

# Emilia SPV S.r.l.

## Investors Report

Securitisation of Performing Residential Mortgage Loans originated by Credito Emiliano S.p.A.

Euro 3,000,000,000 Class A Asset Backed Floating Rate Notes due February 2064

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

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### Reporting Dates

Collection Period	01/10/2022	31/12/2022
Interest Period	04/11/2022	06/02/2023
Payment Date	07/02/2023	

This Investors Report is prepared by Securitisation Services 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 Securitisation Services will have no liability for the completeness or accuracy of such information.



## 1. Transaction overview

### Principal Parties

Issuer	Emilia SPV S.r.l.
Originator	Credito Emiliano S.p.A.
Servicer	Credito Emiliano S.p.A.
Arranger	Société Générale
Representative of the Noteholders	Banca Finint S.p.A (former Securitisation Services S.p.A.)
Calculation Agent	Banca Finint S.p.A (former Securitisation Services S.p.A.)
Back-Up Servicer Facilitator	Banca Finint S.p.A (former Securitisation Services S.p.A.)
Account Bank	Credito Emiliano S.p.A.
Paying Agent	Deutsche Bank AG, London Branch
Cash Manager	Credito Emiliano S.p.A.
Listing Agent	Deutsche Bank Luxembourg S.A.
Corporate Servicer	Banca Finint S.p.A (former Securitisation Services S.p.A.)
Quotaholders	SVM Securitisation Vehicle Management S.r.l. Credito Emiliano S.p.A.
Initial Senior Notes Purchaser	Credito Emiliano S.p.A.
Initial Junior Notes Subscriber	Credito Emiliano S.p.A.
Lead Manager	Société Générale
Legal Advisers	Chiomenti Studio Legale

***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.***

### Main definitions

Payment Date	means the 4th day of February, May, August and November in each year (or, if such day is not a Business Day, the immediately succeeding Business Day). The first Payment Date will be 4 August 2015.
Interest Period	means the period from and including the Issue Date to but excluding the First Payment Date is referred to herein as the "Initial Interest Period" and each successive period from and including a Payment Date to but excluding the next Payment Date
Business Day	means any day (other than a Saturday or Sunday) on which banks are generally open for business in Milan, London and Dublin and on which the Trans-European Automated Real Time Gross Transfer System (TARGET2) (or any successor thereto) is open.
Delinquent Receivables	means the Receivables in relation to which at least one Instalment is due but not paid by the relevant Borrower for at least 90 (ninety) days after the expiration of the relevant "exemption period" (periodo di franchigia) but which have not been classified as Defaulted Receivables.
Severe Delinquent Receivables	means the Receivables which have not been classified as Defaulted Receivables, in relation to which one or more Instalment have not been paid by the relevant Borrower for at least 270 (two hundred and seventy) days after the expiration of the relevant "exemption period" (periodo di franchigia).
Defaulted Receivables	means the Receivables which have been classified as "sofferenze" o "inadempienza probabili" ("unlikely to pay") under Section "Avvertenze Generali" paragraph "Qualità del Credito" of the Bank of Italy Circular no. 272 of 30 July 2008 on the "Matrice dei Conti", as subsequently amended and supplemented.
Delinquency Ratio	means, with reference to any Calculation Date, the ratio between: (i) the Delinquent Amounts as of the last day of the Collection Period immediately preceding the relevant Calculation Date; and (ii) the Outstanding Principal of all Receivables that are not classified as Defaulted Receivables as of the last day of the Collection Period immediately preceding the relevant Calculation Date.
Cumulative Default Ratio	means, with reference to any Calculation Date, the ratio between: (i) the aggregate of the Defaulted Amounts with respect to all the Collections Periods preceding such Calculation Date; and (ii) the aggregate of (a) the Purchase Price of the Initial Portfolio and (b) the sum of all the Purchase Price of any Subsequent Portfolio purchased by the Issuer before 3 months preceding such Calculation Date, provided that the Receivables repurchased by the Originator pursuant to Clause 15 of the Master Transfer Agreement (but only to the extent not yet classified as Defaulted Receivables) will be excluded from the computation of such ratio.
Principal Deficiency Amount	means, in relation to any Payment Date falling during the Replenishment Period and the Amortisation Period, an amount equal to the aggregate of (i) the Principal Deficiency, (ii) an amount equal to the payment made under item [First] of the Pre-Enforcement Principal Priority of Payments set out in Conditions 6.1 (B) and 6.2 (B), as the case maybe, on the immediately preceding Payment Date (iii) any indemnity amounts paid or to be paid to the Issuer in accordance with the Warranty and Indemnity Agreement in respect of the immediately preceding Collection Period (iv) only in relation to the Payment Date immediately following the relevant Transfer Date, the Interest Component of the Purchase Price of the Portfolio (v) up to the Final Release Date (excluded), the Released Cash Reserve Amount and (vi) any amounts which have not been allocated to the Issuer Principal Available Funds on the preceding Payment Date in order to make good any of those payments.



## 2. Notes and Assets description

### The Notes

Classes	Class A Notes	Class B Notes
Principal Amount Outstanding on Issue	3.000.000.000	900.000.000
Currency	EUR	EUR
Issue Date	22 April 2015	22 April 2015
Final Maturity Date	04 February 2064	04 February 2064
Listing	Ireland	Not listed
ISIN code	IT0005095044	IT0005095069
Common code	121033771	121034352
Denomination	400.000	1.000.000
Type of amortisation	Pass-through	Pass-through
Indexation	Euribor 3M	Euribor 3M
Spread / Fixed Rate	0,750%	2,000%
Payment frequency	Quarterly	Quarterly

