

# VOBA N.7 S.r.l

## QUARTERLY SERVICER'S REPORT

Quarterly Report Date  
 Collection Period  
 Interest Period  
 Payment Date

|            |            |
|------------|------------|
|            | 13.10.2022 |
| 01.07.2022 | 30.09.2022 |
| 27.07.2022 | 27.10.2022 |
|            | 27.10.2022 |

### COLLECTIONS

**Amount collected**

Payment of Instalmentes relative to the Portfolio  
 Recoveries  
 Prepayments  
 Insurance Indemnities  
 Penalty Interest  
**Other (pursuant to the Transaction Documents)**  
**Adjustments (+/-)**  
**Loans Repurchased (including non eligible loans if any)**  
**Total**

| Total<br>A+B         | Principal<br>A       | Interest<br>B       |
|----------------------|----------------------|---------------------|
| 21.569.457,55        | 19.797.056,62        | 1.772.400,93        |
| 16.018.898,90        | 14.253.517,40        | 1.765.381,50        |
| 5.000,01             | 5.000,01             |                     |
| 5.545.558,64         | 5.538.539,21         | 7.019,43            |
| 0,00                 |                      |                     |
| 2.832,50             |                      | 2.832,50            |
| 13.262,56            | 13.262,56            |                     |
|                      |                      |                     |
| 0,00                 |                      |                     |
| <b>21.585.552,61</b> | <b>19.810.319,18</b> | <b>1.775.233,43</b> |

## COLLATERAL DESCRIPTION

### Beginning of Period Loan Balance

|                             |                  |
|-----------------------------|------------------|
| BOP Total Loan Balance      | € 319.426.076,85 |
| BOP Total Number of Loans   | 2.114            |
| BOP Average Loan Size       | € 151.100,32     |
| BOP WA Portfolio Yields (%) | 2,02             |

### Loan Asset Movements

#### Option to repurchase individual receivables

|  |        |
|--|--------|
| Outstanding Principal of repurchased Loans | 0,00 € |
| Number of repurchased Loans                | 0      |
| Purchase price on repurchased Loans        | 0,00 € |

|   | €               | % of the O/S principal | Maximum level (%) |
|---|-----------------|------------------------|-------------------|
| Purchase Price of Individual Receivables repurchased since the Valuation Date | 12.055.422,82 € | 10%                    |                   |
| Purchase Price of Individual Receivables repurchased during the same year     | 12.055.422,82 € | 1%                     |                   |

|   |      |
|---|------|
| Respect by the the Originator of the limit of repurchased loans | True |
|---|------|

#### Accordi Transattivi, Accolli, Renegotiations and Suspensions

|   |             |
|---|-------------|
| Number of Renegotiated Loans in the period                | 7           |
| Current Principal of Renegotiated Loans (%) in the period | € 4.470.294 |

|  | Number of loans<br>(in the period) | Outstanding Principal<br>due<br>(in the period) | Cumulative<br>Outstanding Principal<br>(from the Valuation<br>Date to the end of the<br>period included) | Maximum Level (%)<br>of the Total Outstanding Principal<br>of the portfolio at Valuation Date | Maximum Level (%) of<br>the current Outstanding<br>Principal of the Total<br>Portfolio |
|--|------------------------------------|---|--|---|--|
| <b>Loans currently subject to dilazioni and accordi transattivi, of which:</b> |                                    |   |  |   |  |
| Loans in Sofferenza and Incaglio<br>Deferments / Moratorie                     |                                    |   |  | 1%  |  |
| In Bonis<br>Deferments / Moratorie   | 4                                  | € 904.648,44                                    | € 43.710.970,85  |   | 8%   |
| Moratorie Covid-19   | 0                                  | € 0,00  | € 402.372.530,14   |   |  |
| Total Accordi Transattivi  |                                    |   |  |   | 5%   |
| Total  |                                    |   |  |   |  |
| <b>Loans subject to accollo</b>  |                                    |   |  |   |  |
| Non liberatorio  | 3                                  | € 315.161,00                                    | € 14.470.977,80  | -   | -  |
| Liberatorio  | 0                                  | € 0,00  | € 125.492,00   | 2,00%   | -  |
| Total Accordi Transattivi  |                                    |   |  |   | -  |
| Total Accordi Transattivi (Ipotecari)  |                                    |   |  |   |  |
| Total Accordi Transattivi (Chirografari)                                       |                                    |   |  |   |  |
| <b>Renegotiated loans</b>  |                                    |   |  |   |  |
| Loans with extension of the amortisation plan                                  | 3                                  | € 3.565.646,00                                  | € 13.415.357,14  | 6,00%   |  |
| Total  |                                    |   |  |   |  |
| Loans with reduction of fixed rate   | 0                                  | € 0,00  | € 17.066.778,00  |   |  |
| Loans with reduction of spread   | 0                                  | € 0,00  | € 54.734.644,64  | 15,00%  |  |
| Fixed rate switched to floating rate   | 0                                  | € 0,00  | € 1.649.283,00   |   |  |
| Floating rate loans switched to fixed rate                                     | 0                                  | € 0,00  | € 5.283.706,87   |   |  |
| Total  |                                    |   |  |   |  |
| Change of the Payments Frequency   |                                    |   |  |   | 5%   |
| Total loans with six monthly payments frequency                                |                                    |   |  |   |  |
| <b>All Accordi Transattivi, Accolli and Renegotiations</b>                     | <b>7</b>                           | <b>4.470.294</b>                                | <b>135.986.233</b>   |   |  |

### End of Period Loan Balance

|                             |                  |
|-----------------------------|------------------|
| EOP Total Loan Balance      | € 299.631.065,88 |
| EOP Total Number of Loans   | 1.970            |
| EOP Average Loan Size       | € 152.096,99     |
| EOP WA Portfolio Yields (%) | 2,42             |

