ARTS Consumer s.r.l.

Investors Report

Securitisation of performing consumer loans contracts and other personal loans originated by UniCredit S.p.A.

Euro 668,200,000 Class A Asset Backed Floating Rate Notes due December 2064

Euro 14,900,000 Class B Asset Backed Floating Rate Notes due December 2064

Euro 49,100,000 Class C Asset Backed Floating Rate Notes due December 2064

Euro 27,400,000 Class D Asset Backed Floating Rate Notes due December 2064

Euro 86,100,000 Class E Asset Backed Floating Rate Notes due December 2064

Euro 100,000 Class F Asset Backed Fixed Rate and Variable Return Notes due December 2064

Euro 12,300,000 Class Z Asset Backed Floating Rate Notes due December 2064

Contacts

Matteo Altoè / Federico Trevisiol

E-mail: artsconsumer@bancafinint.com



www.securitisation-services.com

Reporting Dates

Collection Period

01/11/2024 31/01/2025

Interest Period

10/12/2024 10/03/2025

Payment Date

10/03/2025

This Investors Report is prepared by Banca Finanziaria Internazionale S.p.A. in accordance with the criteria described in the Transaction Documents. Certain information included in this report is provided by the Parties. Please be advised that Banca Finanziaria Internazionale S.p.A. will have no liability for the completeness or accuracy of such information.



1. Transaction overview

Principal Parties

Issuer ARTS Consumer s.r.l. Originator UniCredit S.p.A. Servicer UniCredit S.p.A. UniCredit Bank AG Sole Arranger Representative of the Noteholders Banca Finint S.p.A. Calculation Agent Banca Finint S.p.A. **Account Bank** UniCredit S.p.A. Cash Manager UniCredit S.p.A. Corporate Servicer doNext S.p.A. **BNP** Paribas **Principal Paying Agent** Banca Finint S.p.A. Back-up Servicer Facilitator Additional Account Bank **BNP Paribas**

Legal Advisor Studio Legale Cappelli RCCD

Main definitions

Business Day

Payment Date (a) prior to the delivery of a Trigger Notice, the 10th calendar day of March, June, September and

December in each year or, if such day is not a Business Day, the immediately preceding Business Day, and (b) following the delivery of a Trigger Notice, any Business Day on which any payment is required to be made by the Representative of the Noteholders in accordance with the Post Trigger Notice Priority of Payments, the Conditions and the Intercreditor Agreement.

Interest Period each period from (and including) a Payment Date to (but excluding) the next following Payment Date.

with reference to and for the purposes of any payment obligation provided for under these Conditions and the identification of the Payment Date and the Determination Date, any Target2 Day and, with reference to any other provision specified under these Conditions, any day, other than Saturday and Sunday, which is

not a bank holiday or a public holiday in Milan, Rome, or London.

Delinquent Receivables any Receivable, other than a Defaulted Receivable, with respect to which there is at least one Unpaid

Instalment.

Default Receivables any Receivable arising from a Loan Agreement:

(i) which has been classified by the Servicer as a Credito in Sofferenza "credito in sofferenza" in accordance with the Circular of the Bank of Italy number 272 of 30 July 2008 (Matrice dei Conti); or

(ii) which has been classified by the Servicer as a Inadempienza Probabile an "inadempienza probabile" in accordance with the Circular of the Bank of Italy number 272 of 30 July 2008 (Matrice dei Conti), and in respect of which the relevant credit line granted to the Debtor has been revoked; or

(iii) in relation to which there are at least 8 consecutive Unpaid Instalments.

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2. Notes and Assets descritpion

The Notes

Issue Date: 24th November 2022

Classes	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes	Class F Notes	Class Z Notes
Principal Amount Outstanding on Issue	668.200.000	14.900.000	49.100.000	27.400.000	86.100.000	100.000	12.300.000
Currency	EUR	EUR	EUR	EUR	EUR	EUR	EUR
Issue Date	24 November 2022	24 November 2022	24 November 2022				
Final Maturity Date	December 2064	December 2064	December 2064				
Listing	Luxembourg	Luxembourg	Luxembourg	Luxembourg	Luxembourg		Luxembourg
ISIN code	IT0005514481	IT0005514499	IT0005514507	IT0005514515	IT0005514523	IT0005514531	IT0005514549
Common code	255788825	255788752	255788744	255788728	255788493	255788701	255788485
Denomination	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Type of amortisation	Amortizing	Amortizing	Amortizing	Amortizing	Amortizing	Amortizing	Amortizing
Indexation	Floating Rate	Fixed Rate	Floating Rate				
Fixed Rate	0,75% + Euribor3M	3,00% + Euribor3M	4,25% + Euribor3M	7,75% + Euribor3M	13,00% + Euribor3M	0,10%	13,00% + Euribor3M
Payment frequency	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly

The Portfolio

The Portfolio includes Loans which qualify as "consumer loans", i.e. loans extended to individuals acting outside the scope of their entrepreneurial, commercial, craft or professional activities.

Initial Portfolio: € 845.777.929,21

Transfer Date: 3rd November 2022

The Originator 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 CRR, 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.

3.1 Class A Notes

			Before pa	ayments		Accrued		Paym	nents		After payments	
Interest	Period	Payment Date	Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
24/11/2022	10/03/2023	10/03/2023	668.200.000,00	-	2,688%	106	5.285.462,00	-	5.285.462,00	668.200.000,00	-	1,00000000
10/03/2023	09/06/2023	09/06/2023	668.200.000,00	-	3,694%	91	6.240.988,00	-	6.240.988,00	668.200.000,00	-	1,00000000
09/06/2023	08/09/2023	08/09/2023	668.200.000,00	-	4,209%	91	7.109.648,00	115.772.342,04	7.109.648,00	552.427.657,96	-	0,82673998
08/09/2023	08/12/2023	08/12/2023	552.427.657,96	-	4,545%	91	6.347.900,00	84.747.175,08	6.347.900,00	467.680.482,88	-	0,69991093
08/12/2023	08/03/2024	08/03/2024	467.680.482,88	-	4,700%	91	5.559.424,00	71.344.617,65	5.559.424,00	396.335.865,23	-	0,59313958
08/03/2024	10/06/2024	10/06/2024	396.335.865,23	-	4,692%	94	4.857.814,00	70.130.553,44	4.857.814,00	326.205.311,79	-	0,48818514
10/06/2024	10/09/2024	10/09/2024	326.205.311,79	-	4,505%	92	3.755.284,00	60.176.316,08	3.755.284,00	266.028.995,71	-	0,39812780
10/09/2024	10/12/2024	10/12/2024	266.028.995,71	-	4,218%	91	2.833.168,00	50.396.721,93	2.833.168,00	215.632.273,78	-	0,32270619
10/12/2024	10/03/2025	10/03/2025	215.632.273,78	-	3,618%	90	1.951.144,00	44.756.929,11	1.951.144,00	170.875.344,67	-	0,25572485
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3.2 Class B Notes

