

Investor Report - 30th June 2021



							Report Reference Date: Report Frequency:	<b>30-06-2021</b> Quarterly
1. Credit Ratings <sup>1</sup>		Lo	ng Term			Short	Term	
	Moody's	S&P	Fitch	DBRS	Moody's	S&P	Fitch	DBRS
Euro 12,500,000,000 Covered Bonds Programme Banco Santander Totta, SA	Aa3 Baa3	n/a BBB	A+ BBB+	AA (low) A	n/a NP	n/a A-2	n/a F2	n/a R-1 (low)
Portugal	Baa3	BBB	BBB	BBB (high)	NP	A-2	F2	R-1 (low)
<sup>1</sup> Ratings as of Report Reference Date  2. Covered Bonds	Issue Date	Coupon	Maturity Date	Soft Bullet Date	Ren	maining Term (years)		Nominal Amount
Covered Bonds Outstanding	issue Date	Coupon	Maturity Date	Soft Bullet Date	, itel	4,85		8.600.000.000,00
Syndicated Covered Bonds Issues								
Covered Bond 22 (PTBSRIOE0024)	25/04/2017	Fixed	25/04/2024	25/04/2025		2,82		1.000.000.000,00
Covered Bond 23 (PTBSRJOM0023)  Private Placements Covered Bonds Issues	26/09/2017	Fixed	26/09/2027	26/09/2028		6,24		1.000.000.000,00
Covered Bond 14 (PTBSRAOE0022)	04/03/2015	Fixed	04/03/2022	04/03/2023		0,68		750.000.000,00
Covered Bond 17 (PTBSRDOE0029)	15/04/2016	Fixed	15/04/2023	15/04/2024		1,79		750.000.000,00
Covered Bond 18 (PTBSRF0E0019) Covered Bond 20 (PTBSRKOM0020)	26/07/2016 07/12/2017	Fixed Fixed	26/07/2023 07/12/2027	26/07/2024 07/12/2028		2,07 6,44		750.000.000,00 750.000.000,00
Covered Bond 21 (PTBSRHOE0025)	10/04/2017	Fixed	10/04/2027	10/04/2028		5,78		1.000.000.000,00
Covered Bond 24 (PTBSRGOM0034)	05/07/2019	Fixed	05/07/2029	05/07/2030		8,02		1.100.000.000,00
Covered Bond 25 (PTBSRMOM0028) Covered Bond 26 (PTBSRNOM0019)	27/03/2020 28/10/2020	Fixed Fixed	27/03/2025 28/10/2030	27/03/2026 28/10/2031		3,74 9,33		750.000.000,00 750.000.000,00
CRD Compliant (Yes/No)	, ,							Yes
3. Asset Cover Test Mortgage Credit Pool					Rer	maining Term (years) 26,31		Nominal Amount
Other Assets (Deposits and Securities at market value) <sup>2</sup>						0,00		10.017.351.007,37 0,00
Cash and Deposits						0,00		0,00
RMBS Other securities						0,00 0,00		0,00
Total Cover Pool						26,31		10.017.351.007,37
% of ECB eligible assets								0,00%
Overcollateralization <sup>3</sup> with cash collateral (OC)  Legal minimum overcollateralization								16,48% 5,26%
Legat minimum overcottateratization								3,2076
Net Present Value of Liabilities (incl. derivatives).* Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (ir Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (ir Net Present Value of Assets (incl. derivatives) - Net present value of liabilities (ir Other Assets <~ 20% (Cover Pool + Other Assets) Deposits with a remaining term > 100 days <~ 15% Covered Bonds Nominal Estimated Interest from Mortgage Credit and Other Assets - Estimated Interest to Mortgage Credit + Other Assets WA Remaining Term - Covered Bonds WA	ncl. derivatives) $\ge 0$ (stress ncl. derivatives) $\ge 0$ (stress from Covered Bonds >= 0							9.124.778.691,46 OK OK OK OK OK
								OK
5. Currency Exposure Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail								OK No No n/a
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool								No No No
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans								Nc Nc n/s 178.094
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR)								No No <b>n/a</b> 178.094 14.486.609.439,80
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics								No. No. No. n/s 178.094 14.486.609.439,80 10.017.351.007,37
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance per Ioan (EUR) Average Current Principal Balance per Ioan (EUR)								Nc Nc Nc n/s 178.094 14.486.609.439,86 10.017.351.007,37 81.342,45 56.247,55
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Ayerage Original Principal Balance (EUR) Average Original Principal Balance per Loan (EUR)								No. No. n/a 178.094 14.486.609.439,80 10.017.351.007,37 81.342,95 56.247,55 11.473.808,15
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance per loan (EUR) Average Current Principal Balance per loan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers Weight of the 5 largest borrowers Current principal balance of the 10 largest borrowers								178.094 14.486.609.439, 86 10.017.351.007,37 56.247,55 11.473.808,15 0,11% 19.626.209,20