### Portfolio characteristics

| Data  | Reporting date (EOP) | Issue Date         |
|---|----------------------|--------------------|
| Aggregate Current Principal Outstanding Balance (€)               | € 299.631.065,88     | € 749.228.439,16   |
| Aggregate Original Principal Balance (€)                          | € 666.207.343,88     | € 1.088.459.497,70 |
| Average Current Principal Outstanding Balance (€)                 | € 152.096,99         | € 167.500,21       |
| Maximum Current Principal Outstanding Balance (€)                 | € 7.624.929,47       | € 10.548.118,71    |
| Current Principal Outstanding Balance of Fixed Rate Portfolio (€) | € 53.484.449,98      | € 105.092.946,88   |
| Weighted average seasoning (months)                               | 83,79                | 38,00              |
| Weighted average remaining maturity (yrs)                         | 8,12                 | 8,70               |
| Proportion of Mortgage Loans in the Portfolio                     | 83,75%               | 66,14%             |
| Weighted average current LTV (%)                                  | 30,15%               | 39,30%             |
| Weighted average original LTV (%)                                 | 51,36%               | 50,70%             |
| Proportion of fixed rate loans in the Portfolio (%)               | 17,85%               | 14,03%             |
| Proportion of floating rate loans in the Portfolio (%)            | 82,15%               | 85,97%             |
| Weighted average interest rate (for fixed rate portfolio) (%)     | 2,40                 | 2,64               |
| Weighted average spread (for floating rate portfolio) (%)         | 2,04                 | 2,13               |
| Current Principal of performing loans (%)                         | 97,21%               | 100,00%            |
| Current Principal of Loans in Arrears (%)                         | 2,02%                |                    |
| Current Principal of Delinquent Loans (%)                         | 0,18%                |                    |
| Current Principal of Defaulted Loans (%)                          | 0,59%                |                    |
| Current Principal of loans in Arrears, Delinquent and Default (%) | 2,79%                |                    |
| Number of obligors  | 1.778                |                    |

## PORTFOLIO SITUATION

| Mortgage Pool               |                                   |                             |                       |                            |                  |                       |
|-----------------------------|-----------------------------------|-----------------------------|-----------------------|----------------------------|------------------|-----------------------|
| Number of Loans             | Outstanding Principal Instalments | Unpaid Principal Instalment | Outstanding Principal | Unpaid Interest Instalment | Total            |                       |
|                             | (A)                               | (B)                         | (C)=(A)+(B)           | (D)                        | (E)=(C)+(D)      |                       |
| Performing Loans            | 1.171                             | 248.785.898,44              | 222.775,32            | 249.008.673,76             | 29.340,95        | 249.038.014,71        |
| Delinquent Loans            | 4                                 | 484.357,56                  | 15.673,89             | 500.031,45                 | 5.787,37         | 505.818,82            |
| <b>Collateral Portfolio</b> | <b>1.175</b>                      | <b>249.270.256,00</b>       | <b>238.449,21</b>     | <b>249.508.705,21</b>      | <b>35.128,32</b> | <b>249.543.833,53</b> |
| Defaulted Loans             | 9                                 | 1.268.406,77                | 156.947,42            | 1.425.354,19               | 10.944,69        | 1.436.298,88          |
| <b>Total Portfolio</b>      | <b>1.184</b>                      | <b>250.538.662,77</b>       | <b>395.396,63</b>     | <b>250.934.059,40</b>      | <b>46.073,01</b> | <b>250.980.132,41</b> |

| Unsecured Pool              |                                   |                             |                       |                            |                 |                      |
|-----------------------------|-----------------------------------|-----------------------------|-----------------------|----------------------------|-----------------|----------------------|
| Number of Loans             | Outstanding Principal Instalments | Unpaid Principal Instalment | Outstanding Principal | Unpaid Interest Instalment | Total           |                      |
|                             | (A)                               | (B)                         | (C)=(A)+(B)           | (D)                        | (E)=(C)+(D)     |                      |
| Performing Loans            | 765                               | 48.288.419,40               | 31.117,77             | 48.319.537,17              | 5.342,11        | 48.324.879,28        |
| Delinquent Loans            | 5                                 | 12.417,53                   | 27.836,15             | 40.253,68                  | 635,33          | 40.889,01            |
| <b>Collateral Portfolio</b> | <b>770</b>                        | <b>48.300.836,93</b>        | <b>58.953,92</b>      | <b>48.359.790,85</b>       | <b>5.977,44</b> | <b>48.365.768,29</b> |
| Defaulted Loans             | 16                                | 201.836,18                  | 135.379,45            | 337.215,63                 | 705,27          | 337.920,90           |
| <b>Total Portfolio</b>      | <b>786</b>                        | <b>48.502.673,11</b>        | <b>194.333,37</b>     | <b>48.697.006,48</b>       | <b>6.682,71</b> | <b>48.703.689,19</b> |

| Total Portfolio             |                                   |                             |                       |                            |                  |                       |
|-----------------------------|-----------------------------------|-----------------------------|-----------------------|----------------------------|------------------|-----------------------|
| Number of Loans             | Outstanding Principal Instalments | Unpaid Principal Instalment | Outstanding Principal | Unpaid Interest Instalment | Total            |                       |
|                             | (A)                               | (B)                         | (C)=(A)+(B)           | (D)                        | (E)=(C)+(D)      |                       |
| Performing Loans            | 1.936                             | 297.074.317,84              | 253.893,09            | 297.328.210,93             | 34.683,06        | 297.362.893,99        |
| Delinquent Loans            | 9                                 | 496.775,09                  | 43.510,04             | 540.285,13                 | 6.422,70         | 546.707,83            |
| <b>Collateral Portfolio</b> | <b>1.945</b>                      | <b>297.571.092,93</b>       | <b>297.403,13</b>     | <b>297.868.496,06</b>      | <b>41.105,76</b> | <b>297.909.601,82</b> |
| Defaulted Loans             | 25                                | 1.470.243                   | 292.327               | 1.762.569,82               | 11.649,96        | 1.774.219,78          |
| <b>Total Portfolio</b>      | <b>1.970</b>                      | <b>299.041.335,88</b>       | <b>589.730,00</b>     | <b>299.631.065,88</b>      | <b>52.755,72</b> | <b>299.683.821,60</b> |

