HDT Completion Guidelines

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# Purpose

With onset of the Energy Efficient Mortgage Label a milestone in data collection specifically on energy efficient data in commercial and real estate mortgages has been reached and the Harmonised Disclosure Template (HDT) acts as the main practical tool to produce consistent and comparable datasets both within and across jurisdictions. Knowing the challenge that even with a common template the various data fields can be populated in various ways the EEM Label decided to provide these practical guidelines for further information on how to effectively compile the HTT. The guidelines are undergoing continuous revisions in order to address questions and clarifications received from the lending institutions in order to ensure the highest possible clarity and user-friendliness.

# General guidelines

1. Every program has one separate EEM HDT. Lending institutions with more than one sustainable mortgage program have to present as many separate EEM HDTs as the number of programs.
2. All cells that include “[For completion]” and “[Mark as ND if not relevant]” needs to be completed.
3. The "[For completion]" or "[Mark as ND if not relevant]" cells could be filled with:
	1. Numbers: Please insert the appropriate data
	2. Letters: Please insert either No Data (ND)
		1. ND1: Please complete the cell with ND1 when the information is not applicable for the jurisdiction
		2. ND2: Please complete the cell with ND2 when the information is not relevant for the Lending institution
		3. ND3: Please complete the cell with ND3 when the information is not available at the present time
4. Please note that the percentage cells will be automatically completed by the spreadsheet.
5. The wording of the tabs are not to be changed.
6. Should you make references to external documents or cells in this document, please insert the hyperlink.
7. Various fields as well as the amount of rows and columns are blocked in order to guarantee the uniformity of the HDT architecture which enables to run automated reporting programs. In order to guarantee this uniformity the Secretariat will not provide 'unprotected' HDTs to the lending institutions
8. Since the loan bucket size of the loan size information (Tab. A1. EEM General Mortgage Assets - section 1.10 and 1.15, Tab. B1 EEM Sust. Mortgage Assets section 13) as well as the EPC information (Tab. A1. EEM General Mortgage Assets - section 23; Tab. B1 EEM Sust Mortgage Assets section 23) are decided at national level.
9. Since the regional breakdown denomination (Tab. A1 EEM Mortgage Assets - section 1.5., Tab B1 EEM Sust. Mortgage Assets - section 2.5) is decided at national level, please follow the agreed dispositions.
10. For any further questions on how to complete the HDT please consult in the following order:
	1. the EEM HDT Completion Guideline
	2. the relevant National Coordinator
	3. the EEM Label Secretariat

# Tab Specific Guidelines

Here you find guidelines for specific locations in the different tabs of the HDT in order to prevent providing misleading information.

## Introduction

1. Reporting Date: date in which the HDT has been published
2. Cut-off Date: date the figures refer to. The last date of a quarter needs to be the last calendar day. For example Friday 29 March 2019 was the last working day of Q1 2019, but here we would like to see as cut-off date 31 March 2019 even if it falls on a Sunday.

## A1. EEM General Mortgage Assets

### 1.4. Breakdown by Geography

In this section besides the breakdown by country at the same time also the breakdown between residential and commercial loans is provided.

TWO POSSIBLE APPROACHES can be used:

Approach A:

The breakdown is provided separately for residential loans and commercial loans, thus reaching 100% in both columns.

Approach B:

The breakdown is provided for both types of loans together, thus 100% is reached by adding the breakdowns in both columns.

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

In order to provide a more consistent comparison of the location of the mortgage assets of the same jurisdictions, the EEM Label presents the list of regions to be used for report. The list here below has been taken on from the jurisdictions using HTT of the Covered Bond Label:

