

VOBA N.3 S.r.l. - QUARTERLY SERVICER'S REPORT

Quarterly Report Date

12/11/2020

Collection Period

01/08/2020

31/10/2020

Interest Period

24/08/2020

23/11/2020

Payment Date

23/11/2020

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)

Amounts paid by the Servicer to the Issuer pursuant to art. 6.3 of the Servicing Agreement

Total

	Total A+B	Principal A	Interest B
	4.370.415,45	3.996.539,10	373.876,35
	2.965.167,20	2.593.355,43	371.811,77
	8.099,23	8.099,23	
	1.396.220,20	1.395.084,44	1.135,76
	0,00		
	928,82		928,82
	5.978,29	5.978,29	
	0,00		
	0,00		
	0,00		
	4.376.393,74	4.002.517,39	373.876,35

COLLATERAL DESCRIPTION

Beginning of Period Mortgage Loan Balance

BOP Total Mortgage Loan Balance	€ 107.059.489,49
BOP Total Number of Loans	1.745
BOP Average Loan Size	€ 61.352,14
BOP WA Portfolio Yields (%)	1,44

Mortgage Asset Movements

Option to repurchase individual receivables

Outstanding Balance of Re-Purchased Loans	3.567.442,49 €
Number of Re-Purchased Loans	29
Repurchase price on Re-Purchased Loans	3.580.961,49 €

	€	% of the O/S principal	Maximum level (%)
Outstanding Principal Amount of Individual Receivables (including Delinquent and Defaulted Receivables)	6.929.398,15 €	1,79%	-
Aggregate Outstanding Amount of Individual Receivables (including Delinquent and Defaulted Receivables) repurchased in the same year	3.567.442,49 €	0,92%	2% (1st Year) - 4% (2nd Year) - 5% (Total)

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	€ 739.300,05

	Number of loans (in the period)	Current Principal (in the period)	Cumulative Current Principal (from Transfer Date to the end of the period included)*	Maximum Level (%) of the Total Outstanding Principal of the portfolio at Valuation Date
Loans subject to accordi transattivi, of which:				1% (1st Year) - 1.5% (2nd Year)
Loans in Sofferenza				
Deferments / Moratorie	0	€ 0,00	€ 0,00	1%
In Bonis				
Deferments / Moratorie	0	€ 0,00	€ 0,00	5%
Loans subject to accollo				0.15% (1st Year) - 0.25% (2nd Year)
Non liberatorio	1	€ 123.092,00	€ 7.267.215,53	-
Liberatorio	0	€ 0,00	€ 967.995,00	0,50%
Replacement of the property	0	€ 0,00	€ 1.151.874,00	-
Renegotiated loans				
Loans with extension of the amortisation plan	3	€ 330.405,00	€ 12.382.538,74	2,50%
Loans with shortening of amortization plan	0	€ 0,00	€ 4.749.431,00	-
Loans with reduction of fixed rate	1	€ 82.697,00	€ 4.641.573,61	1.25% (Quarterly Basis) - 2.5% (Annual Basis) - 5% (Total basis)
Loans with reduction of spread	1	€ 51.564,00	€ 6.595.967,22	1.25% (Quarterly Basis) - 2.5% (Annual Basis) - 7% (Total basis)
Loans with discharge/release of the guarantor	0	€ 0,00	€ 2.770.645,84	1,00%
Loans with replacement of the guarantor	0	€ 0,00	€ 741.057,00	1,00%
Loans with reduction of Mortgage (Ipoteca) Value	0	€ 0,00	€ 2.242.685,93	1,00%
Fixed rate switched to Floating rate with CAP (from renegotiation only)	0	€ 0,00	€ 585.622,38	0,00%
Fixed rate switched to Floating rate (without CAP) (from renegotiation only)	1	€ 53.635,00	€ 11.957.709,84	0,00%
Floating rate switched to Floating rate with CAP (from renegotiation only)	0	€ 0,00	€ 0,00	0.5% (1st Year) - 1% (2nd Year) - 2% (Total)
Floating rate loans switched to fixed rate (from renegotiation only)	0	€ 0,00	€ 245.433,00	0.5% (1st Year) - 1% (2nd Year) - 2% (Total)
Floating rate loans switched from 3months Euribor to 6months Euribor	0	€ 0,00	€ 0,00	1,00%
Loans with reduction of payment frequency	0	€ 0,00	€ 115.473,00	1,00%
Loans with increase of payment frequency	0	€ 0,00	€ 0,00	0,50%
Loans with modification of payment date (without any change of the p	0	€ 0,00	€ 0,00	-
Suspensions				
Sospensione commerciale della quota capitale	2	€ 274.634,05	€ 34.020.076,07	7,50%
Sospensioni Covid-19	12	€ 790.467,00	€ 26.421.717,97	
Accordo ABI Piano Famiglie	0	€ 0,00	€ 408.817,37	
Fondo di Solidarietà	0	€ 0,00	€ 0,00	
All Accordi Transattivi, Accolli, Renegotiations and Suspensions	7	€ 739.300,05	€ 65.875.319,41	15% (Accordi Transattivi + Accolli + Renegotiations)