			Before pa	ayments		Accrued		Payn	nents		After payments	
Interest F	Period	Payment Date	Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
24/11/2022 1	10/03/2023	10/03/2023	14.900.000,00	-	4,938%	106	216.646,00	-	216.646,00	14.900.000,00	-	1,00000000
10/03/2023	09/06/2023	09/06/2023	14.900.000,00	-	5,944%	91	223.947,00	-	223.947,00	14.900.000,00	-	1,00000000
09/06/2023	08/09/2023	08/09/2023	14.900.000,00	-	6,459%	91	243.317,00	-	243.317,00	14.900.000,00	-	1,00000000
08/09/2023	08/12/2023	08/12/2023	14.900.000,00	-	6,795%	91	255.982,00	-	255.982,00	14.900.000,00	-	1,00000000
08/12/2023	08/03/2024	08/03/2024	14.900.000,00	-	6,950%	91	261.793,00	-	261.793,00	14.900.000,00	-	1,00000000
08/03/2024 1	10/06/2024	10/06/2024	14.900.000,00	-	6,942%	94	270.137,00	-	270.137,00	14.900.000,00	-	1,00000000
10/06/2024 1	10/09/2024	10/09/2024	14.900.000,00	-	6,755%	92	257.174,00	-	257.174,00	14.900.000,00	-	1,00000000
10/09/2024 1	10/12/2024	10/12/2024	14.900.000,00	-	6,468%	91	243.615,00	-	243.615,00	14.900.000,00	-	1,00000000
10/12/2024 1	10/03/2025	10/03/2025	14.900.000,00	-	5,868%	90	218.583,00	-	218.583,00	14.900.000,00	-	1,00000000
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3.3 Class C Notes

		_	Before pa	ayments		Accrued		Payn	nents		After payments	
Interes	t Period	Payment Date	Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
24/11/2022	10/03/2023	10/03/2023	49.100.000,00	-	6,188%	106	894.602,00	-	894.602,00	49.100.000,00	-	1,00000000
10/03/2023	09/06/2023	09/06/2023	49.100.000,00	-	7,194%	91	892.638,00	-	892.638,00	49.100.000,00	-	1,00000000
09/06/2023	08/09/2023	08/09/2023	49.100.000,00	-	7,709%	91	956.959,00	-	956.959,00	49.100.000,00	-	1,00000000
08/09/2023	08/12/2023	08/12/2023	49.100.000,00	-	8,045%	91	998.694,00	-	998.694,00	49.100.000,00	-	1,00000000
08/12/2023	08/03/2024	08/03/2024	49.100.000,00	-	8,200%	91	1.017.843,00	-	1.017.843,00	49.100.000,00	-	1,00000000
08/03/2024	10/06/2024	10/06/2024	49.100.000,00	-	8,192%	94	1.050.249,00	-	1.050.249,00	49.100.000,00	-	1,00000000
10/06/2024	10/09/2024	10/09/2024	49.100.000,00	-	8,005%	92	1.004.586,00	-	1.004.586,00	49.100.000,00	-	1,00000000
10/09/2024	10/12/2024	10/12/2024	49.100.000,00	-	7,718%	91	957.941,00	-	957.941,00	49.100.000,00	-	1,00000000
10/12/2024	10/03/2025	10/03/2025	49.100.000,00	-	7,118%	90	873.980,00	-	873.980,00	49.100.000,00	-	1,00000000

3.4 Class D Notes

		_	Before pa	ayments		Accrued		Payn	nents		After payments	
Interes	t Period	Payment Date	Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
24/11/2022	10/03/2023	10/03/2023	27.400.000,00	-	9,688%	106	781.722,00	-	781.722,00	27.400.000,00	-	1,00000000
10/03/2023	09/06/2023	09/06/2023	27.400.000,00	-	10,694%	91	740.622,00	-	740.622,00	27.400.000,00	-	1,00000000
09/06/2023	08/09/2023	08/09/2023	27.400.000,00	-	11,209%	91	776.242,00	-	776.242,00	27.400.000,00	-	1,00000000
08/09/2023	08/12/2023	08/12/2023	27.400.000,00	-	11,545%	91	799.532,00	-	799.532,00	27.400.000,00	-	1,00000000
08/12/2023	08/03/2024	08/03/2024	27.400.000,00	-	11,700%	91	810.492,00	-	810.492,00	27.400.000,00	-	1,00000000
08/03/2024	10/06/2024	10/06/2024	27.400.000,00	-	11,692%	94	836.522,00	-	836.522,00	27.400.000,00	-	1,00000000
10/06/2024	10/09/2024	10/09/2024	27.400.000,00	-	11,505%	92	805.560,00	-	805.560,00	27.400.000,00	-	1,00000000
10/09/2024	10/12/2024	10/12/2024	27.400.000,00	-	11,218%	91	777.064,00	-	777.064,00	27.400.000,00	-	1,00000000
10/12/2024	10/03/2025	10/03/2025	27.400.000,00	-	10,618%	90	727.470,00	-	727.470,00	27.400.000,00	-	1,00000000

3.5 Class E Notes

			Before pa	avments		Accrued		Payn	nents		After payments	
Interest	t Period	Payment Date	Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
24/11/2022	10/03/2023	10/03/2023	86.100.000,00	-	14,938%	106	3.786.678,00	-	1.095.131,05	86.100.000,00	2.691.546,95	1,00000000
10/03/2023	09/06/2023	09/06/2023	86.100.000,00	2.691.546,95	15,944%	91	3.469.830,00	-	5.335.218,22	86.100.000,00	826.158,73	1,00000000
09/06/2023	08/09/2023	08/09/2023	86.100.000,00	826.158,73	16,459%	91	3.581.760,00	-	4.407.918,73	86.100.000,00	-	1,00000000
08/09/2023	08/12/2023	08/12/2023	86.100.000,00	-	16,795%	91	3.654.945,00	-	3.654.945,00	86.100.000,00	-	1,00000000
08/12/2023	08/03/2024	08/03/2024	86.100.000,00	-	16,950%	91	3.689.385,00	-	3.689.385,00	86.100.000,00	-	1,00000000
08/03/2024	10/06/2024	10/06/2024	86.100.000,00	-	16,942%	94	3.809.064,00	-	3.809.064,00	86.100.000,00	-	1,00000000
10/06/2024	10/09/2024	10/09/2024	86.100.000,00	-	16,755%	92	3.686.802,00	-	3.686.802,00	86.100.000,00	-	1,00000000
10/09/2024	10/12/2024	10/12/2024	86.100.000,00	-	16,468%	91	3.584.343,00	-	3.584.343,00	86.100.000,00	-	1,00000000
10/12/2024	10/03/2025	10/03/2025	86.100.000,00	-	15,868%	90	3.415.587,00	-	3.415.587,00	86.100.000,00	-	1,00000000

3.6 Class F Notes

	_	Before p	ayments		Accrued			Payments			After payments	
Interest Period	Payment Date	Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Principal	Interest	Variable Return	Outstanding Principal	Unpaid Interest	Pool factor
24/11/2022 10/03/20	3 10/03/2023	100.000,00	-	0,100%	106	3,00	-	-	46.400,00	100.000,00	3,00	1,00000000
10/03/2023 09/06/20	3 09/06/2023	100.000,00	3,00	0,100%	91	3,00	-	-	-	100.000,00	6,00	1,00000000
09/06/2023 08/09/20	3 08/09/2023	100.000,00	6,00	0,100%	91	3,00	-	-	1.852.357,47	100.000,00	9,00	1,00000000
08/09/2023 08/12/20	3 08/12/2023	100.000,00	9,00	0,100%	91	3,00	-	-	1.355.954,80	100.000,00	12,00	1,00000000
08/12/2023 08/03/20	4 08/03/2024	100.000,00	12,00	0,100%	91	3,00	-	-	1.141.513,89	100.000,00	15,00	1,00000000
08/03/2024 10/06/20	4 10/06/2024	100.000,00	15,00	0,100%	94	3,00	-	-	1.122.088,85	100.000,00	18,00	1,00000000
10/06/2024 10/09/20	4 10/09/2024	100.000,00	18,00	0,100%	92	3,00	-	-	962.821,06	100.000,00	21,00	1,00000000
10/09/2024 10/12/20	4 10/12/2024	100.000,00	21,00	0,100%	91	3,00	-	-	806.347,55	100.000,00	24,00	1,00000000
10/12/2024 10/03/20	5 10/03/2025	100.000,00	24,00	0,100%	90	3,00	-	-	716.110,87	100.000,00	27,00	1,00000000