| Arrears Buckets                            | Number of Loans | % By Number    | Amount                | % of Amount    |
|--|-----------------|----------------|-----------------------|----------------|
| Performing Balance                         | 1.879           | 95,38%         | 291.278.351,89        | 97,21%         |
| >0 - <=1 months in arrears                 | 49              | 2,49%          | 5.266.443,28          | 1,76%          |
| >1 - <=2 months in arrears                 | 2               | 0,10%          | 142.595,14            | 0,05%          |
| >2 - <=3 months in arrears                 | 6               | 0,30%          | 640.820,62            | 0,21%          |
| >3 - <=4 months in arrears                 |                 | 0,00%          |                       | 0,00%          |
| >4 - <=5 months in arrears                 |                 | 0,00%          |                       | 0,00%          |
| >5 - <=6 months in arrears                 |                 | 0,00%          |                       | 0,00%          |
| 6+ months in arrears                       |                 | 0,00%          |                       | 0,00%          |
| Delinquents                                | 9               | 0,46%          | 540.285,13            | 0,18%          |
| Defaults                                   | 25              | 1,27%          | 1.762.569,82          | 0,59%          |
| <b>Total Outstanding Principal Balance</b> | <b>1.945</b>    | <b>98,73%</b>  | <b>297.868.496,06</b> | <b>99,41%</b>  |
| <b>Total Principal Balance</b>             | <b>1.970</b>    | <b>100,00%</b> | <b>299.631.065,88</b> | <b>100,00%</b> |

## PORTFOLIO PERFORMANCE

| Portfolio Default Ratio  |                |                                  |
|--|----------------|----------------------------------|
|  | Current Report | Last Quarterly Servicer's Report |
| Outstanding Principal of all the Loans classified as default during the Period | -              | -                                |
| Average Collateral Portfolio during the Period                                 | 307.764.524,37 | 327.769.774,01                   |
| <b>Quarterly Default Ratio</b>   | <b>0,00%</b>   | <b>0,00%</b>                     |

| Portfolio Delinquency Ratio                   |                |                                  |
|---|----------------|----------------------------------|
|   | Current Report | Last Quarterly Servicer's Report |
| Outstanding Principal of the Delinquent Loans | 540.285,13     | 464.485,06                       |
| Collateral Portfolio                          | 297.868.496,06 | 317.660.552,67                   |
| <b>Delinquency Ratio</b>                      | <b>0,18%</b>   | <b>0,15%</b>                     |

| Cumulative Gross Default Ratio   |                |                                  |
|--|----------------|----------------------------------|
|  | Current Report | Last Quarterly Servicer's Report |
| Sum of Outstanding Principal as of the Default Date of all the Loans classified as default from the Valuation Date up to the end of the Period | 3.140.798,41   | 3.140.798,41                     |
| Outstanding Principal of the Portfolio purchased as determined at the Valuation Date   | 749.228.439,16 | 749.228.439,16                   |
| <b>Cumulative Gross Default Ratio</b>  | <b>0,42%</b>   | <b>0,42%</b>                     |

| Cumulative Net Default Ratio   |                |                                  |
|--|----------------|----------------------------------|
|  | Current Report | Last Quarterly Servicer's Report |
| sum of Outstanding Principal as of the Default Date of all the Loans classified as default from the Valuation Date up to the end of the Period | 3.140.798,41   | 3.140.798,41                     |
| sum of all Recoveries in respect of the Defaulted Loans from the Valuation Date up to the end of the Period                                    | 1.421.712,14   | 1.416.712,13                     |
| Outstanding Principal of each Portfolio purchased as determined at the relevant Valuation Date   | 749.228.439,16 | 749.228.439,16                   |
| <b>Cumulative Net Default Ratio</b>  | <b>0,23%</b>   | <b>0,23%</b>                     |

| Cumulative Recoveries Ratio  |                |                                  |
|--|----------------|----------------------------------|
|  | Current Report | Last Quarterly Servicer's Report |
| sum of all Recoveries in respect of the total Loans from the Valuation Date up to the end of the Period  | 1.421.712,14   | 1.416.712,13                     |
| sum of Outstanding Principal as of the Default Date of all the Loans classified as default from the Valuation Date up to the end of the Period | 3.140.798,41   | 3.140.798,41                     |
| <b>Recoveries Ratio</b>  | <b>45,27%</b>  | <b>45,11%</b>                    |

|                       |                            |   |
|-----------------------|----------------------------|---|
| <b>Trigger Events</b> | Non-payment                | N |
|                       | Breach of other obligation | N |
|                       | Insolvency of the Issuer   | N |
|                       | Unlawfulness               | N |

|                            |                                |   |
|----------------------------|--------------------------------|---|
| <b>Performance Trigger</b> | Cumulative Gross Default > 14% | N |
|----------------------------|--------------------------------|---|

