

# Harmonised Transparency Template

**2026 Version**

**United Kingdom**

**Lloyds Bank plc**

**Reporting Date: 30/06/2026**

**Cut-off Date: 30/06/2026**



## Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

1. Every pool has one separate HTT
2. All cells that include "[For comp
3. The "[For completion]" or "[Mar

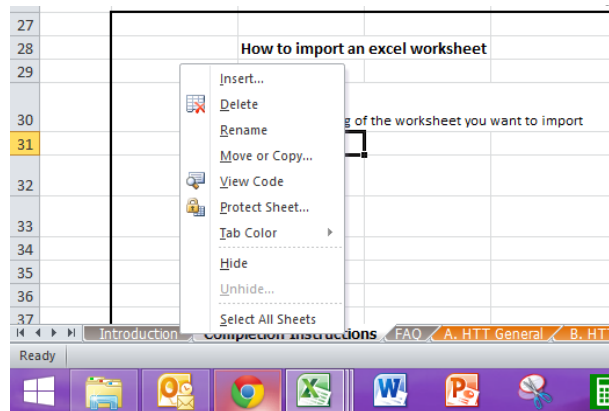
4. Please note that the percentage
5. The wording of the tabs referring
6. Should you wish to insert your N

7. Please delete tab D (Insert Natio

8. Should you make references to e
9. Since HTT 2018 various fields as
- order to guarantee this uniformity
10. Since the loan bucket size of th
- decided at national level, please fo
11. Since the regional breakdown c
- which can be found in the HTT Corr
12. For your information Legal Enti
13. For any further questions on hc

## How to import an excel worksheet

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



## Updates for HTT 2026

0. All worksheets: Update the year of the data to 2026
1. All worksheets: Highlight the locked cells in yellow
2. Worksheet "A. HTT General": Harmonised (C) data
3. Worksheet "A. HTT General": cell B1: add formula =B1.HTT.Mortgage.Assessment
4. Worksheet "A. HTT General": cell B2: add formula =B1.HTT.Mortgage.Assessment
5. Worksheet "A. HTT General": add column for 'Sustainable Mortgage Data' (F1)
6. Worksheet "B1. HTT Mortgage Assessment": add column for 'Sustainable Mortgage Data' (F1)
7. Worksheet "B1. HTT Mortgage Assessment": add column for 'Sustainable Mortgage Data' (F1)
8. Worksheet "B1. HTT Mortgage Assessment": add column for 'Sustainable Mortgage Data' (F1)
9. Worksheet "F1. Sustainable Mortgage Data": add column for 'Sustainable Mortgage Data' (F1)
10. Worksheet "F1. Sustainable Mortgage Data": add column for 'Sustainable Mortgage Data' (F1)
11. Worksheet "F1. Sustainable Mortgage Data": add column for 'Sustainable Mortgage Data' (F1)
12. Worksheet "F1. Sustainable Mortgage Data": add column for 'Sustainable Mortgage Data' (F1)
13. Worksheet "C. HTT Harmonised (C) data": add column for 'Sustainable Mortgage Data' (F1)
14. Worksheet "E. Optional ECB-ECA": add column for 'Sustainable Mortgage Data' (F1)
15. Worksheet "E. Optional ECB-ECA": add column for 'Sustainable Mortgage Data' (F1)
16. Worksheet "E. Optional ECB-ECA": add column for 'Sustainable Mortgage Data' (F1)

17. Worksheet "F2. Sustainable PS d

18. Worksheet "G1. Crisis M Paymen

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# Completion Instructions

**Please delete this tab once you have completed the HTTs**

Issuers with more than one cover pool have to present as many separate HTTs as the number of pools.

Completion]” and “[Mark as ND if not relevant]” needs to be completed

Mark as ND if not relevant]" cells could be filled with:

3.A Numbers: Please insert the appropriate data

3.B Letters: Please insert either No Data (ND)

(i) ND1: Please complete the cell with ND1 when the information is not applicable for the jurisdiction

(ii) ND2: Please complete the cell with ND2 when the information is not relevant for the issuer and/or CB

(iii) ND3: Please complete the cell with ND3 when the information is not available at the present time

(iv) ND4: Please complete the cell with ND4 when the information is confidential

cells will be automatically completed by the spreadsheet.

g to the HTT (the ones with an orange tab colour) are not to be changed.

ational Transparency Template worksheet(s) in the HTT, please follow our instructions in the box below.

Please do not forget to change the name of the worksheet in order to be consistent with the numbering c

Please update the Introduction Tab accordingly.

nal Transparency Template) and the example tabs if unused.

Please update the introduction Tab accordingly.

external documents or cells in this document, please insert the hyperlink.

well as the amount of rows and columns are blocked in order to guarantee the uniformity of the HTT archi

the Secretariat will not provide 'unprotected' HTTs to the issuers

e loan size information (Tab. B1 HTT mortgage Assets - section 7.10 and 7.15, Tab. B2 HTT Public Sector As

llow the agreed dispositions which can be found in the HTT Completion Guideline

lenomination (Tab. B1 HTT Mortgage Assets - section 7.5., Tab B2 HTT Public Sector Assets - section 8.5) is

pletion Guideline

ty Identifier (LEI) for counterparty information may be found in <http://www.lei-lookup.com/#!search>

ow to complete the HTT please consult in the following order:

(i) the HTT Completion Guideline

(ii) the relevant National Coordinator

(iii) the Covered Bond Label Secretariat

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D157: a formula has been added that warns the issuer when the Nominal after hedging is different than the nominal I

**Is Data”:** Under "3. *Additional information on the asset distribution* " addition of a breakdown of Weighted average s

**Is Data”:** Warning cell that says: *When this equals C66 in A. HTT General, please explain in the Glossary (HG 1.5) the c*

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**ions**

**completed this file**

programme at the present time

of the existing ones (starting with D.).

itecture which enables to run automated reporting programs. In

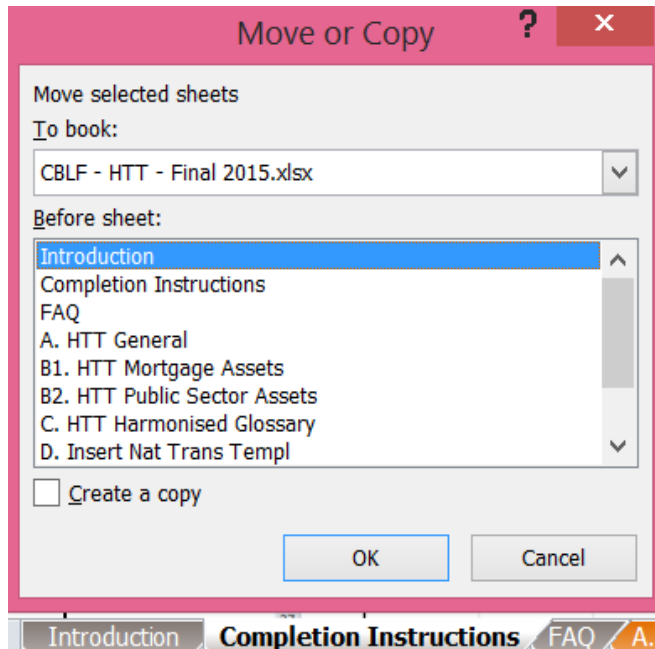
assets - section 8.2, Tab B3. HTT Shipping Assets - section 9.8) is

decided at national level, please follow the agreed dispositions

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



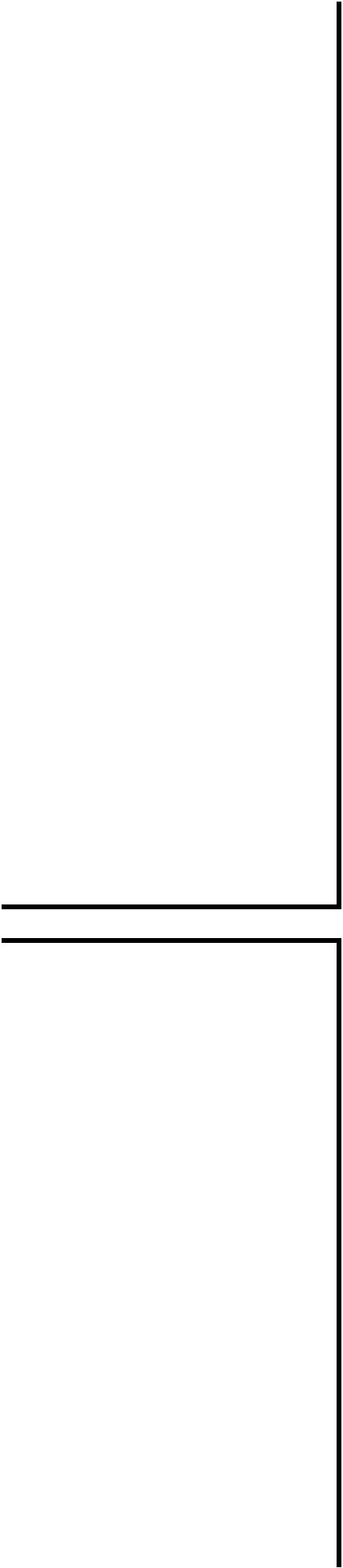
before hedging.

easoning and maturity based on the kind of asset (Residential, Commercial, Public Sector and Shipping) *maturity*.

*ifferent calculations of the cover assets' weighted average life and maturity.*

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# Frequently Asked Questions

Please delete this page

|                                                                  |             |
|------------------------------------------------------------------|-------------|
|                                                                  |             |
| General Questions                                                |             |
| Question 1: What is the structure of the HTTP protocol?          |             |
|                                                                  | Response 1  |
| Question 2: Is the HTTP going to be replaced by something else?  |             |
|                                                                  | Response 2  |
| Question 3: What is the role of the browser in the HTTP process? |             |
|                                                                  | Response 3  |
| Question 4: Where should I store my data?                        |             |
|                                                                  | Response 4  |
| Question 5: In what format should I store my data?               |             |
|                                                                  | Response 5  |
| Question 6: Where can I find more information about HTTP?        |             |
|                                                                  | Response 6  |
| Question 7: What happens when I click a link?                    |             |
|                                                                  | Response 7  |
| Specific Questions                                               |             |
| Question 8: Does the HTTP protocol support cookies?              |             |
|                                                                  | Response 8  |
| Question 9: How should I handle errors?                          |             |
|                                                                  | Response 9  |
| Question 10: How should I handle redirects?                      |             |
|                                                                  | Response 10 |
| Question 11: How should I handle caching?                        |             |
|                                                                  | Response 11 |
| Question 12: How should I handle security?                       |             |

|                            |             |
|----------------------------|-------------|
|                            | Response 12 |
| Question 13: How should t  |             |
|                            | Response 13 |
| Question 14: How should c  |             |
|                            | Response 14 |
| Question 15: What is the C |             |
|                            | Response 15 |

# Asked Questions (FAQ)

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| Harmonised Transparency Template - Frequently Asked Questions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Structure of the Harmonised Transparency Template (HTT)?</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| The HTT contains 5 main worksheets (A, B1, B2, B3 and C). The first worksheet (A) includes the HTT general information. The second worksheet (B1) presents the mortgage information. The third worksheet (B2) contains the public sector information. The fourth worksheet (B3) contains shipping information. The fifth worksheet (C) represents the HTT glossary, which has a harmonised section across jurisdictions at the top, but also a section for national specificities below. Any additional tabs (D, E, etc.) will contain the National |
| <b>How to replace the National Transparency Template (NTT)?</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| The HTT is compulsory in order to be considered Covered Bond Label compliant. The NTT can be added in order to provide further information at national discretion.                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Reporting frequency of the HTT?</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| The reporting of the HTT is the same as the reporting of the National Transparency Template (NTT), i.e. at least quarterly.                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Where the HTT be posted?</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| The HTT should be posted in the same location as the National Transparency Template (NTT) is currently posted, i.e. on the issuer's website. There is no common platform for the HTT.                                                                                                                                                                                                                                                                                                                                                               |
| <b>How the HTT should be disclosed?</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| The HTT should be disclosed in Excel format in so far as it is possible, as already suggested by the Label Advisory Council and investors. Where issuers are currently providing the Template in both Excel and PDF formats, they are encouraged to continue to do so.                                                                                                                                                                                                                                                                              |
| <b>What is the reporting date?</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| The reporting date can be found in the Introduction Tab and in the "Basic Facts" section of worksheet A.                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>What if I cannot complete a section of the HTT?</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| When the information is either (i) not applicable for the jurisdiction, (ii) not relevant for the issuer and/or CB programme at the present time; (iii) not available at the present time; or (iv) confidential. Issuers are kindly requested to include ND1, ND2, ND3 or ND4 respectively.                                                                                                                                                                                                                                                         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Does the Harmonised Transparency Template only contain disaggregated information for mortgages and public sector?</b>                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Indeed, the HTT only provides disaggregated information for mortgage and public sector assets which represent 99.6% of total outstanding. Information in more detail on other collateral types can always be included in worksheet E, which may contain the National Transparency Template (NTT).                                                                                                                                                                                                                                                   |
| <b>How are "liquid assets" be calculated in the section 3 "General Cover Pool / Covered Bond Information" of the HTT?</b>                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Liquid assets are defined as central bank eligible assets, substitute and other marketable assets. This total is calculated over both outstanding covered bonds and outstanding cover assets.                                                                                                                                                                                                                                                                                                                                                       |
| <b>How the "expected" and "contractual" columns of the "Cover pool amortisation profile" be understood?</b>                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Contractual maturities assume no prepayment scenario unlike expected maturities. Jurisdictions/issuers publishing the two should disclose their prepayment assumptions for the latter.                                                                                                                                                                                                                                                                                                                                                              |
| <b>How the hedging columns included in section 3 "General Cover Pool / Covered Bond Information" of the HTT be understood?</b>                                                                                                                                                                                                                                                                                                                                                                                                                      |
| The currency breakdown before/after hedging aims to assess the potential currency mismatch on the asset and liability sides. This is supplemented by explanations on the issuer's hedging strategy in the Harmonised Glossary.                                                                                                                                                                                                                                                                                                                      |
| <b>How the cover assets and covered bonds distribution by currency be populated in section 3.6 and 3.7 in Tab A. HTT?</b>                                                                                                                                                                                                                                                                                                                                                                                                                           |

in the columns titled "Nominal [before hedging]" and "Nominal [after hedging]" if there is no hedging activity also the amounts for the single currencies should be the same in the two columns. Should there be hedging activity then the currency into which the outstanding has been swapped will receive the respective amount. For example, if all outstanding have been swapped into one currency, only this currency will see a positive amount in the after hedging section. The sum of the columns must match the figures reported under "Total

***the covered bonds distribution by interest rate be populated in section 3.8 in Tab A. HTT General?***

in the columns titled "Nominal [after hedging]", all amounts must be inserted in the line for the interest rate type they have been swapped into. For example, if all outstanding amounts have been swapped into floating rate, only this line should be filled. Total amounts should show the same figures both before and after

***arrears be populated in Tab E. Optional ECB-ECAIs data?***

Performing loans should be excluded from the "1-<30 days" bucket. If a loan is in arrears, please report the entire principal amount for the loan, not just the instalment that is in arrears.