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance (EUR) Average Original Principal Balance per Ioan (EUR) Current Principal balance of the 5 largest borrowers Weight of the 5 largest borrowers Weight of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) %								178.094 14.486.609.439,80 10.017.351.007,33 81.342,49 56.247,55 11.473.808,15 0,119 19.626,209,20
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance per loan (EUR) Average Current Principal Balance per loan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers Weight of the 5 largest borrowers Current principal balance of the 10 largest borrowers								178.094 14.486.609.439,80 10.017.351.007,33 81.342,4 56.247,55 11.473.808,15 0,11% 19.626.209,20 0,20%
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance per Loan (EUR) Average Current Principal Balance per Loan (EUR) Current principal Balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Remaining Terms (months) Weighted Average Remaining Terms (months)								178.094 178.094 14.486.609.439,86 10.017.351.007,37 81.342,45 56.247,55 11.473.808,15 0,11% 19.626.209,20 103,86 320,15 54,38%
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance per Ioan (EUR) Average Original Principal Balance per Ioan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Remaining Terms (months) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Current Unindexed LTV <sup>5</sup> (%)								178.094 14.486.609.439,80 10.017.351.007,3 81.342,4 56.247,55 11.473.808,15 0,114 19.626.209,20 103,86 320,15 54,388 54,64%
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance per loan (EUR) Average Original Principal Balance per loan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Remaining Terms (months) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%)								178.094 14.486.609.439,80 10.017.351.007,37 81.342,47 56.247,55 11.473.808,15 0,11% 19.626.209,20 0,20% 103,86 320,15 54,38% 54,64% 0,75%
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance (EUR) Average Original Principal Balance per Ioan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Remaining Terms (months) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Spread (%) Max Maturity Date (yyyy-mm-dd)					Numbered			178.094 14.486.609.439,80 10.017.351.007,33 81.342,45 56.247,55 11.473.808,15 0,119 19.626,209,20 103,86 320,15 54,38% 54,64% 0,75%
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance per loan (EUR) Average Original Principal Balance per loan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Seasoning (months) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Interest Rate (%) Weighted Average Spread (%) Max Maturity Date (yyyy-mm-dd) Subsidized Loans					Number of Loans	% Total Loans 12,02%	Amount of Loans 627,491,857	178.094 14.486.609.439,80 10.017.351.007,37 81.342,45 56.247,55 11.473.808,15 0,1114 19.626.209,20 0,20% 103.86 320,15 54,38% 54,64% 0,75% 1,19% 2070/02/02
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  G. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance per Ioan (EUR) Average Original Principal Balance per Ioan (EUR) Current principal Balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Remaining Terms (months) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Poread (%) Max Maturity Date (yyyy-mm-dd) Subsidized Loans Yes No					21.407 156.687	12,02% 87,98%	627.491.857 9.389.859.150	178.094 14.486.609.439, 86 10.017.351.007,37 81.342,45 56.247,55 11.473.808,15 0,11% 19.626.209,20 103,86 320,15 54,38% 54,64% 0,75% 1,19% 2070/02/02 % Total Amount 6,26%
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance per Ioan (EUR) Average Original Principal Balance per Ioan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Remaining Terms (months) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average pread (%) Max Maturity Date (yyyy-mm-dd) Subsidized Loans Yes No Insured Property <sup>8</sup>					21.407 156.687 Number of Loans	12,02% 87,98% % Total Loans	627.491.857 9.389.859.150 Amount of Loans	No.
