

Harmonised Transparency Template

2024 Version

Italy

Banco di Desio e della Brianza

Reporting Date: 24/07/24

Cut-off Date: 30/06/24



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A. Harmonised Transparency Template - General Information

HTT 2024

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Field Number	1. Basic Facts	
G.1.1.1	Country	Italy
G.1.1.2	Issuer Name	Banco di Desio e della Brianza
G.1.1.3	Labelled Cover Pool Name	Desio OBG
G.1.1.4	Link to Issuer's Website	www.bancodesio.it/it/content/documentazione-programma-di-emissione
G.1.1.5	Cut-off date	30/06/2024
OG.1.1.2	Optional information e.g. Contact names	www.bancodesio.it
OG.1.1.3	Optional information e.g. Parent name	
OG.1.1.4		
OG.1.1.5		
OG.1.1.6		
OG.1.1.7		
OG.1.1.8		
2. Regulatory Summary		
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y
G.2.1.2	CBD Compliance	Y
G.2.1.3	CRR Compliance (Y/N)	y
OG.2.1.1	LCR status	https://www.coveredbondlabel.com/issuer/217-banco-di-desio-e-della-brianza-spa
OG.2.1.2		
OG.2.1.3		
OG.2.1.4		
OG.2.1.5		
OG.2.1.6		
3. General Cover Pool / Covered Bond Information		
1.General Information		Nominal (mn)
G.3.1.1	Total Cover Assets	2.610,2
G.3.1.2	Outstanding Covered Bonds	1.675,00
OG.3.1.1	Cover Pool Size [NPV] (mn)	2.482,0
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	1.655,6
OG.3.1.3		
OG.3.1.4		



2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	ND1	30,8%	25,0%	OC committed with Rating Agencies (AP 80%)
G.3.2.3	Total OC (absolute value in mn)	935,2			
OG.3.2.1					
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.3	Optional information e.g. OC (NPV basis)				
OG.3.2.4					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2.470,4		94,6%	
G.3.3.2	Public Sector	0,0		0,0%	
G.3.3.3	Shipping	0,0		0,0%	
G.3.3.4	Substitute Assets	139,8		5,4%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	2.610,2		100,0%	
OG.3.3.1	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.2	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.3	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.4	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.5	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.3.6	<i>o/w [If relevant, please specify]</i>			0,0%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	16,7	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	1,8	ND3	0,1%	
G.3.4.3	1 - 2 Y	8,4	ND3	0,3%	
G.3.4.4	2 - 3 Y	15,5	ND3	0,6%	
G.3.4.5	3 - 4 Y	20,0	ND3	0,8%	
G.3.4.6	4 - 5 Y	30,9	ND3	1,3%	
G.3.4.7	5 - 10 Y	313,8	ND3	12,7%	
G.3.4.8	10+ Y	2.080,0	ND3	84,2%	
G.3.4.9	Total	2.470,4	0,0	100,0%	0,0%
OG.3.4.1	<i>o/w 0-1 day</i>			0,0%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0,0%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0,0%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0,0%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0,0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2,2	3,2		
	Maturity (mn)				
	By buckets:				
G.3.5.2					
G.3.5.3	0 - 1 Y	575,0	0,0	34,3%	0,0%
G.3.5.4	1 - 2 Y	0,0	575,0	0,0%	34,3%
G.3.5.5	2 - 3 Y	500,0	0,0	29,9%	0,0%
G.3.5.6	3 - 4 Y	500,0	500,0	29,9%	29,9%