***Cover Pools' FIGI identifier and where can I find it?***

FIGI is a 12-character alphanumeric ID used to differentiate and map information associated to cover pools. Each pool has a unique FIGI ID which cannot be re-used. You can search for existing FIGI ID's for cover pools on the Bloomberg Terminal or on the [openfigi.com](http://openfigi.com) webpage. Bloomberg is a certified provider and will facilitate to request a FIGI ID for new pools. Requests can be send with relevant documentation via email to [emeacpmkts@bloomberg.net](mailto:emeacpmkts@bloomberg.net). We would like to underline that the inclusion of the FIGI number in your HTT



A. Harmonised Transparency Template - General Information

HTT 2026

| Reporting in Domestic Currency                   |  | GBP |
|--------------------------------------------------|--|-----|
| CONTENT OF TAB A                                 |  |     |
| 1. Basic Facts                                   |  |     |
| 2. Regulatory Summary                            |  |     |
| 3. General Cover Pool / Covered Bond Information |  |     |
| 4. Maturity of Covered Bonds                     |  |     |
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| 100. Maturity of Covered Bonds                   |  |     |

|                                                   |                                                                                     |                                                  |                              |                  |                 |
|---------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------|------------------------------|------------------|-----------------|
| 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%             | 0.0%            |
| G.3.6.2                                           | AUD                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.3                                           | BRL                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.4                                           | CAD                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.5                                           | CHF                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.6                                           | CZK                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.7                                           | DKK                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.8                                           | GBP                                                                                 | 32,672.4                                         | 32,672.4                     | 100.0%           | 100.0%          |
| G.3.6.9                                           | HKD                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.10                                          | ISK                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.11                                          | JPY                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.12                                          | KRW                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.13                                          | NOK                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.14                                          | NZD                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.15                                          | PLN                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.16                                          | SEK                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.17                                          | SGD                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.18                                          | USD                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.6.19                                          | Other                                                                               | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| OG.3.6.1                                          | Total                                                                               | 32,672.4                                         | 32,672.4                     | 100.0%           | 100.0%          |
| OG.3.6.2                                          | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.6.3                                          | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.6.4                                          | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.6.5                                          | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.6.6                                          | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| 7. Covered Bonds - Currency                       |                                                                                     | Nominal (before hedging) (mn)                    | Nominal (after hedging) (mn) | % Total (before) | % Total (after) |
| G.3.7.1                                           | EUR                                                                                 | 2,021.2                                          | 0.0                          | 14.5%            | 0.0%            |
| G.3.7.2                                           | AUD                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.3                                           | BRL                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.4                                           | CAD                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.5                                           | CHF                                                                                 | 394.6                                            | 0.0                          | 1.9%             | 0.0%            |
| G.3.7.6                                           | CZK                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.7                                           | DKK                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.8                                           | GBP                                                                                 | 17,240.0                                         | 20,766.3                     | 83.0%            | 100.0%          |
| G.3.7.9                                           | HKD                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.10                                          | ISK                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.11                                          | JPY                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.12                                          | KRW                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.13                                          | NOK                                                                                 | 110.5                                            | 0.0                          | 0.5%             | 0.0%            |
| G.3.7.14                                          | NZD                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.15                                          | PLN                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.16                                          | SEK                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.17                                          | SGD                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.18                                          | USD                                                                                 | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.7.19                                          | Other                                                                               | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| OG.3.7.1                                          | Total                                                                               | 20,766.3                                         | 20,766.3                     | 100.0%           | 100.0%          |
| OG.3.7.2                                          | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.7.3                                          | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.7.4                                          | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.7.5                                          | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.7.6                                          | a/w/ (f/ 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                                                                        | 6,056.3                                          | 0.0                          | 29.0%            | 0.0%            |
| G.3.8.2                                           | Floating coupon                                                                     | 14,750.0                                         | 0.0                          | 71.0%            | 0.0%            |
| G.3.8.3                                           | Other                                                                               | 0.0                                              | 0.0                          | 0.0%             | 0.0%            |
| G.3.8.4                                           | Total                                                                               | 20,766.3                                         | 0.0                          | 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                                              | 0.0%                         |                  |                 |
| G.3.9.2                                           | Exposures to/guaranteed by Supranational, Sovereign, Agency (SA)                    | 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                                              |                              |                  |                 |
| OG.3.9.1                                          | a/w/ EU qets or quasi qets                                                          |                                                  |                              |                  |                 |
| OG.3.9.2                                          | a/w/ third-party countries' Credit Quality Step 1 (CQS1) qets or quasi qets         |                                                  |                              |                  |                 |
| OG.3.9.3                                          | a/w/ third-party countries' Credit Quality Step 2 (CQS2) qets or quasi qets         |                                                  |                              |                  |                 |
| OG.3.9.4                                          | a/w/ EU central banks                                                               |                                                  |                              |                  |                 |
| OG.3.9.5                                          | a/w/ third-party countries' Credit Quality Step 1 (CQS1) central banks              |                                                  |                              |                  |                 |
| OG.3.9.6                                          | a/w/ third-party countries' Credit Quality Step 2 (CQS2) central banks              |                                                  |                              |                  |                 |
| OG.3.9.7                                          | a/w/ CQS1 credit institutions                                                       |                                                  |                              |                  |                 |
| OG.3.9.8                                          | a/w/ CQS2 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                                              | 0.0%                         |                  |                 |
| G.3.10.2                                          | European (Country of issuer)                                                        | 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                                              |                              |                  |                 |
| OG.3.10.1                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.10.2                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.10.3                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.10.4                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.10.5                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.10.6                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.10.7                                         | a/w/ (f/ 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%             | 0.0%            |
| G.3.11.2                                          | Central bank eligible assets                                                        | 0.0                                              | 0.0%                         | 0.0%             | 0.0%            |
| G.3.11.3                                          | Other                                                                               | 484.2                                            | 1.5%                         | 2.3%             | 2.3%            |
| G.3.11.4                                          | Total                                                                               | 484.2                                            | 1.5%                         | 2.3%             | 2.3%            |
| OG.3.11.1                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.11.2                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.11.3                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.11.4                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.11.5                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.11.6                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| OG.3.11.7                                         | a/w/ (f/ relevant, please specify)                                                  |                                                  |                              |                  |                 |
| 12. Bond List                                     |                                                                                     |                                                  |                              |                  |                 |
| G.3.12.1                                          | Bond list                                                                           | www.coveredbondlabel.com/issue/54-loyds-bank-plc |                              |                  |                 |
| 13. Derivatives & Swaps                           |                                                                                     |                                                  |                              |                  |                 |
| G.3.13.1                                          | Derivatives in the register / cover pool (notional) (mn)                            | 22,424.6                                         |                              |                  |                 |
| 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 proceeds 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.1.14.14  
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OG.1.14.35  
OG.1.14.36  
OG.1.14.37  
OG.1.14.38

#### 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) 2016/2162. 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 ISIN of issued covered bonds:       | www.coveredbondlabel.com/issuers/54-loyds-bank-glc |                                    |                                              |                         |
| 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 - cover 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:                                |                                                    |                                    |                                              |                         |
| G.4.1.14 | (d) | Market Risk:                                | 215 1TV Residential Mortgage                       | 441 1TV Commercial Mortgage        | 147 for Public Sector Asset - type of debtor |                         |
| G.4.1.15 | (d) | Hedging Strategy:                           | 230 Derivatives and Swaps                          |                                    |                                              |                         |
| G.4.1.16 | (c) | Maturity Structure - cover assets:          | 65                                                 |                                    |                                              |                         |
| G.4.1.17 | (c) | Maturity Structure - covered bond:          | 88                                                 |                                    |                                              |                         |
| G.4.1.18 | (c) | Overview maturity extension triggers:       | Link to Glossary HG 1.7                            |                                    |                                              |                         |
| G.4.1.19 | (f) | Levels of DCC:                              | 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)

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|          |                                                    |     |
|----------|----------------------------------------------------|-----|
| 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

