2		
M.7B.23.3	>40 - <=50 %	ND2	ND2		
M.7B.23.4	>50 - <=60 %	ND2	ND2		
M.7B.23.5	>60 - <=70 %	ND2	ND2		
M.7B.23.6	>70 - <=80 %	ND2	ND2		
M.7B.23.7	>80 - <=90 %	ND2	ND2		
M.7B.23.8	>90 - <=100 %	ND2	ND2		
M.7B.23.9	>100%	ND2	ND2		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	ND2			
M.7B.24.2	Office	ND2			
M.7B.24.3	Hotel/Tourism	ND2			
M.7B.24.4	Shopping malls	ND2			
M.7B.24.5	Industry	ND2			
M.7B.24.6	Agriculture	ND2			
M.7B.24.7	Other commercially used	ND2			
M.7B.24.8	Hospital	ND2			
M.7B.24.9	School	ND2			
M.7B.24.10	other RE with a social relevant purpose	ND2			
M.7B.24.11	Land	ND2			
M.7B.24.12	Property developers / building under construction	ND2			
M.7B.24.13	Other	ND2			
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [f relevant, please specify]				
OM.7B.24.3	a/w [f relevant, please specify]				
OM.7B.24.4	a/w [f relevant, please specify]				
OM.7B.24.5	a/w [f relevant, please specify]				
OM.7B.24.6	a/w [f relevant, please specify]				
OM.7B.24.7	a/w [f relevant, please specify]				
OM.7B.24.8	a/w [f relevant, please specify]				
OM.7B.24.9	a/w [f relevant, please specify]				
OM.7B.24.10	a/w [f relevant, please specify]				
OM.7B.24.11	a/w [f relevant, please specify]				
OM.7B.24.12	a/w [f relevant, please specify]				
OM.7B.24.13	a/w [f relevant, please specify]				
OM.7B.24.14	a/w [f relevant, please specify]				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	ND2	ND2		
M.7B.25.2	TBC at a country level	ND2	ND2		
M.7B.25.3	TBC at a country level	ND2	ND2		
M.7B.25.4	TBC at a country level	ND2	ND2		
M.7B.25.5	TBC at a country level	ND2	ND2		
M.7B.25.6	TBC at a country level	ND2	ND2		
M.7B.25.7	TBC at a country level	ND2	ND2		
M.7B.25.8	TBC at a country level	ND2	ND2		
M.7B.25.9	TBC at a country level	ND2	ND2		
M.7B.25.10	TBC at a country level	ND2	ND2		
M.7B.25.11	TBC at a country level	ND2	ND2		
M.7B.25.12	TBC at a country level	ND2	ND2		
M.7B.25.13	TBC at a country level	ND2	ND2		
M.7B.25.14	TBC at a country level	ND2	ND2		
M.7B.25.15	TBC at a country level	ND2	ND2		
M.7B.25.16	TBC at a country level	ND2	ND2		
M.7B.25.17	TBC at a country level	ND2	ND2		
M.7B.25.18	no data	ND2	ND2		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	ND2	ND2		

M.78.26.2	TBC at a country level	ND2	ND2		
M.78.26.3	TBC at a country level	ND2	ND2		
M.78.26.4	TBC at a country level	ND2	ND2		
M.78.26.5	TBC at a country level	ND2	ND2		
M.78.26.6	TBC at a country level	ND2	ND2		
M.78.26.7	TBC at a country level	ND2	ND2		
M.78.26.8	TBC at a country level	ND2	ND2		
M.78.26.9	TBC at a country level	ND2	ND2		
M.78.26.10	TBC at a country level	ND2	ND2		
M.78.26.11	TBC at a country level	ND2	ND2		
M.78.26.12	TBC at a country level	ND2	ND2		
M.78.26.13	TBC at a country level	ND2	ND2		
M.78.26.14	TBC at a country level	ND2	ND2		
M.78.26.15	TBC at a country level	ND2	ND2		
M.78.26.16	TBC at a country level	ND2	ND2		
M.78.26.17	TBC at a country level	ND2	ND2		
M.78.26.18	no data	ND2	ND2		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
<b>27. CRE Age Structure - optional</b>					
		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
M.78.27.1	older than 1919	ND2	ND2		
M.78.27.2	1919 - 1945	ND2	ND2		
M.78.27.3	1946 - 1960	ND2	ND2		
M.78.27.4	1961 - 1970	ND2	ND2		
M.78.27.5	1971 - 1980	ND2	ND2		
M.78.27.6	1981 - 1990	ND2	ND2		
M.78.27.7	1991 - 2000	ND2	ND2		
M.78.27.8	2001 - 2005	ND2	ND2		
M.78.27.9	2006 - 2010	ND2	ND2		
M.78.27.10	2011 - 2015	ND2	ND2		
M.78.27.11	2016 - 2020	ND2	ND2		
M.78.27.12	2021 and onwards	ND2	ND2		
M.78.27.13	no data	ND2	ND2		
M.78.27.14	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					
<b>28. New Commercial Property - optional</b>					
		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Residential Loans</b>	<b>% No. of CRE</b>
M.78.28.1	Under Construction	ND2	ND2		
M.78.28.2	Existing Property	ND2	ND2		
M.78.28.3	other	ND2	ND2		
M.78.28.4	no data	ND2	ND2		
M.78.28.5	Total	0.0	0	0.0%	0.0%
<b>29. CO2 emission related to CRE - as per national availability</b>					
		<b>Ton CO2 (per year)</b>	<b>Ton CO2 (LTV adjusted) (per year)</b>	<b>kg CO2/m2 (per year)</b>	<b>% No. of Dwellings with no CO2 data</b>
M.78.29.1	Retail	ND2	ND2	ND2	ND2
M.78.29.2	Office	ND2	ND2	ND2	ND2
M.78.29.3	Hotel/Tourism	ND2	ND2	ND2	ND2
M.78.29.4	Shopping malls	ND2	ND2	ND2	ND2
M.78.29.5	Industry	ND2	ND2	ND2	ND2
M.78.29.6	Agriculture	ND2	ND2	ND2	ND2
M.78.29.7	Other commercially used	ND2	ND2	ND2	ND2
M.78.29.8	Hospital	ND2	ND2	ND2	ND2
M.78.29.9	School	ND2	ND2	ND2	ND2
M.78.29.10	other RE with a social relevant purpose	ND2	ND2	ND2	ND2
M.78.29.11	Land	ND2	ND2	ND2	ND2
M.78.29.12	Property developers / Building under construction	ND2	ND2	ND2	ND2
M.78.29.13	Other	ND2	ND2	ND2	ND2
M.78.29.14	Total	0.0	0.0		
M.78.29.15	Weighted Average			ND2	
M.78.29.16					
M.78.29.17					
M.78.29.18					
M.78.29.19					

# B2. Harmonised Transparency Template -

## Reporting in Domestic Currency

### CONTENT OF TAB B2

#### [8. Public Sector Assets](#)

Field Number	8. Public Sector Assets
<b>1. General Information</b>	
PS.8.1.1	Number of public sector exposures
OPS.8.1.1	<i>Optional information eg, Number of borrowers</i>
OPS.8.1.2	<i>Optional information eg, Number of guarantors</i>
OPS.8.1.3	
OPS.8.1.4	
OPS.8.1.5	
OPS.8.1.6	
OPS.8.1.7	
<b>2. Size Information</b>	
PS.8.2.1	Average exposure size (000s)
By buckets (mn):	
PS.8.2.2	TBC at a country level
PS.8.2.3	TBC at a country level
PS.8.2.4	TBC at a country level
PS.8.2.5	TBC at a country level
PS.8.2.6	TBC at a country level
PS.8.2.7	TBC at a country level
PS.8.2.8	TBC at a country level
PS.8.2.9	TBC at a country level
PS.8.2.10	TBC at a country level
PS.8.2.11	TBC at a country level
PS.8.2.12	TBC at a country level
PS.8.2.13	TBC at a country level
PS.8.2.14	TBC at a country level
PS.8.2.15	TBC at a country level
PS.8.2.16	TBC at a country level
PS.8.2.17	Total
<b>3. Breakdown by Asset Type</b>	
PS.8.3.1	Loans
PS.8.3.2	Bonds
PS.8.3.3	Other
PS.8.3.4	Total
OPS.8.3.1	
OPS.8.3.2	

OPS.8.3.3

OPS.8.3.4

OPS.8.3.5

#### **4. Breakdown by Geography**

PS.8.4.1	<u>European Union</u>
PS.8.4.2	Austria
PS.8.4.3	Belgium
PS.8.4.4	Bulgaria
PS.8.4.5	Croatia
PS.8.4.6	Cyprus
PS.8.4.7	Czechia
PS.8.4.8	Denmark
PS.8.4.9	Estonia
PS.8.4.10	Finland
PS.8.4.11	France
PS.8.4.12	Germany
PS.8.4.13	Greece
PS.8.4.14	Netherlands
PS.8.4.15	Hungary
PS.8.4.16	Ireland
PS.8.4.17	Italy
PS.8.4.18	Latvia
PS.8.4.19	Lithuania
PS.8.4.20	Luxembourg
PS.8.4.21	Malta
PS.8.4.22	Poland
PS.8.4.23	Portugal
PS.8.4.24	Romania
PS.8.4.25	Slovakia
PS.8.4.26	Slovenia
PS.8.4.27	Spain
PS.8.4.28	Sweden
PS.8.4.29	<u>European Economic Area (not member of EU)</u>
PS.8.4.30	Iceland
PS.8.4.31	Liechtenstein
PS.8.4.32	Norway
PS.8.4.33	<u>Other</u>
PS.8.4.34	Switzerland
PS.8.4.35	United Kingdom
PS.8.4.36	Australia
PS.8.4.37	Brazil
PS.8.4.38	Canada
PS.8.4.39	Japan
PS.8.4.40	Korea
PS.8.4.41	New Zealand
PS.8.4.42	Singapore
PS.8.4.43	US
PS.8.4.44	Other

OPS.8.4.1	<i>o/w [If relevant, please specify]</i>
OPS.8.4.2	<i>o/w [If relevant, please specify]</i>
OPS.8.4.3	<i>o/w [If relevant, please specify]</i>
OPS.8.4.4	<i>o/w [If relevant, please specify]</i>
OPS.8.4.5	<i>o/w [If relevant, please specify]</i>
OPS.8.4.6	<i>o/w [If relevant, please specify]</i>
OPS.8.4.7	<i>o/w [If relevant, please specify]</i>
OPS.8.4.8	<i>o/w [If relevant, please specify]</i>
OPS.8.4.9	<i>o/w [If relevant, please specify]</i>
OPS.8.4.10	<i>o/w [If relevant, please specify]</i>

**5. Breakdown by regions of main country of origin**

PS.8.5.1	TBC at a country level
PS.8.5.2	TBC at a country level
PS.8.5.3	TBC at a country level
PS.8.5.4	TBC at a country level
PS.8.5.5	TBC at a country level
PS.8.5.6	TBC at a country level
PS.8.5.7	TBC at a country level
PS.8.5.8	TBC at a country level
PS.8.5.9	TBC at a country level
PS.8.5.10	TBC at a country level
PS.8.5.11	TBC at a country level
PS.8.5.12	TBC at a country level
PS.8.5.13	TBC at a country level
PS.8.5.14	TBC at a country level
PS.8.5.15	TBC at a country level
PS.8.5.16	TBC at a country level
PS.8.5.17	TBC at a country level
PS.8.5.18	TBC at a country level
PS.8.5.19	TBC at a country level
PS.8.5.20	TBC at a country level
PS.8.5.21	TBC at a country level
PS.8.5.22	TBC at a country level
PS.8.5.23	TBC at a country level
PS.8.5.24	TBC at a country level
PS.8.5.25	TBC at a country level

**6. Breakdown by Interest Rate**

PS.8.6.1	Fixed rate
PS.8.6.2	Floating rate
PS.8.6.3	Other
OPS.8.6.1	
OPS.8.6.2	
OPS.8.6.3	
OPS.8.6.4	

**7. Breakdown by Repayment Type**

PS.8.7.1	Bullet / interest only
PS.8.7.2	Amortising
PS.8.7.3	Other

OPS.8.7.1  
OPS.8.7.2  
OPS.8.7.3  
OPS.8.7.4  
OPS.8.7.5  
OPS.8.7.6

#### **8. Breakdown by Type of Debtor**

PS.8.8.1	Sovereigns	
PS.8.8.2	Regional/federal authorities	
PS.8.8.3	Local/municipal authorities	
PS.8.8.4	Others	
PS.8.8.5		Total
OPS.8.8.1	<i>o/w Claim against supranational</i>	
OPS.8.8.2	<i>o/w Claim against sovereigns</i>	
OPS.8.8.3	<i>o/w Claim guaranteed by sovereigns</i>	
OPS.8.8.4	<i>o/w Claim against regional/federal authorities</i>	
OPS.8.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>	
OPS.8.8.6	<i>o/w Claim against local/municipal authorities</i>	
OPS.8.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>	
OPS.8.8.8		
OPS.8.8.9		
OPS.8.8.10		
OPS.8.8.11		
OPS.8.8.12		
OPS.8.8.13		

#### **9. Non-Performing Loans**

PS.8.9.1	% NPLs
OPS.8.9.1	Defaulted Loans pursuant Art 178 CRR
OPS.8.9.2	
OPS.8.9.3	
OPS.8.9.4	

#### **10. Concentration Risks**

PS.8.10.1	10 largest exposures
OPS.8.10.1	
OPS.8.10.2	
OPS.8.10.3	
OPS.8.10.4	
OPS.8.10.5	
OPS.8.10.6	

# - Public Sector Assets

[Please insert currency]



[For completion]

Nominal	Number of Exposures
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[For completion]

[For completion]

[For completion]

[For completion]

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[For completion]

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0

**Nominal (mn)**

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[For completion]

0.0

**% Public Sector Assets**

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**% Public Sector Assets**

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**Nominal (mn)**

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[For completion]

0.0

**% Public Sector Assets**

[For completion]

[For completion]