### The Portfolio

Performing Residential Mortgage Loans

Initial Portfolio: Euro 1.002.811.119,07

Transfer Date: 10 December 2014



2.1 Class A Notes

Interest Period			Payment Date	Before payments		Accrued			Payments		Further Instalment Payment	After payments		
				Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Principal	Interest		Outstanding Principal	Unpaid Interest	Pool factor
22/04/2015	04/08/2015	04/08/2015	816.012.300,00	0	0,761%	104	1.793.957,71	29.123.035,31	1.793.957,71	-	786.889.264,69	0	0,26229642	
04/08/2015	04/11/2015	04/11/2015	786.889.264,69	0	0,727%	92	1.461.952,82	-	1.461.952,82	175.467.956,22	962.357.220,91	0	0,32078574	
04/11/2015	04/02/2016	04/02/2016	962.357.220,91	0	0,684%	92	1.682.200,42	17.681.984,68	1.682.200,42	-	944.675.236,23	0	0,31489175	
04/02/2016	04/05/2016	04/05/2016	944.675.236,23	0	0,589%	90	1.391.034,29	50.142.605,27	1.391.034,29	-	894.532.630,96	0	0,29817754	
04/05/2016	04/08/2016	04/08/2016	894.532.630,96	0	0,499%	92	1.140.727,89	63.018.052,75	1.140.727,89	-	831.514.578,21	0	0,27717153	
04/08/2016	04/11/2016	04/11/2016	831.514.578,21	0	0,452%	92	960.491,73	-	960.491,73	169.228.742,35	1.000.743.320,56	0	0,33358111	
04/11/2016	06/02/2017	06/02/2017	1.000.743.320,56	0	0,437%	94	1.141.903,73	17.093.068,99	1.141.903,73	-	983.650.251,57	0	0,32788342	
06/02/2017	04/05/2017	04/05/2017	983.650.251,57	0	0,422%	87	1.003.159,31	44.750.015,36	1.003.159,31	-	938.900.236,21	0	0,31296675	
04/05/2017	04/08/2017	04/08/2017	938.900.236,21	0	0,421%	92	1.010.152,33	48.447.238,11	1.010.152,33	-	890.452.998,10	0	0,29681767	
04/08/2017	06/11/2017	06/11/2017	890.452.998,10	0	0,419%	94	974.205,05	-	974.205,05	134.958.262,49	1.025.411.260,59	0	0,34180375	
06/11/2017	05/02/2018	05/02/2018	1.025.411.260,59	0	0,421%	91	1.091.236,97	4.957.076,16	1.091.236,97	-	1.020.454.184,43	0	0,34015139	
05/02/2018	04/05/2018	04/05/2018	1.020.454.184,43	0	0,422%	88	1.052.655,18	44.905.231,82	1.052.655,18	-	975.548.952,61	0	0,32518298	
04/05/2018	07/08/2018	07/08/2018	975.548.952,61	0	0,421%	95	1.083.807,79	95.123.980,73	1.083.807,79	-	880.424.971,88	0	0,29347499	
07/08/2018	05/11/2018	05/11/2018	880.424.971,88	0	0,431%	90	948.657,91	-	948.657,91	-	880.424.971,88	0	0,29347499	
05/11/2018	04/02/2019	04/02/2019	880.424.971,88	0	0,432%	91	961.424,07	30.973.975,90	961.424,07	-	849.450.995,98	0	0,28315033	
04/02/2019	07/05/2019	07/05/2019	849.450.995,98	0	0,442%	92	959.502,09	37.108.291,76	959.502,09	-	812.342.704,22	0	0,27078090	
07/05/2019	06/08/2019	06/08/2019	812.342.704,22	0	0,441%	91	905.559,03	81.604.169,19	905.559,03	-	730.738.535,03	0	0,24357951	
06/08/2019	04/11/2019	04/11/2019	730.738.535,03	0	0,373%	90	681.413,68	31.262.958,74	681.413,68	-	699.475.576,29	0	0,23315853	
04/11/2019	04/02/2020	04/02/2020	699.475.576,29	0	0,349%	92	623.854,49	42.901.589,09	623.854,49	-	656.573.987,20	0	0,21885800	
04/02/2020	05/05/2020	05/05/2020	656.573.987,20	0	0,357%	91	592.503,31	43.331.413,89	592.503,31	-	613.242.573,31	0	0,20441419	
05/05/2020	04/08/2020	04/08/2020	613.242.573,31	0	0,489%	91	758.018,92	95.738.663,54	758.018,92	-	517.503.909,77	0	0,17250130	
04/08/2020	04/11/2020	04/11/2020	517.503.909,77	0	0,289%	92	382.205,39	48.451.333,84	382.205,39	-	469.052.575,93	0	0,15635086	
04/11/2020	03/02/2021	04/02/2021	469.052.575,93	0	0,230%	92	275.698,68	45.744.122,49	275.698,68	-	423.308.453,44	0	0,14110282	
03/02/2021	03/05/2021	04/05/2021	423.308.453,44	0	0,210%	89	219.767,64	-	219.767,64	1.205.540.829,42	1.628.849.282,86	0	0,54294976	
03/05/2021	03/08/2021	04/08/2021	1.628.849.282,86	0	0,214%	92	890.799,57	-	890.799,57	-	1.628.849.282,86	0	0,54294976	
03/08/2021	03/11/2021	04/11/2021	1.628.849.282,86	0	0,206%	92	857.498,66	-	857.498,66	152.896.909,81	1.781.746.192,67	0	0,59391540	
03/11/2021	03/02/2022	04/02/2022	1.781.746.192,67	0	0,183%	92	833.263,30	-	833.263,30	-	1.781.746.192,67	0	0,59391540	
03/02/2022	03/05/2022	04/05/2022	1.781.746.192,67	0	0,203%	89	894.189,12	-	894.189,12	138.606.237,45	1.920.352.430,12	0	0,64011748	
03/05/2022	03/08/2022	04/08/2022	1.920.352.430,12	0	0,321%	92	1.575.329,11	-	1.575.329,11	-	1.920.352.430,12	0	0,64011748	
03/08/2022	03/11/2022	04/11/2022	1.920.352.430,12	0	1,010%	92	4.956.642,99	-	4.956.642,99	53.159.570,77	1.973.512.000,89	0	0,65783733	
03/11/2022	06/02/2023	07/02/2023	1.973.512.000,89	0	2,476%	95	12.894.708,13	-	12.894.708,13	-	1.973.512.000,89	0	0,65783733	



2.2 Class B Notes

Interest Period			Payment Date	Before payments		Accrued			Payments		Further Instalment Payment	After payments		
				Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Additional Remuneration	Principal		Interest	Outstanding Principal	Unpaid Interest
22/04/2015	04/08/2015	04/08/2015	207.757.866,19	-	2,011%	104	1.206.980,87	9.759.393,51	-	10.966.374,38	-	207.757.866,19	-	0,23084207
04/08/2015	04/11/2015	04/11/2015	207.757.866,19	-	1,977%	92	1.049.661,99	1.986.335,16	-	3.035.997,15	44.674.356,95	252.432.223,14	-	0,28048025
04/11/2015	04/02/2016	04/02/2016	252.432.223,14	-	1,934%	92	1.247.632,24	3.387.967,23	-	4.635.599,47	-	252.432.223,14	-	0,28048025
04/02/2016	04/05/2016	04/05/2016	252.432.223,14	-	1,839%	90	1.160.557,15	3.467.948,11	-	4.628.505,26	-	252.432.223,14	-	0,28048025
04/05/2016	04/08/2016	04/08/2016	252.432.223,14	-	1,749%	92	1.128.287,89	2.903.074,87	-	4.031.362,76	-	252.432.223,14	-	0,28048025
04/08/2016	04/11/2016	04/11/2016	252.432.223,14	-	1,702%	92	1.097.967,98	1.477.511,75	-	2.575.479,73	43.297.196,80	295.729.419,94	-	0,32858824
04/11/2016	06/02/2017	06/02/2017	295.729.419,94	-	1,687%	94	1.302.671,67	3.018.383,91	-	4.321.055,58	-	295.729.419,94	-	0,32858824
06/02/2017	04/05/2017	04/05/2017	295.729.419,94	-	1,672%	87	1.194.944,01	2.841.505,97	-	4.036.449,98	-	295.729.419,94	-	0,32858824
04/05/2017	04/08/2017	04/08/2017	295.729.419,94	-	1,671%	92	1.262.863,20	2.596.467,31	-	3.859.330,51	-	295.729.419,94	-	0,32858824
04/08/2017	06/11/2017	06/11/2017	295.729.419,94	-	1,669%	94	1.288.772,38	1.708.803,61	-	2.997.575,99	34.649.216,34	330.378.636,28	-	0,36708737
06/11/2017	05/02/2018	05/02/2018	330.378.636,28	-	1,671%	91	1.395.491,83	2.503.233,89	-	3.898.725,72	-	330.378.636,28	-	0,36708737
05/02/2018	04/05/2018	04/05/2018	330.378.636,28	-	1,672%	88	1.350.294,20	2.889.093,55	-	4.239.387,75	-	330.378.636,28	-	0,36708737
04/05/2018	07/08/2018	07/08/2018	330.378.636,28	-	1,671%	95	1.456.832,13	2.262.729,25	-	3.719.561,38	-	330.378.636,28	-	0,36708737
07/08/2018	05/11/2018	05/11/2018	330.378.636,28	-	1,681%	90	1.388.416,22	1.747.787,19	-	3.136.203,41	-	330.378.636,28	-	0,36708737
05/11/2018	04/02/2019	04/02/2019	330.378.636,28	-	1,682%	91	1.404.678,19	2.234.113,98	-	3.638.792,17	-	330.378.636,28	-	0,36708737
04/02/2019	07/05/2019	07/05/2019	330.378.636,28	-	1,692%	92	1.428.557,22	1.672.337,99	-	3.100.895,21	-	330.378.636,28	-	0,36708737
07/05/2019	06/08/2019	06/08/2019	330.378.636,28	-	1,691%	91	1.412.194,30	1.867.120,11	-	3.279.314,41	-	330.378.636,28	-	0,36708737
06/08/2019	04/11/2019	04/11/2019	330.378.636,28	-	1,623%	90	1.340.511,32	1.868.907,36	-	3.209.418,68	-	330.378.636,28	-	0,36708737
04/11/2019	04/02/2020	04/02/2020	330.378.636,28	-	1,599%	92	1.350.037,23	1.279.115,83	-	2.629.153,06	-	330.378.636,28	-	0,36708737
04/02/2020	05/05/2020	05/05/2020	330.378.636,28	-	1,607%	91	1.342.043,91	1.346.760,73	-	2.688.804,64	-	330.378.636,28	-	0,36708737
05/05/2020	04/08/2020	04/08/2020	330.378.636,28	-	1,739%	91	1.452.280,24	764.648,94	-	2.216.929,18	-	330.378.636,28	-	0,36708737
04/08/2020	04/11/2020	04/11/2020	330.378.636,28	-	1,539%	92	1.299.379,18	886.272,60	-	2.185.651,78	-	330.378.636,28	-	0,36708737
04/11/2020	03/02/2021	04/02/2021	330.378.636,28	-	1,480%	92	1.249.565,42	867.533,45	-	2.117.098,87	-	330.378.636,28	-	0,36708737
03/02/2021	03/05/2021	04/05/2021	330.378.636,28	-	1,460%	89	1.192.483,33	2.398.479,14	-	3.590.962,47	103.590.215,12	433.968.851,40	-	0,48218761
03/05/2021	03/08/2021	04/08/2021	433.968.851,40	-	1,464%	92	1.623.622,13	3.742.341,43	-	5.365.963,56	-	433.968.851,40	-	0,48218761
03/08/2021	03/11/2021	04/11/2021	433.968.851,40	-	1,456%	92	1.614.749,88	3.085.230,12	-	4.699.980,00	92.046.775,37	526.015.626,77	-	0,58446181
03/11/2021	03/02/2022	04/02/2022	526.015.626,77	-	1,433%	92	1.926.327,67	3.627.093,28	-	5.553.420,95	-	526.015.626,77	-	0,58446181
03/02/2022	03/05/2022	04/05/2022	526.015.626,77	-	1,453%	89	1.889.521,19	2.494.284,45	-	4.383.805,64	58.964.357,79	584.979.984,56	-	0,64997776
03/05/2022	03/08/2022	04/08/2022	584.979.984,56	-	1,571%	92	2.348.564,64	3.257.745,68	-	5.606.310,32	-	584.979.984,56	-	0,64997776
03/08/2022	03/11/2022	04/11/2022	584.979.984,56	-	2,260%	92	3.378.584,40	-	-	2.689.578,34	14.045.747,12	599.025.731,68	689.006,06	0,66558415
03/11/2022	06/02/2023	07/02/2023	599.025.731,68	689.006,06	3,726%	95	5.889.920,51	-	-	6.578.926,57	-	599.025.731,68	-	0,66558415