3.7 Class Z Notes

			Before pa	ayments		Accrued		Paym	ents		After payments	
Interest	Period	Payment Date	Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
24/11/2022	10/03/2023	10/03/2023	12.300.000,00	-	14,938%	106	540.954,00	-	-	12.300.000,00	540.954,00	1,00000000
10/03/2023	09/06/2023	09/06/2023	12.300.000,00	540.954,00	15,944%	91	495.690,00	-	-	12.300.000,00	1.036.644,00	1,00000000
09/06/2023	08/09/2023	08/09/2023	12.300.000,00	1.036.644,00	16,459%	91	511.680,00	-	-	12.300.000,00	1.548.324,00	1,00000000
08/09/2023	08/12/2023	08/12/2023	12.300.000,00	1.548.324,00	16,795%	91	522.135,00	-	-	12.300.000,00	2.070.459,00	1,00000000
08/12/2023	08/03/2024	08/03/2024	12.300.000,00	2.070.459,00	16,950%	91	527.055,00	-	-	12.300.000,00	2.597.514,00	1,00000000
08/03/2024	10/06/2024	10/06/2024	12.300.000,00	2.597.514,00	16,942%	94	544.152,00	-	-	12.300.000,00	3.141.666,00	1,00000000
10/06/2024	10/09/2024	10/09/2024	12.300.000,00	3.141.666,00	16,755%	92	526.686,00	-	-	12.300.000,00	3.668.352,00	1,00000000
10/09/2024	10/12/2024	10/12/2024	12.300.000,00	3.668.352,00	16,468%	91	512.049,00	-	-	12.300.000,00	4.180.401,00	1,00000000
10/12/2024	10/03/2025	10/03/2025	12.300.000,00	4.180.401,00	15,868%	90	487.941,00	-	-	12.300.000,00	4.668.342,00	1,00000000
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4. Collections and Recoveries

Collection Period	Instalı	ments	Prepay	ments	Repur	chased	Recoveries on Defaulted	Other	Total Collections
Collection 1 enou	Principal	Interest	Principal	Interest	Principal	Interest	Receivables	Other	and Recoveries
01/11/2022 31/01/2023	46.584.390,33	14.259.708,12	22.669.992,53	68.627,35	-	-	-	396.597,25	83.979.315,58
01/02/2023 30/04/2023	46.538.395,09	13.600.099,51	30.947.633,98	93.994,19	-	-	-	368.202,02	91.548.324,79
01/05/2023 31/07/2023	47.222.920,99	13.742.844,85	36.115.541,35	105.499,85	-	-	498,39	584.002,88	97.771.308,31
01/08/2023 31/10/2023	44.708.554,83	12.165.832,62	36.534.308,20	108.113,96	-	-	385.151,94	796.139,51	94.698.101,06
01/11/2023 31/01/2024	42.148.545,62	10.691.887,51	26.073.335,28	81.859,09	-	-	969.192,46	679.003,54	80.643.823,50
01/02/2024 30/04/2024	39.417.758,47	9.305.979,83	29.138.016,44	86.500,67	-	-	733.338,42	379.347,97	79.060.941,80
01/05/2024 31/07/2024	36.671.433,01	8.101.044,65	22.333.882,51	66.755,62	-	-	943.107,78	281.800,67	68.398.024,24
01/08/2024 31/10/2024	33.817.944,79	7.043.340,16	16.098.792,75	45.957,84	-	-	822.431,72	224.486,96	58.052.954,22
01/11/2024 31/01/2025	30.990.346,30	6.146.327,41	13.262.365,06	38.774,19	-	-	1.286.537,96	229.698,97	51.954.049,89

5. Interest Available Funds

Collection Period	Interest Collections	All Recoveries collected by the Issuer	Interest accrued and paid on the Accounts	All amounts received from any Eligible Investments	Amounts to be received in relation to any Swap Agreement	Cash Reserve Excess Amount	Any amount not already included in any of the other items	Interest Available Funds not been applied on the preceding Payment Date	Principal Available Funds to be allocated or towards provision of the Interest Available Funds	on Last Payment Date, amounts standing to the credit of the Expenses Account	Total Interest Available Funds
01/11/2022 31/01/2023	14.725.321,90	-	160.167,63	-	4.826.290,79	-	-	-	-	-	19.711.780,32
01/02/2023 30/04/2023	14.062.295,72	-	479.218,42	-	6.068.425,79	-	-	-	-	-	20.609.939,93
01/05/2023 31/07/2023	14.432.347,58	498,39	764.086,88	-	7.130.750,46	-	-	-	-	-	22.327.683,31
01/08/2023 31/10/2023	13.070.086,09	385.151,94	777.454,96	-	6.979.749,84	-	-	-	-	-	21.212.442,83
01/11/2023 31/01/2024	11.452.750,14	969.192,46	690.602,89	-	6.398.860,54	-	-	-	-	-	19.511.406,03
01/02/2024 30/04/2024	9.771.828,47	733.338,42	558.379,63	-	5.820.221,57	-	-	-	-	-	16.883.768,09
01/05/2024 31/07/2024	8.449.600,94	943.107,78	522.479,43	-	4.714.111,21	-	-	-	-	-	14.629.299,36
01/08/2024 31/10/2024	7.313.784,96	822.431,72	413.947,08	-	3.740.204,53	-	-	-	-	-	12.290.368,29
01/11/2024 31/01/2025	6.414.800,57	1.286.537,96	359.784,07	-	2.655.868,19	-	-	-	-	-	10.716.990,79