## PORTFOLIO DESCRIPTION

| Portfolio Characteristics                                      | Current Period | Issue Date |
|--|----------------|------------|
| Constant Prepayment Rate (CPR%)                                | 6,8%           |            |
| Constant Principal Repayment Rate (PPR%)                       | 22,7%          |            |
| Weighted Average Current Remaining Term to Maturity (in years) | 8,12           | 8,70       |
| Weighted average interest rate (for fixed rate portfolio) (%)  | 2,40           | 2,64       |
| Weighted average spread (for floating rate portfolio) (%)      | 2,04           | 2,13       |

| Interest Payment Type | Current Period  |               |                       |               |
|-----------------------|-----------------|---------------|-----------------------|---------------|
|                       | Number of Loans | % By Number   | Amount                | % of amount   |
| Variable              | 1.730           | 87,8%         | 246.146.615,90        | 82,1%         |
| Fixed                 | 240             | 12,2%         | 53.484.449,98         | 17,9%         |
| <b>Total</b>          | <b>1.970</b>    | <b>100,0%</b> | <b>299.631.065,88</b> | <b>100,0%</b> |

| Indexation            | Current Period  |               |                       |               |
|-----------------------|-----------------|---------------|-----------------------|---------------|
|                       | Number of Loans | % By Number   | Amount                | % of amount   |
| not indexed portfolio | 240             | 12,2%         | 53.484.449,98         | 17,9%         |
| euribor 3m portfolio  | 146             | 7,4%          | 36.926.906,52         | 12,3%         |
| euribor 6m portfolio  | 1.584           | 80,4%         | 209.219.709,38        | 69,8%         |
| <b>Total</b>          | <b>1.970</b>    | <b>100,0%</b> | <b>299.631.065,88</b> | <b>100,0%</b> |

| Regional Distribution | Current Period  |               |                       |               |
|-----------------------|-----------------|---------------|-----------------------|---------------|
|                       | Number of Loans | % By Number   | Amount                | % of amount   |
| Friuli Venezia Giulia | 34              | 1,7%          | 2.763.890,17          | 0,9%          |
| Lombardia             | 9               | 0,5%          | 2.400.034,66          | 0,8%          |
| Trentino Alto Adige   | 1.010           | 51,3%         | 193.068.200,13        | 64,4%         |
| Veneto                | 905             | 45,9%         | 100.508.511,65        | 33,5%         |
| other                 | 12              | 0,6%          | 890.429,27            | 0,3%          |
| <b>Total</b>          | <b>1.970</b>    | <b>100,0%</b> | <b>299.631.065,88</b> | <b>100,0%</b> |

| LTV Ratio    | Current Period  |               |                       |               |
|--------------|-----------------|---------------|-----------------------|---------------|
|              | Number of Loans | % By Number   | Amount                | % of amount   |
| >=0%<-10%    | 1.118           | 56,8%         | 77.297.698,92         | 25,8%         |
| >=10%<-20%   | 276             | 14,0%         | 45.880.830,65         | 15,3%         |
| >=20%<-30%   | 229             | 11,6%         | 55.695.817,90         | 18,6%         |
| >=30%<-40%   | 147             | 7,5%          | 45.133.463,33         | 15,1%         |
| >=40%<-50%   | 111             | 5,6%          | 48.518.070,38         | 16,2%         |
| >=50%<-60%   | 55              | 2,8%          | 16.960.389,73         | 5,7%          |
| >=60%<-70%   | 31              | 1,6%          | 9.643.346,04          | 3,2%          |
| >=70%<-80%   | 3               | 0,2%          | 501.448,93            | 0,2%          |
| 80%          | -               | 0,0%          | -                     | 0,0%          |
| <b>Total</b> | <b>1.970</b>    | <b>100,0%</b> | <b>299.631.065,88</b> | <b>100,0%</b> |

| Seasoning in Months | Current Period  |               |                       |               |
|---------------------|-----------------|---------------|-----------------------|---------------|
|                     | Number of Loans | % By Number   | Amount                | % of amount   |
| >=0 - <12           | -               | 0,0%          | 0,00                  | 0,0%          |
| >=12 - <24          | -               | 0,0%          | 0,00                  | 0,0%          |
| >=24 - <36          | -               | 0,0%          | 0,00                  | 0,0%          |
| >=36 - <48          | -               | 0,0%          | 0,00                  | 0,0%          |
| >=48 - <60          | 500             | 25,4%         | 44.720.998,91         | 14,9%         |
| >=60 - <72          | 700             | 35,5%         | 94.333.659,92         | 31,5%         |
| >=72 - <84          | 237             | 12,0%         | 75.767.584,22         | 25,3%         |
| >=84                | 533             | 27,1%         | 84.808.822,83         | 28,3%         |
| <b>Total</b>        | <b>1.970</b>    | <b>100,0%</b> | <b>299.631.065,88</b> | <b>100,0%</b> |

| distribution by maturity | Current Period  |             |           |             |
|--------------------------|-----------------|-------------|-----------|-------------|
|                          | Number of Loans | % By Number | Amount    | % of amount |
| 2018                     | 0               | 0,0%        | 0,00      | 0,0%        |
| 2019                     | 2               | 0,1%        | 77.137,24 | 0,0%        |
| 2020                     | 1               | 0,1%        | 33.095,45 | 0,0%        |

| Original Information |               |                       |               |
|----------------------|---------------|-----------------------|---------------|
| Number of Loans      | % By Number   | Amount                | % of amount   |
| 3.953                | 88,4%         | 644.135.492,28        | 86,0%         |
| 520                  | 11,6%         | 105.092.946,88        | 14,0%         |
| <b>4.473</b>         | <b>100,0%</b> | <b>749.228.439,16</b> | <b>100,0%</b> |

| Original Information |               |                       |               |
|----------------------|---------------|-----------------------|---------------|
| Number of Loans      | % By Number   | Amount                | % of amount   |
| 520                  | 11,6%         | 105.092.946,88        | 14,0%         |
| 324                  | 7,2%          | 121.640.257,81        | 16,2%         |
| 3.629                | 81,1%         | 522.495.234,47        | 69,7%         |
| <b>4.473</b>         | <b>100,0%</b> | <b>749.228.439,16</b> | <b>100,0%</b> |