* Including loans modified in the period

End of Period Outstanding Mortgage Loan Balance

EOP Total Mortgage Loan Balance	€ 103.064.850,14
EOP Total Number of Loans	1.697
EOP Average Loan Size	€ 60.733,56
EOP WA Portfolio Yields (%)	1,40

Portfolio characteristics

Data	Reporting date (EOP)	Issue Date
Aggregate Current Principal Outstanding Balance (€)	€ 103.064.850,14	€ 386.978.047,23
Aggregate Original Principal Balance (€)	€ 258.931.189,97	€ 443.351.498,91
Average Current Principal Outstanding Balance (€)	€ 60.733,56	€ 121.385,84
Maximum Current Principal Outstanding Balance (€)	€ 518.289,05	€ 1.034.105,24
Current Principal Outstanding Balance of Fixed Rate Portfolio (€)	€ 11.379.025,48	€ 74.029.233,85
Weighted average seasoning (months)	130,81	29,97
Weighted average remaining maturity (yrs)	9,85	15,71
Proportion of Commercial Loans in the Portfolio	7,32%	7,03%
Weighted average current LTV (%)	35,55%	62,83%
Weighted average original LTV (%)	71,37%	70,19%
Proportion of fixed rate loans in the Portfolio (%)	11,04%	19,13%
Proportion of floating rate loans in the Portfolio (%)	88,31%	80,87%
Weighted average interest rate (for fixed rate portfolio) (%)	3,11	5,15
Weighted average spread (for floating rate portfolio) (%)	1,44	1,33
Current Principal of performing loans (%)	92,51%	100,00%
Current Principal of Loans in Arrears (%)	5,20%	0,00%
Current Principal of Delinquent Loans (%)	0,56%	0,00%
Current Principal of Defaulted Loans (%)	1,73%	0,00%
Current Principal of loans in Arrears, Delinquent and Default (%)	7,49%	0,00%

PORTFOLIO SITUATION

Residential mortgages

	Number of Loans	Outstanding Principal	Unpaid	Outstanding	Unpaid Interest	Total
		Instalments	Principal Instalment	Principal	Instalment	
		(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)
Performing Mortgage Loans	1.573	93.343.098,09	92.903,48	93.436.001,57	10.291,33	93.446.292,90
Delinquent Mortgage Loans	8	480.914,90	13.356,64	494.271,54	1.598,79	495.870,33
Collateral Portfolio	1.581	93.824.012,99	106.260,12	93.930.273,11	11.890,12	93.942.163,23
Defaulted Mortgage Loans	15	1.504.759,00	86.022,27	1.590.781,27	549,50	1.591.330,77
Total Portfolio	1.596	95.328.771,99	192.282,39	95.521.054,38	12.439,62	95.533.494,00

Commercial mortgages

	Number of Loans	Outstanding Principal	Unpaid	Outstanding	Unpaid Interest	Total
		Instalments	Principal Instalment	Principal	Instalment	
		(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)
Performing Mortgage Loans	98	7.265.141,10	6.559,93	7.271.701,03	3.071,16	3.071,16
Delinquent Mortgage Loans	1	74.418,83	4.819,79	79.238,62	2.756,61	2.756,61
Collateral Portfolio	99	7.339.559,93	11.379,72	7.350.939,65	5.827,77	5.827,77
Defaulted Mortgage Loans	2	154.248,93	38.607,18	192.856,11	782,21	193.638,32
Total Portfolio	101	7.493.808,86	49.986,90	7.543.795,76	6.609,98	199.466,09