6. Principal Available Funds

Collection Period	all Principal Collections	Interest Available Funds to be credited to the Principal Deficiency Ledger	any amount allocated to the credit of the Reinvestment Ledger	all the proceeds deriving from the sale, if any, of the Portfolio or of individual Receivables	During the Revolving Period, amounts standing to the credit of the Principal Accumulation Account	any amount allocated Twenty-eighth of the Pre-Acceleration Interest Priority of Payments	any Principal Available Funds that have not been applied on the immediately preceding Payment Date	Total Principal Available Funds
01/11/2022 31/01/2023	69.254.382,86	-		-	-	-	22.070,79	69.276.453,65
01/02/2023 30/04/2023	77.486.029,07	-	30.038.256,48	-	-	-	-	107.524.285,55
01/05/2023 31/07/2023	83.338.462,34	2.697.001,64	29.736.878,06	-	-	-	-	115.772.342,04
01/08/2023 31/10/2023	81.242.863,03	3.551.097,30	-	-	-	-	-	84.793.960,33
01/11/2023 31/01/2024	68.221.880,90	3.137.243,70	-	-	-	-	-	71.359.124,60
01/02/2024 30/04/2024	68.555.774,91	1.582.089,84	-	-	-	-	-	70.137.864,75
01/05/2024 31/07/2024	59.005.315,52	1.184.966,28	-	-	-	-	-	60.190.281,80
01/08/2024 31/10/2024	49.916.737,54	483.470,39	-	-	-	-	-	50.400.207,93
01/11/2024 31/01/2025	44.252.711,36	504.217,75	-	-	-	-	-	44.756.929,11
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7. Interest Priori	ity of Payments																													
	Expenses, Retention		To pay, pari passu ar Origina			Interest due and	reduce any debi	t to pay, pari passau ano	d reduce any debit	to pay, pari passu and	reduce any debit	to pay, pari passu and	reduce any debit	to pay, pari passu and	reduce any debit	to pay, pari passu and	reduce any debit	to	he extent not sirea	ady paid under its	ems above		interest due and	indemnities due and	any other amount due and payable by the					
Payment Date	Amount and Agent Fees	Cash Reserve Required Amount	Other Component of the Purchase Price is	Other Component of we Purchase Price due and payable but which have remained unpaid	Swep Counterparty	psyable on the Class A Notes	balance of the Clas Principal Deficient Sub-Ledger			pro rists, interest due and payable on the Class C Notes	balance of the Class C Principal Deficiency Sub-Ledger	pro rata, interest due and payable on the Class D Notes	balance of the Class D Principal Deficiency Sub-Ledger	pro rate, interest due and payable on the Class E Notes	balance of the Class E Principal Deficiency Sub-Ledger	pro rata, interest due and payable on the Class F Notes	belance of the Class F Principal Deficiency Sub-Ledger	interest due and payable on the Class B payable on the Notes	Class C payable o	est due and on the Class D Notes	interest due and payable on the Class E Notes	interest due and payable on the Class F Notes	payable on the Class I Notes	psyable to the Sole Arranger and the Sole Lead Manager		Dates under tem First of the Pre-Acceleration Principal Priority of Payments and not yet repaid	principal on the Class Z Notes	any Subordinated Swap Amounts	Variable Return on the Class F Notes	Total payments
10/03/2023	108.983,58		4.021.313,01		7.307.920,70	5.285.462,00		216.646,00		894.602,00		781.722,00		1.095.131,05			-	-	-	-	-		-				-		46,400,00	19.758.180,32
09/06/2023	98.801,90		1.028.881,23		6.048.843,58			223.947,00		892.638,00		740.622,00		5.335.218,22				-												20.609.939,93
08/09/2023	87.106,58				6.049.490,38			243.317,00		958.959,00		776.242,00		4.407.918,73	2.697.001,64			-	-	-									1.852.357,47	
08/12/2023	207.171,08				5.397.121,45		4	255.982,00		998.694,00		799.532,00		3.654.945,00	3.551.097,30		-	-	-	-									1.355.954,80	22.568.397,63
08/03/2024	281.438,94				4.753.786,39			261.793,00		1.017.843,00		810.492,00		3,689,385,00	3.137.243,70		-	-	-	-			-			-			1.141.513,89	20.652.919,92
10/06/2024	145.208,28				4.332.683,97			270.137,00		1.050.249,00		838.522,00		3.809.064,00	1.582.089,84			-		-									1.122.088,85	18.005.856,94
10/09/2024	250.889,97				3.684.037,11	3.755.284,00		257.174,00		1.004.586,00		805.560,00		3.686.802,00	1.184.966,28			-		-									962.821,06	15.592.120,42
10/12/2024	245.936,97				3.164.829,93			243.615,00		957.941,00		777.084,00		3.584.343,00			-	-	-	-			-			-			808.347,55	
10/03/2025	308.559,53				2,717,449,51	1.951.144,00		218.583,00		873.980,00		727.470,00		3.415.587,00	504,217,75			-	-										716.110,87	11.433.101,66
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8. Principal Priority of Payments

Payment Date	To pay any amount payable under items from (i) to (xiv)	To pay, the P Existing Receivables (A)	Principal Component of Unpaid Existing Receivables (B)	of the Purchase Price Future Receivable (C)	Purchase Price Adjustment (D)	to credit any remaining Principal Available Funds to the Reinvestment Ledger	from the last Payment Date of the Revolving Period, to pay the Class A Notes Redemption Amount	from the last Payment Date of the Revolving Period, to pay the Class B Notes Redemption Amount	from the last Payment Date of the Revolving Period, to pay the Class C Notes Redemption Amount	from the last Payment Date of the Revolving Period, to pay the Class D Notes Redemption Amount	from the last Payment Date of the Revolving Period, to pay the Class E Notes Redemption Amount	from the last Payment Date of the Revolving Period, the Class F Notes Redemption Amount	all amounts outstanding in respect of principal on the Class F Notes	any residual amount as Variable Return on the Class F Notes	Total payments
10/03/2023	-	39.197.776.18	-	40.420.99	-	30.038.256,48	-	-	-	-	-	-	-	-	69.276.453,65
09/06/2023	-	77.776.026,43	-	11.381,06	-	29.736.878,06	-	-	-	-	-	-	-	-	107.524.285,55
08/09/2023	-	-	-	-	_	-	115.772.342,04	-	-	-	-	_	-	-	115.772.342,04
08/12/2023	-	-	-	46,785,25	-	-	84,747,175,08	-	-	-	-	-	-	-	84.793.960,33
08/03/2024	-	-	-	14.506,95	-	-	71.344.617,65	-	-	-	-	-	-	-	71.359.124,60
10/06/2024	-	-	-	7.311,31	-	-	70.130.553,44	-	-	-	-	-	-	-	70.137.864,75
10/09/2024	-	-	-	13.965,72	-	-	60.176.316,08	-	-	-	-	-	-	-	60.190.281,80
10/12/2024	-	-	-	3.486,00	-	-	50.396.721,93	-	-	-	-	-	-	-	50.400.207,93
10/03/2025	-	-	-	-	-	-	44.756.929,11	-	-	-	-	-	-	-	44.756.929,11
	<u> </u>														

									- 1	NOT APPLICABL	E										
Payment Date	Expenses, Retention Amount and Agent Fees	Purchase Price Adjustment	amounts due and payable to the Swap Counterparty	interest due and payable on the Class A Notes	Class A Notes Redemption Amount until the Class A Notes are redeemed in full Class B Note	Class B Notes Redemption Amount until the Class B Notes are redeemed in full	Olean O Netre	Class C Notes Redemption Amount until the Class C Notes are redeemed in full	interest due and payable on the Class D Notes	Class D Notes Redemption Amount until the Class D Notes are redeemed in full	interest due and payable on the Class E Notes	Class E Notes Redemption Amount until the Class E Notes are redeemed in full	interest due and payable on the Class F Notes	the Class F Notes Redemption Amount (until Principal Amount Outstanding Euro 10,000)	interest due and payable on the Class Z Notes	Class Z Notes Redemption Amount until the Class Z Notes are redeemed in full	indemnities due and payable to the Sole Arranger and the Sole Lead Manager	any other amount due and payable by the Issuer under the Transaction Documents	any Subordinated Swap Amounts due and payable to the Swap Counterparty	the Variable Return on the Class F Notes	all amounts outstanding in respect of Class F Notes
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10. Cash Reserve

