Harmonised Transparency Template

2025 Version

Italy

Banco di Desio e della Brianza

Reporting Date: **24/04/2025**

Cut-off Date: **31/03/2025**

Index

A. Harmonised Transparency Template - General Information

HTT 2025

Reporting in Domestic Currency	EUR

CONTENT OF TAB A

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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 S.p.A.			
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**	31/03/2025			
G.1.1.6	**Cover Pool's FIGI Identifier (non-mandatory)**	[For completion]			
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					
	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	2.414,7			
G.3.1.2	Outstanding Covered Bonds	1.700,00			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	2.311,9			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	1.729,3			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Statutory**	**Voluntary**	**Contractual**	**Purpose**
G.3.2.1	OC (%)	ND1	17,0%	25,0%	OC committed with Rating Agencies (AP 80%)
G.3.2.3	Total OC (absolute value in mn)	714,7			
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	2.271,7		94,1%	
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	143,0		5,9%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	2.414,7		100,0%	
OG.3.3.1	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.2	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.3	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.4	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.5	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.6	*o/w [If relevant, please specify]*			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)	16,2	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	2,8	ND3	0,1%	
G.3.4.3	1 - 2 Y	8,6	ND3	0,4%	
G.3.4.4	2 - 3 Y	14,5	ND3	0,6%	
G.3.4.5	3 - 4 Y	21,3	ND3	0,9%	
G.3.4.6	4 - 5 Y	32,2	ND3	1,4%	
G.3.4.7	5 - 10 Y	303,6	ND3	13,4%	
G.3.4.8	10+ Y	1.888,7	ND3	83,1%	
G.3.4.9	Total	2.271,7	0,0	100,0%	0,0%
OG.3.4.1	*o/w 0-1 day*			0,0%	
OG.3.4.2	*o/w 0-0.5y*			0,0%	
OG.3.4.3	*o/w 0.5-1 y*			0,0%	
OG.3.4.4	*o/w 1-1.5y*			0,0%	
OG.3.4.5	*o/w 1.5-2 y*			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)	3,2	4,2		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	0,0	0,0	0,0%	0,0%
G.3.5.4	1 - 2 Y	500,0	0,0	29,4%	0,0%
G.3.5.5	2 - 3 Y	500,0	500,0	29,4%	29,4%
G.3.5.6	3 - 4 Y	0,0	500,0	0,0%	29,4%
G.3.5.7	4 - 5 Y	600,0	0,0	35,3%	0,0%
G.3.5.8	5 - 10 Y	100,0	700,0	5,9%	41,2%
G.3.5.9	10+ Y	0,0	0,0	0,0%	0,0%
G.3.5.10	Total	1.700,0	1.700,0	100,0%	100,0%
OG.3.5.1	*o/w 0-1 day*			0,0%	0,0%
OG.3.5.2	*o/w 0-0.5y*			0,0%	0,0%
OG.3.5.3	*o/w 0.5-1 y*			0,0%	0,0%
OG.3.5.4	*o/w 1-1.5y*			0,0%	0,0%
OG.3.5.5	*o/w 1.5-2 y*			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	2.271,7	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	NZD	0,0	ND2	0,0%	
G.3.6.15	PLN	0,0	ND2	0,0%	
G.3.6.16	SEK	0,0	ND2	0,0%	
G.3.6.17	SGD	0,0	ND2	0,0%	
G.3.6.18	USD	0,0	ND2	0,0%	
G.3.6.19	Other	0,0	ND2	0,0%	
OG.3.6.1	Total	2.271,7	0,0	100,0%	0,0%
OG.3.6.2	*o/w [If relevant, please specify]*			0,0%	
OG.3.6.3	*o/w [If relevant, please specify]*			0,0%	
OG.3.6.4	*o/w [If relevant, please specify]*			0,0%	
OG.3.6.5	*o/w [If relevant, please specify]*			0,0%	
OG.3.6.6	*o/w [If relevant, please specify]*			0,0%	
	7. Covered Bonds - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.7.1	EUR	1.700,0	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	NZD	0,0	ND2	0,0%	
G.3.7.15	PLN	0,0	ND2	0,0%	
G.3.7.16	SEK	0,0	ND2	0,0%	
G.3.7.17	SGD	0,0	ND2	0,0%	
G.3.7.18	USD	0,0	ND2	0,0%	
G.3.7.19	Other	0,0	ND2	0,0%	
OG.3.7.1	Total	1.700,0	0,0	100,0%	0,0%
OG.3.7.2	*o/w [If relevant, please specify]*				
OG.3.7.3	*o/w [If relevant, please specify]*				
OG.3.7.4	*o/w [If relevant, please specify]*				
OG.3.7.5	*o/w [If relevant, please specify]*				
OG.3.7.6	*o/w [If relevant, please specify]*				
	8. Covered Bonds - Breakdown by interest rate	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.8.1	Fixed coupon	1.700,0	1.500,0	100,0%	88,2%
G.3.8.2	Floating coupon	0,0	200,0	0,0%	11,8%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	1.700,0	1.700,0	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	143,0		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	143,0		100,0%	