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

B1. Harmonised Transparency Template - Mortgage Assets

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                             |                     |                    |                   |
| 1. Property Type Information                          |                                                | Nominal (mn)        | % Total Mortgages  |                   |
| M.7.1.1                                               | Residential                                    | 32,188.2            | 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                                          | 32,188.2            | 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%               |                   |
| 2. General Information                                |                                                | Residential Loans   | Commercial Loans   | Total Mortgages   |
| M.7.2.1                                               | Number of mortgage loans                       | 242,023             | 0                  | 242,023           |
| OM.7.2.1                                              | Optional information eg. Number of borrowers   |                     |                    |                   |
| 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                                              |                                                |                     |                    |                   |
| 3. Concentration Risks                                |                                                | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.3.1                                               | 10 largest exposures                           | 0.0%                | 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                                              |                                                |                     |                    |                   |
| 4. Breakdown by Geography                             |                                                | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.4.1                                               | European Union                                 | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.2                                               | Austria                                        | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.3                                               | Belgium                                        | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.4                                               | Bulgaria                                       | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.5                                               | Croatia                                        | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.6                                               | Cyprus                                         | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.7                                               | Czechia                                        | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.8                                               | Denmark                                        | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.9                                               | Estonia                                        | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.10                                              | Finland                                        | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.11                                              | France                                         | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.12                                              | Germany                                        | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.13                                              | Greece                                         | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.14                                              | Netherlands                                    | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.15                                              | Hungary                                        | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.16                                              | Ireland                                        | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.17                                              | Italy                                          | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.18                                              | Latvia                                         | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.19                                              | Lithuania                                      | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.20                                              | Luxembourg                                     | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.21                                              | Malta                                          | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.22                                              | Poland                                         | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.23                                              | Portugal                                       | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.24                                              | Romania                                        | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.25                                              | Slovakia                                       | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.26                                              | Slovenia                                       | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.27                                              | Spain                                          | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.28                                              | Sweden                                         | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.29                                              | European Economic Area (not member of EU)      | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.30                                              | Iceland                                        | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.31                                              | Liechtenstein                                  | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.32                                              | Norway                                         | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.33                                              | Other                                          | 100.0%              | 0.0%               | 100.0%            |
| M.7.4.34                                              | Switzerland                                    | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.35                                              | United Kingdom                                 | 100.0%              | 0.0%               | 100.0%            |
| M.7.4.36                                              | Australia                                      | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.37                                              | Brazil                                         | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.38                                              | Canada                                         | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.39                                              | Japan                                          | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.40                                              | Korea                                          | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.41                                              | New Zealand                                    | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.42                                              | Singapore                                      | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.43                                              | US                                             | 0.0%                | 0.0%               | 0.0%              |
| M.7.4.44                                              | Other                                          | 0.0%                | 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]               |                     |                    |                   |
| 5. Breakdown by regions of the main country of origin |                                                | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.5.1                                               | United Kingdom                                 | 100.0%              | 0.0%               | 100.0%            |
| M.7.5.2                                               | East Midlands                                  | 6.1%                | 0.0%               | 6.1%              |
| M.7.5.3                                               | East of England                                | 10.7%               | 0.0%               | 10.7%             |
| M.7.5.4                                               | London                                         | 16.9%               | 0.0%               | 16.9%             |
| M.7.5.5                                               | North East                                     | 2.9%                | 0.0%               | 2.9%              |
| M.7.5.6                                               | North West                                     | 7.8%                | 0.0%               | 7.8%              |
| M.7.5.7                                               | Scotland                                       | 11.2%               | 0.0%               | 11.2%             |
| M.7.5.8                                               | South East                                     | 17.7%               | 0.0%               | 17.7%             |
| M.7.5.9                                               | South West                                     | 9.2%                | 0.0%               | 9.2%              |
| M.7.5.10                                              | Wales                                          | 3.7%                | 0.0%               | 3.7%              |
| M.7.5.11                                              | West Midlands                                  | 7.9%                | 0.0%               | 7.9%              |
| M.7.5.12                                              | Yorkshire And The Humber                       | 5.2%                | 0.0%               | 5.2%              |
| M.7.5.13                                              | Unknown                                        | 0.6%                | 0.0%               | 0.6%              |
| 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                                              |                                                |                     |                    |                   |
| M.7.5.30                                              |                                                |                     |                    |                   |
| M.7.5.31                                              |                                                |                     |                    |                   |
| M.7.5.32                                              |                                                |                     |                    |                   |
| M.7.5.33                                              |                                                |                     |                    |                   |
| M.7.5.34                                              |                                                |                     |                    |                   |
| 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>                   | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b>   |
| M.7.6.1                           | Fixed rate                                             | 82.7%                      | 0.0%                      | 82.7%                      |
| M.7.6.2                           | Floating rate                                          | 17.3%                      | 0.0%                      | 17.3%                      |
| 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>                  | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b>   |
| M.7.7.1                           | Bullet / Interest only                                 | 16.4%                      | 0.0%                      | 16.4%                      |
| M.7.7.2                           | Amortising                                             | 83.6%                      | 0.0%                      | 83.6%                      |
| 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>                               | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b>   |
| M.7.8.1                           | Up to 12months                                         | 8.4%                       | 0.0%                      | 8.4%                       |
| M.7.8.2                           | > 12 - <= 24 months                                    | 13.8%                      | 0.0%                      | 13.8%                      |
| M.7.8.3                           | > 24 - <= 36 months                                    | 9.5%                       | 0.0%                      | 9.5%                       |
| M.7.8.4                           | > 36 - <= 60 months                                    | 20.0%                      | 0.0%                      | 20.0%                      |
| M.7.8.5                           | > 60 months                                            | 48.3%                      | 0.0%                      | 48.3%                      |
| OM.7.8.1                          |                                                        |                            |                           |                            |
| OM.7.8.2                          |                                                        |                            |                           |                            |
| OM.7.8.3                          |                                                        |                            |                           |                            |
| OM.7.8.4                          |                                                        |                            |                           |                            |
|                                   | <b>9. Non-Performing Loans (NPLs)</b>                  | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b>   |
| M.7.9.1                           | % NPLs                                                 | 0.8%                       | 0.0%                      | 0.8%                       |
| M.7.9.2                           | Defaulted Loans pursuant Art 178 CRR                   | 0.8%                       | 0.0%                      | 0.8%                       |
| 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>                       | <b>Nominal</b>             | <b>Number of Loans</b>    | <b>% Residential Loans</b> |
| M.7A.10.1                         | Average loan size (000s)                               | 133.0                      |                           |                            |
|                                   |                                                        |                            |                           |                            |
|                                   | By buckets (mn):                                       |                            |                           |                            |
| M.7A.10.2                         | 0-5,000                                                | 20.5                       | 8,881                     | 0.1%                       |
| M.7A.10.3                         | 5,000-10,000                                           | 58.0                       | 7,737                     | 0.2%                       |
| M.7A.10.4                         | 10,000-25,000                                          | 401.0                      | 22,995                    | 1.2%                       |
| M.7A.10.5                         | 25,000-50,000                                          | 1,228.8                    | 33,122                    | 3.8%                       |
| M.7A.10.6                         | 50,000-75,000                                          | 1,707.6                    | 27,472                    | 5.3%                       |
| M.7A.10.7                         | 75,000-100,000                                         | 2,082.9                    | 23,862                    | 6.5%                       |
| M.7A.10.8                         | 100,000-150,000                                        | 4,810.7                    | 38,879                    | 14.9%                      |
| M.7A.10.9                         | 150,000-200,000                                        | 4,560.9                    | 26,303                    | 14.2%                      |
| M.7A.10.10                        | 200,000-250,000                                        | 3,932.4                    | 17,598                    | 12.2%                      |
| M.7A.10.11                        | 250,000-300,000                                        | 3,160.1                    | 11,570                    | 9.8%                       |
| M.7A.10.12                        | 300,000-350,000                                        | 2,448.6                    | 7,575                     | 7.6%                       |
| M.7A.10.13                        | 350,000-400,000                                        | 1,874.4                    | 5,021                     | 5.8%                       |
| M.7A.10.14                        | 400,000-450,000                                        | 1,383.0                    | 3,269                     | 4.3%                       |
| M.7A.10.15                        | 450,000-500,000                                        | 1,135.9                    | 2,400                     | 3.5%                       |
| M.7A.10.16                        | 500,000-600,000                                        | 1,477.7                    | 2,714                     | 4.6%                       |
| M.7A.10.17                        | 600,000-700,000                                        | 873.5                      | 1,353                     | 2.7%                       |
| M.7A.10.18                        | 700,000-800,000                                        | 483.5                      | 649                       | 1.5%                       |
| M.7A.10.19                        | 800,000-900,000                                        | 6,619.5                    | 418                       | 1.1%                       |
| M.7A.10.20                        | 900,000-1,000,000                                      | 188.8                      | 200                       | 0.6%                       |
| M.7A.10.21                        | 1,000,000+                                             | 5.8                        | 5                         | 0.0%                       |
| M.7A.10.22                        |                                                        |                            |                           |                            |
| M.7A.10.23                        |                                                        |                            |                           |                            |
| M.7A.10.24                        |                                                        |                            |                           |                            |
| M.7A.10.25                        |                                                        |                            |                           |                            |
| M.7A.10.26                        |                                                        |                            |                           |                            |
|                                   | Total                                                  | 32,188.2                   | 242,023                   | 100.0%                     |
|                                   | <b>11. Loan to Value (LTV) Information - UNINDEXED</b> | <b>Nominal</b>             | <b>Number of Loans</b>    | <b>% Residential Loans</b> |
| M.7A.11.1                         | Weighted Average LTV (%)                               | 63.3%                      |                           |                            |
|                                   |                                                        |                            |                           |                            |
|                                   | By LTV buckets (mn):                                   |                            |                           |                            |
| M.7A.11.2                         | >0 - <=40 %                                            | 5,087.8                    | 99,262                    | 15.8%                      |
| M.7A.11.3                         | >40 - <=50 %                                           | 3,068.1                    | 23,524                    | 9.5%                       |
| M.7A.11.4                         | >50 - <=60 %                                           | 4,105.4                    | 25,224                    | 12.8%                      |
| M.7A.11.5                         | >60 - <=70 %                                           | 5,000.3                    | 26,849                    | 15.5%                      |
| M.7A.11.6                         | >70 - <=80 %                                           | 6,982.9                    | 32,557                    | 21.7%                      |
| M.7A.11.7                         | >80 - <=90 %                                           | 6,619.5                    | 27,610                    | 20.6%                      |
| M.7A.11.8                         | >90 - <=100 %                                          | 1,011.9                    | 5,338                     | 3.1%                       |
| M.7A.11.9                         | >100%                                                  | 312.2                      | 1,659                     | 1.0%                       |
| M.7A.11.10                        | Total                                                  | 32,188.2                   | 242,023                   | 100.0%                     |
| OM.7A.11.1                        | a/w >100 - <=110 %                                     |                            |                           | 0.0%                       |
| OM.7A.11.2                        | a/w >110 - <=120 %                                     |                            |                           | 0.0%                       |
| OM.7A.11.3                        | a/w >120 - <=130 %                                     |                            |                           | 0.0%                       |
| OM.7A.11.4                        | a/w >130 - <=140 %                                     |                            |                           | 0.0%                       |
| OM.7A.11.5                        | a/w >140 - <=150 %                                     |                            |                           | 0.0%                       |
| OM.7A.11.6                        | a/w >150 %                                             |                            |                           | 0.0%                       |
| OM.7A.11.7                        |                                                        |                            |                           |                            |
| OM.7A.11.8                        |                                                        |                            |                           |                            |
| OM.7A.11.9                        |                                                        |                            |                           |                            |
|                                   | <b>12. Loan to Value (LTV) Information - INDEXED</b>   | <b>Nominal</b>             | <b>Number of Loans</b>    | <b>% Residential Loans</b> |
| M.7A.12.1                         | Weighted Average LTV (%)                               | 54.3%                      |                           |                            |
|                                   |                                                        |                            |                           |                            |
|                                   | By LTV buckets (mn):                                   |                            |                           |                            |
| M.7A.12.2                         | >0 - <=40 %                                            | 8,715.0                    | 132,402                   | 27.1%                      |
| M.7A.12.3                         | >40 - <=50 %                                           | 4,325.8                    | 26,710                    | 13.4%                      |
| M.7A.12.4                         | >50 - <=60 %                                           | 5,216.8                    | 27,344                    | 16.2%                      |
| M.7A.12.5                         | >60 - <=70 %                                           | 4,709.5                    | 21,468                    | 14.6%                      |
| M.7A.12.6                         | >70 - <=80 %                                           | 4,844.5                    | 19,271                    | 15.1%                      |
| M.7A.12.7                         | >80 - <=90 %                                           | 4,036.0                    | 13,680                    | 12.5%                      |
| M.7A.12.8                         | >90 - <=100 %                                          | 339.8                      | 1,146                     | 1.1%                       |
| M.7A.12.9                         | >100%                                                  | 0.8                        | 2                         | 0.0%                       |
| M.7A.12.10                        | Total                                                  | 32,188.2                   | 242,023                   | 100.0%                     |
| OM.7A.12.1                        | a/w >100 - <=110 %                                     |                            |                           | 0.0%                       |
| OM.7A.12.2                        | a/w >110 - <=120 %                                     |                            |                           | 0.0%                       |
| OM.7A.12.3                        | a/w >120 - <=130 %                                     |                            |                           | 0.0%                       |
| OM.7A.12.4                        | a/w >130 - <=140 %                                     |                            |                           | 0.0%                       |
| OM.7A.12.5                        | a/w >140 - <=150 %                                     |                            |                           | 0.0%                       |
| OM.7A.12.6                        | a/w >150 %                                             |                            |                           | 0.0%                       |
| OM.7A.12.7                        |                                                        |                            |                           |                            |
| OM.7A.12.8                        |                                                        |                            |                           |                            |
| OM.7A.12.9                        |                                                        |                            |                           |                            |
|                                   | <b>13. Breakdown by type</b>                           | <b>% Residential Loans</b> |                           |                            |
| M.7A.13.1                         | Owner occupied                                         | 98.3%                      |                           |                            |
| M.7A.13.2                         | Second home/Holiday houses                             | 1.7%                       |                           |                            |
| M.7A.13.3                         | Buy-to-let/Non-owner occupied                          | 0.0%                       |                           |                            |
| M.7A.13.4                         | Subsidised housing                                     | 0.0%                       |                           |                            |
| M.7A.13.5                         | Agricultural                                           | 0.0%                       |                           |                            |
| M.7A.13.6                         | Other                                                  | 0.0%                       |                           |                            |
| 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>                                                | <b>% Residential Loans</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>                 | <b>Nominal (mn)</b>        | <b>Number of dwellings</b>               | <b>% Residential Loans</b>  | <b>% No. of Dwellings</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                                                                   | 32,188.2                   | 242,023                                  | 100.0%                      | 100.0%                                     |
| M.7A.15.19  | Total                                                                     | 32,188.2                   | 242023                                   | 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>      | <b>Nominal (mn)</b>        | <b>Number of dwellings</b>               | <b>% Residential Loans</b>  | <b>% No. of Dwellings</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                                                                   | 32,188.2                   | 242,023                                  | 100.0%                      | 100.0%                                     |
| M.7A.16.19  | Total                                                                     | 32,188.2                   | 242023                                   | 100.0%                      | 100.0%                                     |
| OM.7A.16.1  |                                                                           |                            |                                          |                             |                                            |
| OM.7A.16.2  |                                                                           |                            |                                          |                             |                                            |
| OM.7A.16.3  |                                                                           |                            |                                          |                             |                                            |
|             | <b>17. Property Age Structure - optional</b>                              | <b>Nominal (mn)</b>        | <b>Number of dwellings</b>               | <b>% Residential Loans</b>  | <b>% No. of Dwellings</b>                  |
| M.7A.17.1   | older than 1919                                                           | 6,507.4                    | 45,465                                   | 20.2%                       | 18.8%                                      |
| M.7A.17.2   | 1919 - 1945                                                               | 5,250.3                    | 40,969                                   | 16.3%                       | 16.9%                                      |
| M.7A.17.3   | 1946 - 1960                                                               | 4,468.2                    | 40,778                                   | 13.9%                       | 16.8%                                      |
| M.7A.17.4   | 1961 - 1970                                                               | 2,972.7                    | 25,820                                   | 9.2%                        | 10.7%                                      |
| M.7A.17.5   | 1971 - 1980                                                               | 2,132.1                    | 18,850                                   | 6.6%                        | 7.8%                                       |
| M.7A.17.6   | 1981 - 1990                                                               | 1,710.8                    | 14,242                                   | 5.3%                        | 5.9%                                       |
| M.7A.17.7   | 1991 - 2000                                                               | 1,851.3                    | 14,916                                   | 5.8%                        | 6.2%                                       |
| M.7A.17.8   | 2001 - 2005                                                               | 1,271.4                    | 10,043                                   | 4.0%                        | 4.1%                                       |
| M.7A.17.9   | 2006 - 2010                                                               | 1,117.2                    | 8,118                                    | 3.5%                        | 3.4%                                       |
| M.7A.17.10  | 2011 - 2015                                                               | 846.3                      | 5,082                                    | 2.6%                        | 2.1%                                       |
| M.7A.17.11  | 2016 - 2020                                                               | 2,000.2                    | 9,704                                    | 6.2%                        | 4.0%                                       |
| M.7A.17.12  | 2021 and onwards                                                          | 2,022.3                    | 7,838                                    | 6.3%                        | 3.2%                                       |
| M.7A.17.13  | no data                                                                   | 38.0                       | 198                                      | 0.1%                        | 0.1%                                       |
| M.7A.17.14  | Total                                                                     | 32,188.2                   | 242023                                   | 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>                                       | <b>Nominal (mn)</b>        | <b>Number of dwellings</b>               | <b>% Residential Loans</b>  | <b>% No. of Dwellings</b>                  |
| M.7A.18.1   | House, detached or semi-detached                                          | 19,210.9                   | 131,853                                  | 59.7%                       | 54.5%                                      |
| M.7A.18.2   | Flat or Apartment                                                         | 4,024.2                    | 28,296                                   | 12.5%                       | 11.7%                                      |
| M.7A.18.3   | Bungalow                                                                  | 1,480.2                    | 11,764                                   | 4.6%                        | 4.9%                                       |
| M.7A.18.4   | Terraced House                                                            | 7,471.7                    | 70,103                                   | 23.2%                       | 29.0%                                      |
| 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                                                                     | 32,188.2                   | 242023                                   | 100.0%                      | 100.0%                                     |
| OM.7A.18.1  |                                                                           |                            |                                          |                             |                                            |
|             | <b>19. New Residential Property - optional</b>                            | <b>Nominal (mn)</b>        | <b>Number of dwellings</b>               | <b>% Residential Loans</b>  | <b>% No. of Dwellings</b>                  |
| M.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                                                                   | 32,188.2                   | 242,023                                  | 100.0%                      | 100.0%                                     |
| M.7A.19.5   | Total                                                                     | 32,188.2                   | 242023                                   | 100.0%                      | 100.0%                                     |
| M.7A.19.6   |                                                                           |                            |                                          |                             |                                            |
|             | <b>20. CO2 emission - by dwelling type - as per national availability</b> | <b>Ton CO2 (per year)</b>  | <b>Ton CO2 (per year) (LTV adjusted)</b> | <b>kg CO2/m2 (per year)</b> | <b>% No. of Dwellings with no CO2 data</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 %                                        |                    |                 |                    |                |                    |              |
| OM.7B.22.7                                                    |                                                   |                    |                 |                    |                |                    |              |
| OM.7B.22.8                                                    |                                                   |                    |                 |                    |                |                    |              |
| OM.7B.22.9                                                    |                                                   |                    |                 |                    |                |                    |              |
| 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 %                                        |                    |                 |                    |                |                    |              |
| OM.7B.23.7                                                    |                                                   |                    |                 |                    |                |                    |              |
| OM.7B.23.8                                                    |                                                   |                    |                 |                    |                |                    |              |
| OM.7B.23.9                                                    |                                                   |                    |                 |                    |                |                    |              |
| 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%         |
| OM.7B.25.1                                                    |                                                   |                    |                 |                    |                |                    |              |
| OM.7B.25.2                                                    |                                                   |                    |                 |                    |                |                    |              |
| OM.7B.25.3                                                    |                                                   |                    |                 |                    |                |                    |              |
| 26. Average energy use intensity (kWh/m2 per year) - optional |                                                   | Nominal (mn)       | Number of CRE   |                    |                | % Commercial Loans | % No. of CRE |
| M.7B.26.1                                                     | TBC at a country level                            | ND2                | ND2             |                    |                |                    |              |