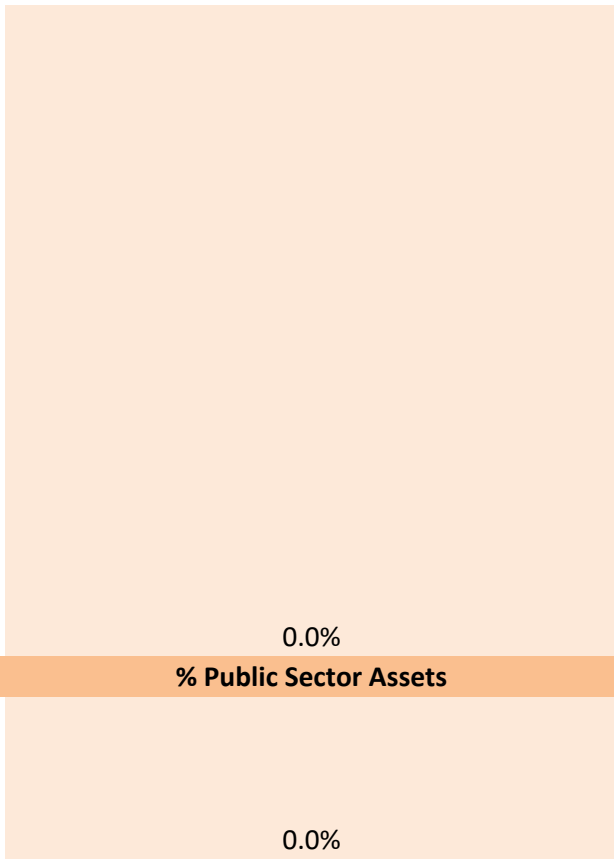
**% Public Sector Assets**

[For completion]

# HTT 2026



**% Public Sector Assets**



**% Public Sector Assets**



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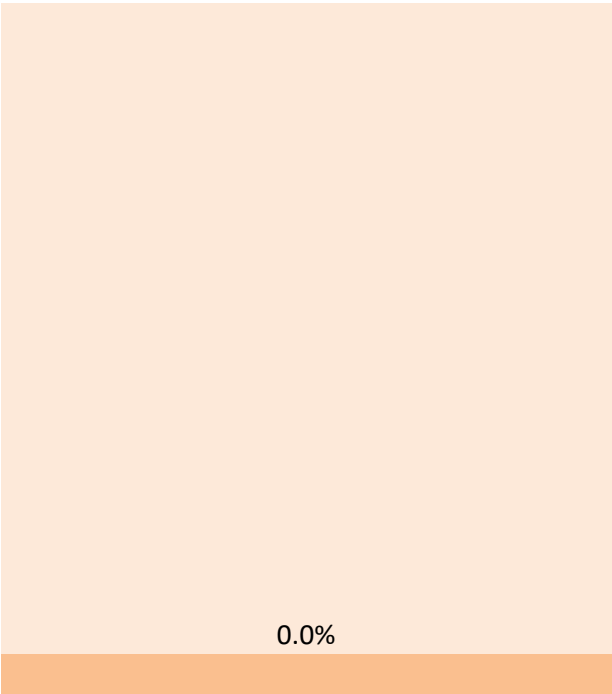
**% Public Sector Assets**

0.0%





**% No. of Exposures**





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# B3. Harmonised Transparency Template

Reporting in Domestic Currency

## CONTENT OF TAB B3

[9. Shipping Assets](#)

Field Number	9. Shipping Assets
<b>1. General Information</b>	
S.9.1.1	Number of shipping loans
OS.9.1.1	<i>Optional information eg, Number of borrowers</i>
OS.9.1.2	<i>Optional information eg, Number of guarantors</i>
OS.9.1.3	
OS.9.1.4	
OS.9.1.5	
OS.9.1.6	
<b>2. Concentration Risks</b>	
S.9.2.1	10 largest exposures
OS.9.2.1	
OS.9.2.2	
OS.9.2.3	
OS.9.2.4	
OS.9.2.5	
OS.9.2.6	
<b>3. Breakdown by Geography / Country of Registration</b>	
S.9.3.1	<u>European Union</u>
S.9.3.2	Austria
S.9.3.3	Belgium
S.9.3.4	Bulgaria
S.9.3.5	Croatia
S.9.3.6	Cyprus
S.9.3.7	Czechia
S.9.3.8	Denmark
S.9.3.9	Estonia
S.9.3.10	Finland
S.9.3.11	France
S.9.3.12	Germany
S.9.3.13	Greece
S.9.3.14	Netherlands
S.9.3.15	Hungary
S.9.3.16	Ireland
S.9.3.17	Italy
S.9.3.18	Latvia
S.9.3.19	Lithuania

S.9.3.20	Luxembourg
S.9.3.21	Malta
S.9.3.22	Poland
S.9.3.23	Portugal
S.9.3.24	Romania
S.9.3.25	Slovakia
S.9.3.26	Slovenia
S.9.3.27	Spain
S.9.3.28	Sweden
S.9.3.29	<u>European Economic Area (not member of EU)</u>
S.9.3.30	Iceland
S.9.3.31	Liechtenstein
S.9.3.32	Norway
S.9.3.33	<u>Other</u>
S.9.3.34	Switzerland
S.9.3.35	United Kingdom
S.9.3.36	Australia
S.9.3.37	Brazil
S.9.3.38	Canada
S.9.3.39	Japan
S.9.3.40	Korea
S.9.3.41	New Zealand
S.9.3.42	Singapore
S.9.3.43	US
S.9.3.44	Other
OS.9.3.1	<i>o/w [If relevant, please specify]</i>
OS.9.3.2	<i>o/w [If relevant, please specify]</i>
OS.9.3.3	<i>o/w [If relevant, please specify]</i>
OS.9.3.4	<i>o/w [If relevant, please specify]</i>
OS.9.3.5	<i>o/w [If relevant, please specify]</i>
OS.9.3.6	<i>o/w [If relevant, please specify]</i>
OS.9.3.7	<i>o/w [If relevant, please specify]</i>
OS.9.3.8	<i>o/w [If relevant, please specify]</i>
OS.9.3.9	<i>o/w [If relevant, please specify]</i>
OS.9.3.10	<i>o/w [If relevant, please specify]</i>
<b>4. Breakdown by Interest Rate</b>	
S.9.4.1	Fixed rate
S.9.4.2	Floating rate
S.9.4.3	Other
OS.9.4.1	
OS.9.4.2	
OS.9.4.3	
OS.9.4.4	
OS.9.4.5	
OS.9.4.6	
<b>5. Breakdown by Repayment Type</b>	
S.9.5.1	Bullet / interest only
S.9.5.2	Amortising

S.9.5.3	Other
OS.9.5.1	
OS.9.5.2	
OS.9.5.3	
OS.9.5.4	
OS.9.5.5	
OS.9.5.6	
<b>6. Loan Seasoning</b>	
S.9.6.1	Up to 12months
S.9.6.2	> 12 - ≤ 24 months
S.9.6.3	> 24 - ≤ 36 months
S.9.6.4	> 36 - ≤ 60 months
S.9.6.5	> 60 months
OS.9.6.1	
OS.9.6.2	
OS.9.6.3	
OS.9.6.4	
<b>7. Non-Performing Loans (NPLs)</b>	
S.9.7.1	% NPLs
OS.9.7.1	Defaulted Loans pursuant Art 178 CRR
OS.9.7.2	
OS.9.7.3	
OS.9.7.4	
<b>8. Loan Size Information</b>	
S.9.8.1	Average loan size (000s)
	By buckets (mn):
S.9.8.2	TBC at a country level
S.9.8.3	TBC at a country level
S.9.8.4	TBC at a country level
S.9.8.5	TBC at a country level
S.9.8.6	TBC at a country level
S.9.8.7	TBC at a country level
S.9.8.8	TBC at a country level
S.9.8.9	TBC at a country level
S.9.8.10	TBC at a country level
S.9.8.11	TBC at a country level
S.9.8.12	TBC at a country level
S.9.8.13	TBC at a country level
S.9.8.14	TBC at a country level
S.9.8.15	TBC at a country level
S.9.8.16	TBC at a country level
S.9.8.17	TBC at a country level
S.9.8.18	TBC at a country level
S.9.8.19	TBC at a country level
S.9.8.20	TBC at a country level
S.9.8.21	TBC at a country level
S.9.8.22	TBC at a country level

S.9.8.23	TBC at a country level	
S.9.8.24	TBC at a country level	
S.9.8.25	TBC at a country level	
S.9.8.26		Total

**9. Loan to Value (LTV) Information - UNINDEXED**

S.9.9.1	Weighted Average LTV (%)	
---------	--------------------------	--

By LTV buckets (mn):

S.9.9.2	>0 - <=40 %	
S.9.9.3	>40 - <=50 %	
S.9.9.4	>50 - <=60 %	
S.9.9.5	>60 - <=70 %	
S.9.9.6	>70 - <=80 %	
S.9.9.7	>80 - <=90 %	
S.9.9.8	>90 - <=100 %	
S.9.9.9	>100%	
S.9.9.10		Total
OS.9.9.1		<i>o/w &gt;100 - &lt;=110 %</i>
OS.9.9.2		<i>o/w &gt;110 - &lt;=120 %</i>
OS.9.9.3		<i>o/w &gt;120 - &lt;=130 %</i>
OS.9.9.4		<i>o/w &gt;130 - &lt;=140 %</i>
OS.9.9.5		<i>o/w &gt;140 - &lt;=150 %</i>
OS.9.9.6		<i>o/w &gt;150 %</i>
OS.9.9.7		
OS.9.9.8		
OS.9.9.9		

**10. Loan to Value (LTV) Information - INDEXED**

S.9.10.1	Weighted Average LTV (%)	
----------	--------------------------	--

By LTV buckets (mn):

S.9.10.2	>0 - <=40 %	
S.9.10.3	>40 - <=50 %	
S.9.10.4	>50 - <=60 %	
S.9.10.5	>60 - <=70 %	
S.9.10.6	>70 - <=80 %	
S.9.10.7	>80 - <=90 %	
S.9.10.8	>90 - <=100 %	
S.9.10.9	>100%	
S.9.10.10		Total
OS.9.10.1		<i>o/w &gt;100 - &lt;=110 %</i>
OS.9.10.2		<i>o/w &gt;110 - &lt;=120 %</i>
OS.9.10.3		<i>o/w &gt;120 - &lt;=130 %</i>
OS.9.10.4		<i>o/w &gt;130 - &lt;=140 %</i>
OS.9.10.5		<i>o/w &gt;140 - &lt;=150 %</i>
OS.9.10.6		<i>o/w &gt;150 %</i>
OS.9.10.7		
OS.9.10.8		
OS.9.10.9		

### **11. Breakdown by type of ship**

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

### **12. Breakdown by size of ship**

S.9.12.1	TBC at a country level
S.9.12.2	TBC at a country level
S.9.12.3	TBC at a country level
S.9.12.4	TBC at a country level
S.9.12.5	TBC at a country level
S.9.12.6	TBC at a country level
S.9.12.7	TBC at a country level
S.9.12.8	TBC at a country level
S.9.12.9	TBC at a country level
S.9.12.10	TBC at a country level
S.9.12.11	TBC at a country level
S.9.12.12	TBC at a country level
S.9.12.13	TBC at a country level
S.9.12.14	TBC at a country level
S.9.12.15	TBC at a country level
S.9.12.16	TBC at a country level
S.9.12.17	TBC at a country level
OS.9.12.1	
OS.9.12.2	
OS.9.12.3	
OS.9.12.4	
OS.9.12.5	

### **13. Breakdown by age of ship**

S.9.13.1	TBC at a country level
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S.9.13.2	TBC at a country level
S.9.13.3	TBC at a country level
S.9.13.4	TBC at a country level
S.9.13.5	TBC at a country level
S.9.13.6	TBC at a country level
S.9.13.7	TBC at a country level
S.9.13.8	TBC at a country level
S.9.13.9	TBC at a country level
S.9.13.10	TBC at a country level
S.9.13.11	TBC at a country level
S.9.13.12	TBC at a country level
S.9.13.13	TBC at a country level
S.9.13.14	TBC at a country level
S.9.13.15	TBC at a country level
S.9.13.16	TBC at a country level
S.9.13.17	TBC at a country level
OS.9.13.1	
OS.9.13.2	
OS.9.13.3	
OS.9.13.4	
OS.9.13.5	

# - Shipping Assets

[Please insert currency]

## Shipping Loans

[For completion]

## % Shipping Loans

[For completion]

## % Shipping Loans

0.0%

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### **% Shipping Loans**

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### **% Shipping Loans**

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**% Shipping Loans**

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**% Shipping Loans**

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**Nominal**

[For completion]

**Number of Loans**

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<b>% Shipping Loans</b>	<b>C02/ton/mi</b>
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<b>% Shipping Loans</b>	<b>C02/ton/mi</b>
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<b>% Shipping Loans</b>	<b>C02/ton/mi</b>
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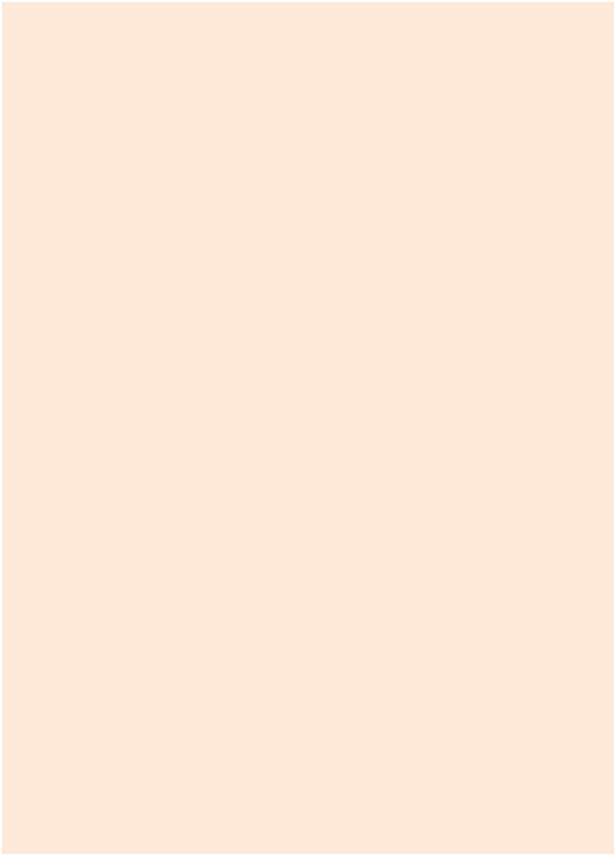
# HTT 2026







