

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

Quarterly Report Date

Collection Period

Interest Period

Payment Date

	12.02.2013
01.11.2012	31.01.2013
23.11.2012	25.02.2013
	25.02.2013

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
11.231.389,94	8.919.163,40	2.312.226,54
7.613.923,87	5.307.855,41	2.306.068,46
0,00	0,00	0,00
3.613.858,90	3.611.307,99	2.550,91
0,00	0,00	0,00
3.607,17	0,00	3.607,17
10.952,80	10.952,80	0,00
0,00		0,00
0,00		
12.846,12	0,00	12.846,12
11.255.188,86	8.930.116,20	2.325.072,66

COLLATERAL DESCRIPTION

Beginning of Period Mortgage Loan Balance

BOP Total Mortgage Loan Balance	€ 338.675.490,18
BOP Total Number of Loans	3.093
BOP Average Loan Size	€ 109.497,41
BOP WA Portfolio Yields (%)	2,78

Mortgage Asset Movements

Option to repurchase individual receivables

Outstanding Balance of Re-Purchased Loans	721.091,60 €
Number of Re-Purchased Loans	6
Repurchase price on Re-Purchased Loans	747.217,34 €

	€	% of the O/S principal	Maximum level (%)
Outstanding Principal Amount of Individual Receivables (including Delinquent and Defaulted Receivables)	710.591,53 €	0,18%	-
Aggregate Outstanding Amount of Individual Receivables (including Delinquent and Defaulted Receivables) repurchased in the same year	721.091,60 €	0,19%	2% (1st Year) - 4% (2nd Year) - 5% (Total)

Respect by the the Originator of the limit of repurchased loans	True
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Accordi Transattivi, Accolli, Renegotiations and Suspensions

Number of Renegotiated Loans in the period	18
Current Principal of Renegotiated Loans (%) in the period	€ 2.342.565,00

	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	3	€ 401.125,00	€ 1.036.710,53	-
Liberatorio	1	€ 105.474,00	€ 105.474,00	0,50%
Replacement of the property	0	€ 0,00	€ 553.148,00	-
Renegotiated loans				
Loans with extension of the amortisation plan	1	€ 51.936,00	€ 786.482,89	1,50%
Loans with shortening of amortization plan	3	€ 218.455,00	€ 279.453,00	-
Loans with reduction of fixed rate	1	€ 148.882,00	€ 683.128,07	1.25% (Quarterly Basis) - 2.5% (Annual Basis) - 5% (Total basis)
Loans with reduction of spread	0	€ 0,00	€ 169.353,00	1.25% (Quarterly Basis) - 2.5% (Annual Basis) - 7% (Total basis)
Loans with discharge/release of the guarantor	0	€ 0,00	€ 455.795,84	1,00%
Loans with replacement of the guarantor	1	€ 132.643,00	€ 241.257,00	1,00%
Loans with reduction of Mortgage (Ipoteca) Value	2	€ 454.701,00	€ 1.964.096,93	1,00%
Fixed rate switched to Floating rate with CAP (from renegotiation only)	0	€ 0,00	€ 165.179,00	1,00%
Fixed rate switched to Floating rate (without CAP) (from renegotiation only)	2	€ 212.125,00	€ 746.129,84	0.5% (1st Year) - 1% (2nd Year) - 2.5% (Total)
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	€ 0,00	0.5% (1st Year) - 1% (2nd Year) - 2% (Total)
Floating rate loans switched from 3months Euribor to 6months Euribor or viceversa	0	€ 0,00	€ 0,00	1,00%
Loans with reduction of payment frequency	0	€ 0,00	€ 0,00	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 payment frequency)	0	€ 0,00	€ 0,00	-
Suspensions				
Sospensione commerciale della quota capitale	3	€ 516.466,00	€ 7.991.152,50	
Accordo ABI Piano Famiglie	1	€ 100.758,00	€ 274.035,37	
Fondo di Solidarietà	0	€ 0,00	€ 0,00	
All Accordi Transattivi, Accolli, Renegotiations and Suspensions	18	€ 2.342.565,00	€ 15.451.395,97	15% (Accordi Transattivi + Accolli + Renegotiations)