Payment Date	Beginning Balance Cash Reserve (A)	Cash Reserve Required Amount (B)	Cash Reserve Usage Amount (C)	Cash Reserve Excess Amount (A-(B+C))	Ending Balance Cash Reserve	Shortfall in the Target Cash Reserve (if any)
10/03/2023	12.200.000,00	12.153.600,00	-	46.400,00	12.153.600,00	-
09/06/2023	12.153.600,00	12.153.600,00	-	-	12.153.600,00	-
08/09/2023	12.153.600,00	10.301.242,53	-	1.852.357,47	10.301.242,53	-
08/12/2023	10.301.242,53	8.945.287,73	-	1.355.954,80	8.945.287,73	-
08/03/2024	8.945.287,73	7.803.773,84	-	1.141.513,89	7.803.773,84	-
10/06/2024	7.803.773,84	6.681.684,99	-	1.122.088,85	6.681.684,99	-
10/09/2024	6.681.684,99	5.718.863,93	-	962.821,06	5.718.863,93	-
10/12/2024	5.718.863,93	4.912.516,38	-	806.347,55	4.912.516,38	-
10/03/2025	4.912.516,38	4.196.405,51	-	716.110,87	4.196.405,51	-

	c	Class A Principal D	eficiency Sub-Led	ger	С	lass B Principal D	eficiency Sub-Lec	ger	С	ass C Principal D	eficiency Sub-Led	ger	С	ass D Principal D	eficiency Sub-Led	ger	CI	ass E Principal D	eficiency Sub-Ledg	ger	СІ	ass F Principal Del	ficiency Sub-Ledg	ger		Principal Deficie	ancy Sub-Ledger	
Payment Date	PDL at Start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at End	PDL at Start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at End	PDL at Start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at End	PDL at Start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at End	PDL at Start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at End	PDL at Start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at End	PDL at Start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at End
10/03/2023	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
09/06/2023	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	16.300,69	-	16.300,69	-	16.300,69	-	16.300,
08/09/2023	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-	4.322.958,38	2.697.001,64	1.625.956,74	16.300,69	83.699,31	-	100.000,00	16.300,69	4.406.657,69	2.697.001,64	1.725.956,
08/12/2023	-	-	-			-	-	-	-	-	-	-	-	-	-	-	1.625.956,74	5.083.762,00	3.551.097,30	3.158.621,44	100.000,00	-	-	100.000,00	1.725.956,74	5.083.762,00	3.551.097,30	3.258.621
08/03/2024	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	3.158.621,44	6.950.788,61	3.137.243,70	6.972.166,35	100.000,00	-	-	100.000,00	3.258.621,44	6.950.788,61	3.137.243,70	7.072.166
10/06/2024	-	-	-			-	-	-	-	-	-	-	-	-	-	-	6.972.166,35	5.623.912,29	1.582.089,84	11.013.988,80	100.000,00	-	-	100.000,00	7.072.166,35	5.623.912,29	1.582.089,84	11.113.988
10/09/2024	-	-	-			-	-	-	-	-	-	-	-	-	-	-	11.013.988,80	5.639.120,21	1.184.966,28	15.468.142,73	100.000,00	-	-	100.000,00	11.113.988,80	5.639.120,21	1.184.966,28	15.568.142
10/12/2024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,468,142,73	6.417.681.55	483,470,39	21,402,353,89	100.000.00	-	-	100,000.00	15.568.142.73	6.417.681.55	483,470,39	21.502.353
10/03/2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21.402.353,89	3.609.201,72	504.217,75	24.507.337,86	100.000,00	-	-	100.000,00	21.502.353,89	3.609.201,72	504.217,75	24.607.337

12. SWAP

		Leg F	Pay			Leg Re	ceive		Swap Counterparty
Payment Date	Fixed Rate Notional Amount	Fixed Rate	Actual/360	Amount to be paid by SPV to the Swap Counterparty	Floating Rate Notional Amount	Floating Rate	Actual/360	Amount to be paid by the Swap Counterparty to the SPV	Rating Event
10/03/2023	845.777.929,21	2,9345%	106	7.307.920,70	845.777.929,21	1,938%	106	4.826.290,79	Not Occurred
09/06/2023	815.453.776,59	2,9345%	91	6.048.843,58	815.453.776,59	2,944%	91	6.068.425,79	Not Occurred
08/09/2023	815.540.973,13	2,9345%	91	6.049.490,38	815.540.973,13	3,459%	91	7.130.750,46	Not Occurred
08/12/2023	727.594.128,75	2,9345%	91	5.397.121,45	727.594.128,75	3,795%	91	6.979.749,84	Not Occurred
08/03/2024	640.865.153,26	2,9345%	91	4.753.786,39	640.865.153,26	3,950%	91	6.398.860,54	Not Occurred
10/06/2024	565.454.345,12	2,9345%	94	4.332.683,97	565.454.345,12	3,942%	94	5.820.221,57	Not Occurred
10/09/2024	491.252.253,88	2,9345%	92	3.684.037,11	491.252.253,88	3,755%	92	4.714.111,21	Not Occurred
10/12/2024	426.655.522,14	2,9345%	91	3.164.829,93	426.655.522,14	3,468%	91	3.740.204,53	Not Occurred
10/03/2025	370.413.973,15	2,9345%	90	2.717.449,51	370.413.973,15	2,868%	90	2.655.868,19	Not Occurred
	1								

13. Sequential Redemption Event

		Seque	ential Redemption	Event*	
Payment Date	Class E Principal	Cu	mulative Default R	atio	the Clean-up Call Condition has occurred but the Clean-up Call
	Deficiency Sub-Ledger is higher than zero	Limit	Ratio	Test	Option has not been exercised by the Originator
10/03/2023	Not Occurred	1,00%	0,0000%	Not Occurred	Not Occurred
09/06/2023	Not Occurred	1,00%	0,0019%	Not Occurred	Not Occurred
08/09/2023	Occurred	1,00%	0,5200%	Not Occurred	Not Occurred
08/12/2023	Occurred	2,50%	0,9100%	Not Occurred	Not Occurred
08/03/2024	Occurred	2,50%	1,1700%	Not Occurred	Not Occurred
10/06/2024	Occurred	2,50%	1,4400%	Not Occurred	Not Occurred
10/09/2024	Occurred	2,50%	1,5400%	Not Occurred	Not Occurred
10/12/2024	Occurred	2,50%	1,8300%	Not Occurred	Not Occurred
10/03/2025	Occurred	2,50%	1,8300%	Not Occurred	Not Occurred