**% Shipping Loans**



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**% Shipping Loans**

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**% Shipping Loans**

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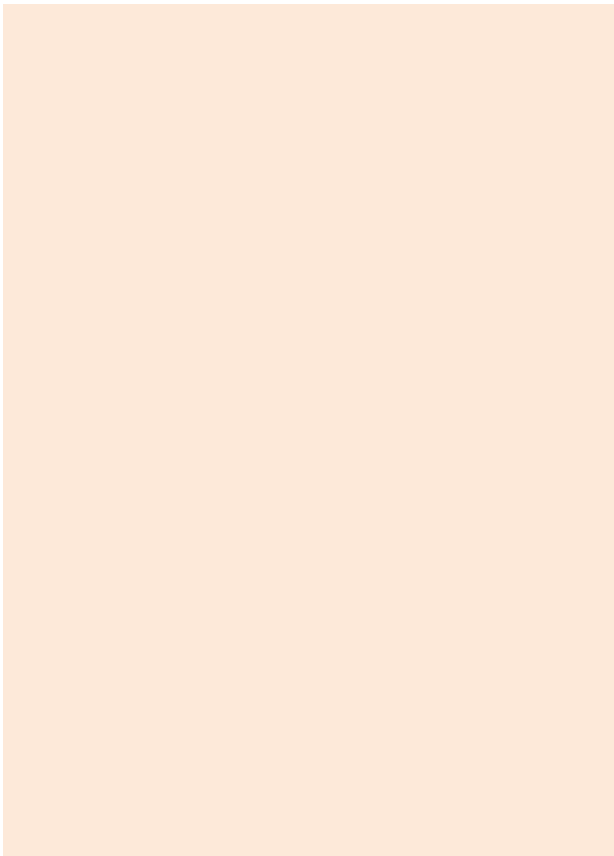








**% No. of Loans**



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**% No. of Loans**

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**% No. of Loans**

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## C. Harmonised Transparency Template - Glossary

HTT 2026

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	<b>Interest Rate Types</b>	Part M7.6 is populated based on the mortgage accounts' current primary product holding; in addition to the primary product holding, accounts may have other active product holdings which may or may not be the same as the primary product holding.
HG.1.5	<b>Line of cover assets: how is it calculated? Does it only consider the final date of redemption or does it take into account scheduled redemptions for amortising assets? Is it calculated by reference to the next interest reset dates or by reference to the redemption dates? If assets have a floating or resettable rate, which reset dates are used?</b>	Contractual residual life is defined as the time from the reporting date until the maturity of the mortgage when making the agreed interest and principal payments i.e. no prepayment is assumed. Expected residual life (upon prepayments) is not forecasted for this template.
HG.1.6	<b>Maturity Buckets of Covered Bonds (i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.)</b>	Initial (expected) maturity is defined as the time from the reporting date until the soft bullet redemption date of all Covered Bonds. Extended maturity includes the one-year soft bullet extension so is one year after the initial (expected) maturity date.
HG.1.7	<b>Maturity Extension Triggers</b>	<a href="http://www.legislation.gov.uk/eu/dr/2019/2162/article/17/adopted">www.legislation.gov.uk/eu/dr/2019/2162/article/17/adopted</a> <a href="http://www.lloydsbankinggroup.com/investors/covered-bonds">www.lloydsbankinggroup.com/investors/covered-bonds</a>
HG.1.8	<b>LTVs: Definition</b>	Unindexed LTV: the ratio of the current mortgage balance outstanding to the latest value of the property securing that loan. Indexed LTV: the ratio of the current mortgage balance outstanding to the latest indexed value of the property securing that loan.
HG.1.9	<b>LTVs: Calculation of property/shipping value</b>	Property value is the latest valuation amount or the latest indexed valuation amount, as applicable, held in the Servicer's system(s) at the reporting date.
HG.1.10	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Prior to completion of a mortgage, a valuation report is required. The type of valuation performed may be a full internal & external inspection, an external inspection (only), an AVM or a desktop, dependant on the Seller's prevailing lending criteria at time of mortgage origination. Upon application for any further advance, an indexed valuation or an external inspection report will be obtained.
HG.1.11	<b>LTVs: Frequency and time of last valuation</b>	Post completion of the mortgage, if a further advance and/or certain product switch is applied for, a further valuation may be obtained. Indexation is applied on a regional basis to the latest property value held in the Servicer's system(s) each January, April, July & October.
HG.1.12	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	All mortgages are for residential housing.
HG.1.13	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Interest rate risk and currency risk are addressed with interest rate swaps and cross-currency swaps, respectively.
HG.1.14	<b>Non-performing loans</b>	For the purpose of this document, non-performing loans are those loans which are greater than or equal to three months in arrears or where the mortgaged property is in possession. A loan is considered to be in arrears if there are amounts that are contractually due but unpaid by the borrower. Months in arrears are calculated on a mortgage account level basis as the aggregate arrears balance amount divided by the contractual monthly payment due. Accounts where the mortgaged property is in possession are repurchased from the Asset Pool on a monthly basis by the Seller.
HG.1.15	<b>Valuation Method</b>	[For completion]
OHG.1.1	<b>NPV assumptions (when stated)</b>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	ND2
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	ND2
HG.2.3	<b>New Property and Existing Property</b>	ND2
OHG.2.1	<b>Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)</b>	ND2
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1	<b>Confidential Information</b>	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	<b>Other definitions deemed relevant</b>	ND2
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

# Lloyds Bank plc €60 billion Global Covered Bond Programme

Investor Report March 2026



LOYDS BANK

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## Administration

Name of issuer	Lloyds Bank plc
Name of RCB programme	€60 bn Global Covered Bond Programme
Name, job title and contact details of person validating this form	Dean Fawcett   Securitisation Manager   deanfawcett@lloyds.co.uk
Date of form submission	22 Apr 2026
Start Date of reporting period	1 Mar 2026
End Date of reporting period	31 Mar 2026
Web links - prospectus, transaction documents, loan-level data	<a href="http://www.lloydsbankinggroup.com/investors/structured-investments/covered-bonds.html">http://www.lloydsbankinggroup.com/investors/structured-investments/covered-bonds.html</a>

## Counterparties, Ratings

	Counterparty	Fitch		Moody's		S&P		DBRS	
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating
Covered bonds		n/a	AAA	n/a	Aaa	n/a	n/a	n/a	n/a
Issuer	Lloyds Bank plc	n/a	F1+ / AA-	n/a	P-1 / A1	n/a	A-1 / A+	n/a	n/a
Seller(s)	Lloyds Bank plc	n/a	F1+ / AA-	n/a	P-1 / A1	n/a	A-1 / A+	n/a	n/a
Cash manager	Lloyds Bank plc	n/a	F1+ / AA-	n/a	P-1 / A1	n/a	A-1 / A+	n/a	n/a
Account bank	Lloyds Bank plc	<F1 / -	F1+ / AA-	<P-1 / -	P-1 / A1	n/a	A-1 / A+	n/a	n/a
Stand-by account bank	None	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Service(s)	Lloyds Bank plc	<BBB- / -	F1+ / AA-	<Baa3 / -	P-1 / A1	n/a	A-1 / A+	n/a	n/a
Stand-by service(s)	None	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Swap provider(s) on cover pool	Lloyds Bank plc	<F1 / -A	F1+ / AA-	<P-1 / -A2	P-1 / A1	n/a	A-1 / A+	n/a	n/a
Stand-by swap provider(s) on cover pool	None	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Swap notional amount(s) (GBP)	£ 24,848,899,908 <sup>(1)</sup>								
Swap notional maturities	n/a <sup>(1)</sup>								
LLP receive rate/margin	4.41% <sup>(1)</sup>								
LLP pay rate/margin	4.29% <sup>(1)</sup>								
Collateral posting amount(s) (GBP)	£ - <sup>(2)</sup>								

## Accounts, Ledgers

	Value as of End Date of reporting period	Value as of Start Date of reporting period	Targeted Value
Revenue receipts (please disclose all parts of waterfall)			
Revenue Receipts (on the Loans)	£ 81,041,013	n/a	n/a
Bank Interest	£ 1,097,747	n/a	n/a
Excess amount released from Reserve Fund	£ -	n/a	n/a
Cash Capital Contribution from Members	£ 114,909	n/a	n/a
Amounts received under the Interest Rate Swap	£ 4,579,837	n/a	n/a
Available Revenue Receipts	£ 86,833,505	n/a	n/a
Senior fees (including Cash Manager & Servicer)	£ 1,804,030	n/a	n/a
Amounts due under cover pool swap	£ -	n/a	n/a
Amounts due under Intercompany Loan	£ 62,945,650	n/a	n/a
Amounts added to Reserve Fund	£ -	n/a	n/a
Deferred Consideration	£ 22,083,826	n/a	n/a
Members' profit	£ -	n/a	n/a
Total distributed	£ 86,833,505	n/a	n/a
Principal receipts (please disclose all parts of waterfall)			
Principal Receipts (on the Loans)	£ 357,186,853	n/a	n/a
Any other amount standing to credit Principal Ledger	£ -	n/a	n/a
Cash Capital Contribution from Members	£ 107,456	n/a	n/a
Available Principal Receipts	£ 357,294,109	n/a	n/a
Acquisition of Loans (Replenishments)	£ -	n/a	n/a
Credit to Principal Ledger	£ -	n/a	n/a
Amounts due under Intercompany Loan	£ -	n/a	n/a
Capital Distribution to Members	£ 357,294,109	n/a	n/a
Total distributed	£ 357,294,109	n/a	n/a
Revenue ledger	£ -	£ -	£ -
Revenue ledger	£ 82,253,669	£ 76,159,464	
Principal ledger	£ 357,294,109	£ 344,100,165	
Pre-maturity liquidity ledger	£ -	£ -	£ -

## Asset Coverage Test

	Value	Description
A	£ 23,455,895,853	Adjusted current balance
B	£ 357,186,853	Principal collections not yet applied
C	£ -	Qualifying additional collateral
D	£ -	Substitute assets
E	£ -	Proceeds of sold mortgage loans
V	n/a	Set-off off-set loans
W	n/a	Personal secured loans
X	£ -	Flexible draw capacity
Y	£ -	Set-off
Z	£ 479,636,058	Negative carry
Total	£ 23,333,446,448	
Method used for calculating component 'A'	A(b) <sup>(1)</sup>	
Asset percentage (%)	92.0%	
Maximum asset percentage from Fitch (%)	100.0%	
Maximum asset percentage from Moody's (%)	92.0%	
Maximum asset percentage from S&P (%)	n/a	
Maximum asset percentage from DBRS (%)	n/a	
Credit support as derived from ACT (GBP)	£ 5,403,225,313	
Credit support as derived from ACT (%)	30.13%	

## Programme-Level Characteristics

	EUR
Programme size	60,000,000,000
Covered bonds principal amount outstanding (GBP, non-GBP series converted at swap FX rate)	£ 17,930,221,135
Covered bonds principal amount outstanding (GBP, non-GBP series converted at current spot rate)	£ 17,938,326,903
Cover pool balance (GBP)	£ 25,705,300,031
GIC account balance (GBP)	£ 439,547,778 <sup>(1)</sup>
Any additional collateral (please specify)	None
Any additional collateral (GBP)	£ -
Aggregate balance of off-set mortgages (GBP)	£ -
Aggregate deposits attaching to the cover pool (GBP)	£ 83,406,117 <sup>(1)</sup>
Aggregate deposits attaching specifically to the off-set mortgages (GBP)	£ -
Nominal level of overcollateralisation (GBP)	£ 7,775,078,896 <sup>(1)</sup>
Nominal level of overcollateralisation (%)	43.26%
Number of loans in cover pool	217,546
Average loan balance (GBP)	£ 118,160
Weighted average non-indexed LTV (%)	61.91%
Weighted average indexed LTV (%)	50.47%
Weighted average seasoning (months)	103.35
Weighted average remaining term (months)	218.07
Weighted average interest rate (%)	4.29%
Standard Variable Rate(s) (%)	5.75% & 7.24%
Constant Pre-Payment Rate (% current month)	13.24%
Constant Pre-Payment Rate (% quarterly average)	13.21%
Principal Payment Rate (% current month)	17.32%
Principal Payment Rate (% quarterly average)	17.35%
Constant Default Rate (% current month)	n/a <sup>(9)</sup>
Constant Default Rate (% quarterly average)	n/a <sup>(9)</sup>
Fitch Discontinuity Cap	n/a <sup>(10)</sup>
Moody's Timely Payment Indicator	Probable-High <sup>(11)</sup>
Moody's Collateral Score (%)	4.0% <sup>(11)</sup>

## Mortgage collections

Mortgage collections (scheduled - interest)	£ 81,041,013
Mortgage collections (scheduled - principal)	£ 89,918,655
Mortgage collections (unscheduled - interest)	£ -
Mortgage collections (unscheduled - principal)	£ 267,367,997.75

## Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date	2,689	1.24%	214,378,747	0.83%
Loans bought back by seller(s)	209	0.01%	3,245,891	0.01%
of which are non-performing loans	13	0.01%	1,957,658	0.01%
of which have breached R&Ws	7	0.00%	1,288,144	0.01%
Loans sold into the cover pool	14,569	6.70%	3,325,311,308	12.94%

## Product Rate Type and Reversionary Profiles

	Number	% of total number	Amount (GBP)	% of total amount	Current rate	Remaining teaser period (months)	Weighted average			Initial rate <sup>(13) (14)</sup>
							Current margin	Reversionary margin		
Fixed at origination, reverting to SVR	147,255	0.67%	20,497,141,037	79.74%	3.94%	25.22	3.94%	0.00%	3.94%	
Fixed at origination, reverting to tracker	0	0.00%	-	0.00%	-	-	0.00%	-	-	
Fixed for life	458	0.21%	11,095,376	0.04%	3.52%	-	3.52%	-	3.52%	
Tracker at origination, reverting to SVR	3,608	1.66%	534,375,196	2.08%	4.31%	17	0.58%	-	4.31%	
Tracker for life	9,744	4.48%	848,245,134	3.30%	4.42%	-	0.67%	-	4.42%	
SVR, including discount to SVR	56,481	25.96%	3,814,443,298	14.84%	6.18%	-	-	-	6.18%	
Total	217,546	100.00%	25,705,300,031	100.00%	4.29%	-	-	-	4.29%	