#### 4. Issuer Interest Available Funds

Collection Period		Interest relating to the Receivables	Up to the Final Release Date, the amount credited into the Cash Reserve Account	Interest accrued on the Accounts and proceeds from the Eligible Investments	Recoveries	Other amount received under the Transaction Documents	Balance of the Expenses Account (following redemption of the Notes)	Amount to be allocated on the Principal Priority of Payments / Amortisation	Issuer Interest Available Funds
01/12/2014	30/06/2015	13.906.691,74	22.528.000,00	-	-	-	-	-	36.434.691,74
01/07/2015	30/09/2015	5.051.074,36	22.528.000,00	-	312.391,96	-	-	-	27.891.466,32
01/10/2015	31/12/2015	6.282.636,55	27.372.207,38	-	500.951,62	-	-	-	34.155.795,55
01/01/2016	31/03/2016	5.413.825,66	27.372.207,38	-	801.521,15	-	-	-	33.587.554,19
01/04/2016	30/06/2016	4.809.529,33	27.372.207,38	-	644.966,19	-	-	-	32.826.702,90
01/07/2016	30/09/2016	4.646.712,57	27.372.207,38	-	199.679,62	-	-	-	32.218.599,57
01/10/2016	31/12/2016	5.269.267,56	32.255.517,88	-	392.557,31	-	-	-	37.917.342,75
01/01/2017	31/03/2017	5.024.821,81	32.255.517,88	-	253.814,15	-	-	-	37.534.153,84
01/04/2017	30/06/2017	4.914.218,40	32.255.517,88	-	162.220,01	-	-	-	37.331.956,29
01/07/2017	30/09/2017	4.508.236,55	32.255.517,88	-	132.384,89	-	-	-	36.896.139,32
01/10/2017	31/12/2017	5.599.959,21	36.270.036,60	-	103.563,13	-	-	-	41.973.558,94
01/01/2018	31/03/2018	5.008.064,13	36.270.036,60	-	379.386,37	-	-	-	41.657.487,10
01/04/2018	30/06/2018	4.943.452,18	36.270.036,60	-	106.432,20	-	-	-	41.319.920,98
01/07/2018	30/09/2018	4.345.324,95	36.270.036,60	-	305.847,38	-	-	-	40.921.208,93
01/10/2018	31/12/2018	4.688.927,68	36.270.036,60	-	98.633,40	-	-	-	41.057.597,68
01/01/2019	31/03/2019	4.296.684,38	36.270.036,60	-	220.529,21	-	-	-	40.787.250,19
01/04/2019	30/06/2019	4.016.781,84	36.270.036,60	-	305.234,94	-	-	-	40.592.053,38
01/07/2019	30/09/2019	3.862.877,35	36.270.036,60	-	96.684,97	-	-	-	40.229.598,92
01/10/2019	31/12/2019	3.670.718,91	36.270.036,60	-	-	-	-	-	39.940.755,51
01/01/2020	31/03/2020	3.115.164,31	36.270.036,60	(7,09)	324.263,28	-	-	-	39.709.457,10
01/04/2020	30/06/2020	2.957.828,71	36.111.569,30	-	84.993,40	-	-	-	39.154.391,41
01/07/2020	30/09/2020	2.636.055,54	33.728.341,53	-	-	-	-	-	36.364.397,07
01/10/2020	31/12/2020	2.489.126,92	28.462.715,04	-	-	-	-	-	30.951.841,96
01/01/2021	31/03/2021	2.243.209,13	25.797.891,68	-	85.008,37	-	-	-	28.126.109,18
01/04/2021	30/06/2021	6.360.201,18	64.269.610,75	-	-	-	-	-	70.629.811,93
01/07/2021	30/09/2021	5.985.033,34	64.269.610,75	-	-	-	-	-	70.254.644,09
01/10/2021	31/12/2021	6.581.341,46	97.180.415,87	-	-	-	-	-	103.761.757,33
01/01/2022	31/03/2022	6.273.682,07	97.180.415,87	-	61.578,58	-	-	-	103.515.676,52
01/04/2022	30/06/2022	7.160.175,39	148.248.276,26	-	141.850,76	-	-	-	155.550.302,41
01/07/2022	30/09/2022	7.911.870,69	148.248.276,26	-	-	-	-	-	156.160.146,95
01/10/2022	31/12/2022	11.133.575,76	149.727.121,88	-	-	-	-	-	160.860.697,64



## 5. Issuer Principal Available Funds

Collection Period		Principal relating to the Receivables	Principal Allocation Amount	Principal Deficiency Amount	On to the Release Date, the amount credited into the Cash Reserve Account	Collateral Integration Amount	Proceeds arising from the disposal of the Receivables	Amount credited in the Payment Account on the previous Payment Date	Issuer Principal Available Funds
01/12/2014	30/06/2015	52.654.328,24	-	973.306,72	-	-	4.002.815,38	-	57.630.450,34
01/07/2015	30/09/2015	40.784.996,33	-	801.964,39	-	28.507.415,03	-	-	70.094.375,75
01/10/2015	31/12/2015	51.136.790,90	-	379.811,33	-	-	-	-	51.516.602,23
01/01/2016	31/03/2016	49.762.793,94	-	104.748,48	-	33.834.617,55	-	-	83.702.159,97
01/04/2016	30/06/2016	62.913.304,27	-	199.679,62	-	33.559.554,70	-	-	96.672.538,59
01/07/2016	30/09/2016	51.178.813,93	-	1.231.712,16	-	33.654.485,84	-	-	86.065.011,93
01/10/2016	31/12/2016	56.046.696,14	-	113.163,28	-	-	-	-	56.159.859,42
01/01/2017	31/03/2017	44.636.852,08	-	162.220,01	-	39.066.790,43	-	-	83.865.862,52
01/04/2017	30/06/2017	48.285.018,10	-	132.384,89	-	39.115.847,16	-	-	87.533.250,15
01/07/2017	30/09/2017	40.437.416,30	-	594.538,25	-	39.086.012,04	-	-	80.117.966,59
01/10/2017	31/12/2017	48.175.832,60	-	629.640,51	-	-	-	-	48.805.473,11
01/01/2018	31/03/2018	44.275.591,31	-	-	-	43.848.396,95	-	-	88.123.988,26
01/04/2018	30/06/2018	95.123.980,73	-	162.025,44	-	43.218.756,44	-	-	138.504.762,61
01/07/2018	30/09/2018	38.971.514,09	-	483.698,46	-	43.380.781,88	-	-	82.835.994,43
01/10/2018	31/12/2018	43.773.527,55	-	108.698,49	-	30.419.204,79	-	-	74.301.430,83
01/01/2019	31/03/2019	36.999.593,27	-	369.245,19	-	43.327.454,93	-	-	80.696.293,39
01/04/2019	30/06/2019	81.234.924,00	-	32.674,72	-	43.588.001,63	-	-	124.855.600,35
01/07/2019	30/09/2019	31.230.284,02	-	-	-	43.251.431,16	-	-	74.481.715,18
01/10/2019	31/12/2019	42.901.589,09	-	324.263,28	-	43.218.756,44	-	-	86.444.608,81
01/01/2020	31/03/2020	43.007.150,61	-	243.460,70	-	43.543.019,72	-	-	86.793.631,03
01/04/2020	30/06/2020	49.893.218,64	-	2.383.227,76	-	43.462.217,14	-	-	95.738.663,54
01/07/2020	30/09/2020	43.185.707,35	-	5.265.626,49	-	-	-	-	48.451.333,84
01/10/2020	31/12/2020	43.079.299,13	-	2.664.823,36	-	-	-	-	45.744.122,49
01/01/2021	31/03/2021	35.026.357,82	-	1.715.074,02	-	-	-	-	36.741.431,84
01/04/2021	30/06/2021	79.479.730,01	-	-	-	-	-	-	79.479.730,01
01/07/2021	30/09/2021	62.040.162,15	-	322.091,94	-	79.479.730,01	-	-	141.841.984,10
01/10/2021	31/12/2021	69.917.913,05	-	61.578,58	-	-	-	-	69.979.491,63
01/01/2022	31/03/2022	57.299.125,03	-	945.399,60	-	69.979.491,63	-	-	128.224.016,26
01/04/2022	30/06/2022	64.902.522,63	-	-	-	-	-	-	64.902.522,63
01/07/2022	30/09/2022	59.269.561,18	-	157.887,81	-	64.902.522,63	-	-	124.329.971,62
01/10/2022	31/12/2022	64.203.037,51	-	-	-	-	-	-	64.203.037,51





