

Consumer One S.r.l.

INVESTOR REPORT

Securitisation of a portfolio of performing personal loans

Euro	2,956,200,000	Class A	Asset Backed Floating Rating Notes due 2028
Euro	1,236,943,620	Class B	Asset Backed Variable Return Notes due 2028

Investor Report Date	13/09/2013	
Relevant Quarterly Collection Period	01/05/2013	31/07/2013
Relevant Interest Period	31/05/2013	30/08/2013
Payment Date	30/08/2013	

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Consumer One S.r.l. - DESCRIPTION OF THE NOTES

Issuer: Consumer One S.r.l.
Issue Date: 01/08/2011
Sole Arranger: UniCredit Bank AG, London Branch
Sole Lead Manager: UniCredit Bank AG

Series	Class A	Class B
Amount issued	2,956,200,000.00	1,236,943,620.00
Currency	Eur	Eur
Final Maturity Date	Nov - 2028	Nov - 2028
Listing	Irish Stock Exchange	NA
ISIN Code	IT0004752116	NA
Common Code	---	---
Clearing System	Euroclear Clearstream	Euroclear Clearstream
Indexation	Euribor 3 M	Euribor 3 M
Spread at Issuance	125	500
Ratings	DBRS	AAA
	Moody's	A2
		Unrated
		Unrated

Originator: UniCredit S.p.A.
Servicer: UniCredit S.p.A.
Rating Agencies Moody's, DBRS
Corporate Servicer: UniCredit Credit Management Bank S.p.A.
Account Bank: UniCredit S.p.A.
Principal Paying Agent: BNP Paribas Securities Services
Representative of Noteholders: Securitisation Services S.p.A.

Consumer One Srl - Issuer Available Funds

	Euro		Euro
INTEREST AVAILABLE FUNDS	99,860,991.57	ISSUER PRINCIPAL AVAILABLE FUNDS	493,527,486.45
(a) Interest components (interest, fees and prepayment penalties) related to the Receivables	99,057,699.85	(a) Principal components related to the Receivables collected by the Servicer	363,800,102.63
(b) Without duplication of (a) above interest, yield and profit components invested in Eligible Investments during the immediately preceding Quarterly Collection Period from Collection Account	48,843.61	(b) Without duplication of (a) above principal components invested in Eligible Investments	128,000,000.00
(c) All Recoveries collected by the Servicer	213,650.63	(c) All amounts received by the Issuer from the Originator pursuant to the Master Receivables Purchase Agreement	-
(d) All amounts of interest accrued and paid on the Accounts	1,954.87	(d) Any amount received by the Issuer from the Originator (A) pursuant to the Warranty and Indemnity Agreement (B) in respect of indemnities or damages relating to principal or interest components on any Receivables which are not Defaulted Receivables	-
(e) All amounts received by the Issuer from any party to the Transaction Documents	-	(e) The Interest Available Funds to be credited to the Principal Deficiency Ledger	-
(f) All amounts received from the Swap Counterparty on or immediately prior to each Payment Date	-	(f) All proceeds from the sale of the Master Portfolio or of individual Receivables	-
(g) the Cash Reserve Available Amount	-	(g) Any amount set aside in the Payment Account in accordance with clause 3.3 of the Master Receivables Purchase Agreement	-
(h) The Interest Renegotiation Losses on the Calculation Date and the interest portion of the Renegotiated Blocked Amount relating to Receivables classified as Defaulted during the immediately preceding Quarterly Collection Period	432,954.27	(h) Any amount transferred from the Commingling Reserve Account	-
(i) The Interest Set-Off Losses	-	(i) The Issuer Cash Collateral standing to the credit of the Principal Accumulation Account	896,215.84
(j) Any interest, yield and profit component accrued on or generated by any Eligible Investments up to the Eligible Investments Liquidation Date	105,888.34	(j) The Principal Renegotiation Losses on the Calculation Date and the principal portion of the Renegotiated Blocked Amount relating to the Receivables become Defaulted Receivables during the immediately preceding Quarterly Collection Period	831,167.98
(k) Any amount allocated on such Payment Date under items First and Ninth of the Principal Priority of Payments prior to the delivery of a Trigger Notice	-	(k) The Principal Set-Off Losses	-
		(l) Any amount allocated on such Payment Date under item seventh of the Interest Priority of Payments	-
		(m) Following the delivery of a Trigger Notice, the amounts standing to the credit of the Expenses Account	-
		(n) On the Payment Date on which the Senior Notes are redeemed in full, any amounts standing to the credit of the Set-Off Reserve Account and the Renegotiation Reserve Account	-
ISSUER AVAILABLE FUNDS	593,388,478.02		