G.3.5.7	4 - 5 Y	0,0	500,0	0,0%	29,9%
G.3.5.8	5 - 10 Y	100,0	100,0	6,0%	6,0%
G.3.5.9	10+ Y	0,0	0,0	0,0%	0,0%
G.3.5.10	Total	1.675,0	1.675,0	100,0%	100,0%
OG.3.5.1	<i>o/w 0-1 day</i>			0,0%	0,0%
OG.3.5.2	<i>o/w 0-0.5y</i>			0,0%	0,0%
OG.3.5.3	<i>o/w 0.5-1 y</i>			0,0%	0,0%
OG.3.5.4	<i>o/w 1-1.5y</i>			0,0%	0,0%
OG.3.5.5	<i>o/w 1.5-2 y</i>			0,0%	0,0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency					
		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2.470,4	ND2	100,0%	
G.3.6.2	AUD	0,0	ND2	0,0%	
G.3.6.3	BRL	0,0	ND2	0,0%	
G.3.6.4	CAD	0,0	ND2	0,0%	
G.3.6.5	CHF	0,0	ND2	0,0%	
G.3.6.6	CZK	0,0	ND2	0,0%	
G.3.6.7	DKK	0,0	ND2	0,0%	
G.3.6.8	GBP	0,0	ND2	0,0%	
G.3.6.9	HKD	0,0	ND2	0,0%	
G.3.6.10	ISK	0,0	ND2	0,0%	
G.3.6.11	JPY	0,0	ND2	0,0%	
G.3.6.12	KRW	0,0	ND2	0,0%	
G.3.6.13	NOK	0,0	ND2	0,0%	
G.3.6.14	PLN	0,0	ND2	0,0%	
G.3.6.15	SEK	0,0	ND2	0,0%	
G.3.6.16	SGD	0,0	ND2	0,0%	
G.3.6.17	USD	0,0	ND2	0,0%	
G.3.6.18	Other	0,0	ND2	0,0%	
G.3.6.19	Total	2.470,4	0,0	100,0%	0,0%
OG.3.6.1	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.6.2	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.6.3	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.6.4	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.6.5	<i>o/w [If relevant, please specify]</i>			0,0%	
OG.3.6.6	<i>o/w [If relevant, please specify]</i>			0,0%	
7. Covered Bonds - Currency					
		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1.675,0	ND2	100,0%	
G.3.7.2	AUD	0,0	ND2	0,0%	
G.3.7.3	BRL	0,0	ND2	0,0%	
G.3.7.4	CAD	0,0	ND2	0,0%	
G.3.7.5	CHF	0,0	ND2	0,0%	
G.3.7.6	CZK	0,0	ND2	0,0%	
G.3.7.7	DKK	0,0	ND2	0,0%	
G.3.7.8	GBP	0,0	ND2	0,0%	
G.3.7.9	HKD	0,0	ND2	0,0%	
G.3.7.10	ISK	0,0	ND2	0,0%	
G.3.7.11	JPY	0,0	ND2	0,0%	
G.3.7.12	KRW	0,0	ND2	0,0%	
G.3.7.13	NOK	0,0	ND2	0,0%	
G.3.7.14	PLN	0,0	ND2	0,0%	



G.3.7.15	SEK	0,0	ND2	0,0%	
G.3.7.16	SGD	0,0	ND2	0,0%	
G.3.7.17	USD	0,0	ND2	0,0%	
G.3.7.18	Other	0,0	ND2	0,0%	
G.3.7.19	Total	1.675,0	0,0	100,0%	0,0%
OG.3.7.1	<i>o/w [If relevant, please specify]</i>				
OG.3.7.2	<i>o/w [If relevant, please specify]</i>				
OG.3.7.3	<i>o/w [If relevant, please specify]</i>				
OG.3.7.4	<i>o/w [If relevant, please specify]</i>				
OG.3.7.5	<i>o/w [If relevant, please specify]</i>				
OG.3.7.6	<i>o/w [If relevant, please specify]</i>				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1.675,0	1.175,0	100,0%	70,1%
G.3.8.2	Floating coupon	0,0	500,0	0,0%	29,9%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	1.675,0	1.675,0	100,0%	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	139,8		100,0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0,0		0,0%	
G.3.9.3	Exposures to central banks	0,0		0,0%	
G.3.9.4	Exposures to credit institutions	0,0		0,0%	
G.3.9.5	Other	0,0		0,0%	
G.3.9.6	Total	139,8		100,0%	
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>			0,0%	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>			0,0%	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>			0,0%	
OG.3.9.4	<i>o/w EU central banks</i>			0,0%	
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>			0,0%	
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>			0,0%	
OG.3.9.7	<i>o/w CQS1 credit institutions</i>			0,0%	
OG.3.9.8	<i>o/w CQS2 credit institutions</i>			0,0%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	139,8		100,0%	
G.3.10.2	Eurozone	0,0		0,0%	
G.3.10.3	Rest of European Union (EU)	0,0		0,0%	
G.3.10.4	European Economic Area (not member of EU)	0,0		0,0%	
G.3.10.5	Switzerland	0,0		0,0%	
G.3.10.6	Australia	0,0		0,0%	
G.3.10.7	Brazil	0,0		0,0%	
G.3.10.8	Canada	0,0		0,0%	



