

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

Quarterly Report Date
 Collection Period
 Interest Period
 Payment Date

	12.11.2013
01.08.2013	31.10.2013
23.08.2013	25.11.2013
	25.11.2013

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
	10.135.246,65	8.248.112,32	1.887.134,33
	7.211.469,34	5.327.591,04	1.883.878,30
	0,00		
	2.921.582,79	2.920.521,28	1.061,51
	0,00		
	2.194,52		2.194,52
	10.551,90	10.551,90	
	0,00		0,00
	0,00		
	3.754,46	0,00	3.754,46
	10.149.553,01	8.258.664,22	1.890.888,79

COLLATERAL DESCRIPTION

Beginning of Period Mortgage Loan Balance

BOP Total Mortgage Loan Balance	€ 313.693.108,55
BOP Total Number of Loans	3.011
BOP Average Loan Size	€ 104.182,37
BOP WA Portfolio Yields (%)	2,43

Mortgage Asset Movements

Option to repurchase individual receivables

Outstanding Balance of Re-Purchased Loans	0,00 €
Number of Re-Purchased Loans	0
Repurchase price on Re-Purchased Loans	0,00 €

	€	% of the O/S principal	Maximum level (%)
Outstanding Principal Amount of Individual Receivables (including Delinquent and Defaulted Receivables)	1.930.478,47 €	0,50%	-
Aggregate Outstanding Amount of Individual Receivables (including Delinquent and Defaulted Receivables) repurchased in the same year	1.969.713,92 €	0,51%	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	€ 1.955.888,24

	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	0	€ 0,00	€ 1.221.825,53	-
Liberatorio	0	€ 0,00	€ 171.486,00	0,50%
Replacement of the property	2	€ 115.923,00	€ 669.071,00	-
Renegotiated loans				
Loans with extension of the amortisation plan	3	€ 115.961,00	€ 1.526.475,89	1,50%
Loans with shortening of amortization plan	0	€ 0,00	€ 1.103.175,00	-
Loans with reduction of fixed rate	1	€ 79.814,00	€ 915.419,07	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	3	€ 279.559,00	€ 735.354,84	1,00%
Loans with replacement of the guarantor	0	€ 0,00	€ 241.257,00	1,00%
Loans with reduction of Mortgage (Ipoteca) Value	0	€ 0,00	€ 2.187.778,93	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)	0	€ 0,00	€ 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	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	9	€ 1.364.631,24	€ 14.246.770,74	
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	18	€ 1.955.888,24	€ 24.623.566,21	15% (Accordi Transattivi + Accolli + Renegotiations)

* Including loans modified in the period

End of Period Outstanding Mortgage Loan Balance

EOP Total Mortgage Loan Balance	€ 305.444.996,23
EOP Total Number of Loans	2.991
EOP Average Loan Size	€ 102.121,36
EOP WA Portfolio Yields (%)	2,43

Portfolio characteristics

Data	Reporting date (EOP)	Issue Date
Aggregate Current Principal Outstanding Balance (€)	€ 305.444.996,23	€ 386.978.047,23
Aggregate Original Principal Balance (€)	€ 419.348.306,18	€ 443.351.498,91
Average Current Principal Outstanding Balance (€)	€ 102.121,36	€ 121.385,84
Maximum Current Principal Outstanding Balance (€)	€ 901.822,21	€ 1.034.105,24
Current Principal Outstanding Balance of Fixed Rate Portfolio (€)	€ 59.387.615,35	€ 74.029.233,85
Weighted average seasoning (months)	53,08	29,97
Weighted average remaining maturity (yrs)	14,09	15,71
Proportion of Commercial Loans in the Portfolio	7,20%	7,03%
Weighted average current LTV (%)	55,63%	62,83%
Weighted average original LTV (%)	70,39%	70,19%
Proportion of fixed rate loans in the Portfolio (%)	19,44%	19,13%
Proportion of floating rate loans in the Portfolio (%)	80,56%	80,87%
Weighted average interest rate (for fixed rate portfolio) (%)	5,02	5,15
Weighted average spread (for floating rate portfolio) (%)	1,36	1,33
Current Principal of performing loans (%)	97,96%	100,00%
Current Principal of Loans in Arrears (%)	1,73%	0,00%
Current Principal of Delinquent Loans (%)	0,31%	0,00%
Current Principal of Defaulted Loans (%)	0,00%	0,00%
Current Principal of loans in Arrears, Delinquent and Default (%)	2,04%	0,00%

PORTFOLIO SITUATION

Residential mortgages

Number of Loans	Outstanding Principal	Unpaid	Outstanding	Unpaid Interest	Total	
	Instalments	Principal	Principal	Instalment		
	(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)	
Performing Mortgage Loans	2.815	282.423.559,86	167.844,40	282.591.404,26	80.418,94	282.671.823,20
Delinquent Mortgage Loans	9	858.770,67	15.094,67	873.865,34	6.577,13	880.442,47
Collateral Portfolio	2.824	283.282.330,53	182.939,07	283.465.269,60	86.996,07	283.552.265,67
Defaulted Mortgage Loans	-	-	-	-	-	-
Total Portfolio	2.824	283.282.330,53	182.939,07	283.465.269,60	86.996,07	283.552.265,67