## Stratifications

	Number	% of total number	Amount (GBP)	% of total amount
Current	211,519	97.23%	25,014,920,633	97.31%



Swap notional denomination	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP	GBP
Swap notional amount	38,182,500	1,250,000,000	96,228,000	34,876,000	39,190,950	41,675,000	88,308,600	110,516,172	1,240,000,000	45,458,000	127,700,000
Swap notional maturity	13 Jun 2031	8 Feb 2029	1 Sep 2028	13 Oct 2027	1 Feb 2027	7 Jun 2027	22 Mar 2027	23 Mar 2027	30 Mar 2027	10 May 2027	22 Jun 2028
LLP receive rate/margin	4.905%	4.905%	4.345%	4.195%	4.240%	4.400%	4.015%	5.235%	4.875%	3.930%	4.625%
LLP pay rate/margin	SONIA + 2.195%	SONIA + 2.193%	SONIA + 1.913%	SONIA + 2.222%	SONIA + 2.103%	SONIA + 2.106%	SONIA + 1.784%	SONIA + 1.826%	SONIA + 2.141%	SONIA + 1.594%	SONIA + 0.582%
Collateral posting amount	£	£	£	£	£	£	£	£	£	£	£

Series	Series 2016-4	Series 2016-5	Series 2016-6	Series 2019-4	Series 2019-6	Series 2021-1	Series 2021-2	Series 2021-3	Series 2022-1	Series 2022-2	Series 2023-1	Series 2023-2
Issue date	25 Jan 2016	28 Jan 2016	1 Feb 2016	18 Jun 2019	23 Sep 2019	9 Aug 2021	9 Aug 2021	22 Nov 2021	22 Nov 2021	13 Jun 2022	13 Jun 2022	31 Aug 2023
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -
Denomination	EUR	EUR	EUR	EUR	EUR	EUR	EUR	GBP	GBP	GBP	GBP	CHF
Amount at issuance	55,000,000	50,000,000	50,000,000	1,000,000,000	750,000,000	1,750,000,000	1,750,000,000	1,750,000,000	1,000,000,000	1,000,000,000	1,250,000,000	440,000,000
Amount outstanding	55,000,000	50,000,000	50,000,000	1,000,000,000	750,000,000	1,750,000,000	1,750,000,000	1,750,000,000	1,000,000,000	1,000,000,000	1,250,000,000	440,000,000
FX swap rate (rate E1)	1.3036	1.3116	1.3116	1.1278	1.1278	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.1150
Maturity type (hard/soft-bullet/pass-through)	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet
Scheduled final maturity date	25 Jan 2036	28 Jan 2036	1 Feb 2031	18 Jun 2026	23 Sep 2026	8 Aug 2030	8 Aug 2028	8 Aug 2031	22 Nov 2027	13 Jun 2028	13 Jun 2028	31 Aug 2027
Legal final maturity date	25 Jan 2036	28 Jan 2036	1 Feb 2031	18 Jun 2026	23 Sep 2026	8 Aug 2030	8 Aug 2028	8 Aug 2031	22 Nov 2027	13 Jun 2028	13 Jun 2028	31 Aug 2027
ISIN	XS1350035000	XS1350853831	XS1354465566	XS2013525501	XS20054600718	XS2367214694	XS2367214777	XS2367214650	XS258248055	XS2634072024	CH1280994281	
Stock exchange listing	London	London	London	London	London	London	London	London	London	London	London	Zurich
Coupon payment frequency	Annual	Annual	Annual	Annual	Annual	Monthly	Monthly	Monthly	Monthly	Quarterly	Quarterly	Annual
Coupon payment date	25 Jan	28 Jan	1 Feb	18 Jun	23 Sep	8 of Month	8 of Month	8 of Month	8 of Month	22 Feb/May/Aug/Nov	13 Mar/Jun/Sep/Dec	31 Aug
Coupon rate (if fixed, margin and reference rate if floating)	1.653%	1.658%	1.350%	0.125%	0.125%	SONIA +0.53%	SONIA +0.53%	SONIA +0.42%	SONIA +0.42%	SONIA +0.65%	SONIA +0.50%	1.870%
Margin payable under extended maturity period (%)	1m Euribor +0.225%	1m Euribor +0.225%	1m Euribor +0.20%	1m Euribor +0.17%	1m Euribor +0.28%	SONIA +0.53%	SONIA +0.42%	SONIA +0.42%	SONIA +0.65%	SONIA +0.50%	SONIA +0.50%	1.870%
Swap counterparties	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	n/a	n/a	n/a	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
Swap notional denomination	GBP	GBP	GBP	GBP	GBP	n/a	n/a	n/a	GBP	GBP	GBP	GBP
Swap notional amount	42,000,000	38,000,000	37,970,000	890,471,000	665,011,527	n/a	n/a	n/a	1,000,000,000	1,250,000,000	394,631,386	
Swap notional maturity	28 Jan 2036	28 Jan 2036	1 Feb 2031	18 Jun 2026	23 Sep 2026	n/a	n/a	n/a	22 Nov 2027	13 Jun 2028	13 Jun 2028	31 Aug 2028
LLP receive rate/margin	SONIA + 1.663%	SONIA + 1.658%	SONIA + 1.350%	SONIA + 0.125%	SONIA + 0.125%	n/a	n/a	n/a	SONIA + 0.65%	SONIA + 0.50%	SONIA + 0.50%	1.870%
LLP pay rate/margin	SONIA + 0.561%	SONIA + 0.561%	SONIA + 0.621%	SONIA + 0.694%	SONIA + 0.7459%	n/a	n/a	n/a	SONIA + 0.65%	SONIA + 0.50%	SONIA + 0.50%	1.870%
Collateral posting amount	£	£	£	£	£	£	£	£	£	£	£	£

Series	Series 2023-4	Series 2025-1	Series 2026-1	Series 2026-2
Issue date	8 Nov 2023	8 Nov 2025	18 Mar 2026	18 Mar 2026
Original rating (Moody's/S&P/Fitch/DBRS)	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -
Current rating (Moody's/S&P/Fitch/DBRS)	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -	Aaa / - / AAA / -
Denomination	GBP	GBP	GBP	GBP
Amount at issuance	1,000,000,000	1,000,000,000	1,500,000,000	1,750,000,000
Amount outstanding	1,000,000,000	1,000,000,000	1,500,000,000	1,750,000,000
FX swap rate (rate E1)	1.0000	1.0000	1.0000	1.0000
Maturity type (hard/soft-bullet/pass-through)	Soft bullet	Soft bullet	Soft bullet	Soft bullet
Scheduled final maturity date	6 Nov 2028	6 Nov 2030	18 Mar 2029	8 Mar 2031
Legal final maturity date	6 Nov 2028	6 Nov 2030	18 Mar 2029	8 Mar 2031
ISIN	XS2711554915	XS3221850061	XS3308964777	XS331152719
Stock exchange listing	London	London	London	London
Coupon payment frequency	Quarterly	Quarterly	Quarterly	Monthly
Coupon payment date	6 Feb/May/Aug/Nov	6 Feb/May/Aug/Nov	18 Mar/Jun/Sep/Dec	8 of Month
Coupon rate (if fixed, margin and reference rate if floating)	SONIA +0.50%	SONIA +0.47%	SONIA +0.42%	SONIA +0.48%
Margin payable under extended maturity period (%)	SONIA +0.50%	SONIA +0.47%	SONIA +0.42%	SONIA +0.48%
Swap counterparties	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	n/a
Swap notional denomination	GBP	GBP	GBP	n/a
Swap notional amount	1,000,000,000	1,000,000,000	1,500,000,000	n/a
Swap notional maturity	6 Nov 2027	6 Nov 2031	18 Mar 2031	n/a
LLP receive rate/margin	SONIA +0.50%	SONIA +0.47%	SONIA +0.42%	n/a
LLP pay rate/margin	SONIA +0.50%	SONIA +0.47%	SONIA +0.42%	n/a
Collateral posting amount	£	£	£	£

Programme triggers	Event	Summary of Event	Trigger (S&P, Moody's, Fitch, DBRS; short-term, long-term)	Trigger breached (yes/no)	Consequence of a trigger breach
Reserve Fund trigger	Loss of required rating by the Issuer		Short term: - / <P-1 / <F1 + / - Long term: - / <A2 / <A1 -	No	Requirement to establish and maintain the Reserve Fund and to trap any Available Revenue Receipts (in accordance with the relevant waterfall), as necessary, to fund the Reserve Fund to the Reserve Fund Required Amount.
Account Bank rating trigger	Loss of required rating by the Account Bank		Short term: - / <P-1 / <F1 + / - Long term: - / <A2 / <A1 -	No	Termination event pursuant to the Bank Account Agreement, unless downgrade remedied in accordance with the terms of the Bank Account Agreement. Additionally, all instructions to debit the accounts of Borrowers that are subject to direct debit bank mandates are to be routed via a suitably rated bank.
Interest Rate Swap Provider rating trigger	Loss of required rating by the Interest Rate Swap Provider		Short term: - / <P-1 / <F1 + / - Long term: - / <A2 / <A1 -	No	Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant rating agency in order to maintain or restore (as applicable) the ratings of the covered bonds. The ratings shown are the first level of triggers. Other triggers exist at lower levels with further consequences.
Pre-Maturity Liquidity Test (applies to Hard Bullet Covered Bonds only)	Loss of required rating by the Issuer		Short term: - / <P-1 / <F1 + / - Long term: - / <A2 / <A1 -	No	Requirement to fund the Pre-Maturity Liquidity Ledger to the Required Redemption Amount and, if necessary, the sale of Selected Loans.
Covered Bond Swap Provider rating trigger (Series Pre-2015)	Loss of required rating by the relevant Covered Bond Swap Provider		Short term: - / <P-1 / <F1 + / - Long term: - / <A2 / <A1 -	No	Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant rating agency in order to maintain or restore (as applicable) the ratings of the covered bonds. The ratings shown are the first level of triggers. Other triggers exist at lower levels with further consequences.
Covered Bond Swap Provider rating trigger (Series Post-2013)	Loss of required rating by the relevant Covered Bond Swap Provider		Short term: - / <P-1 / <F1 + / - Long term: - / <A2 / <A1 - Counterparty risk assessment: - / <A3(c) / - / -	No	Requirement to post collateral, transfer obligations to a suitably rated replacement swap provider, procure another suitably rated entity to become a co-obligor or guarantor or other actions as may be agreed with the relevant rating agency in order to maintain or restore (as applicable) the ratings of the covered bonds. The ratings shown are the first level of triggers. Other triggers exist at lower levels with further consequences.
Customer Files and Title Deeds	Loss of required rating by the Servicer		Short term: - / <P-2 / <F2 / -	No	The Servicer shall use reasonable endeavours to ensure that the Customer Files and Title Deeds are identified as distinct from the Customer Files and Title Deeds of other properties or mortgages which do not form part of the Portfolio.
Set-off risk protection trigger	Loss of required rating by the Issuer		Long term: - / <A2 / <A1 -	No	The sizing of the set-off risk protection in the Asset Coverage Test shall be increased from zero to 0.6% (or such other amount as may be set from time to time, subject to the issuer obtaining a Rating Agency Confirmation and notifying the Security Trustee).
Perfection preparation trigger	Loss of required rating by the Seller		Long term: - / <Baa1 / <BBB+ / -	No	The Seller shall deliver to the LLP, the Security Trustee and the Rating Agencies, within 25 London Business Days, a draft letter of notice to the Borrowers of the sale and purchase of the Loans.
Perfection trigger	Loss of required rating by the Seller		Long term: - / <Baa3 / <BBB- / -	No	Legal title to the Loans and their Related Security will be transferred to the LLP.
Cash Manager verification trigger	Loss of required rating by the Cash Manager		Long term: - / <Baa3 / <BBB- / -	No	The Asset Monitor will be required to report on the arithmetic accuracy of the Cash Manager's calculations more frequently.
Servicer trigger	Loss of required rating by the Servicer		Long term: - / <Baa3 / <BBB- / -	No	The Servicer will use reasonable endeavours to enter into, within 60 days, a new or master servicing agreement with a third party in such form as the LLP and the Security Trustee shall reasonably require.

Non-rating triggers	Event	Summary of Event	Trigger breached (yes/no)	Consequence of a trigger breach
Asset Coverage Test	On a calculation date, the adjusted aggregate loan amount is less than the sterling equivalent of the principal amount outstanding of covered bonds.		No	Breach of Asset Coverage Test not remedied on the next calculation date will result in the issuance of an Asset Coverage Test Breach Notice and if not rectified by the third calculation date after the issuance of the notice an Issuer Event of Default will occur.
Interest Rate Shortfall Test	The amount of revenue that the LLP expects to receive in the next calculation period is insufficient to cover the interest amounts due under the Intercompany Loan Agreement, the amounts due to the Covered Bond Swap Provider(s) and other senior expenses ranking in priority thereto.		No	Standard variable rate and other discretionary rates and/or margins may be increased.
Issuer Event of Default	Any of the conditions, events or acts provided in Condition 9.1 of the Terms and Conditions of the Covered Bonds (Issuer Events of Default) occur.		No	Covered bonds will become immediately due and payable against the Issuer and a Notice to Pay will be served on the LLP. The LLP will then be required to make payments of Guaranteed Amounts in accordance with the terms of the Covered Bond Guarantee.
Yield Shortfall Test	Following an Issuer Event of Default, the loans must yield SONIA Spot Rate plus 0.30%.		No	Standard variable rate and other discretionary rates and/or margins may be increased.
Amortisation Test	On a calculation date, following a Notice to Pay, the Amortisation Test Aggregate Loan Amount is less than the sterling equivalent of the principal amount outstanding of covered bonds.		No	LLP Event of Default will occur.
LLP Event of Default	Any of the conditions, events or acts provided in Condition 9.2 of the Terms and Conditions of the Covered Bonds (LLP Events of Default) occur.		No	Covered bonds will become immediately due and payable against the LLP, as well as the Issuer. Security becomes enforceable.