OG.3.9.1	*o/w EU gvts or quasi govts*		0,0%	
OG.3.9.2	*o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts*		0,0%	
OG.3.9.3	*o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts*		0,0%	
OG.3.9.4	*o/w EU central banks*		0,0%	
OG.3.9.5	*o/w third-party countries Credit Quality Step 1 (CQS1) central banks*		0,0%	
OG.3.9.6	*o/w third-party countries Credit Quality Step 2 (CQS2) central banks*		0,0%	
OG.3.9.7	*o/w CQS1 credit institutions*		0,0%	
OG.3.9.8	*o/w CQS2 credit institutions*		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)	143,0	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	United Kingdom	0,0		
G.3.10.7	Australia	0,0	0,0%	
G.3.10.8	Brazil	0,0	0,0%	
G.3.10.9	Canada	0,0	0,0%	
G.3.10.10	Japan	0,0	0,0%	
G.3.10.11	Korea	0,0	0,0%	
G.3.10.12	New Zealand	0,0	0,0%	
G.3.10.13	Singapore	0,0	0,0%	
G.3.10.14	US	0,0	0,0%	
G.3.10.15	Other	0,0	0,0%	
G.3.10.16	Total EU	0,0		
OG.3.10.1	Total	143,0	100,0%	
OG.3.10.2	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.3	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.4	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.5	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.6	*o/w [If relevant, please specify]*		0,0%	
OG.3.10.7	*o/w [If relevant, please specify]*		0,0%	
	11. Liquid Assets	**Nominal (mn)**	**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	143,0	5,9%	8,4%
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	143,0	5,9%	8,4%
OG.3.11.1	*o/w [If relevant, please specify]*			
OG.3.11.2	*o/w [If relevant, please specify]*			
OG.3.11.3	*o/w [If relevant, please specify]*			
OG.3.11.4	*o/w [If relevant, please specify]*			
OG.3.11.5	*o/w [If relevant, please specify]*			
OG.3.11.6	*o/w [If relevant, please specify]*			
OG.3.11.7	*o/w [If relevant, please specify]*			
	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 s**ustainable 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 frurther 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

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.

		Row	Row
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	
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
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		
G.4.1.9	(d)	Currency risk - cover pool:	111		
G.4.1.10	(d)	Interest rate risk - covered bond:	163		
G.4.1.11	(d)	Currency risk - covered bond:	137		
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:			
G.4.1.13	(d)	Credit Risk:	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		
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*	0
G.5.1.2	*Exposure to credit institute credit quality step 2*	143,02
G.5.1.3	*Exposure to credit institute credit quality step 3*	0
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 Covereage Test (passe/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	*Other optional/relevant information*	
OG.6.1.31	*Other optional/relevant information*	
OG.6.1.32	*Other optional/relevant information*	
OG.6.1.33	*Other optional/relevant information*	
OG.6.1.34	*Other optional/relevant information*	
OG.6.1.35	*Other optional/relevant information*	