|                                                                |                                                   |                    |                                   |                      |                                     |
|----------------------------------------------------------------|---------------------------------------------------|--------------------|-----------------------------------|----------------------|-------------------------------------|
| M.7B.26.2                                                      | TBC at a country level                            | ND2                | ND2                               | 0.0%                 | 0.0%                                |
| M.7B.26.3                                                      | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.4                                                      | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.5                                                      | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.6                                                      | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.7                                                      | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.8                                                      | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.9                                                      | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.10                                                     | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.11                                                     | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.12                                                     | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.13                                                     | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.14                                                     | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.15                                                     | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.16                                                     | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.17                                                     | TBC at a country level                            | ND2                | ND2                               |                      |                                     |
| M.7B.26.18                                                     | no data                                           | ND2                | ND2                               |                      |                                     |
| M.7B.26.19                                                     | Total                                             | 0.0                | 0                                 |                      |                                     |
| OM.7B.26.1                                                     |                                                   |                    |                                   |                      |                                     |
| OM.7B.26.2                                                     |                                                   |                    |                                   |                      |                                     |
| OM.7B.26.3                                                     |                                                   |                    |                                   |                      |                                     |
| 27. CRE Age Structure - optional                               |                                                   |                    |                                   |                      |                                     |
| M.7B.27.1                                                      | older than 1919                                   | ND2                | ND2                               | 0.0%                 | 0.0%                                |
| M.7B.27.2                                                      | 1919 - 1945                                       | ND2                | ND2                               |                      |                                     |
| M.7B.27.3                                                      | 1946 - 1960                                       | ND2                | ND2                               |                      |                                     |
| M.7B.27.4                                                      | 1961 - 1970                                       | ND2                | ND2                               |                      |                                     |
| M.7B.27.5                                                      | 1971 - 1980                                       | ND2                | ND2                               |                      |                                     |
| M.7B.27.6                                                      | 1981 - 1990                                       | ND2                | ND2                               |                      |                                     |
| M.7B.27.7                                                      | 1991 - 2000                                       | ND2                | ND2                               |                      |                                     |
| M.7B.27.8                                                      | 2001 - 2005                                       | ND2                | ND2                               |                      |                                     |
| M.7B.27.9                                                      | 2006 - 2010                                       | ND2                | ND2                               |                      |                                     |
| M.7B.27.10                                                     | 2011 - 2015                                       | ND2                | ND2                               |                      |                                     |
| M.7B.27.11                                                     | 2016 - 2020                                       | ND2                | ND2                               |                      |                                     |
| M.7B.27.12                                                     | 2021 and onwards                                  | ND2                | ND2                               |                      |                                     |
| M.7B.27.13                                                     | no data                                           | ND2                | ND2                               |                      |                                     |
| M.7B.27.14                                                     | Total                                             | 0.0                | 0                                 |                      |                                     |
| OM.7B.27.1                                                     |                                                   |                    |                                   |                      |                                     |
| OM.7B.27.2                                                     |                                                   |                    |                                   |                      |                                     |
| OM.7B.27.3                                                     |                                                   |                    |                                   |                      |                                     |
| OM.7B.27.4                                                     |                                                   |                    |                                   |                      |                                     |
| OM.7B.27.5                                                     |                                                   |                    |                                   |                      |                                     |
| OM.7B.27.6                                                     |                                                   |                    |                                   |                      |                                     |
| OM.7B.27.7                                                     |                                                   |                    |                                   |                      |                                     |
| OM.7B.27.8                                                     |                                                   |                    |                                   |                      |                                     |
| OM.7B.27.9                                                     |                                                   |                    |                                   |                      |                                     |
| OM.7B.27.10                                                    |                                                   |                    |                                   |                      |                                     |
| 28. New Commercial Property - optional                         |                                                   |                    |                                   |                      |                                     |
| M.7B.28.1                                                      | Under Construction                                | ND2                | ND2                               | 0.0%                 | 0.0%                                |
| M.7B.28.2                                                      | Existing Property                                 | ND2                | ND2                               |                      |                                     |
| M.7B.28.3                                                      | other                                             | ND2                | ND2                               |                      |                                     |
| M.7B.28.4                                                      | no data                                           | ND2                | ND2                               |                      |                                     |
| M.7B.28.5                                                      | Total                                             | 0.0                | 0                                 |                      |                                     |
| 29. CO2 emission related to CRE - as per national availability |                                                   |                    |                                   |                      |                                     |
| M.7B.29.1                                                      | Retail                                            | Ton CO2 (per year) | Ton CO2 (LTV adjusted) (per year) | kg CO2/m2 (per year) | % No. of Dwellings with no CO2 data |
| M.7B.29.2                                                      | Office                                            | ND2                | ND2                               | ND2                  | ND2                                 |
| M.7B.29.3                                                      | Hotel/Tourism                                     | ND2                | ND2                               | ND2                  | ND2                                 |
| M.7B.29.4                                                      | Shopping malls                                    | ND2                | ND2                               | ND2                  | ND2                                 |
| M.7B.29.5                                                      | Industry                                          | ND2                | ND2                               | ND2                  | ND2                                 |
| M.7B.29.6                                                      | Agriculture                                       | ND2                | ND2                               | ND2                  | ND2                                 |
| M.7B.29.7                                                      | Other commercially used                           | ND2                | ND2                               | ND2                  | ND2                                 |
| M.7B.29.8                                                      | Hospital                                          | ND2                | ND2                               | ND2                  | ND2                                 |
| M.7B.29.9                                                      | School                                            | ND2                | ND2                               | ND2                  | ND2                                 |
| M.7B.29.10                                                     | other RE with a social relevant purpose           | ND2                | ND2                               | ND2                  | ND2                                 |
| M.7B.29.11                                                     | Land                                              | ND2                | ND2                               | ND2                  | ND2                                 |
| M.7B.29.12                                                     | Property developers / Building under construction | ND2                | ND2                               | ND2                  | ND2                                 |
| M.7B.29.13                                                     | Other                                             | ND2                | ND2                               | ND2                  | ND2                                 |
| M.7B.29.14                                                     | Total                                             | 0.0                | 0.0                               |                      |                                     |
| M.7B.29.15                                                     | Weighted Average                                  |                    |                                   | ND2                  |                                     |
| M.7B.29.16                                                     |                                                   |                    |                                   |                      |                                     |
| M.7B.29.17                                                     |                                                   |                    |                                   |                      |                                     |
| M.7B.29.18                                                     |                                                   |                    |                                   |                      |                                     |
| M.7B.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 European Union

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 European Economic Area (not member of EU)

PS.8.4.30 Iceland

PS.8.4.31 Liechtenstein

PS.8.4.32 Norway

PS.8.4.33 Other

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

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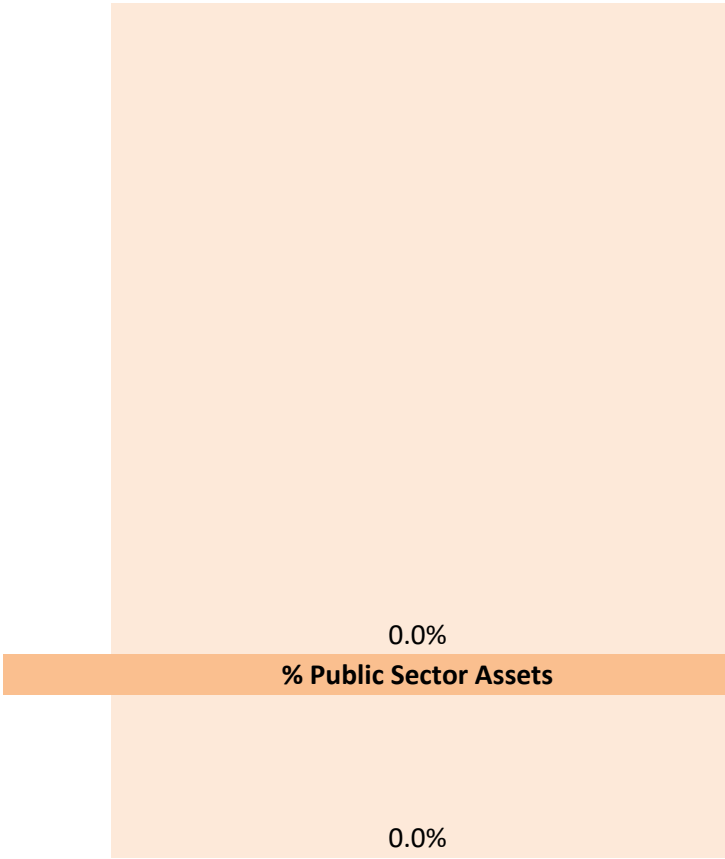
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% Public Sector Assets

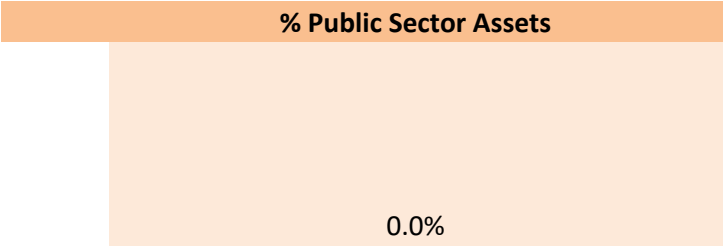




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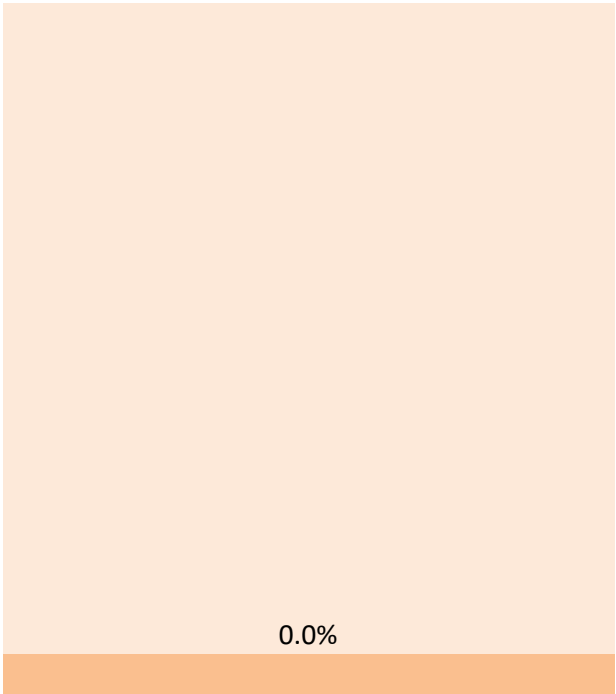
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# B3. Harmonised Transparency Template

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 |
|----------|------------------------|

|           |                        |
|-----------|------------------------|
| 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

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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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| % Shipping Loans | C02/ton/mi       |
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| % Shipping Loans | C02/ton/mi       |
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| % Shipping Loans | C02/ton/mi       |
|------------------|------------------|
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HTT 2026

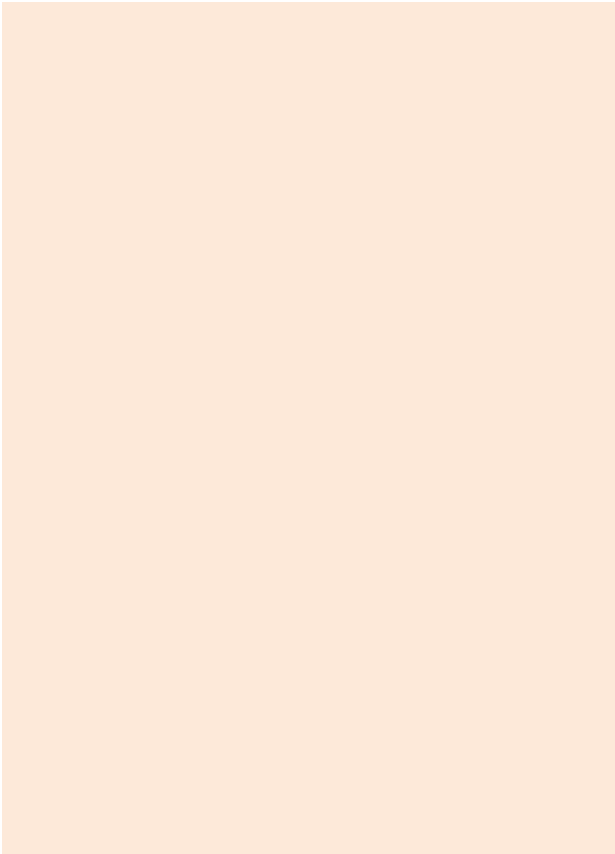


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**% Shipping Loans**



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**% Shipping Loans**

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**% Shipping Loans**

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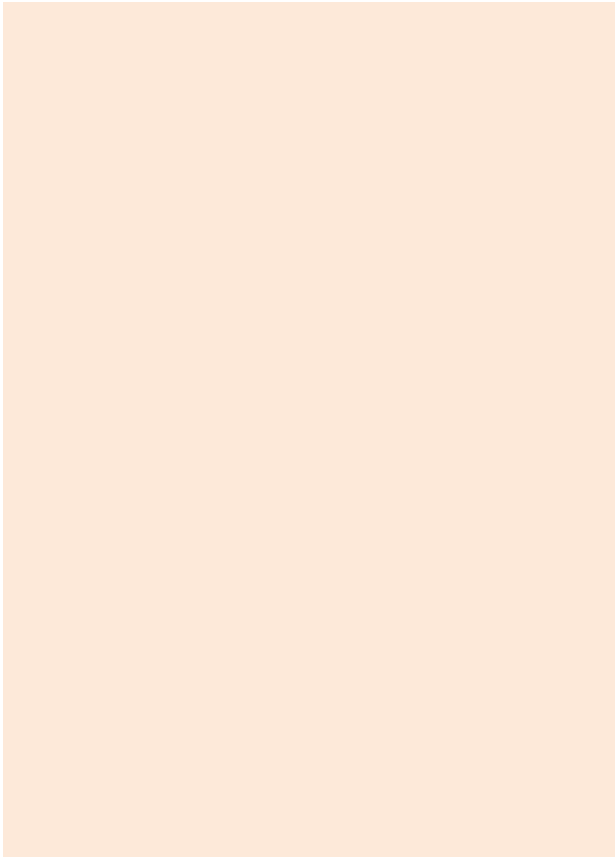




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**% No. of Loans**



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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                                           | OC Calculation: Statutory                                                                                                                                                                                                                                                                                                                                | 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                                           | OC Calculation: Contractual                                                                                                                                                                                                                                                                                                                              | Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.                                                                                                                                                                                                                                                                                                                                                                                                                  |
| HG.1.3                                           | OC Calculation: Voluntary                                                                                                                                                                                                                                                                                                                                | Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.                                                                                                                                                                                                                                                                                                                                                                                         |
| HG.1.4                                           | Interest Rate Types                                                                                                                                                                                                                                                                                                                                      | 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                                           | Line on 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 rate is used? | 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                                           | 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.)                                                                                                                                | 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                                           | Maturity Extension Triggers                                                                                                                                                                                                                                                                                                                              | <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><br><a href="http://www.lloydsbankinggroup.com/investors/fixed-income-investors/covered-bonds">www.lloydsbankinggroup.com/investors/fixed-income-investors/covered-bonds</a>                                                                                                                                                                                                                                                                          |
| HG.1.8                                           | LTVs: Definition                                                                                                                                                                                                                                                                                                                                         | Unindexed LTV: the ratio of the current mortgage balance outstanding to the latest value of the property securing that loan.<br>Indexed LTV: the ratio of the current mortgage balance outstanding to the latest indexed value of the property securing that loan.                                                                                                                                                                                                                                                                                                                            |
| HG.1.9                                           | LTVs: Calculation of property/shipping value                                                                                                                                                                                                                                                                                                             | 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                                          | LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits                                                                                                                                                                                                                  | 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                                          | LTVs: Frequency and time of last valuation                                                                                                                                                                                                                                                                                                               | 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                                          | Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant                                                                                                                                                                                              | All mortgages are for residential housing.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| HG.1.13                                          | Hedging Strategy (please explain how you address interest rate and currency risk)                                                                                                                                                                                                                                                                        | Interest rate risk and currency risk are addressed with interest rate swaps and cross-currency swaps, respectively.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| HG.1.14                                          | Non-performing loans                                                                                                                                                                                                                                                                                                                                     | 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                                          | Valuation Method                                                                                                                                                                                                                                                                                                                                         | [For completion]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| OHG.1.1                                          | NPV assumptions (when stated)                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 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                                           | Sustainability - strategy pursued in the cover pool                                                                                                                                                                                                                                                                                                      | ND2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| HG.2.2                                           | Subsidised Housing (definitions of affordable, social housing)                                                                                                                                                                                                                                                                                           | ND2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| HG.2.3                                           | New Property and Existing Property                                                                                                                                                                                                                                                                                                                       | ND2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| OHG.2.1                                          | Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)                                                                                                                                                                                                                         | 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                                           | Not applicable for the jurisdiction                                                                                                                                                                                                                                                                                                                      | ND1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| HG.3.2                                           | Not relevant for the issuer and/or CB programme at the present time                                                                                                                                                                                                                                                                                      | ND2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| HG.3.3                                           | Not available at the present time                                                                                                                                                                                                                                                                                                                        | ND3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| OHG.3.1                                          | Confidential Information                                                                                                                                                                                                                                                                                                                                 | ND4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| OHG.3.2                                          |                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| OHG.3.3                                          |                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 4. Glossary - Extra national and/or Issuer Items |                                                                                                                                                                                                                                                                                                                                                          | Definition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| HG.4.1                                           | Other definitions deemed relevant                                                                                                                                                                                                                                                                                                                        | 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 June 2026