Commercial mortgages

Number of Loans	Outstanding Principal	Unpaid	Outstanding	Unpaid Interest	Total	
	Instalments	Principal	Principal	Instalment		
	(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)	
Performing Mortgage Loans	166	21.883.557,14	21.252,71	21.904.809,85	8.811,37	21.913.621,22
Delinquent Mortgage Loans	1	73.134,32	1.782,46	74.916,78	774,84	75.691,62
Collateral Portfolio	167	21.956.691,46	23.035,17	21.979.726,63	9.586,21	21.989.312,84
Defaulted Mortgage Loans	-	-	-	-	-	-
Total Portfolio	167	21.956.691,46	23.035,17	21.979.726,63	9.586,21	21.989.312,84

Total Mortgages

Number of Loans	Outstanding Principal	Unpaid	Outstanding	Unpaid Interest	Total	
	Instalments	Principal	Principal	Instalment		
	(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)	
Performing Mortgage Loans	2.981	304.307.117,00	189.097,11	304.496.214,11	89.230,31	304.585.444,42
Delinquent Mortgage Loans	10	931.904,99	16.877,13	948.782,12	7.351,97	956.134,09
Collateral Portfolio	2.991	305.239.021,99	205.974,24	305.444.996,23	96.582,28	305.541.578,51
Defaulted Mortgage Loans	-	-	-	-	-	-
Total Portfolio	2.991	305.239.021,99	205.974,24	305.444.996,23	96.582,28	305.541.578,51

Arrears Buckets

Arrears Buckets	Number of Loans	% By Number		% of Amount	
		Amount	% of Amount	Amount	% of Amount
Performing Balance	2.937	98,19%	299.223.675,72	97,96%	
>0 - <=1 months in arrears	8	0,27%	667.870,22	0,22%	
>1 - <=2 months in arrears	22	0,74%	3.019.907,30	0,99%	
>2 - <=3 months in arrears	13	0,43%	1.509.170,41	0,49%	
>3 - <=4 months in arrears	1	0,03%	75.590,46	0,02%	
>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	10	0,33%	948.782,12	0,31%	
Defaults	-	0,00%	-	0,00%	
Total Outstanding Principal Balance					
Total Principal Balance	2.991	100,0%	305.444.996,23	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	309.569.052,39	318.274.478,34
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	948.782,12	569.419,83
Collateral Portfolio	305.444.996,23	313.693.108,55
Delinquency Ratio	0,31%	0,18%

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%)	3,7%	
Period Principal Repayment Rate (PPR%)	10,1%	
Weighted Average Current Remaining Term to Maturity (in years)	14,09	15,71
Weighted average interest rate (for fixed rate portfolio) (%)	5,02	5,15
Weighted average spread (for floating rate portfolio) (%)	1,36	1,33

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	2.304	77,0%	246.057.380,88	80,9%
Fixed	687	23,0%	59.387.615,35	19,1%
Total	2.991	100,0%	305.444.996,23	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	687	23,00%	59.387.615,35	19,12%
euribor 1m portfolio	13	0,44%	1.696.093,03	0,54%
euribor 3m portfolio	280	9,21%	33.580.595,30	10,76%
euribor 6m portfolio	1.990	66,68%	209.282.128,21	69,11%
bce	21	0,67%	1.498.564,34	0,48%
Total	2.991	100,00%	305.444.996,23	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%	417.118,17	0,12%
Friuli-Venezia-Giulia	59	1,97%	4.536.586,10	1,54%
Lombardia	11	0,41%	1.483.002,88	0,51%
Piemonte	1	0,03%	79.292,12	0,02%
Trentino-Alto Adige	1.847	61,88%	203.240.269,51	66,82%
Veneto	1.070	35,61%	95.688.727,45	30,99%
Total	2.991	100,00%	305.444.996,23	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%

Loan Purpose	Current Period			
	Number of Loans	% By Number	Amount	% of amount
purchase	2.273	76%	225.470.878,85	73,8%
construction	246	8%	26.032.874,54	8,3%
equity release	472	16%	53.941.242,84	17,8%
Total	2.991	100%	305.444.996,23	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%

Occupancy Status	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Buy to let	3	0,1%	2.222.337,15	0,7%
Primary Residence	2.545	84,8%	258.850.955,46	84,5%
Secondary Residence	115	4,1%	11.794.246,66	4,1%
Other	328	11,1%	32.577.456,96	10,7%
Total	2.991	100,0%	305.444.996,23	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%