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance per loan (EUR) Average Original Principal Balance per loan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Remaining Terms (months) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Spraed (%) Meighted Average Spraed (%) Max Maturity Date (yyyy-mm-dd) Subsidized Loans Yes No Insured Property <sup>6</sup> Yes					21.407 156.687	12,02% 87,98%	627.491.857 9.389.859.150	178.094 14.486.609.439,80 10.017.351.007,37 81.342,49 56.247,55 11.473.808,15 0,1114 19.626.209,20 0,20% 103,86 320,15 54,36% 0,75% 1,19% 2070/02/02 % Total Amount 6,26% 93,74% % Total Amount
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance per Ioan (EUR) Average Original Principal Balance per Ioan (EUR) Current principal Balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Remaining Terms (months) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Spread (%) Max Maturity Date (yyyy-mm-dd) Subsidized Loans Yes No Insured Property <sup>6</sup> Yes No Interest Rate Type					21.407 156.687 Number of Loans 178.094 0	12,02% 87,98% <b>% Total Loans</b> 100,00% 0,00% <b>% Total Loans</b>	627.491.857 9.389.859.150 Amount of Loans 10.017.351.007 0 Amount of Loans	178.094 14.486.609.439, 81 10.017.351.007,31 81.342,45 56.247,55 11.473.808,15 0,119 19.626.209,21 03.88 320,15 54,389 54,649 0,759 1,199 2070/02/02 % Total Amount 100,00% % Total Amount
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Aggregate Current Principal Balance per loan (EUR) Average Original Principal Balance per loan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Seasoning (months) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Spread (%) Max Maturity Date (yyyy-mm-dd) Subsidized Loans Yes No Insured Property <sup>6</sup> Yes No Interest Rate Type Fixed					21.407 156.687 Number of Loans 178.094 0 Number of Loans 2.311	12,02% 87,98% <b>% Total Loans</b> 100,00% 0,00% <b>% Total Loans</b> 1,30%	627.491.857 9.389.859.150 Amount of Loans 10.017.351.007 0 Amount of Loans 95.584.799	178.09- 14.486.609.439,80 10.017.351.007,3 81.342,45 56.247,55 11.473.808,15 0,114 19.626.209,20 103,88 320,11 54,38% 54,64% 0,75% 1,19% 2070/02/02 % Total Amount 6,26% 93,74% % Total Amount 100,00% % Total Amount 0,95%
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance per loan (EUR) Average Original Principal Balance per loan (EUR) Average Current Principal Balance per loan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Remaining Terms (months) Weighted Average Remaining Terms (months) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Purerett Indexed LTV <sup>5</sup> (%) Weighted Average Spread (%) Max Maturity Date (yyyy-mm-dd) Subsidized Loans Yes No Insured Property <sup>6</sup> Yes No Interest Rate Type Fixed Floating					21.407 156.687 Number of Loans 178.094 0	12,02% 87,98% <b>% Total Loans</b> 100,00% 0,00% <b>% Total Loans</b>	627.491.857 9.389.859.150 Amount of Loans 10.017.351.007 0 Amount of Loans	178.09- 14.486.609.439,80 10.017.351.007,3 81.342,45 56.247,55 11.473.808,15 0,114 19.626.209,20 103,88 320,11 54,38% 54,64% 0,75% 1,19% 2070/02/02 % Total Amount 6,26% 93,74% % Total Amount 100,00% % Total Amount 0,95%
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance per loan (EUR) Average Original Principal Balance per loan (EUR) Current principal balance per loan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Seasoning (months) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Spread (%) Max Maturity Date (yyyy-mm-dd) Subsidized Loans Yes No Insured Property <sup>4</sup> Yes No Interest Rate Type Fixed Floating Repayment Type Annuity / French					21,407 156,687 Number of Loans 178,094 0 Number of Loans 2,311 175,783 Number of Loans 153,965	12,02% 87,98% <b>% Total Loans</b> 100,00% <b>% Total Loans</b> 1,30% 98,70% <b>% Total Loans</b> 86,45%	627.491.857 9.389.859.150 Amount of Loans 10.017.351.007 0 Amount of Loans 95.584.799 9.921.766.208 Amount of Loans 8.538.109.568	178.094 14.486.609.439,80 10.017.351.007,33 81.342,44 56.247,55 11.473.808,15 0,119 19.626,209,2( 0,200 103,86 320,15 54,389 54,649 0,75% 1,199 2070/02/02 % Total Amount 6,26% 93,74% % Total Amount 100,000 % Total Amount 0,95% 99,05% % Total Amount 85,23%
