



Covered Bond Special

Risk weights and LCR levels of Covered Bonds

NORD/LB Floor Research

December 2025
Marketing communication (see disclaimer on the last pages)

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Introduction

Authors: Alexander Grenner // Lukas Kühne // Dr Norman Rudschuck, CIIA

LCR eligibility and derivation of the risk weight for covered bonds

In this publication “NORD/LB Covered Bond Special: Risk weights and LCR levels of Covered Bonds”, we assess the LCR eligibility and risk weight on the basis of the applicable regulations specific to the covered bond market and present these in tabular form both at the level of the issuers represented in the iBoxx EUR Covered and on the level of the corresponding ISINs. Furthermore, we provide a schematic overview of the regulatory treatment of covered bonds on the basis of the European legal framework. The project to harmonise the European covered bond market, which has been underway for several years, has also had an impact on the areas of risk weighting and the LCR eligibility of covered bonds. This was essentially achieved via the corresponding [directive](#) (hereinafter: Covered Bond Directive or CBD) and the [regulation](#), which were the building blocks of the package of measures. While the CBD had to be transposed into the respective legislation by the national legislators of the member states, the Regulation, which stipulated amendments to the Capital Requirements Regulation (CRR, EU 575/2013) in the context of covered bond harmonisation, applied directly and with effect from 08 July 2022. The explanations refer to the CRR in its currently valid version (since 01 January 2025). While clear rules apply to the EEA markets, particularly with regard to treatment in the context of LCR management, there is an additional need to analyse the LCR eligibility of covered bonds from third countries that do not have to implement the CBD. Firstly, the transparency requirement of Art. 14 CBD applies here without the need of a legal requirement in the national legal framework. Secondly, the LCR Regulation requires equivalent supervision and other regulatory provisions. The EBA considers a “case-by-case” assessment to be necessary here. We view the aforementioned requirements to be adequate for issues from the EEA area. For the majority of covered bonds from the non-EEA area, we believe that the transparency requirement needs the most scrutiny.

Implications for the labelling of European covered bonds

With regard to the assessment of European covered bonds in terms of risk weight and LCR eligibility, the covered bond framework provides significant assistance via labelling. For example, if the national supervisory authority at programme level confirms the naming as “European covered bond (premium)”, this results in a possible classification as Level 1 assets within the scope of LCR management and a possible risk weight of 10% at best for the covered bonds issued from the programmes. According to Art. 26(1)(b) and (c) of [the EU Covered Bond Directive 2019/2162](#), the supervisory authorities are to publish on their websites “a list of credit institutions authorised to issue covered bonds” (b) as well as “a list of covered bonds for which the designation “European covered bond” may be used and a list of covered bonds for which the designation “European covered bond (premium)” may be used” (c).

Risk weights of covered bonds

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Risk weights as the starting point for RWA

The Capital Requirements Regulation (CRR) includes provisions on calculating the capital requirements for credit institutions that follow the credit risk standardised approach (SACR) to determine the risk weightings of covered bonds, among other assets. Establishing the relevant risk weighting is important insofar as, under the SACR, the risk-weighted portion of an asset is obtained from multiplication of the position's value and the risk weighting. The sum of all the portions results in the risk-weighted assets (RWA), which must be backed accordingly by equity capital. In addition to the [Covered Bond Directive](#) (CBD) applicable to the issuance of covered bonds from 08 July 2022 onwards (and the national laws based on the CBD), collateralisation by eligible cover assets and appropriately transparent cover pool reporting, rating assessments of a risk position in particular play an important role in determining the risk weighting of a covered bond. The Credit Quality Step system used for this purpose and the other conditions for preferential risk weighting of covered bonds are discussed in detail below.

Compliance with Art. 129 of the CRR required for preferential risk weighting

Covered bonds are generally eligible for preferential treatment in relation to risk weighting under the credit risk standardised approach. The requirements that a bond has to meet in order to comply with this are laid down in [Art. 129 CRR](#). The date of issuance is also of crucial importance in this regard. The Covered Bond Directive entered into force on 08 July 2022, together with a revised Art. 129 CRR and an amendment to the liquidity requirements for credit institutions (LCR-R). In the past, reference was made here to [Art. 52\(4\) of the UCITS Directive](#), which described a covered bond rather "superficially". Now, however, this article also refers to the Covered Bond Directive or, based on the CBD, Art. 129 CRR specifies requirements so that a covered bond can be eligible for preferential risk weighting. Now that the Member States have transposed the CBD into national law, conformity with the respective national covered bond law is to be examined. Nevertheless, slightly different requirements apply to covered bonds issued before 08 July 2022.

In the past, Art. 52(4) of the UCITS Directive had been the "anchor" in the risk weighting of covered bonds

The relevant [Art. 52\(4\) of the UCITS Directive](#) defined requirements for covered bonds, even though this definition under the UCITS Directive may not initially have been seen in connection with establishing risk weightings or other regulatory metrics. Instead, Art. 52(4) provides that undertakings for collective investment in transferable securities (UCITS) may, under certain conditions, hold a higher proportion of certain bonds. This is still the case. However, the Article also served in many cases as a basis for defining covered bonds.

Art. 52(4) of the UCITS Directive was adapted to the CBD in 2020

It also followed from the requirements of “old” Art. 52(4) of the UCITS Directive, which has referred to the CBD since 07 January 2020, that covered bonds issued outside the European Economic Area (EEA) may under no circumstances be UCITS-compliant. The Covered Bond Directive, or rather the relevant transposition into national law, is now regarded as the reference point.

Art. 129 CRR defines the requirements for covered bonds and risk weighting

Together with the Covered Bond Directive, a clear definition of the collateral and requirements for covered bonds was also included in Art. 129 CRR. In conjunction with Directive 2019/2162, this Article will then be used for determining the risk weighting. Certain requirements of Art. 129 do not apply to covered bonds issued up to 31 December 2007 or, as the case may be, up to 07 July 2022. If an issuer’s covered bonds (both “old” and “new”) are issued from one cover pool, however, the requirements must be met in full, so that this applies automatically to the old bonds as well. The table below shows which assets qualify as an eligible collateral. However, covered bonds issued up to 07 July 2022 must also meet the requirements of Art. 129 (1) to (3), i.e. including requirements and limits for creditworthiness and borrowers, as well as LTV limits and regular collateral monitoring. Liens on aircraft and loans to small and medium-sized enterprises (SMEs) are still disregarded, with the result that they are neither eligible as cover assets within the meaning of the CRR, nor do they benefit from preferential risk weighting.

Review of property values as a hurdle for preferential risk weighting

As mentioned above, the revised Art. 129 CRR has brought about changes in the monitoring of property values. These reviews must now be conducted at least once a year, regardless of whether the property is residential, commercial or a ship. This is a fundamental point in the grandfathering of “old bonds”. When the CRR was introduced in 2013, real estate values were to be monitored annually in the case of commercial properties, and every three years for residential properties. Although issuers do not have to conduct the review each year if the bond was issued before 31 December 2007, the annual review now also applies to bonds placed at a later date. In Germany, the [Association of German Pfandbrief Banks](#) (Verband Deutscher Pfandbriefbanken, vdp) maintains a database as an ongoing market monitoring system. The database has been tracking price trends in Germany since 2007 and meets the requirements of Art. 208 CRR. As reported by vdpResearch, far more than 90% of the credit institutions based in Germany use the system for monitoring annual rent and price changes, thus fulfilling the extended requirement of Art. 129(3) CRR. Issuers and covered bond creditors will consequently need to spend more time on additional checks in order to continue to benefit from a lower risk weighting, because not every country can provide access to the type of transaction database mentioned above. Statistical market trends are sufficient to meet the requirement; monitoring at individual asset level is not necessary at this point. In Germany, BaFin (the German financial regulator) has agreed the following: in the event of changes in market values as provided by the vdp, at the level of -10% for commercial and -20% for residential properties within a period of three years, a “warning” will be issued. On this basis, the institutions using this data will examine their portfolio more closely and, if necessary, only then conduct a review at individual loan level. Therefore, this only changes the necessary monitoring cycle.

Art. 129 CRR (last updated: 01 January 2025)

Issued up to
(paragraphs marked
with x do not need to be
met in order to qualify
for lower risk weighting)

Para- graph	Description	Current	Up to 31.12.2007	Up to 07.07.2022
1	To be eligible for the preferential treatment set out in Art. 3 No. 1 CBD, covered bonds must meet the requirements set out in Art. 129(3)(3a)(3b) CRR and be collateralised by any of the following assets: Exposures to or guaranteed by: a) Central governments, the ESCB central banks, public sector entities, regional governments or local authorities in the Union b) Third-country central governments, third-country central banks, multilateral development banks, international organisations (CQS 1), third-country public sector entities, third-country regional governments or third-country local authorities (CQS 1), and exposures within the meaning of this point that qualify with CQS 2, provided that they do not exceed 20% of the nominal amount of outstanding covered bonds of the issuing institutions c) Credit institutions that qualify for CQS 1 and 2 or CQS 3 under the following conditions: i) short-term deposits (original maturity <100 days), provided they comply with Art. 16 CBD, or ii) derivative contracts as referred to in Art. 11(1) CBD d) Residential loans: LTV limit 80% (in conjunction with paragraph 1c) e) Residential loans (guaranteed by a protection provider referred to in Art. 201 CRR with min. CQS 2) with max. LTV of 80% for a residential property located in France, provided that the loan-to-income ratio is ≤33% when the loan has been granted (further requirements apply to borrower and collateral) f) Commercial property loans: LTV limit 60%; LTV limit of 70% if OC (overcollateralisation) is at least 10%, the bondholders' claim meets the legal certainty requirements set out in Chapter 4 CRR, and this claim has priority over all other claims on the collateral g) Loans secured by maritime liens: LTV limit 60%; 60% of the ship's value less any prior maritime liens Until 01 July 2027, indirect exposures to credit institutions without an external rating that guarantee mortgage loans until their registration shall be treated as exposures to credit institutions that qualify for credit quality step 1, provided that they are short-term exposures assigned to grade A under Art. 121 and that the guaranteed mortgage loans will, once registered, be eligible for the preferential treatment pursuant to subparagraph 1, points (d), (e) and (f), of this paragraph	X		
1a	a) Exposures to credit institutions (Art. 129(1) subparagraph 1 point c) with CQS 1, ≤ 15% of the nominal amount of issued covered bonds b) Exposures to credit institutions (Art. 129(1) subparagraph 1 point c) with CQS 2, ≤ 10% of the nominal amount of issued covered bonds c) Short-term deposits of credit institutions or derivative contracts with CQS 3 (in accordance with Art. 129(1) subparagraph 1 (c) (i) or (ii) CRR); ≤8% of the nominal amount of the issued covered bonds (additional approval requirements apply in the case of derivative contracts) d) Total exposure to credit institutions with CQS 1, 2 or 3, ≤15% of the nominal amount of the issued covered bonds, and exposure to credit institutions that are assigned to CQS 2 or 3 may not exceed 10% of the nominal amount of the issuing institution's outstanding covered bonds	X		
1b	Art. 129(1a) CRR applies not to collateral as defined in Art. 8 CBD (internally issued covered bonds; collateral of an internal covered bond for an external issue)			
1c	For the purposes of Art. 129(1) subparagraph 1 (d) CRR, the LTV ceiling of 80% per loan shall apply (over the entire term of the loan)			
1d	For the purposes of Art. 129(1) subparagraph 1 (f and g) CRR, the LTV ceiling of 60% or 70% per loan shall apply (over the entire term of the loan)			
2	The cases referred to in Art. 129(1) subparagraph 1 points a to f CRR also relate to collateral which is intended solely for the protection of covered bond holders against losses			

Source: CRR, NORD/LB Floor Research; X = condition is NOT to be fulfilled or that version from the time of issue

Art. 129 CRR (unchanged since 01 January 2025) – (CONTINUED)

Art. 129 CRR (unchanged since 01 January 2025) – (CONTINUED)										Issued up to (paragraphs marked with x do <u>not</u> need to be met in order to qualify for lower risk weighting)		Current	Up to 31.12.2007	Up to 07.07.2022																													
Para-graph	Description																																										
3	In the case of collateralisation with immovable property and ships, the requirements of Art. 208 CRR (Requirements for immovable property collateral) must be met. All property and ships must be monitored at least annually. The competent authorities pursuant to Art. 18(2) of Directive (EU) 2019/2162 may allow property to be valued at or at less than the market value, or in those Member States that have laid down rigorous criteria for the assessment of the mortgage lending value, at the mortgage lending value of that property, without applying the limits set out in Art. 229(1), point (e), of this Regulation.										X																																
3a	Minimum overcollateralisation of 5% (as defined in Art. 3 No. 14 CBD) based on the “nominal principle” Member States may set a lower ratio or allow their competent authorities to set an appropriate ratio, provided that: a) overcollateralisation is based on a formal approach that takes into account the underlying risk of the assets, or asset valuation is based on the collateral value and b) the ratio does not fall below 2%, based on the nominal principle referred to in Art. 15(6) and (7) CBD. The assets contributing to the minimum overcollateralisation ratio are not subject to the limits specified in Art. 129(1a) CRR										X		X																														
3b	Exposures referred to in Art. 129(1) CRR may be included as substitute cover assets (Art. 3 No. 13 CBD), provided the thresholds for creditworthiness and size according to Art. 129(1) and (1a) CRR are complied with										X		X																														
4	Covered bonds for which a rating by an ECAI is available are assigned the following risk weighting, which corresponds to Art. 136 CRR: <table><tr><td>Credit quality step (CQS)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td>Risk weighting (RW)</td><td>10%</td><td>20%</td><td>20%</td><td>50%</td><td>50%</td><td>100%</td></tr></table>									Credit quality step (CQS)	1	2	3	4	5	6	Risk weighting (RW)	10%	20%	20%	50%	50%	100%																				
Credit quality step (CQS)	1	2	3	4	5	6																																					
Risk weighting (RW)	10%	20%	20%	50%	50%	100%																																					
5	Unrated covered bonds are assigned a risk weighting based on the risk weighting of senior unsecured exposures to the issuing institution <table><tr><td colspan="7">If a RW of X% applies to exposure to the institution,</td></tr><tr><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>75%</td><td>100%</td><td>150%</td></tr><tr><td colspan="7">the covered bond is assigned a RW of Y%</td></tr><tr><td>10%</td><td>15%</td><td>20%</td><td>25%</td><td>35%</td><td>50%</td><td>100%</td></tr></table>									If a RW of X% applies to exposure to the institution,							20%	30%	40%	50%	75%	100%	150%	the covered bond is assigned a RW of Y%							10%	15%	20%	25%	35%	50%	100%						
If a RW of X% applies to exposure to the institution,																																											
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the covered bond is assigned a RW of Y%																																											
10%	15%	20%	25%	35%	50%	100%																																					
6	Covered bonds issued before 31 December 2007 are not subject to the requirements of Art. 129(1), (1a), (3), (3a) and (3b) CRR. The preferential treatment set out in paragraphs 4 and 5 may be applied to them until their due date																																										
7	Covered bonds issued before 08 July 2022 that meet the requirements of this Regulation, in the version applicable at the time of issue, shall not be subject to the requirements of paragraphs 3a and 3b. The preferential treatment under paragraphs 4 and 5 may be applied to them until their due date																																										

Source: CRR, NORD/LB Floor Research; X = condition is NOT to be fulfilled or that version from the time of issue

Transparency requirements/investor information now regulated through the CBD

Up to 07 July 2022, Art. 129(7) CRR required that investors must be able to present certain portfolio information to the competent authority in order to obtain preferential treatment of covered bonds. This included: Value of the cover pool and outstanding covered bonds, geographical distribution and type of cover assets, loan size, interest rate and currency risks, maturity structure of cover assets and covered bonds, and loans ≥ 90 days past due. However, this passage no longer appears in the current version of Art. 129 CRR. Instead, Art. 129 CRR now requires compliance with Art. 3 No. 1 CBD. Art. 14 CBD includes extensive requirements that issuers must meet regarding investor information. This information must be made available at least every quarter, whereas previously it was twice a year. In addition to the above-mentioned information, the following must be reported: An ISIN list of all covered bonds (if available), the type of cover assets, the valuation method, extended information on market risk and on credit and liquidity risks, maturity extension triggers, required/actual overcollateralisation (statutory, contractual, voluntary).

Relevant amendments to Art. 129 CRR as at 01 January 2025

On 30 May 2024, the European Council made amendments to the CRR for the almost complete implementation of the Basel III regulations, which came into force on 01 January 2025. In addition to changes to operational risks and new regulations for credit risk, [Regulation 2024/1623](#) also includes changes to Art. 129 and 229 of the CRR, which are relevant for covered bonds. Art. 129 CRR was supplemented in particular by two additional subparagraphs as part of the Basel III implementation. The newly created subparagraph to paragraph 3 of Art. 129 CRR stipulates that property valuations below the market value or mortgage lending value are permitted, in deviation from the limits in Art. 229(1) CRR. In addition, a new group of assets eligible as cover assets is defined in the newly introduced subsection of paragraph 1. These are indirect risk exposures to credit institutions that do not have their own rating and assume guarantees for mortgage loans until they are registered. Under certain conditions, these are treated as risk exposures to credit institutions until 01 June 2027. In addition, in Art. 129(5), the allocation of the risk weight of unrated covered bonds has been adjusted based on the risk weighting of senior unsecured exposures to the issuing institution (see also table above). The exact risk weights are derived from Art. 120 and 121 CRR, which are applicable here. Other important changes for the covered bond segment stem from the amended Art. 229 CRR in conjunction with the newly created definition of “property value” (Art. 4 point 74a CRR) as a valuation approach for immovable assets. This corresponds to a cautious and conservative valuation approach, which does not include any expected price increases and takes into account that the current market value may be significantly higher than the value that could be sustainably realised over the term of the loan. The market value forms the upper limit for the valuation of assets under the newly defined valuation approach. Since 01 January 2025, the “property value” forms the third valuation approach alongside the mortgage lending value and market value, which can be used in particular to assess properties used as collateral in the cover pool.