1. Austria:
	1. Wien
	2. Niederösterreich
	3. Oberösterreich
	4. Salzburg
	5. Tirol
	6. Steiermark
	7. Kärnten
	8. Burgenland
	9. Vorarlberg
2. Belgium:
	1. Antwerpen
	2. Vlaams-Brabant
	3. Oost-Vlaanderen
	4. Brussels
	5. West-Vlaanderen
	6. Limburg
	7. Liège
	8. Hainaut
	9. Brabant Wallon
	10. Namur
	11. Luxembourg
3. Canada:
	1. Alberta
	2. British Columbia
	3. Manitoba
	4. New Brunswick
	5. Newfoundland and Labrador
	6. Northwest Territories
	7. Nova Scotia
	8. Nunavut
	9. Ontario
	10. Prince Edward Island
	11. Quebec
	12. Saskatchewan
	13. Yukon
4. Denmark:
	1. Hovedstaden
	2. Sjælland
	3. Syddanmark
	4. Midtjylland
	5. Nordjylland
5. Estonia:
	1. Tallin
	2. Other Estonia
6. Finland:
	1. Aland Islands
	2. Central Finland
	3. Central Ostrobothnia
	4. Etela-Savo
	5. Kainuu
	6. Kanta-Hame
	7. Kymenlaakso
	8. Lapland
	9. North Karelia
	10. North Ostrobothnia
	11. Ostrobothnia
	12. Paijat-Hame
	13. Pirkanmaa
	14. Pohjois-Savo
	15. Satakunta
	16. South Karelia
	17. South Ostrobothnia
	18. Uusimaa
	19. Varsinais-Suomi
7. France:
	1. Auvergne-Rhône-Alpes
	2. Bourgogne-Franche-Comté
	3. Bretagne
	4. Centre-Val-de-Loire
	5. Grand-Est
	6. Corse
	7. Outremer
	8. Occitanie
	9. Normandie
	10. Ile-de-France
	11. Nouvelle-Aquitaine
	12. Hauts-de-France
	13. Pays-de-la-Loire
	14. Provence-Alpes-Côte-d'Azur
8. Germany:
	1. Baden-Württemberg
	2. Bavaria
	3. Berlin
	4. Brandenburg
	5. Bremen
	6. Hamburg
	7. Hesse
	8. Mecklenburg-Western Pomerania
	9. Lower Saxony
	10. North Rhine-Westphalia
	11. Rhineland-Palatinate
	12. Saarland
	13. Saxony
	14. Saxony-Anhalt
	15. Schleswig-Holstein
	16. Thuringia
9. Greece:
	1. Aegean Islands
	2. Attica
	3. Central Greece
	4. Creta
	5. Epirus
	6. Ionian Islands
	7. Macedonia
	8. Peloponnese
	9. Thessaloniki
	10. Thessaly
	11. Thrace
10. Ireland:
	1. Carlow
	2. Cavan
	3. Clare
	4. Cork
	5. Donegal
	6. Dublin
	7. Galway
	8. Kerry
	9. Kildare
	10. Kilkenny
	11. Laois
	12. Leitrim
	13. Limerick
	14. Longford
	15. Louth
	16. Mayo
	17. Meath
	18. Monaghan
	19. Offaly
	20. Roscommon
	21. Sligo
	22. Tipperary
	23. Waterford
	24. Westmeath
	25. Wexford
	26. Wicklow
11. Italy:
	1. Abruzzo
	2. Basilicata
	3. Calabria
	4. Campania
	5. Emilia Romagna
	6. Friuli Venezia Giulia
	7. Lazio
	8. Liguria
	9. Lombardia
	10. Marche
	11. Molise
	12. Piemonte
	13. Puglia
	14. Sardegna
	15. Sicilia
	16. Toscana
	17. Trentino Alto Adige
	18. Umbria
	19. Valle d'Aosta
	20. Veneto
12. Netherlands:
	1. Brabant
	2. Drenthe
	3. Flevoland
	4. Friesland
	5. Gelderland
	6. Groningen
	7. Limburg
	8. Noord-Holland
	9. Overijssel
	10. Utrecht
	11. Zeeland
	12. Zuid-Holland
13. Norway:
	1. Akershus
	2. Aust-Agder
	3. Buskerud
	4. Finmark
	5. Hedmark
	6. Hordaland
	7. Møre og Romsdal
	8. Nordland
	9. Oppland
	10. Oslo
	11. Østfold
	12. Rogaland
	13. Sogn og Fjordane
	14. Svalbard
	15. Telemark
	16. Troms
	17. Trøndelag
	18. Vest-Agder
	19. Vestfold
14. Poland:
	1. Dolnośląskie
	2. Kujawsko-Pomorskie
	3. Lubelskie
	4. Lubuskie
	5. Łódzkie
	6. Małopolskie
	7. Mazowieckie
	8. Opolskie
	9. Podkarpackie
	10. Podlaskie
	11. Pomorskie
	12. Śląskie
	13. Świętokrzyskie
	14. Warmińsko-Mazurskie
	15. Wielkopolskie
	16. Zachodniopomorskie
15. Portugal:
	1. North
	2. Center
	3. Lisbon
	4. Alentejo
	5. Algarve
	6. Madeira
	7. Azores
16. Republic of Korea (South):
	1. Busan
	2. North Chungcheong
	3. South Chungcheong
	4. Daejeon
	5. Daegu
	6. Gangwon
	7. Gwangju
	8. Gyeonggi
	9. North Gyeongsang
	10. South Gyeongsang
	11. Incheon
	12. Jeju
	13. North Jeolla
	14. South Jeolla
	15. Sejong
	16. Seoul
	17. Ulsan
17. Singapore:
	1. Core Central Region (CCR)
	2. Rest of Central Region (RCR)
	3. Outside Central Region (OCR)
18. Slovakia:
	1. Bratislavský kraj
	2. Trnavský kraj
	3. Nitrianský kraj
	4. Trenčianský kraj
	5. Žilinský kraj
	6. Banskobystrický kraj
	7. Košický kraj
	8. Prešovský kraj
19. Spain:
	1. Andalusia
	2. Aragon
	3. Asturias
	4. Balearic Islands
	5. Basque Country
	6. Canary Islands
	7. Cantabria
	8. Castile La Mancha
	9. Castile León
	10. Catalonia
	11. Ceuta
	12. Extremadura
	13. Galicia
	14. La Rioja
	15. Madrid
	16. Melilla
	17. Murcia
	18. Navarra
	19. Valencia
20. Sweden:
	1. Greater Stockholm
	2. Greater Gothenburg
	3. Greater Malmoe
	4. South Sweden
	5. West Sweden
	6. North Sweden
	7. East Sweden
21. United Kingdom [still to be decided]:
	1. East Anglia
	2. East Midlands
	3. London
	4. North
	5. North West
	6. Northern Ireland
	7. South East
	8. Scotland
	9. South West
	10. Wales
	11. West Midlands
	12. Yorkshire and Humberside