LTV Ratio	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0%<-10%	35	0,3%	361.480,47	0,0%
>=10%<-20%	107	2,6%	3.039.566,43	0,7%
>=20%<-30%	176	3,2%	9.185.447,96	1,4%
>=30%<-40%	350	5,8%	23.024.396,89	3,8%
>=40%<-50%	687	13,6%	62.363.360,14	11,2%
>=50%<-60%	871	37,9%	102.269.509,94	37,9%
>=60%<-70%	434	17,5%	58.824.673,45	20,4%
>=70%<-80%	231	13,8%	31.950.873,91	17,8%
80%	100	5,3%	14.425.687,04	6,8%
Total	2.991	100,0%	305.444.996,23	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	12,3%	0,00	13,2%
>=12 - <24	0	27,4%	0,00	28,6%
>=24 - <36	424	32,6%	47.093.432,07	30,5%
>=36 - <48	807	17,8%	85.757.805,03	17,2%
>=48 - <60	983	2,5%	93.247.429,05	3,0%
>=60 - <72	489	3,2%	48.305.300,51	3,4%
>=72 - <84	76	1,9%	9.622.304,17	2,3%
>=84	212	2,3%	21.418.725,40	1,8%
Total	2.991	100,0%	305.444.996,23	100,0%

Original Information	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	2	0,3%	8.924,15	0,1%
2014	12	0,5%	91.101,18	0,1%
2015	15	0,5%	340.983,62	0,2%
2016	30	1,0%	821.847,21	0,3%
2017	36	1,3%	1.651.144,29	0,7%
2018	100	3,2%	4.472.709,24	1,6%
2019	142	5,1%	9.105.109,02	3,7%
2020	156	5,3%	9.996.814,99	3,7%
2021	91	3,0%	6.006.625,38	2,0%
2022	74	2,3%	6.434.233,85	2,1%
2023	185	6,2%	16.811.651,54	5,5%
2024	321	10,6%	28.421.585,64	9,3%
2025	275	9,2%	27.003.252,61	9,0%
2026	118	4,1%	12.657.986,73	4,3%
2027	77	2,5%	9.076.825,63	2,9%
2028	244	7,6%	30.012.819,27	9,1%
2029	396	12,9%	46.827.407,46	14,6%
2030	316	10,8%	39.483.681,02	13,1%
2031	124	4,4%	16.408.073,17	5,5%
2032	24	0,7%	3.789.102,26	1,1%
2033	55	1,9%	7.375.194,68	2,3%
2034	63	2,0%	7.927.493,70	2,3%
2035	57	1,8%	9.056.960,95	2,8%
2036	28	0,9%	4.109.589,19	1,2%
2037	3	0,2%	448.456,65	0,3%
2038	23	0,8%	3.547.678,50	1,1%
2039	11	0,4%	1.595.239,78	0,5%
2040	11	0,3%	1.693.955,36	0,5%
2041	2	0,1%	268.549,16	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	2.991	100,0%	305.444.996,23	100,0%

Original Information	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	2.064	68,9%	198.907.564,66	64,8%
Self-employed	802	26,8%	97.295.229,43	32,0%
Retired	108	3,8%	7.608.311,88	2,7%
Students	17	0,5%	1.633.890,26	0,5%
Total	2.991	100,0%	305.444.996,23	100,0%

Original Information	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	22	0,8%	415.871,69	0,2%
>=50.000 - <100.000	277	9,4%	9.599.213,71	3,4%
>=100.000 - <150.000	553	18,6%	30.164.168,06	10,1%
>=150.000 - <200.000	631	21,3%	47.581.359,95	15,9%
>=200.000 - <250.000	572	18,9%	57.377.131,06	18,7%
>=250.000 - <300.000	319	10,5%	39.532.482,09	12,7%
>=300.000 - <350.000	244	8,2%	32.761.311,83	10,7%
>=350.000 - <400.000	107	3,6%	17.647.217,28	5,7%
>=400.000 - <450.000	88	2,8%	16.918.912,58	5,3%
>=450.000	178	5,8%	53.447.327,98	17,2%
Total	2.991	100,0%	305.444.996,23	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	2.911	97,3%	291.918.265,08	95,5%
Bi monthly	-	0,0%	-	0,0%
Quarterly	20	0,7%	3.560.841,71	1,1%
Semi-annually	59	2,0%	9.792.704,32	3,4%
Annually	1	0,0%	173.185,12	0,1%
Total	2.991	100,0%	305.444.996,23	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	2.991	100,0%	305.444.996,23	100,0%
Second Lien	-	0,0%	-	0,0%
Other	-	0,0%	-	0,0%
Total	2.991	100,0%	305.444.996,23	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		
		Outstanding Principal Instalments (A)	Unpaid Principal Instalment (B)	Outstanding Principal (C)=(A)+(B)	Unpaid Interest Instalment (D)	
					Total (E)=(C)+(D)	
Residential	2.824	283.282.330,53	182.939,07	283.465.269,60	86.996,07	283.552.265,67
Commercial	167	21.956.691,46	23.035,17	21.979.726,63	9.586,21	21.989.312,84
Total Portfolio	2.991	305.239.021,99	205.974,24	305.444.996,23	96.582,28	305.541.578,51

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