Total Mortgages

	Number of Loans	Outstanding Principal	Unpaid	Outstanding	Unpaid Interest	Total
		Instalments	Principal Instalment	Principal	Instalment	
		(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)
Performing Mortgage Loans	1.671	100.608.239,19	99.463,41	100.707.702,60	13.362,49	100.721.065,09
Delinquent Mortgage Loans	9	555.333,73	18.176,43	573.510,16	4.355,40	577.865,56
Collateral Portfolio	1.680	101.163.572,92	117.639,84	101.281.212,76	17.717,89	101.298.930,65
Defaulted Mortgage Loans	17	1.659.007,93	124.629,45	1.783.637,38	1.331,71	1.784.969,09
Total Portfolio	1.697	102.822.580,85	242.269,29	103.064.850,14	19.049,60	103.083.899,74

Arrears Buckets

	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	1.589	93,64%	95.350.409,68	92,51%
>0 - <=1 months in arrears	72	4,24%	4.586.156,57	4,45%
>1 - <=2 months in arrears	4	0,24%	121.440,94	0,12%
>2 - <=3 months in arrears	3	0,18%	251.276,14	0,24%
>3 - <=4 months in arrears	1	0,06%	188.999,13	0,18%
>4 - <=5 months in arrears	2	0,12%	209.420,14	0,20%
>5 - <=6 months in arrears		0,00%		0,00%
6+ months in arrears		0,00%		0,00%
Delinquents	9	0,53%	573.510,16	0,56%
Defaults	17	1,00%	1.783.637,38	1,73%
Total Outstanding Principal Balance	1.680	99,00%	101.281.212,76	98,27%
Total Principal Balance	1.697	100,00%	103.064.850,14	100,00%

PORTFOLIO PERFORMANCE

Portfolio Default Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
Outstanding Principal of all the Mortgage Loans classified as default during the Period	-	-
Average Collateral Portfolio during the Period	103.275.432,70	107.278.078,79
Quarterly Default Ratio	0,00%	0,00%

Portfolio Delinquency Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
Outstanding Principal of the Delinquent Mortgage Loans	573.510,16	662.604,33
Collateral Portfolio	101.281.212,76	105.269.652,63
Delinquency Ratio	0,57%	0,63%

Cumulative Gross Default Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
Sum of Outstanding Principal as of the Default Date of all the Mortgage Loans classified as default from the Valuation Date up to the end of the Period	4.610.289,23	4.610.289,23
Outstanding Principal of the Portfolio purchased as determined at the Valuation Date	386.978.047,23	386.978.047,23
Cumulative Gross Default Ratio	1,19%	1,19%

Cumulative Net Default Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
sum of Outstanding Principal as of the Default Date of all the Mortgage Loans classified as default from the Valuation Date up to the end of the Period	4.610.289,23	4.610.289,23
sum of all Recoveries in respect of the Defaulted Mortgage Loans from the Valuation Date up to the end of the Period	2.502.811,36	2.494.712,13
Outstanding Principal of each Portfolio purchased as determined at the relevant Valuation Date	386.978.047,23	386.978.047,23
Cumulative Net Default Ratio	0,54%	0,55%

Cumulative Recoveries Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
sum of all Recoveries in respect of the total Mortgage Loans from the Valuation Date up to the end of the Period	2.502.811,36	2.494.712,13
sum of Outstanding Principal as of the Default Date of all the Mortgage Loans classified as default from the Valuation Date up to the end of the Period	4.610.289,23	4.610.289,23
Recoveries Ratio	54,29%	54,11%

Trigger Events

<i>Non-payment</i>	N
<i>Breach of other obligation</i>	N
<i>Insolvency of the Issuer</i>	N
<i>Unlawfulness</i>	N

PORTFOLIO DESCRIPTION

Portfolio Characteristics	Current Period	Issue Date
Constant Prepayment Rate (CPR%)	5,2%	
Period Principal Repayment Rate (PPR%)	14,3%	
Weighted Average Current Remaining Term to Maturity (in years)	9,85	15,71
Weighted average interest rate (for fixed rate portfolio) (%)	3,11	5,15
Weighted average spread (for floating rate portfolio) (%)	1,44	1,33