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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@halifax.co.uk                                                                                                                                   |
| Date of form submission                                            | 22 Jul 2026                                                                                                                                                                                         |
| Start Date of reporting period                                     | 1 Jun 2026                                                                                                                                                                                          |
| End Date of reporting period                                       | 30 Jun 2026                                                                                                                                                                                         |
| Web links - prospectus, transaction documents, loan-level data     | <a href="http://www.lloydsbankinggroup.com/investors/structured-income-investors/covered-bonds.html">http://www.lloydsbankinggroup.com/investors/structured-income-investors/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)           | £ 32,424,562,461 | (1)            |                |                |                |                |                |                |                |
| Swap notional maturities                | n/a              | (1)            |                |                |                |                |                |                |                |
| LLP receive rate/margin                 | 4.34%            | (1)            |                |                |                |                |                |                |                |
| LLP pay rate/margin                     | 4.19%            | (1)            |                |                |                |                |                |                |                |
| Collateral posting amount(s) (GBP)      | £ -              | (1)            |                |                |                |                |                |                |                |

## 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)                             | £ 112,103,027                            | n/a                                        | n/a            |
| Bank Interest                                               | £ 1,524,649                              | n/a                                        | n/a            |
| Excess amount released from Reserve Fund                    | £ -                                      | n/a                                        | n/a            |
| Cash Capital Contribution from Members                      | £ 134,992                                | n/a                                        | n/a            |
| Amounts received under the Interest Rate Swap               | £ 3,823,825                              | n/a                                        | n/a            |
| Available Revenue Receipts                                  | £ 117,586,494                            | n/a                                        | n/a            |
| Senior fees (including Cash Manager & Servicer)             | £ 2,491,161                              | n/a                                        | n/a            |
| Amounts due under cover pool swap                           | £ -                                      | n/a                                        | n/a            |
| Amounts due under Intercompany Loan                         | £ 77,178,598                             | n/a                                        | n/a            |
| Amounts added to Reserve Fund                               | £ -                                      | n/a                                        | n/a            |
| Deferred Consideration                                      | £ 37,916,735                             | n/a                                        | n/a            |
| Members' profit                                             | £ -                                      | n/a                                        | n/a            |
| Total distributed                                           | £ 117,586,494                            | n/a                                        | n/a            |
| Principal receipts (please disclose all parts of waterfall) |                                          |                                            |                |
| Principal Receipts (on the Loans)                           | £ 370,312,462                            | n/a                                        | n/a            |
| Any other amount standing to credit Principal Ledger        | £ -                                      | n/a                                        | n/a            |
| Cash Capital Contribution from Members                      | £ 126,470                                | n/a                                        | n/a            |
| Available Principal Receipts                                | £ 370,438,933                            | 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                             | £ 370,438,933                            | n/a                                        | n/a            |
| Total distributed                                           | £ 370,438,933                            | n/a                                        | n/a            |
| Reserve ledger                                              | £ -                                      | £ -                                        | £ -            |
| Revenue ledger                                              | £ 113,762,668                            | £ 104,365,020                              | n/a            |
| Principal ledger                                            | £ 370,438,933                            | £ 467,059,278                              | n/a            |
| Pre-maturity liquidity ledger                               | £ -                                      | £ -                                        | £ -            |

## Asset Coverage Test

|                                           | Value            | Description                           |
|-------------------------------------------|------------------|---------------------------------------|
| A                                         | £ 29,534,627,895 | Adjusted current balance              |
| B                                         | £ 370,312,462    | Principal collections not yet applied |
| C                                         | £ -              | Qualifying additional collateral      |
| D                                         | £ -              | Substitute assets                     |
| E                                         | £ -              | Proceeds of sold mortgage loans       |
| V                                         | n/a              | Self-off offset loans                 |
| W                                         | n/a              | Personal secured loans                |
| X                                         | £ -              | Flexible draw capacity                |
| Y                                         | £ -              | Self-off                              |
| Z                                         | £ 570,426,359    | Negative carry                        |
| Total                                     | £ 29,334,513,998 |                                       |
| Method used for calculating component 'A' | A(b)             | (1)                                   |
| 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)  | £ 8,568,198,294  |                                       |
| Credit support as derived from ACT (%)    | 41.26%           |                                       |

## Programme-Level Characteristics

|                                                                                                 |                  |
|-------------------------------------------------------------------------------------------------|------------------|
| Programme currency                                                                              | EUR              |
| Programme size                                                                                  | 60,000,000,000   |
| Covered bonds principal amount outstanding (GBP, non-GBP series converted at swap FX rate)      | £ 20,766,317,704 |
| Covered bonds principal amount outstanding (GBP, non-GBP series converted at current spot rate) | £ 20,764,589,974 |
| Cover pool balance (GBP)                                                                        | £ 32,188,174,959 |
| GIC account balance (GBP)                                                                       | £ 484,201,801    |
| 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)                                            | £ 83,026,621     |
| Aggregate deposits attaching specifically to the off-set mortgages (GBP)                        | £ -              |
| Nominal level of overcollateralisation (GBP)                                                    | £ 11,421,857,255 |
| Nominal level of overcollateralisation (%)                                                      | 55.00%           |
| Number of loans in cover pool                                                                   | 242,023          |
| Average loan balance (GBP)                                                                      | £ 132,996        |
| Weighted average non-indexed LTV (%)                                                            | 63.50%           |
| Weighted average indexed LTV (%)                                                                | 54.33%           |
| Weighted average seasoning (months)                                                             | 86.44            |
| Weighted average remaining term (months)                                                        | 241.62           |
| Weighted average interest rate (%)                                                              | 4.31%            |
| Standard Variable Rate(s) (%)                                                                   | 5.75% & 7.24%    |
| Constant Pre-Payment Rate (%) current month                                                     | 9.17%            |
| Constant Pre-Payment Rate (%) quarterly average                                                 | 11.78%           |
| Principal Payment Rate (%) current month                                                        | 12.83%           |
| Principal Payment Rate (%) quarterly average                                                    | 17.35%           |
| Constant Default Rate (%) current month                                                         | n/a              |
| Constant Default Rate (%) quarterly average                                                     | n/a              |
| Fitch Discontinuity Cap                                                                         | n/a              |
| Moody's Timely Payment Indicator                                                                | Probable-High    |
| Moody's Collateral Score (%)                                                                    | 4.0%             |

## Mortgage collections

|                                                |                   |
|------------------------------------------------|-------------------|
| Mortgage collections (scheduled - interest)    | £ 112,103,027     |
| Mortgage collections (scheduled - principal)   | £ 110,450,681     |
| Mortgage collections (unscheduled - interest)  | £ -               |
| Mortgage collections (unscheduled - principal) | £ £259,861,781.19 |

## Loan Redemptions & Replenishments Since Previous Reporting Date

|                                                | Number | % of total number | Amount (GBP) | % of total amount |
|------------------------------------------------|--------|-------------------|--------------|-------------------|
| Loan redemptions since previous reporting date | 2,652  | 1.10%             | 209,663,392  | 0.65%             |
| Loans bought back by seller(s)                 | 92     | 0.04%             | 15,154,104   | 0.05%             |
| of which are non-performing loans              | 10     | 0.00%             | 2,475,279    | 0.01%             |
| of which have breached R&Ws                    | 82     | 0.03%             | 12,678,824   | 0.04%             |
| Loans sold into the cover pool                 | 0      | 0.00%             | -            | 0.00%             |

## Product Rate Type and Reversionary Profiles

|                                            | Number  | % of total number | Amount (GBP)   | % of total amount | Weighted average |                                  |                |                     |
|--------------------------------------------|---------|-------------------|----------------|-------------------|------------------|----------------------------------|----------------|---------------------|
|                                            |         |                   |                |                   | Current rate     | Remaining teaser period (months) | Current margin | Reversionary margin |
| Fixed at origination, reverting to SVR     | 171,567 | 70.89%            | 26,618,860,077 | 82.70%            | 4.02%            | 24.92                            | 4.02%          | 0.00%               |
| Fixed at origination, reverting to tracker | 0       | 0.00%             | -              | 0.00%             | -                | -                                | 0.00%          | -                   |
| Fixed for life                             | 508     | 0.21%             | 13,159,173     | 0.04%             | 3.64%            | -                                | 3.64%          | -                   |
| Tracker at origination, reverting to SVR   | 5,646   | 2.33%             | 913,920,826    | 2.84%             | 4.31%            | 17                               | 4.31%          | -                   |
| Tracker for life                           | 9,099   | 3.76%             | 778,305,208    | 2.41%             | 4.42%            | -                                | 4.42%          | -                   |
| SVR, including discount to SVR             | 55,203  | 22.81%            | 3,865,920,675  | 12.01%            | 6.28%            | -                                | -0.01%         | -                   |
| Total                                      | 242,023 | 100.00%           | 32,188,174,959 | 100.00%           | 4.31%            | -                                | -              | -                   |

## Stratifications

| Areas breakdown | Number  | % of total number | Amount (GBP)   | % of total amount |
|-----------------|---------|-------------------|----------------|-------------------|
| Current         | 236,265 | 97.62%            | 31,539,002,436 | 97.98%            |



|                            |                 |                |                |                |                |                |                |                |                |                |                |                |
|----------------------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Swap notional denomination | GBP             | 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     | 85,308,600     | 110,518,172    | 1,240,000,000  | 45,458,000     | 127,700,000    | 127,700,000    |
| Swap notional maturity     | 13 Jan 2031     | 9 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 Jan 2036    | 22 Jan 2036    |
| LLP receive rate/margin    | 4.905%          | 0.000%         | 4.345%         | 4.195%         | 4.240%         | 4.400%         | 4.015%         | 5.225%         | 4.875%         | 3.530%         | 1.625%         | 1.625%         |
| LLP pay rate/margin        | SONIA + 2.1905% | 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% | 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 2023-3     |
|---------------------------------------------------------------|--------------------|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|--------------------|-------------------|
| 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 2022       | 13 Jun 2023        | 31 Aug 2023        | 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 / - |
| 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 / - |
| Denomination                                                  | EUR                | EUR                | EUR               | EUR               | EUR               | EUR               | EUR               | 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      | 1,250,000,000      | 440,000,000       |
| Amount outstanding                                            | 55,000,000         | 50,000,000         | 50,000,000        | 0                 | 750,000,000       | 1,750,000,000     | 1,750,000,000     | 1,750,000,000     | 1,000,000,000      | 1,250,000,000      | 440,000,000       |
| FX swap rate (rate F1)                                        | 1.3096             | 1.3158             | 1.3175            | 1.1250            | 1.1276            | 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       |
| Scheduled final maturity date                                 | 25 Jan 2036        | 28 Jan 2036        | 1 Feb 2031        | 18 Jun 2026       | 23 Sep 2029       | 8 Aug 2030        | 8 Aug 2028        | 8 Aug 2031        | 22 Nov 2027        | 13 Jun 2028        | 31 Aug 2027       |
| Legal final maturity date                                     | 25 Jan 2036        | 28 Jan 2036        | 1 Feb 2031        | 18 Jun 2026       | 23 Sep 2029       | 8 Aug 2030        | 8 Aug 2028        | 8 Aug 2031        | 22 Nov 2027        | 13 Jun 2028        | 31 Aug 2027       |
| ISIN                                                          | XS1350035900       | XS1350853831       | XS1354465566      | XS2013525501      | XS2054600718      | XS2367214694      | XS2367214777      | XS2367214850      | XS258248065        | XS2634072024       | CH1280994281      |
| Stock exchange listing                                        | London             | London             | London            | London            | London            | London            | London            | London            | London             | London             | Zurich            |
| Coupon payment frequency                                      | Annual             | Annual             | Annual            | Annual            | Annual            | 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        | 22 Feb/May/Aug/Nov | 13 Mar/Jun/Sep/Dec | 31 Aug            |
| Coupon rate (if fixed, margin and reference rate if floating) | 1.683%             | 1.658%             | 1.350%            | 0.125%            | 0.125%            | SONIA +0.53%      | SONIA +0.32%      | 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 +0.32%      | SONIA +0.42%      | SONIA +0.65%       | 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   |
| Swap notional denomination                                    | GBP                | GBP                | GBP               | GBP               | GBP               | n/a               | n/a               | n/a               | GBP                | GBP                | GBP               |
| Swap notional amount                                          | 42,000,000         | 38,000,000         | 37,970,000        | 0                 | 665,011,527       | n/a               | n/a               | n/a               | 1,000,000,000      | 1,250,000,000      | 394,631,386       |
| Swap notional maturity                                        | 25 Jan 2036        | 28 Jan 2036        | 1 Feb 2031        | 18 Jun 2026       | 23 Sep 2029       | n/a               | n/a               | n/a               | 22 Nov 2027        | 13 Jun 2028        | 31 Aug 2028       |
| LLP receive rate/margin                                       | 1.683%             | 1.658%             | 1.350%            | 0.125%            | 0.125%            | n/a               | n/a               | n/a               | SONIA +0.65%       | SONIA +0.50%       | 1.870%            |
| LLP pay rate/margin                                           | SONIA + 0.581%     | SONIA + 0.561%     | SONIA + 0.621%    | SONIA + 0.694%    | SONIA + 0.7459%   | n/a               | n/a               | n/a               | SONIA +0.65%       | SONIA +0.65%       | SONIA +0.46%      |
| Collateral posting amount                                     | £                  | £                  | £                 | £                 | £                 | £                 | £                 | £                 | £                  | £                  | £                 |