**5.1 Pre-Enforcement Interest Priority of Payments / Replenishment Period**

Payment Date	Expenses, Retention Amount and Agent Fees	Interest due and payable in respect of the Senior Notes	Required Cash Reserve Amount	Principal Deficiency Amount	Principal Allocation Amount	Indemnity to the Lead Manager and Initial Purchasers	Indemnity due to CREDEM	Interest due and payable in respect of the Junior Notes	Additional Remuneration	Residual balance
04/08/2015	173.052,93	1.793.957,71	22.528.000,00	973.306,72	-	-	-	1.206.980,87	9.759.393,51	-
04/11/2015	63.551,96	1.461.952,82	22.528.000,00	801.964,39	-	-	-	1.049.661,99	1.986.335,16	-
04/02/2016	85.976,95	1.682.200,42	27.372.207,38	379.811,33	-	-	-	1.247.632,24	3.387.967,23	-
04/05/2016	91.058,78	1.391.034,29	27.372.207,38	104.748,48	-	-	-	1.160.557,15	3.467.948,11	-
04/08/2016	82.725,25	1.140.727,89	27.372.207,38	199.679,62	-	-	-	1.128.287,89	2.903.074,87	-
04/11/2016	78.708,57	960.491,73	27.372.207,38	1.231.712,16	-	-	-	1.097.967,98	1.477.511,75	-
06/02/2017	85.702,28	1.141.903,73	32.255.517,88	113.163,28	-	-	-	1.302.671,67	3.018.383,91	-
04/05/2017	76.806,66	1.003.159,31	32.255.517,88	162.220,01	-	-	-	1.194.944,01	2.841.505,97	-
04/08/2017	74.570,68	1.010.152,33	32.255.517,88	132.384,89	-	-	-	1.262.863,20	2.596.467,31	-
06/11/2017	74.302,15	974.205,05	32.255.517,88	594.538,25	-	-	-	1.288.772,38	1.708.803,61	-
05/02/2018	83.919,14	1.091.236,97	36.270.036,60	629.640,51	-	-	-	1.395.491,83	2.503.233,89	-
04/05/2018	95.407,57	1.052.655,18	36.270.036,60	-	-	-	-	1.350.294,20	2.889.093,55	-
07/08/2018	84.489,77	1.083.807,79	36.270.036,60	162.025,44	-	-	-	1.456.832,13	2.262.729,25	-
05/11/2018	82.612,55	948.657,91	36.270.036,60	483.698,46	-	-	-	1.388.416,22	1.747.787,19	-
04/02/2019	78.646,35	961.424,07	36.270.036,60	108.698,49	-	-	-	1.404.678,19	2.234.113,98	-
07/05/2019	87.571,10	959.502,09	36.270.036,60	369.245,19	-	-	-	1.428.557,22	1.672.337,99	-
06/08/2019	104.468,62	905.559,03	36.270.036,60	32.674,72	-	-	-	1.412.194,30	1.867.120,11	-
04/11/2019	68.729,96	681.413,68	36.270.036,60	-	-	-	-	1.340.511,32	1.868.907,36	-
04/02/2020	93.448,08	623.854,49	36.270.036,60	324.263,28	-	-	-	1.350.037,23	1.279.115,83	-
05/05/2020	73.119,15	592.503,31	36.111.569,30	243.460,70	-	-	-	1.342.043,91	1.346.760,73	-
04/05/2021	72.305,05	219.767,64	22.528.000,00	1.715.074,02	-	-	-	1.192.483,33	2.398.479,14	-
04/08/2021	103.438,05	890.799,57	64.269.610,75	-	-	-	-	1.623.622,13	3.742.341,43	-
04/11/2021	105.462,74	857.498,66	64.269.610,75	322.091,94	-	-	-	1.614.749,88	3.085.230,12	-
04/02/2022	133.078,63	833.263,30	97.180.415,87	61.578,58	-	-	-	1.926.327,67	3.627.093,28	-
04/05/2022	111.866,29	894.189,12	97.180.415,87	945.399,60	-	-	-	1.889.521,19	2.494.284,45	-
04/08/2022	120.386,72	1.575.329,11	148.248.276,26	-	-	-	-	2.348.564,64	3.257.745,68	-
04/11/2022	107.761,55	4.956.642,99	148.248.276,26	157.887,81	-	-	-	2.689.578,34	-	-
07/02/2023	129.511,74	12.894.708,13	141.257.551,20	-	-	-	-	6.578.926,57	-	-



## 5.2 Pre-Enforcement Principal Priority of Payments / Replenishment Period

Payment Date	Amount to Issuer Interest Available Funds (if are are not sufficient)	Transfer Condition Precedents		Pre-Amortisation Reimbursement Amount	Collateral Integration Amount	Indemnity to the Lead Manager and Initial Purchasers	Purchase price adjustment	The residual amount to the Payment Account	Residual balance
		Purchase Price if are met	Into the Payment Account if are not met						
04/08/2015	-	-	-	29.123.035,31	28.507.415,03	-	-	-	-
04/11/2015	-	70.094.375,75	-	-	-	-	-	-	-
04/02/2016	-	-	-	17.681.984,68	33.834.617,55	-	-	-	-
04/05/2016	-	-	-	50.142.605,27	33.559.554,70	-	-	-	-
04/08/2016	-	-	-	63.018.052,75	33.654.485,84	-	-	-	-
04/11/2016	-	86.065.011,93	-	-	-	-	-	-	-
06/02/2017	-	-	-	17.093.068,99	39.066.790,43	-	-	-	-
04/05/2017	-	-	-	44.750.015,36	39.115.847,16	-	-	-	-
04/08/2017	-	-	-	48.447.238,11	39.086.012,04	-	-	-	-
06/11/2017	-	80.117.966,59	-	-	-	-	-	-	-
05/02/2018	-	-	-	4.957.076,16	43.848.396,95	-	-	-	-
04/05/2018	-	-	-	44.905.231,82	43.218.756,44	-	-	-	-
07/08/2018	-	-	-	95.123.980,73	43.380.781,88	-	-	-	-
05/11/2018	-	52.416.789,64	-	-	30.419.204,79	-	-	-	-
04/02/2019	-	-	-	30.973.975,90	43.327.454,93	-	-	-	-
07/05/2019	-	-	-	37.108.291,76	43.588.001,63	-	-	-	-
06/08/2019	-	-	-	81.604.169,19	43.251.431,16	-	-	-	-
04/11/2019	-	-	-	31.262.958,74	43.218.756,44	-	-	-	-
04/02/2020	-	-	-	42.901.589,09	43.543.019,72	-	-	-	-
05/05/2020	-	-	-	43.331.413,89	43.462.217,14	-	-	-	-
04/05/2021	-	36.741.431,84	-	-	-	-	-	-	-
04/08/2021	-	-	-	-	79.479.730,01	-	-	-	-
04/11/2021	-	141.841.984,10	-	-	-	-	-	-	-
04/02/2022	-	-	-	-	69.979.491,63	-	-	-	-
04/05/2022	-	128.224.016,26	-	-	-	-	-	-	-
04/08/2022	-	-	-	-	64.902.522,63	-	-	-	-
04/11/2022	-	124.329.971,62	-	-	-	-	-	-	-
07/02/2023	-	-	-	-	64.203.037,51	-	-	-	-