* Including loans modified in the period

End of Period Outstanding Mortgage Loan Balance

EOP Total Mortgage Loan Balance	€ 329.756.326,78
EOP Total Number of Loans	3.061
EOP Average Loan Size	€ 107.728,30
EOP WA Portfolio Yields (%)	2,42

Portfolio characteristics

Data	Reporting date (EOP)	Issue Date
Aggregate Current Principal Outstanding Balance (€)	€ 329.756.326,78	€ 386.978.047,23
Aggregate Original Principal Balance (€)	€ 428.163.193,70	€ 443.351.498,91
Average Current Principal Outstanding Balance (€)	€ 107.728,30	€ 121.385,84
Maximum Current Principal Outstanding Balance (€)	€ 944.528,00	€ 1.034.105,24
Current Principal Outstanding Balance of Fixed Rate Portfolio (€)	€ 63.128.630,04	€ 74.029.233,85
Weighted average seasoning (months)	44,07	29,97
Weighted average remaining maturity (yrs)	14,70	15,71
Proportion of Commercial Loans in the Portfolio	7,24%	7,03%
Weighted average current LTV (%)	57,11%	62,83%
Weighted average original LTV (%)	70,31%	70,19%
Proportion of fixed rate loans in the Portfolio (%)	19,14%	19,13%
Proportion of floating rate loans in the Portfolio (%)	80,86%	80,87%
Weighted average interest rate (for fixed rate portfolio) (%)	5,10	5,15
Weighted average spread (for floating rate portfolio) (%)	1,35	1,33
Current Principal of performing loans (%)	98,44%	100,00%
Current Principal of Loans in Arrears (%)	1,33%	0,00%
Current Principal of Delinquent Loans (%)	0,23%	0,00%
Current Principal of Defaulted Loans (%)	0,00%	0,00%
Current Principal of loans in Arrears, Delinquent and Default (%)	1,56%	0,00%

PORTFOLIO SITUATION

Residential mortgages

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 Mortgage Loans	2.882	305.239.643,15	127.704,29	305.367.347,44	55.378,56	305.422.726,00
Delinquent Mortgage Loans	6	504.546,04	9.082,22	513.628,26	14.088,00	527.716,26
Collateral Portfolio	2.888	305.744.189,19	136.786,51	305.880.975,70	69.466,56	305.950.442,26
Defaulted Mortgage Loans	-	-	-	-	-	-
Total Portfolio	2.888	305.744.189,19	136.786,51	305.880.975,70	69.466,56	305.950.442,26

Commercial mortgages

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 Mortgage Loans	171	23.610.612,60	16.716,37	23.627.328,97	5.840,59	23.633.169,56
Delinquent Mortgage Loans	2	235.115,64	12.906,47	248.022,11	3.318,61	251.340,72
Collateral Portfolio	173	23.845.728,24	29.622,84	23.875.351,08	9.159,20	23.884.510,28
Defaulted Mortgage Loans	-	-	-	-	-	-
Total Portfolio	173	23.845.728,24	29.622,84	23.875.351,08	9.159,20	23.884.510,28

Total Mortgages

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 Mortgage Loans	3.053	328.850.255,75	144.420,66	328.994.676,41	61.219,15	329.055.895,56
Delinquent Mortgage Loans	8	739.661,68	21.988,69	761.650,37	17.406,61	779.056,98
Collateral Portfolio	3.061	329.589.917,43	166.409,35	329.756.326,78	78.625,76	329.834.952,54
Defaulted Mortgage Loans	-	-	-	-	-	-
Total Portfolio	3.061	329.589.917,43	166.409,35	329.756.326,78	78.625,76	329.834.952,54

Arrears Buckets	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	3.022	98,73%	324.614.233,62	98,44%
>0 - <=1 months in arrears	4	0,13%	384.458,63	0,12%
>1 - <=2 months in arrears	22	0,72%	3.505.089,43	1,06%
>2 - <=3 months in arrears	3	0,10%	268.273,37	0,08%
>3 - <=4 months in arrears	2	0,07%	222.621,36	0,07%
>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	8	0,26%	761.650,37	0,23%
Defaults	-	0,00%	-	0,00%
Total Outstanding Principal Balance				
Total Principal Balance	3.061	100,0%	329.756.326,78	100,0%