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Average Original Principal Balance per loan (EUR) Average Current Principal Balance per loan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Remaining Terms (months) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Current Meated LTV <sup>5</sup> (%) Weighted Average Spared (%) Max Maturity Date (yyyy-mm-dd) Subsidized Loans Yes No Insured Property <sup>6</sup> Yes No Interest Rate Type Fixed Floating Repayment Type Annuity / French Linear					21.407 156.687 Number of Loans 178.094 0 Number of Loans 2.311 175.783 Number of Loans 153.965 0	12,02% 87,98% <b>% Total Loans</b> 100,00% 0,00% <b>% Total Loans</b> 1,30% 98,70% <b>% Total Loans</b> 86,45% 0,00%	627.491.857 9.389.859.150 Amount of Loans 10.017.351.007 0 Amount of Loans 95.584.799 9.921.766.208 Amount of Loans 8.538.109.568	178.094 14.486.609.439,80 10.017.351.007,37 81.342,55 56.247,55 11.473.808,15 0,1114 19.626.209,20 103,86 320,15 54,38% 54,64% 0,75% 1,19% 2070/02/02 % Total Amount 6,26% % Total Amount 0,95% 99,05% % Total Amount 85,23%
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Current Principal Balance (EUR) Aggregate Current Principal Balance (EUR) Aggregate Current Principal Balance per loan (EUR) Average Original Principal Balance per loan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 5 largest borrowers Weighth of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Seasoning (months) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>6</sup> (%) Weighted Average Current Indexed LTV <sup>6</sup> (%) Weighted Average Indexed Spread (%) Max Maturity Date (yyyy-mm-dd) Subsidized Loans Yes No Insured Property <sup>6</sup> Yes No Interest Rate Type Fixed Floating Repayment Type Annuity / French					21,407 156,687 Number of Loans 178,094 0 Number of Loans 2,311 175,783 Number of Loans 153,965	12,02% 87,98% <b>% Total Loans</b> 100,00% <b>% Total Loans</b> 1,30% 98,70% <b>% Total Loans</b> 86,45%	627.491.857 9.389.859.150 Amount of Loans 10.017.351.007 0 Amount of Loans 95.584.799 9.921.766.208 Amount of Loans 8.538.109.568	No N
Cover Pool Includes Assets in a currency different than Euro (yes/no) Liabilities in a currency different than Euro (yes/no) Cross currency swaps in place (yes/no) Currency Exposure Detail  6. Mortgage Credit Pool Main Characteristics Number of Loans Aggregate Original Principal Balance (EUR) Aggregate Original Principal Balance (EUR) Ayerage Original Principal Balance per loan (EUR) Average Original Principal Balance per loan (EUR) Average Original Principal Balance per loan (EUR) Current principal balance of the 5 largest borrowers Weight of the 5 largest borrowers (current principal balance) % Current principal balance of the 10 largest borrowers Weight of the 10 largest borrowers (current principal balance) % Weighted Average Seasoning (months) Weighted Average Remaining Terms (months) Weighted Average Remaining Terms (months) Weighted Average Current Unindexed LTV <sup>5</sup> (%) Weighted Average Current Indexed LTV <sup>5</sup> (%) Weighted Average Spread (%) Max Maturity Date (yyyy-mm-dd) Subsidized Loans Yes No Insured Property <sup>6</sup> Yes No Interest Rate Type Fixed Floating Repayment Type Annuity / French Linear Increasing instalments					21.407 156.687 Number of Loans 178.094 0 Number of Loans 2.311 175.783 Number of Loans 153.965 0 36	12,02% 87,98% % Total Loans 100,00% 0,00% % Total Loans 1,30% 98,70% % Total Loans 86,45% 0,00% 0,02%	627.491.857 9.388.859.150 Amount of Loans 10.017.351.007 0 Amount of Loans 95.584.799 9.921.766.208 Amount of Loans 8.538.109.668 0 0 405.871	No.