| Original Information |               |                       |               |
|----------------------|---------------|-----------------------|---------------|
| Number of Loans      | % By Number   | Amount                | % of amount   |
| 89                   | 2,0%          | 8.936.904,76          | 1,2%          |
| 18                   | 0,4%          | 12.316.178,41         | 1,6%          |
| 2.066                | 46,2%         | 439.159.768,06        | 58,6%         |
| 2.276                | 50,9%         | 281.602.009,20        | 37,6%         |
| 24                   | 0,5%          | 7.213.578,73          | 1,0%          |
| <b>4.473</b>         | <b>100,0%</b> | <b>749.228.439,16</b> | <b>100,0%</b> |

| Original Information |               |                       |               |
|----------------------|---------------|-----------------------|---------------|
| Number of Loans      | % By Number   | Amount                | % of amount   |
| 3.019                | 67,5%         | 286.180.504,17        | 38,2%         |
| 338                  | 7,6%          | 69.406.404,11         | 9,3%          |
| 282                  | 6,3%          | 71.101.443,19         | 9,5%          |
| 259                  | 5,8%          | 90.900.139,83         | 12,1%         |
| 224                  | 5,0%          | 80.952.563,74         | 10,8%         |
| 157                  | 3,5%          | 64.609.944,80         | 8,6%          |
| 103                  | 2,3%          | 43.952.677,34         | 5,9%          |
| 60                   | 1,3%          | 33.533.460,23         | 4,5%          |
| 31                   | 0,7%          | 8.591.301,75          | 1,1%          |
| <b>4.473</b>         | <b>100,0%</b> | <b>749.228.439,16</b> | <b>100,0%</b> |

| Original Information |               |                       |               |
|----------------------|---------------|-----------------------|---------------|
| Number of Loans      | % By Number   | Amount                | % of amount   |
| 1.143                | 25,6%         | 145.293.453,30        | 19,4%         |
| 1.766                | 39,5%         | 258.732.165,99        | 34,5%         |
| 511                  | 11,4%         | 132.614.270,41        | 17,7%         |
| 135                  | 3,0%          | 41.735.568,24         | 5,6%          |
| 87                   | 1,9%          | 14.444.005,78         | 1,9%          |
| 46                   | 1,0%          | 8.495.110,89          | 1,1%          |
| 135                  | 3,0%          | 28.518.431,37         | 3,8%          |
| 650                  | 14,5%         | 119.395.433,18        | 15,9%         |
| <b>4.473</b>         | <b>100,0%</b> | <b>749.228.439,16</b> | <b>100,0%</b> |

| Original Information |             |               |             |
|----------------------|-------------|---------------|-------------|
| Number of Loans      | % By Number | Amount        | % of amount |
| 79                   | 1,8%        | 4.074.116,36  | 0,5%        |
| 273                  | 6,1%        | 20.228.730,26 | 2,7%        |
| 380                  | 8,5%        | 24.228.134,30 | 3,2%        |

## PORTFOLIO DESCRIPTION

|              |              |               |                       |               |              |               |                       |               |
|--------------|--------------|---------------|-----------------------|---------------|--------------|---------------|-----------------------|---------------|
| 2021         | 4            | 0,2%          | 83.117,92             | 0,0%          | 773          | 17,3%         | 50.294.000,66         | 6,7%          |
| 2022         | 150          | 7,6%          | 1.278.361,09          | 0,4%          | 928          | 20,7%         | 77.862.254,59         | 10,4%         |
| 2023         | 393          | 19,9%         | 7.257.696,68          | 2,4%          | 340          | 7,6%          | 40.470.492,68         | 5,4%          |
| 2024         | 198          | 10,1%         | 10.263.050,00         | 3,4%          | 250          | 5,6%          | 49.737.625,74         | 6,6%          |
| 2025         | 140          | 7,1%          | 11.356.629,09         | 3,8%          | 178          | 4,0%          | 39.202.004,65         | 5,2%          |
| 2026         | 161          | 8,2%          | 27.408.445,76         | 9,1%          | 246          | 5,5%          | 69.274.423,41         | 9,2%          |
| 2027         | 170          | 8,6%          | 27.486.619,53         | 9,2%          | 252          | 5,6%          | 82.789.866,92         | 11,1%         |
| 2028         | 133          | 6,8%          | 27.101.318,82         | 9,0%          | 119          | 2,7%          | 42.089.278,79         | 5,6%          |
| 2029         | 102          | 5,2%          | 25.464.560,89         | 8,5%          | 116          | 2,6%          | 37.575.430,38         | 5,0%          |
| 2030         | 87           | 4,4%          | 31.212.233,27         | 10,4%         | 80           | 1,8%          | 40.686.031,27         | 5,4%          |
| 2031         | 86           | 4,4%          | 19.818.247,00         | 6,6%          | 144          | 3,2%          | 56.991.864,73         | 7,6%          |
| 2032         | 109          | 5,5%          | 32.294.614,00         | 10,8%         | 139          | 3,1%          | 60.527.226,00         | 8,1%          |
| 2033         | 102          | 5,2%          | 35.148.404,82         | 11,7%         | 30           | 0,7%          | 6.634.251,64          | 0,9%          |
| 2034         | 20           | 1,0%          | 9.282.039,35          | 3,1%          | 15           | 0,3%          | 4.446.513,10          | 0,6%          |
| 2035         | 19           | 1,0%          | 4.315.209,47          | 1,4%          | 30           | 0,7%          | 6.358.355,40          | 0,8%          |
| 2036         | 35           | 1,8%          | 6.849.249,58          | 2,3%          | 43           | 1,0%          | 20.450.611,28         | 2,7%          |
| 2037         | 23           | 1,2%          | 13.002.054,57         | 4,3%          | 36           | 0,8%          | 8.434.828,71          | 1,1%          |
| 2038         | 16           | 0,8%          | 4.675.427,67          | 1,6%          | 6            | 0,1%          | 2.297.268,11          | 0,3%          |
| 2039         | 7            | 0,4%          | 2.089.784,80          | 0,7%          | 5            | 0,1%          | 1.640.308,61          | 0,2%          |
| 2040         | 7            | 0,4%          | 1.386.189,37          | 0,5%          | 5            | 0,1%          | 1.029.293,24          | 0,1%          |
| 2041         | 1            | 0,1%          | 408.775,14            | 0,1%          | 4            | 0,1%          | 1.415.344,87          | 0,2%          |
| 2042         | 3            | 0,2%          | 1.186.202,30          | 0,4%          | 1            | 0,0%          | 184.902,66            | 0,0%          |
| 2043         | 0            | 0,0%          | 0,00                  | 0,0%          | 0            | 0,0%          | 0,00                  | 0,0%          |
| 2044         | 0            | 0,0%          | 0,00                  | 0,0%          | 0            | 0,0%          | 0,00                  | 0,0%          |
| 2045         | 0            | 0,0%          | 0,00                  | 0,0%          | 0            | 0,0%          | 0,00                  | 0,0%          |
| 2046         | 1            | 0,1%          | 152.602,07            | 0,1%          | 0            | 0,0%          | 0,00                  | 0,0%          |
| 2047         | 0            | 0,0%          | 0,00                  | 0,0%          | 1            | 0,0%          | 305.280,80            | 0,0%          |
| 2048         | 0            | 0,0%          | 0,00                  | 0,0%          | 0            | 0,0%          | 0,00                  | 0,0%          |
| <b>Total</b> | <b>1.970</b> | <b>100,0%</b> | <b>299.631.065,88</b> | <b>100,0%</b> | <b>4.473</b> | <b>100,0%</b> | <b>749.228.439,16</b> | <b>100,0%</b> |