Rating assessments as further decisive factors

Fulfilment of the requirements described above constitutes a necessary condition for a preferential risk weighting of covered bonds. As a further and decisive factor in determining the risk weighting, Art. 129(4) and (5) CRR lay down requirements with regard to rating assessments. While paragraph 4 applies risk weighting in the case of at least one existing rating assessment, paragraph 5 applies risk weighting in the case where a covered bond does not have a rating.

Determining the Credit Quality Step for more than one recognised rating assessment

Rating 1	Rating 2	CQS 1				CQS 2			CQS 3		
		AAA	AA+	AA	AA-	A+	A	A-	BBB+	BBB	BBB-
CQS 1	AAA	Credit Quality Step 1				Credit Quality Step 2			Credit Quality Step 3		
	AA+										
	AA										
	AA-										
CQS 2	A+	Credit Quality Step 2				Credit Quality Step 2			Credit Quality Step 3		
	A										
	A-										
CQS 3	BBB+	Credit Quality Step 3				Credit Quality Step 3			Credit Quality Step 3		
	BBB										
	BBB-										

Source: Regulation 2016/1799 and 2021/2005, Regulation 575/2013, NORD/LB Floor Research

Deriving the Credit Quality Step of a covered bond

Rating assessments are always taken into account using the Credit Quality Step system, which is laid down in [Regulation 2016/1799](#) and in the [2021/2005 amendment](#). A total of six different credit rating categories are assigned through ratings issued by recognised [External Credit Assessment Institutions \(ECAI\)](#). Since risk positions can in principle have several ECAI ratings, a new mapping is required to determine the Credit Quality Step (CQS) if there is more than one rating available (see table above). Irrespective of the number of eligible ratings, [Art. 138 CRR](#) is key to determining the Credit Quality Step. If two ratings are available for a risk position, the applicable rating shall be the one resulting in the higher of the two possible risk weightings, if the two ratings differ (see table). A higher risk weighting is equivalent to a lower credit rating. In this respect, we understand an “AA”-equivalent rating to be lower than an “AAA”-equivalent rating. If more than two ratings are available for a risk position, the two ratings resulting in the lowest risk weighting, i.e. the two highest ratings, are applicable. If these two assessments differ from each other, the Credit Quality Step is determined on the basis of the rating (out of these two ratings) that results in the higher risk weighting. It follows from the requirements of Art. 138 CRR that only the two highest ratings, if available, are relevant to determining the Credit Quality Step as defined in the CRR, even if a position has more than two ratings from recognised rating agencies. The resulting simplification of CQS provisions is shown in the table; no distinction is made with regard to the rating grades of individual agencies. In the explanations in this and the following paragraphs, we assume that the agencies with available ratings by KSA institutions have been named in each case.

Best rating and fulfilment of all requirements leads to a risk weighting of 10%

To be eligible for preferential treatment of risk weighting, Art. 129(1) CRR stipulates that, in addition to cover by eligible assets referred to in the aforementioned Article, the requirements of paragraphs 3 (monitoring of property/ship value), 3a (overcollateralisation) and 3b (substitute cover) must be met. If the requirements are deemed to have been met, the preferential risk weighting is determined based on the corresponding Credit Quality Step of the issue in accordance with Art. 129(4) CRR, assuming that at least one ECAI rating assessment is available. Accordingly, covered bonds that qualify for Credit Quality Step 1 can benefit from a preferential risk weighting of 10%. If, on the other hand, the creditworthiness of a covered bond corresponds only to Credit Quality Step 2, the risk weighting increases to 20%. This also applies to bonds that qualify for Credit Quality Step 3. With regard to covered bonds issued between 01 January 2008 and 08 July 2022, the requirements of the CRR in force at the time of issue must be met. They are not subject to the requirements of Art. 129(3a) and (3b) CRR. The assignment system applies uniformly.

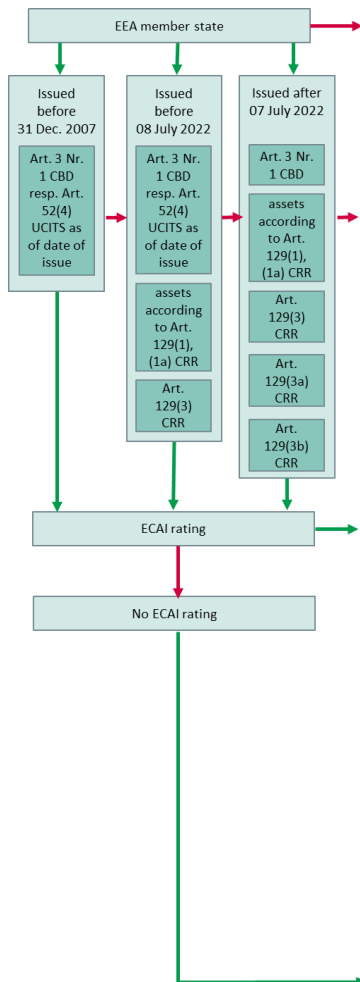
Unrated bonds can also benefit from preferential risk weighting

If a covered bond meets the requirements of the previous paragraph but does not have a rating by a recognised ECAI, this does not automatically result in an increased risk weighting for the bond. Instead, the senior unsecured credit rating of the issuer must be taken into account. For this purpose, the corresponding Credit Quality Step of unsecured risk positions is first determined and then the relevant covered bond risk weighting is derived from this step. It follows that, in the event that senior unsecured bonds and covered bonds are assigned to the same Credit Quality Step, there will be no regulatory disadvantage due to the lack of rating assessment.

Non-EEA covered bonds

In addition to the possibilities that the necessary conditions are fulfilled (the bond is CBD-compliant according to Art. 3 No. 1; Art. 129(3), (3a) and (3b) CRR apply; it is collateralised with cover assets according to Art. 129(1) CRR and an assessment by an ECAI is available or not available), a corresponding classification system also exists for the case that the covered bond is not CBD-compliant. This is relevant, for example, to issues from outside the EEA. In this case, too, rating assessments play a crucial role and have a significant influence on the risk weighting to be applied. The decisive factor in this respect is no longer Art. 129 CRR, but [Art. 120 and 121 CRR](#) (exposure to rated or unrated institutions). The risk weighting must be determined on the basis of Art. 120 CRR if at least one ECAI assessment is available, while Art. 121 CRR deals with positions without an ECAI rating. Art. 120 CRR also makes a distinction between positions with a residual maturity of more than three months and those with a shorter maturity. Due to the long-term nature of covered bonds, however, we will – unless otherwise stated – only look at determining the risk weighting for maturities of more than three months (note: The iBoxx EUR Covered only contains bonds with a remaining maturity ≥ 1 year). Covered bonds that do not meet the requirements of the necessary conditions have a risk weighting of 20% if they have at least one recognised rating assessment at Credit Quality Step 1. This is also the lowest possible risk weighting for non-EEA covered bonds. If, on the other hand, an ECAI rating assessment is not available for the covered bonds, the relevant risk weighting is determined on the basis of the Credit Quality Step of the central government in which the issuer is domiciled, with the risk weighting being higher compared with exposures to central governments in the investment-grade segment.

Determining covered bond risk weights



Risk weighting of covered bonds according to Art. 120 and 121 CRR: necessary conditions not met; with or without ECAI rating

Credit Quality Step	Covered bond/sovereign rating	Risk weight covered bonds with rating	Risk weight covered bonds without rating
1	AAA and AA segment	20%	20%
2	A segment	50%	50%
3	BBB segment	50%	100%
4	BB segment	100%	100%
5	B segment	100%	100%
6	≤CCC segment	150%	150%

Risk weighting of covered bonds according to Art. 129(4) CRR: necessary conditions met; with ECAI rating

Credit Quality Step	Covered bond rating	Risk weight covered bonds with rating
1	AAA and AA segment	10%
2	A segment	20%
3	BBB segment	20%
4	BB segment	50%
5	B segment	50%
6	≤CCC segment	100%

Risk weighting of covered bonds according to Art. 129(5) CRR: necessary conditions met; without ECAI rating

Risk weight senior unsecured	Risk weight covered bonds without rating
20%	10%
30%	15%
40%	20%
50%	25%
75%	35%
100%	50%
150%	100%

Source: Regulation 2016/1799 and 2021/2005, CRR, NORD/LB Floor Research; green = condition met; red = condition not met

Covered bonds within the framework of LCR management

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Dynamic criteria for covered bonds under the LCR

While a large proportion of the assets eligible for LCR management are classified statically, covered bonds are subject to dynamic criteria. Over time, the allocation of an issue to a specific Level category may change, which in turn may lead to the need for constant monitoring. In practice, fulfilment of the transparency criteria laid down in Art. 14 of the Covered Bond Directive and/or the national legislation based on Art. 14 CBD turns out to be the trouble spot. This is because extensive data must be provided on the issuer side at least every quarter, and the investor must also be able to prove this to the supervisory authority. In addition to reviewing the information provided in cover pool reporting on outstanding covered bonds and their cover pools, the relevant ratings should also be constantly monitored with regard to the dynamic criteria for covered bonds, as rating changes of just one notch may have a direct impact on the LCR classification. In addition to the change in a rating, the addition or discontinuation of a rating assessment can also have an impact on the LCR classification. This is why we use not only the ratings of [Fitch](#), [Moody's](#), and [S&P](#) but also those of [DBRS](#) and [Scope](#).

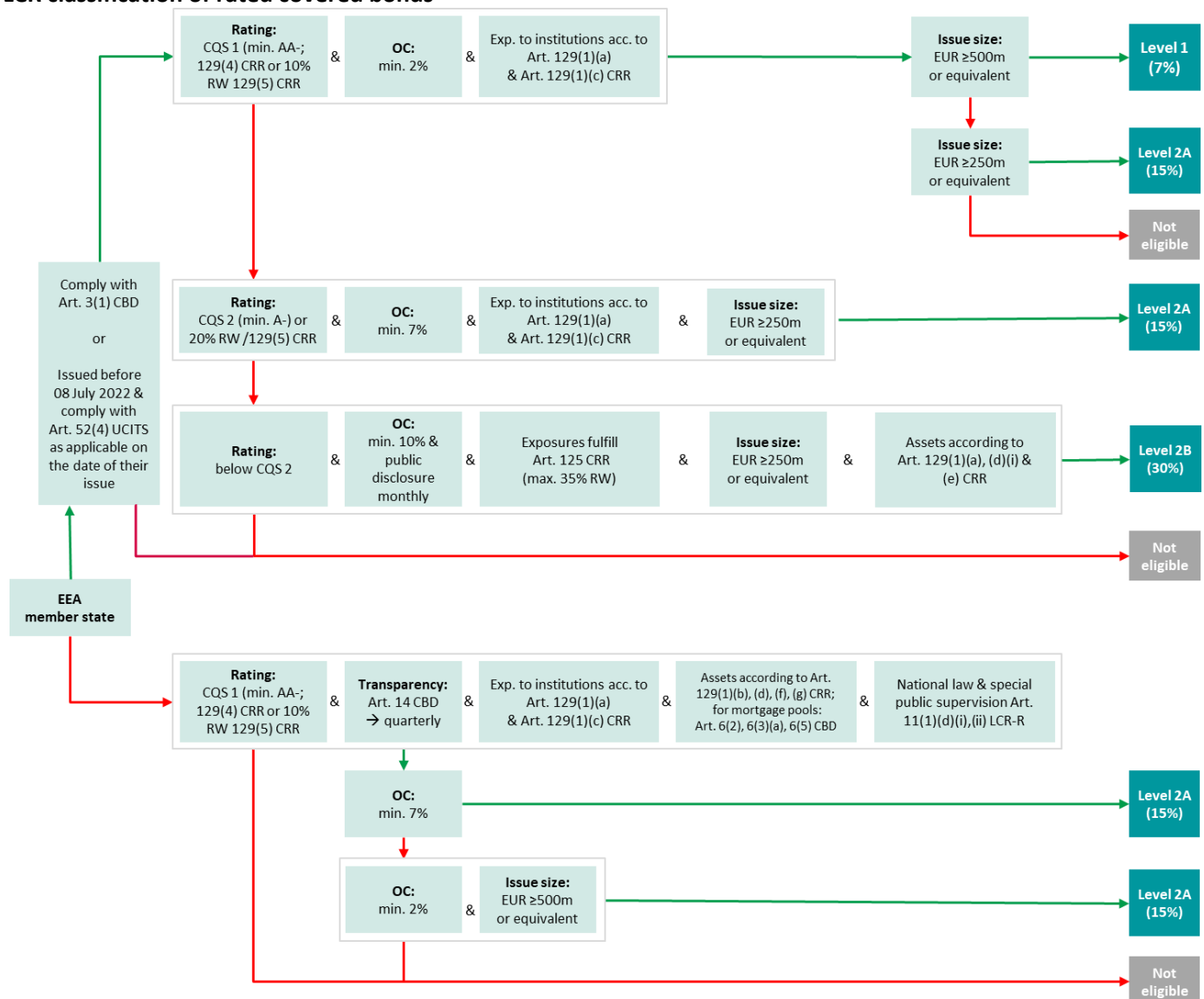
Tabular overview of the regulatory classification of covered bonds

In this study, we analyse the bonds listed in iBoxx EUR Covered and assign them to the LCR category that we believe to be relevant. We also assign them to the resulting haircut. For this purpose, we have reviewed the relevant pool reports to ensure that their content is complete on the basis of the provisions in Art. 129 CRR as well as covered bonds from third countries Art. 14 CBD and have summarised the results initially at [programme level](#). In addition to the links leading to the relevant reports on the issuers' websites, the list also includes the ratings provided by the rating agencies mentioned in the previous section, a statement on the legal framework for the issue, and the overcollateralisation of the relevant programme. Finally, a more detailed overview is provided in the form of a table which, in addition to our assessment of the LCR level and the risk weight according to CRR, contains further information at [ISIN level](#). Since the credit quality step (CQS) of the respective bond is relevant for the assessment of the LCR level as well as the relevant risk weight, an assessment in this regard can also be taken from the list. In addition to the outstanding volume and the type of cover assets, the table also contains the respective repayment structure of a covered bond. Issues from the EEA benefit from preferential regulatory capital treatment. For this reason, we indicate the affiliation of an issue or issuer to the jurisdiction of the European Central Bank (Eurozone), the European Economic Area and the G10 countries (relevant, among other things, for repo eligibility in transactions with the ECB).

Numerous criteria for eligible covered bonds

As mentioned above, covered bonds may in principle reach any of the three LCR levels. In every case, there are numerous criteria that an issue must meet in order to achieve the status of an eligible asset. While non-compliance with some criteria automatically results in exclusion from eligible assets, other requirements take the form of scores or tiers. For example, covered bonds whose reporting (Art. 14 CBD) does not comply with the Covered Bond Directive may under no circumstances be used as LCR assets. With regard to the issue volume or rating assessment, in contrast, the LCR system stipulates requirements in tiered form. This results in numerous paths on the way to the final LCR assessment of an issue. In order to approach this quite complex procedure, we will deal in the following with each of the eligibility criteria, which we have presented graphically in the form of a decision tree.

LCR classification of rated covered bonds



Source: Delegated Regulation 2015/61, NORD/LB Floor Research; green = condition met; red = condition not met

What does “in compliance with Art. 3 CBD” mean?

In order to be recognised as an LCR-eligible covered bond (apart from the criteria listed above), the LCR Regulation stipulates that the covered bond must either be a bond within the meaning of Art. 3 No. 1 CBD, or the security was issued before 08 July 2022 and meets the requirements of Art. 52(4) UCITS in force at that time. However, reference is also made to the CBD in the UCITS and the CRR. As a result, there are also changes to “old bonds” in order to remain LCR-eligible. This requires a look at the transitional rules of the CBD: Art. 30 CBD reads as follows: *“Member States shall ensure that covered bonds issued before 08 July 2022 that comply with the requirements laid down in Art. 52(4) of Directive 2009/65/EC, as applicable on the date of their issue, are not subject to the requirements set out in Art. 5 to 12 and Art. 15, 16, 17 and 19 of this Directive, but may continue to be referred to as covered bonds in accordance with this Directive until their maturity.”*

General distinction between EEA and non-EEA covered bonds

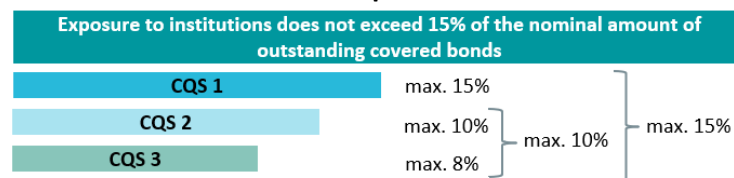
The requirements to be met by Level 1, Level 2A and Level 2B assets can be found in [Art. 10 to 12 of the LCR Regulation](#). Since the requirements of the delegated regulation are EEA-relevant, a general distinction is also made in the requirements for covered bonds between issues from the EEA and those issued by entities from third countries. For example, EEA bonds can generally be considered both as Level 1 assets and as the two subdivisions of Level 2. Covered bonds from third countries can only be assigned to Level 2A if they are eligible as LCR assets.

