

Banco Desio S.p.A.
Euro 3,000,000,000 Covered Bond Programme
unconditionally and irrevocably guaranteed as to payments
of interest and principal by
Desio OBG S.r.l.

ISSUER



Issuer's Investors Report

Issuer Investors Report Date

14/10/2022

Collection Period

01/07/2022

30/09/2022

Guarantor Payment Period

28/07/2022

27/10/2022

Part A: DESCRIPTION OF THE COVER POOL

1. Type of Assets

Type of Assets	Number of contracts	Outstanding Principal	%	O/W Accrued Interest
Residential Mortgage Loans	18.102	1.726.691.519,10	100%	1.637.228,50
Commercial Mortgage Loans	0	0,00	0%	0,00
Public Entity Receivables	0	0,00	0%	0,00
Public Entity Securities	0	0,00	0%	0,00
Top up Assets	0	0,00	0%	0,00
Total	18.102	1.726.691.519,10	100%	1.637.228,50

2. Outstanding Principal by Interest Rate

Interest Rate	Outstanding Principal	%
Floating	445.521.891,54	25,80%
Fixed	1.223.613.906,62	70,86%
Capped	57.555.720,94	3,33%
TOTAL	1.726.691.519,10	100,00%

3. Outstanding Principal by Currency

Currency	Outstanding Principal	%
Euro	1.726.691.519,10	100%
Other (to be specified)	0,00	0,00
TOTAL	1.726.691.519,10	100%

4. Unpaid Instalments by Age (delinquent)

	Number of contracts	Outstanding Principal	% on Tot. Outstanding Principal	Arrears	
				Principal	Interest
1) 0 - 30 days	18.065	1.723.445.268,03	99,81%	60.065,39	19.606,90
2) 31 - 60 days	17	1.470.204,45	0,09%	15.571,09	5.344,95
3) 61 - 90 days	9	606.498,58	0,04%	12.455,26	4.632,57
4) 91 - 120 days	4	329.790,63	0,02%	7.478,32	4.038,14
5) 121 - 180 days	6	801.998,60	0,05%	23.509,14	8.854,73
6) over 181 days	1	37.758,81	0,00%	1.299,93	801,74
Total	18.102	1.726.691.519,10	100,00%	120.379,13	43.279,03

Part A: DESCRIPTION OF THE COVER POOL

5. Outstanding Principal by Region (Borrowers)

Region	Outstanding Principal	Number of % on Total Outstanding Principal	Number of contracts
Piemonte	83.280.931,25	4,82%	937
Valle D Aosta	1.640.471,10	0,10%	14
Lombardia	718.485.127,74	41,61%	7.335
Trentino Alto Adige	2.701.339,96	0,16%	15
Veneto	80.184.475,29	4,64%	835
Friuli Venezia Giulia	431.561,44	0,02%	5
Liguria	61.022.795,18	3,53%	544
Emilia Romagna	77.845.057,95	4,51%	752
Toscana	125.124.649,46	7,25%	1.182
Umbria	243.190.711,52	14,08%	3.454
Marche	54.916.078,47	3,18%	565
Lazio	261.054.630,69	15,12%	2.264
Abruzzo	10.216.418,22	0,59%	140
Molise	0,00	0,00%	0
Campania	1.083.271,80	0,06%	8
Puglia	1.054.639,91	0,06%	9
Basilicata	0,00	0,00%	0
Calabria	112.749,38	0,01%	3
Sicilia	364.847,00	0,02%	8
Sardegna	3.981.762,74	0,23%	32
Total	1.726.691.519,10	100,00%	18.102