| Borrower Type (SAE)           | Current Period  |               |                       |               |
|-------------------------------|-----------------|---------------|-----------------------|---------------|
|                               | Number of Loans | % By Number   | Amount                | % of amount   |
| Natural Persons (SAE 614-615) | 782             | 39,7%         | 69.921.991,15         | 23,3%         |
| Other SAE                     | 1.188           | 60,3%         | 229.709.074,73        | 76,7%         |
| <b>Total</b>                  | <b>1.970</b>    | <b>100,0%</b> | <b>299.631.065,88</b> | <b>100,0%</b> |

| Original Information |               |                       |               |
|----------------------|---------------|-----------------------|---------------|
| Number of Loans      | % By Number   | Amount                | % of amount   |
| 1.764                | 39,4%         | 166.349.849,06        | 22,2%         |
| 2.709                | 60,6%         | 582.878.590,10        | 77,8%         |
| <b>4.473</b>         | <b>100,0%</b> | <b>749.228.439,16</b> | <b>100,0%</b> |

## PORTFOLIO DESCRIPTION

| Loan Size            |                 | Current Period |                       |               |  |
|----------------------|-----------------|----------------|-----------------------|---------------|--|
|                      | Number of Loans | % By Number    | Amount                | % of amount   |  |
| >=0 - <50.000        | 953             | 48,4%          | 15.764.209,63         | 5,3%          |  |
| >=50.000 - <100.000  | 342             | 17,4%          | 24.512.773,65         | 8,2%          |  |
| >=100.000 - <150.000 | 184             | 9,3%           | 22.396.510,84         | 7,5%          |  |
| >=150.000 - <200.000 | 122             | 6,2%           | 20.942.987,61         | 7,0%          |  |
| >=200.000 - <250.000 | 71              | 3,6%           | 16.045.593,24         | 5,4%          |  |
| >=250.000 - <300.000 | 57              | 2,9%           | 15.473.683,60         | 5,2%          |  |
| >=300.000 - <350.000 | 42              | 2,1%           | 13.508.496,73         | 4,5%          |  |
| >=350.000 - <400.000 | 28              | 1,4%           | 10.629.392,85         | 3,5%          |  |
| >=400.000 - <450.000 | 21              | 1,1%           | 8.853.984,91          | 3,0%          |  |
| >=450.000            | 150             | 7,6%           | 151.503.432,82        | 50,6%         |  |
| <b>Total</b>         | <b>1.970</b>    | <b>100,0%</b>  | <b>299.631.065,88</b> | <b>100,0%</b> |  |

| Original Information |               |                       |               |
|----------------------|---------------|-----------------------|---------------|
| Number of Loans      | % By Number   | Amount                | % of amount   |
| 2.116                | 47,3%         | 52.205.492,93         | 7,0%          |
| 810                  | 18,1%         | 59.205.569,62         | 7,9%          |
| 428                  | 9,6%          | 52.851.697,33         | 7,1%          |
| 268                  | 6,0%          | 46.724.894,93         | 6,2%          |
| 160                  | 3,6%          | 35.718.423,15         | 4,8%          |
| 116                  | 2,6%          | 31.647.671,72         | 4,2%          |
| 84                   | 1,9%          | 27.355.213,70         | 3,7%          |
| 73                   | 1,6%          | 27.413.677,28         | 3,7%          |
| 54                   | 1,2%          | 22.891.284,39         | 3,1%          |
| 364                  | 8,1%          | 393.214.514,11        | 52,5%         |
| <b>4.473</b>         | <b>100,0%</b> | <b>749.228.439,16</b> | <b>100,0%</b> |

| Loan Payment Frequency |                 | Current Period |                       |               |  |
|------------------------|-----------------|----------------|-----------------------|---------------|--|
|                        | Number of Loans | % By Number    | Amount                | % of amount   |  |
| Monthly                | 1.747           | 88,7%          | 216.703.449,29        | 72,3%         |  |
| Bi monthly             | 1               | 0,1%           | 334.982,36            | 0,1%          |  |
| Quarterly              | 62              | 3,1%           | 24.347.501,07         | 8,1%          |  |
| Semi-annually          | 149             | 7,6%           | 56.076.402,86         | 18,7%         |  |
| Annually               | 11              | 0,6%           | 2.168.730,30          | 0,7%          |  |
| <b>Total</b>           | <b>1.970</b>    | <b>100,0%</b>  | <b>299.631.065,88</b> | <b>100,0%</b> |  |