^{*} applicable during the Amortisation Period

Payment Date Breach of obligations by the Originator Ori	Insolvency of the Originator or the Servicer Not Occurred Not Occurred	Winding up of the Originator	Termination of Servicer's appointment	Breach of representations and warranties by the	Failure to offer for sale				Arrears Ratio					
10/03/2023 Not Occurred 08/09/2023 Not Occurred 08/09/2023 Not Occurred 08/09/2023 Not Occurred 08/09/2023 Not Occurred 08/09/2024 Not Occurred 10/08/2024 Not Occurred 10/08/2024 Not Occurred 10/09/2024 Not Occurred 10/09/2024 Not Occurred 10/09/2024 Not Occurred Not Occurred 10/09/2024 Not Occurred Not	Originator or the Servicer Not Occurred Not Occurred	Winding up of the Originator		representations and	Failure to offer for sale				Arrears Natio		Principal Available	e Funds credited to the Reinve	stment Ledger	1
09/06/2023 Not Occurred 08/09/2023 Not Occurred 08/12/2023 Not Occurred 08/03/2024 Not Occurred 10/06/2024 Not Occurred 10/09/2024 Not Occurred 10/09/2024 Not Occurred	Not Occurred			Originator	Subsequent Portfolios	Breach of Cumulative Default Ratio	Principal Deficiency Ledger	Arrears Ratio	Master Portfolio's Arrears Ratio	Test	amount of Principal Available Funds credited to the Reinvestment Ledger	Maximum Balance of the Principal Accumulation Account	Test	Cash Reserve
08/09/2023 Not Occurred 08/12/2023 Not Occurred 08/03/2024 Not Occurred 10/08/2024 Not Occurred 10/09/2024 Not Occurred 10/12/2024 Not Occurred		Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	0,50%	5%	Not Occurred	30.038.256,48	122.318.066,49	Not Occurred	Not Occurred
08/12/2023 Not Occurred 08/03/2024 Not Occurred 10/06/2024 Not Occurred 10/06/2024 Not Occurred 10/12/2024 Not Occurred 10/12/2024 Not Occurred		Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	1,31%	5%	Not Occurred	29.736.878,06	122.318.066,49	Not Occurred	Not Occurred
08/03/2024 Not Occurred 10/06/2024 Not Occurred 10/09/2024 Not Occurred 10/12/2024 Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Occurred	1,82%	5%	Not Occurred		110.664.742,01	Not Occurred	Not Occurred
10/06/2024 Not Occurred 10/09/2024 Not Occurred 10/12/2024 Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Occurred	2,32%	5%	Not Occurred		109.139.119,31	Not Occurred	Not Occurred
10/09/2024 Not Occurred 10/12/2024 Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Occurred	2,50%	5%	Not Occurred		96.129.772,99	Not Occurred	Not Occurred
10/12/2024 Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Occurred	3,54%	5%	Not Occurred		84.818.151,77	Not Occurred	Not Occurred
	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Occurred	2,92%	5%	Not Occurred		73.687.838,08	Not Occurred	Not Occurred
10/03/2025 Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Occurred	2,65%	5%	Not Occurred	-	63.998.328,32	Not Occurred	Not Occurred
	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Occurred	2,68%	5%	Not Occurred	-	55.562.095,97	Not Occurred	Not Occurred

15. Trigger Event

Non-payment	Breach of other obligations	Breach of representations and warranties	Insolvency of the Issuer	Unlawfulness
Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
	Not Occurred	Non-payment obligations Not Occurred	Non-payment Breach of other obligations representations and warranties Not Occurred	Non-payment Breach of other obligations representations and warranties Insolvency of the Issuer representations and warranties Insolvency of the Issuer Not Occurred

16.1 Portfolio Performance

	During the collection period									
Portfolio status	Number of loans	Outstanding	% on the current	% on the number of						
	Number of loans	amount	outstanding	loans						
Performing Loans	56.233	313.935.340,32	94,08%	95,04%						
Arrear Loans	1.393	8.648.797,51	2,59%	2,35%						
Defaulted Loans (net of recovery)	1.540	11.116.597,08	3,33%	2,60%						
Total	59.166	333.700.734,91	100,00%	100,00%						

		During the col	lection period	
Arrears status	Number of loans	Outstanding amount	% on the current outstanding	% on the number of loans
1 arrears	490	2.882.986,96	33,33%	35,22%
2 arrears	265	1.611.146,58	18,63%	19,01%
3 arrears	224	1.537.330,67	17,78%	16,07%
4 arrears	182	1.172.937,67	13,56%	13,06%
5 arrears	155	975.754,39	11,28%	11,12%
6 arrears	48	281.357,54	3,25%	3,44%
7 arrears	29	187.283,70	2,17%	2,08%
8 arrears	-	=	0,00%	0,00%
more than 8 arrears	-	-	0,00%	0,00%
Total	1.393	8.648.797,51	100,00%	100,00%

Defaulted loans (gross of recoveries)	During the collection period	% over the [initial portfolio]	Cumulated	% of the Cumulative Default over the initial portfolio
Number of Loans	572	0,57%	4.825	4,78%
Amount classified as Default	3.609.201,72	0,43%	37.747.424,76	4,46%

Recovery on loans classified as default	During the collection period	% over the Cumulative Default	Cumulated	% of the Cumulative Recoveries over the initial portfolio
Recovered amount	1.280.747,57	3,39%	5.108.943,30	13,53%

16.2 Portfolio Performance

Pre-payments	During the collection period	% over the [initial portfolio]	Cumulated	% of the Cumulative Pre-payments over the initial portfolio
Principal component	13.262.365,06	1,57%	236.280.502,42	27,94%

Out of court settlement	Number of loans settled in the Collection Period	Amount classified as Sofferenza, then settled in the Collection Period	Loss during the	Recoveries during the Collection Period
Loss up to 89%	•	-	-	-
Loss up to 93%	•	-	-	-
Loss up to 95%	-	-	-	-
Total	-	-	-	-

Receivables repurchased by the Originator	During the collection period	% over the Outstanding Principal of the Initial Portfolio	Cumulated	% of the Cumulative Default over the initial portfolio
Oustanding principal	-	0,00%	10.912,81	0,00%
Number of Receivables	-	0,00%	2	0,00%

Status of Receivables repurchased by the Originator	During the collection period	% over the Outstanding Principal of the Initial Portfolio	Cumulated	% of the Cumulative Default over the initial portfolio
Performing	-	0,00%	-	0,00%
Delinquent less 3 arrears	-	0,00%	•	0,00%
Delinquent more than 3 arrears	-	0,00%	-	0,00%
Defaulted	-	0,00%	10.912,81	0,00%

Renegotiation	ranadotiations	Renegotiation loss of the collection period	Aggregated renegotiation losses (including the collection period)	% on the initial portfolio	Renegotiation Blocked Amount
Interest rate - Fixed to fixed / Rinegoziazioni tasso d'interesse - Da fisso a fisso	-	-	-	0,00%	-
Amortization plan / Rinegoziazioni piano d'ammortamento	-	-	-	0,00%	-
Payment holiday / Rinegoziazioni aventi ad oggetto sospensione pagamento rate	53.593,60	40.794,32	244.673,18	0,25%	56.146,72

Status of Payment holiday	During the collection period	% over the Outstanding Principal of the Initial Portfolio	Cumulated	% of the cumuled over the initial portfolio	% still in suspension at the cut off date over the initial porfolio
Performing	23.527,69	0,00%	140.528,46	0,02%	0,06%
Delinquent less 3 arrears	318.759,32	0,04%	1.453.853,59	0,17%	0,77%
Delinquent more than 3 arrears	69.423,79	0,01%	335.573,18	0,04%	0,20%
Defaulted	9.740,73	0,00%	9.740,73	0,00%	0,01%

17.1 Portfolio description prior the purchase of a further portfolio

General Information about the Portfolio	At the end of the current Collection Period
Number of Loans:	57.626
Oustanding Portfolio Amount:	322.584.137,83
Average Outstanding Potfolio Amount (1):	5.597,89
Weighted Average Seasoning (months) (2):	41,09
Weighted Average Remaining Term (months) (3):	46,33
Weighted Average Interest Rate	7,11%

