

Harmonised Transparency Template

2023 Version

Italy

Banco di Desio e della Brianza

Reporting Date: 24/01/2024

Cut-off Date: 31/12/2023



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A. Harmonised Transparency Template - General Information

HTT 2023

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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	Link to Issuer's Website	www.bancodesio.it/it/content/documentazione-programma-di-emissione			
G.1.1.4	Cut-off date	31/12/2023			
OG.1.1.1	<i>Optional information e.g. Contact names</i>	www.bancodesio.it			
OG.1.1.2	<i>Optional information e.g. Parent name</i>				
OG.1.1.3					
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	2.114,8			
G.3.1.2	Outstanding Covered Bonds	1.575,0			
OG.3.1.1	<i>Cover Pool Size [NPV] (mn)</i>	2.021,6			
OG.3.1.2	<i>Outstanding Covered Bonds [NPV] (mn)</i>	1.551,4			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	ND1	9,3%	25,0%	OC committed with Rating Agencies (AP 80%)
OG.3.2.1	<i>Optional information e.g. Asset Coverage Test (ACT)</i>				
OG.3.2.2	<i>Optional information e.g. OC (NPV basis)</i>				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	1.996,9		94,4%	
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		117,9		5,6%	
G.3.3.5	Other		0,0		0,0%	
G.3.3.6		Total	2.114,8		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)		16,6	ND3		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		2,1	ND3	0,1%	
G.3.4.3	1 - 2 Y		6,4	ND3	0,3%	
G.3.4.4	2 - 3 Y		13,6	ND3	0,7%	
G.3.4.5	3 - 4 Y		18,6	ND3	0,9%	
G.3.4.6	4 - 5 Y		21,8	ND3	1,1%	
G.3.4.7	5 - 10 Y		260,3	ND3	13,0%	
G.3.4.8	10+ Y		1.674,2	ND3	83,8%	
G.3.4.9		Total	1.996,9	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)		2,6	3,6		
	Maturity (mn)					
	By buckets:					
G.3.5.2	0 - 1 Y		575,0	0,0	36,5%	0,0%
G.3.5.3	1 - 2 Y		0,0	575,0	0,0%	36,5%
G.3.5.4	2 - 3 Y		500,0	0,0	31,7%	0,0%
G.3.5.5	3 - 4 Y		0,0	500,0	0,0%	31,7%
G.3.5.6	4 - 5 Y		400,0	0,0	25,4%	0,0%
G.3.5.7	5 - 10 Y		100,0	500,0	6,3%	31,7%
G.3.5.8	10+ Y		0,0	0,0	0,0%	0,0%
G.3.5.9		Total	1.575,0	1.575,0	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		1.996,9	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	1.996,9	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	1.575,0	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	1.575,0	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	1.575,0	1.075,0	100,0%	68,3%
G.3.8.2	Floating coupon	0,0	500,0	0,0%	31,7%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4		Total	1.575,0	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	117,9	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		
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	117,9	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)	117,9	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	117,9	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	117,9	5,6%	7,5%
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	117,9	5,6%	7,5%
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	<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 - optional

G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
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		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

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
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15		116 for Shipping Assets
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	
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	117,9
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	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
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 2023

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	Nominal (mn)	% Total Mortgages		
1. Property Type Information					
M.7.1.1	Residential	1.996,9	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	1.996,9	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					
M.7.2.1	Number of mortgage loans	21264	Residential Loans	Commercial Loans	Total Mortgages
			21264	0	21264
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					
M.7.3.1	10 largest exposures	0,8%	% Residential Loans	% Commercial Loans	% Total Mortgages
			0,8%	0,0%	0,8%
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					
M.7.4.1	European Union	100,0%	% Residential Loans	% Commercial Loans	% Total Mortgages
			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	0,7%	0,0%	0,7%
M.7.5.2	CALABRIA	0,0%	0,0%	0,0%
M.7.5.3	CAMPANIA	0,1%	0,0%	0,1%
M.7.5.4	EMILIA-ROMAGNA	4,9%	0,0%	4,9%
M.7.5.5	FRIULI-VENEZIA GIULIA	0,0%	0,0%	0,0%
M.7.5.6	LAZIO	15,4%	0,0%	15,4%
M.7.5.7	LIGURIA	3,3%	0,0%	3,3%
M.7.5.8	LOMBARDIA	40,7%	0,0%	40,7%
M.7.5.9	MARCHE	3,6%	0,0%	3,6%
M.7.5.10	PIEMONTE	4,9%	0,0%	4,9%
M.7.5.11	PUGLIA	0,1%	0,0%	0,1%
M.7.5.12	SARDEGNA	0,2%	0,0%	0,2%
M.7.5.13	SICILIA	0,0%	0,0%	0,0%



M.7.5.14	TOSCANA	7,4%	0,0%	7,4%
M.7.5.15	TRENTINO-ALTO ADIGE/SÜDTIROL	0,2%	0,0%	0,2%
M.7.5.16	UMBRIA	13,7%	0,0%	13,7%
M.7.5.17	VALLE D'AOSTA/VALLÉE D'AOSTE	0,1%	0,0%	0,1%
M.7.5.18	VENETO	4,8%	0,0%	4,8%
M.7.5.19	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.20	TBC at a country level	[For completion]	[For completion]	[For completion]
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	80,2%	0,0%	80,2%
M.7.6.2	Floating rate	16,1%	0,0%	16,1%
M.7.6.3	Other	3,7%	0,0%	3,7%