| Original Information |               |                       |               |
|----------------------|---------------|-----------------------|---------------|
| Number of Loans      | % By Number   | Amount                | % of amount   |
| 4.028                | 90,1%         | 543.215.825,19        | 72,5%         |
| 1                    | 0,0%          | 451.536,30            | 0,1%          |
| 140                  | 3,1%          | 69.445.111,49         | 9,3%          |
| 282                  | 6,3%          | 126.841.009,02        | 16,9%         |
| 22                   | 0,5%          | 9.274.957,16          | 1,2%          |
| <b>4.473</b>         | <b>100,0%</b> | <b>749.228.439,16</b> | <b>100,0%</b> |

| Distribution by Lien (Mortgage Pool) |                 | Current Period |                       |               |  |
|--------------------------------------|-----------------|----------------|-----------------------|---------------|--|
|                                      | Number of Loans | % By Number    | Amount                | % of amount   |  |
| First Lien                           | 833             | 70,4%          | 190.345.353,02        | 75,9%         |  |
| Second Lien                          | 221             | 18,7%          | 32.311.886,75         | 12,9%         |  |
| Other                                | 130             | 11,0%          | 28.276.819,63         | 11,3%         |  |
| <b>Total</b>                         | <b>1.184</b>    | <b>100,0%</b>  | <b>250.934.059,40</b> | <b>100,0%</b> |  |

| Original Information |               |                       |               |
|----------------------|---------------|-----------------------|---------------|
| Number of Loans      | % By Number   | Amount                | % of amount   |
| 1.211                | 69,0%         | 378.577.382,54        | 76,4%         |
| 340                  | 19,4%         | 64.442.237,45         | 13,0%         |
| 203                  | 11,6%         | 52.485.537,07         | 10,6%         |
| <b>1.754</b>         | <b>100,0%</b> | <b>495.505.157,06</b> | <b>100,0%</b> |

| Distribution by Loan Type |                 |                                   |                             |                       |                            |                       |
|---------------------------|-----------------|-----------------------------------|-----------------------------|-----------------------|----------------------------|-----------------------|
|                           | Number of Loans | Outstanding Principal Instalments | Unpaid Principal Instalment | Outstanding Principal | Unpaid Interest Instalment | Total                 |
|                           |                 | (A)                               | (B)                         | (C)=(A)+(B)           | (D)                        | (E)=(C)+(D)           |
| Mortgage Pool             | 1.184           | 250.538.662,77                    | 395.396,63                  | 250.934.059,40        | 46.073,01                  | 250.980.132,41        |
| Unsecured Pool            | 786             | 48.502.673,11                     | 194.333,37                  | 48.697.006,48         | 6.682,71                   | 48.703.689,19         |
| <b>Total Portfolio</b>    | <b>1.970</b>    | <b>299.041.335,88</b>             | <b>589.730,00</b>           | <b>299.631.065,88</b> | <b>52.755,72</b>           | <b>299.683.821,60</b> |

| Industry type  |                 |             |               |             |
|--|-----------------|-------------|---------------|-------------|
|  | Number of Loans | % By Number | Amount        | % of amount |
| A1 - Crop and animal production, hunting and related service activities          | 196             | 9,9%        | 42.947.405,77 | 14,3%       |
| A2 - Forestry and logging  | 9               | 0,5%        | 1.270.751,81  | 0,4%        |
| A3 - Fishing and aquaculture   | 5               | 0,3%        | 747.115,40    | 0,2%        |
| B8 - Other mining and quarrying  | 4               | 0,2%        | 221.794,00    | 0,1%        |
| C10 - Manufacture of food products   | 33              | 1,7%        | 3.396.962,03  | 1,1%        |
| C11 - Manufacture of beverages   | 5               | 0,3%        | 1.365.815,20  | 0,5%        |
| C13 - Manufacture of textiles  | 3               | 0,2%        | 97.433,89     | 0,0%        |
| C14 - Manufacture of wearing apparel   | 15              | 0,8%        | 1.402.300,54  | 0,5%        |
| C15 - Manufacture of leather and related products                                | 4               | 0,2%        | 111.671,50    | 0,0%        |
| C16 - Manufacture of wood and of products of wood and cork, except furniture; ma | 39              | 2,0%        | 3.659.914,82  | 1,2%        |
| C17 - Manufacture of paper and paper products                                    | 4               | 0,2%        | 979.099,58    | 0,3%        |
| C18 - Printing and reproduction of recorded media                                | 10              | 0,5%        | 755.377,97    | 0,3%        |
| C22 - Manufacture of rubber and plastic products                                 | 11              | 0,6%        | 2.048.390,10  | 0,7%        |
| C23 - Manufacture of other non-metallic mineral products                         | 17              | 0,9%        | 1.068.530,91  | 0,4%        |
| C24 - Manufacture of basic metals  | 2               | 0,1%        | 1.552.262,55  | 0,5%        |
| C25 - Manufacture of fabricated metal products, except machinery and equipment   | 39              | 2,0%        | 5.329.266,24  | 1,8%        |
| C26 - Manufacture of computer, electronic and optical products                   | 3               | 0,2%        | 1.092.723,87  | 0,4%        |
| C27 - Manufacture of electrical equipment  | 3               | 0,2%        | 64.127,49     | 0,0%        |
| C28 - Manufacture of machinery and equipment n.e.c.                              | 14              | 0,7%        | 928.226,56    | 0,3%        |