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	334.215.908,47	341.973.417,92
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	761.650,37	1.226.561,75
Collateral Portfolio	329.756.326,76	338.675.490,18
Delinquency Ratio	0,23%	0,36%

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	-	
Outstanding Principal of the Portfolio purchased as determined at the Valuation Date	386.978.047,23	386.978.047,23
Cumulative Gross Default Ratio	0,00%	0,00%

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	-	
sum of all Recoveries in respect of the Defaulted Mortgage Loans from the Valuation Date up to the end of the Period	-	
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	0,00%	0,00%

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	-	
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	-	
Recoveries Ratio	-	

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%)	4,2%	
Period Principal Repayment Rate (PPR%)	10,1%	
Weighted Average Current Remaining Term to Maturity (in years)	14,70	15,71
Weighted average interest rate (for fixed rate portfolio) (%)	5,10	5,15
Weighted average spread (for floating rate portfolio) (%)	1,35	1,33

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	2.363	77,0%	266.627.696,74	80,9%
Fixed	698	23,0%	63.128.630,04	19,1%
Total	3.061	100,0%	329.756.326,78	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%

Indexation	Current Period			
	number of loans	% by number	amount	% of amount
not indexed portfolio	698	23,00%	63.128.630,04	19,12%
euribor 1m portfolio	14	0,44%	1.798.923,89	0,54%
euribor 3m portfolio	284	9,21%	35.860.332,57	10,76%
euribor 6m portfolio	2.044	66,68%	227.365.190,23	69,11%
bce	21	0,67%	1.603.250,05	0,48%
Total	3.061	100,00%	329.756.326,78	100,00%

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%

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Emilia-Romagna	3	0,10%	425.617,63	0,12%
Friuli-Venezia-Giulia	61	1,97%	5.070.312,86	1,54%
Lombardia	13	0,41%	1.674.959,92	0,51%
Piemonte	1	0,03%	83.019,40	0,02%
Trentino-Alto Adige	1.890	61,88%	219.486.820,87	66,82%
Veneto	1.093	35,61%	103.015.596,10	30,99%
Total	3.061	100,00%	329.756.326,78	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%

Loan Purpose	Current Period			
	Number of Loans	% By Number	Amount	% of amount
purchase	2.324	76%	243.184.974,86	73,8%
construction	250	8%	27.766.769,21	8,3%
equity release	487	16%	58.804.582,71	17,8%
Total	3.061	100%	329.756.326,78	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%

Occupancy Status	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Buy to let	3	0,1%	2.328.792,65	0,7%
Primary Residence	2.597	84,8%	278.975.996,98	84,5%
Secondary Residence	122	4,1%	13.246.251,89	4,1%
Other	339	11,1%	35.205.285,26	10,7%
Total	3.061	100,0%	329.756.326,78	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%