Art. 129(4) and Art. 129(5) CRR for Covered Bonds from EEA member states

Covered bonds from member states of the EEA must comply with the Covered Bond Directive in order to qualify for treatment under [Art. 129\(4\) or 129\(5\) CRR](#), or comply with Art. 129(3), (3a) and (3b) CRR in order to be eligible as an LCR asset (with the date of issue also playing a role in this respect). Alternatively, in cases where bonds were issued before 08 July 2022, these must comply with Art. 52(4) UCITS in the version applicable on the date of issue instead of the CBD. The Covered Bond Directive defines requirements for covered bonds, while Art. 129 CRR additionally limits the type of usable cover assets, defines certain minimum requirements for overcollateralisation, and so on. In contrast, paragraphs 4 and 5 of Art. 129 CRR describe the requirements to be met by covered bonds in order to benefit from a preferential risk weighting. Paragraph 4 deals with bonds that have a rating assessment, while paragraph 5 deals with bonds that do not have a rating. If a covered bond issued in the EEA does not comply with Covered Bond Directive Art. 3(1), i.e. does not meet the requirements of the Directive nor those of Art. 129(4) or Art. 129(5) of the CRR, it cannot be used as HQLA in the context of LCR management.

Art. 129(1)(c) CRR in conjunction with Art. 129(1a) CRR (Substitute assets)

Art. 129(1)(c) in conjunction with Art. 129(1a) CRR is part of the requirements for eligible cover assets. Specifically, this concerns substitute cover assets in the form of exposures to credit institutions, which are generally limited to 15% of the outstanding covered bond volume. Exposures to institutions that qualify for Credit Quality Step (CQS) 1 or 2 are generally permitted. Exposures to institutions that qualify for CQS 3 may only include up to a maximum of 8% of the nominal amount of outstanding covered bonds, subject to the following conditions: i) original maturity not exceeding 100 days, provided that the deposits meet the requirements of the CBD, ii) derivative contracts that comply with Art. 11(1) of the CBD (minimum requirements for derivatives in the cover pool). These articles must be complied with by Level 1 covered bonds and by Level 2A covered bonds, irrespective of whether the covered bond is issued in the EEA or a third country.

Exposures to credit institutions in the cover pool

Source: Delegated Regulation 575/2013, NORD/LB Floor Research

Art. 14 CBD: Transparency requirements for covered bond programmes

As covered bonds within the meaning of Art. 3 No. 1 of the Covered Bond Directive, the securities must consequently meet the transparency requirements set out in Art. 14 CBD. To be recognised as LCR Level 2A, however, this also applies to covered bonds from third countries. For this purpose, Art. 14 CBD was explicitly included as a requirement in Art. 11(1d) (v) of LCR Regulation 2015/61. As a result, it equally applies to all levels, so that corresponding covered bonds can be used as HQLA in the context of LCR management. In order to benefit from preferential regulatory treatment, a covered bond investor must be able to demonstrate to the relevant supervisory authority that it has a minimum level of information regarding its investment. Accordingly, the following information must be provided at least on a quarterly basis:

- i) Value of the cover pool and outstanding covered bonds
- ii) A list of ISINs for all issues made under this programme to which an ISIN was assigned
- iii) Geographical distribution and type of cover assets, loan size and valuation method
- iv) Information on market risk, including interest rate and currency risk, as well as credit and liquidity risks
- v) Maturity structure of the cover assets and covered bonds, which may include an overview of the triggers for maturity extension
- vi) Level of required and available cover, and the level of statutory, contractual and voluntary overcollateralisation
- vii) Percentage of loans considered to be in default as defined in Art. 178 CRR (NPL), and in any case of loans more than 90 days past due.

For issues prior to July 08, 2022, Art. 52(4) UCITS applies at the time of issue, whereby the LCR-R requires the transparency requirement from Art. 14 CBD, so that this must also be fulfilled for “old bonds”, which also comes from Art. 30 CBD. In addition, covered bonds of Level 2B are subject to a monthly transparency requirement for overcollateralization.

Credit Quality Steps as a vehicle for assessing creditworthiness

Rating assessments play a particularly important role in determining the LCR level of covered bonds. Credit assessments are taken into account with the help of the Credit Quality Step system, which is defined in [Regulation 2016/1799](#). A total of six different credit rating categories are assigned through ratings issued by recognised [External Credit Assessment Institutions \(ECAI\)](#) (please refer to [Mapping of rating assessments](#)).

The Credit Quality Step system is based on Art. 138 CRR

While categories 1 to 3 are assigned to the investment grade segment, categories 4 to 6 are used for non-investment grade credit ratings. In principle, risk positions may have more than one ECAI rating. This means that if more than one rating is used to determine the Credit Quality Step, further mapping actions are necessary (depending on the context, we therefore present the table below with corresponding text passages once again). Irrespective of the number of available ratings, [Art. 138 CRR](#) is key to determining the Credit Quality Step. In case there are two ECAI ratings available for a risk position, the applicable rating shall be the one resulting in the higher of the two possible risk weightings, if the two ratings differ. A higher risk weighting is equivalent to a lower credit rating. In this respect, we understand an “AA”-equivalent rating to be lower than an “AAA”-equivalent rating. If more than two ratings are available for a risk position, the two ratings resulting in the lowest risk weighting, i.e. the two highest ratings, are applicable. If these two assessments differ from each other, the Credit Quality Step is determined on the basis of the rating (out of these two ratings) that results in the higher risk weighting. It follows the requirements of Art. 138 CRR that only the two highest ratings, if available, are relevant to determining the Credit Quality Step, even if a position has more than two recognised ratings. The resulting simplification of CQS provisions is shown in the following table. No distinction is made with regard to the rating grades of individual agencies. Mapping of these equivalence ratings is shown in the [Mapping of rating assessments](#) table.

Determining the Credit Quality Step for more than one recognised rating assessment

Rating 1	Rating 2	CQS 1				CQS 2			CQS 3		
		AAA	AA+	AA	AA-	A+	A	A-	BBB+	BBB	BBB-
CQS 1	AAA	Credit Quality Step 1				Credit Quality Step 2			Credit Quality Step 3		
	AA+										
	AA										
	AA-										
CQS 2	A+	Credit Quality Step 2				Credit Quality Step 2			Credit Quality Step 3		
	A										
	A-										
CQS 3	BBB+	Credit Quality Step 3				Credit Quality Step 3			Credit Quality Step 3		
	BBB										
	BBB-										

Source: Regulation 2016/1799 and 2021/2005, Regulation 575/2013 (Art. 138), NORD/LB Floor Research

LCR-eligible covered bonds and credit rating assessments

As far as ratings are concerned, covered bonds also have to fulfil certain requirements in order to be deemed LCR-eligible. Only level 2B covered bonds are not subject to any requirements in terms of credit ratings. For the remaining levels, a distinction can firstly be made between covered bonds with or without a corresponding ECAI rating. Especially when combined with the issuance volume requirements for LCR-eligible covered bonds, it can be said that unrated covered bonds in the publicly placed benchmark/sub-benchmark bond segment are comparatively rare. However, the LCR Directive does provide an option for acquiring status as an LCR asset in these cases. Given the limited prevalence of such securities, we shall look at the system for unrated papers in the paragraph after next, merely for the sake of completeness, and then, for reasons of market practice, concentrate solely on rated covered bonds.

Rating requirements for covered bonds with ECAI rating

Regarding the rating requirements for covered bonds, a fundamental distinction must first be made between issues from third countries and those from the EEA. While covered bonds issued by a third country issuer must comply with Credit Quality Step 1 in order to be classified as an eligible asset for the purposes of LCR management, EEA bonds are not subject to a mandatory requirement of this type. Instead, in the case of issues from the EEA, creditworthiness is taken into account as a criterion in three tiers. In order to be classified as a Level 1 asset, bonds must meet the requirements of CQS 1. Nevertheless, being included as a CQS 1 asset does not automatically lead to classification as a Level 1 asset, as the issue must also have a volume of at least EUR 500m and feature overcollateralisation of at least 2%. If, on the other hand, it is a sub-benchmark issue (issuance volume: EUR ≥250m up to EUR <500m), a CQS 1 assessment only results in Level 2A classification. The same applies to CQS 2 sub-benchmarks that are overcollateralised by a minimum of 7% (instead of 2%). Covered bonds with a rating below Credit Quality Step 2 or without a rating can at best only be assigned to Level 2B.

Rating requirements for covered bonds without an ECAI rating

Covered bonds without an ECAI rating can also be classified as LCR-asset under certain conditions. In the event that an issue does not have an ECAI rating, the [LCR Regulation](#) always refers to Art. 129(5) CRR, which is used to [determine the risk weightings of unrated covered bonds](#). In our opinion, however, in the case of determining the LCR level, Art. 129(5) CRR must be considered separately from the other requirements of Art. 129 CRR, since this part of the Article is also decisive for covered bonds from third countries. Risk weights continue to be determined based on Art. 129 CRR as a whole. If an EEA issue does not have a rating, but meets the other requirements, the bond can still be classified as Level 1 if it is assigned a risk weighting of 10% according to the provisions of Art. 129(5) CRR. A preferential risk weighting of 10% therefore acts as a substitute for a CQS 1 ECAI rating.

Rating requirements for third-country covered bonds without an ECAI rating

The same applies to issues from third countries, as these must also comply with CQS 1 if a rating is available. In contrast to EEA bonds, however, they can only reach Level 2A. If a rating of at least CQS 2 is required, however, an unrated covered bond must be assigned a risk weight of 20% in the sense of Art. 129(5) CRR.

Issue volume: Different treatment of EEA and non-EEA bonds

Certain requirements must also be met with regard to the issue volume of a bond, but these also have different implications. For example, in order to be Level 1-eligible, the issue size of EEA bonds must be at least EUR 500m or its equivalent in the local currency. In order to remain eligible as a Level 2 (A or B) asset, the volume must be at least EUR 250m or equivalent. Conversely, bonds issued by issuers domiciled outside the EEA are not subject to any special issue volume requirements. In the case of issues with an equivalent volume of at least EUR 500m, however, they benefit from preferential treatment with regard to the required overcollateralisation (2% instead of 7%). While EEA bonds must therefore have a minimum volume of EUR 250m in order to be recognised as an LCR asset, this requirement does not apply to covered bonds from third countries. In general, all requirements relating to the issue volume refer to a figure that is equivalent to the required EUR volume.

Overcollateralisation: Three different minimum levels of overcollateralisation

As the core characteristic of a covered bond, great importance is attached to the level of overcollateralisation, also in relation to its eligibility as an LCR asset. The LCR Regulation distinguishes between the three overcollateralisation levels: i) 2%, ii) 7% and iii) 10%. A minimum overcollateralisation of 2% is required in cases where the issue volume of EEA and non-EEA CQS 1 bonds is at least EUR 500m. In addition, CQS 2 sub-benchmarks from the EEA are also LCR-eligible, starting from an overcollateralisation rate of 2%. However, if the volume required for non-EEA bonds is less than EUR 500m, overcollateralisation of 7% is required. The same applies to EEA bonds of CQS 2 level that are assigned to the sub-benchmark format. Since Level 2B covered bonds, as mentioned above, do not necessarily need to have a rating assessment, these assets are subject to increased requirements. In addition to quarterly reporting (now required for all level classes), they must also have overcollateralisation of at least 10%. Furthermore, compliance with the overcollateralisation requirement must be disclosed by the issuer on a monthly basis.

Special requirements for third-country issues

As is the case with Level 2B covered bonds, non-EEA bonds must meet additional requirements to be recognised as an LCR asset. Art. 11 of the LCR Regulation stipulates that bonds from outside the EEA must be issued in accordance with the national legislation of the third country. The issuer must also be a credit institution or a wholly owned subsidiary of a credit institution which guarantees the issue. Furthermore, the bond must have a dual recourse, i.e. it must enable investors to have recourse to the cover pool in addition to the receivables from the credit institution in the event of the issuer's insolvency. In addition, the issuer and the covered bonds must be subject to separate supervision; these arrangements must be at least equivalent to those applied in the EEA.

Special requirements for risk exposures and issues from third countries

Like Level 1 and 2A EEA bonds, third country issues must meet the requirements of Art. 129(1)(c) and 129(1a) CRR, but at the same time, like Level 1 covered bonds, may also benefit from the exemptions in Art. 129(1a). In addition, cover assets for bonds not issued in the EEA are limited to those referred to in Art. 129(1)(b), (d), (f) and (g) CRR. Overall, in addition to the assets referred to in Art. 129(1)(c) and (1a), the eligible cover assets of issues from third countries include residential property (section d), commercial immovable property (section f) and loans secured by maritime liens on ships (section g). Collateralisation by public sector collateral is also possible and follows the requirements specified in Art. 129(1)(b). Accordingly, exposures to central governments and central banks from third countries, multilateral development banks and international organisations that qualify for Credit Quality Step 1 are eligible, as well as risk positions guaranteed by these institutions. In addition, exposures to public sector entities as well as regional or local authorities are also eligible if they meet further requirements. If, on the other hand, risk positions from third countries that qualify as Credit Quality Step 2 are involved, the share of these assets is limited to 20% of the nominal amount of outstanding covered bonds (However, this limit also applies to EEA bonds). Where cover assets are loans secured by immovable property, the requirements of Art. 208 and 229(1) CRR must also be met.

Additional requirements for Level 2B covered bonds

Although Level 2B covered bonds are regarded as HQLA, they differ from Level 1 and 2A assets in terms of quality and/or liquidity. This is why the regulator has formulated additional requirements in this regard. As a result, the cover assets in question are limited to those referred to in Art. 129(1)(a), (d)(i) and (e). The CRR Art. 129(1)(a) includes exposures to the public sector within Member States, consisting of (i) central governments; (ii) ESCB central banks (European System of Central Banks); (iii) public sector entities; or (iv) regional governments or local authorities. Furthermore, these assets are eligible as cover assets for Level 2B covered bonds that are guaranteed by one of the aforementioned institutions. For covered bonds backed by residential property loans, Art. 129(1)(d) and (e) is also relevant as it lays down the requirements for this form of cover asset. EEA covered bonds with a rating lower than CQS 2 (or without rating) may additionally only have cover assets that allow a risk weighting of 35% or lower. Art. 125 CRR allows a 35% risk weighting for exposures that are fully collateralised by residential property which is or shall be occupied or let by the owner.

Regulatory classification: issuers (iBoxx EUR Covered)

Authors: Alexander Grenner // Lukas Kühne // Dr Norman Rudschuck, CIIA

Australia	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
AUSTRALIA & NZ BANK	Mortgages	AAA / Aaa / - / -	156.3%	✓	✗	Level 2A / 15%
BANK OF QUEENSLAND LTD	Mortgages (CPT)	AAA / Aaa / - / -	49.6%	✓	✗	Level 2A / 15%
BANK OF QUEENSLAND LTD	Mortgages (Soft)	AAA / Aaa / - / -	29.9%	✓	✗	Level 2A / 15%
COMMONWEALTH BANK AUST	Mortgages	AAA / Aaa / - / -	26.7%	✓	✗	Level 2A / 15%
MACQUARIE BANK LTD	Mortgages	AAA / Aaa / - / -	66.3%	✓	✗	Level 2A / 15%
NATIONAL AUSTRALIA BANK	Mortgages	AAA / Aaa / - / -	29.0%	✓	✗	Level 2A / 15%
WESTPAC BANKING CORP	Mortgages	AAA / Aaa / - / -	22.2%	✓	✗	Level 2A / 15%
Austria	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
BAWAG P.S.K.	Mortgages	- / Aaa / - / -	7.9%	✓	✓	Level 1 / 7%
BAWAG P.S.K.	Mortgages (CPT)	- / - / AAA / -	12.6%	✓	✓	Level 1 / 7%
BAWAG P.S.K.	Mortgages (SB)	- / - / AAA / -	35.7%	✓	✓	Level 1 / 7%
BAWAG P.S.K.	Public Loans	- / Aaa / - / -	77.3%	✓	✓	Level 1 / 7%
ERSTE GROUP BANK AG	Mortgages	- / Aaa / - / -	23.1%	✓	✓	Level 1 / 7%
HYPO NOE LB NOE WIEN AG	Mortgages	- / Aa1 / - / -	54.6%	✓	✓	Level 1 / 7%
HYPO NOE LB NOE WIEN AG	Public Loans	- / Aa1 / - / -	24.0%	✓	✓	Level 1 / 7%
HYPO TIROL BANK AG	Mortgages	- / Aaa / - / -	40.1%	✓	✓	Level 1 / 7%
HYPO VORARLBERG BANK AG	Mortgages	- / Aaa / - / -	45.3%	✓	✓	Level 1 / 7%
KOMMUNALKREDIT AUSTRIA A	Public Loans	- / - / AA- / -	14.3%	✓	✓	Level 1 / 7%
RAIFFEISEN BANK INTL	Mortgages	- / Aa1 / - / -	41.7%	✓	✓	Level 1 / 7%
RAIFFEISEN LB NIEDEROEST	Mortgages	- / Aaa / - / -	40.4%	✓	✓	Level 1 / 7%
RAIFFEISEN LB STEIERMARK	Mortgages	- / Aaa / - / -	52.4%	✓	✓	Level 1 / 7%
RAIFFLANDESBANK TIROL	Mortgages	- / Aaa / - / -	64.5%	✓	✓	Level 1 / 7%
RLB OBEROESTERREICH	Mortgages (Pool A)	- / Aaa / - / -	103.5%	✓	✓	Level 1 / 7%
UNICREDIT BK AUSTRIA AG	Mortgages	- / Aaa / - / -	133.4%	✓	✓	Level 1 / 7%
VOLKSBANK WIEN AG	Mortgages	- / Aaa / - / -	54.2%	✓	✓	Level 1 / 7%
Belgium	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
ARGENTA SPAARBANK	Mortgages	- / - / AAA / -	19.7%	✓	✓	Level 1 / 7%
BELFIUS BANK SA/NV	Mortgages	AAA / - / AAA / -	28.2%	✓	✓	Level 1 / 7%
BELFIUS BANK SA/NV	Public Loans	- / Aaa / AAA / -	37.1%	✓	✓	Level 1 / 7%
BNP PARIBAS FORTIS SA	Mortgages	- / Aaa / AAA / -	30.7%	✓	✓	Level 1 / 7%
ING BELGIUM SA	Mortgages	AAA / Aaa / - / -	38.9%	✓	✓	Level 1 / 7%
KBC BANK NV	Mortgages	AAA / Aaa / - / -	48.8%	✓	✓	Level 1 / 7%
Canada	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
BANK OF MONTREAL	Mortgages	AAA / Aaa / - / AAA	85.1%	✓	✗	Level 2A / 15%
BANK OF NOVA SCOTIA	Mortgages	AAA / Aaa / - / AAA	80.8%	✓	✗	Level 2A / 15%
CANADIAN IMPERIAL BANK	Mortgages	AAA / Aaa / - / -	45.5%	✓	✗	Level 2A / 15%
EQUITABLE BANK	Mortgages	AA+ / - / - / AAA	44.7%	✓	✗	Level 2A / 15%
FED CAISSES DESJARDINS	Mortgages	AAA / Aaa / - / -	34.9%	✓	✗	Level 2A / 15%
NATIONAL BANK OF CANADA	Mortgages	AAA / Aaa / - / AAA	94.9%	✓	✗	Level 2A / 15%
ROYAL BANK OF CANADA	Mortgages	AAA / Aaa / - / AAA	22.6%	✓	✗	Level 2A / 15%
TORONTO-DOMINION BANK	Mortgages	AAA / Aaa / - / AAA	63.7%	✓	✗	Level 2A / 15%

* The covered bond ratings of the rating agency Scope are not explicitly shown due to technical restrictions. In our opinion, no adjustment of the credit quality steps derived here is inferred from the covered bond programmes rated by Scope.