Glossary	Term	Definition
Constant Pre-Payment Rate (CPR)	The annualised Constant Pre-Payment Rate based upon Monthly CPR. Monthly CPR is equal to the total unscheduled principal receipts, excluding the proceeds from loan repurchases by the Seller, received during the calculation period ended prior to a calculation date divided by the aggregate current balance of the loans comprised in the portfolio as at the start of the calculation period. The Monthly CPR is then annualised using the formula: $1 - (1 - \text{Monthly CPR})^{12}$	
Principal Payment Rate (PPR)	The annualised Principal Payment Rate based upon Monthly PPR. Monthly PPR is equal to the total scheduled and unscheduled principal receipts, including the proceeds from loan repurchases by the Seller, received during the calculation period ended prior to a calculation date divided by the aggregate current balance of the loans comprised in the portfolio as at the start of the calculation period. The Monthly PPR is then annualised using the formula: $1 - (1 - \text{Monthly PPR})^{12}$	
Amount (GBP)	The aggregate current balance of the loans including (without double counting) the initial advance, any further advance, any flexible drawing, capitalised expenses, capitalised arrears and capitalised interest less any prepayments, repayments or payments of the foregoing.	
Mortgage Collections	All cash receipts on a mortgage account within the portfolio including monies paid by the Seller in respect of loans repurchased from the portfolio.	
Non-indexed LTV	The aggregate current balance of the loans in a mortgage account divided by the latest valuation of the property, securing that mortgage account, held in the Seller's records at the end of the reporting period.	
Seasoning	Seasoning is reported on an aggregated basis for each mortgage account. It is calculated using the origination date of the original loan in the mortgage account and ignores any subsequent loans on the mortgage account.	
Remaining Term	The number of remaining months of the term of the mortgage account i.e. the loan with the longest dated maturity.	
Indexed LTV	The aggregate current balance of the loans in a mortgage account divided by the Halifax Price Indexed Valuation of the property, securing that mortgage account, held in the Seller's records at the end of the reporting period.	
Halifax Price Indexed Valuation	The latest valuation of the property held in the Seller's records, increased or decreased, as appropriate, by the increase or decrease in the Halifax House Price Index since the date of that latest valuation. Indexation is applied quarterly to latest valuations, on a regional basis, in January, April, July and October of each year.	
Indexed Valuation	(a) where the latest valuation of the property is equal to or greater than the Halifax Price Indexed Valuation, the Halifax Price Indexed Valuation; or (b) where the latest valuation of the property is less than the Halifax Price Indexed Valuation, the latest valuation plus 85% of the difference between the latest valuation and the Halifax Price Indexed Valuation.	
Defaulted Loan	Any loan in the portfolio where the amount in arrears is equal to or greater than three times the current monthly payment.	

<sup>11</sup> There are no minimum ratings for the Issuer, Seller or Cash Manager. However, there are certain event triggers linked to their ratings. Please refer to the Programme triggers table on page 8 for details.

<sup>62</sup> For triggers relating to the swap provider(s) on the cover pool, the rating trigger disclosed is the next trigger point. There may be subsequent triggers and these are detailed in the relevant swap agreement.

<sup>63</sup> Relates to the cover pool swap.

<sup>64</sup> For full description, refer to the Prospectus.

<sup>65</sup> A(b) is calculated as the lower of (i) the current balance of the loan and (ii) the indexed valuation relating to that loan multiplied by 0.75 for non-defaulted loans and 0.4 or 0.25 for defaulted loans with a current balance to indexed valuation ratio of <=75% or >75%, respectively.

A(b) is calculated as the Asset Percentage multiplied by the lower of (i) the current balance of the loan, and (ii) the indexed valuation relating to that loan multiplied by 1 for non-defaulted loans and 0.4 or 0.25 for defaulted loans with a current balance to indexed valuation ratio of <=75% or >75%, respectively.

<sup>66</sup> The GIC account balance has been adjusted to include cash from assets collected on the last day of the month and passed to the LLP on the first day of the following month.

<sup>67</sup> The aggregate deposits total has been adjusted to account for the Financial Services Compensation Scheme limit.

<sup>68</sup> The nominal level of overcollateralisation includes cash held on the principal ledger.

<sup>69</sup> Not applicable for the cover pool which is a revolving pool.

<sup>70</sup> Following the implementation of its new Covered Bonds Rating Criteria, Fitch Ratings no longer uses its D-Cap. At the time of this report, the replacement Payment Continuity Uplift (PCU) on the programme is 6.

<sup>71</sup> Source: Moody's performance report dated 16 February 2026.

<sup>72</sup> Based on the mortgage accounts' current primary product holding (rather than any historic product previously held). In addition to the primary product holding, an account may have other active product holdings which may or may not be the same as the primary product holding.

<sup>73</sup> The margins are based on the appropriate index rate and, therefore, fixed rate loans are reported at the fixed rate, tracker rate loans versus Bank Base Rate (3.75%) and variable rate loans versus the Originators' relevant discretionary rates (5.75% or 7.24%).

<sup>74</sup> The initial rate is considered to be the same as the current rate.

<sup>75</sup> Effective 1 January 2020, Regions are NUTS1 classifications (Nomenclature of Units for Territorial Statistics).

<sup>76</sup> Any 'Part-and-part' loans have been included in 'Interest-only'.

<sup>77</sup> Data on second home loans only available in the Seller's reporting system used from February 2017.

<sup>78</sup> The Seller does not currently retain these details in the reporting system used for the programme.

<sup>79</sup> The date stated is the final maturity date applicable to the issuer. However, the extended due for payment date applicable to the LLP is 12 months following this date.

*\*All bonds issued from the programme are 'soft bullet' maturities. If the Issuer (Lloyds Bank plc) fails to pay the Final Redemption Amount of the relevant Series of Covered Bonds on the Final Maturity Date (subject to the applicable grace period), then it will be in default on its obligation and the Bond Trustee would be expected to initiate proceedings against the Issuer. With regards to the bond, a Notice to Pay would be served on the LLP who is then required to make payments of Guaranteed Amounts. If the LLP has insufficient moneys available in accordance with the Guarantee Priority of Payments to pay in full the Final Redemption Amount of the relevant Series of Covered Bonds, then payment of any unpaid portion shall be automatically deferred for a period of 12 months (up to the Extended Due for Payment Date stated in the Final Terms).*

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

HTT 2026

Reporting in Domestic Currency	GBP
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CONTENT OF TAB E	
1.	Additional information on the programme
2.	Additional information on the swaps
3.	Additional information on the asset distribution

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)			
E.1.1.1	Sponsor (if applicable)	Lloyds Bank plc	H7FNT14851HG0EXQ1Z70			
E.1.1.2	Service	Lloyds Bank plc	H7FNT14851HG0EXQ1Z70			
E.1.1.3	Back-up servicer	ND2	ND2			
E.1.1.4	BUS facilitator	ND2	ND2			
E.1.1.5	Cash manager	Lloyds Bank plc	H7FNT14851HG0EXQ1Z70			
E.1.1.6	Back-up cash manager	ND2	ND2			
E.1.1.7	Account bank	Lloyds Bank plc	H7FNT14851HG0EXQ1Z70			
E.1.1.8	Standby account bank	ND2	ND2			
E.1.1.9	Account bank guarantor	ND2	ND2			
E.1.1.10	Trustee	BNY Mellon Corporate Trustee Services Limited	2138009FOQYI4640NK39			
E.1.1.11	Cover Pool Monitor	PricewaterhouseCoopers LLP	2138003EKF9YDQYMFJ58			
OE.1.1.1	where applicable - paying agent	The Bank of New York Mellon, London Branch	213800GMPMBV4NOY2H13			
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Additional information on the swaps						
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)	Type of Swap		
E.2.1.1	Lloyds Bank plc	ND2	H7FNT14851HG0EXQ1Z70	Interest & FX		
E.2.1.2	Lloyds Bank plc	ND2	H7FNT14851HG0EXQ1Z70	Interest		
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
1. General Information						
		Residential Assets	Commercial Assets	Public Sector Assets	Shipping Assets	Total Assets
E.3.1.1	Weighted Average Seasoning (years)	8.6	0.0	0.0	0.0	8.6
E.3.1.2	Weighted Average Maturity (years)	18.2	0.0	0.0	0.0	18.2
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	0.62%	0.0%	0.0%	0.0%	0.62%
E.3.2.2	30-<60 days	0.56%	0.0%	0.0%	0.0%	0.56%
E.3.2.3	60-<90 days	0.36%	0.0%	0.0%	0.0%	0.36%
E.3.2.4	90-<180 days	0.42%	0.0%	0.0%	0.0%	0.42%
E.3.2.5	>= 180 days	0.31%	0.0%	0.0%	0.0%	0.31%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

When this equals C66 in A.HTT General, please explain in the Glossary (HG 1.5) the different calculations of the cover assets' weighted average life and maturity.

# F1. Harmonised Transparency Template - Sus

## Reporting in Domestic Currency

### CONTENT OF TAB F1

[1. Share of sustainable loans in the total mor](#)

[2. Additional information on the sustainable section](#)

[2A. Sustainable Residential Cover I](#)

[2B. Sustainable Commercial Cover](#)

### 1. Share of sustainable loans in the total

#### 1. Amount of sustainable loans

SM.1.1.1	EE mortgage loans
SM.1.1.2	Social impact mortgage loans
SM.1.1.3	other
SM.1.1.4	Total sustainable mortgage loans
SM. 1.1.5	Outstanding Sustainable Covered Bonds
OSM.1.1.1	<i>o/w [If relevant, please specify]</i>
OSM.1.1.2	<i>o/w [If relevant, please specify]</i>
OSM.1.1.3	<i>o/w [If relevant, please specify]</i>
OSM.1.1.4	<i>o/w [If relevant, please specify]</i>

### 2. Additional information on the sustainable sect

#### 1. Sustainable Property Type Information

SM.2.1.1	Residential
SM.2.1.2	Commercial
SM.2.1.3	Other
SM.2.1.4	Total
OSM.2.1.1	<i>o/w Forest &amp; Agriculture</i>
OSM.2.1.2	<i>o/w EE residential</i>
OSM.2.1.3	<i>o/w EE commercial</i>
OSM.2.1.4	<i>o/w EE other</i>
OSM.2.1.5	<i>EE total</i>
OSM.2.1.6	<i>o/w Social residential</i>
OSM.2.1.7	<i>o/w Social Commercial</i>
OSM.2.1.8	<i>o/w social other</i>
OSM.2.1.9	<i>social tot</i>
OSM.2.1.10	<i>o/w Renewable Energy and Renewable Energy Transmission</i>
OSM.2.1.11	<i>o/w [If relevant, please specify]</i>
OSM.2.1.12	<i>o/w [If relevant, please specify]</i>
OSM.2.1.13	<i>o/w [If relevant, please specify]</i>
OSM.2.1.14	<i>o/w [If relevant, please specify]</i>
OSM.2.1.15	<i>o/w [If relevant, please specify]</i>
OSM.2.1.16	<i>o/w [If relevant, please specify]</i>

OSM.2.1.17

*o/w [If relevant, please specify]*

OSM.2.1.18

*o/w [If relevant, please specify]*

## 2. General Information

SM.2.2.1

Number of sustainable mortgage loans

OSM.2.2.1

*Optional information eg, Number of borrowers*

OSM.2.2.2

*Optional information eg, Number of guarantors*

OSM.2.2.3

OSM.2.2.4

OSM.2.2.5

OSM.2.2.6

## 3. Concentration Risks

SM.2.3.1

10 largest exposures

OSM.2.3.1

OSM.2.3.2

OSM.2.3.3

OSM.2.3.4

OSM.2.3.5

OSM.2.3.6

## 4. Breakdown by Geography

SM.2.4.1

European Union

SM.2.4.2

Austria

SM.2.4.3

Belgium

SM.2.4.4

Bulgaria

SM.2.4.5

Croatia

SM.2.4.6

Cyprus

SM.2.4.7

Czechia

SM.2.4.8

Denmark

SM.2.4.9

Estonia

SM.2.4.10

Finland

SM.2.4.11

France

SM.2.4.12

Germany

SM.2.4.13

Greece

SM.2.4.14

Netherlands

SM.2.4.15

Hungary

SM.2.4.16

Ireland

SM.2.4.17

Italy

SM.2.4.18

Latvia

SM.2.4.19

Lithuania

SM.2.4.20

Luxembourg

SM.2.4.21

Malta

SM.2.4.22

Poland

SM.2.4.23

Portugal

SM.2.4.24

Romania

SM.2.4.25

Slovakia

SM.2.4.26

Slovenia

SM.2.4.27

Spain

SM.2.4.28

Sweden

SM.2.4.29

European Economic Area (not member of EU)

SM.2.4.30	Iceland
SM.2.4.31	Liechtenstein
SM.2.4.32	Norway
SM.2.4.33	<u>Other</u>
SM.2.4.34	Switzerland
SM.2.4.35	United Kingdom
SM.2.4.36	Australia
SM.2.4.37	Brazil
SM.2.4.38	Canada
SM.2.4.39	Japan
SM.2.4.40	Korea
SM.2.4.41	New Zealand
SM.2.4.42	Singapore
SM.2.4.43	US
SM.2.4.44	Other
SM.2.4.45	<i>o/w [If relevant, please specify]</i>
SM.2.4.46	<i>o/w [If relevant, please specify]</i>
SM.2.4.47	<i>o/w [If relevant, please specify]</i>
SM.2.4.48	<i>o/w [If relevant, please specify]</i>
SM.2.4.49	<i>o/w [If relevant, please specify]</i>
SM.2.4.50	<i>o/w [If relevant, please specify]</i>
SM.2.4.51	<i>o/w [If relevant, please specify]</i>
SM.2.4.52	<i>o/w [If relevant, please specify]</i>
SM.2.4.53	<i>o/w [If relevant, please specify]</i>
SM.2.4.54	<i>o/w [If relevant, please specify]</i>