| Series                                                        | Series 2023-4     | Series 2025-1     | Series 2026-1      | Series 2026-2     | Series 2026-3     | Series 2026-4     | Series 2026-6     |
|---------------------------------------------------------------|-------------------|-------------------|--------------------|-------------------|-------------------|-------------------|-------------------|
| Issue date                                                    | 6 Nov 2023        | 6 Nov 2023        | 12 May 2026        | 18 Mar 2026       | 12 May 2026       | 12 May 2026       | 12 May 2026       |
| Original rating (Moody's/S&P/Fitch/DBRS)                      | 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 / - |
| Denomination                                                  | GBP               | GBP               | GBP                | GBP               | EUR               | EUR               | GBP               |
| Amount at issuance                                            | 1,000,000,000     | 1,000,000,000     | 1,500,000,000      | 1,750,000,000     | 1,500,000,000     | 500,000,000       | 2,000,000,000     |
| Amount outstanding                                            | 1,000,000,000     | 1,000,000,000     | 1,500,000,000      | 1,750,000,000     | 1,500,000,000     | 500,000,000       | 2,000,000,000     |
| FX swap rate (rate F1)                                        | 1.0000            | 1.0000            | 1.0000             | 1.0000            | 1.1584            | 1.1584            | 1.0000            |
| Maturity type (hard/soft-bullet/pass-through)                 | Soft bullet       | Soft bullet       | Soft bullet        | Soft bullet       | Soft bullet       | Soft bullet       | Soft bullet       |
| Scheduled final maturity date                                 | 6 Nov 2026        | 6 Nov 2030        | 18 Mar 2031        | 8 Mar 2031        | 12 May 2029       | 12 May 2033       | 8 May 2031        |
| Legal final maturity date                                     | 6 Nov 2026        | 6 Nov 2030        | 18 Mar 2031        | 8 Mar 2031        | 12 May 2029       | 12 May 2033       | 8 May 2031        |
| ISIN                                                          | XS2711354915      | XS3221850061      | XS3308964777       | XS3311132719      | XS3364763485      | XS3364763212      | XS3368194671      |
| Stock exchange listing                                        | London            | London            | London             | London            | London            | London            | London            |
| Coupon payment frequency                                      | Quarterly         | Quarterly         | Quarterly          | Monthly           | Annual            | Annual            | Monthly           |
| Coupon payment date                                           | 6 Feb/May/Aug/Nov | 6 Feb/May/Aug/Nov | 18 Mar/Jun/Sep/Dec | 8 of Month        | 12 May            | 12 May            | 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%      | 3.000%            | 3.250%            | SONIA +0.48%      |
| Margin payable under extended maturity period (%)             | SONIA +0.50%      | SONIA +0.47%      | SONIA +0.42%       | SONIA +0.48%      | 1m Euribor +0.17% | 1m Euribor +0.33% | SONIA +0.48%      |
| Swap counterparties                                           | Lloyds Bank plc   | Lloyds Bank plc   | Lloyds Bank plc    | Lloyds Bank plc   | Lloyds Bank plc   | Lloyds Bank plc   | n/a               |
| Swap notional denomination                                    | GBP               | GBP               | GBP                | n/a               | GBP               | GBP               | n/a               |
| Swap notional amount                                          | 1,000,000,000     | 1,000,000,000     | 1,500,000,000      | n/a               | 1,294,925,677     | 431,641,892       | n/a               |
| Swap notional maturity                                        | 6 Nov 2027        | 6 Nov 2031        | 18 Mar 2033        | n/a               | 12 May 2030       | 12 May 2034       | n/a               |
| LLP receive rate/margin                                       | SONIA +0.50%      | SONIA +0.47%      | SONIA +0.42%       | n/a               | 3.000%            | 3.250%            | n/a               |
| LLP pay rate/margin                                           | SONIA +0.50%      | SONIA +0.47%      | SONIA +0.42%       | n/a               | SONIA +0.5282%    | SONIA +0.6445%    | n/a               |
| Collateral posting amount                                     | £                 | £                 | £                  | £                 | £                 | £                 | £                 |

| Programme triggers                                                      | 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 + / -<br>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 + / -<br>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 + / -<br>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 + / -<br>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-2013)             | Loss of required rating by the relevant Covered Bond Swap Provider | Short term: - / <P-1 / <F1 + / -<br>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 + / -<br>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. |
| 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 Assets.                                                                                                                                                                                                                                                 |
| 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          | 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                        | Definition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Term                            | 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-Monthly CPR) <sup>12</sup> .            |
| 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-Monthly PPR) <sup>12</sup> . |
| 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<br>(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.                                                                                                                                                                                                                                                                                                                                                                             |

**Footnotes**

<sup>(1)</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>(12)</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>(13)</sup> Relates to the cover pool swap.

<sup>(14)</sup> For full description, refer to the Prospectus.

<sup>(15)</sup> A<sub>(a)</sub> 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<sub>(b)</sub> 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>(16)</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>(17)</sup> The aggregate deposits total has been adjusted to account for the Financial Services Compensation Scheme limit.

<sup>(18)</sup> The nominal level of overcollateralisation includes cash held on the principal ledger.

<sup>(19)</sup> Not applicable for the cover pool which is a revolving pool.

<sup>(20)</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>(21)</sup> Source: Moody's performance report dated 16 February 2026.

<sup>(22)</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>(23)</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>(24)</sup> The initial rate is considered to be the same as the current rate.

<sup>(25)</sup> Effective 1 January 2020, Regions are NUTS1 classifications (Nomenclature of Units for Territorial Statistics).

<sup>(26)</sup> Any 'Part-and-part' loans have been included in 'Interest-only'.

<sup>(27)</sup> Data on second home loans only available in the Seller's reporting system used from February 2017.

<sup>(28)</sup> The Seller does not currently retain these details in the reporting system used for the programme.

<sup>(29)</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                                           |                               |                        |                  |                                                                                                                                                                     |
|-----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------|-------------------------------|------------------------|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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 | 2138009FQYV4640NK39           |                        |                  |                                                                                                                                                                     |
| 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)                  | 7.2                                           | 0.0                           | 0.0                    | 0.0              | 7.2                                                                                                                                                                 |
| E.3.1.2                                             | Weighted Average Maturity (years)                   | 20.1                                          | 0.0                           | 0.0                    | 0.0              | 20.1                                                                                                                                                                |
| OE.3.1.1                                            |                                                     |                                               |                               |                        |                  | When this equals C56 in A. HTT General, please explain in the Glossary (HG 1.5) the different calculations of the cover assets' weighted average life and maturity. |
| 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                                           | 0.51%                                         | 0.0%                          | 0.0%                   | 0.0%             | 0.51%                                                                                                                                                               |
| E.3.2.2                                             | 30<60 days                                          | 0.43%                                         | 0.0%                          | 0.0%                   | 0.0%             | 0.43%                                                                                                                                                               |
| E.3.2.3                                             | 60<90 days                                          | 0.28%                                         | 0.0%                          | 0.0%                   | 0.0%             | 0.28%                                                                                                                                                               |
| E.3.2.4                                             | 90<180 days                                         | 0.32%                                         | 0.0%                          | 0.0%                   | 0.0%             | 0.32%                                                                                                                                                               |
| E.3.2.5                                             | >= 180 days                                         | 0.49%                                         | 0.0%                          | 0.0%                   | 0.0%             | 0.21%                                                                                                                                                               |
| OE.3.2.1                                            |                                                     |                                               |                               |                        |                  |                                                                                                                                                                     |
| OE.3.2.2                                            |                                                     |                                               |                               |                        |                  |                                                                                                                                                                     |
| OE.3.2.3                                            |                                                     |                                               |                               |                        |                  |                                                                                                                                                                     |
| OE.3.2.4                                            |                                                     |                                               |                               |                        |                  |                                                                                                                                                                     |

# 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                       | <i>o/w [If relevant, please specify]</i>             |
| OSM.2.1.18                       | <i>o/w [If relevant, please specify]</i>             |
| <b>2. General Information</b>    |                                                      |
| SM.2.2.1                         | Number of sustainable mortgage loans                 |
| OSM.2.2.1                        | <i>Optional information eg, Number of borrowers</i>  |
| OSM.2.2.2                        | <i>Optional information eg, Number of guarantors</i> |
| OSM.2.2.3                        |                                                      |
| OSM.2.2.4                        |                                                      |
| OSM.2.2.5                        |                                                      |
| OSM.2.2.6                        |                                                      |
| <b>3. Concentration Risks</b>    |                                                      |
| 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                        |                                                      |
| <b>4. Breakdown by Geography</b> |                                                      |
| SM.2.4.1                         | <u>European Union</u>                                |
| 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                        | <u>European Economic Area (not member of EU)</u>     |

|                                                          |                        |                                          |
|----------------------------------------------------------|------------------------|------------------------------------------|
| 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> |
| <b>5. Breakdown by regions of main country of origin</b> |                        |                                          |
| 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 |
| <b>6. Breakdown by Interest Rate</b>  |                        |
| 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                             |                        |
| <b>7. Breakdown by Repayment Type</b> |                        |
| 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                      | % Defaulted Loans pursuant Art 178 CRR |
| 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> |
| <b>14. Loan by Ranking</b>                                    |                                          |
| 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                                                   |                                          |
| <b>15. Energy Performance information of the financed RRE</b> |                                          |
| 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                                                   |                                          |
| <b>16. Primary Energy intensity (kWh/m2 per year)</b>         |                                          |
| 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                       |                                  |
| <b>17. Property Age Structure</b> |                                  |
| 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                      |                                  |
| <b>18. Dwelling type</b>          |                                  |
| 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                                                               |                                  |
| <b>19. New Residential Property</b>                                       |                                  |
| 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                                                               |                                  |
| <b>20. CO2 emission - by dwelling type - as per national availability</b> |                                  |
| 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>          |
| <b>25. EPC Information of the financed CRE</b>            |                                                   |
| 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                                               |                                                   |
| <b>26. Average energy use intensity (kWh/m2 per year)</b> |                                                   |
| 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                  |
| <b>27. CRE Age Structure</b>       |                        |
| 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                       |                        |
| <b>28. New Commercial Property</b> |                        |
| 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                               |  |



[illegible][illegible]

[illegible]

| % Residential Loans | % Commercial Loans |
|---------------------|--------------------|
| [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] |                        |
|                  |                        |
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| [For completion] | [For completion]       |
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| [For completion] | [For completion]       |
| 0.0              | 0                      |

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|------------------|------------------------|
| <b>Nominal</b>   | <b>Number of Loans</b> |
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| <b>% Residential Loans</b> |
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#### % Residential Loans

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#### Nominal (mn)

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#### Number of dwellings

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#### Nominal (mn)

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#### Nominal (mn)

#### Number of dwellings

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#### Nominal (mn)

#### Number of dwellings

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| Nominal          | Number of Loans  |
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| Nominal          | Number of Loans  |
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| Nominal (mn)     | Number of CRE    |
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# HTT 2026

| % Nominal (mn) to total mortgage program |
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| 0.0%                                     |

| % Total sustainable Mortgages |
|-------------------------------|
| 0.0%                          |

|                                    |
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| <b>Total sustainable Mortgages</b> |
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| <b>% Total Sustainable Mortgages</b> |
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| [For completion] |
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|                                      |
|--------------------------------------|
| <b>% Total Sustainable Mortgages</b> |
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| <u>0.0%</u> |
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0.0%

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[For completion]

[For completion]

#### **% Total Mortgages**

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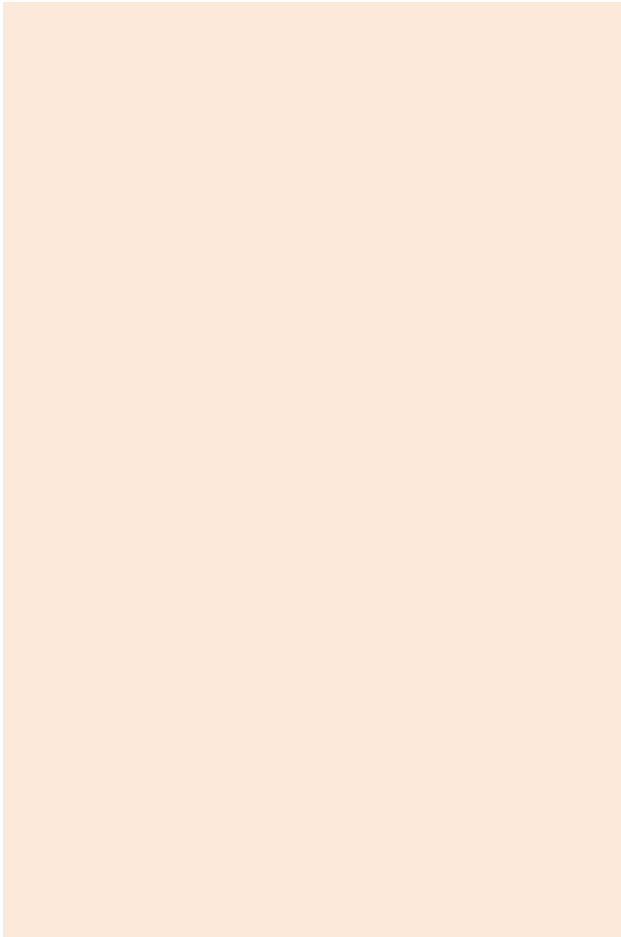
**% Total Mortgages**

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

**% Total Mortgages**

- [For completion]
- [For completion]

**% Residential Loans**



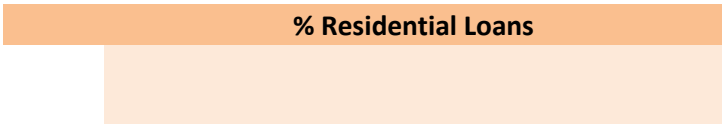
0.0%

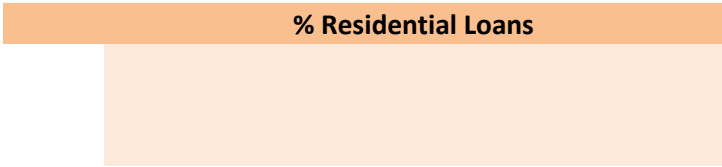
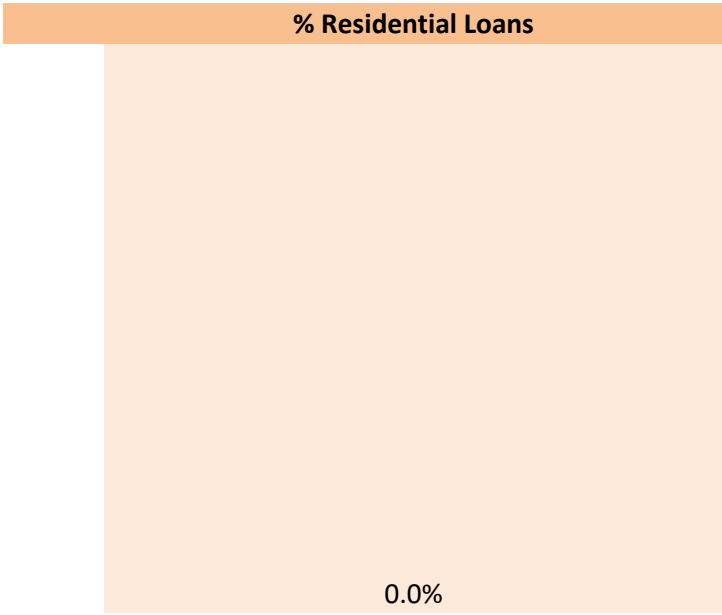
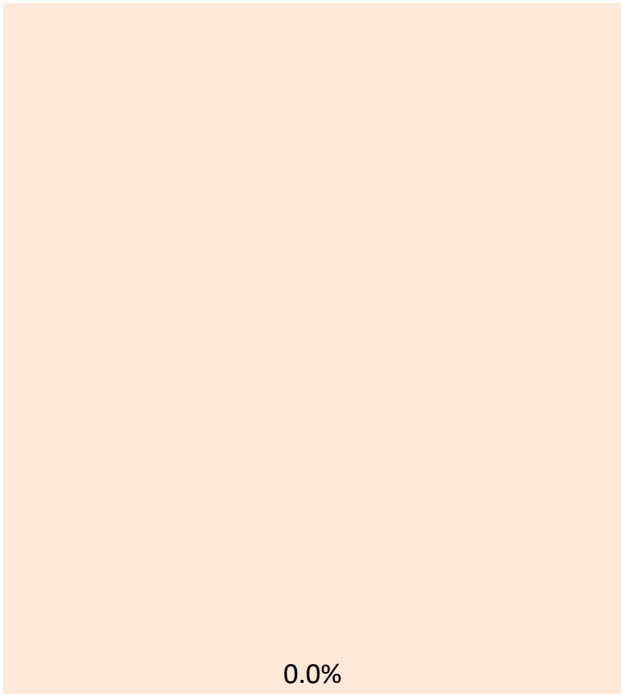
% Residential Loans