G.3.10.9	Japan	0,0	0,0%	
G.3.10.10	Korea	0,0	0,0%	
G.3.10.11	New Zealand	0,0	0,0%	
G.3.10.12	Singapore	0,0	0,0%	
G.3.10.13	US	0,0	0,0%	
G.3.10.14	Other	0,0	0,0%	
G.3.10.15	Total EU	0,0		
G.3.10.16	Total	139,8	100,0%	
OG.3.10.1	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.2	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.3	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.4	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.5	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.6	<i>o/w [If relevant, please specify]</i>		0,0%	
OG.3.10.7	<i>o/w [If relevant, please specify]</i>		0,0%	
11. Liquid Assets				
		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	139,8	5,4%	8,3%
G.3.11.2	Central bank eligible assets	0,0	0,0%	0,0%
G.3.11.3	Other	0,0	0,0%	0,0%
G.3.11.4	Total	139,8	5,4%	8,3%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>			
OG.3.11.2	<i>o/w [If relevant, please specify]</i>			
OG.3.11.3	<i>o/w [If relevant, please specify]</i>			
OG.3.11.4	<i>o/w [If relevant, please specify]</i>			
OG.3.11.5	<i>o/w [If relevant, please specify]</i>			
OG.3.11.6	<i>o/w [If relevant, please specify]</i>			
OG.3.11.7	<i>o/w [If relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/217 -banco-di-desio-e-della-brianza-spa		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	ND2		
G.3.13.2	Type of interest rate swaps (intra-group, external or both	EXTERNAL		
G.3.13.3	Type of currency rate swaps (intra-group, external or both	ND2		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)			
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy				
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	No		
G.3.14.2	Who has provided Second Party Opinion	No		
G.3.14.3	Further details on proceeds strategy	No		
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	No		
G.3.14.5	If yes. Further details are available in Tab F	F1. Tab	F2. Tab	
G.3.14.6	Is sustainability based on other criteria?	[Yes/No]		
G.3.14.7	If yes, please provide further details	No		
OG.3.14.1				
OG.3.14.2				



OG.3.14.3
OG.3.14.4
OG.3.14.5
OG.3.14.6
OG.3.14.7
OG.3.14.8
OG.3.14.9
OG.3.14.10
OG.3.14.11
OG.3.14.12
OG.3.14.13
OG.3.14.14
OG.3.14.15
OG.3.14.16
OG.3.14.17
OG.3.14.18
OG.3.14.19
OG.3.14.20
OG.3.14.21
OG.3.14.22
OG.3.14.23
OG.3.14.24
OG.3.14.25
OG.3.14.26
OG.3.14.27
OG.3.14.28
OG.3.14.29
OG.3.14.30
OG.3.14.31
OG.3.14.32
OG.3.14.33
OG.3.14.34
OG.3.14.35
OG.3.14.36
OG.3.14.37
OG.3.14.38

4. Compliance Art 14 CBD Check table		Row	Row			
<i>The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.</i>						
G.4.1.1	(a)	Value of the cover pool total assets:	38			
G.4.1.2	(a)	Value of outstanding covered bonds:	39			
G.4.1.3	(b)	List of ISIN of issued covered bonds:	https://www.coveredbondlabel.com/issuer/217-banco-di-desio-e-della-brianza-spa			
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets		
G.4.1.5	(c)	Type of cover assets:	52			
G.4.1.6	(c)	Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets	18 for Public Sector Assets	116 for Shipping Assets
G.4.1.7	(c)	Valuation Method:	link to Glossary HG.1.15			
G.4.1.8	(d)	Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets	80 for Shipping Assets	
G.4.1.9	(d)	Currency risk - cover pool:	111			
G.4.1.10	(d)	Interest rate risk - covered bond:	163			
G.4.1.11	(d)	Currency risk - covered bond:	137			



G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:	liquidity buffer		
G.4.1.13	(d)	Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage	147 for Public Sector Asset - type of debtor
G.4.1.14	(d)	Market Risk:	230 Derivatives and Swaps		
G.4.1.15	(d)	Hedging Strategy	18 for Harmonised Glossary		
G.4.1.16	(e)	Maturity Structure - cover assets:	65		
G.4.1.17	(e)	Maturity Structure - covered bond:	88		
G.4.1.18	(e)	Overview maturity extension triggers:	link to Glossary HG 1.7		
G.4.1.19	(f)	Levels of OC:	44		
G.4.1.20	(g)	Percentage of loans in default:	179 for Mortgage Assets	166 for Public Sector Assets	110 for Shipping Assets
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					

5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	
G.5.1.2	Exposure to credit institute credit quality step 2	139,8
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)	PASSED
OG.6.1.2	Interest Coverage Test (passed/failed)	PASSED
OG.6.1.3	Cash Manager	Banco di Desio e della Brianza S.p.A.
OG.6.1.4	Account Bank	Credit Agricole Corp & Invest Bank Milan
OG.6.1.5	Stand-by Account Bank	ND2
OG.6.1.6	Servicer	Banco di Desio e della Brianza S.p.A.
OG.6.1.7	Interest Rate Swap Provider	ND2
OG.6.1.8	Covered Bond Swap Provider	BNP Paribas
OG.6.1.9	Paying Agent	Banco di Desio e della Brianza S.p.A.
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	



OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024



Reporting in Domestic Currency

Eur

CONTENT OF TAB B1

- 7. Mortgage Assets
- 7.A Residential Cover Pool
- 7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
1. Property Type Information		Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	2.470,4	100,0%	
M.7.1.2	Commercial	0,0	0,0%	
M.7.1.3	Other	0,0	0,0%	
M.7.1.4	Total	2.470,4	100,0%	
OM.7.1.1	o/w Housing Cooperatives / Multi-family assets		0,0%	
OM.7.1.2	o/w Forest & Agriculture		0,0%	
OM.7.1.3	o/w [If relevant, please specify]		0,0%	
OM.7.1.4	o/w [If relevant, please specify]		0,0%	
OM.7.1.5	o/w [If relevant, please specify]		0,0%	
OM.7.1.6	o/w [If relevant, please specify]		0,0%	
OM.7.1.7	o/w [If relevant, please specify]		0,0%	
OM.7.1.8	o/w [If relevant, please specify]		0,0%	
OM.7.1.9	o/w [If relevant, please specify]		0,0%	
OM.7.1.10	o/w [If relevant, please specify]		0,0%	
OM.7.1.11	o/w [If relevant, please specify]		0,0%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	27.053	0	27.053
OM.7.2.1	Optional information eg, Number of borrowers			
OM.7.2.2	Optional information eg, Number of guarantors			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0,7%	0,0%	0,7%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100,0%	0,0%	0,0%
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czechia	0,0%	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%



M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	100,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	0,0%	0,0%	0,0%
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	Iceland	0,0%	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%	0,0%
M.7.4.33	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Switzerland	0,0%	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%	0,0%
OM.7.4.1	<i>o/w [If relevant, please specify]</i>			
OM.7.4.2	<i>o/w [If relevant, please specify]</i>			
OM.7.4.3	<i>o/w [If relevant, please specify]</i>			
OM.7.4.4	<i>o/w [If relevant, please specify]</i>			
OM.7.4.5	<i>o/w [If relevant, please specify]</i>			
OM.7.4.6	<i>o/w [If relevant, please specify]</i>			
OM.7.4.7	<i>o/w [If relevant, please specify]</i>			
OM.7.4.8	<i>o/w [If relevant, please specify]</i>			
OM.7.4.9	<i>o/w [If relevant, please specify]</i>			
OM.7.4.10	<i>o/w [If relevant, please specify]</i>			
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Abruzzo	0,6%	0,0%	0,6%
M.7.5.2	Basilicata	0,0%	0,0%	0,0%
M.7.5.3	Calabria	0,0%	0,0%	0,0%
M.7.5.4	Campania	0,1%	0,0%	0,1%
M.7.5.5	Emilia Romagna	6,2%	0,0%	6,2%
M.7.5.6	Friuli Venezia Giulia	0,0%	0,0%	0,0%
M.7.5.7	Lazio	15,2%	0,0%	15,2%
M.7.5.8	Liguria	8,3%	0,0%	8,3%
M.7.5.9	Lombardia	35,2%	0,0%	35,2%
M.7.5.10	Marche	3,3%	0,0%	3,3%
M.7.5.11	Molise	0,0%	0,0%	0,0%
M.7.5.12	Piemonte	4,1%	0,0%	4,1%
M.7.5.13	Puglia	0,1%	0,0%	0,1%
M.7.5.14	Sardegna	3,2%	0,0%	3,2%
M.7.5.15	Sicilia	0,0%	0,0%	0,0%
M.7.5.16	Toscana	7,3%	0,0%	7,3%
M.7.5.17	Trentino Alto Adige	0,1%	0,0%	0,1%
M.7.5.18	Umbria	11,9%	0,0%	11,9%
M.7.5.19	Valle d'Aosta	0,1%	0,0%	0,1%
M.7.5.20	Veneto	4,4%	0,0%	4,4%
M.7.5.21	TBC at a country level	[For completion]	[For completion]	[For completion]



M.7.5.22	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.23	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.24	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.25	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.26	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.27	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.28	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.29	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.30	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	82,4%	0,0%	82,4%
M.7.6.2	Floating rate	14,3%	0,0%	14,3%
M.7.6.3	Other	3,3%	0,0%	3,3%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0,0%	0,0%	0,0%
M.7.7.2	Amortising	100,0%	0,0%	100,0%
M.7.7.3	Other	0,0%	0,0%	0,0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	2,7%	0,0%	2,7%
M.7.8.2	> 12 - ≤ 24 months	9,9%	0,0%	9,9%
M.7.8.3	> 24 - ≤ 36 months	19,9%	0,0%	19,9%
M.7.8.4	> 36 - ≤ 60 months	24,2%	0,0%	24,2%
M.7.8.5	> 60 months	43,3%	0,0%	43,3%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,0%	0,0%	0,0%



M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,5%	0,0%	0,5%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				