#### 5. Breakdown by regions of main country of origin

SM.2.5.1	TBC at a country level
SM.2.5.2	TBC at a country level
SM.2.5.3	TBC at a country level
SM.2.5.4	TBC at a country level
SM.2.5.5	TBC at a country level
SM.2.5.6	TBC at a country level
SM.2.5.7	TBC at a country level
SM.2.5.8	TBC at a country level
SM.2.5.9	TBC at a country level
SM.2.5.10	TBC at a country level
SM.2.5.11	TBC at a country level
SM.2.5.12	TBC at a country level
SM.2.5.13	TBC at a country level
SM.2.5.14	TBC at a country level
SM.2.5.15	TBC at a country level
SM.2.5.16	TBC at a country level
SM.2.5.17	TBC at a country level
SM.2.5.18	TBC at a country level
SM.2.5.19	TBC at a country level
SM.2.5.20	TBC at a country level
SM.2.5.21	TBC at a country level
SM.2.5.22	TBC at a country level

SM.2.5.23	TBC at a country level
SM.2.5.24	TBC at a country level
SM.2.5.25	TBC at a country level
SM.2.5.26	TBC at a country level
SM.2.5.27	TBC at a country level
SM.2.5.28	TBC at a country level
SM.2.5.29	TBC at a country level
SM.2.5.30	TBC at a country level
SM.2.5.31	TBC at a country level
SM.2.5.32	TBC at a country level
SM.2.5.33	TBC at a country level
SM.2.5.34	TBC at a country level
SM.2.5.35	TBC at a country level
SM.2.5.36	TBC at a country level
SM.2.5.37	TBC at a country level
SM.2.5.38	TBC at a country level
SM.2.5.39	TBC at a country level
SM.2.5.40	TBC at a country level
SM.2.5.41	TBC at a country level
SM.2.5.42	TBC at a country level
SM.2.5.43	TBC at a country level
SM.2.5.44	TBC at a country level
SM.2.5.45	TBC at a country level
SM.2.5.46	TBC at a country level
SM.2.5.47	TBC at a country level
SM.2.5.48	TBC at a country level
SM.2.5.49	TBC at a country level
SM.2.5.50	TBC at a country level

#### 6. Breakdown by Interest Rate

SM.2.6.1	Fixed rate
SM.2.6.2	Floating rate
SM.2.6.3	Other
OSM.2.6.1	
OSM.2.6.2	
OSM.2.6.3	
OSM.2.6.4	
OSM.2.6.5	
OSM.2.6.6	

#### 7. Breakdown by Repayment Type

SM.2.7.1	Bullet / interest only
SM.2.7.2	Amortising
SM.2.7.3	Other
OSM.2.7.1	
OSM.2.7.2	
OSM.2.7.3	
OSM.2.7.4	
OSM.2.7.5	
OSM.2.7.6	

## 8. Loan Seasoning

SM.2.8.1	Up to 12months
SM.2.8.2	> 12 - ≤ 24 months
SM.2.8.3	> 24 - ≤ 36 months
SM.2.8.4	> 36 - ≤ 60 months
SM.2.8.5	> 60 months

OSM.2.8.1  
OSM.2.8.2  
OSM.2.8.3  
OSM.2.8.4

## 9. Non-Performing Loans (NPLs)

SM.2.9.1	% NPLs
OSM.2.9.1	<i>% Defaulted Loans pursuant Art 178 CRR</i>
OSM.2.9.2	
OSM.2.9.3	
OSM.2.9.4	
OSM.2.9.5	
OSM.2.9.6	
OSM.2.9.7	

## 2.A Residential Cover Pool

### 10. Loan Size Information

SM.2A.10.1	Average loan size (000s)
------------	--------------------------

#### By buckets (mn):

SM.2A.10.2	TBC at a country level
SM.2A.10.3	TBC at a country level
SM.2A.10.4	TBC at a country level
SM.2A.10.5	TBC at a country level
SM.2A.10.6	TBC at a country level
SM.2A.10.7	TBC at a country level
SM.2A.10.8	TBC at a country level
SM.2A.10.9	TBC at a country level
SM.2A.10.10	TBC at a country level
SM.2A.10.11	TBC at a country level
SM.2A.10.12	TBC at a country level
SM.2A.10.13	TBC at a country level
SM.2A.10.14	TBC at a country level
SM.2A.10.15	TBC at a country level
SM.2A.10.16	TBC at a country level
SM.2A.10.17	TBC at a country level
SM.2A.10.18	TBC at a country level
SM.2A.10.19	TBC at a country level
SM.2A.10.20	TBC at a country level
SM.2A.10.21	TBC at a country level
SM.2A.10.22	TBC at a country level
SM.2A.10.23	TBC at a country level
SM.2A.10.24	TBC at a country level

SM.2A.10.25	TBC at a country level	
SM.2A.10.26		Total
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>		
SM.2A.11.1	Weighted Average LTV (%)	
By LTV buckets (mn):		
SM.2A.11.2	>0 - <=40 %	
SM.2A.11.3	>40 - <=50 %	
SM.2A.11.4	>50 - <=60 %	
SM.2A.11.5	>60 - <=70 %	
SM.2A.11.6	>70 - <=80 %	
SM.2A.11.7	>80 - <=90 %	
SM.2A.11.8	>90 - <=100 %	
SM.2A.11.9	>100%	
SM.2A.11.10		Total
OSM.2A.11.1		<i>o/w &gt;100 - &lt;=110 %</i>
OSM.2A.11.2		<i>o/w &gt;110 - &lt;=120 %</i>
OSM.2A.11.3		<i>o/w &gt;120 - &lt;=130 %</i>
OSM.2A.11.4		<i>o/w &gt;130 - &lt;=140 %</i>
OSM.2A.11.5		<i>o/w &gt;140 - &lt;=150 %</i>
OSM.2A.11.6		<i>o/w &gt;150 %</i>
OSM.2A.11.7		
OSM.2A.11.8		
OSM.2A.11.9		
<b>12. Loan to Value (LTV) Information - INDEXED</b>		
SM.2A.12.1	Weighted Average LTV (%)	
By LTV buckets (mn):		
SM.2A.12.2	>0 - <=40 %	
SM.2A.12.3	>40 - <=50 %	
SM.2A.12.4	>50 - <=60 %	
SM.2A.12.5	>60 - <=70 %	
SM.2A.12.6	>70 - <=80 %	
SM.2A.12.7	>80 - <=90 %	
SM.2A.12.8	>90 - <=100 %	
SM.2A.12.9	>100%	
SM.2A.12.10		Total
OSM.2A.12.1		<i>o/w &gt;100 - &lt;=110 %</i>
OSM.2A.12.2		<i>o/w &gt;110 - &lt;=120 %</i>
OSM.2A.12.3		<i>o/w &gt;120 - &lt;=130 %</i>
OSM.2A.12.4		<i>o/w &gt;130 - &lt;=140 %</i>
OSM.2A.12.5		<i>o/w &gt;140 - &lt;=150 %</i>
OSM.2A.12.6		<i>o/w &gt;150 %</i>
OSM.2A.12.7		
OSM.2A.12.8		
OSM.2A.12.9		
<b>13. Breakdown by type</b>		
SM.2A.13.1	Owner occupied	

SM.2A.13.2	Second home/Holiday houses
SM.2A.13.3	Buy-to-let/Non-owner occupied
SM.2A.13.4	Subsidised housing
SM.2A.13.5	Agricultural
SM.2A.13.6	Other
OSM.2A.13.1	<i>o/w Private rental</i>
OSM.2A.13.2	<i>o/w Multi-family housing</i>
OSM.2A.13.3	<i>o/w Buildings under construction</i>
OSM.2A.13.4	<i>o/w Buildings land</i>
OSM.2A.13.5	<i>o/w [If relevant, please specify]</i>
OSM.2A.13.6	<i>o/w [If relevant, please specify]</i>
OSM.2A.13.7	<i>o/w [If relevant, please specify]</i>
OSM.2A.13.8	<i>o/w [If relevant, please specify]</i>
OSM.2A.13.9	<i>o/w [If relevant, please specify]</i>
OSM.2A.13.10	<i>o/w [If relevant, please specify]</i>

#### 14. Loan by Ranking

SM.2A.14.1	1st lien / No prior ranks
SM.2A.14.2	Guaranteed
SM.2A.14.3	Other
OSM.2A.14.1	
OSM.2A.14.2	
OSM.2A.14.3	

#### 15. Energy Performance information of the financed RRE

SM.2A.15.1	TBC at a country level
SM.2A.15.2	TBC at a country level
SM.2A.15.3	TBC at a country level
SM.2A.15.4	TBC at a country level
SM.2A.15.5	TBC at a country level
SM.2A.15.6	TBC at a country level
SM.2A.15.7	TBC at a country level
SM.2A.15.8	TBC at a country level
SM.2A.15.9	TBC at a country level
SM.2A.15.10	TBC at a country level
SM.2A.15.11	TBC at a country level
SM.2A.15.12	TBC at a country level
SM.2A.15.13	TBC at a country level
SM.2A.15.14	TBC at a country level
SM.2A.15.15	TBC at a country level
SM.2A.15.16	TBC at a country level
SM.2A.15.17	TBC at a country level
SM.2A.15.18	no data
SM.2A.15.19	Total
OSM.2A.15.1	
OSM.2A.15.2	
OSM.2A.15.3	

#### 16. Primary Energy intensity (kWh/m<sup>2</sup> per year)

SM.2A.16.1	TBC at a country level
SM.2A.16.2	TBC at a country level

SM.2A.16.3	TBC at a country level
SM.2A.16.4	TBC at a country level
SM.2A.16.5	TBC at a country level
SM.2A.16.6	TBC at a country level
SM.2A.16.7	TBC at a country level
SM.2A.16.8	TBC at a country level
SM.2A.16.9	TBC at a country level
SM.2A.16.10	TBC at a country level
SM.2A.16.11	TBC at a country level
SM.2A.16.12	TBC at a country level
SM.2A.16.13	TBC at a country level
SM.2A.16.14	TBC at a country level
SM.2A.16.15	TBC at a country level
SM.2A.16.16	TBC at a country level
SM.2A.16.17	TBC at a country level
SM.2A.16.18	no data
SM.2A.16.19	Total
OSM.2A.16.1	
OSM.2A.16.2	

### 17. Property Age Structure

SM.2A.17.1	older than 1919
SM.2A.17.2	1919 - 1945
SM.2A.17.3	1946 - 1960
SM.2A.17.4	1961 - 1970
SM.2A.17.5	1971 - 1980
SM.2A.17.6	1981 - 1990
SM.2A.17.7	1991 - 2000
SM.2A.17.8	2001 - 2005
SM.2A.17.9	2006 - 2010
SM.2A.17.10	2011 - 2015
SM.2A.17.11	2016 - 2020
SM.2A.17.12	2021 and onwards
SM.2A.17.13	no data
SM.2A.17.14	Total
OSM.2A.17.1	
OSM.2A.17.2	
OSM.2A.17.3	
OSM.2A.17.4	
OSM.2A.17.5	
OSM.2A.17.6	
OSM.2A.17.7	
OSM.2A.17.8	
OSM.2A.17.9	
OSM.2A.17.10	

### 18. Dwelling type

SM.2A.18.1	House, detached or semi-detached
SM.2A.18.2	Flat or Apartment
SM.2A.18.3	Bungalow

SM.2A.18.4	Terraced House
SM.2A.18.5	Multifamily House
SM.2A.18.6	Land Only
SM.2A.18.7	other
SM.2A.18.8	Total
OSM.2A.18.1	

### 19. New Residential Property

SM.2A.19.1	Under Construction
SM.2A.19.2	Existing Property
SM.2A.19.3	other
SM.2A.19.4	no data
SM.2A.19.5	Total
OSM.2A.19.1	

### 20. CO2 emission - by dwelling type - as per national availability

SM.2A.20.1	House, detached or semi-detached
SM.2A.20.2	Flat or Apartment
SM.2A.20.3	Bungalow
SM.2A.20.4	Terraced House
SM.2A.20.5	Multifamily House
SM.2A.20.6	Land Only
SM.2A.20.7	other
SM.2A.20.8	Total
SM.2A.20.9	Weighted Average

SM.2A.20.10  
SM.2A.20.11  
SM.2A.20.12  
SM.2A.20.13  
SM.2A.20.14  
SM.2A.20.15  
SM.2A.20.16  
SM.2A.20.17  
SM.2A.20.18  
SM.2A.20.19  
SM.2A.20.20  
SM.2A.20.21  
SM.2A.20.22  
SM.2A.20.23  
SM.2A.20.24  
SM.2A.20.25  
SM.2A.20.26  
SM.2A.20.27  
SM.2A.20.28  
SM.2A.20.29  
SM.2A.20.30  
SM.2A.20.31  
SM.2A.20.32  
SM.2A.20.33  
SM.2A.20.34

SM.2A.20.35  
 SM.2A.20.36  
 SM.2A.20.37  
 SM.2A.20.38  
 SM.2A.20.39  
 SM.2A.20.40  
 SM.2A.20.41  
 SM.2A.20.42  
 SM.2A.20.43  
 SM.2A.20.44  
 SM.2A.20.45  
 SM.2A.20.46  
 SM.2A.20.47  
 SM.2A.20.48

## 2.B Sustainable Commercial Cover Pool

### 21. Loan Size Information

SM.2B.21.1 Average loan size (000s)

By buckets (mn):

SM.2B.21.2	TBC at a country level
SM.2B.21.3	TBC at a country level
SM.2B.21.4	TBC at a country level
SM.2B.21.5	TBC at a country level
SM.2B.21.6	TBC at a country level
SM.2B.21.7	TBC at a country level
SM.2B.21.8	TBC at a country level
SM.2B.21.9	TBC at a country level
SM.2B.21.10	TBC at a country level
SM.2B.21.11	TBC at a country level
SM.2B.21.12	TBC at a country level
SM.2B.21.13	TBC at a country level
SM.2B.21.14	TBC at a country level
SM.2B.21.15	TBC at a country level
SM.2B.21.16	TBC at a country level
SM.2B.21.17	TBC at a country level
SM.2B.21.18	TBC at a country level
SM.2B.21.19	TBC at a country level
SM.2B.21.20	TBC at a country level
SM.2B.21.21	TBC at a country level
SM.2B.21.22	TBC at a country level
SM.2B.21.23	TBC at a country level
SM.2B.21.24	TBC at a country level
SM.2B.21.25	TBC at a country level
SM.2B.21.26	Total