Consumer One Srl - Priority of Payments

INTEREST PRIORITY OF PAYMENT

PRINCIPAL PRIORITY OF PAYMENT

		Euro			Euro
<u>INTEREST AVAILABLE FUNDS</u>		<u>99,860,991.57</u>	<u>PRINCIPAL AVAILABLE FUNDS</u>		<u>493,527,486.45</u>
First	Expenses	11,891.99	First	To pay any amount under items First to Sixth (inclusive) under the Interest Priority of Payments, to the extent that the Interest Available Funds are not sufficient on such Payment Date to make such payments in full	-
Second	Remuneration, proper costs and indemnity amounts payable to the RoN	3,115.75			
Third	Amount necessary to balance the Expenses Account up to Retention Amount	4,665.01	Second	During the Revolving Period, to pay to the Originator: a) the Principal Component of Existing Receivable comprised in the Further Portfolio purchased by the Issuer on the immediately preceding Transfer Date b) the Principal Component of the Existing Receivables comprised in Further Portfolios due and payable but remained unpaid on previous Payment Dates c) the Principal Component of Future Receivable due and payable	218,362,815.33
Fourth	Remuneration, indemnities or proper costs and expenses to a) the Account Bank b) the Custodian Bank c) the Cash Manager d) the Calculation Agent e) the Additional Calculation Agent f) the Principal Paying Agent g) the Corporate Servicer h) the Servicer	-			-
		35,273.37			1,234,318.12
		-			
		35,000.00	Third	a) Prior to the First Amortisation Payment Date, to retain on the Principal Accumulation Account the Issuer Cash Collateral b) Principal on the Senior Notes on the First Amortisation Payment Date and on any Payment Date thereafter	273,930,353.00
		18,698.13			
		700.00			
		25,191.95	Fourth	Following the expiry of the Revolving Period, Principal Component of the Purchase Price to be paid: a) in relation to Existing Receivable comprised in the Further Portfolio b) in relation to each Future Receivable	-
		1,800,510.73			-
Fifth	Amount due to the Swap Counterparty	11,159,826.44	Fifth	Adjustment Purchase Price (pursuant to clause 4.3.2 of the Master Receivables Purchase)	-
Sixth	Interest on the Senior Notes	10,835,294.16			
Seventh	To transfer to the Principal Available Funds any amount paid on the preceding Payment Dates under item first of the Principal Priority of Payments	-	Sixth	All amounts not yet paid under items Eleventh, Twelfth and Thirteenth of the Interest PoP	-
		-			
Eighth	To the Principal Deficiency Ledger	-	Seventh	Any amount under the Transaction Document (to the extent not already paid or payable under other items of this PoP)	-
Ninth	To the Cash Reserve Account to replenishment up to the Cash Reserve Required Amount	-			
		-	Eighth	Principal on the Junior Notes outstanding on such Payment Date up to the Junior Notes Retained Amount	-
Tenth	to pay, pari passu and pro rata to the Originator the Other Component of the Purchase Price	3,135,854.34			
Eleventh	To pay any swap termination payment to the Swap Counterparty (other than any amount under item Fifth)	-	Ninth	To transfer to the Interest Available Funds any remaining amount after all the other payments under this Principal PoP have been made in full	-
		-			
Twelfth	To pay any interest amount and proper costs and expenses to a) The Cash reserve Subordinated Loan Provider b) The Renegotiation Reserve Subordinated Loan Provider c) the Set-Off Reserve Subordinated Loan Provider	1,993,653.92	Tenth	Junior Notes Retained Amount	-
		16,734.64			
		793,997.38			
Thirteenth	To pay any principal amount a to a) The Cash reserve Subordinated Loan Provider b) The Renegotiation Reserve Subordinated Loan Provider c) the Set-Off Reserve Subordinated Loan Provider	25,000,000.00			
		417,655.44			
		1,000,000.00			
Fourteenth	Interest on the Junior Notes	16,258,936.69			
Fifteenth	Variable return on the Junior Notes	27,313,991.63			

Consumer One S.r.l. - PORTFOLIO PERFORMANCE

PRINCIPAL DEFICIENCY LEDGER	PDL at start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at end
Class A Notes	-	-	-	-

CASH RESERVE	Cash Reserve Required Amount	Cash Reserve at beginning	Amount drawn down in the period	Cash Reserve Account replenished in the period	Cash Reserve at the end
	420,000,000.00	420,000,000.00	-	-	420,000,000.00

RENEGOTIATION RESERVE	Renegotiation Reserve Required Amount	Further disbursement	Renegotiation Reserve Available Amount	Renegotiation Reserve account at the beginning	Funds utilised during the period
	1,245,322.76	-	2,510,455.72	3,371,830.72	1,245,122.25
	Amount replenished	Renegotiation Reserve Account at the end			
	-	2,467,708.47			

Portfolio status	During the collection period				In the previous collection period		In two previous collection periods		In three previous collection periods	
	Number of loans	Outstanding amount	% on the current outstanding	% on the number of loans	Number of loans	Outstanding amount	Number of loans	Outstanding amount	Number of loans	Outstanding amount
Performing Loans	342,218	3,525,614,221.27	93.69%	93.81%	352,036	3,659,353,289.50	355,356	3,614,448,133.51	348,477	3,588,097,151.05
Arrear Loans	17,127	177,366,707.58	4.71%	4.69%	11,577	119,696,368.67	13,843	142,688,340.19	13,445	139,957,408.88
Defaulted Loans (net of recoveries)	4,097	61,155,579.10	1.63%	1.50%	4,920	60,584,303.51	4,920	60,770,637.84	4,851	60,892,899.55
Total	363,342	3,764,136,508	100.00%	100.00%	368,433	3,779,673,952.68	371,030	3,807,907,111.54	366,757	3,778,947,459.48