7.A Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	91,3	27053		
	By buckets (mn):				
M.7A.10.2	0-10.000	2,8	511	0,1%	1,9%
M.7A.10.3	10,000-25,000	34,7	1.867	1,4%	6,9%
M.7A.10.4	25,000-50,000	200,0	5.249	8,1%	19,4%
M.7A.10.5	50,000-75,000	364,3	5.845	14,7%	21,6%
M.7A.10.6	75,000-100,000	407,3	4.692	16,5%	17,3%
M.7A.10.7	100,000-150,000	633,2	5.204	25,6%	19,2%
M.7A.10.8	150,000-200,000	364,3	2.121	14,7%	7,8%
M.7A.10.9	200,000-300,000	262,0	1.106	10,6%	4,1%
M.7A.10.10	oltre 300,000	201,9	458	8,2%	1,7%
M.7A.10.11	TBC at a country level	[For completion]	[For completion]		
M.7A.10.12	TBC at a country level	[For completion]	[For completion]		
M.7A.10.13	TBC at a country level	[For completion]	[For completion]		
M.7A.10.14	TBC at a country level	[For completion]	[For completion]		
M.7A.10.15	TBC at a country level	[For completion]	[For completion]		
M.7A.10.16	TBC at a country level	[For completion]	[For completion]		
M.7A.10.17	TBC at a country level	[For completion]	[For completion]		
M.7A.10.18	TBC at a country level	[For completion]	[For completion]		
M.7A.10.19	TBC at a country level	[For completion]	[For completion]		
M.7A.10.20	TBC at a country level	[For completion]	[For completion]		
M.7A.10.21	TBC at a country level	[For completion]	[For completion]		
M.7A.10.22	TBC at a country level	[For completion]	[For completion]		
M.7A.10.23	TBC at a country level	[For completion]	[For completion]		
M.7A.10.24	TBC at a country level	[For completion]	[For completion]		
M.7A.10.25	TBC at a country level	[For completion]	[For completion]		
M.7A.10.26	Total	2.470,4	27.053	100,0%	100,0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	60,0%	27.053		
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	352,2	5.482	14,3%	20,3%
M.7A.11.3	>40 - <=50 %	319,7	3.906	12,9%	14,4%
M.7A.11.4	>50 - <=60 %	424,5	4.566	17,2%	16,9%
M.7A.11.5	>60 - <=70 %	531,5	5.167	21,5%	19,1%
M.7A.11.6	>70 - <=80 %	746,1	6.921	30,2%	25,6%
M.7A.11.7	>80 - <=90 %	80,7	828	3,3%	3,1%
M.7A.11.8	>90 - <=100 %	15,7	183	0,6%	0,7%
M.7A.11.9	>100%	0,0	0	0,0%	0,0%
M.7A.11.10	Total	2.470,4	27.053	100,0%	100,0%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>			0,0%	0,0%
OM.7A.11.2	<i>o/w >110 - <=120 %</i>			0,0%	0,0%
OM.7A.11.3	<i>o/w >120 - <=130 %</i>			0,0%	0,0%
OM.7A.11.4	<i>o/w >130 - <=140 %</i>			0,0%	0,0%
OM.7A.11.5	<i>o/w >140 - <=150 %</i>			0,0%	0,0%
OM.7A.11.6	<i>o/w >150 %</i>			0,0%	0,0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	46,8%	27.053		
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	840,3	12.953	34,0%	47,9%



M.7A.12.3	>40 - <=50 %	480,4	4.679	19,4%	17,3%
M.7A.12.4	>50 - <=60 %	520,7	4.508	21,1%	16,7%
M.7A.12.5	>60 - <=70 %	473,2	3.789	19,2%	14,0%
M.7A.12.6	>70 - <=80 %	151,0	1.081	6,1%	4,0%
M.7A.12.7	>80 - <=90 %	0,9	8	0,0%	0,0%
M.7A.12.8	>90 - <=100 %	1,2	11	0,1%	0,0%
M.7A.12.9	>100%	2,6	24	0,1%	0,1%
M.7A.12.10	Total	2.470,4	27.053	100,0%	100,0%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>			0,0%	0,0%
OM.7A.12.2	<i>o/w >110 - <=120 %</i>			0,0%	0,0%
OM.7A.12.3	<i>o/w >120 - <=130 %</i>			0,0%	0,0%
OM.7A.12.4	<i>o/w >130 - <=140 %</i>			0,0%	0,0%
OM.7A.12.5	<i>o/w >140 - <=150 %</i>			0,0%	0,0%
OM.7A.12.6	<i>o/w >150 %</i>			0,0%	0,0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans			
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M.7A.13.1	Owner occupied	83,4%
M.7A.13.2	Second home/Holiday houses	16,6%
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%
M.7A.13.4	Subsidised housing	0,0%
M.7A.13.5	Agricultural	0,0%
M.7A.13.6	Other	0,0%
OM.7A.13.1	<i>o/w Private rental</i>	
OM.7A.13.2	<i>o/w Multi-family housing</i>	
OM.7A.13.3	<i>o/w Buildings under construction</i>	
OM.7A.13.4	<i>o/w Buildings land</i>	
OM.7A.13.5	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.6	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.7	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.8	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.9	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.10	<i>o/w [If relevant, please specify]</i>	