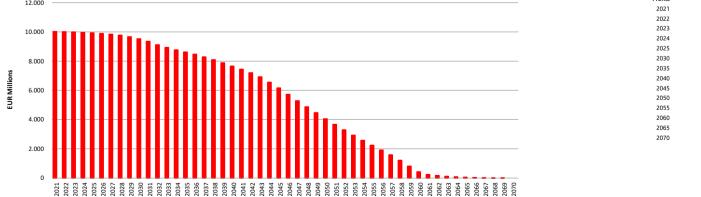
Investor Report - 30th June 2021



Report Reference Date: Report Frequency:

**30-06-2021** Quarterly

5. Mortgage Credit Pool (continued) Geasoning	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
p to 1 year	5.729	3,22%	655.157.765	6,5
to 2 years	8.479	4,76%	860.686.388	8,5
to 3 years	11.696	6,57%	1.128.764.483	11,2
to 4 years	10.643	5,98%	1.024.231.115	10,2
o 5 years	7.610	4,27%	703.477.565	7,0
o 6 years	5.528	3,10%	454.696.120	4,5
o 7 years	3.260	1,83%	246.926.316	2,4
to 8 years	1.890	1,06%	119.122.762	1,1
o 9 years	2.073	1,16%	119.980.294	1,2
to 10 years	2.570	1,44%	139.272.551	1,3
lto 11 years	6.323	3,55%	381.072.011	3,8
to 12 years	10.692	6,00%	626.619.652	6,2
ore than 12 Years	101.601	57,05%	3.557.343.985	35,5
emaining Term	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
o to 5 years	14.076	7,90%	109.481.205	1,0
to 8 years	9.233	5,18%	186.430.024	1,8
·	10.885	6,11%	279.027.560	2,7
to 10 years				
to 12 years	13.824	7,76%	412.784.275	4,
to 14 years	9.109	5,11%	335.541.382	3,:
to 16 years	7.159	4,02%	317.689.602	3,1
to 18 years	7.999	4,49%	386.862.044	3,8
8 to 20 years	8.385	4,71%	445.208.580	4,4
to 22 years	8.405	4,72%	475.697.956	4,
to 24 years	12.462	7,00%	705.676.262	7,
to 26 years	13.543	7,60%	867.238.654	8,
to 28 years	11.386	6,39%	824.661.692	8,
to 30 years	10.009	5,62%	811.410.781	8,
0 to 40 years	38.521	21,63%	3.572.367.578	35,
ore than 40 years	3.098	1,74%	287.273.413	2,8
irrent Indexed LTV	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
to 40%	67.669	38,00%	2.001.234.433	19,9
to 50%	25.128	14,11%	1.392.318.398	13,
to 60%	28.929	16,24%	1.935.958.525	19,3
to 70%	34.991	19,65%	2.635.844.498	26,3
0 to 80%	21.377	12,00%	2.051.995.154	20,4
ore than 80%	0	0,00%	0	0,0
oan Purpose	Number of Loans	% Total Loans	Amount of Loans	% Total Amount
wner-occupied	167.863	94,26%	9.343.824.400	93,2
econd Home	10.226	5,74%	673.447.911	6,7
uy to let	r	0,00%	78.696	0,0
	5			
	0	0,00%	0	
ther roperty Type				0,0 % Total Amount
ther	0	0,00%	0	0,0
her operty Type sidential	0	0,00%	0	0,0 % Total Amount
cher  operty Type  ssidential  at	0 Number of Loans	0,00% % Total Loans	0 Amount of Loans	0,0 % Total Amount 56,7
ther operty Type	Number of Loans	0,00% % Total Loans 61,38%	0 Amount of Loans 5.633.680.934 4.354.722.222	0,0 % Total Amount 56,2 43,
her operty Type ssidential at ous	0 Number of Loans 109.322 68.282	0,00% <b>% Total Loans</b> 61,38% 38,34%	0 Amount of Loans 5.633.680.934	0,0 % Total Amount 56,7
her operty Type sidential al turn turn turn turn turn turn turn turn	0 Number of Loans 109.322 68.282	0,00% <b>% Total Loans</b> 61,38% 38,34%	0 Amount of Loans 5.633.680.934 4.354.722.222	0,6 % Total Amount 56,2 43,4
her operty Type sidential it use her mmercial ographical Distribution	0 Number of Loans  109.322 68.282 490  Number of Loans	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852 Amount of Loans	0,/ % Total Amount 56,, 43,, 0,, % Total Amount
ner operty Type sidential t use ner mercial ographical Distribution	0 Number of Loans  109.322 68.282 490  Number of Loans 57.972	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55%	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471	0, % Total Amount 56, 43, 0, % Total Amount 31,
ner operty Type sidential t t use ner operaphical Distribution tth	0 Number of Loans  109.322 68.282 490  Number of Loans 57.972 34.795	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 19,54%	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449	0, % Total Amount 56, 43, 0, % Total Amount 31,
ner operty Type sidential t use her mmercial ographical Distribution tth	0 Number of Loans  109.322 68.282 490  Number of Loans 57.972 34.795 58.956	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10%	0 Amount of Loans  5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37,