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	0,4%	0,0%	0,4%
M.7.8.2	≥ 12 - ≤ 24 months	14,6%	0,0%	14,6%
M.7.8.3	≥ 24 - ≤ 36 months	20,8%	0,0%	20,8%
M.7.8.4	≥ 36 - ≤ 60 months	23,3%	0,0%	23,3%
M.7.8.5	≥ 60 months	40,9%	0,0%	40,9%
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)	93,9	21264		
	By buckets (mn):				
M.7A.10.2	0-10.000	2,7	465	0,1%	2,2%
M.7A.10.3	10,000-25,000	26,1	1.421	1,3%	6,7%
M.7A.10.4	25,000-50,000	153,0	4.007	7,7%	18,8%
M.7A.10.5	50,000-75,000	276,1	4.419	13,8%	20,8%
M.7A.10.6	75,000-100,000	317,1	3.655	15,9%	17,2%
M.7A.10.7	100,000-150,000	503,7	4.131	25,2%	19,4%
M.7A.10.8	150,000-200,000	309,3	1.798	15,5%	8,5%
M.7A.10.9	200,000-300,000	227,0	958	11,4%	4,5%
M.7A.10.10	oltre 300,000	182,0	410	9,1%	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	1.996,9	21.264	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%	21264		
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	277,5	4.310	13,9%	20,3%
M.7A.11.3	>40 - <=50 %	255,8	3.020	12,8%	14,2%
M.7A.11.4	>50 - <=60 %	346,6	3.648	17,4%	17,2%
M.7A.11.5	>60 - <=70 %	435,7	4.120	21,8%	19,4%
M.7A.11.6	>70 - <=80 %	601,4	5.369	30,1%	25,2%
M.7A.11.7	>80 - <=90 %	70,2	685	3,5%	3,2%
M.7A.11.8	>90 - <=100 %	9,8	112	0,5%	0,5%



M.7A.11.9	>100%				0,0%	0,0%
M.7A.11.10		Total	1.996,9	21.264	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 (%)	47,7%	21264		
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	640,7	9.915	32,1%	46,6%
M.7A.12.3	>40 - <=50 %	415,6	3.596	20,8%	16,9%
M.7A.12.4	>50 - <=60 %	387,0	3.566	19,4%	16,8%
M.7A.12.5	>60 - <=70 %	393,7	3.074	19,7%	14,5%
M.7A.12.6	>70 - <=80 %	1,2	1.084	0,1%	5,1%
M.7A.12.7	>80 - <=90 %	156,4	11	7,8%	0,1%
M.7A.12.8	>90 - <=100 %	1,4	7	0,1%	0,0%
M.7A.12.9	>100%	0,9	11	0,0%	0,1%
M.7A.12.10	Total	1.996,9	21.264	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	82,3%
M.7A.13.2	Second home/Holiday houses	17,7%
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

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

7B 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 / Bulding 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>	

25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	ND2	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0,0	0	0,0%	0,0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					

26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	ND2	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		



M.7B.26.19	Total	0,0	0	0,0%	0,0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					

27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	ND2	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 - 2010	[For completion]	[For completion]		
M.7B.27.10	2011 - 2015	[For completion]	[For completion]		
M.7B.27.11	2016 - 2020	[For completion]	[For completion]		
M.7B.27.12	2021 and onwards	[For completion]	[For completion]		
M.7B.27.13	no data	[For completion]	[For completion]		
M.7B.27.14	Total	0,0	0	0,0%	0,0%

OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					

28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	ND2	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0,0	0	0,0%	0,0%

29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)
M.7B.29.1	Retail	ND2	[For completion]	[For completion]
M.7B.29.2	Office	[For completion]	[For completion]	[For completion]
M.7B.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]
M.7B.29.4	Shopping malls	[For completion]	[For completion]	[For completion]
M.7B.29.5	Industry	[For completion]	[For completion]	[For completion]
M.7B.29.6	Agriculture	[For completion]	[For completion]	[For completion]
M.7B.29.7	Other commercially used	[For completion]	[For completion]	[For completion]
M.7B.29.8	Hospital	[For completion]	[For completion]	[For completion]
M.7B.29.9	School	[For completion]	[For completion]	[For completion]
M.7B.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]
M.7B.29.11	Land	[For completion]	[For completion]	[For completion]
M.7B.29.12	Property developers / Bulding under construction	[For completion]	[For completion]	[For completion]
M.7B.29.13	Other	[For completion]	[For completion]	[For completion]
M.7B.29.14	no data	[For completion]	[For completion]	[For completion]
M.7B.29.15	Total	0,0	0	
M.7B.29.16	Weighted Average			[For completion]
M.7B.29.17				
M.7B.29.18				
M.7B.29.19				



This addendum is optional

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

HTT 2023

Reporting in Domestic Currency

EUR

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.	ND2	
OE.1.1.1	<i>where applicable - paying agent</i>	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

3. Additional information on the asset distribution

1. General Information

Total Assets

E.3.1.1	Weighted Average Seasoning (months)	64
E.3.1.2	Weighted Average Maturity (months)**	199

OE.3.1.1
 OE.3.1.2
 OE.3.1.3
 OE.3.1.4

2. Arrears

% Residential Loans

% Commercial Loans

% Public Sector Assets

% Shipping Loans

% Total Loans

E.3.2.1	1-<30 days	0,50%	[For completion]	[For completion]	[For completion]	[For completion]
E.3.2.2	30-<60 days	0,09%	[For completion]	[For completion]	[For completion]	[For completion]
E.3.2.3	60-<90 days	0,04%	[For completion]	[For completion]	[For completion]	[For completion]
E.3.2.4	90-<180 days	0,08%	[For completion]	[For completion]	[For completion]	[For completion]
E.3.2.5	>= 180 days	0,01%	[For completion]	[For completion]	[For completion]	[For completion]

OE.3.2.1
 OE.3.2.2
 OE.3.2.3
 OE.3.2.4