14. Loan by Ranking		% Residential Loans			
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M.7A.14.1	1st lien / No prior ranks	100,0%
M.7A.14.2	Guaranteed	0,0%
M.7A.14.3	Other	0,0%
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
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M.7A.15.1	TBC at a country level	[For completion]	[For completion]
M.7A.15.2	TBC at a country level	[For completion]	[For completion]
M.7A.15.3	TBC at a country level	[For completion]	[For completion]
M.7A.15.4	TBC at a country level	[For completion]	[For completion]
M.7A.15.5	TBC at a country level	[For completion]	[For completion]
M.7A.15.6	TBC at a country level	[For completion]	[For completion]
M.7A.15.7	TBC at a country level	[For completion]	[For completion]
M.7A.15.8	TBC at a country level	[For completion]	[For completion]
M.7A.15.9	TBC at a country level	[For completion]	[For completion]
M.7A.15.10	TBC at a country level	[For completion]	[For completion]
M.7A.15.11	TBC at a country level	[For completion]	[For completion]
M.7A.15.12	TBC at a country level	[For completion]	[For completion]
M.7A.15.13	TBC at a country level	[For completion]	[For completion]
M.7A.15.14	TBC at a country level	[For completion]	[For completion]
M.7A.15.15	TBC at a country level	[For completion]	[For completion]
M.7A.15.16	TBC at a country level	[For completion]	[For completion]



M.7A.15.17	TBC at a country level	[For completion]	[For completion]		
M.7A.15.18	no data	[For completion]	[For completion]		
M.7A.15.19	Total	0,0	0	0,0%	0,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level	[For completion]	[For completion]		
M.7A.16.2	TBC at a country level	[For completion]	[For completion]		
M.7A.16.3	TBC at a country level	[For completion]	[For completion]		
M.7A.16.4	TBC at a country level	[For completion]	[For completion]		
M.7A.16.5	TBC at a country level	[For completion]	[For completion]		
M.7A.16.6	TBC at a country level	[For completion]	[For completion]		
M.7A.16.7	TBC at a country level	[For completion]	[For completion]		
M.7A.16.8	TBC at a country level	[For completion]	[For completion]		
M.7A.16.9	TBC at a country level	[For completion]	[For completion]		
M.7A.16.10	TBC at a country level	[For completion]	[For completion]		
M.7A.16.11	TBC at a country level	[For completion]	[For completion]		
M.7A.16.12	TBC at a country level	[For completion]	[For completion]		
M.7A.16.13	TBC at a country level	[For completion]	[For completion]		
M.7A.16.14	TBC at a country level	[For completion]	[For completion]		
M.7A.16.15	TBC at a country level	[For completion]	[For completion]		
M.7A.16.16	TBC at a country level	[For completion]	[For completion]		
M.7A.16.17	TBC at a country level	[For completion]	[For completion]		
M.7A.16.18	no data	[For completion]	[For completion]		
M.7A.16.19	Total	0,0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	[For completion]	[For completion]		
M.7A.17.2	1919 - 1945	[For completion]	[For completion]		
M.7A.17.3	1946 - 1960	[For completion]	[For completion]		
M.7A.17.4	1961 - 1970	[For completion]	[For completion]		
M.7A.17.5	1971 - 1980	[For completion]	[For completion]		
M.7A.17.6	1981 - 1990	[For completion]	[For completion]		
M.7A.17.7	1991 - 2000	[For completion]	[For completion]		
M.7A.17.8	2001 - 2005	[For completion]	[For completion]		
M.7A.17.9	2006 - 2010	[For completion]	[For completion]		
M.7A.17.10	2011 - 2015	[For completion]	[For completion]		
M.7A.17.11	2016 - 2020	[For completion]	[For completion]		
M.7A.17.12	2021 and onwards	[For completion]	[For completion]		
M.7A.17.13	no data	[For completion]	[For completion]		
M.7A.17.14	Total	0,0	0	0,0%	0,0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	[For completion]	[For completion]		
M.7A.18.2	Flat or Apartment	[For completion]	[For completion]		
M.7A.18.3	Bungalow	[For completion]	[For completion]		
M.7A.18.4	Terraced House	[For completion]	[For completion]		
M.7A.18.5	Multifamily House	[For completion]	[For completion]		
M.7A.18.6	Land Only	[For completion]	[For completion]		



