

Harmonised Transparency Template

2024 Version

Italy

Banco di Desio e della Brianza

Reporting Date: 24/04/24

Cut-off Date: 31/03/24



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1. Crisis M Payment Holidays



A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	Eur
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CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. Compliance Art 14 CBD Check Table](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

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	31/03/2024
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	2.341,4
G.3.1.2	Outstanding Covered Bonds	1.675,00
OG.3.1.1	Cover Pool Size [NPV] (mn)	2.235,6
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	1.648,0
OG.3.1.3		
OG.3.1.4		



2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	ND1	14,8%	25,0%	OC committed with Rating Agencies (AP 80%)
G.3.2.3	Total OC (absolute value in mn)	666,4			
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	2.217,6		94,7%	
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	123,8		5,3%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	2.341,4		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)	16,9	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	1,9	ND3	0,1%	
G.3.4.3	1 - 2 Y	7,4	ND3	0,3%	
G.3.4.4	2 - 3 Y	13,4	ND3	0,6%	
G.3.4.5	3 - 4 Y	18,3	ND3	0,8%	
G.3.4.6	4 - 5 Y	24,7	ND3	1,1%	
G.3.4.7	5 - 10 Y	276,2	ND3	12,5%	
G.3.4.8	10+ Y	1.875,6	ND3	84,6%	
G.3.4.9	Total	2.217,6	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)	2,4	3,4		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	575,0	0,0	34,3%	0,0%
G.3.5.3	1 - 2 Y	0,0	575,0	0,0%	34,3%
G.3.5.4	2 - 3 Y	500,0	0,0	29,9%	0,0%
G.3.5.5	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	2.217,6	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	2.217,6	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	123,8		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	123,8		100,0%
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>			
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>			
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>			
OG.3.9.4	<i>o/w EU central banks</i>			
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>			
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>			
OG.3.9.7	<i>o/w CQS1 credit institutions</i>			
OG.3.9.8	<i>o/w CQS2 credit institutions</i>			
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)	123,8		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	123,8	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	123,8	5,3%
G.3.11.2	Central bank eligible assets	0,0	0,0%
G.3.11.3	Other	0,0	0,0%
G.3.11.4	Total	123,8	5,3%
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
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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	<i>NPV of Derivatives in the cover pool (mn)</i>	
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>	
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>	
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

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.

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	123,8
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 *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 2024

Reporting in Domestic Currency	Eur
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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	2.217,6		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	2.217,6		100,0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0,0%
OM.7.1.2	<i>o/w Forest & Agriculture</i>			0,0%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>			0,0%
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	23.484	0	23.484
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>			
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>			
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	4,8%	0,0%	4,8%
M.7.5.6	Friuli Venezia Giulia	0,0%	0,0%	0,0%
M.7.5.7	Lazio	15,8%	0,0%	15,8%
M.7.5.8	Liguria	5,0%	0,0%	5,0%
M.7.5.9	Lombardia	38,7%	0,0%	38,7%
M.7.5.10	Marche	3,5%	0,0%	3,5%
M.7.5.11	Molise	0,0%	0,0%	0,0%
M.7.5.12	Piemonte	4,6%	0,0%	4,6%
M.7.5.13	Puglia	0,1%	0,0%	0,1%
M.7.5.14	Sardegna	1,4%	0,0%	1,4%
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	0,2%	0,0%	0,2%
M.7.5.18	Umbria	13,1%	0,0%	13,1%
M.7.5.19	Valle d'Aosta	0,1%	0,0%	0,1%
M.7.5.20	Veneto	4,7%	0,0%	4,7%
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	81,5%	0,0%	81,5%
M.7.6.2	Floating rate	14,7%	0,0%	14,7%
M.7.6.3	Other	3,8%	0,0%	3,8%

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	3,3%	0,0%	3,3%
M.7.8.2	> 12 - ≤ 24 months	12,6%	0,0%	12,6%
M.7.8.3	> 24 - ≤ 36 months	20,8%	0,0%	20,8%
M.7.8.4	> 36 - ≤ 60 months	22,9%	0,0%	22,9%
M.7.8.5	> 60 months	40,5%	0,0%	40,5%

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	0,6%	0,0%	0,6%
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)	94,4	23484		
	By buckets (mn):				
M.7A.10.2	0-10.000	2,8	480	0,1%	2,0%
M.7A.10.3	10,000-25,000	27,5	1.497	1,2%	6,4%
M.7A.10.4	25,000-50,000	165,5	4.334	7,5%	18,5%
M.7A.10.5	50,000-75,000	303,9	4.864	13,7%	20,7%
M.7A.10.6	75,000-100,000	356,9	4.110	16,1%	17,5%
M.7A.10.7	100,000-150,000	576,2	4.729	26,0%	20,1%
M.7A.10.8	150,000-200,000	340,3	1.978	15,3%	8,4%
M.7A.10.9	200,000-300,000	247,2	1.044	11,1%	4,4%
M.7A.10.10	oltre 300,000	197,4	448	8,9%	1,9%
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	2.217,6	23.484	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%	23.484		
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	309,0	4.702	13,9%	20,0%
M.7A.11.3	>40 - <=50 %	284,5	3.363	12,8%	14,3%
M.7A.11.4	>50 - <=60 %	386,5	4.022	17,4%	17,1%
M.7A.11.5	>60 - <=70 %	481,6	4.565	21,7%	19,4%
M.7A.11.6	>70 - <=80 %	670,6	5.982	30,2%	25,5%
M.7A.11.7	>80 - <=90 %	74,0	727	3,3%	3,1%
M.7A.11.8	>90 - <=100 %	11,4	123	0,5%	0,5%
M.7A.11.9	>100%			0,0%	0,0%
M.7A.11.10	Total	2.217,6	23.484	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 (%)	47,3%	23.484		
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	728,7	11.000	32,9%	46,8%



M.7A.12.3	>40 - <=50 %	439,8	4.089	19,8%	17,4%
M.7A.12.4	>50 - <=60 %	467,2	3.954	21,1%	16,8%
M.7A.12.5	>60 - <=70 %	427,6	3.354	19,3%	14,3%
M.7A.12.6	>70 - <=80 %	149,0	1.042	6,7%	4,4%
M.7A.12.7	>80 - <=90 %	1,7	15	0,1%	0,1%
M.7A.12.8	>90 - <=100 %	1,1	9	0,0%	0,0%
M.7A.12.9	>100%	2,5	21	0,1%	0,1%
M.7A.12.10	Total	2.217,6	23.484	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

M.7A.13.1	Owner occupied	82,5%
M.7A.13.2	Second home/Holiday houses	17,5%
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

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
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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)
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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
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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
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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>	