Arrears status	During the collection period				In the previous collection period		In two previous collection periods		In three previous collection periods	
	Number of loans	Outstanding amount	% on the current outstanding	% on the number of loans	Number of loans	Outstanding amount	Number of loans	Outstanding amount	Number of loans	Outstanding amount
1 arrears	6,998	68,141,124.80	38.42%	40.85%	5,440	54,368,448.02	6,922	67,990,415.22	6,189	62,565,159.09
2 arrears	3,581	36,451,440.46	20.55%	18.74%	2,799	29,303,484.76	2,931	31,236,241.89	2,979	31,800,455.28
3 arrears	1,880	22,064,555.36	12.44%	11.56%	1,608	17,975,415.25	1,855	19,980,157.86	1,869	20,174,609.41
4 arrears	1,561	16,191,927.98	9.13%	9.11%	1,158	12,130,144.44	1,140	12,724,429.11	1,320	13,708,638.18
5 arrears	1,060	13,128,122.85	7.40%	7.36%	563	6,869,899.08	974	10,730,961.73	1,038	11,441,927.97
6 arrears	1,057	11,615,117.49	6.66%	6.17%	-	17,820.56	-	7,363.54	9	89,000.49
7 arrears	892	9,572,418.86	5.40%	5.21%	16	31,180.56	20	38,770.75	34	177,719.06
8 arrears	0	-	0.00%	0.00%	0	-	0	-	0	-
more than 8 arrears	0	-	0.00%	0.00%	0	-	0	-	0	-
Total	17,127	177,366,708	100.00%	100.00%	11,577	119,696,368.67	13,843	142,688,340.19	13,445	139,957,408.88

Defaulted loans (gross of recoveries)	During the collection period	% over the [initial portfolio]	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the Cumulative Default over the [initial portfolio]
Number of Loans	687	0.17%	9	45	832	1,628	5,606	1.42%
Amount classified as Default	7,355,082.84	0.18%	35,900.39	191,388.31	9,113,537.32	16,695,918.86	59,028,364.49	1.41%

Recovery on loans classified as default	During the collection period	% over the Cumulative Default	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the Cumulative Recoveries over the Cumulative Default
Recovered amount	159,488.71	0.27%	222,232.72	275,634.48	425,882.28	1,083,248.19	1,287,901.74	2.18%

Pre-payments	During the collection period	% over the [initial portfolio]	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the Cumulative Prepayment over the [initial portfolio]
Principal component	145,303,251.68	3.47%	138,864,231.34	100,943,605.79	101,250,691.99	486,401,780.79	863,347,814.05	22.97%

Receivables repurchased by the Originator	During the collection period	% over the [initial portfolio]	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the cumulative repurchase over the [initial portfolio]
Principal component	-	0.00%	41,772,020.13	44,226,865.02	61,939,954.67	147,938,839.82	147,938,839.82	3.53%
Number of Receivables	-	0.00%	3,790.00	4,122.00	5,868.00	13,898.00	13,898.00	3.54%

Debtors	Amount	%
Number of debtors	364,659	86.42%
Top 10 debtors (% of Outstanding Principal of the Master Portfolio)	1,209,799	0.03%
Top 20 debtors (% of Outstanding Principal of the Master Portfolio)	2,234,209	0.06%

Type of Interest	Amount	%
Receivables paying a Fixed Rate	3,921,343,744.18	100.00%
Receivables paying a Floating Rate	-	0.00%

Consumer One - MASTER PORTFOLIO DESCRIPTION PRIOR THE PURCHASE OF A FURTHER PORTFOLIO

General Information about the Portfolio		At the end of the current Collection Period	At the start of the Transaction
a.1	Number of Loans:	359,845	393,129
a.2	Outstanding Portfolio Amount:	3,702,980,928.85	4,193,357,976.33
a.3	Average Outstanding Portfolio Amount (1):	10,290.48	10,666.62
a.4	Weighted Average Seasoning (months) (2):	25.82	13.78
a.5	Weighted Average Remaining Term (months) (3):	57.19	62.39

b. Outstanding amount	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
b.1 0.00 - 4,999.99	112,935	31.38%	290,558,426.52	7.85%	127,808	32.51%	373,504,974.12	8.91%
b.2 5,000.00 - 9,999.99	107,191	29.79%	797,893,202.19	21.55%	108,968	27.72%	807,089,317.45	19.25%
b.3 10,000.00 - 14,999.99	62,560	17.39%	769,933,560.44	20.79%	66,336	16.87%	813,426,284.27	19.40%
b.4 15,000.00 - 19,999.99	33,803	9.39%	585,112,010.15	15.80%	37,057	9.43%	638,919,163.73	15.24%
b.5 20,000.00 - 24,999.99	17,874	4.97%	397,162,303.47	10.73%	21,435	5.45%	475,652,695.38	11.33%
b.6 25,000.00 - 29,999.99	11,127	3.09%	304,545,175.02	8.22%	14,150	3.60%	386,557,320.63	9.22%
b.7 30,000.00 - 34,999.99	5,872	1.63%	188,513,975.73	5.09%	7,478	1.90%	238,732,915.14	5.70%
b.8 35,000.00 - 39,999.99	3,374	0.94%	126,074,390.40	3.40%	3,058	0.78%	114,584,894.61	2.73%
b.9 From and over 40,000.00	5,109	1.42%	243,187,884.93	6.57%	6,839	1.74%	344,890,411.00	8.22%
b.10 Total	359,845	100.00%	3,702,980,928.85	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