## PORTFOLIO DESCRIPTION

|   |              |               |                       |               |
|---|--------------|---------------|-----------------------|---------------|
| C31 - Manufacture of furniture  | 18           | 0,9%          | 1.984.258,19          | 0,7%          |
| C32 - Other manufacturing   | 17           | 0,9%          | 1.493.454,15          | 0,5%          |
| C33 - Repair and installation of machinery and equipment                                | 12           | 0,6%          | 663.357,62            | 0,2%          |
| D35 - Electricity, gas, steam and air conditioning supply                               | 13           | 0,7%          | 12.857.651,68         | 4,3%          |
| E36 - Water collection, treatment and supply  | 1            | 0,1%          | 4.796.058,01          | 1,6%          |
| E37 - Sewerage  | 1            | 0,1%          | 27.515,61             | 0,0%          |
| E38 - Waste collection, treatment and disposal activities; materials recovery           | 2            | 0,1%          | 318.947,80            | 0,1%          |
| E39 - Remediation activities and other waste management services                        | 1            | 0,1%          | 99.010,44             | 0,0%          |
| F41 - Construction of buildings   | 44           | 2,2%          | 13.746.927,48         | 4,6%          |
| F42 - Civil engineering   | 3            | 0,2%          | 24.654,78             | 0,0%          |
| F43 - Specialised construction activities   | 155          | 7,9%          | 12.385.012,91         | 4,1%          |
| G45 - Wholesale and retail trade and repair of motor vehicles and motorcycles           | 53           | 2,7%          | 6.298.381,79          | 2,1%          |
| G46 - Wholesale trade, except of motor vehicles and motorcycles                         | 93           | 4,7%          | 6.079.507,34          | 2,0%          |
| G47 - Retail trade, except of motor vehicles and motorcycles                            | 163          | 8,3%          | 12.194.519,45         | 4,1%          |
| H49 - Land transport and transport via pipelines  | 41           | 2,1%          | 5.431.974,67          | 1,8%          |
| H52 - Warehousing and support activities for transportation                             | 2            | 0,1%          | 999.490,19            | 0,3%          |
| I55 - Accommodation   | 218          | 11,1%         | 75.716.504,94         | 25,3%         |
| I56 - Food and beverage service activities  | 188          | 9,5%          | 15.907.825,11         | 5,3%          |
| J58 - Publishing activities   | 1            | 0,1%          | 4.830,52              | 0,0%          |
| J60 - Programming and broadcasting activities   | 1            | 0,1%          | 50.509,25             | 0,0%          |
| J62 - Computer programming, consultancy and related activities                          | 5            | 0,3%          | 111.462,18            | 0,0%          |
| J63 - Information service activities  | 11           | 0,6%          | 813.518,39            | 0,3%          |
| K64 - Financial service activities, except insurance and pension funding                | 3            | 0,2%          | 3.234.128,68          | 1,1%          |
| K66 - Activities auxiliary to financial services and insurance activities               | 2            | 0,1%          | 368.929,18            | 0,1%          |
| L68 - Real estate activities  | 172          | 8,7%          | 29.783.414,00         | 9,9%          |
| M69 - Legal and accounting activities   | 29           | 1,5%          | 2.311.285,90          | 0,8%          |
| M70 - Activities of head offices; management consultancy activities                     | 11           | 0,6%          | 1.755.687,88          | 0,6%          |
| M71 - Architectural and engineering activities; technical testing and analysis          | 30           | 1,5%          | 4.458.630,94          | 1,5%          |
| M72 - Scientific research and development   | 1            | 0,1%          | 46.016,17             | 0,0%          |
| M73 - Advertising and market research   | 2            | 0,1%          | 646.360,43            | 0,2%          |
| M74 - Other professional, scientific and technical activities                           | 30           | 1,5%          | 1.457.870,10          | 0,5%          |
| M75 - Veterinary activities   | 2            | 0,1%          | 57.242,25             | 0,0%          |
| N77 - Rental and leasing activities   | 9            | 0,5%          | 489.856,29            | 0,2%          |
| N79 - Travel agency, tour operator and other reservation service and related activities | 2            | 0,1%          | 2.887,34              | 0,0%          |
| N81 - Services to buildings and landscape activities                                    | 7            | 0,4%          | 180.547,05            | 0,1%          |
| N82 - Office administrative, office support and other business support activities       | 11           | 0,6%          | 1.776.552,07          | 0,6%          |
| P85 - Education   | 8            | 0,4%          | 623.907,85            | 0,2%          |
| Q86 - Human health activities   | 29           | 1,5%          | 2.699.331,79          | 0,9%          |
| Q88 - Social work activities without accommodation                                      | 1            | 0,1%          | 31.301,39             | 0,0%          |
| R90 - Creative, arts and entertainment activities                                       | 2            | 0,1%          | 57.109,22             | 0,0%          |
| R92 - Gambling and betting activities   | 2            | 0,1%          | 288.146,35            | 0,1%          |
| R93 - Sports activities and amusement and recreation activities                         | 9            | 0,5%          | 179.986,34            | 0,1%          |
| S94 - Activities of membership organisations  | 1            | 0,1%          | 7.617,82              | 0,0%          |
| S95 - Repair of computers and personal and household goods                              | 17           | 0,9%          | 1.158.604,35          | 0,4%          |
| S96 - Other personal service activities   | 73           | 3,7%          | 2.201.756,34          | 0,7%          |
| N.A.  | 58           | 2,9%          | 4.769.353,42          | 1,6%          |
| <b>Total</b>  | <b>1.970</b> | <b>100,0%</b> | <b>299.631.065,88</b> | <b>100,0%</b> |



## **NET ECONOMIC INTEREST**

### **Confirmation of net economic interest held by originator**

The Seller confirms that, as at the date of this report, it continues to hold the net economic interest in the securitisation as disclosed in the Prospectus, in accordance with article 405 ("Article 405") of Regulation (EU) 575/2013 (the "CRR"), Circular no. 285/2013 ("Disposizioni di Vigilanza per le Banche") issued by the Bank of Italy (the "Bank of Italy Instructions") and article 51 ("Article 51") of Regulation (EU) No 231/2013 (the "AIFMR"), as amended from time to time.