	, and the second	at the end of the curre	ent Collection Period	t
Outstanding amount	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
0,00 - 4.999,99	35.576	61,74%	82.661.031,43	25,61%
5.000,00 - 9.999,99	13.445	23,33%	94.675.974,20	29,35%
10.000,00 - 14.999,99	4.651	8,07%	56.568.081,79	17,54%
15.000,00 - 19.999,99	2.004	3,48%	34.372.740,94	10,66%
20.000,00 - 24.999,99	1.064	1,85%	23.694.127,27	7,35%
25.000,00 - 29.999,99	364	0,63%	9.818.517,45	3,04%
30.000,00 - 34.999,99	175	0,30%	5.637.049,68	1,75%
35.000,00 - 39.999,99	116	0,20%	4.339.346,11	1,35%
From and over 40.000,00	231	0,40%	10.817.268,96	3,35%
Total	57.626	100,00%	322.584.137,83	100,00%

	, and a	At the end of the current Collection Period						
Portfolio Seasoning (months)	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding				
from 1 (included) to 12 (excluded) months	195	0,34%	27.113,31	0,01%				
from 12(included) to 24 (excluded) months	-	0,00%	-	0,00%				
from 24 (included) to 36 (excluded) months	28.484	49,43%	192.449.246,68	59,66%				
from 36 (included) to 48 (excluded) months	9.188	15,94%	45.803.484,95	14,20%				
from 48 (included) to 60 (excluded) months	4.643	8,06%	23.421.155,66	7,26%				
from 60 (included) to 72 (excluded) months	8.937	15,51%	39.138.285,97	12,13%				
from 72 (included) to 84 (excluded) months	4.685	8,13%	15.140.021,59	4,69%				
from 84 (included) to 96 (excluded) months	1.494	2,59%	6.604.829,67	2,05%				
over 96(included) months	-	0,00%	-	0,00%				
Total	57.626	100,00%	322.584.137,83	100,00%				

		At the end of the current Collection Period						
Remaining Term (months)	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding				
from 1 (included) to 12 (excluded) months	14.908	25,89%	17.807.168,53	5,52%				
from 12(included) to 24 (excluded) months	12.023	20,86%	43.461.821,30	13,47%				
from 24 (included) to 36 (excluded) months	9.055	15,71%	50.908.716,36	15,78%				
from 36 (included) to 48 (excluded) months	5.200	9,02%	40.476.588,56	12,55%				
from 48 (included) to 60 (excluded) months	13.498	23,42%	115.865.788,14	35,92%				
from 60 (included) to 72 (excluded) months	1.221	2,12%	14.295.259,11	4,43%				
from 72 (included) to 84 (excluded) months	261	0,45%	4.154.422,55	1,29%				
from 84 (included) to 96 (excluded) months	1.212	2,10%	29.033.265,66	9,00%				
over 96(included) months	248	0,43%	6.581.107,62	2,04%				
Total	57.626	100,00%	322.584.138	100,00%				

17.2 Portfolio description prior the purchase of a further portfolio

	A	At the end of the curr	ent Collection Perio	od
By Region	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
ABRUZZO	560	0,96%	3.144.714,54	0,96%
BASILICATA	147	0,26%	769.754,76	0,24%
CALABRIA	650	1,13%	3.993.224,43	1,24%
CAMPANIA	4.125	7,16%	22.545.007,17	6,99%
EMILIA ROMAGNA	5.330	9,25%	30.480.053,27	9,45%
FRIULI VENEZIA GIULIA	1.392	2,42%	7.460.662,32	2,31%
LAZIO	8.210	14,25%	44.346.272,90	13,75%
LIGURIA	974	1,69%	5.290.134,97	1,64%
LOMBARDIA	7.603	13,19%	43.861.816,65	13,60%
MARCHE	937	1,63%	5.193.933,63	1,61%
MOLISE	257	0,45%	1.381.793,94	0,43%
PIEMONTE	6.151	10,67%	31.105.245,88	9,64%
PUGLIA	2.661	4,62%	16.680.669,36	5,17%
SARDEGNA	998	1,73%	5.727.185,98	1,78%
SICILIA	7.628	13,24%	45.068.041,29	13,97%
TOSCANA	1.783	3,09%	10.638.563,05	3,30%
TRENTINO ALTO ADIGE	682	1,18%	3.601.188,33	1,12%
UMBRIA	1.204	2,09%	6.779.606,11	2,10%
VALLE D'AOSTA	216	0,37%	1.012.243,17	0,31%
VENETO	6.117	10,62%	33.503.134,06	10,39%
ESTERO	1	0,00%	892,02	0,00%
Total	57.626	100,00%	322.584.137,83	100,00%

_	At the end of the current Collection Period						
Payment Frequency	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding			
Monthly	57.626	100,00%	322.584.137,83	100,00%			
Bi monthly	-	0,00%	-	0,00%			
Quarterly	-	0,00%	-	0,00%			
Total	57.626	100,00%	322.584.137,83	100,00%			

	<i>I</i>	At the end of the current Collection Period					
Payment Type	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding			
Addebito diretto in conto corrente	56.726	98,44%	317.542.511,66	98,44%			
R.I.D.	807	1,40%	4.300.692,73	1,33%			
Bollettino postale	-	0,00%	-	0,00%			
Altro	93	0,16%	740.933,44	0,23%			
Total	57.626	100,00%	322.584.137,83	100,00%			

17.3 Portfolio description prior the purchase of a further portfolio

	At the end of the current Collection Period				
Type of products	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	
Credit Express Compact	=	0,00%	=	0,00%	
Credit Express Dynamic	51.899	90,06%	236.179.775,79	73,21%	
Other	5.727	9,94%	86.404.362,04	26,79%	
Total	57.626	100,00%	322.584.137,83	100,00%	

	A	At the end of the current Collection Period					
Current Interest Rate	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding			
1,000 - 2,999	-	0,00%	-	0,00%			
3,000 - 3,999	-	0,00%	-	0,00%			
4,000 - 4,999	-	0,00%	-	0,00%			
5,000 - 5,999	-	0,00%	-	0,00%			
6,000 - 6,999	27.174	47,16%	163.100.427,36	50,56%			
7,000 - 7,999	19.830	34,41%	108.304.898,72	33,57%			
8,000 - 8,999	8.174	14,18%	42.158.105,11	13,07%			
9,000 - 9,999	2.397	4,16%	8.961.378,52	2,78%			
10,000 - 10,999	51	0,09%	59.328,12	0,02%			
11,000 - 11,999	-	0,00%	-	0,00%			
12,000 - 12,999	-	0,00%	=	0,00%			
13,000 - 13,999	-	0,00%	-	0,00%			
14,000 - 14,999	-	0,00%	-	0,00%			
Total	57.626	100,00%	322.584.137,83	100,00%			

Debtors	Amount	%
Number of debtors	54.330	94,28%
Top 10 debtors (% of Outstanding Principal of the Master Portfolio)	618.527,17	0,19%
Top 20 debtors (% of Outstanding Principal of the Master Portfolio)	1.199.877	0,37%

Type of Interest	Amount	%
Receivables paying a Fixed Rate	322.584.137,83	100,00%
Receivables paying a Floating Rate	-	0,00%

18.1 Portfolio description after the purchase of a further portfolio

General Information about the Portfolio	At the end of the current Collection Period
Number of Loans:	57.626
Oustanding Portfolio Amount:	322.584.137,83
Average Outstanding Potfolio Amount (1):	5.597,89
Weighted Average Seasoning (months) (2):	41,09
Weighted Average Remaining Term (months) (3):	46,33
Weighted Average Interest Rate	7,11%