M.7A.18.7	other	[For completion]	[For completion]		
M.7A.18.8	Total	0,0	0	0,0%	0,0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	[For completion]	[For completion]		
M.7A.19.2	Existing property	[For completion]	[For completion]		
M.7A.19.3	other	[For completion]	[For completion]		
M.7A.19.4	no data	[For completion]	[For completion]		
M.7A.19.5	Total	0,0	0	0,0%	0,0%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached	[For completion]	[For completion]	[For completion]	
M.7A.20.2	Flat or Apartment	[For completion]	[For completion]	[For completion]	
M.7A.20.3	Bungalow	[For completion]	[For completion]	[For completion]	
M.7A.20.4	Terraced House	[For completion]	[For completion]	[For completion]	
M.7A.20.5	Multifamily House	[For completion]	[For completion]	[For completion]	
M.7A.20.6	Land Only	[For completion]	[For completion]	[For completion]	
M.7A.20.7	other	[For completion]	[For completion]	[For completion]	
M.7A.20.8	no data	[For completion]	[For completion]	[For completion]	
M.7A.20.9	Total	0,0	0,0		
M.7A.20.10	Weighted Average			[For completion]	
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
7.B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans



M.7B.21.1	Average loan size (000s)	ND2			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0,0	0	0,0%	0,0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0,0	0	0,0%	0,0%
OM.7B.22.1	<i>o/w >100 - <=110 %</i>				
OM.7B.22.2	<i>o/w >110 - <=120 %</i>				
OM.7B.22.3	<i>o/w >120 - <=130 %</i>				
OM.7B.22.4	<i>o/w >130 - <=140 %</i>				
OM.7B.22.5	<i>o/w >140 - <=150 %</i>				
OM.7B.22.6	<i>o/w >150 %</i>				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		



M.7B.23.9	>100%		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10		Total	0,0	0	0,0%	0,0%
OM.7B.23.1		<i>o/w >100 - <=110 %</i>				
OM.7B.23.2		<i>o/w >110 - <=120 %</i>				
OM.7B.23.3		<i>o/w >120 - <=130 %</i>				
OM.7B.23.4		<i>o/w >130 - <=140 %</i>				
OM.7B.23.5		<i>o/w >140 - <=150 %</i>				
OM.7B.23.6		<i>o/w >150 %</i>				
OM.7B.23.7						
OM.7B.23.8						
OM.7B.23.9						
24. Breakdown by Type			% Commercial loans			
M.7B.24.1		Retail	ND2			
M.7B.24.2		Office	ND2			
M.7B.24.3		Hotel/Tourism	ND2			
M.7B.24.4		Shopping malls	ND2			
M.7B.24.5		Industry	ND2			
M.7B.24.6		Agriculture	ND2			
M.7B.24.7		Other commercially used	ND2			
M.7B.24.8		Hospital	ND2			
M.7B.24.9		School	ND2			
M.7B.24.10		other RE with a social relevant purpose	ND2			
M.7B.24.11		Land	ND2			
M.7B.24.12	Property developers /	Building under construction	ND2			
M.7B.24.13		Other	ND2			
OM.7B.24.1		<i>o/w Cultural purposes</i>				
OM.7B.24.2		<i>o/w [If relevant, please specify]</i>				
OM.7B.24.3		<i>o/w [If relevant, please specify]</i>				
OM.7B.24.4		<i>o/w [If relevant, please specify]</i>				
OM.7B.24.5		<i>o/w [If relevant, please specify]</i>				
OM.7B.24.6		<i>o/w [If relevant, please specify]</i>				
OM.7B.24.7		<i>o/w [If relevant, please specify]</i>				
OM.7B.24.8		<i>o/w [If relevant, please specify]</i>				
OM.7B.24.9		<i>o/w [If relevant, please specify]</i>				
OM.7B.24.10		<i>o/w [If relevant, please specify]</i>				
OM.7B.24.11		<i>o/w [If relevant, please specify]</i>				
OM.7B.24.12		<i>o/w [If relevant, please specify]</i>				
OM.7B.24.13		<i>o/w [If relevant, please specify]</i>				
OM.7B.24.14		<i>o/w [If relevant, please specify]</i>				