0.0%

% Residential Loans

0.0%





### % Residential Loans

kg CO<sub>2</sub>/m<sup>2</sup> (per year)

[For completion]

[For completion]

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[For completion]

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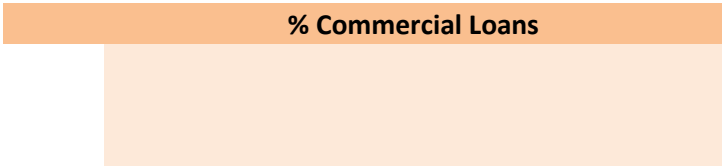
[For completion]

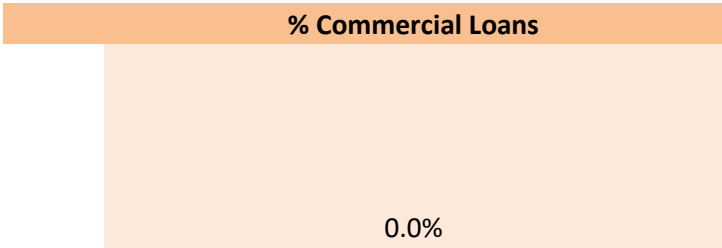
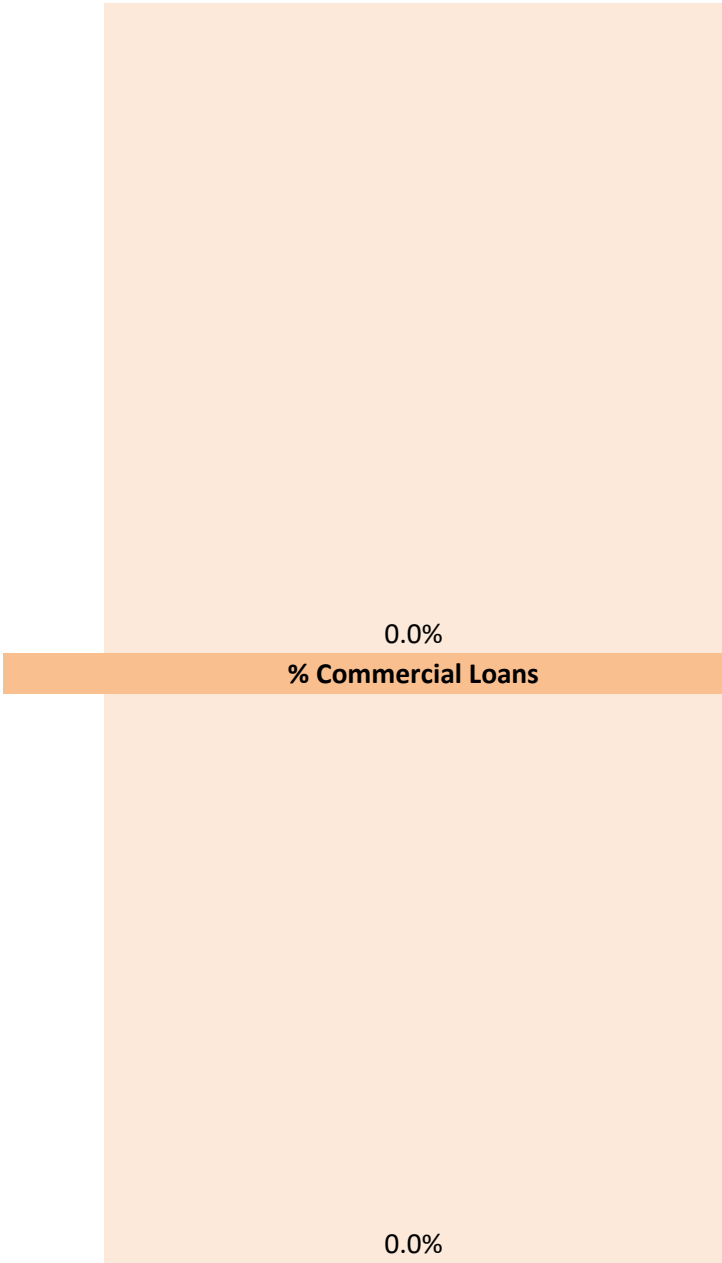


0.0%

**% Commercial Loans**

0.0%





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

[For completion]

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| % No. of Loans to total mortgage program |
|------------------------------------------|
| 0.0%                                     |

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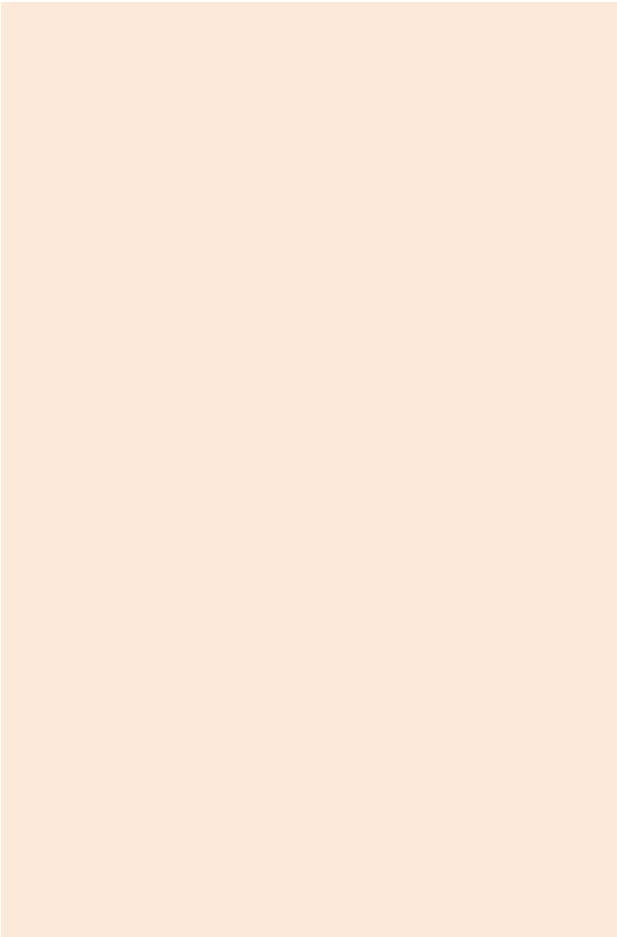
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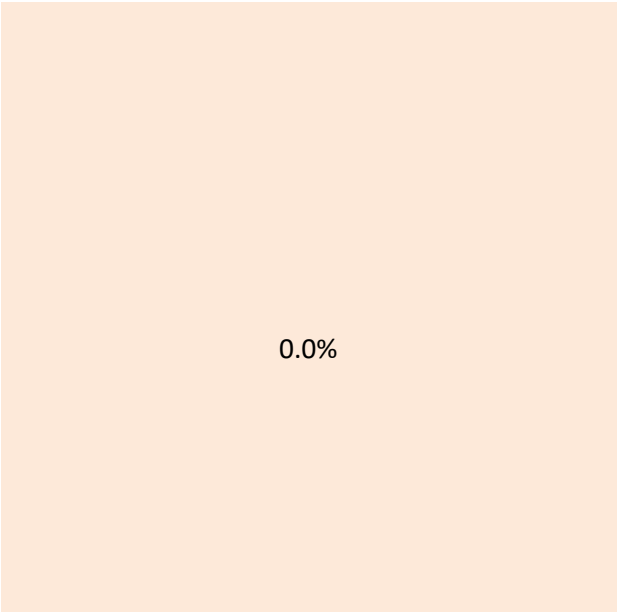
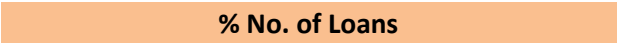
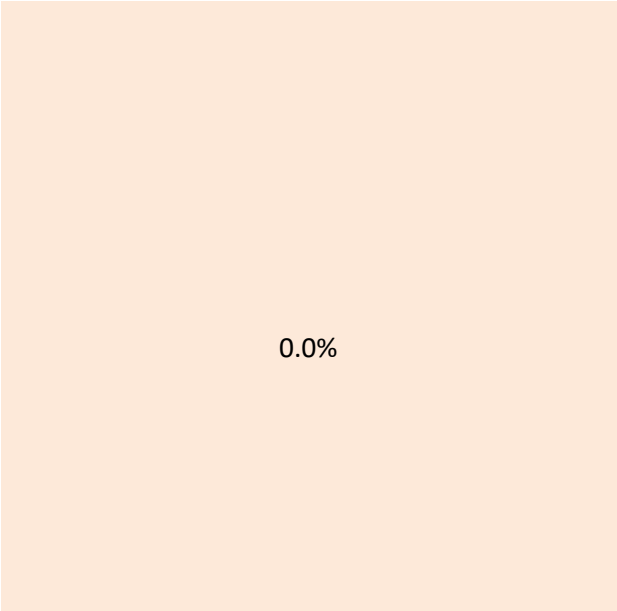
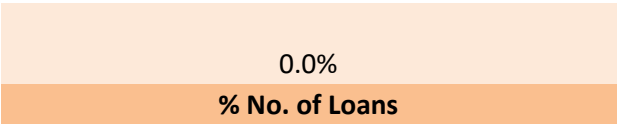


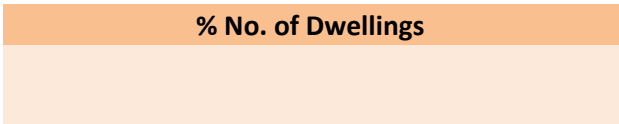
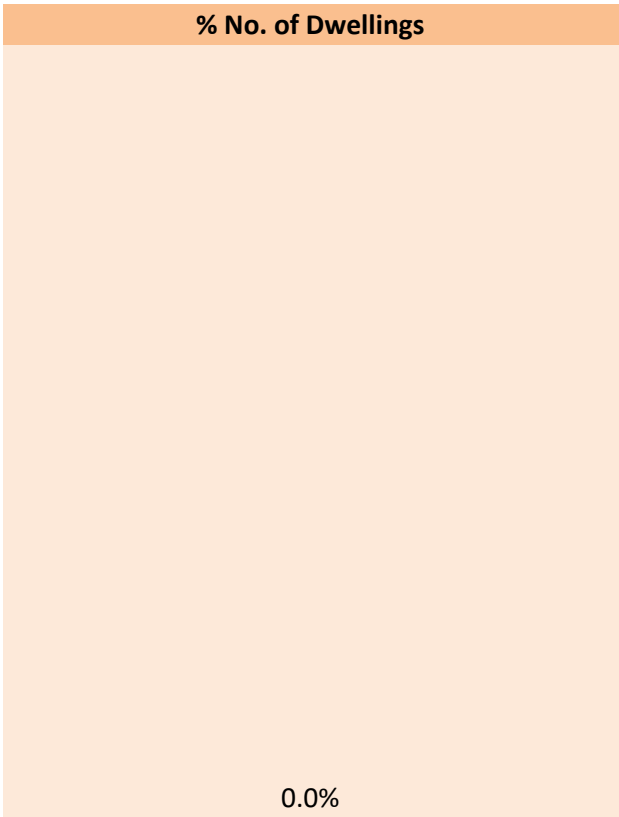
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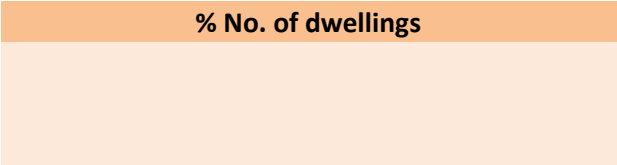
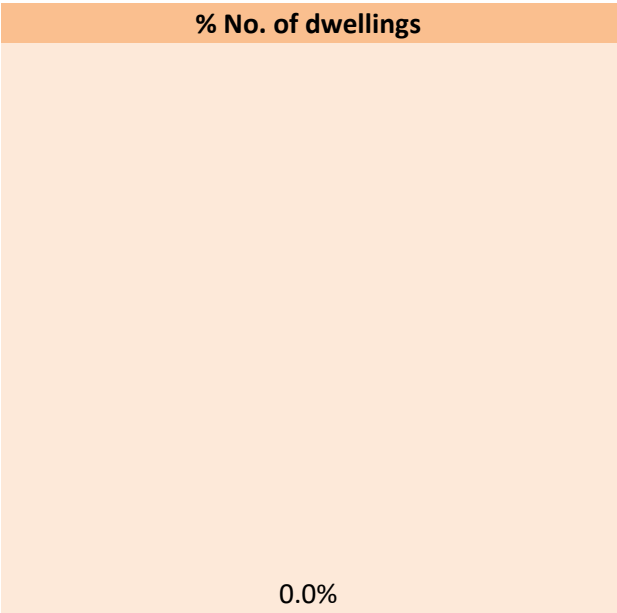
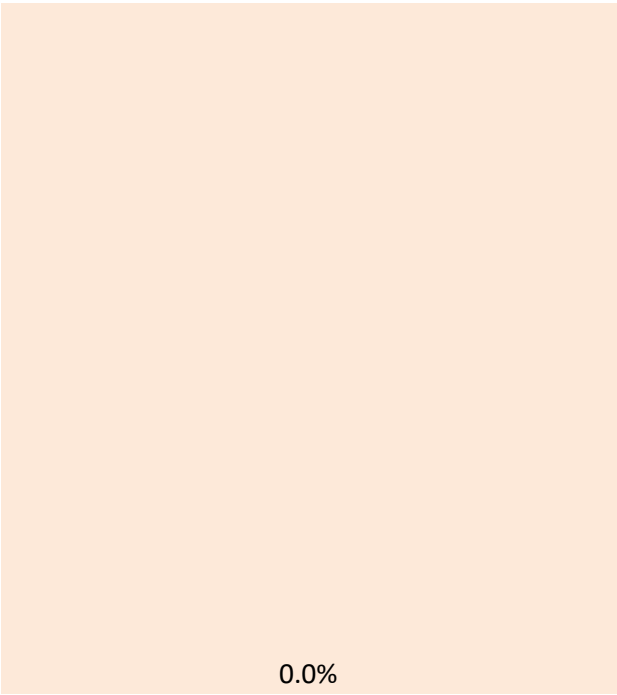
\_\_\_\_\_

**% No. of Loans**









0.0%

**% No. of dwellings**

0.0%

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

[For completion]

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[For completion]