6. Outstanding Principal by Residual Life

Status	Residual Life								Total
	Indetermined	(0-1) months	(2-3) months	(4-6) months	(7-12) months	(2-5) years	(5 - 7) years	over 7 years	
Performing	58.678,19	11.802.075,83	20.443.761,94	30.679.117,42	61.311.873,17	473.255.784,86	215.584.262,62	909.801.203,68	1.722.936.757,71
Delinquent	52.484,78	21.861,60	34.499,56	52.070,35	105.307,30	838.818,79	355.335,99	1.382.673,96	2.843.052,33
Defaulted	8.555,80	10.100,29	11.399,63	22.995,54	43.899,93	303.101,59	105.272,90	406.383,38	911.709,06
Total	119.718,77	11.834.037,72	20.489.661,13	30.754.183,31	61.461.080,40	474.397.705,24	216.044.871,51	911.590.261,02	1.726.691.519,10

Part B: COVERED BOND

Euro

Notes	Isin	Before payment	Payments		After payments	Maturity Date
		Outstanding principal	Principal	Interest	Outstanding principal	
Series N. 1	IT0005277451	575.000.000,00			575.000.000,00	12/09/2024
Series N. 2	IT0005380446	500.000.000,00			500.000.000,00	24/07/2026
Series N. 3	IT0005433682	100.000.000,00			100.000.000,00	20/01/2031
		1.175.000.000,00	0,00	0,00	1.175.000.000,00	

Series N. 1- Fixed Rate

Series N. 2- Fixed Rate

Series N. 3- Fixed Rate

0,8750%

0,3750%

0,0000%

Euro

Notes	Notes Outstanding Amount	Spread	Interest Rate	Fixed Rate	Interest Period		Interest Payment Date	Days	Interest Accrued
Series N. 1	575.000.000,00			0,875%	12/09/2022	12/09/2023	12/09/2023	365	5.031.250,00
Series N. 2	500.000.000,00			0,375%	24/07/2022	24/07/2023	24/07/2023	365	1.875.000,00
Series N. 3	100.000.000,00			0,000%	18/01/2022	18/01/2023	18/01/2023	365	-
Total	1.175.000.000,00								6.906.250,00

Part C: SUBORDINATED LOAN

Subordinated Loan

Interest Period From	Granted Amount	Total Subordinated Loan Repayment	Total Subordinated Loan Outstanding	Total Base Interest Accrued on the SL
28/07/2022	2.552.373.392,93	779.000.000,00	1.773.373.392,93	2.265.977,11

Sub Loan Outstanding Amount applicable Fixed Rate

0,500%

Sub Loan Outstanding Amount	Interest Period From	Interest Period To	Rate	Days	Base Interest
1.773.373.392,93	28/07/2022	27/10/2022	0,500%	92	2.265.977,11

Issuer Investors Report Date: 14/10/2022

Part D-1: INTEREST RATE SWAP

SERIES 1 LIABILITY SWAP

Amount to be paid by the Guarantor to the Swap Provider	1.088.966,67	Amount to be paid by the Swap Provider to the Guarantor	2.625.000,00
Floating Rate Notional Amount	300.000.000,00	Fixed Amount Notional Amount	300.000.000,00
a1= Floating Rate (Euribor + Spread)	1,4360%	a1= Fixed Rate	0,8750%
Euribor 3M	0,8360%		
Spread	0,6000%		
b1= Actual/360 Adjusted days	0,2528	b1= Actual/Actual (ICMA) days	1,00
Interest Payment Date	12/12/2022	Swap Counterparty Payment Date	12/09/2023

Part D-2: INTEREST RATE SWAP

SERIES 1 LIABILITY SWAP

Amount to be paid by the Guarantor to the Swap Provider	380.177,78	Amount to be paid by the Swap Provider to the Guarantor	750.000,00
Floating Rate Notional Amount	200.000.000,00	Fixed Amount Notional Amount	200.000.000,00
a1= Floating Rate (Euribor + Spread)	0,7520%	a1= Fixed Rate	0,3750%
Euribor 3M	0,1450%		
Spread	0,6070%		
b1= Actual/360 Adjusted days	0,2528	b1= Actual/Actual (ICMA) days	1,00
Interest Payment Date	24/10/2022	Swap Counterparty Payment Date	25/07/2023