OG.6.1.36	*Other optional/relevant information*
OG.6.1.37	*Other optional/relevant information*
OG.6.1.38	*Other optional/relevant information*
OG.6.1.39	*Other optional/relevant information*
OG.6.1.40	*Other optional/relevant information*
OG.6.1.41	*Other optional/relevant information*
OG.6.1.42	*Other optional/relevant information*
OG.6.1.43	*Other optional/relevant information*
OG.6.1.44	*Other optional/relevant information*
OG.6.1.45	*Other optional/relevant information*

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2025

Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	2.271,7		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	2.271,7		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	25.983	0	25.983
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	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.30	Iceland	0,0%	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%	0,0%
M.7.4.33	Other	0,0%	0,0%	0,0%
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	*o/w [If relevant, please specify]*			
OM.7.4.2	*o/w [If relevant, please specify]*			
OM.7.4.3	*o/w [If relevant, please specify]*			
OM.7.4.4	*o/w [If relevant, please specify]*			
OM.7.4.5	*o/w [If relevant, please specify]*			
OM.7.4.6	*o/w [If relevant, please specify]*			
OM.7.4.7	*o/w [If relevant, please specify]*			
OM.7.4.8	*o/w [If relevant, please specify]*			
OM.7.4.9	*o/w [If relevant, please specify]*			
OM.7.4.10	*o/w [If relevant, please specify]*			
	5. Breakdown by regions of main country of origin	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.5.1	Italy	100,0%	0,0%	100,0%
M.7.5.2	ABRUZZO	0,6%	0,0%	0,6%
M.7.5.3	BASILICATA	0,0%	0,0%	0,0%
M.7.5.4	CALABRIA	0,0%	0,0%	0,0%
M.7.5.5	CAMPANIA	0,1%	0,0%	0,1%
M.7.5.6	EMILIA-ROMAGNA	6,2%	0,0%	6,2%
M.7.5.7	FRIULI-VENEZIA GIULIA	0,0%	0,0%	0,0%
M.7.5.8	LAZIO	15,3%	0,0%	15,3%
M.7.5.9	LIGURIA	8,3%	0,0%	8,3%
M.7.5.10	LOMBARDIA	35,0%	0,0%	35,0%
M.7.5.11	MARCHE	3,3%	0,0%	3,3%
M.7.5.12	MOLISE	0,0%	0,0%	0,0%
M.7.5.13	PIEMONTE	4,1%	0,0%	4,1%
M.7.5.14	PUGLIA	0,1%	0,0%	0,1%
M.7.5.15	SARDEGNA	3,2%	0,0%	3,2%
M.7.5.16	SICILIA	0,0%	0,0%	0,0%
M.7.5.17	TOSCANA	7,4%	0,0%	7,4%
M.7.5.18	TRENTINO-ALTO ADIGE/SÜDTIROL	0,1%	0,0%	0,1%
M.7.5.19	UMBRIA	11,9%	0,0%	11,9%
M.7.5.20	VALLE D'AOSTA/VALLÉE D'AOSTE	0,1%	0,0%	0,1%
M.7.5.21	VENETO	4,4%	0,0%	4,4%
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	84,5%	0,0%	84,5%	
M.7.6.2	Floating rate	12,7%	0,0%	12,7%	
M.7.6.3	Other	2,8%	0,0%	2,8%	
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	0,5%	0,0%	0,5%	
M.7.8.2	> 12 - ≤ 24 months	4,7%	0,0%	4,7%	
M.7.8.3	> 24 - ≤ 36 months	12,5%	0,0%	12,5%	
M.7.8.4	> 36 - ≤ 60 months	33,2%	0,0%	33,2%	
M.7.8.5	> 60 months	49,1%	0,0%	49,1%	
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)	87,4	25.983		
	By buckets (mn):				
M.7A.10.2	0 - 10.000	3,6	618	0,2%	2,4%
M.7A.10.3	10.000 - 25.000	37,5	2.051	1,6%	7,9%
M.7A.10.4	25.000 - 50.000	201,1	5.288	8,9%	20,4%
M.7A.10.5	50.000 - 75.000	355,4	5.708	15,6%	22,0%
M.7A.10.6	75.000 - 100.000	374,1	4.311	16,5%	16,6%
M.7A.10.7	100.000 - 150.000	577,1	4.758	25,4%	18,3%