ner operty Type  sidential  t  use  ner  mercial  ographical Distribution  rth  other  open  ope	0 Number of Loans  109.322 68.282 490  Number of Loans 57.972 34.795 58.956 11.599	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51%	0 Amount of Loans  5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37,
ner operty Type sidential t use ner mmercial ographical Distribution rth neter boon ontelligible operations on the state of the state o	0 Number of Loans  109.322 68.282 490  Number of Loans 57.972 34.795 58.956 11.599 9.834	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52%	0 Amount of Loans  5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4,
ner  perty Type  sidential  t  use  ner  mmercial  ographical Distribution  tth  ster  pon  netejo  garape  deira	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83%	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6,
ner operty Type sidential t use ner mmercial ographical Distribution rth nher oben operation of the operatio	0 Number of Loans  109.322 68.282 490  Number of Loans 57.972 34.795 58.956 11.599 9.834	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94%	0 Amount of Loans  5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1,
ner operty Type  sidential  t  use  ner  mmercial  ographical Distribution  rth  nter  bon  one  one  one  one  one  one  one  o	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, Total Loan Amo
her  operty Type  sidential  at  usse her mmercial  ographical Distribution  orth  nter bon  entejo  garve  adeira  ores  tilinquencies*  60 days to 60 days	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, Total Loan Amount 1.737
her operty Type sidential sit use her mmercial ographical Distribution rtth nete bon entejo garve adeira ores entes of ob days 60 days to 60 days	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273	0,1 % Total Amount 56, 43, 0,
her  operty Type  sidential  ot  use  her  mmercial  ographical Distribution  rth  ntter  bon  entejo  garve  sideria  ores  Uniquencies <sup>2</sup> 10 days to 60 days  10 days to 90 days  10 days to 90 days	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486	0,1 % Total Amount 56, 43, 0,
ner perty Type sidential t use ner mercial ographical Distribution rth other on nitejo arave deira pres tinquencies² 0 days to 60 days 0 days to 60 days 0 days to 90 days	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1, Total Loan Amount 1.737 32
ner perty Type sidential t use ner mercial ographical Distribution rth other on nitejo arave deira pres tinquencies² 0 days to 60 days 0 days to 60 days 0 days to 90 days	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486  Amortisation Profile	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1. Total Loan Amount 1.737 32
perty Type ididential  t use  ner  marcial  paraphical Distribution  th  ther  on  on  otel  or  otel	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486  Amoutisation Profile 2021	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1, Total Loan Am 1.737 32 Principal Bal
ner y perty Type sidential t use ner mercial ographical Distribution rth theter bon ntejo anve deira grave telia g	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486  Amortisation Profile 2021 2022	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1, Total Loan Amo 1.737 32  Principal Bal 10.016.031
ner y perty Type sidential t use ner mercial ographical Distribution rth theter bon ntejo anve deira grave telia g	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans  5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486  Amortisation Profile 2021 2022 2023	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1, Total Loan Amo 1.737 32  Principal Bal 10.006.378 9.986.469