C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each issuer and included/disclosed in the national covered bond framework.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	Fixed / Floating / Other
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Contractual maturity is the maturity arising from the loan contract while expected is based on the application of an average rate of prepayments
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Soft Bullet
HG.1.7	Maturity Extension Triggers	https://www.bancodesio.it/it/content/emissione-obbligazioni-final-terms
HG.1.8	LTVs: Definition	UNINDEXED LTV: the ratio between the original balance of the loan and the value of the property at origination
HG.1.9	LTVs: Calculation of property/shipping value	INDEXED LTV: the ratio between the current balance of the loan and the updated value of the property
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	External appraisal The first valuation is carried out by an external appraiser; then an index/Automated Valuation Model (AVM) revaluation based on the data released by REVALUTA is applied once a year.
HG.1.11	LTVs: Frequency and time of last valuation	The market valuation of real estate are made in the manner and with the frequency required by the regulation on the determination of capital requirements for credit risk (art. 208, par. 3 CRR). The valuation of the property is carried out by an independent valuer at the inception and it is revaluated yearly with a methode based on indexed real estate market, with possible reappraisal in case of heavy fluctuation of the market value
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	Residential Mortgage Loans are loans granted to individuals primarily for the purpose of purchasing a real estate property in respect of which the relevant amount outstanding added to the principal amount outstanding of any higher ranking mortgage loans secured by the same property, does not exceed 80% of the value of the property. The loan is secured by a first-ranking mortgage on a property located in Italy
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	interest rate risk addressed through liability swap (on series 1 and 2)
HG.1.14	Non-performing loans	Defaulted loans (Defaulted: any receivables which has been for at least 180 consecutives days in arrears, or which has been classified as credito in sofferenza)
HG.1.15	Valuation Method	The first valuation is carried out by an external appraiser; then an index/Automated Valuation Model (AVM) revaluation based on the data released by REVALUTA is applied once a year.
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	ND2
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	ND2
HG.2.3	New Property and Existing Property	ND2
OHG.2.1	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)	ND2
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3



OHG.3.1
OHG.3.2
OHG.3.3

Confidential Information

ND4

4. Glossary - Extra national and/or Issuer Items

Definition

HG.4.1
OHG.4.1
OHG.4.2
OHG.4.3
OHG.4.4
OHG.4.5

Other definitions deemed relevant

ND2



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

HTT 2024

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

Field Number	1. Additional information on the programme			
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)	ND2	ND2	
E.1.1.2	Servicer	Banco di Desio e della Brianza S.p.A.	81560026D234790EB288	
E.1.1.3	Back-up servicer	ND2	ND2	
E.1.1.4	BUS facilitator	Banca Finint S.p.A.	8156008C6AD59E236F76	
E.1.1.5	Cash manager	Banco di Desio e della Brianza S.p.A.	81560026D234790EB288	
E.1.1.6	Back-up cash manager	ND2	ND2	
E.1.1.7	Account bank	Credit Agricole Corp & Invest Bank Milan	1VUV7VQFKUOQSI21A208	
E.1.1.8	Standby account bank	ND2	ND2	
E.1.1.9	Account bank guarantor	ND2	ND2	
E.1.1.10	Trustee	Banca finint S.p.A.	8156008C6AD59E236F76	
E.1.1.11	Cover Pool Monitor	BDO Italia S.p.a.	98450008CLBB2FCA2B19	
OE.1.1.1	where applicable - paying agent	Banco di Desio e della Brianza S.p.A.	81560026D234790EB288	
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
2. Additional information on the swaps				
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	BNP Paribas	ND2	ROMUWSFPU8MPR08K5P83	IRS
E.2.1.2	Counterparty 2	[For completion]	[For completion]	[For completion]
E.2.1.3	Counterparty 3	[For completion]	[For completion]	[For completion]
E.2.1.4	Counterparty 4	[For completion]	[For completion]	[For completion]
E.2.1.5	Counterparty 5	[For completion]	[For completion]	[For completion]
E.2.1.6	Counterparty 6	[For completion]	[For completion]	[For completion]
E.2.1.7	Counterparty 7	[For completion]	[For completion]	[For completion]
E.2.1.8	Counterparty 8	[For completion]	[For completion]	[For completion]
E.2.1.9	Counterparty 9	[For completion]	[For completion]	[For completion]
E.2.1.10	Counterparty 10	[For completion]	[For completion]	[For completion]
E.2.1.11	Counterparty 11	[For completion]	[For completion]	[For completion]
E.2.1.12	Counterparty 12	[For completion]	[For completion]	[For completion]
E.2.1.13	Counterparty 13	[For completion]	[For completion]	[For completion]
E.2.1.14	Counterparty 14	[For completion]	[For completion]	[For completion]
E.2.1.15	Counterparty 15	[For completion]	[For completion]	[For completion]
E.2.1.16	Counterparty 16	[For completion]	[For completion]	[For completion]
E.2.1.17	Counterparty 17	[For completion]	[For completion]	[For completion]
E.2.1.18	Counterparty 18	[For completion]	[For completion]	[For completion]
E.2.1.19	Counterparty 19	[For completion]	[For completion]	[For completion]
E.2.1.20	Counterparty 20	[For completion]	[For completion]	[For completion]
E.2.1.21	Counterparty 21	[For completion]	[For completion]	[For completion]
E.2.1.22	Counterparty 22	[For completion]	[For completion]	[For completion]
E.2.1.23	Counterparty 23	[For completion]	[For completion]	[For completion]
E.2.1.24	Counterparty 24	[For completion]	[For completion]	[For completion]
E.2.1.25	Counterparty 25	[For completion]	[For completion]	[For completion]
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				

OE.2.1.8
OE.2.1.9
OE.2.1.10
OE.2.1.11
OE.2.1.12
OE.2.1.13