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	1.478	87,1%	91.012.227,27	88,3%
Fixed	219	15,6%	12.052.622,87	11,7%
Total	1.697	102,7%	103.064.850,14	100,0%

Indexation	Current Period			
	number of loans	% by number	amount	% of amount
not indexed portfolio	219	12,91%	12.052.622,87	11,69%
euribor 1m portfolio	6	0,35%	673.316,19	0,65%
euribor 3m portfolio	208	12,26%	13.568.374,24	13,16%
euribor 6m portfolio	1.254	73,90%	76.370.634,51	74,10%
bce	10	0,59%	399.902,33	0,39%
Total	1.697	100,00%	103.064.850,14	100,00%

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Emiglia-Romagna	2	0,12%	201.858,21	0,20%
Friuli-Venezia-Giulia	29	1,71%	1.026.926,67	1,00%
Lombardia	8	0,47%	674.653,74	0,65%
Piemonte	0	0,00%	-	0,00%
Trentino-Alto Adige	1.076	63,41%	68.427.992,37	66,39%
Veneto	582	34,30%	32.733.419,15	31,76%
Total	1.697	100,00%	103.064.850,14	100,00%

Loan Purpose	Current Period			
	Number of Loans	% By Number	Amount	% of amount
purchase	1.280	75%	76.160.418,50	73,9%
construction	161	9%	9.374.723,41	9,1%
equity release	256	15%	17.529.708,23	17,0%
Total	1.697	100%	103.064.850,14	100,0%

Occupancy Status	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Buy to let	3	0,2%	1.070.976,08	1,0%
Primary Residence	1.466	86,4%	88.441.051,49	85,8%
Secondary Residence	63	3,7%	3.657.811,01	3,5%
Other	165	9,7%	9.895.011,56	9,6%
Total	1.697	100,0%	103.064.850,14	100,0%

LTV Ratio	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0%<-10%	178	10,5%	1.929.037,90	1,9%
>=10%<-20%	344	20,3%	10.976.228,73	10,6%
>=20%<-30%	398	23,5%	22.411.440,44	21,7%
>=30%<-40%	413	24,3%	32.133.081,31	31,2%
>=40%<-50%	235	13,8%	21.706.034,16	21,1%
>=50%<-60%	89	5,2%	8.749.286,37	8,5%
>=60%<-70%	30	1,8%	3.499.507,60	3,4%
>=70%<-80%	6	0,4%	799.424,69	0,8%
80%	4	0,2%	860.808,94	0,8%
Total	1.697	100,0%	103.064.850,14	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
2.446	76,7%	312.948.813	80,9%
742	23,3%	74.029.234	19,1%
3.188	100,0%	386.978.047,23	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
742	23,27%	74.029.233,85	19,13%
14	0,44%	2.015.257,70	0,52%
293	9,19%	41.360.254,30	10,69%
2.118	66,44%	267.749.870,02	69,19%
21	0,66%	1.823.431,36	0,47%
3.188	100,00%	386.978.047,23	100,00%

Original Information			
Number of Loans	% By Number	Amount	% of amount
3	0,1%	448.840,99	0,1%
64	2,0%	5.947.257,23	1,5%
14	0,4%	2.237.406,85	0,6%
1	0,0%	90.472,69	0,0%
1.977	62,0%	260.211.429,70	67,2%
1.129	35,4%	118.042.639,77	30,5%
3.188	100,0%	386.978.047,23	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
2.426	76,1%	286.833.597	74,1%
256	8,0%	31.580.104	8,2%
506	15,9%	68.564.346	17,7%
3.188	100,0%	386.978.047,23	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
3	0,1%	2.535.555	0,7%
2.698	84,6%	326.551.843	84,4%
133	4,2%	16.357.918	4,2%
354	11,1%	41.532.732	10,7%
3.188	100,0%	386.978.047,23	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
2	0,1%	72.218	0,0%
39	1,2%	1.191.424	0,3%
85	2,7%	4.484.490	1,2%
138	4,3%	10.405.331	2,7%
302	9,5%	28.103.175	7,3%
1.076	33,8%	123.254.904	31,9%
815	25,6%	107.312.209	27,7%
517	16,2%	79.002.812	20,4%
214	6,7%	33.151.483	8,6%
3.188	100,0%	386.978.047,23	100,0%