**6.1 Pre-Enforcement Interest Priority of Payments / Amortisation Period**

**NOT APPLICABLE**

Payment Date	Expenses, Retention Amount and Agent Fees	Interest due and payable in respect of the Senior Notes	Required Cash Reserve Amount	Principal Deficiency Amount	Principal Allocation Amount	Indemnity to the Lead Manager and Initial Purchasers	Indemnity due to CREDEM	Interest due and payable in respect of the Junior Notes	Additional Remuneration	Residual amounts to CREDEM	Residual balance
04/08/2020	67.874,01	758.018,92	33.728.341,53	2.383.227,76	-	-	-	1.452.280,24	764.648,94	-	-
04/11/2020	68.198,37	382.205,39	28.462.715,04	5.265.626,49	-	-	-	1.299.379,18	886.272,60	-	-
04/02/2021	96.329,37	275.698,68	25.797.891,68	2.664.823,36	-	-	-	1.249.565,42	867.533,45	-	-



**6.2 Pre-Enforcement Principal Priority of Payments / Amortisation Period**

**NOT APPLICABLE**

Payment Date	Amount to Issuer Interest Available Funds (if are are not sufficient)	Principal Amount Outstanding in respect of the Senior Notes	Purchase price adjustment	Purchase Price due but not already paid	Principal Amount Outstanding in respect of the Junior Notes	Residual amount to the Issuer Interest Available Funds, except rounding	Residual balance
04/08/2020	-	95.738.663,54	-	-	-	-	-
04/11/2020	-	48.451.333,84	-	-	-	-	-
04/02/2021	-	45.744.122,49	-	-	-	-	-



7. Post-Enforcement Priority of Payments

*NOT APPLICABLE*

Payment Date	Expenses, Retention Amount and Agent Fees	Interest due and payable in respect of the Senior Notes	Principal due and payable in respect of the Senior Notes	Indemnity to the Lead Manager and Initial Purchasers	Indemnity due to CREDEM	Purchase price adjustment	Purchase Price (if any) due but not already paid	Junior Notes Relevant Margin	Principal due and payable in respect of the Junior Notes	Additional Remuneration	Residual amounts to CREDEM	Residual balance



8. Cash Reserve Amount

Payment Date	Cash Reserve opening balance (i)	Initial Cash Reserve Amount (ii)	Further Cash Reserve Amounts (iii)	5,50% of the aggregate Principal Amount Outstanding of the Senior Notes before such Payment Date (iv)	50% of the aggregate of the Initial Cash Reserve Amount and any Further Cash Reserve Amount (v)	Condition				(*) Required Cash Reserve Amount (vi)	Released Cash Reserve Amount if positive: [(i) - (vi)]	Final balance of the Cash Reserve Account	Shortfall
						Is the PAO of the Senior Notes higher than 50% of the aggregate PAO of the Senior Notes? (a)	Is the Breach or Ratio occurred? (b)	Is the Cash Trapping Condition occurred? (c)	Is the balance of the Cash Reserve Account as of the immediately preceding Payment Date lower than the Required Cash Reserve Amount? (d)				
04/08/2015	22.528.000,00	22.528.000,00	-	44.880.676,50	11.264.000,00	Occured	Not Occured	Not Occured	Not Occured	22.528.000,00	-	22.528.000,00	-
04/11/2015	22.528.000,00	22.528.000,00	4.844.207,38	43.278.909,56	13.686.103,69	Occured	Not Occured	Not Occured	Not Occured	27.372.207,38	-	27.372.207,38	-
04/02/2016	27.372.207,38	22.528.000,00	4.844.207,38	52.929.647,15	13.686.103,69	Occured	Not Occured	Not Occured	Not Occured	27.372.207,38	0,00	27.372.207,38	-
04/05/2016	27.372.207,38	22.528.000,00	4.844.207,38	51.957.137,99	13.686.103,69	Occured	Not Occured	Not Occured	Not Occured	27.372.207,38	0,00	27.372.207,38	-
04/08/2016	27.372.207,38	22.528.000,00	4.844.207,38	49.199.294,70	13.686.103,69	Occured	Not Occured	Not Occured	Not Occured	27.372.207,38	-	27.372.207,38	-
04/11/2016	27.372.207,38	22.528.000,00	9.727.517,88	45.733.301,80	16.127.758,94	Occured	Not Occured	Not Occured	Not Occured	32.255.517,88	-	32.255.517,88	-
06/02/2017	32.255.517,88	22.528.000,00	9.727.517,88	55.040.882,63	16.127.758,94	Occured	Not Occured	Not Occured	Not Occured	32.255.517,88	-	32.255.517,88	-
04/05/2017	32.255.517,88	22.528.000,00	9.727.517,88	54.100.763,84	16.127.758,94	Occured	Not Occured	Not Occured	Not Occured	32.255.517,88	-	32.255.517,88	-
04/08/2017	32.255.517,88	22.528.000,00	9.727.517,88	51.639.512,99	16.127.758,94	Occured	Not Occured	Not Occured	Not Occured	32.255.517,88	-	32.255.517,88	-
06/11/2017	32.255.517,88	22.528.000,00	13.742.036,60	48.974.914,90	18.135.018,30	Occured	Not Occured	Not Occured	Not Occured	36.270.036,60	-	36.270.036,60	-
05/02/2018	36.270.036,60	22.528.000,00	13.742.036,60	56.397.619,33	18.135.018,30	Occured	Not Occured	Not Occured	Not Occured	36.270.036,60	-	36.270.036,60	-
04/05/2018	36.270.036,60	22.528.000,00	13.742.036,60	56.124.980,14	18.135.018,30	Occured	Not Occured	Not Occured	Not Occured	36.270.036,60	-	36.270.036,60	-
07/08/2018	36.270.036,60	22.528.000,00	13.742.036,60	53.655.192,39	18.135.018,30	Occured	Not Occured	Not Occured	Not Occured	36.270.036,60	-	36.270.036,60	-
05/11/2018	36.270.036,60	22.528.000,00	13.742.036,60	48.423.373,45	18.135.018,30	Occured	Not Occured	Not Occured	Not Occured	36.270.036,60	-	36.270.036,60	-
04/02/2019	36.270.036,60	22.528.000,00	13.742.036,60	48.423.373,45	18.135.018,30	Occured	Not Occured	Not Occured	Not Occured	36.270.036,60	-	36.270.036,60	-
07/05/2019	36.270.036,60	22.528.000,00	13.742.036,60	46.719.804,78	18.135.018,30	Occured	Not Occured	Not Occured	Not Occured	36.270.036,60	-	36.270.036,60	-
06/08/2019	36.270.036,60	22.528.000,00	13.742.036,60	44.678.848,73	18.135.018,30	Occured	Not Occured	Not Occured	Not Occured	36.270.036,60	-	36.270.036,60	-
04/11/2019	36.270.036,60	22.528.000,00	13.742.036,60	40.190.619,43	18.135.018,30	Occured	Not Occured	Not Occured	Not Occured	36.270.036,60	-	36.270.036,60	-
04/02/2020	36.270.036,60	22.528.000,00	13.742.036,60	38.471.156,70	18.135.018,30	Occured	Not Occured	Not Occured	Not Occured	36.270.036,60	-	36.270.036,60	-
05/05/2020	36.270.036,60	22.528.000,00	13.742.036,60	36.111.569,30	18.135.018,30	Occured	Not Occured	Not Occured	Not Occured	36.111.569,30	158.467,30	36.111.569,30	-
04/08/2020	36.111.569,30	22.528.000,00	13.742.036,60	33.728.341,53	18.135.018,30	Not Occured	Not Occured	Not Occured	Not Occured	33.728.341,53	2.383.227,76	33.728.341,53	-
04/11/2020	33.728.341,53	22.528.000,00	13.742.036,60	28.462.715,04	18.135.018,30	Not Occured	Not Occured	Not Occured	Not Occured	28.462.715,04	5.265.626,49	28.462.715,04	-
04/02/2021	33.728.342,53	22.528.000,00	13.742.036,60	25.797.891,68	18.135.018,30	Not Occured	Not Occured	Not Occured	Not Occured	25.797.891,68	2.664.823,36	25.797.891,68	-
04/05/2021	25.797.891,68	22.528.000,00	-	23.281.964,94	11.264.000,00	Not Occured	Not Occured	Not Occured	Not Occured	22.528.000,00	-	64.269.610,75	-
04/08/2021	64.269.610,75	22.528.000,00	41.741.610,75	89.586.710,56	32.134.805,38	Occured	Not Occured	Not Occured	Not Occured	64.269.610,75	-	64.269.610,75	-
04/11/2021	64.269.610,75	22.528.000,00	41.741.610,75	89.586.710,56	32.134.805,38	Occured	Not Occured	Not Occured	Not Occured	64.269.610,75	-	97.180.415,87	-
04/02/2022	97.180.415,87	22.528.000,00	74.652.415,87	97.996.040,60	48.590.207,94	Occured	Not Occured	Not Occured	Not Occured	97.180.415,87	-	97.180.415,87	-
04/05/2022	97.180.415,87	22.528.000,00	74.652.415,87	97.996.040,60	48.590.207,94	Occured	Not Occured	Not Occured	Not Occured	97.180.415,87	-	148.248.276,26	-
04/08/2022	148.248.276,26	22.528.000,00	125.720.276,26	105.619.383,66	74.124.138,13	Occured	Not Occured	Not Occured	Not Occured	148.248.276,26	-	148.248.276,26	-
04/11/2022	148.248.276,26	22.528.000,00	125.720.276,26	105.619.383,66	74.124.138,13	Occured	Not Occured	Not Occured	Not Occured	148.248.276,26	-	149.727.121,88	-
07/02/2023	149.727.121,88	22.528.000,00	61.470.070,91	108.543.160,05	41.999.035,46	Occured	Not Occured	Not Occured	Not Occured	(**) 83.998.070,91	8.469.570,68	141.257.551,20	-