M.7A.10.8	150.000 - 200.000	322,2	1.886	14,2%	7,3%
M.7A.10.9	200.000 - 300.000	228,2	968	10,0%	3,7%
M.7A.10.10	over 300.000	172,5	395	7,6%	1,5%
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	2.271,7	25.983	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 (%)	60,1%	25.983		
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	319,8	5.254	14,1%	20,2%
M.7A.11.3	>40 - <=50 %	292,1	3.761	12,9%	14,5%
M.7A.11.4	>50 - <=60 %	392,2	4.396	17,3%	16,9%
M.7A.11.5	>60 - <=70 %	490,0	4.972	21,6%	19,1%
M.7A.11.6	>70 - <=80 %	689,5	6.636	30,3%	25,5%
M.7A.11.7	>80 - <=90 %	73,6	786	3,2%	3,0%
M.7A.11.8	>90 - <=100 %	14,5	177	0,6%	0,7%
M.7A.11.9	>100%	0,1	1	0,0%	0,0%
M.7A.11.10	Total	2.271,7	25.983	100,0%	100,0%
OM.7A.11.1	*o/w >100 - <=110 %*			0,0%	0,0%
OM.7A.11.2	*o/w >110 - <=120 %*			0,0%	0,0%
OM.7A.11.3	*o/w >120 - <=130 %*			0,0%	0,0%
OM.7A.11.4	*o/w >130 - <=140 %*			0,0%	0,0%
OM.7A.11.5	*o/w >140 - <=150 %*			0,0%	0,0%
OM.7A.11.6	*o/w >150 %*			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 (%)	45,0%	25.983		
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	847,2	13.401	37,3%	51,6%
M.7A.12.3	>40 - <=50 %	467,8	4.577	20,6%	17,6%
M.7A.12.4	>50 - <=60 %	490,8	4.326	21,6%	16,6%
M.7A.12.5	>60 - <=70 %	384,5	3.087	16,9%	11,9%
M.7A.12.6	>70 - <=80 %	76,3	547	3,4%	2,1%
M.7A.12.7	>80 - <=90 %	1,4	14	0,1%	0,1%
M.7A.12.8	>90 - <=100 %	1,0	9	0,0%	0,0%
M.7A.12.9	>100%	2,7	22	0,1%	0,1%
M.7A.12.10	Total	2.271,7	25.983	100,0%	100,0%
OM.7A.12.1	*o/w >100 - <=110 %*			0,0%	0,0%
OM.7A.12.2	*o/w >110 - <=120 %*			0,0%	0,0%
OM.7A.12.3	*o/w >120 - <=130 %*			0,0%	0,0%
OM.7A.12.4	*o/w >130 - <=140 %*			0,0%	0,0%
OM.7A.12.5	*o/w >140 - <=150 %*			0,0%	0,0%
OM.7A.12.6	*o/w >150 %*			0,0%	0,0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
	13. Breakdown by type	**% Residential Loans**			
M.7A.13.1	Owner occupied	83,7%			
M.7A.13.2	Second home/Holiday houses	16,3%			