### 22. Loan to Value (LTV) Information - UNINDEXED

SM.2B.22.1 Weighted Average LTV (%)

By LTV buckets (mn):	
SM.2B.22.2	>0 - <=40 %
SM.2B.22.3	>40 - <=50 %
SM.2B.22.4	>50 - <=60 %
SM.2B.22.5	>60 - <=70 %
SM.2B.22.6	>70 - <=80 %
SM.2B.22.7	>80 - <=90 %
SM.2B.22.8	>90 - <=100 %
SM.2B.22.9	>100%
SM.2B.22.10	Total
OSM.2B.22.1	<i>o/w &gt;100 - &lt;=110 %</i>
OSM.2B.22.2	<i>o/w &gt;110 - &lt;=120 %</i>
OSM.2B.22.3	<i>o/w &gt;120 - &lt;=130 %</i>
OSM.2B.22.4	<i>o/w &gt;130 - &lt;=140 %</i>
OSM.2B.22.5	<i>o/w &gt;140 - &lt;=150 %</i>
OSM.2B.22.6	<i>o/w &gt;150 %</i>
OSM.2B.22.7	
OSM.2B.22.8	
OSM.2B.22.9	

### 23. Loan to Value (LTV) Information - INDEXED

SM.2B.23.1	Weighted Average LTV (%)
------------	--------------------------

By LTV buckets (mn):	
SM.2B.23.2	>0 - <=40 %
SM.2B.23.3	>40 - <=50 %
SM.2B.23.4	>50 - <=60 %
SM.2B.23.5	>60 - <=70 %
SM.2B.23.6	>70 - <=80 %
SM.2B.23.7	>80 - <=90 %
SM.2B.23.8	>90 - <=100 %
SM.2B.23.9	>100%
SM.2B.23.10	Total
OSM.2B.23.1	<i>o/w &gt;100 - &lt;=110 %</i>
OSM.2B.23.2	<i>o/w &gt;110 - &lt;=120 %</i>
OSM.2B.23.3	<i>o/w &gt;120 - &lt;=130 %</i>
OSM.2B.23.4	<i>o/w &gt;130 - &lt;=140 %</i>
OSM.2B.23.5	<i>o/w &gt;140 - &lt;=150 %</i>
OSM.2B.23.6	<i>o/w &gt;150 %</i>
OSM.2B.23.7	
OSM.2B.23.8	
OSM.2B.23.9	

### 24. Breakdown by Type

SM.2B.24.1	Retail
SM.2B.24.2	Office
SM.2B.24.3	Hotel/Tourism
SM.2B.24.4	Shopping malls
SM.2B.24.5	Industry
SM.2B.24.6	Agriculture

SM.2B.24.7	Other commercially used
SM.2B.24.8	Hospital
SM.2B.24.9	School
SM.2B.24.10	other RE with a social relevant purpose
SM.2B.24.11	Land
SM.2B.24.12	Property developers / Building under construction
SM.2B.24.13	Other
OSM.2B.24.1	<i>o/w Cultural purposes</i>
OSM.2B.24.2	<i>o/w [If relevant, please specify]</i>
OSM.2B.24.3	<i>o/w [If relevant, please specify]</i>
OSM.2B.24.4	<i>o/w [If relevant, please specify]</i>
OSM.2B.24.5	<i>o/w [If relevant, please specify]</i>
OSM.2B.24.6	<i>o/w [If relevant, please specify]</i>
OSM.2B.24.7	<i>o/w [If relevant, please specify]</i>
OSM.2B.24.8	<i>o/w [If relevant, please specify]</i>
OSM.2B.24.9	<i>o/w [If relevant, please specify]</i>
OSM.2B.24.10	<i>o/w [If relevant, please specify]</i>
OSM.2B.24.11	<i>o/w [If relevant, please specify]</i>
OSM.2B.24.12	<i>o/w [If relevant, please specify]</i>
OSM.2B.24.13	<i>o/w [If relevant, please specify]</i>
OSM.2B.24.14	<i>o/w [If relevant, please specify]</i>

#### 25. EPC Information of the financed CRE

SM.2B.25.1	TBC at a country level
SM.2B.25.2	TBC at a country level
SM.2B.25.3	TBC at a country level
SM.2B.25.4	TBC at a country level
SM.2B.25.5	TBC at a country level
SM.2B.25.6	TBC at a country level
SM.2B.25.7	TBC at a country level
SM.2B.25.8	TBC at a country level
SM.2B.25.9	TBC at a country level
SM.2B.25.10	TBC at a country level
SM.2B.25.11	TBC at a country level
SM.2B.25.12	TBC at a country level
SM.2B.25.13	TBC at a country level
SM.2B.25.14	TBC at a country level
SM.2B.25.15	TBC at a country level
SM.2B.25.16	TBC at a country level
SM.2B.25.17	TBC at a country level
SM.2B.25.18	no data
SM.2B.25.19	Total
OSM.2B.25.1	
OSM.2B.25.2	
OSM.2B.25.3	

#### 26. Average energy use intensity (kWh/m2 per year)

SM.2B.26.1	TBC at a country level
SM.2B.26.2	TBC at a country level
SM.2B.26.3	TBC at a country level

SM.2B.26.4	TBC at a country level
SM.2B.26.5	TBC at a country level
SM.2B.26.6	TBC at a country level
SM.2B.26.7	TBC at a country level
SM.2B.26.8	TBC at a country level
SM.2B.26.9	TBC at a country level
SM.2B.26.10	TBC at a country level
SM.2B.26.11	TBC at a country level
SM.2B.26.12	TBC at a country level
SM.2B.26.13	TBC at a country level
SM.2B.26.14	TBC at a country level
SM.2B.26.15	TBC at a country level
SM.2B.26.16	TBC at a country level
SM.2B.26.17	TBC at a country level
SM.2B.26.18	no data
SM.2B.26.19	Total

### 27. CRE Age Structure

SM.2B.27.1	older than 1919
SM.2B.27.2	1919 - 1945
SM.2B.27.3	1946 - 1960
SM.2B.27.4	1961 - 1970
SM.2B.27.5	1971 - 1980
SM.2B.27.6	1981 - 1990
SM.2B.27.7	1991 - 2000
SM.2B.27.8	2001 - 2005
SM.2B.27.9	2006 - 2010
SM.2B.27.10	2011 - 2015
SM.2B.27.11	2016 - 2020
SM.2B.27.12	2021 and onwards
SM.2B.27.13	no data
SM.2B.27.14	Total

OSM.2B.27.1  
OSM.2B.27.2  
OSM.2B.27.3  
OSM.2B.27.4  
OSM.2B.27.5  
OSM.2B.27.6  
OSM.2B.27.7  
OSM.2B.27.8  
OSM.2B.27.9  
OSM.2B.27.10

### 28. New Commercial Property

SM.2B.28.1	Under Construction
SM.2B.28.2	Existing property
SM.2B.28.3	other
SM.2B.28.4	no data
SM.2B.28.5	Total

**29. CO2 emission related to CRE - as per national availability**

SM.2B.29.1	Retail
SM.2B.29.2	Office
SM.2B.29.3	Hotel/Tourism
SM.2B.29.4	Shopping malls
SM.2B.29.5	Industry
SM.2B.29.6	Agriculture
SM.2B.29.7	Other commercially used
SM.2B.29.8	Hospital
SM.2B.29.9	School
SM.2B.29.10	other RE with a social relevant purpose
SM.2B.29.11	Land
SM.2B.29.12	Property developers / Building under construction
SM.2B.29.13	Other
SM.2B.29.14	Total
SM.2B.29.15	Weighted Average
SM.2B.29.16	
SM.2B.29.17	
SM.2B.29.18	
SM.2B.29.19	

# Sustainable Mortgage Data

[Please insert currency]

[Mortgage program](#)  
[of the mortgage stock](#)  
[Pool](#)  
[Pool](#)

## Mortgage program

Nominal (mn)	Number of loans
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
0.0	0
[For completion]	

## Composition of the mortgage stock

Nominal (mn)
[For completion]
[For completion]
[For completion]
0.0

**Residential Loans**

[For completion]

**Commercial Loans**

[For completion]

**% Residential Loans**

[For completion]

**% Commercial Loans**

[For completion]

**% Residential Loans**0.0%

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

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0.0%**% Commercial Loans**0.0%

[For completion]

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0.0%







[For completion]	[For completion]
0.0	0
<b>Nominal</b>	<b>Number of Loans</b>
[For completion]	
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
0.0	0

<b>Nominal</b>	<b>Number of Loans</b>
[For completion]	
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
0.0	0

<b>% Residential Loans</b>
[For completion]

[For completion]  
[For completion]  
[For completion]  
[For completion]  
[For completion]

**% Residential Loans**

[For completion]  
[For completion]  
[For completion]

**Nominal (mn)**

**Number of dwellings**

[For completion]  
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0.0

0

**Nominal (mn)**

**Number of dwellings**

[For completion]  
[For completion]

[For completion]  
[For completion]



[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]

0.0

0

**Nominal (mn)**

**Number of dwellings**

[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]

0.0

0

**Ton CO2 (per year)**

**Ton CO2 (per year) (LTV adjusted)**

[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]

0.0

0.0







[For completion]	[For completion]
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[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]

0.0

0

**Nominal (mn)**

**Number of CRE**

[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]

0.0

0

**Nominal (mn)**

**Number of CRE**

[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]
[For completion]	[For completion]

0.0

0



# HTT 2026

**% Nominal (mn) to total mortgage program**

0.0%

**% Total sustainable Mortgages**

0.0%

**Total sustainable Mortgages**

[For completion]

**% Total Sustainable Mortgages**

[For completion]

**% Total Sustainable Mortgages**

0.0%

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

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[For completion]

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[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

**% Total Mortgages**

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

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[For completion]

[For completion]

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[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]



**% Total Mortgages**

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

**% Total Mortgages**

[For completion]

[For completion]

**% Residential Loans**

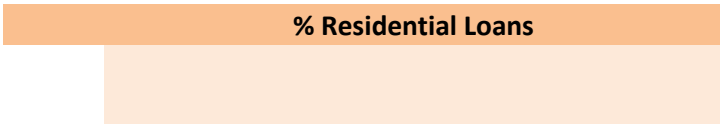
0.0%

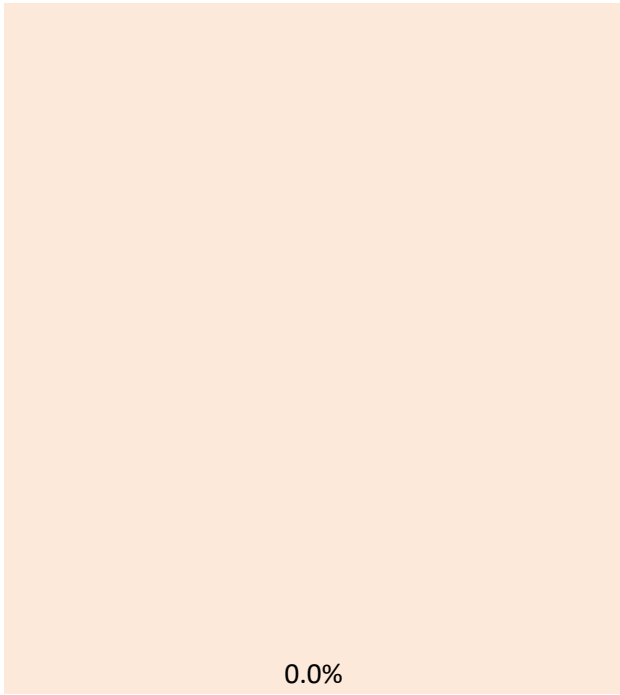
**% Residential Loans**

0.0%

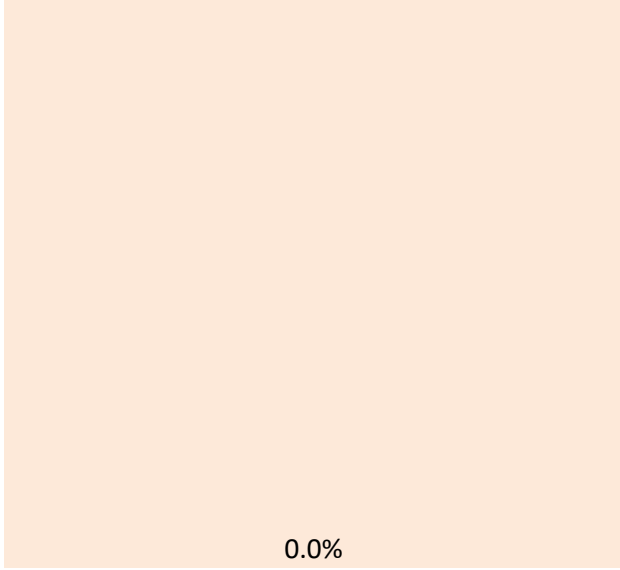
**% Residential Loans**

0.0%





**% Residential Loans**



**% Residential Loans**



0.0%

**% Residential Loans**

0.0%

**kg CO2/m2 (per year)**

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]



0.0%

**% Commercial Loans**

0.0%

**% Commercial Loans**

0.0%

**% Commercial Loans**

0.0%

**% Commercial Loans**

0.0%

**% Commercial Loans**

0.0%

**kg CO2/m2 (per year)**

[For completion]

[For completion]

[For completion]

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[For completion]

[For completion]

[For completion]

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[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