c. Portfolio Seasoning (months)	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
c.1 from 1 (included) to 12 (excluded) months	55,810	15.50%	725,766,465.17	19.60%	170,414	43.35%	1,972,578,997.87	47.04%
c.2 from 12(included) to 24 (excluded) months	83,616	23.24%	1,085,247,182.55	29.31%	146,604	37.29%	1,520,010,274.00	36.25%
c.3 from 24 (included) to 36 (excluded) months	100,584	27.95%	943,688,711.91	25.48%	70,131	17.84%	659,320,364.16	15.72%
c.4 from 36 (included) to 48 (excluded) months	80,494	22.37%	654,629,866.72	17.68%	5,980	1.52%	41,448,340.30	0.99%
c.5 from 48 (included) to 60 (excluded) months	35,575	9.89%	273,748,339.82	7.39%	-	0.00%	-	0.00%
c.6 from 60 (included) to 72 (excluded) months	3,766	1.05%	19,900,362.68	0.54%	-	0.00%	-	0.00%
c.7 from 72 (included) to 84 (excluded) months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.8 from 84 (included) to 96 (excluded) months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.9 over 96(included) months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.11 Total	359,845	100.00%	3,702,980,928.85	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

d. Remaining Term (months)	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
d.1 from 1 (included) to 12 (excluded) months	48,181	13.39%	73,340,592.38	1.99%	30,903	7.86%	52,631,896.20	1.26%
d.2 from 12(included) to 24 (excluded) months	50,159	13.94%	235,548,904.30	6.36%	52,788	13.43%	208,704,438.92	4.98%
d.3 from 24 (included) to 36 (excluded) months	57,698	16.03%	432,951,365.30	11.69%	60,352	15.35%	395,348,700.52	9.43%
d.4 from 36 (included) to 48 (excluded) months	58,699	16.31%	590,413,231.43	15.94%	57,997	14.75%	531,315,079.02	12.67%
d.5 from 48 (included) to 60 (excluded) months	55,518	15.43%	668,551,790.94	18.05%	66,057	16.80%	775,328,448.34	18.49%
d.6 from 60 (included) to 72 (excluded) months	43,841	12.18%	681,526,706.79	18.40%	53,395	13.58%	775,643,922.42	18.50%
d.7 from 72 (included) to 84 (excluded) months	35,659	9.91%	635,371,716.09	17.16%	59,510	15.15%	949,471,920.42	22.63%
d.8 from 84 (included) to 96 (excluded) months	4,165	1.16%	152,485,786.02	4.12%	2,281	0.58%	88,830,810.83	2.12%
d.9 over 96(included) months	5,925	1.65%	232,790,835.60	6.29%	9,846	2.50%	416,082,759.66	9.92%
d.10 Total	359,845	100.00%	3,702,980,928.85	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

e. By Region	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
e.1 ABRUZZO	4,453	1.23%	48,432,583.96	1.31%	4,692	1.19%	52,647,563.20	1.26%
e.2 BASILICATA	1,189	0.33%	13,823,695.00	0.37%	1,256	0.32%	15,413,360.38	0.37%
e.3 CALABRIA	8,096	2.25%	82,650,788.11	2.23%	8,885	2.26%	104,345,008.42	2.49%
e.4 CAMPANIA	27,967	7.77%	303,584,546.79	8.20%	28,748	7.31%	340,830,221.76	8.13%
e.5 EMILIA ROMAGNA	29,560	8.21%	270,671,553.04	7.31%	39,389	10.02%	379,350,393.10	9.05%
e.6 FRIULI VENEZIA GIULIA	9,916	2.76%	95,729,510.33	2.59%	11,627	2.96%	109,475,105.37	2.61%
e.7 LAZIO	52,065	14.47%	579,331,904.03	15.65%	52,240	13.29%	606,191,868.15	14.46%
e.8 LIGURIA	7,764	2.16%	68,043,775.14	1.84%	8,922	2.27%	82,724,107.60	1.97%
e.9 LOMBARDIA	37,893	10.53%	340,806,463.49	9.20%	42,555	10.82%	413,886,101.64	9.87%
e.10 MARCHE	6,693	1.86%	69,707,462.87	1.88%	7,294	1.86%	75,270,908.21	1.80%
e.11 MOLISE	2,508	0.70%	29,371,508.34	0.79%	2,518	0.64%	30,839,043.18	0.73%
e.12 PIEMONTE	40,426	11.23%	403,082,493.32	10.89%	44,815	11.40%	443,664,447.42	10.58%
e.13 PUGLIA	19,189	5.33%	214,062,988.44	5.78%	20,318	5.17%	239,203,288.59	5.70%
e.14 SARDEGNA	6,619	1.84%	70,773,396.31	1.91%	6,886	1.75%	78,227,014.66	1.87%
e.15 SICILIA	43,787	12.17%	501,630,634.68	13.55%	43,641	11.10%	531,918,973.95	12.68%
e.16 TOSCANA	13,279	3.69%	141,568,948.43	3.82%	13,975	3.55%	157,941,210.36	3.77%
e.17 TRENINO ALTO ADIGE	3,801	1.06%	34,195,265.18	0.92%	4,519	1.15%	38,124,311.49	0.91%
e.18 UMBRIA	8,998	2.50%	93,214,090.31	2.52%	9,944	2.53%	105,866,771.02	2.52%
e.19 VALLE D'AOSTA	1,538	0.43%	16,380,467.37	0.44%	1,704	0.44%	18,182,808.35	0.43%
e.20 VENETO	34,104	9.48%	325,918,853.71	8.80%	39,201	9.97%	369,255,469.48	8.80%
e.21 Total	359,845	100.00%	3,702,980,928.85	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