### 1.6. Breakdown by Interest Rate

Please refer to section 1.4. Breakdown by geography

### 1.7. Breakdown by Repayment Type

Please refer to section 1.4. Breakdown by geography

### 1.8. Loan Seasoning

Please refer to section 1.4. Breakdown by geography

### 1.A - 10. Loan Size information and 1.B – 15. Loan Size information

Here below the bucket breakdown list for the loan size information in the different jurisdictions which are linked to their respective domestic currency. National coordinators are invited to ensure that lending institutions use the agreed breakdown for the loan size information as well as the same style of presentation. The breakdown proposed here below has been taken from the HTT of the Covered Bond Label.

| **Country** | **Residential loans** | **Commercial loans** |
| --- | --- | --- |
| Austria | < 100.000100.000 - 300.000300.000 - 500.000500.000 - 1.000.0001.000.000 - 5.000.000> 5.000.000 | < 100.000100.000 - 300.000300.000 - 500.000500.000 - 1.000.0001.000.000 - 5.000.000> 5.000.000 |
| Belgium | <=100K>100K and <=200K>200K and <=300K>300K and <=400K>400K | Not present |
| Canada | 99,999 and below100,000 - 199,999200,000 - 299,999300,000 - 399,999400,000 - 499,999500,000 - 599,999600,000 - 699,999700,000 - 799,999800,000 - 899,999900,000 - 999,9991,000,000 and above | Not present |
| Denmark | DKK 0 - 2mDKK 2 - 5mDKK 5 - 20mDKK 20 - 50mDKK 50 - 100m> DKK 100m | DKK 0 - 2mDKK 2 - 5mDKK 5 - 20mDKK 20 - 50mDKK 50 - 100m> DKK 100m |
| Estonia | <=10,000.00>10,000.00 <=20,000.00>20,000.00 <=30,000.00>30,000.00 <=40,000.00>40,000.00 <=50,000.00>50,000.00 <=60,000.00>60,000.00 <=70,000.00>70,000.00 <=80,000.00>80,000.00 <=90,000.00>90,000.00 <=100,000.00>100,000.00 <=110,000.00>110,000.00 <=120,000.00>120,000.00 <=130,000.00>130,000.00 <=140,000.00>140,000.00 <=150,000.00>150,000.00 <=160,000.00>160,000.00 <=170,000.00>170,000.00 <=180,000.00>180,000.00 <=190,000.00>190,000.00 <=200,000.00>200,000.00 <=210,000.00>210,000.00 <=220,000.00>220,000.00 | Not present |
| Finland | 0 - 0,0250000,025001 - 0,0500000,050001 - 0,1000000,100001 - 0,1500000,150001 - 0,200 0000,200001 - 0,2500000,250001 - 0,3000000,300001 - | Not present |
| France | <=200.000,00>200.000,00 <=400.000,00>400.000,00 <=600.000,00>600.000,00 <=800.000,00>800.000,00 <=1.000.000,001,000,000.00 > | <=200.000,00>200.000,00 <=400.000,00>400.000,00 <=600.000,00>600.000,00 <=800.000,00>800.000,00 <=1.000.000,001,000,000.00 > |
| Germany | up to 300,000 Eurosmore than 300,000 Euros up to 1 mn. Eurosmore than 1 mn. Euros up to 10 mn. Eurosmore than 10 mn. Euros | up to 300,000 Eurosmore than 300,000 Euros up to 1 mn. Eurosmore than 1 mn. Euros up to 10 mn. Eurosmore than 10 mn. Euros |