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ner sperty Type sidential t tuse ner mmercial pgraphical Distribution rth ster non nitejo arve dedira pres tinquencies² 0 days to 90 days 0 days to 90 days 0 days to 90 days 12.000	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans  5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486  Amortisation Profile 2021 2022 2023	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1, Total Loan Amm 1.737 32  Principal Bal 10.016.031 10.006.378 9.986.496 9.9957.492
neer type sidential to the state of the stat	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486  Amortisation Profile 2021 2022 2023 2024	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1, Total Loan Am 1.737 32  Principal Bal 10.016.031 10.006.378 9.986.469 9.957.492
neerly Type sidential t use neer mmercial pgraphical Distribution rth siter nonn nitejo arve dedira press use use use use use 10 do days to 60 days 0 days to 90 days 0 days to 90 days 1 12.000  1 10.000  8.000	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486  Amortisation Profile 2021 2022 2023 2024 2025	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1, Total Loan Amo 1.737 32  Principal Bal 10.016.031 10.006.378 9.986.469 9.957.492 9.925.781
neerly Type sidential t use neer mmercial pgraphical Distribution rth siter nonn nitejo arve dedira press use use use use use 10 do days to 60 days 0 days to 90 days 0 days to 90 days 1 12.000  1 10.000  8.000	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486  Amortisation Profile 2021 2022 2023 2024 2025 2030	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1, Total Loan Amo 1.737 32  Principal Bal 10.006.378 9.986.469 9.957.492 9.925.781 9.523.411 8.616.371
idential declaration of the proof of the pro	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans  5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486  Amortisation Profile 2021 2022 2023 2024 2025 2030 2035	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1, Total Loan Am 1.737 32  Principal Bal 10.016.031 10.006.378 9.986.469 9.957.492 9.925.781 9.523.411 8.616.377 7.651.568
neerly Type sidential t use neer mmercial pgraphical Distribution rth siter nonn nitejo arve dedira press use use use use use 10 do days to 60 days 0 days to 90 days 0 days to 90 days 1 12.000  1 10.000  8.000	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486  Amortisation Profile 2021 2022 2023 2024 2025 2030 2035 2040	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1, Total Loan Amo 1.737 32  Principal Bal 10.016.031 10.006.378 9.986.469 9.957.492 9.925.781 9.523.411 8.616.371 7.651.568 6.158.322
neerly Type sidential t use neer mmercial pgraphical Distribution rth siter nonn nitejo arve dedira press use use use use use 10 do days to 60 days 0 days to 90 days 0 days to 90 days 1 12.000  1 10.000  8.000	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans 5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 2117.072.273 107.182.486  Amortisation Profile 2021 2022 2023 2024 2025 2030 2035 2040 2045	0, % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, Total Loan Amo 1.737 32  Principal Bal 10.016.031 10.006.378 9.986.469 9.957.492 9.925.781 8.616.371 7.651.568 6.158.322 4.048.221
her operty Type sidential set was been memorial suggraphical Distribution with neter both state of the state	Number of Loans  109,322 68,282 490  Number of Loans 57,972 34,795 58,956 11,599 9,834 3,263	0,00% % Total Loans 61,38% 38,34% 0,28% % Total Loans 32,55% 19,54% 33,10% 6,51% 5,52% 1,83% 0,94% Number of Loans 49 1	0 Amount of Loans  5.633.680.934 4.354.722.222 28.947.852  Amount of Loans 3.141.680.471 1.754.979.449 3.710.960.472 481.526.581 603.949.275 217.072.273 107.182.486  Amortisation Profile 2021 2022 2023 2024 2025 2030 2035 2040 2045 2045 2050	0,0 % Total Amount 56, 43, 0, % Total Amount 31, 17, 37, 4, 6, 2, 1, Total Loan Amo 1.737 32  Principal Bali 10.016.031 10.006.378 9.986.69 9.957.492 9.925.781 9.523.411 8.616.371 7.651.568 6.158.322 4.048.221
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<sup>&</sup>lt;sup>b</sup> Includes mortgage pool and other assets; assumes no prepayments.