f. Payment Frequency	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
f.1 Monthly	359,845	100.00%	3,702,980,928.85	100.00%	393,129	100.00%	4,193,357,976.33	100.00%
f.2 Bi monthly	-	0.00%	-	0.00%	-	0.00%	-	0.00%
f.3 Quarterly	-	0.00%	-	0.00%	-	0.00%	-	0.00%
f.5 Total	359,845	100.00%	3,702,980,928.85	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

g. Payment Type	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
g.1 Addebito diretto in conto corrente	301,629	83.82%	3,296,747,438.87	89.03%	325,768	82.87%	3,566,108,541.44	85.04%
g.2 R.I.D.	55,543	15.44%	375,914,473.68	10.15%	67,361	17.13%	627,249,434.89	14.96%
g.3 Bollettino Postale	970	0.27%	6,526,323.34	0.18%	-	0.00%	-	0.00%
g.4 Altro	1,703	0.47%	23,792,692.96	0.64%	-	0.00%	-	0.00%
g.5 Total	359,845	100.00%	3,702,980,928.85	100.00%	393,129	100.00%	4,193,357,976	100.00%

h. Type of products	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
h.1 Auto Loans	34,206	9.51%	202,737,379.70	5.48%	45,487	11.58%	426,910,504.09	10.19%
h.2 Personal Loans	325,408	90.43%	3,499,712,758.84	94.51%	346,778	88.20%	3,764,173,823.27	89.76%
h.3 Purpose Loans	231	0.06%	530,790.31	0.01%	864	0.22%	2,273,648.97	0.05%
h.4 Total	359,845	100.00%	3,702,980,928.85	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

(1) Si intende la media semplice del debito residuo

(2) Si intende la media ponderata del seasoning del portafoglio. I pesi per la ponderazione sono rappresentati dal debito residuo. Il seasoning e' calcolato per ogni finanziamento come differenza tra l'ultima data di estrazione del portafoglio (utilizzato per il report) e la data di stipula del finanziamento.

(3) Si intende la media ponderata della vita residua del portafoglio. I pesi per la ponderazione sono rappresentati dal debito residuo. La vita residua e' calcolato per ogni finanziamento come differenza tra la data di scadenza del finanziamento e l'ultima data di estrazione del portafoglio (utilizzato per il report).

Consumer One - PORTFOLIO DESCRIPTION AFTER THE PURCHASE OF A FURTHER PORTFOLIO

General Information about the Portfolio		At the end of the current Collection Period	At the end of the previous Collection Period
a.1	Number of Loans:	378,196	385,566
a.2	Outstanding Portfolio Amount:	3,921,343,744.18	4,072,997,159.00
a.3	Average Outstanding Portfolio Amount (1):	10,368.54	10,563.68
a.4	Weighted Average Seasoning (months) (2):	24.50	23.12
a.5	Weighted Average Remaining Term (months) (3):	58.16	59.06

b. Outstanding amount	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
b.1 0.00 - 4,999.99	117,278	31.02%	303,235,317.26	0.08	116,462	30.20%	300,676,808.78	7.38%
b.2 5,000.00 - 9,999.99	112,281	29.69%	831,447,258.60	0.21	112,737	29.24%	839,722,217.29	20.62%
b.3 10,000.00 - 14,999.99	66,192	17.50%	812,264,754.79	0.21	69,206	17.95%	848,070,561.88	20.82%
b.4 15,000.00 - 19,999.99	35,785	9.46%	618,418,855.35	0.16	37,600	9.75%	648,290,661.99	15.92%
b.5 20,000.00 - 24,999.99	19,262	5.09%	427,512,197.47	0.11	20,802	5.40%	461,034,820.03	11.32%
b.6 25,000.00 - 29,999.99	11,834	3.13%	323,757,885.50	0.08	12,316	3.19%	336,734,286.57	8.27%
b.7 30,000.00 - 34,999.99	6,556	1.73%	210,539,603.22	0.05	7,083	1.84%	227,305,462.86	5.58%
b.8 35,000.00 - 39,999.99	3,526	0.93%	131,754,692.59	0.03	3,541	0.92%	132,476,060.65	3.25%
b.9 From and over 40,000.00	5,482	1.45%	262,413,179.40	0.07	5,819	1.51%	278,686,278.95	6.84%
b.10 Total	378,196	100.00%	3,921,343,744.18	100.00%	385,566	100.00%	4,072,997,159.00	100.00%