**% No. of Loans to total mortgage program**

0.0%



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\_\_\_\_\_

\_\_\_\_\_



\_\_\_\_\_

\_\_\_\_\_



<b>% No. of Loans</b>



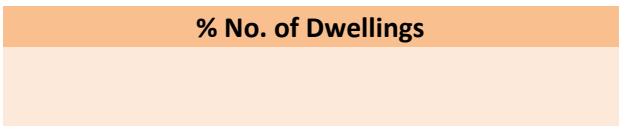
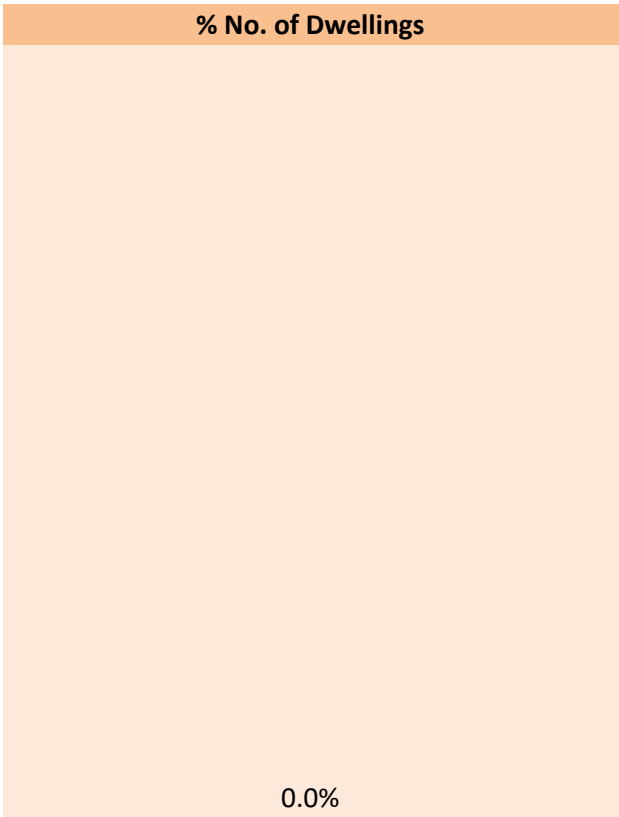
0.0%

**% No. of Loans**

0.0%

**% No. of Loans**

0.0%



0.0%

**% No. of dwellings**

0.0%

**% No. of dwellings**

0.0%

**% No. of dwellings**

0.0%

**% No. of Dwellings with no CO2 data**

[For completion]

[For completion]

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[For completion]

[For completion]

[For completion]

**% No. of Loans**

0.0%

**% No. of Loans**

0.0%

**% No. of Loans**

0.0%

**% No. of CRE**

0.0%

**% No. of CRE**

0.0%

**% No. of CRE**

0.0%

**% No. of CRE**

0.0%

**% No. of Dwellings with no CO2 data**

[For completion]

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# F2. Harmonised Transparency Template -

## Reporting in Domestic Currency

### CONTENT OF TAB F2

[1. Share of sustainable Public Sector Assets](#)

[2. Sustainable Public Sector Assets](#)

### 1. Share of sustainable public sector assets in t

#### 1. Amount of sustainable loans

SPS.1.1.1	Green Public Sector exposures
SPS.1.1.2	<i>o/w Local Communities</i>
SPS.1.1.3	<i>o/w Hospitals</i>
SPS.1.1.4	<i>o/w Export Credit o/w other</i>
SPS.1.1.5	Social Public Sector exposures
SPS.1.1.6	<i>o/w Local Communities</i>
SPS.1.1.7	<i>o/w Hospitals</i>
SPS.1.1.8	<i>o/w Export Credit o/w other</i>
SPS.1.1.9	other
SPS.1.1.10	Total sustainable Public Sector exposures
OSPS.1.1.1	<i>o/w [If relevant, please specify]</i>
OSPS.1.1.2	<i>o/w [If relevant, please specify]</i>
OSPS.1.1.3	<i>o/w [If relevant, please specify]</i>
OSPS.1.1.4	<i>o/w [If relevant, please specify]</i>
OSPS.1.1.5	<i>o/w [If relevant, please specify]</i>

#### 2. Type of use of sustainable loans

SPS.1.2.1	Renewable energy
SPS.1.2.2	Energy efficiency
SPS.1.2.3	Pollution prevention and control
SPS.1.2.4	Ecologically sustainable management of living natural resources and land use
SPS.1.2.5	Conservation of terrestrial and marine biodiversity
SPS.1.2.6	Clean transportation/mobility
SPS.1.2.7	Sustainable (waste) water management
SPS.1.2.8	Adaptation to climate change
SPS.1.2.9	Environmentally efficient products and/or products, product technologies and processes suitable for the circular economy
SPS.1.2.10	Financially viable basic infrastructure
SPS.1.2.11	Access to basic social services
SPS.1.2.12	Affordable housing
SPS.1.2.13	Job creation, including through SME financing and microcredits

SPS.1.2.14	Food security
SPS.1.2.15	Socio-economic development and empowerment.
SPS.1.2.16	Access to healthcare services
SPS.1.2.17	Total sustainable Public Sector exposures

## 2. Sustainable Public Sector Assets

### 1. General Information

SPS.2.1.1	Number of public sector exposures
OSPS.2.1.1	<i>Optional information eg, Number of borrowers</i>
OSPS.2.1.2	<i>Optional information eg, Number of guarantors</i>
OSPS.2.1.3	
OSPS.2.1.4	
OSPS.2.1.5	
OSPS.2.1.6	
OSPS.2.1.7	

### 2. Size Information

SPS.2.2.1	Average exposure size (000s)
-----------	------------------------------

#### By buckets (mn):

SPS.2.2.2	TBC at a country level
SPS.2.2.3	TBC at a country level
SPS.2.2.4	TBC at a country level
SPS.2.2.5	TBC at a country level
SPS.2.2.6	TBC at a country level
SPS.2.2.7	TBC at a country level
SPS.2.2.8	TBC at a country level
SPS.2.2.9	TBC at a country level
SPS.2.2.10	TBC at a country level
SPS.2.2.11	TBC at a country level
SPS.2.2.12	TBC at a country level
SPS.2.2.13	TBC at a country level
SPS.2.2.14	TBC at a country level
SPS.2.2.15	TBC at a country level
SPS.2.2.16	TBC at a country level
SPS.2.2.17	Total

### 3. Breakdown by Asset Type

SPS.2.3.1	Loans
SPS.2.3.2	Bonds
SPS.2.3.3	Other
SPS.2.3.4	Total
OSPS.2.3.1	
OSPS.2.3.2	
OSPS.2.3.3	
OSPS.2.3.4	
OSPS.2.3.5	

### 4. Breakdown by Geography

SPS.2.4.1	<u>European Union</u>
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SPS.2.4.2	Austria
SPS.2.4.3	Belgium
SPS.2.4.4	Bulgaria
SPS.2.4.5	Croatia
SPS.2.4.6	Cyprus
SPS.2.4.7	Czechia
SPS.2.4.8	Denmark
SPS.2.4.9	Estonia
SPS.2.4.10	Finland
SPS.2.4.11	France
SPS.2.4.12	Germany
SPS.2.4.13	Greece
SPS.2.4.14	Netherlands
SPS.2.4.15	Hungary
SPS.2.4.16	Ireland
SPS.2.4.17	Italy
SPS.2.4.18	Latvia
SPS.2.4.19	Lithuania
SPS.2.4.20	Luxembourg
SPS.2.4.21	Malta
SPS.2.4.22	Poland
SPS.2.4.23	Portugal
SPS.2.4.24	Romania
SPS.2.4.25	Slovakia
SPS.2.4.26	Slovenia
SPS.2.4.27	Spain
SPS.2.4.28	Sweden
SPS.2.4.29	<u>European Economic Area (not member of EU)</u>
SPS.2.4.30	Iceland
SPS.2.4.31	Liechtenstein
SPS.2.4.32	Norway
SPS.2.4.33	<u>Other</u>
SPS.2.4.34	Switzerland
SPS.2.4.35	United Kingdom
SPS.2.4.36	Australia
SPS.2.4.37	Brazil
SPS.2.4.38	Canada
SPS.2.4.39	Japan
SPS.2.4.40	Korea
SPS.2.4.41	New Zealand
SPS.2.4.42	Singapore
SPS.2.4.43	US
SPS.2.4.44	Other
OSPS.2.4.1	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.2	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.3	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.4	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.5	<i>o/w [If relevant, please specify]</i>

OSPS.2.4.6	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.7	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.8	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.9	<i>o/w [If relevant, please specify]</i>
OSPS.2.4.10	<i>o/w [If relevant, please specify]</i>

#### **5. Breakdown by regions of main country of origin**

SPS.2.5.1	TBC at a country level
SPS.2.5.2	TBC at a country level
SPS.2.5.3	TBC at a country level
SPS.2.5.4	TBC at a country level
SPS.2.5.5	TBC at a country level
SPS.2.5.6	TBC at a country level
SPS.2.5.7	TBC at a country level
SPS.2.5.8	TBC at a country level
SPS.2.5.9	TBC at a country level
SPS.2.5.10	TBC at a country level
SPS.2.5.11	TBC at a country level
SPS.2.5.12	TBC at a country level
SPS.2.5.13	TBC at a country level
SPS.2.5.14	TBC at a country level
SPS.2.5.15	TBC at a country level
SPS.2.5.16	TBC at a country level
SPS.2.5.17	TBC at a country level
SPS.2.5.18	TBC at a country level
SPS.2.5.19	TBC at a country level
SPS.2.5.20	TBC at a country level
SPS.2.5.21	TBC at a country level
SPS.2.5.22	TBC at a country level
SPS.2.5.23	TBC at a country level
SPS.2.5.24	TBC at a country level
SPS.2.5.25	TBC at a country level

#### **6. Breakdown by Interest Rate**

SPS.2.6.1	Fixed rate
SPS.2.6.2	Floating rate
SPS.2.6.3	Other
OSPS.2.6.1	
OSPS.2.6.2	
OSPS.2.6.3	
OSPS.2.6.4	

#### **7. Breakdown by Repayment Type**

SPS.2.7.1	Bullet / interest only
SPS.2.7.2	Amortising
SPS.2.7.3	Other
OSPS.2.7.1	
OSPS.2.7.2	
OSPS.2.7.3	
OSPS.2.7.4	
OSPS.2.7.5	

OSPS.2.7.6

**8. Breakdown by Type of Debtor**

SPS.2.8.1	Sovereigns
SPS.2.8.2	Regional/federal authorities
SPS.2.8.3	Local/municipal authorities
SPS.2.8.4	Others
SPS.2.8.5	Total
OSPS.2.8.1	<i>o/w Claim against supranational</i>
OSPS.2.8.2	<i>o/w Claim against sovereigns</i>
OSPS.2.8.3	<i>o/w Claim guaranteed by sovereigns</i>
OSPS.2.8.4	<i>o/w Claim against regional/federal authorities</i>
OSPS.2.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>
OSPS.2.8.6	<i>o/w Claim against local/municipal authorities</i>
OSPS.2.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>
OSPS.2.8.8	
OSPS.2.8.9	
OSPS.2.8.10	
OSPS.2.8.11	
OSPS.2.8.12	
OSPS.2.8.13	

**9. Non-Performing Loans**

SPS.2.9.1	% NPLs
OSPS.2.9.1	Defaulted Loans pursuant Art 178 CRR
OSPS.2.9.2	
OSPS.2.9.3	
OSPS.2.9.4	

**10. Concentration Risks**

SPS.2.10.1	10 largest exposures
OSPS.2.10.1	
OSPS.2.10.2	
OSPS.2.10.3	
OSPS.2.10.4	
OSPS.2.10.5	
OSPS.2.10.6	



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**Nominal**

**Number of Exposures**

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**Nominal (mn)**

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**% Public Sector Assets**

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**% Public Sector Assets**

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**% Public Sector Assets**

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**% Public Sector Assets**

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**Nominal (mn)**

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# HTT 2026

**% Nominal (mn) to total Public Sector program**

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**% Nominal (mn) to total Public Sector program**

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**% Public Sector Assets**

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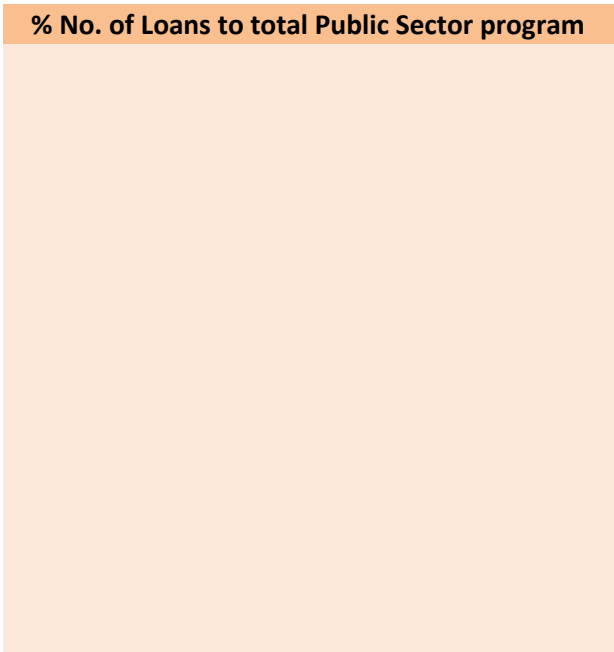
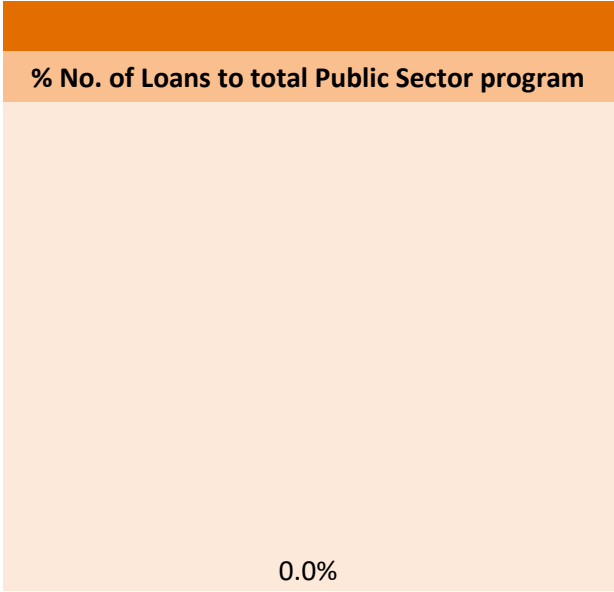
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**% Public Sector Assets**

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