PORTFOLIO DESCRIPTION

Seasoning in Months	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0 - <12	-	0,0%	-	0,0%
>=12 - <24	-	0,0%	-	0,0%
>=24 - <36	-	0,0%	-	0,0%
>=36 - <48	-	0,0%	-	0,0%
>=48 - <60	-	0,0%	-	0,0%
>=60 - <72	-	0,0%	-	0,0%
>=72 - <84	-	0,0%	-	0,0%
>=84	1.697	100,0%	103.064.850,14	100,0%
Total	1.697	100,0%	103.064.850,14	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
388	12,2%	50.331.378	13,0%
872	27,4%	111.224.778	28,7%
1.039	32,6%	118.431.366	30,6%
572	17,9%	66.345.663	17,1%
80	2,5%	11.256.147	2,9%
101	3,2%	13.041.739	3,4%
61	1,9%	8.965.257	2,3%
75	2,4%	7.381.720	1,9%
3.188	100,0%	386.978.047,23	100,0%

distribution by maturity	Current Period			
	Number of Loans	% By Number	Amount	% of amount
2012	0	0,0%	0,00	0,0%
2013	0	0,0%	0,00	0,0%
2014	0	0,0%	0,00	0,0%
2015	0	0,0%	0,00	0,0%
2016	0	0,0%	0,00	0,0%
2017	0	0,0%	0,00	0,0%
2018	0	0,0%	0,00	0,0%
2019	0	0,0%	0,00	0,0%
2020	18	1,1%	31.031,03	0,0%
2021	57	3,4%	301.227,09	0,3%
2022	47	2,8%	819.263,31	0,8%
2023	96	5,7%	3.008.210,05	2,9%
2024	192	11,3%	5.688.727,15	5,5%
2025	173	10,2%	6.967.525,10	6,8%
2026	91	5,4%	5.406.751,33	5,2%
2027	67	3,9%	3.671.634,13	3,6%
2028	138	8,1%	9.066.076,45	8,8%
2029	249	14,7%	17.572.166,14	17,0%
2030	211	12,4%	15.959.422,44	15,5%
2031	121	7,1%	9.611.015,93	9,3%
2032	41	2,4%	4.280.280,64	4,2%
2033	37	2,2%	3.598.554,84	3,5%
2034	35	2,1%	3.191.948,23	3,1%
2035	51	3,0%	5.391.062,22	5,2%
2036	31	1,8%	3.537.722,05	3,4%
2037	8	0,5%	947.977,33	0,9%
2038	13	0,8%	1.607.261,02	1,6%
2039	11	0,6%	1.211.802,07	1,2%
2040	6	0,4%	615.392,41	0,6%
2041	3	0,2%	445.188,13	0,4%
2042	1	0,1%	134.611,05	0,1%
2043	0	0,0%	0,00	0,0%
2044	0	0,0%	0,00	0,0%
Total	1.697	100,0%	103.064.850,14	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
0	0,0%	0	0,0%
8	0,3%	283.762	0,1%
15	0,5%	791.380	0,2%
16	0,5%	979.762	0,3%
30	0,9%	1.361.071	0,4%
39	1,2%	2.685.898	0,7%
104	3,3%	6.639.173	1,7%
166	5,2%	14.768.134	3,8%
169	5,3%	14.810.618	3,8%
93	2,9%	7.806.415	2,0%
71	2,2%	8.197.637	2,1%
204	6,4%	21.824.442	5,6%
334	10,5%	35.735.750	9,2%
299	9,4%	35.278.962	9,1%
122	3,8%	15.791.233	4,1%
80	2,5%	11.217.566	2,9%
247	7,7%	35.289.035	9,1%
415	13,0%	56.004.411	14,5%
359	11,3%	51.976.712	13,4%
130	4,1%	18.503.802	4,8%
20	0,6%	3.846.774	1,0%
63	2,0%	9.195.726	2,4%
63	2,0%	8.845.468	2,3%
57	1,8%	10.669.862	2,8%
28	0,9%	4.352.034	1,1%
5	0,2%	780.060	0,2%
24	0,8%	3.883.337	1,0%
12	0,4%	1.906.400	0,5%
13	0,4%	3.269.682	0,8%
2	0,1%	282.942	0,1%
0	0,0%	0	0,0%
0	0,0%	0	0,0%
0	0,0%	0	0,0%
3.188	100,0%	386.978.047,23	100,0%