Czechia	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
KOMERCNI BANKA AS	Mortgages	AAA / - / - / -	27.1%	✓	✓	Level 1 / 7%
UNICREDIT BANK CZECH RE	Mortgages	- / Aa1 / - / -	58.3%	✓	✓	Level 1 / 7%
Denmark	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
DANMARKS SKIBSKREDIT AS	Mortgages (Capital Centre A)	- / - / AA- / -	15.9%	✓	✓	Level 1 / 7%
DANSKE BANK A/S	Mortgages (Pool C)	- / - / AAA / -	8.1%	✓	✓	Level 1 / 7%
DANSKE BANK A/S	Mortgages (Pool D)	- / - / AAA / -	7.2%	✓	✓	Level 1 / 7%
JYSKE REALKREDIT A/S	Mortgages (Capital Centre E)	- / - / AAA / -	7.2%	✓	✓	Level 1 / 7%
Estonia	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
LUMINOR BANK	Mortgages	- / Aaa / - / -	78.9%	✓	✓	Level 1 / 7%
Finland	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
AKTIA BANK	Mortgages (Pool 1)	- / Aaa / - / -	13.9%	✓	✓	Level 1 / 7%
AKTIA BANK	Mortgages (Pool 2)	- / Aaa / - / -	26.3%	✓	✓	Level 1 / 7%
DANSKE KIINNITYSLUOTTO	Mortgages	- / Aaa / - / -	54.4%	✓	✓	Level 1 / 7%
NORDEA KIINNITYSLUOTTO	Mortgages (Cover Pool)	- / Aaa / - / -	29.9%	✓	✓	Level 1 / 7%
NORDEA KIINNITYSLUOTTO	Mortgages (Cover Pool 2)	- / Aaa / - / -	22.1%	✓	✓	Level 1 / 7%
OMA SAASTOPANKKI OYJ	Mortgages	- / - / AAA / -	28.0%	✓	✓	Level 1 / 7%
OP MORTGAGE BANK	Mortgages (EMTCB)	- / Aaa / - / -	11.1%	✓	✓	Level 1 / 7%
OP MORTGAGE BANK	Mortgages (EMTCN)	- / Aaa / AAA / -	9.2%	✓	✓	Level 1 / 7%
SP KIINNITYSLUOTTOPANKKI	Mortgages (SP-01)	- / - / AAA / -	31.9%	✓	✓	Level 1 / 7%
SP KIINNITYSLUOTTOPANKKI	Mortgages (SP-02)	- / - / AAA / -	57.4%	✓	✓	Level 1 / 7%
S-PANKKI OYJ	Mortgages	- / - / AAA / -	212.5%	✓	✓	Level 1 / 7%
France	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
ARKEA HOME LOANS	Mortgages	AAA / Aaa / - / -	26.1%	✓	✓	Level 1 / 7%
ARKEA PUBLIC SECTOR SCF	Public Loans	- / Aaa / - / -	24.9%	✓	✓	Level 1 / 7%
AXA HOME LOAN SFH	Mortgages	AAA / - / AAA / -	15.0%	✓	✓	Level 1 / 7%
BNP PARIBAS HOMELOAN SFH	Mortgages	AAA / - / AAA / -	24.8%	✓	✓	Level 1 / 7%
BPCE SFH - SOCIETE DE FI	Mortgages	- / Aaa / AAA / -	33.1%	✓	✓	Level 1 / 7%
CAISSE FRANCAISE DE FIN	Public Loans	- / Aaa / - / AAA	25.5%	✓	✓	Level 1 / 7%
CAISSE REFINANCE L'HABIT	Mortgages	AAA / Aaa / - / -	38.2%	✓	✓	Level 1 / 7%
CCF SFH SACA	Mortgages	- / Aaa / - / -	47.9%	✓	✓	Level 1 / 7%
CIE FINANCEMENT FONCIER	Mortgages	- / Aaa / AAA / -	16.3%	✓	✓	Level 1 / 7%
CRED MUTUEL HOME LOAN SF	Mortgages	AAA / Aaa / AAA / -	50.1%	✓	✓	Level 1 / 7%
CREDIT AGRICOLE HOME LOA	Mortgages	AAA / Aaa / AAA / -	56.6%	✓	✓	Level 1 / 7%
CREDIT AGRICOLE PUBLIC S	Public Loans	- / Aaa / AAA / -	32.8%	✓	✓	Level 1 / 7%
CRELAN HOME LOAN SCF	Mortgages	- / Aaa / - / -	35.2%	✓	✓	Level 1 / 7%
LA BANQUE POST HOME LOAN	Mortgages	- / - / AAA / -	34.8%	✓	✓	Level 1 / 7%
MMB SCF	Mortgages	- / Aaa / - / -	22.6%	✓	✓	Level 1 / 7%
SOCIETE GENERALE SFH	Mortgages	AAA / Aaa / - / -	33.1%	✓	✓	Level 1 / 7%

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Germany	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
AAREAL BANK AG	Mortgages	- / Aaa / - / -	9.9%	✓	✓	Level 1 / 7%
BAUSPAR.SCHWAEBISCH HALL	Mortgages	- / Aaa / - / -	66.9%	✓	✓	Level 1 / 7%
BAYERISCHE LANDESBANK	Mortgages	- / Aaa / - / -	68.0%	✓	✓	Level 1 / 7%
BAYERISCHE LANDESBANK	Public Loans	- / Aaa / - / -	102.1%	✓	✓	Level 1 / 7%
COMMERZBANK AG	Mortgages	- / Aaa / - / -	36.8%	✓	✓	Level 1 / 7%
COMMERZBANK AG	Public Loans	- / Aaa / - / -	51.7%	✓	✓	Level 1 / 7%
DEUT APOTHEKE AERZTEBANK	Mortgages	- / - / AAA / -	113.5%	✓	✓	Level 1 / 7%
DEUT PFANDBRIEFBANK AG	Mortgages	- / Aa1 / - / -	15.1%	✓	✓	Level 1 / 7%
DEUT PFANDBRIEFBANK AG	Public Loans	- / Aa1 / - / -	39.1%	✓	✓	Level 1 / 7%
DEUTSCHE BANK AG	Mortgages	- / Aaa / - / -	25.1%	✓	✓	Level 1 / 7%
DEUTSCHE KREDITBANK AG	Mortgages	- / Aaa / - / -	84.4%	✓	✓	Level 1 / 7%
DEUTSCHE KREDITBANK AG	Public Loans	- / Aaa / - / -	62.4%	✓	✓	Level 1 / 7%
DZ HYP AG	Mortgages	- / Aaa / AAA / -	16.4%	✓	✓	Level 1 / 7%
DZ HYP AG	Public Loans	- / Aaa / AAA / -	25.2%	✓	✓	Level 1 / 7%
HAMBURG COMMERCIAL BANK	Mortgages	- / Aaa / - / -	18.7%	✓	✓	Level 1 / 7%
HAMBURGER SPARKASSE	Mortgages	- / Aaa / - / -	64.9%	✓	✓	Level 1 / 7%
HAMBURGER SPARKASSE	Public Loans	- / Aaa / - / -	5462.9%	✓	✓	Level 1 / 7%
ING-DIBA AG	Mortgages	- / Aaa / - / -	52.6%	✓	✓	Level 1 / 7%
LANDBK HESSEN-THUERINGEN	Mortgages	- / Aaa / - / -	95.6%	✓	✓	Level 1 / 7%
LANDBK HESSEN-THUERINGEN	Public Loans	- / Aaa / - / -	68.9%	✓	✓	Level 1 / 7%
LB BADEN-WUERTTEMBERG	Mortgages	- / Aaa / - / -	19.2%	✓	✓	Level 1 / 7%
LB BADEN-WUERTTEMBERG	Public Loans	- / Aaa / - / -	29.9%	✓	✓	Level 1 / 7%
LB SAAR GIROZENTRALE	Public Loans	AAA / - / - / -	29.8%	✓	✓	Level 1 / 7%
LLOYDS BANK GMBH	Mortgages	- / Aaa / - / -	30.1%	✓	✓	Level 1 / 7%
MUENCHENER HYPOTHEKENBNK	Mortgages	- / Aaa / - / -	6.1%	✓	✓	Level 1 / 7%
NORDDEUTSCHE LANDESBANK	Mortgages	- / Aaa / - / -	36.2%	✓	✓	Level 1 / 7%
NORDDEUTSCHE LANDESBANK	Public Loans	- / Aaa / - / -	9.8%	✓	✓	Level 1 / 7%
OLDENBURGISCHE LANDESBK	Mortgages	- / Aaa / - / -	16.7%	✓	✓	Level 1 / 7%
SANTANDER CONSUMER BANK	Mortgages	AAA / Aaa / - / -	116.3%	✓	✓	Level 1 / 7%
SPARKASSE HANNOVER	Mortgages	AAA / - / - / -	51.9%	✓	✓	Level 1 / 7%
SPARKASSE HANNOVER	Public Loans	AAA / - / - / -	53.9%	✓	✓	Level 1 / 7%
SPARKASSE PFORZHEIM CALW	Mortgages	AAA / - / - / -	29.5%	✓	✓	Level 1 / 7%
UNICREDIT BANK GMBH	Mortgages	- / Aaa / - / -	31.5%	✓	✓	Level 1 / 7%
UNICREDIT BANK GMBH	Public Loans	- / Aaa / - / -	39.4%	✓	✓	Level 1 / 7%
WUESTENROT BAUSPARKASSE	Mortgages	- / - / AAA / -	8.7%	✓	✓	Level 1 / 7%
Hungary	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
OTP JELZALOGBANK ZRT	Mortgages	- / A1 / - / -	67.6%	✓	✓	Level 2A / 15%
Italy	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
BANCA MONTE DEI PASCHI S	Mortgages (OBG 1)	AA+ / Aa2 / - / AAH	74.9%	✓	✓	Level 1 / 7%
BANCA POPOLARE SONDRIO	Mortgages	AA+ / - / - / -	46.4%	✓	✓	Level 1 / 7%
BANCO BPM SPA	Mortgages (BPM CB 2)	- / Aa2 / - / -	35.4%	✓	✓	Level 1 / 7%
BANCO DESIO DELLA BRIANZ	Mortgages	AA+ / - / - / -	40.7%	✓	✓	Level 1 / 7%
BPER BANCA	Mortgages	- / Aa2 / - / AAH	75.8%	✓	✓	Level 1 / 7%
CREDIT AGRICOLE ITALIA	Mortgages	- / Aa2 / - / -	66.0%	✓	✓	Level 1 / 7%
CREDITO EMILIANO SPA	Mortgages	AA / Aa2 / - / -	64.3%	✓	✓	Level 1 / 7%
ICCREA BANCA SPA	Mortgages	- / Aa2 / - / -	25.8%	✓	✓	Level 1 / 7%
INTESA SANPAOLO SPA	Mortgages (OBG Mortgage)	- / Aa2 / - / -	42.9%	✓	✓	Level 1 / 7%
INTESA SANPAOLO SPA	Mortgages (OBG UBI Finance)	- / Aa2 / - / AAA	44.1%	✓	✓	Level 1 / 7%
MEDIOBANCA DI CRED FIN	Mortgages	AA / - / - / -	31.1%	✓	✓	Level 1 / 7%
UNICREDIT SPA	Mortgages (OBG 2)	- / Aa2 / - / -	89.2%	✓	✓	Level 1 / 7%

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Japan	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
SUMITOMO MITSUI BANKING	Mortgages	- / Aaa / - / -	77.7%	✗	✗	not eligible
SUMITOMO MITSUI TR BK LT	Mortgages	- / Aaa / - / -	43.2%	✗	✗	not eligible
Korea	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
HANA BANK	Mortgages	AAA / - / AAA / -	67.2%	✓	✗	Level 2A / 15%
KOOKMIN BANK	Mortgages	AAA / - / AAA / -	39.4%	✓	✗	Level 2A / 15%
KOREA HOUSING FINANCE CO	Mortgages (2021/02 Issue)	- / - / AAA / -	22.5%	✓	✗	Level 2A / 15%
KOREA HOUSING FINANCE CO	Mortgages (Global)	- / Aaa / AAA / -	12.3%	✓	✗	Level 2A / 15%
SHINHAN BANK	Mortgages	AAA / Aaa / - / -	35.4%	✓	✗	Level 2A / 15%
Luxembourg	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
NORDLB LX COV BOND BK	Public Loans (LdG Public)	- / Aaa / - / -	36.9%	✓	✓	Level 1 / 7%
Netherlands	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
ABN AMRO BANK NV	Mortgages	AAA / Aaa / - / -	24.5%	✓	✓	Level 1 / 7%
ACHMEA BANK NV	Mortgages (SB)	- / - / AAA / -	25.7%	✓	✓	Level 1 / 7%
ASN BANK NV	Mortgages	AAA / Aaa / - / -	24.4%	✓	✓	Level 1 / 7%
COOPERATIEVE RABOBANK UA	Mortgages	- / Aaa / - / -	7.1%	✓	✓	Level 1 / 7%
ING BANK NV	Mortgages	AAA / Aaa / AAA / -	21.3%	✓	✓	Level 1 / 7%
NIBC BANK NV	Mortgages (CPT)	AAA / - / AAA / -	22.0%	✓	✓	Level 1 / 7%
NIBC BANK NV	Mortgages (SB)	- / - / AAA / -	95.7%	✓	✓	Level 1 / 7%
NN BANK NV NETHERLANDS	Mortgages (SB Pool)	- / - / AAA / -	12.5%	✓	✓	Level 1 / 7%
VAN LANSCHOT NV	Mortgages (SB)	- / - / AAA / -	22.5%	✓	✓	Level 1 / 7%
New Zealand	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
ANZ NEW ZEALAND INTL/LDN	Mortgages	AAA / Aaa / - / -	361.1%	✓	✗	Level 2A / 15%
ASB BANK LIMITED	Mortgages	AAA / Aaa / - / -	94.1%	✓	✗	Level 2A / 15%
BANK OF NEW ZEALAND	Mortgages	AAA / Aaa / - / -	19.5%	✓	✗	Level 2A / 15%
WESTPAC SEC NZ/LONDON	Mortgages	AAA / Aaa / - / -	31.0%	✓	✗	Level 2A / 15%
Norway	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
DNB BOLIGKREDITT AS	Mortgages	- / Aaa / AAA / -	46.7%	✓	✓	Level 1 / 7%
EIKA BOLIGKREDITT AS	Mortgages	- / Aaa / - / -	8.3%	✓	✓	Level 1 / 7%
MORE BOLIGKREDITT AS	Mortgages	- / Aaa / - / -	21.0%	✓	✓	Level 1 / 7%
SPAREBANK 1 BOLIGKREDITT	Mortgages	- / Aaa / - / -	6.9%	✓	✓	Level 1 / 7%
SPAREBANKEN NORG BOLIGKR	Mortgages	- / Aaa / - / -	16.8%	✓	✓	Level 1 / 7%
SR-BOLIGKREDITT AS	Mortgages	- / Aaa / - / -	13.7%	✓	✓	Level 1 / 7%
Poland	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
PKO BANK HIPOTECZNY	Mortgages	- / Aa1 / - / -	75.4%	✓	✗	Level 1 / 7%
Portugal	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
BANCO BPI SA	Mortgages	- / Aaa / - / AA	23.4%	✓	✓	Level 1 / 7%
BANCO SANTANDER TOTTA SA	Mortgages	AAA / Aaa / - / AA	18.2%	✓	✓	Level 1 / 7%
NOVO BANCO SA	Mortgages	- / Aaa / - / -	25.8%	✓	✓	Level 1 / 7%