	, and a	At the end of the current Collection Period					
Outstanding amount	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding			
0,00 - 4.999,99	35.576	61,74%	82.661.031,43	25,61%			
5.000,00 - 9.999,99	13.445	23,33%	94.675.974,20	29,35%			
10.000,00 - 14.999,99	4.651	8,07%	56.568.081,79	17,54%			
15.000,00 - 19.999,99	2.004	3,48%	34.372.740,94	10,66%			
20.000,00 - 24.999,99	1.064	1,85%	23.694.127,27	7,35%			
25.000,00 - 29.999,99	364	0,63%	9.818.517,45	3,04%			
30.000,00 - 34.999,99	175	0,30%	5.637.049,68	1,75%			
35.000,00 - 39.999,99	116	0,20%	4.339.346,11	1,35%			
From and over 40.000,00	231	0,40%	10.817.268,96	3,35%			
Total	57.626	100,00%	322.584.137,83	100,00%			

	At the end of the current Collection Period					
Portfolio Seasoning (months)	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding		
from 1 (included) to 12 (excluded) months	195	0,34%	27.113,31	0,01%		
from 12(included) to 24 (excluded) months	-	0,00%	-	0,00%		
from 24 (included) to 36 (excluded) months	28.484	49,43%	192.449.246,68	59,66%		
from 36 (included) to 48 (excluded) months	9.188	15,94%	45.803.484,95	14,20%		
from 48 (included) to 60 (excluded) months	4.643	8,06%	23.421.155,66	7,26%		
from 60 (included) to 72 (excluded) months	8.937	15,51%	39.138.285,97	12,13%		
from 72 (included) to 84 (excluded) months	4.685	8,13%	15.140.021,59	4,69%		
from 84 (included) to 96 (excluded) months	1.494	2,59%	6.604.829,67	2,05%		
over 96(included) months	-	0,00%	-	0,00%		
Total	57.626	100,00%	322.584.137,83	100,00%		

	At the end of the current Collection Period					
Remaining Term (months)	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding		
from 1 (included) to 12 (excluded) months	14.908	25,89%	17.807.168,53	5,52%		
from 12(included) to 24 (excluded) months	12.023	20,86%	43.461.821,30	13,47%		
from 24 (included) to 36 (excluded) months	9.055	15,71%	50.908.716,36	15,78%		
from 36 (included) to 48 (excluded) months	5.200	9,02%	40.476.588,56	12,55%		
from 48 (included) to 60 (excluded) months	13.498	23,42%	115.865.788,14	35,92%		
from 60 (included) to 72 (excluded) months	1.221	2,12%	14.295.259,11	4,43%		
from 72 (included) to 84 (excluded) months	261	0,45%	4.154.422,55	1,29%		
from 84 (included) to 96 (excluded) months	1.212	2,10%	29.033.265,66	9,00%		
over 96(included) months	248	0,43%	6.581.107,62	2,04%		
Total	57.626	100,00%	322.584.137,83	100,00%		

18.2 Portfolio description after the purchase of a further portfolio

	, and the second	At the end of the curr	ent Collection Perio	od
By Region	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
ABRUZZO	560	0,96%	3.144.714,54	0,96%
BASILICATA	147	0,26%	769.754,76	0,24%
CALABRIA	650	1,13%	3.993.224,43	1,24%
CAMPANIA	4.125	7,16%	22.545.007,17	6,99%
EMILIA ROMAGNA	5.330	9,25%	30.480.053,27	9,45%
FRIULI VENEZIA GIULIA	1.392	2,42%	7.460.662,32	2,31%
LAZIO	8.210	14,25%	44.346.272,90	13,75%
LIGURIA	974	1,69%	5.290.134,97	1,64%
LOMBARDIA	7.603	13,19%	43.861.816,65	13,60%
MARCHE	937	1,63%	5.193.933,63	1,61%
MOLISE	257	0,45%	1.381.793,94	0,43%
PIEMONTE	6.151	10,67%	31.105.245,88	9,64%
PUGLIA	2.661	4,62%	16.680.669,36	5,17%
SARDEGNA	998	1,73%	5.727.185,98	1,78%
SICILIA	7.628	13,24%	45.068.041,29	13,97%
TOSCANA	1.783	3,09%	10.638.563,05	3,30%
TRENTINO ALTO ADIGE	682	1,18%	3.601.188,33	1,12%
UMBRIA	1.204	2,09%	6.779.606,11	2,10%
VALLE D'AOSTA	216	0,37%	1.012.243,17	0,31%
VENETO	6.117	10,62%	33.503.134,06	10,39%
ESTERO	1	0,00%	892,02	0,00%
Total	57.626	100,00%	322.584.137,83	100,00%

	At the end of the current Collection Period					
Payment Frequency	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding		
Monthly	57.626	100,00%	322.584.137,83	100,00%		
Bi monthly	٠	0,00%	-	0,00%		
Quarterly	-	0,00%	-	0,00%		
Total	57.626	100,00%	322.584.137,83	100,00%		

	-	At the end of the current Collection Period					
Payment Type	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding			
Addebito diretto in conto corrente	56.726	98,44%	317.542.511,66	98,44%			
R.I.D.	807	1,40%	4.300.692,73	1,33%			
Bollettino postale	-	0,00%	-	0,00%			
Altro	93	0,16%	740.933,44	0,23%			
Total	57.626	100,00%	322.584.137,83	100,00%			

18.3 Portfolio description after the purchase of a further portfolio

	At the end of the current Collection Period			
Type of products	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Credit Express Compact	-	0,00%	-	0,00%
Credit Express Dynamic	51.899	90,06%	236.179.775,79	73,21%
Other	5.727	9,94%	86.404.362,04	26,79%
Total	57.626	100,00%	322.584.137,83	100,00%

	Α	At the end of the current Collection Period			
Current Interest Rate	Number of Loans	% on Total Amount Outstanding Outstanding		% on Total Amount Outstanding	
1,000 - 2,999	-	0,00%	-	0,00%	
3,000 - 3,999	-	0,00%	-	0,00%	
4,000 - 4,999	-	0,00%	-	0,00%	
5,000 - 5,999	-	0,00%	-	0,00%	
6,000 - 6,999	27.174	47,16%	163.100.427,36	50,56%	
7,000 - 7,999	19.830	34,41%	108.304.898,72	33,57%	
8,000 - 8,999	8.174	14,18%	42.158.105,11	13,07%	
9,000 - 9,999	2.397	4,16%	8.961.378,52	2,78%	
10,000 -10,999	51	0,09%	59.328,12	0,02%	
11,000 - 11,999	-	0,00%	-	0,00%	
12,000 - 12,999	-	0,00%	-	0,00%	
13,000 - 13,999	-	0,00%	-	0,00%	
14,000 - 14,999	-	0,00%	-	0,00%	
Total	57.626	100,00%	322.584.137,83	100,00%	

Debtors	Amount	%
Number of debtors	54.330	94,28%
Top 10 debtors (% of Outstanding Principal of the Master Portfolio)	618.527,17	0,19%
Top 20 debtors (% of Outstanding Principal of the Master Portfolio)	1.199.877	0,37%

Type of Interest	Amount	%
Receivables paying a Fixed Rate	322.584.137,83	100,00%
Receivables paying a Floating Rate	-	0,00%

Future receivables	During the collection period	% over the Outstanding Principal of the Initial Portfolio
Oustanding principal	-	0,00%
Number of Receivables	-	0,00%