M.7A.13.3	Buy-to-let/Non-owner occupied	0,00%			
M.7A.13.4	Subsidised housing	0,00%			
M.7A.13.5	Agricultural	0,00%			
M.7A.13.6	Other	0,00%			
OM.7A.13.1	*o/w Private rental*				
OM.7A.13.2	*o/w Multi-family housing*				
OM.7A.13.3	*o/w Buildings under construction*				
OM.7A.13.4	*o/w Buildings land*				
OM.7A.13.5	*o/w [If relevant, please specify]*				
OM.7A.13.6	*o/w [If relevant, please specify]*				
OM.7A.13.7	*o/w [If relevant, please specify]*				
OM.7A.13.8	*o/w [If relevant, please specify]*				
OM.7A.13.9	*o/w [If relevant, please specify]*				
OM.7A.13.10	*o/w [If relevant, please specify]*				
	14. Loan by Ranking	**% Residential Loans**			
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***
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)*	*% No. of Dwellings with no CO2 data*
M.7A.20.1	House, detached or semi-detached	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.2	Flat or Apartment	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.3	Bungalow	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.4	Terraced House	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.5	Multifamily House	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.6	Land Only	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.7	other	[For completion]	[For completion]	[For completion]	[For completion]
M.7A.20.8	Total	0,0	0,0		
M.7A.20.9	Weighted Average			[For completion]	
M.7A.20.10					
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					

M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					

7.B Commercial Cover Pool

	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	ND2			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	[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 %				
M.7B.22.3	>40 - <=50 %				
M.7B.22.4	>50 - <=60 %				

M.7B.22.5	>60 - <=70 %				
M.7B.22.6	>70 - <=80 %				
M.7B.22.7	>80 - <=90 %				
M.7B.22.8	>90 - <=100 %				
M.7B.22.9	>100%				
M.7B.22.10	Total	0,0	0	0,0%	0,0%
OM.7B.22.1	*o/w >100 - <=110 %*				
OM.7B.22.2	*o/w >110 - <=120 %*				
OM.7B.22.3	*o/w >120 - <=130 %*				
OM.7B.22.4	*o/w >130 - <=140 %*				
OM.7B.22.5	*o/w >140 - <=150 %*				
OM.7B.22.6	*o/w >150 %*				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
	23. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.23.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.23.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.23.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.23.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.23.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.23.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.23.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.23.9	>100%	[For completion]	[For completion]		
M.7B.23.10	Total	0,0	0	0,0%	0,0%
OM.7B.23.1	*o/w >100 - <=110 %*				
OM.7B.23.2	*o/w >110 - <=120 %*				
OM.7B.23.3	*o/w >120 - <=130 %*				
OM.7B.23.4	*o/w >130 - <=140 %*				
OM.7B.23.5	*o/w >140 - <=150 %*				
OM.7B.23.6	*o/w >150 %*				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
	24. Breakdown by Type	**% Commercial loans**			
M.7B.24.1	Retail	ND2			
M.7B.24.2	Office	ND2			
M.7B.24.3	Hotel/Tourism	ND2			
M.7B.24.4	Shopping malls	ND2			
M.7B.24.5	Industry	ND2			
M.7B.24.6	Agriculture	ND2			
M.7B.24.7	Other commercially used	ND2			
M.7B.24.8	Hospital	ND2			
M.7B.24.9	School	ND2			
M.7B.24.10	other RE with a social relevant purpose	ND2			
M.7B.24.11	Land	ND2			
M.7B.24.12	Property developers / Building under construction	ND2			
M.7B.24.13	Other	ND2			
OM.7B.24.1	*o/w Cultural purposes*				
OM.7B.24.2	*o/w [If relevant, please specify]*				
OM.7B.24.3	*o/w [If relevant, please specify]*				
OM.7B.24.4	*o/w [If relevant, please specify]*				
OM.7B.24.5	*o/w [If relevant, please specify]*				
OM.7B.24.6	*o/w [If relevant, please specify]*				
OM.7B.24.7	*o/w [If relevant, please specify]*				
OM.7B.24.8	*o/w [If relevant, please specify]*				
OM.7B.24.9	*o/w [If relevant, please specify]*				
OM.7B.24.10	*o/w [If relevant, please specify]*				
OM.7B.24.11	*o/w [If relevant, please specify]*				
OM.7B.24.12	*o/w [If relevant, please specify]*				
OM.7B.24.13	*o/w [If relevant, please specify]*				
OM.7B.24.14	*o/w [If relevant, please specify]*				

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

HTT 2025

Reporting in Domestic Currency	EUR

CONTENT OF TAB E

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	1VUV7VQFKUOQSJ21A208
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*	*R0MUWSFPU8MPR08K5P83*	*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