(\*) if any of the conditions from (a) to (d) is occurred; [(ii)+(iii)]

if any of the conditions from (a) to (d) is not occurred;  $\max\{\max\{(iv);(ii)+(iii)\};(v)\}$

\* According to the Written Resolution dated 30 January 2023 the Required Cash Reserve Amount (vi) is equal to 83.998.070,91€. On the Interest Payment Date falling on 07/02/2023 the excess liquidity of 57.259.480,29€ will be credited on the Cash Reserve Account in addition to the Required Cash Reserve Amount 83.998.070,91€.



**9. Purchase Termination Events and BUS Rating Event**

**Purchase Termination Events**

**NOT APPLICABLE**

<b>Breach of ratios</b>			
	<i>Actual</i>	<i>Trigger</i>	<i>Occurred or not</i>
<u>Cumulative Default Ratio (i/ii)</u>			
(i) Aggregate Defaulted Amounts up to the end of the Collection Period			
(ii) Purchase Price Initial Portfolio + Purchase Price Subs Portfolios purchased +3 months			
<u>Delinquency Ratio (90+) (i/ii)</u>			
(i) Delinquent Amounts as of the last day of the Collection Period			
(ii) Outstanding Principal of the Portfolio not Defaulted as at the end of the Collection Period			
<u>Uncured Principal Deficiency Amount (i&gt;0 and ii&gt;0 or i&gt;iii)</u>			
(i) Unpaid Principal Deficiency Amount of the period			
(ii) Unpaid Principal Deficiency Amount of the previous period			
(iii) 2% of the aggregate of the Principal Portfolios as at the relevant Effective Date			
<i>TRUE/FALSE</i>			
<b>A Relevant Event in respect to the Originator has occurred</b>			
<b>Cash Reserve is lower than the Required Cash Reserve Amount</b>			
<b>Representation or warranty given by the Originator has been breached</b>			
<b>Undertakings assumed by the Originator have been breached</b>			
<b>Revocation of the appointment of the Servicer</b>			
<b>The Long term rating of CREDEM became lower than requested</b>			

**BUS Rating Event**

	<i>TRUE/FALSE</i>
<b>Long term rating below BB(low) from DBRS or below Ba3 from Moody's</b>	<b>FALSE</b>



10.1 Portfolio Performance / Defaults

Collection Period		Defaults of the Period				Cumulative Defaults		Recoveries of the Period	Cumulative Recoveries	Net Cumulative Default Outstanding Principal
		No.	Current Balance	Principal Overdue	Outstanding Principal	No.	Outstanding Principal			
01/12/2014	30/06/2015	0	0	0	0	0	0	0	0	
01/07/2015	30/09/2015	0	0	0	0	0	0	0	0	
01/10/2015	31/12/2015	0	0	0	0	0	0	0	0	
01/01/2016	31/03/2016	0	0	0	0	0	0	0	0	
01/04/2016	30/06/2016	0	0	0	0	0	0	0	0	
01/07/2016	30/09/2016	0	0	0	0	0	0	0	0	
01/10/2016	31/12/2016	0	0	0	0	0	0	0	0	
01/01/2017	31/03/2017	0	0	0	0	0	0	0	0	
01/04/2017	30/06/2017	0	0	0	0	0	0	0	0	
01/07/2017	30/09/2017	0	0	0	0	0	0	0	0	
01/10/2017	31/12/2017	0	0	0	0	0	0	0	0	
01/01/2018	31/03/2018	0	0	0	0	0	0	0	0	
01/04/2018	30/06/2018	0	0	0	0	0	0	0	0	
01/07/2018	30/09/2018	0	0	0	0	0	0	0	0	
01/10/2018	31/12/2018	0	0	0	0	0	0	0	0	
01/01/2019	31/03/2019	0	0	0	0	0	0	0	0	
01/04/2019	30/06/2019	0	0	0	0	0	0	0	0	
01/07/2019	30/09/2019	0	0	0	0	0	0	0	0	
01/10/2019	31/12/2019	0	0	0	0	0	0	0	0	
01/01/2020	31/03/2020	0	0	0	0	0	0	0	0	
01/04/2020	30/06/2020	0	0	0	0	0	0	0	0	
01/07/2020	30/09/2020	0	0	0	0	0	0	0	0	
01/10/2020	31/12/2020	0	0	0	0	0	0	0	0	
01/01/2021	31/03/2021	0	0	0	0	0	0	0	0	
01/04/2021	30/06/2021	0	0	0	0	0	0	0	0	
01/07/2021	30/09/2021	0	0	0	0	0	0	0	0	
01/10/2021	31/12/2021	0	0	0	0	0	0	0	0	
01/01/2022	31/03/2022	0	0	0	0	0	0	0	0	
01/04/2022	30/06/2022	0	0	0	0	0	0	0	0	
01/07/2022	30/09/2022	0	0	0	0	0	0	0	0	
01/10/2022	31/12/2022	0	0	0	0	0	0	0	0	