| Greece | up to 37,500 EurosMore than 37,500 Euros up to 75,000 EurosMore than 75,000 Euros up to 100,000 EurosMore than 100,000 Euros up to 150,000 EurosMore than 150,000 Euros | Not present |
| Ireland | 0-5k5k-10k10k-25k25k-50k50k-75k75k-100k100k-150k150k-200k200k-250k250k-300k300k-350k350k-400k400k-450k450k-500k500k-600k600k-700k700k-800k800k-900k900k-1m1m + | Not present |
| Italy | 0 (included) – 10k10k (Included) – 25k25k ( Included ) – 50k50k ( Included ) – 75k 75k (Included) – 100k 100k (Included) – 150k150k (Included) – 200k200k (Included) – 300k  Over 300k (Included) | 0 (included) – 10k10k (Included) – 25k 25k ( Included ) – 50k50k ( Included ) – 75k 75k (Included) – 100k 100k (Included) – 150k150k (Included) – 200k200k (Included) – 300k  Over 300k (Included) |
| Netherlands | <=25.000,00>25.000,00 <=50.000,00>50.000,00 <=75.000,00>75.000,00 <=100.000,00>100.000,00 <=150.000,00>150.000,00 <=200.000,00>200.000,00 <=250.000,00>250.000,00 <=300.000,00>300.000,00 <=350.000,00>350.000,00 <=400.000,00>400.000,00 <=450.000,00>450.000,00 <=500.000,00>500.000,00 <=550.000,00>550.000,00 <=600.000,00>600.000,00 <=650.000,00>650.000,00 <=700.000,00>700.000,00 <=750.000,00>750.000,00 <=800.000,00>800.000,00 <=850.000,00>850.000,00 <=900.000,00>900.000,00 <=950.000,00>950.000,00 <=1.000.000,00>1.000.000,00 | Not present |
| Norway | Private individuals ≤ 1 > 1 ≤ 2 > 2 ≤ 3 > 3 ≤ 4 > 4 ≤ 5 > 5Housing cooperatives ≤ 5 > 5 ≤ 10 > 10 ≤ 20 > 20 ≤ 50 > 50 ≤ 100 > 100 | Not present |
| Poland | ≤ PLN 250,000(PLN 250,000 - PLN 500,000](PLN 500,000 - PLN 1,000,000]> PLN 1,000,000 | Not present |
| Portugal | 0 - EUR 10.00010.000 - EUR 20.000 20.000 - EUR 30.00030.000 - EUR 40.00040.000 - EUR 50.00050.000 - EUR 60.00060.000 - EUR 70.00070.000 - EUR 80.00080.000 - EUR 90.00090.000 - EUR 100.000100.000 - EUR 200.000> EUR 200.000 | Not present |
| Republic of Korea (South) | 0-5050-100100-150150-200200-250250-300300-350350-400400+ | Not present |
| Singapore | ≤ SGD 500,000> SGD 500,000 - ≤ SGD 1,000,000> SGD 1,000,000 - ≤ SGD 1,500,000> SGD 1,500,000 - ≤ SGD 2,000,000> SGD 2,000,000 - ≤ SGD 2,500,000> SGD 2,500,000 - ≤ SGD 3,000,000> SGD 3,000,000 - ≤ SGD 3,500,000> SGD 3,500,000 - ≤ SGD 4,000,000> SGD 4,000,000 | Not present |
| Spain | of which up to 100,000 eurosof which more than 100,000 euros up to 200,000 eurosof which more than 200,000 euros up to 300,000 eurosof which more than 300,000 euros up to 500,000 eurosof which more than 500,000 euros up to 1mn eurosof which more than 1mn euros | of which up to 100,000 eurosof which more than 100,000 euros up to 200,000 eurosof which more than 200,000 euros up to 300,000 eurosof which more than 300,000 euros up to 500,000 eurosof which more than 500,000 euros up to 1mn eurosof which more than 1mn euros |
| Slovakia |