c. Portfolio Seasoning (months)	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
c.1 from 1 (included) to 12 (excluded) months	74,161	19.60%	944,129,280.50	24.07%	81,788	21.21%	1,103,214,283.37	27.08%
c.2 from 12(included) to 24 (excluded) months	83,616	22.11%	1,085,247,182.55	27.68%	77,131	20.00%	1,019,351,388.61	25.03%
c.3 from 24 (included) to 36 (excluded) months	100,584	26.60%	943,688,711.91	24.07%	123,368	32.00%	1,117,600,656.83	27.44%
c.4 from 36 (included) to 48 (excluded) months	80,494	21.28%	654,629,866.72	16.69%	75,064	19.47%	625,075,497.26	15.35%
c.5 from 48 (included) to 60 (excluded) months	35,575	9.41%	273,748,339.82	6.98%	28,215	7.32%	207,755,332.93	5.10%
c.6 from 60 (included) to 72 (excluded) months	3,766	1.00%	19,900,362.68	0.51%	-	0.00%	-	0.00%
c.7 from 72 (included) to 84 (excluded) months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.8 from 84 (included) to 96 (excluded) months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.9 over 96(included) months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.11 Total	378,196	100.00%	3,921,343,744.18	100.00%	385,566	100.00%	4,072,997,159.00	100.00%

d. Remaining Term (months)	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
d.1 from 1 (included) to 12 (excluded) months	48,538	12.84%	74,000,846.00	1.89%	47,659	12.36%	70,462,182.21	1.74%
d.2 from 12(included) to 24 (excluded) months	51,434	13.60%	238,697,087.58	6.09%	48,248	12.51%	221,160,924.14	5.43%
d.3 from 24 (included) to 36 (excluded) months	61,364	16.23%	452,940,836.67	11.55%	61,866	16.05%	454,985,326.22	11.17%
d.4 from 36 (included) to 48 (excluded) months	60,660	16.04%	607,124,364.13	15.48%	60,561	15.71%	605,330,151.83	14.86%
d.5 from 48 (included) to 60 (excluded) months	58,578	15.49%	702,822,917.52	17.92%	63,979	16.59%	772,510,213.79	18.97%
d.6 from 60 (included) to 72 (excluded) months	44,864	11.86%	695,652,825.28	17.74%	45,231	11.73%	676,301,111.08	16.60%
d.7 from 72 (included) to 84 (excluded) months	42,071	11.12%	738,288,995.08	18.83%	46,527	12.07%	828,594,616.64	20.34%
d.8 from 84 (included) to 96 (excluded) months	4,176	1.10%	152,923,650.71	3.90%	4,005	1.04%	145,842,239.44	3.58%
d.9 over 96(included) months	6,511	1.72%	258,892,221.21	6.60%	7,490	1.94%	297,810,393.65	7.31%
d.10 Total	378,196	100.00%	3,921,343,744.18	100.00%	385,566	100.00%	4,072,997,159.00	100.00%

e. By Region	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
e.1 ABRUZZO	4,662	1.23%	51,030,286.41	1.29%	4,758	1.23%	53,157,872.92	1.28%
e.2 BASILICATA	1,230	0.33%	14,293,088.84	0.36%	1,268	0.33%	15,052,493.61	0.37%
e.3 CALABRIA	8,289	2.19%	85,405,679.40	2.18%	8,580	2.23%	90,294,139.26	2.22%
e.4 CAMPANIA	29,135	7.70%	318,493,840.80	8.12%	29,626	7.68%	330,675,751.26	8.12%
e.5 EMILIA ROMAGNA	31,570	8.35%	294,002,806.69	7.50%	32,189	8.35%	302,528,279.95	7.43%
e.6 FRIULI VENEZIA GIULIA	10,482	2.77%	101,597,163.56	2.59%	10,713	2.78%	106,147,055.28	2.61%
e.7 LAZIO	54,713	14.47%	613,283,407.14	15.64%	55,476	14.39%	634,779,202.01	15.59%
e.8 LIGURIA	8,043	2.13%	71,270,143.34	1.82%	8,283	2.15%	74,763,747.23	1.84%
e.9 LOMBARDIA	40,020	10.58%	365,502,217.24	9.32%	40,676	10.55%	377,583,658.36	9.27%
e.10 MARCHE	7,078	1.87%	73,978,700.89	1.89%	7,225	1.87%	76,888,429.42	1.89%
e.11 MOLISE	2,632	0.70%	30,879,020.86	0.79%	2,680	0.70%	32,314,658.73	0.79%
e.12 PIEMONTE	42,754	11.30%	429,235,365.34	10.95%	43,506	11.28%	444,690,876.24	10.92%
e.13 PUGLIA	19,947	5.27%	222,848,599.84	5.68%	20,496	5.32%	233,556,686.31	5.73%
e.14 SARDEGNA	6,859	1.81%	74,002,294.69	1.89%	7,029	1.82%	77,364,236.74	1.90%
e.15 SICILIA	45,705	12.09%	526,245,131.57	13.42%	46,463	12.05%	545,186,293.78	13.39%
e.16 TOSCANA	13,878	3.67%	149,100,410.54	3.80%	14,189	3.68%	155,611,790.88	3.82%
e.17 TRENINO ALTO ADIGE	4,026	1.06%	36,610,152.68	0.93%	4,088	1.06%	37,849,371.45	0.93%
e.18 UMBRIA	9,407	2.49%	98,294,885.35	2.51%	9,697	2.52%	103,546,863.98	2.54%
e.19 VALLE D'AOSTA	1,615	0.43%	17,244,796.98	0.44%	1,672	0.43%	18,248,008.50	0.45%
e.20 VENETO	36,151	9.56%	348,025,752.02	8.88%	36,952	9.58%	362,757,743.09	8.91%
e.21 Total	378,196	100.00%	3,921,343,744.18	100.00%	385,566	100.00%	4,072,997,159.00	100.00%

f. Payment Frequency	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
f.1 Monthly	378,196	100.00%	3,921,343,744.18	100.00%	385,566	100.00%	4,072,997,159.00	100.00%
f.2 Bi monthly	-	0.00%	-	0.00%	-	0.00%	-	0.00%
f.3 Quarterly	-	0.00%	-	0.00%	-	0.00%	-	0.00%
f.5 Total	378,196	100.00%	3,921,343,744.18	100.00%	385,566	100.00%	4,072,997,159.00	100.00%