10.2 Portfolio Performance / Severe Delinquencies

Collection Period		Severe Delinquencies of the Period				Cumulative Severe Delinquencies		Recoveries of the Period	Cumulative Recoveries	Net Cumulative Severe Delinquencies Outstanding Principal
		No.	Current Balance	Principal Overdue	Outstanding Principal	No.	Outstanding Principal			
01/12/2014	30/06/2015	8	958.765,18	14.541,54	973.306,72	8	973.306,72	-	-	973.306,72
01/07/2015	30/09/2015	6	788.124,46	13.839,93	801.964,39	14	1.775.271,11	312.391,96	312.391,96	1.462.879,15
01/10/2015	31/12/2015	3	370.979,37	8.831,96	379.811,33	17	2.155.082,44	500.951,62	813.343,58	1.341.738,86
01/01/2016	31/03/2016	1	103.072,05	1.676,43	104.748,48	18	2.259.830,92	801.521,15	1.614.864,73	644.966,19
01/04/2016	30/06/2016	3	190.767,05	8.912,57	199.679,62	21	2.459.510,54	644.966,19	2.259.830,92	199.679,62
01/07/2016	30/09/2016	4	516.602,36	16.605,82	533.208,18	25	2.992.718,72	199.679,62	2.459.510,54	533.208,18
01/10/2016	31/12/2016	2	109.606,03	3.557,25	113.163,28	27	3.105.882,00	392.557,31	2.852.067,85	253.814,15
01/01/2017	31/03/2017	2	159.015,51	3.204,50	162.220,01	29	3.268.102,01	253.814,15	3.105.882,00	162.220,01
01/04/2017	30/06/2017	1	125.458,30	6.926,59	132.384,89	30	3.400.486,90	162.220,01	3.268.102,01	132.384,89
01/07/2017	30/09/2017	2	98.622,81	4.940,32	103.563,13	32	3.504.050,03	132.384,89	3.400.486,90	103.563,13
01/10/2017	31/12/2017	4	601.426,00	28.214,51	629.640,51	36	4.133.690,54	103.563,13	3.504.050,03	629.640,51
01/01/2018	31/03/2018	-	-	-	-	36	4.133.690,54	379.386,37	3.883.436,40	250.254,14
01/04/2018	30/06/2018	1	154.217,90	7.807,54	162.025,44	37	4.295.715,98	106.432,20	3.989.868,60	305.847,38
01/07/2018	30/09/2018	4	203.920,94	6.543,18	210.464,12	41	4.506.180,10	305.847,38	4.295.715,98	210.464,12
01/10/2018	31/12/2018	2	102.904,99	5.793,50	108.698,49	43	4.614.878,59	98.633,40	4.394.349,38	220.529,21
01/01/2019	31/03/2019	3	360.072,10	9.173,09	369.245,19	46	4.984.123,78	220.529,21	4.614.878,59	369.245,19
01/04/2019	30/06/2019	1	31.875,17	799,55	32.674,72	47	5.016.798,50	305.234,94	4.920.113,53	96.684,97
01/07/2019	30/09/2019	-	-	-	-	47	5.016.798,50	96.684,97	5.016.798,50	-
01/10/2019	31/12/2019	2	310.997,57	13.265,71	324.263,28	49	5.341.061,78	-	5.016.798,50	324.263,28
01/01/2020	31/03/2020	1	80.832,40	4.161,00	84.993,40	50	5.426.055,18	324.263,28	5.341.061,78	84.993,40
01/04/2020	30/06/2020	-	-	-	-	50	5.426.055,18	84.993,40	5.426.055,18	-
01/07/2020	30/09/2020	-	-	-	-	50	5.426.055,18	-	5.426.055,18	-
01/10/2020	31/12/2020	1	79.721,60	5.286,77	85.008,37	51	5.511.063,55	-	5.426.055,18	85.008,37
01/01/2021	31/03/2021	-	-	-	-	51	5.511.063,55	85.008,37	5.511.063,55	-
01/04/2021	30/06/2021	-	-	-	-	51	5.511.063,55	-	5.511.063,55	-
01/07/2021	30/09/2021	-	-	-	-	51	5.511.063,55	-	5.511.063,55	-
01/10/2021	31/12/2021	1	57.307,94	4.270,64	61.578,58	52	5.572.642,13	-	5.511.063,55	61.578,58
01/01/2022	31/03/2022	1	130.993,60	10.857,16	141.850,76	53	5.714.492,89	61.578,58	5.572.642,13	141.850,76
01/04/2022	30/06/2022	-	-	-	-	53	5.714.492,89	141.850,76	5.714.492,89	-
01/07/2022	30/09/2022	-	-	-	-	53	5.714.492,89	-	5.714.492,89	-
01/10/2022	31/12/2022	-	-	-	-	53	5.714.492,89	-	5.714.492,89	-



## 11. Notes Further Instalment Amount

Payment Date	Purchase Price of the Subsequent Portfolio	Purchase Price paid with Issuer Principal Available Funds	Purchase Price paid with Notes Further Instalment Payment	Senior Notes Ratio	Senior Notes Further Instalment Payment	Junior Notes Ratio	Junior Notes Further Subordination Payment	Further Cash Reserve Amount	Junior Notes Further Instalment Payment
04/08/2015	-	-	-	81,50%	-	18,50%	-	-	-
04/11/2015	285.392.481,54	70.094.375,75	215.298.105,79	81,50%	175.467.956,22	18,50%	39.830.149,57	4.844.207,38	44.674.356,95
04/02/2016	-	-	-	81,50%	-	18,50%	-	-	-
04/05/2016	-	-	-	81,50%	-	18,50%	-	-	-
04/08/2016	-	-	-	81,50%	-	18,50%	-	-	-
04/11/2016	293.707.640,58	86.065.011,93	207.642.628,65	81,50%	169.228.742,35	18,50%	38.413.886,30	4.883.310,50	43.297.196,80
06/02/2017	-	-	-	81,50%	-	18,50%	-	-	-
04/05/2017	-	-	-	81,50%	-	18,50%	-	-	-
04/08/2017	-	-	-	81,50%	-	18,50%	-	-	-
06/11/2017	245.710.926,70	80.117.966,59	165.592.960,11	81,50%	134.958.262,49	18,50%	30.634.697,62	4.014.518,72	34.649.216,34
05/02/2018	-	-	-	81,50%	-	18,50%	-	-	-
04/05/2018	-	-	-	81,50%	-	18,50%	-	-	-
07/08/2018	-	-	-	81,50%	-	18,50%	-	-	-
05/11/2018	52.416.789,64	52.416.789,64	-	81,50%	-	18,50%	-	-	-
04/02/2019	-	-	-	81,50%	-	18,50%	-	-	-
07/05/2019	-	-	-	81,50%	-	18,50%	-	-	-
06/08/2019	-	-	-	81,50%	-	18,50%	-	-	-
04/11/2019	-	-	-	81,50%	-	18,50%	-	-	-
04/02/2020	-	-	-	81,50%	-	18,50%	-	-	-
05/05/2020	-	-	-	81,50%	-	18,50%	-	-	-
04/08/2020	-	-	-	81,50%	-	18,50%	-	-	-
04/11/2020	-	-	-	81,50%	-	18,50%	-	-	-
04/02/2021	-	-	-	81,50%	-	18,50%	-	-	-
04/05/2021	1.304.130.865,63	36.741.431,84	1.267.389.433,79	95,12%	1.205.540.829,42	4,88%	61.848.604,37	41.741.610,75	103.590.215,12
04/08/2021	-	-	-	-	-	-	-	-	-
04/11/2021	353.874.864,16	141.841.984,10	212.032.880,06	72,11%	152.896.909,81	27,89%	59.135.970,25	-	59.135.970,25
04/02/2022	-	-	-	-	-	-	-	-	-
04/05/2022	274.726.751,12	128.224.016,26	146.502.734,86	94,61%	138.606.237,45	5,39%	7.896.497,41	-	7.896.497,41
04/08/2022	-	-	-	-	-	-	-	-	-
04/11/2022	190.056.443,89	124.329.971,62	65.726.472,27	80,88%	53.159.570,77	19,12%	12.566.901,50	-	12.566.901,50
07/02/2023	-	-	-	-	-	-	-	-	-