|  |
| --- |
| <0-0,025> |
| (0,025-0,050> |
| (0,050-0,075> |
| (0,075-0,100> |
| (0,100-0,125> |
| (0,125-0,150> |

 | Not present |
| Sweden | ->0 - <=0,25>0,25 - <=0,50>0,50 - <=0,75>0,75 - <=1,00>1,00 - <=2,00>2,00 - <=3,00>3,00 - <=4,00>4,00 - <=5>5 - <=10>10 - <=20>20 | -1.001.00-2.502.50-5.005.00-10.0010.00-25.0025.00-50.0050.00-100.00100.00-.250.00250.00- |
| United Kingdom | >=5,000 and <10,000>=10,000 and <25,000>=25,000 and <50,000>=50,000 and <75,000>=75,000 and <100,000>=100,000 and <150,000>=150,000 and <200,000>=200,000 and <250,000>=250,000 and <300,000>=300,000 and <350,000>=350,000 and <400,000>=400,000 and <450,000>=450,000 and <500,000>=500,000 and <600,000>=600,000 and <700,000>=700,000 and <800,000>=800,000 and <900,000>=900,000 and <1,000,000 | Not present |

### Sustainable data section (1.A. Residential mortgages 15.- 19. And 1.B. Commercial mortgages 24.-27.)

The information related to energy efficiency is provided for total mortgages outstanding and for the number of dwellings in each category (not number of loans as in the other categories). The new section inserted in Tab A1. EEM General Mortgage Assets focuses on the entire mortgage pool, while the Tab. B1. EEM Sust. Mortgage Assets M data focuses only on the subset of mortgages which are linked to an EEM labelled product.

#### Section 15. EPC information of the financed RRE – Section 24. EPC information of the financed CRE

The exact bucket breakdown is defined at country level.

[country specific breakdowns to be inserted here]

#### Section 16. Average energy use intensity (kWh/m2) (for RRE) – Section 25 Average energy use intensity (kWh/m2) (for CRE)

The exact bucket breakdown is defined at country level.

[country specific breakdowns to be inserted here]

#### Section 17. Property Age Structure (for RRE) – Section 26. CRE Age Structure

Here the lending institution is invited to provide information on the age of the property against which the mortgage loans are pledged. For this section the focus is on the original year of construction of the building. This section is understood to be the aggregate of the EeDaPP Master Template – Tab. Property – Field Code FB36. *“Indicate the year when the property was originally built (YYYY format). In the case of a conversion of a building into flats, the date of conversion should be supplied. If no data available refer to Taxonomy for inputs.”* The information provided here is slightly different with respect to that in section 19. New Residential dwelling.

#### Section 18. Dwelling type

Type of dwelling construction, which is different from the information requested in section 13. Breakdown by type as here the focus is on the type of construction which is financed, while in section 13 the focus is on the purpose of the acquired RRE.

#### Section 19. New Residential property – Section 27. New Commercial Property

Here the focus is on reporting if the property is new or an existing dwelling. The definition of “new” is left to the national jurisdictions (eg. Different VAT treatment at the time of acquisition, etc.).

Practical examples in order to encode the data for in section 17 and 19:

1. A building built in 1920 but converted into residential units in 2019:
	1. Section 17 - Property age: 2006 and later
	2. Section 19 – New Residential Property: “New property or existing property” (depending on the national jurisdiction – e.g. In Belgium on such a property the buyer would need to pay VAT as it is considered a new construction and as such it would be considered a “new property”)
2. An apartment building from 1950 which has never been renovated:
	1. Section 17 – Property age: 1945-1960
	2. Section 19 – New Residential Property: “Existing property”

## B1. EEM Sustainable Mortgage Assets

This section focuses exclusively on the subset of mortgage loans which are part of a labelled EEM product.

### Section 1. Share of EEMI-eligible loans in the total mortgage program

Loans issued through an EEM labelled product with respect to the total mortgage portfolio of the lending institution. The exact eligibility criteria are laid out by the specific labelled product which can be further highlighted in the C.EEM Harmonised Glossary.

#### Section 1.2 EEMI eligible loan flow

This section is necessary to track the new issuance of EEM labelled mortgages in order to assess the volume issuance fee (VIF) due for the labelled product. As a recap the VIF charges EUR 1 every EUR 1,000,000 of EEM labelled mortgages issued the previous year.