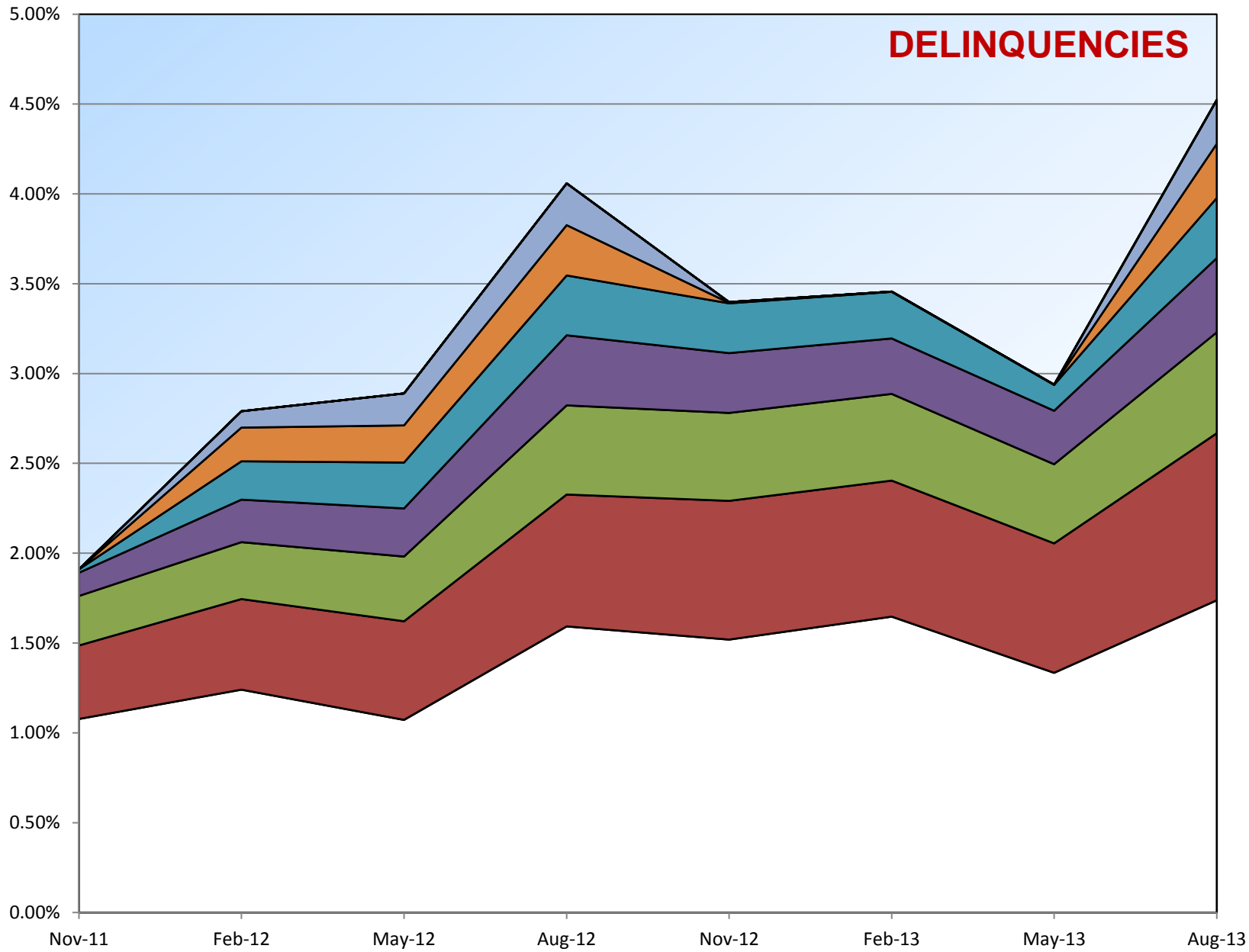
g. Payment Type	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
g.1 Addebito diretto in conto corrente	319,280	84.42%	3,508,047,682.73	89.45%	324,877	84.26%	3,634,815,950.18	89.24%
g.2 R.I.D.	56,243	14.87%	382,977,045.15	9.77%	58,490	15.17%	414,026,699.75	10.17%
g.3 Bollettino Postale	970	0.26%	6,526,323.34	0.17%	874	0.23%	6,046,396.08	0.15%
g.4 Altro	1,703	0.45%	23,792,692.96	0.61%	1,325	0.34%	18,108,112.99	0.44%
g.5 Total	378,196	100.00%	3,921,343,744.18	100.00%	385,566	100.00%	4,072,997,159.00	100.00%