Investor Report - 30th June 2021



Report Reference Date: Report Frequency: 30-06-2021 Quarterly

7. Expected Maturity Structure							
In EUR	0-1 Years	1-2 Years	2-3 Years	3-4 Years	4-5 Years	5-10 Years	>10 Years
Residencial Mortgages <sup>b</sup>	4.649.484	14.604.521	24.688.293	30.226.252	35.611.628	467.470.571	9.440.100.258
Commercial Mortgages	0	0	0	0	0	0	0
Other Assets <sup>2</sup>	0	0	0	0	0	0	0
Cover Pool	4.649.484	14.604.521	24.688.293	30.226.252	35.611.628	467.470.571	9.440.100.258
Covered Ronds	750 000 000	750 000 000	1 750 000 000	750 000 000	n	4 600 000 000	0

includes mortgage poor and other assets, assumes no prepayments.	
8. Liquidity Cushion	Nominal Amount
Liquidity Cushion (according to Fitch's definition) <sup>c</sup>	
Liquidity Cushion amount	0,00
Deposits with eligible financial institutions	0,00
Eligible securities	0,00
Liquidity Cushion requirement calculation	
Required Liquidity Cushion	0,00
Interest due month 1	0,00
Interest due month 2	0,00
Interest due month 3	0,00
Cabildant annual to the interest an impact due on the Coursed Bands Colleged from the part 2 months	

Total Amount of Derivatives in the Cover pool 8.600.000.000,00 Of Which Interest Rate Derivatives 8.600.000.000,00 Fixed to Floating Swaps 0.00 Interest Basis Swaps 8.600.000.000.00 Of Which Currency Swaps 0,00

<sup>b</sup> External Counterparties (No)

Corporate Finance Division - Long Term Funding

 $\underline{mercados financeiros@santander.pt}\\ \underline{https://www.santander.pt/institucional/investor-relations/santander-totta-sa/emissao-de-dividados financeiros.$ 

Other Reports on BST website ECBC Label Website

## Soft Bullet Date (Extended Maturity)

If the covered bonds are not redeemed on the relevant maturity date, the maturity will automatically be extended on a monthly basis up to one year. In that event, the covered bonds can be redeemed in whole or in part on a monthly basis up to and including the Extended Maturity Date.

### <sup>2</sup> Other Assets

In addition to the mortgage assets, other assets (or substitution assets) may be included in the cover pool up to an amount equal to 20% of the cover pool, subject to the following eligibility criteria:

- Deposit with the Bank of Portugal in cash or ECB eligible securities, or
- Deposits held with credit institutions rated at least A-.

<sup>3</sup> Overcollateralisation
The overcollateralisation ratios are calculated by dividing (i) the total outstanding balance of the assets included in the cover pool by (ii) the total nominal amount of the covered bonds (both excluding accrued interest). For clarification purposes, all assets included in the covered pool are eligible assets.

The NPV of the assets is obtained by discounting all future cash flows with the IRS curve plus average spread for new transactions.

The NPV of the liabilities is obtained by discounting all future cash flows based on the funding curve of the issuer.

Substitution assets as well as any derivatives in the pool are marked at their market value

NPV of liabilities cannot exceed the NPV of the portfolio assigned to the bond, including derivatives

The Current LTV is calculated by dividing de outstanding balance of the loan by the value of the underlying property (last physical valuation).

The Current indexed LTV is calculated by dividing de outstanding balance of the loan by the latest valuation amount of the underlying property (i.e. indexed value or last physical valuation).

A full valuation of the underlying properties must have been performed by an independent appraiser, at origination or after, prior to the inclusion of the mortgage loan in the cover pool.

Properties (both residential and commercial) should also be revalued regularly:

- For commercial assets this must be done on an annual basis;
- Residential properties must be revalued at least every 3 years if the individual mortgage credit value exceeds € 500.000
- -Also the value of the mortgage property should be checked on a frequent basis, at least every three years, in order to identify the properties that require appraisal by an expert (this procedure can be done using satisitcal models approved by the Bank of Portugal).

# <sup>6</sup> Insured Property

All mortgages must have property damage insurance covering fire and floods.

A loan is considered to be delinquent if any payment is in arrears by more than 30 days. According to the Portuquese covered bonds legislation, any loan which is in arrears by more than 90 days must be removed from the pool and substituted by another loan which fulfills the elegibility criteria. Therefore, there are no NPL's included in the cover pool