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Singapore	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
DBS BANK LTD LONDON	Mortgages	AAA / Aaa / - / -	23.2%	✓	✗	Level 2A / 15%
MAYBANK SINGAPORE LTD	Mortgages	- / Aaa / AAA / -	209.1%	✓	✗	Level 2A / 15%
OVERSEA-CHINESE BANKING	Mortgages	AAA / Aaa / - / -	217.7%	✓	✗	Level 2A / 15%
STANDARD CHARTERED SG LT	Mortgages	- / Aaa / AAA / -	48.9%	✓	✗	Level 2A / 15%
UNITED OVERSEAS BANK LTD	Mortgages	- / Aaa / AAA / -	115.6%	✓	✗	Level 2A / 15%
Slovakia	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
CESKO OBCH BANKA(SLOVAK)	Mortgages	- / Aaa / - / -	21.7%	✓	✓	Level 1 / 7%
PRIMA BANKA SLOVENSKO AS	Mortgages	- / Aaa / - / -	51.4%	✓	✓	Level 1 / 7%
SLOVENSKA SPORITELNA AS	Mortgages	- / Aaa / - / -	32.0%	✓	✓	Level 1 / 7%
TATRA BANKA AS	Mortgages	- / Aaa / - / -	36.0%	✓	✓	Level 1 / 7%
VSEOBECNA UVEROVA BANKA	Mortgages	- / Aa1 / - / -	22.8%	✓	✓	Level 1 / 7%
Spain	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
ABANCA CORP BANCARIA SA	Mortgages	- / Aaa / AAA / -	112.7%	✓	✓	Level 1 / 7%
BANCO BILBAO VIZCAYA ARG	Mortgages	- / Aaa / - / AAA	234.4%	✓	✓	Level 1 / 7%
BANCO DE SABADELL SA	Mortgages	- / Aaa / - / AAA	61.6%	✓	✓	Level 1 / 7%
BANCO SANTANDER SA	Mortgages	AAA / Aaa / - / -	41.9%	✓	✓	Level 1 / 7%
BANCO SANTANDER SA	Public Loans	- / Aaa / - / -	56.1%	✓	✓	Level 1 / 7%
BANKINTER SA	Mortgages	- / Aaa / - / -	54.3%	✓	✓	Level 1 / 7%
CAIXABANK SA	Mortgages	- / Aaa / AAA / AAA	97.6%	✓	✓	Level 1 / 7%
CAJA RURAL DE NAVARRA	Mortgages	- / Aaa / - / -	34.3%	✓	✓	Level 1 / 7%
CAJAMAR CAJA RURAL SCC	Mortgages	AA+ / - / AAA / -	30.7%	✓	✓	Level 1 / 7%
EUROCAJA RURAL SCC	Mortgages	- / Aaa / - / -	28.5%	✓	✓	Level 1 / 7%
UNICAJA BANCO SA	Mortgages	- / Aaa / - / -	39.5%	✓	✓	Level 1 / 7%
Sweden	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
LANSFORSÄKRINGAR HYPOTEK	Mortgages	- / Aaa / AAA / -	35.9%	✓	✓	Level 1 / 7%
SKANDINAVISKA ENSKILDA	Mortgages	- / Aaa / - / -	85.7%	✓	✓	Level 1 / 7%
STADSHYPOTEK AB	Mortgages (NO Pool)	- / Aaa / - / -	10.0%	✓	✓	Level 1 / 7%
STADSHYPOTEK AB	Mortgages (SE Pool)	- / Aaa / - / -	10.0%	✓	✓	Level 1 / 7%
SWEDBANK HYPOTEK AB	Mortgages	- / Aaa / AAA / -	182.3%	✓	✓	Level 1 / 7%
SWEDISH COVERED BOND	Mortgages	- / Aaa / - / -	33.1%	✓	✓	Level 1 / 7%
Switzerland	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
UBS SWITZERLAND AG	Mortgages (UBS)	AAA / - / - / -	8.7%	✗	✗	not eligible
UK	Cover Pool	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	OC	Law	CBD aligned	LCR level / Haircut
CLYDESDALE BANK PLC	Mortgages	AAA / Aaa / - / -	59.2%	✓	✗	Level 2A / 15%
COVENTRY BLDG SOCIETY	Mortgages	AAA / Aaa / - / -	58.3%	✓	✗	Level 2A / 15%
HSBC UK BANK PLC	Mortgages	AAA / Aaa / - / -	169.6%	✓	✗	Level 2A / 15%
LLOYDS BANK PLC	Mortgages	AAA / Aaa / - / -	50.7%	✓	✗	Level 2A / 15%
NATIONWIDE BLDG SOCIETY	Mortgages	AAA / Aaa / AAA / -	49.8%	✓	✗	Level 2A / 15%
SANTANDER UK PLC	Mortgages	AAA / Aaa / AAA / -	60.3%	✓	✗	Level 2A / 15%
SKIPTON BUILDING SOCIETY	Mortgages	AAA / Aaa / - / -	63.9%	✓	✗	Level 2A / 15%
TSB BANK PLC	Mortgages	- / Aaa / - / -	59.0%	✓	✗	Level 2A / 15%
YORKSHIRE BUILDING SOC	Mortgages	AAA / Aaa / - / -	47.9%	✓	✗	Level 2A / 15%

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Source: Issuers, rating agencies, NORD/LB Floor Research

Regulatory classification: covered bonds (iBoxx EUR Covered)

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Australia	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
AUSTRALIA & NZ BANK	XS3041372668	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
BANK OF QUEENSLAND LTD	XS2489398185	Mortgages (CPT)	600	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	CPT	N	n/a	x	x	x
BANK OF QUEENSLAND LTD	XS3087737956	Mortgages (Soft)	600	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
BANK OF QUEENSLAND LTD	XS2828820352	Mortgages (Soft)	600	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
COMMONWEALTH BANK AUST	XS1357027652	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
COMMONWEALTH BANK AUST	XS1952948104	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
COMMONWEALTH BANK AUST	XS2397077426	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
COMMONWEALTH BANK AUST	XS2446284783	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
COMMONWEALTH BANK AUST	XS2673140633	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
COMMONWEALTH BANK AUST	XS2897315474	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
COMMONWEALTH BANK AUST	XS3007600581	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
COMMONWEALTH BANK AUST	XS3197812855	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
MACQUARIE BANK LTD	XS2531803828	Mortgages	600	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
MACQUARIE BANK LTD	XS3009687081	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
NATIONAL AUSTRALIA BANK	XS1191309720	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
NATIONAL AUSTRALIA BANK	XS2360589217	Mortgages	850	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
NATIONAL AUSTRALIA BANK	XS2450391581	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
NATIONAL AUSTRALIA BANK	XS2526882001	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
NATIONAL AUSTRALIA BANK	XS2758930569	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
NATIONAL AUSTRALIA BANK	XS3013013241	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
NATIONAL AUSTRALIA BANK	XS3159209579	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
WESTPAC BANKING CORP	XS1615085864	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
WESTPAC BANKING CORP	XS1748436356	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
WESTPAC BANKING CORP	XS2388390507	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
WESTPAC BANKING CORP	XS2388390689	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
WESTPAC BANKING CORP	XS2463967286	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
WESTPAC BANKING CORP	XS2558574104	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
WESTPAC BANKING CORP	XS2802726476	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
WESTPAC BANKING CORP	XS3067881832	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x
WESTPAC BANKING CORP	XS3238272903	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	x	x	x

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Austria	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
BAWAG P.S.K.	XS2013520023	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2058855441	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2106563161	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2234573710	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2259776230	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2320539765	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2340854848	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2380748439	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	Y	Green	✓	✓	✗
BAWAG P.S.K.	XS2429205540	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2468221747	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2487770104	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2523326853	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2556232143	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2570759154	Mortgages	850	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS1637329639	Mortgages (CPT)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	CPT	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2351073098	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2642546399	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS1551294926	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BAWAG P.S.K.	XS2773068676	Public Loans	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	XS1550203183	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	XS1750974658	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A286W1	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A2A6W3	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A2CDT6	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A2UXN9	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A2UXM1	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A306J4	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A324F5	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A33MP9	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A38H91	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A39GD4	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A3B0X2	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A3HN08	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
ERSTE GROUP BANK AG	AT0000A3M7Y2	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO NOE LB NOE WIEN AG	XS2176710510	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO NOE LB NOE WIEN AG	AT0000A2RY95	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗

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Austria	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
HYPO NOE LB NOE WIEN AG	AT0000A2STT8	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO NOE LB NOE WIEN AG	AT0000A2VXQ0	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO NOE LB NOE WIEN AG	AT0000A3A3B3	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO NOE LB NOE WIEN AG	AT0000A3QG14	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO NOE LB NOE WIEN AG	AT0000A305R9	Public Loans	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO NOE LB NOE WIEN AG	AT0000A33N23	Public Loans	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO NOE LB NOE WIEN AG	AT0000A3C6F5	Public Loans	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO NOE LB NOE WIEN AG	AT0000A3MEN4	Public Loans	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO TIROL BANK AG	AT0000A2QDQ2	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✗
HYPO VORARLBERG BANK AG	XS1999728394	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
HYPO VORARLBERG BANK AG	XS2396616455	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
HYPO VORARLBERG BANK AG	XS2478521151	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
HYPO VORARLBERG BANK AG	AT0000A30ZH4	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO VORARLBERG BANK AG	AT0000A34CR4	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO VORARLBERG BANK AG	AT0000A3CZ74	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
HYPO VORARLBERG BANK AG	AT0000A3LMM1	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
KOMMUNALKREDIT AUSTRIA A	AT0000A3FWC3	Public Loans	500	- / - / AA- / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN BANK INTL	XS2086861437	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN BANK INTL	XS2435783613	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN BANK INTL	XS2481491160	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN BANK INTL	XS2626022656	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN LB NIEDEROEST	XS1756364474	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
RAIFFEISEN LB NIEDEROEST	XS1942629061	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN LB NIEDEROEST	XS2100569552	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN LB NIEDEROEST	XS2469466390	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN LB NIEDEROEST	XS2526846469	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN LB NIEDEROEST	XS2572298409	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN LB NIEDEROEST	XS2613629372	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN LB NIEDEROEST	XS2752052063	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN LB STEIERMARK	XS0942965525	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
RAIFFEISEN LB STEIERMARK	AT000B093273	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
RAIFFEISEN LB STEIERMARK	AT000B093547	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
RAIFFEISEN LB STEIERMARK	AT000B093901	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFEISEN LB STEIERMARK	AT0000A3PPN3	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFLANDESBANK TIROL	AT0000A32661	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RAIFFLANDESBANK TIROL	AT0000A39K79	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗

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Austria	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
RLB OBEROESTERREICH	AT0000A228U7	Mortgages (Pool A)	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
RLB OBEROESTERREICH	AT0000A2CFT1	Mortgages (Pool A)	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RLB OBEROESTERREICH	AT0000A2XLA5	Mortgages (Pool A)	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RLB OBEROESTERREICH	AT0000A2YD59	Mortgages (Pool A)	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
RLB OBEROESTERREICH	AT0000A367F4	Mortgages (Pool A)	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
UNICREDIT BK AUSTRIA AG	AT000B049754	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
UNICREDIT BK AUSTRIA AG	AT000B049788	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
UNICREDIT BK AUSTRIA AG	AT000B049796	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
UNICREDIT BK AUSTRIA AG	AT000B049846	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
UNICREDIT BK AUSTRIA AG	AT000B049911	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	Y	Green	✓	✓	✗
UNICREDIT BK AUSTRIA AG	AT000B049929	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
UNICREDIT BK AUSTRIA AG	AT000B049945	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
UNICREDIT BK AUSTRIA AG	AT000B049952	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
VOLKSBANK WIEN AG	AT000B122049	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
VOLKSBANK WIEN AG	AT000B122197	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
Belgium	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
ARGENTA SPAARBANK	BE6326767397	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARGENTA SPAARBANK	BE6331175826	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARGENTA SPAARBANK	BE6333477568	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARGENTA SPAARBANK	BE6344564859	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARGENTA SPAARBANK	BE6349638187	Mortgages	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
ARGENTA SPAARBANK	BE6356934396	Mortgages	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
ARGENTA SPAARBANK	BE6359485685	Mortgages	1,000	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BELFIUS BANK SA/NV	BE0002598762	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BELFIUS BANK SA/NV	BE0002682632	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BELFIUS BANK SA/NV	BE0002892736	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BELFIUS BANK SA/NV	BE0002921022	Mortgages	700	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BELFIUS BANK SA/NV	BE0002970516	Mortgages	1,000	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BELFIUS BANK SA/NV	BE0390105683	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BELFIUS BANK SA/NV	BE0390251206	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BELFIUS BANK SA/NV	BE0002669506	Public Loans	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BNP PARIBAS FORTIS SA	BE0002586643	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BNP PARIBAS FORTIS SA	BE0002974559	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BELGIUM SA	BE0002684653	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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Belgium	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
ING BELGIUM SA	BE0002859404	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BELGIUM SA	BE0002947282	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BELGIUM SA	BE0390110733	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BELGIUM SA	BE0390245141	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
KBC BANK NV	BE0002500750	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
KBC BANK NV	BE0002924059	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
KBC BANK NV	BE0002948298	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
Canada	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
BANK OF MONTREAL	XS2351089508	Mortgages	1,250	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
BANK OF MONTREAL	XS2430951744	Mortgages	2,750	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
BANK OF NOVA SCOTIA	XS2101325111	Mortgages	1,500	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
BANK OF NOVA SCOTIA	XS2386592138	Mortgages	1,500	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
BANK OF NOVA SCOTIA	XS2421186268	Mortgages	1,750	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
BANK OF NOVA SCOTIA	XS2435614693	Mortgages	1,250	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
BANK OF NOVA SCOTIA	XS2576390459	Mortgages	2,250	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
BANK OF NOVA SCOTIA	XS3097917895	Mortgages	1,250	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
CANADIAN IMPERIAL BANK	XS2025468542	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
CANADIAN IMPERIAL BANK	XS2337335710	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
CANADIAN IMPERIAL BANK	XS2607063497	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
CANADIAN IMPERIAL BANK	XS2909743648	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
CANADIAN IMPERIAL BANK	XS3067311145	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
CANADIAN IMPERIAL BANK	XS3201262311	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
EQUITABLE BANK	XS2808183649	Mortgages	500	AA+ / - / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	Y	Social	✓	✗	✓
EQUITABLE BANK	XS3099011853	Mortgages	500	AA+ / Aa1 / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
FED CAISSES DESJARDINS	XS2083301106	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
FED CAISSES DESJARDINS	XS2440108491	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
FED CAISSES DESJARDINS	XS2613159719	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
FED CAISSES DESJARDINS	XS2829867527	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
FED CAISSES DESJARDINS	XS3081960380	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONAL BANK OF CANADA	XS2324405203	Mortgages	500	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONAL BANK OF CANADA	XS2436160936	Mortgages	1,000	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONAL BANK OF CANADA	XS2615559130	Mortgages	1,000	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONAL BANK OF CANADA	XS2920588618	Mortgages	750	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
ROYAL BANK OF CANADA	XS2104915207	Mortgages	1,500	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓

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Canada	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
ROYAL BANK OF CANADA	XS2291788656	Mortgages	1,250	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
ROYAL BANK OF CANADA	XS2393518910	Mortgages	1,250	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
ROYAL BANK OF CANADA	XS2436159847	Mortgages	2,000	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
ROYAL BANK OF CANADA	XS2481285349	Mortgages	1,000	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
ROYAL BANK OF CANADA	XS2488800405	Mortgages	1,000	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
ROYAL BANK OF CANADA	XS2531567753	Mortgages	1,500	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
ROYAL BANK OF CANADA	XS2595029344	Mortgages	1,000	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
ROYAL BANK OF CANADA	XS2656481004	Mortgages	1,500	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
ROYAL BANK OF CANADA	XS2992401930	Mortgages	1,500	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
TORONTO-DOMINION BANK	XS2028803984	Mortgages	1,250	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
TORONTO-DOMINION BANK	XS2461741212	Mortgages	2,500	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
TORONTO-DOMINION BANK	XS2597408272	Mortgages	1,500	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
TORONTO-DOMINION BANK	XS2676779304	Mortgages	1,000	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
TORONTO-DOMINION BANK	XS2782117464	Mortgages	2,500	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
TORONTO-DOMINION BANK	XS2782119916	Mortgages	1,000	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
TORONTO-DOMINION BANK	XS2895482201	Mortgages	1,500	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
TORONTO-DOMINION BANK	XS2895480411	Mortgages	1,750	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
TORONTO-DOMINION BANK	XS3176708694	Mortgages	1,750	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
TORONTO-DOMINION BANK	XS3176709312	Mortgages	1,250	AAA / Aaa / - / AAA	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
Czechia	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
KOMERCNI BANKA AS	XS3203038347	Mortgages	750	AAA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
UNICREDIT BANK CZECH RE	XS2541314584	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
UNICREDIT BANK CZECH RE	XS2637445276	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
UNICREDIT BANK CZECH RE	XS2907249457	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
UNICREDIT BANK CZECH RE	XS3168205659	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
Denmark	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
DANMARKS SKIBSKREDIT AS	DK0004133139	Mortgages (Capital Centre A)	500	- / - / AA- / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
DANMARKS SKIBSKREDIT AS	DK0004134020	Mortgages (Capital Centre A)	500	- / - / AA- / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
DANSKE BANK A/S	XS1720947917	Mortgages (Pool C)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DANSKE BANK A/S	XS2835735916	Mortgages (Pool D)	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
JYSKE REALKREDIT A/S	DK0009416976	Mortgages (Capital Centre E)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
JYSKE REALKREDIT A/S	DK0009418089	Mortgages (Capital Centre E)	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗

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Denmark	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
JYSKE REALKREDIT A/S	DK0009404618	Mortgages (Capital Centre E)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
JYSKE REALKREDIT A/S	DK0009410185	Mortgages (Capital Centre E)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
JYSKE REALKREDIT A/S	DK0009412553	Mortgages (Capital Centre E)	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
JYSKE REALKREDIT A/S	DK0009414336	Mortgages (Capital Centre E)	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
Estonia	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
LUMINOR BANK	XS2480961015	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
LUMINOR BANK	XS3176781188	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
Finland	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
AKTIA BANK	XS3175969875	Mortgages (Pool 1)	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
AKTIA BANK	XS2630109226	Mortgages (Pool 1)	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
AKTIA BANK	XS2824758044	Mortgages (Pool 1)	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
AKTIA BANK	XS2436153139	Mortgages (Pool 2)	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DANSKE KIINNITYSLUOTTOPA	XS2058989489	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DANSKE KIINNITYSLUOTTOPA	XS2621830848	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DANSKE KIINNITYSLUOTTOPA	XS2673564832	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DANSKE KIINNITYSLUOTTOPA	XS3096213361	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DANSKE KIINNITYSLUOTTOPA	XS3230666474	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DANSKE KIINNITYSLUOTTOPA	XS3230666128	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
NORDEA KIINNITYSLUOTTO	XS1204140971	Mortgages (Cover Pool)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
NORDEA KIINNITYSLUOTTO	XS1784071042	Mortgages (Cover Pool)	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
NORDEA KIINNITYSLUOTTO	XS2013525410	Mortgages (Cover Pool)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
NORDEA KIINNITYSLUOTTO	XS2463702907	Mortgages (Cover Pool)	1,500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
NORDEA KIINNITYSLUOTTO	XS3036080367	Mortgages (Cover Pool 2)	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
NORDEA KIINNITYSLUOTTO	XS3163525374	Mortgages (Cover Pool 2)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
NORDEA KIINNITYSLUOTTO	XS3237640183	Mortgages (Cover Pool 2)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
NORDEA KIINNITYSLUOTTO	XS2532376949	Mortgages (Cover Pool 2)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
NORDEA KIINNITYSLUOTTO	XS2589317697	Mortgages (Cover Pool 2)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
NORDEA KIINNITYSLUOTTO	XS2708690685	Mortgages (Cover Pool 2)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
NORDEA KIINNITYSLUOTTO	XS2758065796	Mortgages (Cover Pool 2)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
NORDEA KIINNITYSLUOTTO	XS2802191937	Mortgages (Cover Pool 2)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OMA SAASTOPANKKI OYJ	FI4000466412	Mortgages	650	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OMA SAASTOPANKKI OYJ	FI4000522974	Mortgages	600	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗

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Finland	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
OMA SAASTOPANKKI OYJ	FI4000562095	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OP MORTGAGE BANK	XS3047279776	Mortgages (EMTCB)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OP MORTGAGE BANK	XS2580224082	Mortgages (EMTCB)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OP MORTGAGE BANK	XS2613838296	Mortgages (EMTCB)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OP MORTGAGE BANK	XS2717292788	Mortgages (EMTCB)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OP MORTGAGE BANK	XS2749486556	Mortgages (EMTCB)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OP MORTGAGE BANK	XS2909760063	Mortgages (EMTCB)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OP MORTGAGE BANK	XS1626141698	Mortgages (EMTCN)	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OP MORTGAGE BANK	XS1951927158	Mortgages (EMTCN)	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OP MORTGAGE BANK	XS2105779719	Mortgages (EMTCN)	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OP MORTGAGE BANK	XS2260183285	Mortgages (EMTCN)	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
OP MORTGAGE BANK	XS2324321368	Mortgages (EMTCN)	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
OP MORTGAGE BANK	XS2465142755	Mortgages (EMTCN)	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
SP KIINNITYSLUOTTOPANKKI	XS3177997130	Mortgages (SP-01)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SP KIINNITYSLUOTTOPANKKI	XS2391343196	Mortgages (SP-01)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	soft	N	n/a	✓	✓	✗
SP KIINNITYSLUOTTOPANKKI	XS2550557800	Mortgages (SP-02)	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SP KIINNITYSLUOTTOPANKKI	XS2812394737	Mortgages (SP-02)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
S-PANKKI OYJ	FI4000560990	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
S-PANKKI OYJ	FI4000570841	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
France	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
ARKEA HOME LOANS	FR0013284908	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA HOME LOANS	FR0013336229	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA HOME LOANS	FR0013433281	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA HOME LOANS	FR0013515715	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA HOME LOANS	FR001400ABK6	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA HOME LOANS	FR001400CZO3	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA HOME LOANS	FR001400EEX5	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA HOME LOANS	FR001400FJM4	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA HOME LOANS	FR001400ICR2	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
ARKEA HOME LOANS	FR001400NNC1	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA HOME LOANS	FR0014012EW5	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
ARKEA PUBLIC SECTOR SCF	FR0014009GQ8	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA PUBLIC SECTOR SCF	FR0013460417	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA PUBLIC SECTOR SCF	FR001400EZL5	Public Loans	850	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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ARKEA PUBLIC SECTOR SCF	FR00140009E0	Public Loans	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA PUBLIC SECTOR SCF	FR001400WVN2	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ARKEA PUBLIC SECTOR SCF	FR0014010UW5	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AXA HOME LOAN SFH	FR0013432069	Mortgages	1,000	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AXA HOME LOAN SFH	FR0013453172	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AXA HOME LOAN SFH	FR0013520210	Mortgages	750	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BNP PARIBAS HOMELOAN SFH	FR001400FIG8	Mortgages	1,000	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BNP PARIBAS HOMELOAN SFH	FR001400I2W5	Mortgages	1,650	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BNP PARIBAS HOMELOAN SFH	FR001400TNF1	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0013186046	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0013260361	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0013286820	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0013403862	Mortgages	1,750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0013421799	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0013477924	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0013477940	Mortgages	1,150	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0013514502	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0013533403	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0014001MO8	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0014001MN0	Mortgages	1,100	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0014002FB7	Mortgages	600	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0014002FC5	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0014003RH7	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0014005E35	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0014007QS7	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0014007QT5	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0014008JP6	Mortgages	1,750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0014009O88	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400AJW4	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400DGZ7	Mortgages	1,750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400F5R1	Mortgages	1,750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400F5S9	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400FWP0	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400H8X1	Mortgages	2,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400ITG9	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400KLW9	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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BPCE SFH - SOCIETE DE FI	FR001400N6J6	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400N6K4	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400NXE6	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400NXK3	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400Q6Q8	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400TWB1	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400WSS7	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR001400YWH8	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0014010MT8	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
BPCE SFH - SOCIETE DE FI	FR0014013E84	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013519568	Public Loans	1,300	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR00140006K7	Public Loans	900	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0014001GV5	Public Loans	1,500	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0014001ZD3	Public Loans	900	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR00140033E4	Public Loans	750	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	Y	Social	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR00140049N1	Public Loans	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0014005N34	Public Loans	750	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0014005MV4	Public Loans	500	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0014007PX9	Public Loans	750	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0014007PY7	Public Loans	500	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0014009OM1	Public Loans	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0011580588	Public Loans	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0012467942	Public Loans	1,150	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013088432	Public Loans	650	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013221389	Public Loans	650	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013230703	Public Loans	2,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013255866	Public Loans	750	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013284072	Public Loans	750	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013310018	Public Loans	650	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013330693	Public Loans	1,650	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013345485	Public Loans	1,050	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013396363	Public Loans	800	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013403433	Public Loans	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	Y	Social	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013459757	Public Loans	750	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	Y	Green	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013482189	Public Loans	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0013535820	Public Loans	1,500	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓

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CAISSE FRANCAISE DE FIN	FR001400AJT0	Public Loans	500	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	Y	Social	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400DAI6	Public Loans	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400DXR9	Public Loans	750	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	Y	Green	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400FFW1	Public Loans	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400GM85	Public Loans	900	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400LDK9	Public Loans	750	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	Y	Green	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400M1S9	Public Loans	500	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	Y	Social	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400NE03	Public Loans	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400OOK0	Public Loans	500	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	Y	Social	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400Q494	Public Loans	1,250	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400SXM8	Public Loans	1,250	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	Y	Social	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400UCA3	Public Loans	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400WO83	Public Loans	1,250	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400YVW9	Public Loans	1,300	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	Y	Green	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0014013O90	Public Loans	1,250	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR001400ZR04	Public Loans	500	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	Y	Social	✓	✓	✓
CAISSE FRANCAISE DE FIN	FR0014012I73	Public Loans	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	Y	Social	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR0013451796	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR0013480522	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR0013480514	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR0013510476	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR001400D5T9	Mortgages	1,850	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR001400F281	Mortgages	1,650	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR001400FXU8	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR001400IUM5	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR001400N5A7	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR001400N5C3	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR001400OUR2	Mortgages	1,750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR001400QCS3	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR001400SF15	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR001400XF52	Mortgages	1,750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR001400Z2F9	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CAISSE REFINANCE L'HABIT	FR0014010I59	Mortgages	1,750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CCF SFH SACA	FR001400WR23	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CCF SFH SACA	FR001400ZEJ9	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CCF SFH SACA	FR00140099G0	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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CCF SFH SACA	FR001400AEA1	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CCF SFH SACA	FR001400CK81	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CCF SFH SACA	FR00140134M3	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0010292169	Mortgages	1,038	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0013160959	Mortgages	1,185	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0013296159	Mortgages	1,040	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0013309549	Mortgages	1,150	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0013358843	Mortgages	1,175	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0013413382	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0013445129	Mortgages	1,150	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0013536950	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR00140009U0	Mortgages	600	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0014002X50	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0014006276	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0014006268	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR00140095D5	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400CM22	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400DXH0	Mortgages	1,450	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400GI73	Mortgages	1,750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400HZD5	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400L933	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	Y	Social	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400PMS4	Mortgages	850	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400PMU0	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400QHS2	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400SGD2	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400TM31	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	Y	Social	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400XS05	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400XS13	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400ZUD8	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR001400ZUE6	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0014012IF1	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
CIE FINANCEMENT FONCIER	FR0014014CT1	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR0013282142	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR0013332012	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR0013399102	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR0013478898	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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France	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
CRED MUTUEL HOME LOAN SF	FR0014003BW0	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR0014004KP3	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR0014008RP9	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR0014008RV7	Mortgages	500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR001400B9U1	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR001400DKT2	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR001400EFP8	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR001400FZ24	Mortgages	1,750	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR001400FZ32	Mortgages	750	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR001400HCM5	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR001400NIS7	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR001400OZH2	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR001400RNW0	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR001400WXW9	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR00140103L0	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRED MUTUEL HOME LOAN SF	FR00140103M8	Mortgages	750	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0013141074	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0013234986	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0013235132	Mortgages	900	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0013254273	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0013348802	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0013368388	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0013393899	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0013417334	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0013465010	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0013487071	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0014004EJ9	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0014007VS7	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0014009ED1	Mortgages	1,750	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400AO71	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400CGA2	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400E1P5	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400F091	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400G5Z3	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400H9H2	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400IAO3	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓

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France	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
CREDIT AGRICOLE HOME LOA	FR001400KFO8	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400N327	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400M4Z8	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400OCT6	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400PBM0	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400XC78	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR001400YPD1	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
CREDIT AGRICOLE HOME LOA	FR0014012BB5	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
CREDIT AGRICOLE PUBLIC S	FR0014006WB3	Public Loans	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE PUBLIC S	FR0013267473	Public Loans	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE PUBLIC S	FR0013411600	Public Loans	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE PUBLIC S	FR0013446598	Public Loans	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE PUBLIC S	FR001400QN09	Public Loans	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE PUBLIC S	FR001400WS97	Public Loans	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE PUBLIC S	FR0014010A24	Public Loans	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRELAN HOME LOAN SCF	FR0013329216	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRELAN HOME LOAN SCF	FR0013406154	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRELAN HOME LOAN SCF	FR0013478047	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRELAN HOME LOAN SCF	FR0013516176	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRELAN HOME LOAN SCF	FR0014008E08	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CRELAN HOME LOAN SCF	FR0014011243	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LA BANQUE POST HOME LOAN	FR0013262961	Mortgages	540	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LA BANQUE POST HOME LOAN	FR0013313855	Mortgages	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LA BANQUE POST HOME LOAN	FR0013369667	Mortgages	1,000	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LA BANQUE POST HOME LOAN	FR0013454733	Mortgages	1,000	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LA BANQUE POST HOME LOAN	FR0013482890	Mortgages	860	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LA BANQUE POST HOME LOAN	FR001400A9N7	Mortgages	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LA BANQUE POST HOME LOAN	FR001400DC98	Mortgages	1,000	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LA BANQUE POST HOME LOAN	FR001400FD12	Mortgages	1,250	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
LA BANQUE POST HOME LOAN	FR001400HF42	Mortgages	1,000	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LA BANQUE POST HOME LOAN	FR001400NGT9	Mortgages	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LA BANQUE POST HOME LOAN	FR001400TR51	Mortgages	1,000	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
LA BANQUE POST HOME LOAN	FR0014010BU9	Mortgages	1,000	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LA BANQUE POST HOME LOAN	FR0014013WA1	Mortgages	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MMB SCF	FR0013447075	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MMB SCF	FR00140004Q9	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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MMB SCF	FR0014005H24	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SOCIETE GENERALE SFH	FR0013287299	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SOCIETE GENERALE SFH	FR0013310240	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SOCIETE GENERALE SFH	FR0013398831	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SOCIETE GENERALE SFH	FR0013434321	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
SOCIETE GENERALE SFH	FR0013481207	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
SOCIETE GENERALE SFH	FR0014001QL5	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SOCIETE GENERALE SFH	FR00140067I3	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SOCIETE GENERALE SFH	FR0014006UI2	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
SOCIETE GENERALE SFH	FR0014008066	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SOCIETE GENERALE SFH	FR001400A2U7	Mortgages	1,750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SOCIETE GENERALE SFH	FR001400A2T9	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SOCIETE GENERALE SFH	FR001400FZ81	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SOCIETE GENERALE SFH	FR001400JHS7	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SOCIETE GENERALE SFH	FR001400NJB1	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SOCIETE GENERALE SFH	FR001400NJ99	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
Germany	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
AAREAL BANK AG	DE000AAR0256	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0280	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0306	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0314	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0330	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0348	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0363	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0371	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0405	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0421	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0447	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0454	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0462	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
AAREAL BANK AG	DE000AAR0470	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAUSPAR.SCHWAEBISCH HALL	DE000A3H24G6	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAUSPAR.SCHWAEBISCH HALL	DE000A3E5S18	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAUSPAR.SCHWAEBISCH HALL	DE000A3MP6H1	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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Germany	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
BAUSPAR.SCHWAEBISCH HALL	DE000A30VH59	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAUSPAR.SCHWAEBISCH HALL	DE000A30VN02	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAUSPAR.SCHWAEBISCH HALL	DE000A30V8H6	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAUSPAR.SCHWAEBISCH HALL	DE000A3824G4	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
BAUSPAR.SCHWAEBISCH HALL	DE000A383JG8	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
BAUSPAR.SCHWAEBISCH HALL	DE000A4DFCH4	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAUSPAR.SCHWAEBISCH HALL	DE000A460GR7	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6JK8	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6JT9	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6JV5	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6J02	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6J10	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BYLOE21	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6JL6	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6JM4	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	XS2782184902	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6JC5	Public Loans	650	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6JE1	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6JH4	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6JP7	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6JQ5	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BLB6JR3	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BAYERISCHE LANDESBANK	DE000BYLOCV6	Public Loans	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ40LQ7	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ40MB7	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ40MQ5	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ40NP5	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ45VF8	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ45VS1	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ45WY7	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ45W16	Mortgages	1,500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ45W99	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ43ZF4	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ43ZX7	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ43Z23	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ43Z72	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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Germany	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
COMMERZBANK AG	DE000CZ439P6	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ45YB1	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ45YX5	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ45ZB8	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ45ZL7	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ45ZW4	Mortgages	900	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ439N1	Public Loans	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ45ZK9	Public Loans	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COMMERZBANK AG	DE000CZ457K9	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT APOTHEKE AERZTEBANK	XS1693853944	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT APOTHEKE AERZTEBANK	XS1852086211	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT APOTHEKE AERZTEBANK	XS2079126467	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT APOTHEKE AERZTEBANK	XS2113737097	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT PFANDBRIEFBANK AG	DE000A2GSLV6	Mortgages	750	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT PFANDBRIEFBANK AG	DE000A2YNVY3	Mortgages	750	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT PFANDBRIEFBANK AG	DE000A30WUF3	Mortgages	750	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT PFANDBRIEFBANK AG	DE000A30WF27	Mortgages	650	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT PFANDBRIEFBANK AG	DE000A30WF68	Mortgages	750	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT PFANDBRIEFBANK AG	DE000A31RJZ2	Mortgages	750	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT PFANDBRIEFBANK AG	DE000A31RJ45	Mortgages	600	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT PFANDBRIEFBANK AG	DE000A382632	Mortgages	750	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT PFANDBRIEFBANK AG	DE000A382640	Mortgages	650	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT PFANDBRIEFBANK AG	DE000A1R06C5	Public Loans	646	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUT PFANDBRIEFBANK AG	DE000A13SWG1	Public Loans	796	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE BANK AG	DE000DL19S68	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE BANK AG	DE000DL19UW8	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE BANK AG	DE000DL19U31	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE BANK AG	DE000DL19WV6	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE BANK AG	DE000A30VPC2	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE BANK AG	DE000A30VPD0	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE BANK AG	DE000A30V2V0	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE BANK AG	DE000A30VG92	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE BANK AG	DE000A30V5F6	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE BANK AG	DE000A351TP5	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE BANK AG	DE000A352BT3	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE KREDITBANK AG	DE000DKB0432	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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Germany	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
DEUTSCHE KREDITBANK AG	DE000SCB0039	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
DEUTSCHE KREDITBANK AG	DE000SCB0047	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
DEUTSCHE KREDITBANK AG	DE000SCB0054	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
DEUTSCHE KREDITBANK AG	DE000SCB0062	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
DEUTSCHE KREDITBANK AG	DE000SCB0070	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
DEUTSCHE KREDITBANK AG	DE000SCB0005	Public Loans	850	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
DEUTSCHE KREDITBANK AG	DE000SCB0021	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
DEUTSCHE KREDITBANK AG	DE000DKB0531	Public Loans	600	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DEUTSCHE KREDITBANK AG	DE000DKB0564	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A13SR38	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A14J5J4	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A2BPJ86	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A2GSP56	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A2G9HD6	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A2G9HL9	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A2NB841	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A2TSDV6	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A2TSDW4	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A2TSDY0	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A289PA7	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A289PH2	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A3H2TK9	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A3H2TQ6	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A3E5UU2	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A3MP619	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
DZ HYP AG	DE000A3MP684	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A3MQUX3	Mortgages	850	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A3MQUZ8	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
DZ HYP AG	DE000A3MQU45	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A351XK8	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
DZ HYP AG	DE000A351XS1	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A351XU7	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A351XV5	Mortgages	650	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A351XW3	Mortgages	725	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A351XY9	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
DZ HYP AG	DE000A3825P2	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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Germany	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
DZ HYP AG	DE000A3825Q0	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
DZ HYP AG	DE000A3825R8	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A3825T4	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A3825Z1	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
DZ HYP AG	DE000A4DFKP0	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A2TSDZ7	Public Loans	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A3MQU11	Public Loans	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
DZ HYP AG	DE000A3825M9	Public Loans	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
HAMBURG COMMERCIAL BANK	DE000HCB0BC0	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
HAMBURG COMMERCIAL BANK	DE000HCB0BH9	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
HAMBURG COMMERCIAL BANK	DE000HCB0BN7	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
HAMBURG COMMERCIAL BANK	DE000HCB0BV0	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
HAMBURGER SPARKASSE	DE000A254YU1	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
HAMBURGER SPARKASSE	DE000A3MQYT3	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
HAMBURGER SPARKASSE	DE000A351M80	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
HAMBURGER SPARKASSE	DE000A351256	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
HAMBURGER SPARKASSE	DE000A460CJ3	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING-DIBA AG	DE000A1KRJS2	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING-DIBA AG	DE000A1KRJT0	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING-DIBA AG	DE000A1KRJU8	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING-DIBA AG	DE000A1KRJV6	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
ING-DIBA AG	DE000A2YNWA1	Mortgages	1,500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING-DIBA AG	DE000A2YNWB9	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
ING-DIBA AG	DE000A2YNWC7	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
ING-DIBA AG	DE000A2YNWE3	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANDBK HESSEN-THUERINGEN	XS2433126807	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANDBK HESSEN-THUERINGEN	XS2989306506	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANDBK HESSEN-THUERINGEN	XS3074424188	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANDBK HESSEN-THUERINGEN	XS2433240764	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANDBK HESSEN-THUERINGEN	XS1548773982	Public Loans	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANDBK HESSEN-THUERINGEN	XS1793273092	Public Loans	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANDBK HESSEN-THUERINGEN	XS2056484889	Public Loans	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANDBK HESSEN-THUERINGEN	XS2106579670	Public Loans	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANDBK HESSEN-THUERINGEN	XS2673929944	Public Loans	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANDBK HESSEN-THUERINGEN	XS2711420054	Public Loans	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANDBK HESSEN-THUERINGEN	XS2760109053	Public Loans	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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LANDBK HESSEN-THUERINGEN	XS3181619688	Public Loans	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0BQ4	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0GL4	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB2CQG8	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0B14	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0GD1	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0GX9	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0C47	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0GE9	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0HW9	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0H34	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB2ZSM3	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0JD5	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0SBO	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB2ZV93	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0JW5	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0GM2	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0JY1	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0GT7	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB387B4	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0SC8	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB39AS0	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0GY7	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB39BP4	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB39DP0	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB39DQ8	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY0SD6	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB4W647	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY3ND1	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000BHY4US2	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB2CMY0	Public Loans	650	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB38077	Public Loans	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB387C2	Public Loans	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB389C8	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB39EQ6	Public Loans	950	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB4W4W5	Public Loans	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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LB BADEN-WUERTTEMBERG	DE000LB4W514	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB BADEN-WUERTTEMBERG	DE000LB4W9X2	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LB SAAR GIROZENTRALE	DE000SLB4360	Public Loans	500	AAA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LLOYDS BANK GMBH	DE000A383G15	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LLOYDS BANK GMBH	DE000A4DFW46	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB10J3	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB18J6	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB20J2	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB22J8	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB25J1	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB26J9	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB27J7	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB28J5	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB29J3	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB30J1	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB31J9	Mortgages	1,200	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB32J7	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB34J3	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB35J0	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB37J6	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB38J4	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB39J2	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB40J0	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
MUENCHENER HYPOTHEKENBNK	DE000MHB41J8	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NORDDEUTSCHE LANDESBANK	DE000NLB2TD7	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NORDDEUTSCHE LANDESBANK	DE000DHY5025	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NORDDEUTSCHE LANDESBANK	DE000DHY5074	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NORDDEUTSCHE LANDESBANK	DE000NLB3Z75	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
NORDDEUTSCHE LANDESBANK	DE000NLB34Y2	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NORDDEUTSCHE LANDESBANK	DE000NLB4Y34	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
NORDDEUTSCHE LANDESBANK	DE000NLB4621	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
NORDDEUTSCHE LANDESBANK	DE000NLB5AA6	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
NORDDEUTSCHE LANDESBANK	DE000NLB5B06	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NORDDEUTSCHE LANDESBANK	DE000NLB5EY8	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NORDDEUTSCHE LANDESBANK	DE000NLB8739	Public Loans	800	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NORDDEUTSCHE LANDESBANK	DE000NLB40F8	Public Loans	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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Germany	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
OLDENBURGISCHE LANDESBK	DE000A11QJS1	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
OLDENBURGISCHE LANDESBK	DE000A383DB2	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SANTANDER CONSUMER BANK	XS2114143758	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SPARKASSE HANNOVER	DE000A383B77	Mortgages	500	AAA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SPARKASSE HANNOVER	DE000A4DFHD2	Public Loans	500	AAA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SPARKASSE PFORZHEIM CALW	DE000A30V5G4	Mortgages	500	AAA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SPARKASSE PFORZHEIM CALW	DE000A351TH2	Mortgages	500	AAA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SPARKASSE PFORZHEIM CALW	DE000A3823V5	Mortgages	500	AAA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2ARM0	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2ASK2	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2ASU1	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2AS10	Mortgages	1,500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2AYA1	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2ATM6	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2AX54	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2AYD5	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2AYJ2	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2AYS3	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2AYZ8	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2AY12	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2AZT8	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2A0A3	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2A0L0	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2AYU9	Public Loans	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2A0P1	Public Loans	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT BANK GMBH	DE000HV2A003	Public Loans	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
WUESTENROT BAUSPARKASSE	DE000WBP0A79	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
WUESTENROT BAUSPARKASSE	DE000WBP0BB8	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
WUESTENROT BAUSPARKASSE	DE000WBP0BJ1	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
WUESTENROT BAUSPARKASSE	DE000WBP0BK9	Mortgages	600	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
WUESTENROT BAUSPARKASSE	DE000WBP0BL7	Mortgages	600	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
WUESTENROT BAUSPARKASSE	DE000WBP0BN3	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
WUESTENROT BAUSPARKASSE	DE000WBP0BP8	Mortgages	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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Hungary	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
OTP JELZALOGBANK ZRT	XS3094548123	Mortgages	500	- / A1 / - / -	CQS 2	Level 2A / 15%	20%	Hard	N	n/a	✓	✓	✗
OTP JELZALOGBANK ZRT	XS3187013779	Mortgages	500	- / A1 / - / -	CQS 2	Level 2A / 15%	20%	Hard	N	n/a	✓	✓	✗
Italy	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
BANCA MONTE DEI PASCHI S	IT0005655334	Mortgages (OBG 1)	1,000	AA+ / Aa2 / - / AAH	CQS 1	Level 1 / 7%	10%	CPT	N	n/a	✓	✓	✓
BANCA MONTE DEI PASCHI S	IT0005593212	Mortgages (OBG 1)	750	AA+ / Aa2 / - / AAH	CQS 1	Level 1 / 7%	10%	CPT	N	n/a	✓	✓	✓
BANCA MONTE DEI PASCHI S	IT0005603367	Mortgages (OBG 1)	750	AA+ / Aa2 / - / AAH	CQS 1	Level 1 / 7%	10%	CPT	Y	Social	✓	✓	✓
BANCA POPOLARE SONDRIO	IT0005568529	Mortgages	500	AA+ / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BANCA POPOLARE SONDRIO	IT0005580276	Mortgages	500	AA+ / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BANCA POPOLARE SONDRIO	IT0005651382	Mortgages	500	AA+ / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BANCO BPM SPA	IT0005637761	Mortgages (BPM CB 2)	750	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
BANCO BPM SPA	IT0005489932	Mortgages (BPM CB 2)	750	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
BANCO BPM SPA	IT0005552507	Mortgages (BPM CB 2)	750	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BANCO BPM SPA	IT0005580771	Mortgages (BPM CB 2)	750	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BANCO BPM SPA	IT0005597379	Mortgages (BPM CB 2)	500	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BANCO DESIO DELLA BRIANZ	IT0005610941	Mortgages	600	AA+ / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPER BANCA	IT0005461626	Mortgages	750	- / Aa2 / - / AAH	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPER BANCA	IT0005571952	Mortgages	750	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPER BANCA	IT0005586968	Mortgages	500	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
BPER BANCA	IT0005611048	Mortgages	500	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005216616	Mortgages	750	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005246415	Mortgages	750	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005319949	Mortgages	500	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005366288	Mortgages	750	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005397028	Mortgages	500	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005397036	Mortgages	750	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005437733	Mortgages	500	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005481046	Mortgages	1,000	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005481038	Mortgages	500	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005549396	Mortgages	1,000	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005579997	Mortgages	500	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005585622	Mortgages	1,000	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDIT AGRICOLE ITALIA	IT0005631491	Mortgages	1,000	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDITO EMILIANO SPA	IT0005451759	Mortgages	750	AA / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
CREDITO EMILIANO SPA	IT0005495889	Mortgages	500	AA / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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Italy	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
CREDITO EMILIANO SPA	IT0005579294	Mortgages	500	AA / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Social	✓	✓	✓
ICCREA BANCA SPA	IT0005459067	Mortgages	500	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ICCREA BANCA SPA	IT0005555112	Mortgages	650	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ICCREA BANCA SPA	IT0005569964	Mortgages	700	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ICCREA BANCA SPA	IT0005584880	Mortgages	600	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ICCREA BANCA SPA	IT0005597916	Mortgages	825	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ICCREA BANCA SPA	IT0005648917	Mortgages	850	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
INTESA SANPAOLO SPA	IT0005259988	Mortgages (OBG Mortgage)	1,000	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
INTESA SANPAOLO SPA	IT0005554578	Mortgages (OBG Mortgage)	1,250	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
INTESA SANPAOLO SPA	IT0005283491	Mortgages (OBG UBI Finance)	1,250	- / Aa2 / - / AAA	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
INTESA SANPAOLO SPA	IT0005320665	Mortgages (OBG UBI Finance)	500	- / Aa2 / - / AAA	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MEDIOBANCA DI CRED FIN	IT0005315046	Mortgages	750	AA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MEDIOBANCA DI CRED FIN	IT0005433757	Mortgages	750	AA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MEDIOBANCA DI CRED FIN	IT0005499543	Mortgages	750	AA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MEDIOBANCA DI CRED FIN	IT0005579807	Mortgages	800	AA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MEDIOBANCA DI CRED FIN	IT0005611063	Mortgages	950	AA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MEDIOBANCA DI CRED FIN	IT0005650855	Mortgages	970	AA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
MEDIOBANCA DI CRED FIN	IT0005678773	Mortgages	750	AA / - / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT SPA	IT0005549362	Mortgages (OBG 2)	1,750	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
UNICREDIT SPA	IT0005549370	Mortgages (OBG 2)	1,250	- / Aa2 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
Japan	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
SUMITOMO MITSUI BANKING	XS2066652897	Mortgages	750	- / Aaa / - / -	CQS 1	not eligible	20%	Soft	N	n/a	✗	✗	✓
SUMITOMO MITSUI BANKING	XS2984119896	Mortgages	500	- / Aaa / - / -	CQS 1	not eligible	20%	Soft	N	n/a	✗	✗	✓
SUMITOMO MITSUI TR BK LT	XS2240511076	Mortgages	850	- / Aaa / - / -	CQS 1	not eligible	20%	Soft	N	n/a	✗	✗	✓
SUMITOMO MITSUI TR BK LT	XS2395267052	Mortgages	750	- / Aaa / - / -	CQS 1	not eligible	20%	Soft	N	n/a	✗	✗	✓
SUMITOMO MITSUI TR BK LT	XS2698464885	Mortgages	500	- / Aaa / - / -	CQS 1	not eligible	20%	Soft	N	n/a	✗	✗	✓
Korea	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
HANA BANK	XS2974114899	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	Y	Sustainability	✗	✗	✗
KOOKMIN BANK	XS2681940370	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
KOOKMIN BANK	XS2901481460	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	Y	Sustainability	✗	✗	✗
KOOKMIN BANK	XS3168711193	Mortgages	600	AAA / - / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	Y	Sustainability	✗	✗	✗
KOREA HOUSING FINANCE CO	XS2388377827	Mortgages (2021/02 Issue)	550	- / - / AAA / -	CQS 1	Level 2A / 15%	20%	Hard	Y	Social	✗	✗	✗

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Korea	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
KOREA HOUSING FINANCE CO	XS2994527351	Mortgages (Global)	600	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Hard	Y	Social	✗	✗	✗
KOREA HOUSING FINANCE CO	XS3149806971	Mortgages (Global)	500	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Hard	Y	Social	✗	✗	✗
KOREA HOUSING FINANCE CO	XS2545732484	Mortgages (Global)	650	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Hard	Y	Social	✗	✗	✗
KOREA HOUSING FINANCE CO	XS2678945317	Mortgages (Global)	1,100	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Hard	Y	Social	✗	✗	✗
KOREA HOUSING FINANCE CO	XS2779847842	Mortgages (Global)	500	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Hard	Y	Social	✗	✗	✗
KOREA HOUSING FINANCE CO	XS2900380226	Mortgages (Global)	650	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Hard	Y	Social	✗	✗	✗
SHINHAN BANK	XS2740452649	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	Y	Green	✗	✗	✗
Luxembourg	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
NORDLB LX COV BOND BK	XS2186093410	Public Loans (LdG Public)	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	20%	Hard	N	n/a	✓	✓	✗
Netherlands	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
ABN AMRO BANK NV	XS1298431799	Mortgages	1,750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS1394791492	Mortgages	2,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS1548458014	Mortgages	2,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS1548493946	Mortgages	2,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS1747670922	Mortgages	2,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS1805353734	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS1933815455	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS1985004370	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS2387713238	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS2435570895	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS2889321589	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS3045515262	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS3195051647	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ABN AMRO BANK NV	XS2101336316	Mortgages	2,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ACHMEA BANK NV	XS3239338802	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ACHMEA BANK NV	XS3074462352	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ACHMEA BANK NV	XS3181120539	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ACHMEA BANK NV	XS3103624337	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ACHMEA BANK NV	XS2392593161	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ACHMEA BANK NV	XS2484321950	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ACHMEA BANK NV	XS2582112947	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ACHMEA BANK NV	XS2761358055	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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Netherlands	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
ACHMEA BANK NV	XS2833410033	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ACHMEA BANK NV	XS2919192869	Mortgages (SB)	650	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ASN BANK NV	XS1508404651	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ASN BANK NV	XS1614202049	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ASN BANK NV	XS1788694856	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ASN BANK NV	XS2259193998	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ASN BANK NV	XS2386592302	Mortgages	800	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ASN BANK NV	XS2791994309	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS1622193321	Mortgages	1,370	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS1766477522	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS1811812574	Mortgages	1,375	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS1944327631	Mortgages	2,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS2014373182	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS2014373851	Mortgages	1,550	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS2197945251	Mortgages	1,500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS2264087110	Mortgages	1,200	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS2416563901	Mortgages	1,500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS2449505820	Mortgages	1,750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS2577836187	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS2633136317	Mortgages	975	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS2722858532	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS2756520248	Mortgages	1,500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
COOPERATIEVE RABOBANK UA	XS2813326605	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS1805257265	Mortgages	1,750	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS1952576475	Mortgages	2,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS2418730995	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS2445188423	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS2445188852	Mortgages	750	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS2534912485	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS2585966505	Mortgages	2,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS2744125266	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS2744125001	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS2821667719	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS3170229135	Mortgages	1,750	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS3170286283	Mortgages	750	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
ING BANK NV	XS3236627546	Mortgages	2,000	AAA / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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Netherlands	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
NIBC BANK NV	XS1753809141	Mortgages (CPT)	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	CPT	N	n/a	✓	✓	✓
NIBC BANK NV	XS1877512258	Mortgages (CPT)	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	CPT	N	n/a	✓	✓	✓
NIBC BANK NV	XS1964577396	Mortgages (CPT)	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	CPT	N	n/a	✓	✓	✓
NIBC BANK NV	XS2065698834	Mortgages (CPT)	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	CPT	N	n/a	✓	✓	✓
NIBC BANK NV	XS2333649759	Mortgages (CPT)	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	CPT	N	n/a	✓	✓	✓
NIBC BANK NV	XS2411638575	Mortgages (CPT)	500	AAA / - / AAA / -	CQS 1	Level 1 / 7%	10%	CPT	N	n/a	✓	✓	✓
NIBC BANK NV	XS2491156142	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NIBC BANK NV	XS2579199865	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NN BANK NV NETHERLANDS	NL0013088990	Mortgages (SB Pool)	550	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NN BANK NV NETHERLANDS	NL0013995095	Mortgages (SB Pool)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NN BANK NV NETHERLANDS	NL0015436072	Mortgages (SB Pool)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NN BANK NV NETHERLANDS	NL0015614611	Mortgages (SB Pool)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NN BANK NV NETHERLANDS	NL00150008B6	Mortgages (SB Pool)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
NN BANK NV NETHERLANDS	NL0015000WP1	Mortgages (SB Pool)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
NN BANK NV NETHERLANDS	NL0015001BV1	Mortgages (SB Pool)	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
NN BANK NV NETHERLANDS	NL0015002G06	Mortgages (SB Pool)	750	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
VAN LANSCHOT NV	XS1565570212	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
VAN LANSCHOT NV	XS2495966637	Mortgages (SB)	500	- / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
New Zealand	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
ANZ NEW ZEALAND INTL/LDN	XS2459053943	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
ASB BANK LIMITED	XS2343772724	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
ASB BANK LIMITED	XS3016301825	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
BANK OF NEW ZEALAND	XS2353483733	Mortgages	850	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
BANK OF NEW ZEALAND	XS2491074923	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
BANK OF NEW ZEALAND	XS2638490354	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
BANK OF NEW ZEALAND	XS3097000403	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
WESTPAC SEC NZ/LONDON	XS2348324414	Mortgages	850	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
WESTPAC SEC NZ/LONDON	XS2597905905	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
WESTPAC SEC NZ/LONDON	XS3091027113	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
Norway	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
DNB BOLIGKREDITT AS	XS2238292010	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DNB BOLIGKREDITT AS	XS2289593670	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗

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Norway	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
DNB BOLIGKREDITT AS	XS2341719503	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DNB BOLIGKREDITT AS	XS2717426220	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DNB BOLIGKREDITT AS	XS2782809938	Mortgages	1,250	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DNB BOLIGKREDITT AS	XS2834475704	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DNB BOLIGKREDITT AS	XS2986727316	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DNB BOLIGKREDITT AS	XS3035906844	Mortgages	1,500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
DNB BOLIGKREDITT AS	XS3091698244	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
EIKA BOLIGKREDITT AS	XS1945130620	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
EIKA BOLIGKREDITT AS	XS2133386685	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
EIKA BOLIGKREDITT AS	XS2234711294	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
EIKA BOLIGKREDITT AS	XS2353312254	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
EIKA BOLIGKREDITT AS	XS2482628851	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
EIKA BOLIGKREDITT AS	XS2536806289	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
EIKA BOLIGKREDITT AS	XS2636611332	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
EIKA BOLIGKREDITT AS	XS2787826382	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
EIKA BOLIGKREDITT AS	XS3028070350	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
EIKA BOLIGKREDITT AS	XS3079617505	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
MORE BOLIGKREDITT AS	XS2907263284	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS1943561883	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS2076139166	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS2234568983	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS2342589582	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS2404591161	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS2434677998	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS2478523108	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS2525255647	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS2624502105	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS2710358297	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS2820463003	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS2894232227	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS3070628014	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANK 1 BOLIGKREDITT	XS3167394827	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANKEN NORG BOLIGKR	XS2199484929	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
SPAREBANKEN NORG BOLIGKR	XS2291901994	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANKEN NORG BOLIGKR	XS2389362687	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANKEN NORG BOLIGKR	XS2434412859	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗

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Norway	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
SPAREBANKEN NORG BOLIGKR	XS2536376416	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANKEN NORG BOLIGKR	XS2717426576	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANKEN NORG BOLIGKR	XS2824740778	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANKEN NORG BOLIGKR	XS3004243179	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
SPAREBANKEN NORG BOLIGKR	XS3037102301	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SPAREBANKEN NORG BOLIGKR	XS3204229812	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SR-BOLIGKREDITT AS	XS2124046678	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SR-BOLIGKREDITT AS	XS2194373077	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SR-BOLIGKREDITT AS	XS2312584779	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SR-BOLIGKREDITT AS	XS2384580218	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SR-BOLIGKREDITT AS	XS2464091029	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SR-BOLIGKREDITT AS	XS2524675050	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SR-BOLIGKREDITT AS	XS2768185030	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SR-BOLIGKREDITT AS	XS3090124960	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
Poland	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
PKO BANK HIPOTECZNY	XS3097942141	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft/CPT	N	n/a	✓	✓	✗
Portugal	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
BANCO BPI SA	PTBPIDOM0031	Mortgages	750	- / Aaa / - / AAH	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO BPI SA	PTBPIZOM0035	Mortgages	500	- / Aaa / - / AAH	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO BPI SA	PTBPIPOM0011	Mortgages	500	- / Aaa / - / AAH	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO SANTANDER TOTTA SA	PTBSRJOM0023	Mortgages	1,000	AAA / Aaa / - / AAH	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO SANTANDER TOTTA SA	PTBSPAOM0008	Mortgages	750	AAA / Aaa / - / AAH	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO SANTANDER TOTTA SA	PTBSPHOM0027	Mortgages	1,000	AAA / Aaa / - / AAH	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO SANTANDER TOTTA SA	PTBSRSOM0006	Mortgages	500	AAA / Aaa / - / AAH	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
NOVO BANCO SA	PTNOBFOM0009	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
NOVO BANCO SA	PTNOBOOM0008	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
NOVO BANCO SA	PTNOBPOM0007	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
Singapore	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
DBS BANK LTD LONDON	XS2908597789	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
DBS BANK LTD LONDON	XS3105239928	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗

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Singapore	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
MAYBANK SINGAPORE LTD	XS2831200154	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
MAYBANK SINGAPORE LTD	XS3183160079	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
OVERSEA-CHINESE BANKING	XS2838470123	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
OVERSEA-CHINESE BANKING	XS3047435493	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
STANDARD CHARTERED SG LT	XS2821666745	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
STANDARD CHARTERED SG LT	XS2909746740	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
STANDARD CHARTERED SG LT	XS3166781578	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
UNITED OVERSEAS BANK LTD	XS2264978623	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
UNITED OVERSEAS BANK LTD	XS2345845882	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✗	✗	✗
Slovakia	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
CESKO OBCH BANKA(SLOVAK)	SK4000025284	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
PRIMA BANKA SLOVENSKO AS	SK4000019634	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
PRIMA BANKA SLOVENSKO AS	SK4000027942	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SLOVENSKA SPORITELNA AS	SK4000020673	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SLOVENSKA SPORITELNA AS	SK4000021820	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
SLOVENSKA SPORITELNA AS	SK4000023636	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SLOVENSKA SPORITELNA AS	SK4000026787	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
SLOVENSKA SPORITELNA AS	SK4000027876	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
TATRA BANKA AS	SK4000026043	Mortgages	600	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
TATRA BANKA AS	SK4000027389	Mortgages	600	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
TATRA BANKA AS	SK4000027918	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
VSEOBECNA UVEROVA BANKA	SK4000015475	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
VSEOBECNA UVEROVA BANKA	SK4000020491	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
VSEOBECNA UVEROVA BANKA	SK4000023685	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
VSEOBECNA UVEROVA BANKA	SK4000024923	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
VSEOBECNA UVEROVA BANKA	SK4000027355	Mortgages	500	- / Aa1 / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
Spain	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
ABANCA CORP BANCARIA SA	ES0465936054	Mortgages	750	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BANCO BILBAO VIZCAYA ARG	ES0413211A75	Mortgages	1,500	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO DE SABADELL SA	ES0413860596	Mortgages	1,100	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BANCO DE SABADELL SA	ES0413860745	Mortgages	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BANCO DE SABADELL SA	ES0413860802	Mortgages	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗

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Spain	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
BANCO DE SABADELL SA	ES0413860851	Mortgages	1,000	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO DE SABADELL SA	ES0413860877	Mortgages	750	- / Aaa / - / AAA	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900376	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900533	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900558	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900566	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900574	Mortgages	1,750	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900608	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900848	Mortgages	2,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900855	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900913	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES04139000A7	Mortgages	1,250	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES04139000B5	Mortgages	1,000	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900160	Mortgages	1,500	AAA / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900988	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900939	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANCO SANTANDER SA	ES0413900947	Public Loans	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
BANKINTER SA	ES0413679418	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
BANKINTER SA	ES0413679525	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
CAIXABANK SA	ES0414950644	Mortgages	2,100	- / Aaa / AAA / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
CAIXABANK SA	ES0440609339	Mortgages	1,600	- / Aaa / AAA / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
CAIXABANK SA	ES0440609347	Mortgages	1,000	- / Aaa / AAA / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
CAIXABANK SA	ES0440609396	Mortgages	1,000	- / Aaa / AAA / AAA	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
CAJA RURAL DE NAVARRA	ES0415306093	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	Y	Green	✓	✓	✗
CAJA RURAL DE NAVARRA	ES0415306101	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✗
CAJA RURAL DE NAVARRA	ES0415306127	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Sustainability	✓	✓	✗
CAJAMAR CAJA RURAL SCC	ES0422714172	Mortgages	750	AA+ / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
CAJAMAR CAJA RURAL SCC	ES0422714206	Mortgages	600	AA+ / - / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✗
EUROCAJA RURAL SCC	ES0457089029	Mortgages	700	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	Y	Sustainability	✓	✓	✗
UNICAJA BANCO SA	ES0468675030	Mortgages	1,200	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✗
Sweden	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
LANSFORSKRINGAR HYPOTEK	XS2389315768	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
LANSFORSKRINGAR HYPOTEK	XS2486449072	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANSFORSKRINGAR HYPOTEK	XS2618711068	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓

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Sweden	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
LANSFORSKRINGAR HYPOTEK	XS2813159436	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
LANSFORSKRINGAR HYPOTEK	XS3033154629	Mortgages	500	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SKANDINAVISKA ENSKILDA	XS1716825507	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
SKANDINAVISKA ENSKILDA	XS2462455689	Mortgages	1,500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
SKANDINAVISKA ENSKILDA	XS2592234749	Mortgages	1,500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SKANDINAVISKA ENSKILDA	XS3065236609	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
STADSHYPOTEK AB	XS1709509258	Mortgages (NO Pool)	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
STADSHYPOTEK AB	XS2262802601	Mortgages (NO Pool)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
STADSHYPOTEK AB	XS2391570418	Mortgages (NO Pool)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
STADSHYPOTEK AB	XS2790172006	Mortgages (NO Pool)	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
STADSHYPOTEK AB	XS3037817494	Mortgages (SE Pool)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
STADSHYPOTEK AB	XS2536938439	Mortgages (SE Pool)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
STADSHYPOTEK AB	XS2607344079	Mortgages (SE Pool)	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	Y	Green	✓	✓	✓
SWEDBANK HYPOTEK AB	XS2487057106	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Hard	N	n/a	✓	✓	✓
SWEDBANK HYPOTEK AB	XS2607781882	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SWEDBANK HYPOTEK AB	XS3104454106	Mortgages	1,000	- / Aaa / AAA / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SWEDISH COVERED BOND	XS1586702679	Mortgages	750	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SWEDISH COVERED BOND	XS1808480534	Mortgages	675	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SWEDISH COVERED BOND	XS2007244614	Mortgages	500	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SWEDISH COVERED BOND	XS2353010593	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SWEDISH COVERED BOND	XS2478272938	Mortgages	1,250	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SWEDISH COVERED BOND	XS2617508481	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
SWEDISH COVERED BOND	XS3009004535	Mortgages	1,000	- / Aaa / - / -	CQS 1	Level 1 / 7%	10%	Soft	N	n/a	✓	✓	✓
Switzerland	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
UBS SWITZERLAND AG	CH1433241275	Mortgages (UBS)	1,250	AAA / - / - / -	CQS 1	not eligible	20%	Soft	N	n/a	✗	✗	✓
UBS SWITZERLAND AG	CH1478430817	Mortgages (UBS)	1,000	AAA / - / - / -	CQS 1	not eligible	20%	Soft	N	n/a	✗	✗	✓
UBS SWITZERLAND AG	CH1331113469	Mortgages (UBS)	1,000	AAA / - / - / -	CQS 1	not eligible	20%	Soft	N	n/a	✗	✗	✓
UBS SWITZERLAND AG	CH1348614111	Mortgages (UBS)	1,000	AAA / - / - / -	CQS 1	not eligible	20%	Soft	N	n/a	✗	✗	✓
UBS SWITZERLAND AG	CH1377443895	Mortgages (UBS)	1,000	AAA / - / - / -	CQS 1	not eligible	20%	Soft	N	n/a	✗	✗	✓

* The covered bond ratings of the rating agency Scope are not explicitly shown due to technical restrictions. In our opinion, no adjustment of the credit quality steps derived here is inferred from the covered bond programmes rated by Scope.

UK	ISIN	Cover Assets	Amount outstanding (EURm)	Rating (Fitch/Moody's/S&P/DBRS/Scope*)	Credit Quality Step	LCR level / Haircut	Risk weight	Maturity structure	ESG	ESG type	ECB	EEA	G10
CLYDESDALE BANK PLC	XS2493830827	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
CLYDESDALE BANK PLC	XS2641928382	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
COVENTRY BLDG SOCIETY	XS2360599281	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
COVENTRY BLDG SOCIETY	XS2534984716	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
COVENTRY BLDG SOCIETY	XS2853557374	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
HSBC UK BANK PLC	XS3020847268	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
LLOYDS BANK PLC	XS2054600718	Mortgages	750	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONWIDE BLDG SOCIETY	XS1081100239	Mortgages	750	AAA / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONWIDE BLDG SOCIETY	XS1207683522	Mortgages	500	AAA / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONWIDE BLDG SOCIETY	XS1638816089	Mortgages	810	AAA / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONWIDE BLDG SOCIETY	XS1829215562	Mortgages	500	AAA / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONWIDE BLDG SOCIETY	XS2338561348	Mortgages	750	AAA / - / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONWIDE BLDG SOCIETY	XS2480519656	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONWIDE BLDG SOCIETY	XS2597919013	Mortgages	1,000	AAA / - / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONWIDE BLDG SOCIETY	XS2725234954	Mortgages	1,000	AAA / - / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONWIDE BLDG SOCIETY	XS2812617111	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONWIDE BLDG SOCIETY	XS3025442479	Mortgages	750	AAA / - / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONWIDE BLDG SOCIETY	XS3180073572	Mortgages	1,000	AAA / - / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
NATIONWIDE BLDG SOCIETY	XS3180074380	Mortgages	500	AAA / - / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
SANTANDER UK PLC	XS2102283814	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
SANTANDER UK PLC	XS2466426215	Mortgages	1,750	AAA / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
SANTANDER UK PLC	XS2786381207	Mortgages	1,500	AAA / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
SANTANDER UK PLC	XS2823118018	Mortgages	1,000	AAA / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
SANTANDER UK PLC	XS2984226626	Mortgages	1,250	AAA / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
SANTANDER UK PLC	XS2984226899	Mortgages	750	AAA / Aaa / AAA / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
SKIPTON BUILDING SOCIETY	XS2841962017	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
TSB BANK PLC	XS2774411016	Mortgages	500	- / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
TSB BANK PLC	XS3000970494	Mortgages	600	- / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
YORKSHIRE BUILDING SOC	XS2243314528	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
YORKSHIRE BUILDING SOC	XS2406578059	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	Y	Social	✓	✗	✓
YORKSHIRE BUILDING SOC	XS2802587258	Mortgages	500	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓
YORKSHIRE BUILDING SOC	XS2986729015	Mortgages	600	AAA / Aaa / - / -	CQS 1	Level 2A / 15%	20%	Soft	N	n/a	✓	✗	✓

* The covered bond ratings of the rating agency Scope are not explicitly shown due to technical restrictions. In our opinion, no adjustment of the credit quality steps derived here is inferred from the covered bond programmes rated by Scope.

Source: Issuers, rating agencies, NORD/LB Floor Research

Appendix

Publication overview

Covered Bonds:

[Issuer Guide – Covered Bonds 2025](#)

[Risk weights and LCR levels of covered bonds](#) (updated semi-annually)

[Transparency requirements §28 PfandBG Q3/2025](#) (quarterly update)

[Transparency requirements §28 PfandBG Q3/2025 Sparkassen](#) (quarterly update)

[Covered bonds as eligible collateral for central banks](#)

[EBA report on the review of the EU covered bond framework](#)

SSA/Public Issuers:

[Issuer Guide – German Laender 2025](#)

[Issuer Guide – Canadian Provinces & Territories 2024](#)

[Issuer Guide – Down Under 2024](#)

[Issuer Guide – European Supranationals 2025](#)

[Issuer Guide – Non-European Supranationals \(MDBs\) 2025](#)

[Issuer Guide – German Agencies 2025](#)

[Issuer Guide – French Agencies 2025](#)

[Issuer Guide – Nordic Agencies 2025](#)

[Issuer Guide – Dutch Agencies 2025](#)

[Issuer Guide – Austrian Agencies 2025](#)

[Beyond Bundeslaender: Belgium](#)

[Beyond Bundeslaender: Greater Paris \(IDF/VDP\)](#)

[Beyond Bundeslaender: Spanish regions](#)

Fixed Income Specials:

[ESG-Update 2025](#)

[NO! You joyful... pause! – ECB keeps key rates unchanged](#)

Appendix

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Retail & Structured Products	+49 511 361-9420

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Origination Corporates	+49 511 361-2911

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Covereds/SSA	+49 511 9818-8040
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Governments	+49 511 9818-9660
Länder/Regionen	+49 511 9818-9660
Frequent Issuers	+49 511 9818-9640

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Time of going to press: 22 December 2025 (14:10)