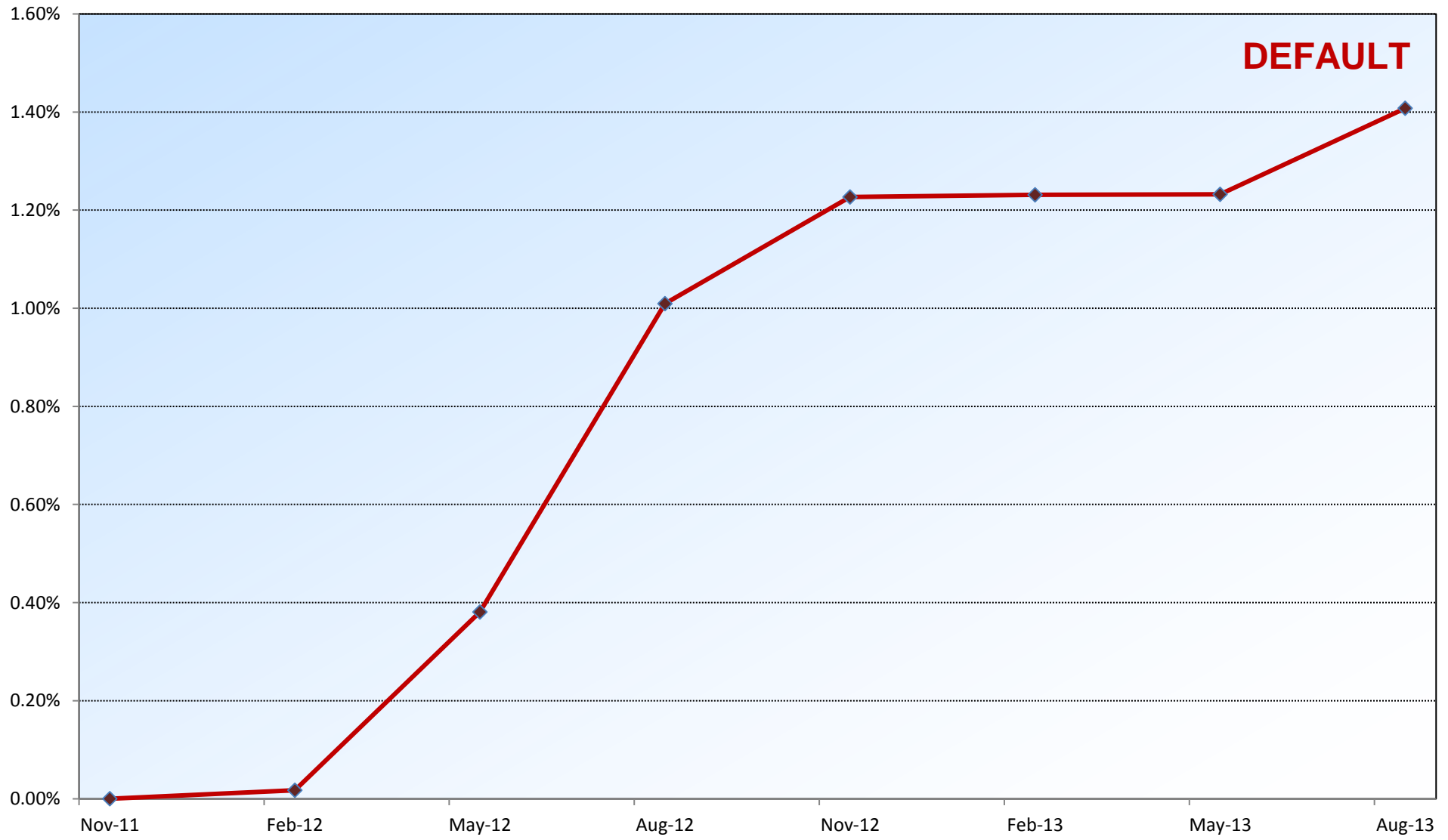
h. Type of products	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
h.1 Auto Loans	34,541	9.14%	206,169,279.47	5.26%	36,621	9.50%	230,642,147.83	5.66%
h.2 Personal Loans	343,420	90.80%	3,714,626,889.75	94.73%	348,661	90.43%	3,841,709,850.95	94.32%
h.3 Purpose Loans	235	0.06%	547,574.96	0.01%	284	0.07%	645,160.22	0.02%
h.4 Total	378,196	100.00%	3,921,343,744.18	100.00%	385,566	100.00%	4,072,997,159.00	100.00%

(1) Si intende la media semplice del debito residuo

(2) Si intende la media ponderata del seasoning del portafoglio. I pesi per la ponderazione sono rappresentati dal debito residuo. Il seasoning e' calcolato per ogni finanziamento come differenza tra l'ultima data di estrazione del portafoglio (utilizzato per il report) e la data di stipula del finanziamento.

(3) Si intende la media ponderata della vita residua del portafoglio. I pesi per la ponderazione sono rappresentati dal debito residuo. La vita residua e' calcolato per ogni finanziamento come differenza tra la data di scadenza del finanziamento e l'ultima data di estrazione del portafoglio (utilizzato per il report).





—◆— Cumulative Outstanding Amount of Defaulted Claims/ Ptf Initial Amount

WEIGHTED AVERAGE CPR