LTV Ratio	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0%<-10%	32	0,3%	404.769,04	0,0%
>=10%<-20%	93	2,6%	2.941.088,63	0,7%
>=20%<-30%	139	3,2%	7.469.248,21	1,4%
>=30%<-40%	247	5,8%	16.747.093,02	3,8%
>=40%<-50%	597	13,6%	54.303.838,42	11,2%
>=50%<-60%	1.097	37,9%	128.834.693,52	37,9%
>=60%<-70%	466	17,5%	62.244.849,60	20,4%
>=70%<-80%	286	13,8%	42.453.115,72	17,8%
80%	104	5,3%	14.357.630,62	6,8%
Total	3.061	100,0%	329.756.326,78	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		12,3%		13,2%
>=12 - <24	175	27,4%	19.286.629,90	28,6%
>=24 - <36	916	32,6%	104.247.554,96	30,5%
>=36 - <48	974	17,8%	99.643.690,73	17,2%
>=48 - <60	626	2,5%	65.135.133,83	3,0%
>=60 - <72	129	3,2%	15.067.299,07	3,4%
>=72 - <84	101	1,9%	11.754.908,76	2,3%
>=84	140	2,3%	14.621.109,53	1,8%
Total	3.061	100,0%	329.756.326,78	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	6	0,3%	64.706,07	0,1%
2014	16	0,5%	277.339,20	0,1%
2015	17	0,5%	546.306,54	0,2%
2016	31	1,0%	1.069.933,56	0,3%
2017	37	1,3%	2.056.792,92	0,7%
2018	97	3,2%	4.891.081,14	1,6%
2019	156	5,1%	11.265.631,77	3,7%
2020	159	5,3%	11.233.319,61	3,7%
2021	93	3,0%	6.454.333,05	2,0%
2022	78	2,3%	7.279.265,90	2,1%
2023	190	6,2%	18.347.395,10	5,5%
2024	321	10,6%	30.237.312,07	9,3%
2025	284	9,2%	29.954.648,94	9,0%
2026	116	4,1%	13.095.734,44	4,3%
2027	79	2,5%	10.083.934,81	2,9%
2028	247	7,6%	32.043.811,37	9,1%
2029	407	12,9%	50.074.734,56	14,6%
2030	323	10,8%	41.989.049,19	13,1%
2031	128	4,4%	17.647.536,05	5,5%
2032	23	0,7%	3.967.128,00	1,1%
2033	57	1,9%	7.665.444,22	2,3%
2034	61	2,0%	7.827.993,78	2,3%
2035	58	1,8%	9.964.058,69	2,8%
2036	27	0,9%	4.044.739,41	1,2%
2037	4	0,2%	589.785,38	0,3%
2038	22	0,8%	3.427.931,14	1,1%
2039	11	0,4%	1.647.373,92	0,5%
2040	11	0,3%	1.735.608,80	0,5%
2041	2	0,1%	273.397,15	0,1%
2042	0	0,0%	0,00	0,0%
2043	0	0,0%	0,00	0,0%
2044	0	0,0%	0,00	0,0%
Total	3.061	100,0%	329.756.326,78	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	2.111	68,9%	214.342.569,51	64,8%
Self-employed	819	26,8%	105.141.177,99	32,0%
Retired	114	3,8%	8.512.530,59	2,7%
Students	17	0,5%	1.760.048,69	0,5%
Total	3.061	100,0%	329.756.326,78	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	24	0,8%	493.830,91	0,2%
>=50.000 - <100.000	285	9,4%	10.674.670,51	3,4%
>=100.000 - <150.000	565	18,6%	32.537.547,43	10,1%
>=150.000 - <200.000	649	21,3%	52.122.641,45	15,9%
>=200.000 - <250.000	584	18,9%	61.865.296,67	18,7%
>=250.000 - <300.000	323	10,5%	42.266.828,99	12,7%
>=300.000 - <350.000	150	8,2%	35.305.296,08	10,7%
>=350.000 - <400.000	112	3,6%	19.156.419,60	5,7%
>=400.000 - <450.000	88	2,8%	17.805.117,09	5,3%
>=450.000	181	5,8%	57.528.678,05	17,2%
Total	2.961	100,0%	329.756.326,78	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	2.980	97,3%	314.601.070,25	95,5%
Bi monthly	-	0,0%	-	0,0%
Quarterly	20	0,7%	3.776.903,71	1,1%
Semi-annually	60	2,0%	11.205.167,70	3,4%
Annually	1	0,0%	173.185,12	0,1%
Total	3.061	100,0%	329.756.326,78	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	3.061	100,0%	329.756.326,78	100,0%
Second Lien	-	0,0%	-	0,0%
Other	-	0,0%	-	0,0%
Total	3.061	100,0%	329.756.326,78	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	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total
		(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)
Residential	2.888	305.744.189,19	136.786,51	305.880.975,70	69.466,56	305.950.442,26
Commercial	173	23.845.728,24	29.622,84	23.875.351,08	9.159,20	23.884.510,28
Total Portfolio	3.061	329.589.917,43	166.409,35	329.756.326,78	78.625,76	329.834.952,54

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 paragraph 1(d) of Article 122a of Directive 2006/48/EC