Borrower Status	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Employed	1.170	68,9%	66.981.069,74	65,0%
Self-employed	467	27,5%	33.274.099,61	32,1%
Retired	53	3,1%	2.269.867,30	2,2%
Students	7	0,4%	539.813,49	0,5%
Total	1.697	100,0%	103.064.850,14	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
2.195	68,9%	250.342.226	64,7%
857	26,9%	124.133.400	32,1%
119	3,7%	10.500.829	2,7%
17	0,5%	2.001.592	0,5%
3.188	100,0%	386.978.047,23	100,0%

PORTFOLIO DESCRIPTION

Mortgage Size	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0 - <50.000	11	0,6%	108.375,69	0,1%
>=50.000 - <100.000	102	6,0%	1.676.517,08	1,6%
>=100.000 - <150.000	265	15,6%	7.485.437,68	7,3%
>=150.000 - <200.000	354	20,9%	14.309.225,48	13,9%
>=200.000 - <250.000	366	21,6%	20.504.818,23	19,9%
>=250.000 - <300.000	195	11,5%	13.727.274,31	13,3%
>=300.000 - <350.000	154	9,1%	12.018.761,66	11,7%
>=350.000 - <400.000	69	4,1%	6.759.690,22	6,6%
>=400.000 - <450.000	57	3,4%	6.068.789,90	5,9%
>=450.000	124	7,3%	20.405.959,89	19,8%
Total	1.697	100,0%	103.064.850,14	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
25	0,8%	609.956	0,2%
302	9,5%	13.485.878	3,5%
591	18,5%	38.924.884	10,1%
679	21,3%	61.678.103	15,9%
606	19,0%	72.811.767	18,8%
334	10,5%	48.957.359	12,7%
260	8,2%	41.656.876	10,8%
118	3,7%	22.711.723	5,9%
89	2,8%	20.076.687	5,2%
184	5,8%	66.064.815	17,1%
3.188	100,0%	386.978.047,23	100,0%

Mortgage Payment Frequency	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Monthly	1.657	97,6%	99.013.880,22	96,1%
Bi monthly	-	0,0%	-	0,0%
Quarterly	10	0,6%	1.217.491,31	1,2%
Semi-annually	29	1,7%	2.766.994,94	2,7%
Annually	1	0,1%	66.483,67	0,1%
Total	1.697	100,0%	103.064.850,14	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
3.103	97,3%	369.347.697	95,4%
0	0,0%	0	0,0%
22	0,7%	4.465.390	1,2%
63	2,0%	13.164.961	3,4%
0	0,0%	0	0,0%
3.188	100,0%	386.978.047,23	100,0%

Distribution by Lien	Current Period			
	Number of Loans	% By Number	Amount	% of amount
First Lien	1.697	100,0%	103.064.850,14	100,0%
Second Lien	-	0,0%	-	0,0%
Other	-	0,0%	-	0,0%
Total	1.697	100,0%	103.064.850,14	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
3.188	100,0%	386.978.047	100,0%
0	0,0%	0	0,0%
0	0,0%	0	0,0%
3.188	100,0%	386.978.047,23	100,0%

Distribution by Loan Type	Number of Loans	Current Period		Original Information		Total
		Outstanding Principal Instalments (A)	Unpaid Principal Instalment (B)	Outstanding Principal (C)=(A)+(B)	Unpaid Interest Instalment (D)	
Residential	1.596	95.328.771,99	192.282,39	95.521.054,38	12.439,62	95.533.494,00
Commercial	101	7.493.808,86	49.986,90	7.543.795,76	6.609,98	7.550.405,74
Total Portfolio	1.697	102.822.580,85	242.269,29	103.064.850,14	19.049,60	103.083.899,74

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 option (d) of Article 405 of CPR, Part II, Chapter 6, Section IV of the Bank of Italy's Circular No. 285 dated 17 December 2013 (as amended and supplemented from time to time) and article 51 of the AIFMR.