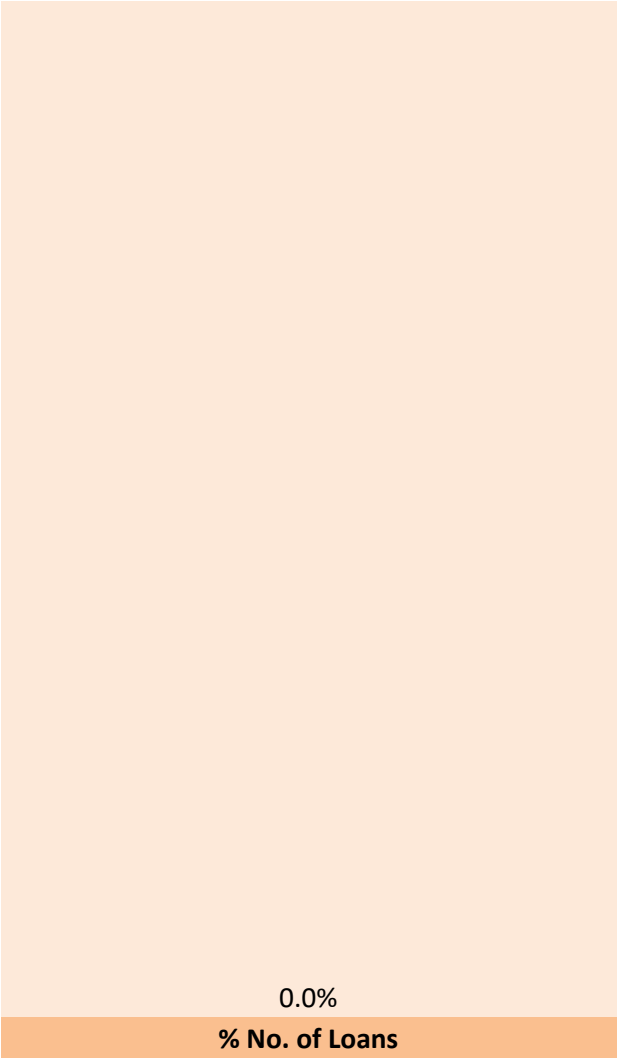
[For completion]

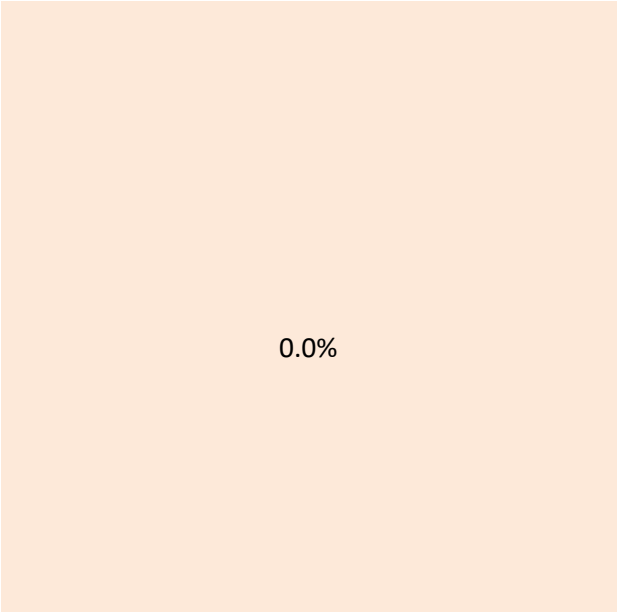
[For completion]

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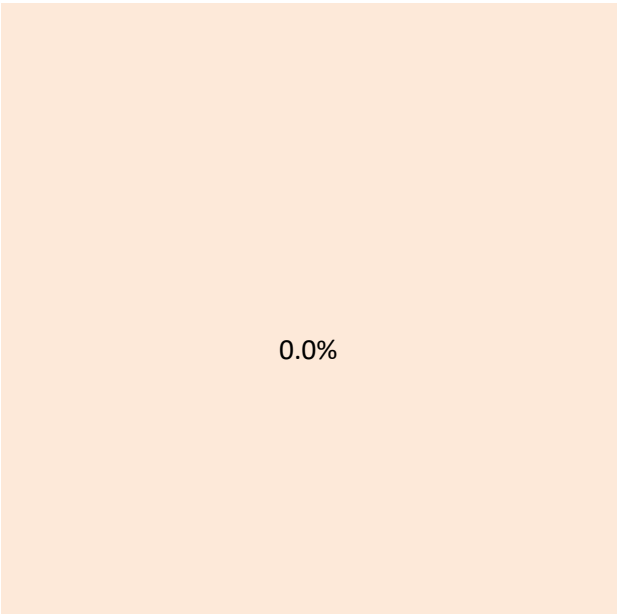
[For completion]

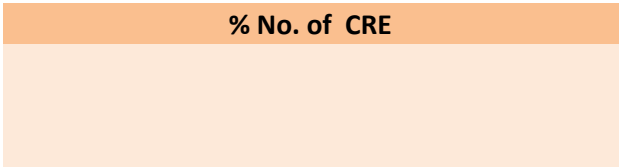
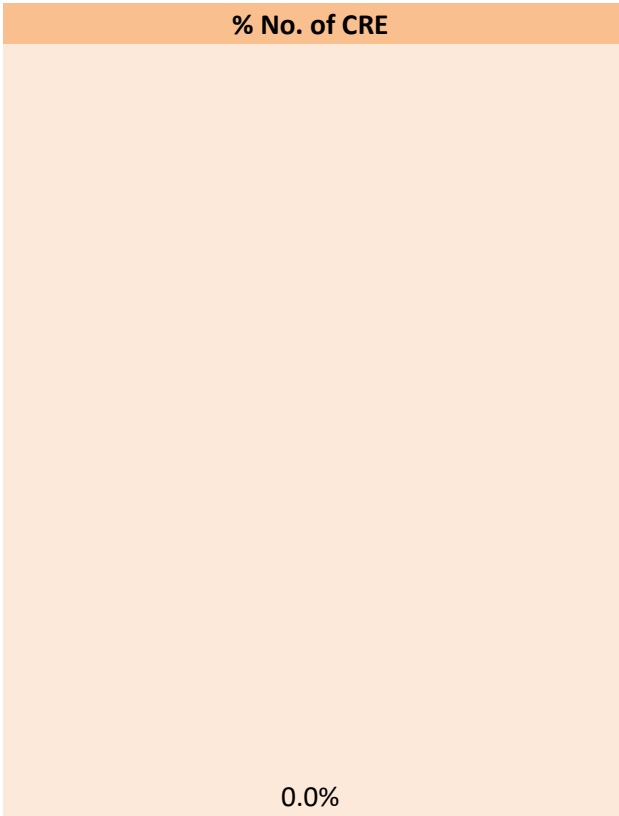
**% No. of Loans**

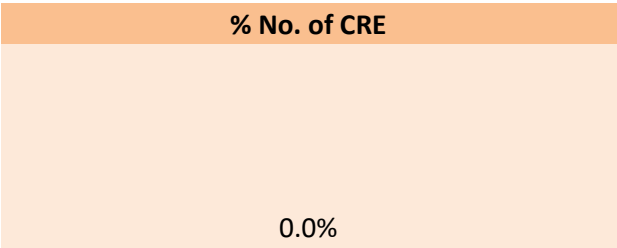
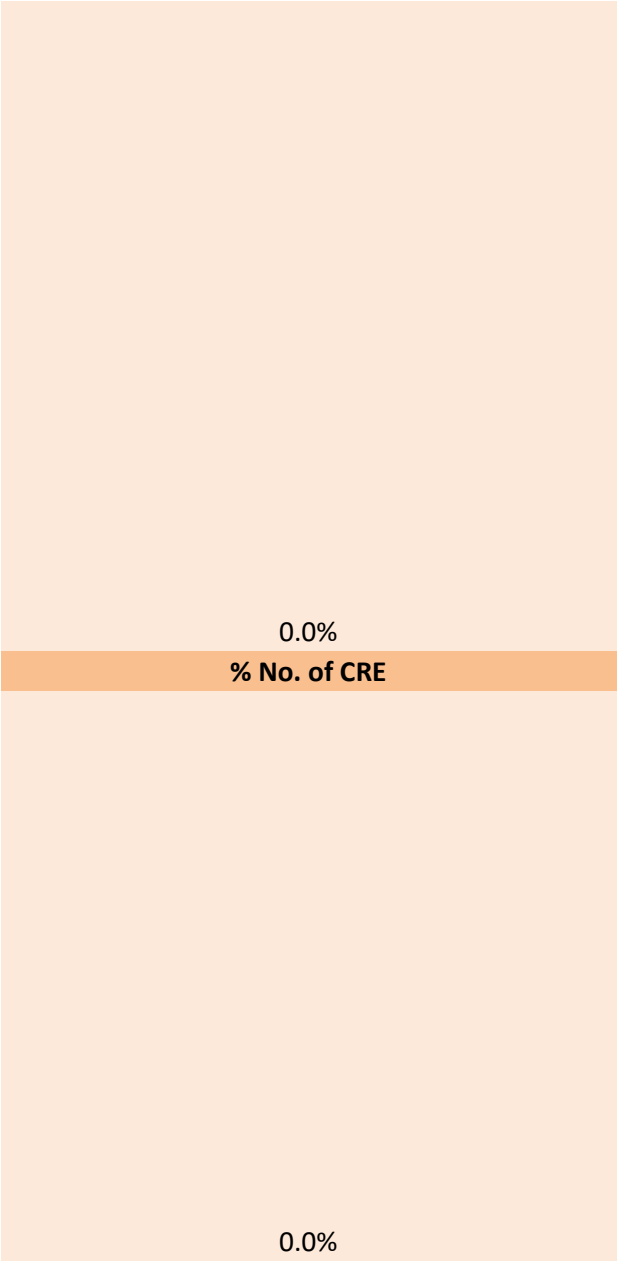




**% No. of Loans**







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

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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</i>                  |
|            | <i>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</i>                  |
|            | <i>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> |
|-----------|-----------------------|

|            |                                                  |
|------------|--------------------------------------------------|
| 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                            |                                                             |
| <b>8. Breakdown by Type of Debtor</b> |                                                             |
| 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                           |                                                             |
| <b>9. Non-Performing Loans</b>        |                                                             |
| 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                            |                                                             |
| <b>10. Concentration Risks</b>        |                                                             |
| 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                           |                                                             |

## Sustainable Public Sector Assets

[Please insert currency]

[illegible][illegible]

|                  |                  |
|------------------|------------------|
| [For completion] | [For completion] |
| [For completion] | [For completion] |
| [For completion] | [For completion] |
| 0.0              | 0                |

|                  |
|------------------|
|                  |
| [For completion] |

| Nominal          | Number of Exposures |
|------------------|---------------------|
| [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)     |                     |
| [For completion] |                     |
| [For completion] |                     |
| [For completion] |                     |
| 0.0              |                     |

|                        |
|------------------------|
| % Public Sector Assets |
| 0.0%                   |

[For completion]

### % Public Sector Assets

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

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[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

[For completion]

### % Public Sector Assets

[For completion]

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### % Public Sector Assets

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[For completion]

[For completion]

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

| % Public Sector Assets |
|------------------------|
| [For completion]       |
| [For completion]       |

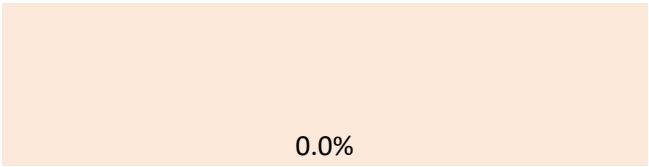
| % Public Sector Assets |
|------------------------|
| [For completion]       |

# HTT 2026

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

0.0%

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



**% Public Sector Assets**



**% Public Sector Assets**





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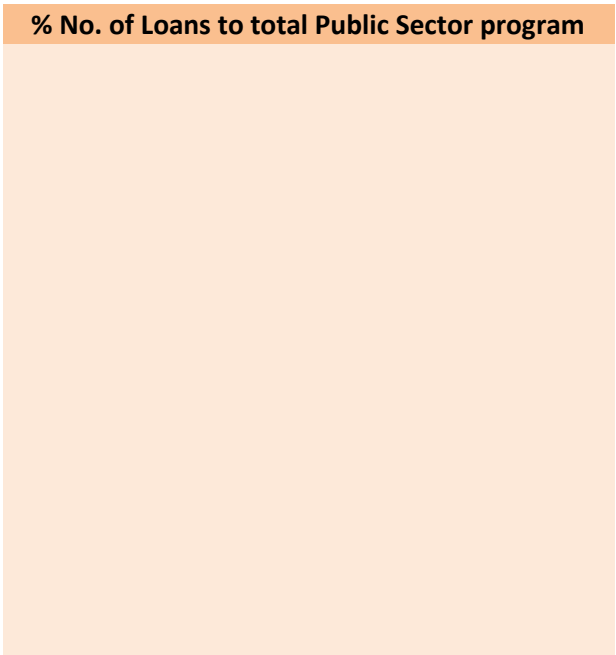
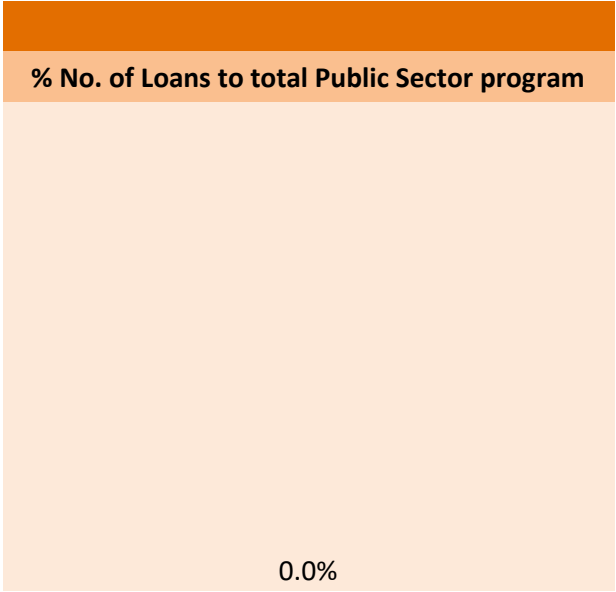
\_\_\_\_\_

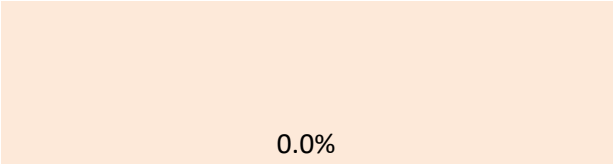
\_\_\_\_\_

**% Public Sector Assets**

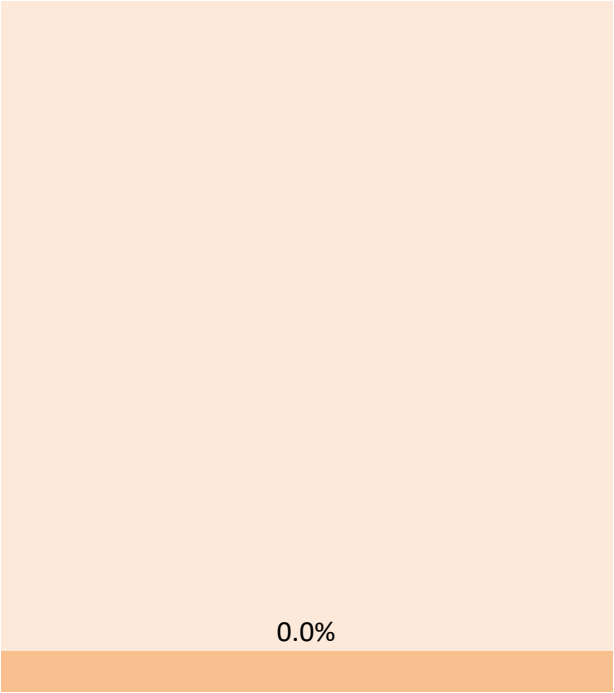
0.0%







**% No. of Exposures**





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\_\_\_\_\_

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