13. Portfolio performance - Arrears

Collection Period		Number of loans in arrears					Current Balance in arrears						
		Current	1 - 60 days	61 - 90 days	91 - 150 days	151 - 270 days	over 270 days	Current	1 - 60 days	61 - 90 days	91 - 150 days	151 - 270 days	over 270 days
01/12/2014	30/06/2015	6.790	137	18	18	8	8	916.072.193,94	18.518.282,37	2.278.832,03	2.414.543,73	1.144.533,78	973.306,72
01/07/2015	30/09/2015	6.566	113	17	23	19	10	876.653.559,03	14.869.235,24	2.181.077,95	3.097.686,79	2.352.258,08	1.462.879,15
01/10/2015	31/12/2015	8.351	130	21	25	15	9	1.108.659.833,97	16.501.824,99	2.543.109,65	3.206.667,02	1.989.415,05	1.341.738,86
01/01/2016	31/03/2016	8.093	120	19	23	18	5	1.060.365.142,41	15.554.996,89	2.595.449,14	2.975.125,02	2.344.115,95	644.966,19
01/04/2016	30/06/2016	7.732	115	19	22	15	2	999.567.924,38	14.554.708,86	2.362.395,04	2.813.929,71	2.067.853,72	199.679,62
01/07/2016	30/09/2016	7.441	116	20	14	10	4	949.890.973,09	14.475.628,78	2.639.360,20	1.638.128,07	1.210.379,08	533.208,18
01/10/2016	31/12/2016	9.371	136	26	17	6	2	1.183.752.007,33	17.153.857,41	3.330.135,62	2.086.917,84	769.405,29	253.814,15
01/01/2017	31/03/2017	9.154	129	18	17	8	1	1.141.270.878,94	15.789.412,47	2.308.414,53	2.349.549,18	828.810,43	162.220,01
01/04/2017	30/06/2017	8.900	124	10	17	8	1	1.094.621.277,30	15.262.811,34	1.302.535,42	2.177.116,22	928.142,29	132.384,89
01/07/2017	30/09/2017	8.679	119	14	13	13	1	1.054.243.404,59	14.523.294,06	1.796.890,94	1.532.847,25	1.786.851,19	103.563,13
01/10/2017	31/12/2017	10.242	138	20	13	7	4	1.248.945.368,41	16.275.671,56	2.645.888,08	1.639.888,76	887.699,86	629.640,51
01/01/2018	31/03/2018	9.533	139	10	16	10	2	1.155.950.562,26	16.460.984,37	1.439.107,76	1.813.295,48	1.195.858,10	250.254,14
01/04/2018	30/06/2018	9.289	119	15	21	10	2	1.111.865.180,55	13.715.529,46	1.798.256,63	2.822.745,76	1.117.025,36	305.847,38
01/07/2018	30/09/2018	9.062	143	13	23	13	2	1.069.556.603,50	16.692.450,53	1.596.700,95	2.970.679,42	1.626.172,53	210.464,12
01/10/2018	31/12/2018	9.254	138	11	17	20	2	1.078.925.771,58	16.211.378,37	1.163.501,03	2.359.952,32	2.140.390,33	220.529,21
01/01/2019	31/03/2019	9.086	125	10	16	15	3	1.044.517.242,96	13.948.831,17	1.079.084,65	2.057.075,70	2.050.449,90	369.245,19
01/04/2019	30/06/2019	8.450	133	8	12	9	2	964.296.826,69	15.067.657,58	759.284,30	1.379.573,18	1.186.978,85	96.684,97
01/07/2019	30/09/2019	8.309	122	12	7	8	-	935.118.695,53	13.366.365,52	1.258.851,49	646.444,91	1.166.364,10	-
01/10/2019	31/12/2019	8.056	123	4	9	3	2	892.647.740,15	13.998.742,52	328.786,58	1.093.147,39	262.452,54	324.263,28
01/01/2020	31/03/2020	7.780	134	12	3	3	1	848.897.808,78	14.745.369,21	1.276.674,02	225.721,08	417.415,36	84.993,40
01/04/2020	30/06/2020	7.454	121	29	6	2	-	799.200.320,13	12.749.021,48	2.963.041,91	646.277,62	196.102,07	-
01/07/2020	30/09/2020	7.264	60	4	9	1	-	764.442.909,50	6.761.845,60	322.551,41	956.740,98	85.008,37	-
01/10/2020	31/12/2020	6.960	69	9	3	3	1	720.333.447,94	7.378.984,55	1.063.820,64	279.503,21	348.992,02	85.008,37
01/01/2021	31/03/2021	6.727	69	4	5	2	-	686.573.402,76	6.577.282,11	599.769,31	575.904,80	137.039,93	-
01/04/2021	30/06/2021	16.369	94	7	6	1	-	1.906.038.316,37	9.882.400,19	797.464,16	581.298,61	90.108,99	-
01/07/2021	30/09/2021	16.066	85	4	9	2	-	1.844.510.632,73	9.265.173,41	508.337,50	959.848,44	105.434,09	-
01/10/2021	31/12/2021	18.447	89	1	3	3	1	2.128.066.581,29	9.912.518,13	224.234,11	332.877,94	385.472,09	61.578,58
01/01/2022	31/03/2022	18.204	82	4	1	-	1	2.072.146.552,35	8.881.446,39	388.537,87	125.749,74	-	141.850,76
01/04/2022	30/06/2022	19.933	105	2	1	3	-	2.279.041.549,04	11.101.543,98	216.662,22	62.351,29	278.437,43	-
01/07/2022	30/09/2022	19.690	104	4	3	1	-	2.219.148.027,00	11.337.711,98	440.039,46	365.878,62	139.325,72	-
01/10/2022	31/12/2022	20.635	147	5	3	4	-	2.340.379.005,46	15.538.567,33	538.664,79	195.251,70	473.662,10	-



#### 14.1 Renegotiations

##### R1 Renegotiations in relation to Maturity Date increase (only Loans renegotiated in the Collection Period)

- (a) Date of the last principal payment scheduled  
 (b) Final maturity date of the Notes  
 Diff. (b) -(a)  
 FLOOR

01/10/2052
04/02/2064
11,35068493
10 years

##### R2 Renegotiations in relation to Fixed Rate/Spread decrease

- Fixed Rate/Spread decrease ( $\Delta\%$  max occurred in the period)  
 LIMIT

100,00%
1,00%

and

- (a) Outstanding Principal of the Claims renegotiated up to the end of the Collection Period  
 (b) Outstanding Principal of the Portfolios at the Effective Date  
 Ratio (a) / (b)  
 LIMIT

246.613.266,96
3.990.509.596,31
6,18%
15,00%

##### R3 Renegotiations in relation to switch from Floating Rate to Fixed Rate (incl. Optional and Cap)

- (a) Outstanding Principal of the Claims renegotiated up to the end of the Collection Period  
 (b) Outstanding Principal of the Portfolios at the Effective Date  
 Ratio (a) / (b)  
 LIMIT

127.177.613,11
3.990.509.596,31
3,19%
10,00%

##### R4 Renegotiations in relation to CAP rate decrease

- Cap rate decrease (D% max occurred in the period)  
 LIMIT  
 and  
 (a) Outstanding Principal of the Claims renegotiated up to the end of the Collection Period  
 (b) Outstanding Principal of the Portfolios at the Effective Date  
 Ratio (a) / (b)  
 LIMIT

0,00%
1,00%
-
3.990.509.596,31
0,00%
3,00%

##### R5 Renegotiations in relation to Payment frequency: from monthly to quarterly and semi-annual

- (a) Outstanding Principal of the Claims renegotiated up to the end of the Collection Period  
 (b) Outstanding Principal of the Portfolios at the Effective Date  
 Ratio (a) / (b)  
 LIMIT

-
3.990.509.596,31
0,00%
5,00%

##### R6 Renegotiations in relation to Accollo Liberatorio

- (a) Outstanding Principal of the Claims renegotiated up to the end of the Collection Period  
 (b) Outstanding Principal of the Portfolios at the Effective Date  
 Ratio (a) / (b)  
 LIMIT

34.347.006,35
3.990.509.596,31
0,86%
4,00%



**14.2 Renegotiations**

**R7 Renegotiations in relation to Mortgage decrease/cancellation**

*(not applicable if decrease/cancellation required by the law - Condition to be fulfilled for each renegotiated loan)*

CLTOV (Current balance as at the Transfer Date / Original valuation) should be higher than  
 CLOTV after decrease/cancellation (Current balance as at the Renegotiation Date / Original valuation)  
 SATISFIED (T/F)

0,00%
0,00%
VERO

**and**

(a) Outstanding Principal of the Claims renegotiated up to the end of the Collection Period  
 (b) Outstanding Principal of the Portfolios at the Effective Date  
 Ratio (a) / (b)  
 LIMIT (cumulated with Def. Claims)

-
3.990.509.596,31
0,00%
1,00%*

**R8 Renegotiations in relation to Payment Holidays**

*(non applicable if required by the law - Condition to be fulfilled for each renegotiated loan)*

Payment Holiday duration  
 LIMIT

18 months
18 months

**and**

(a) Date of the last principal payment scheduled  
 (b) Final maturity date of the Notes  
 Diff. (b) - (a)  
 FLOOR

14/09/2047
04/02/2064
16.40273973
10 years

**and**

(a) Outstanding Principal of the Claims renegotiated up to the end of the Collection Period  
 (b) Outstanding Principal of the Portfolios at the Effective Date  
 Ratio (a) / (b)  
 LIMIT

89.865.264,72
3.990.509.596,31
2,25%
10,00%*

**R9 Renegotiations in relation to Defaulted Claims**

**a. in relation to Maturity Date increase**

(a) Date of the last principal payment scheduled  
 (b) Final maturity date of the Notes  
 Diff. (b) - (a)  
 FLOOR

-
04/02/2064
04/02/2064
10 years

**b. in relation to Credit Cancellation / Write-off**

(a) Outstanding principal of the Defaulted claim as at the date of the Default  
 (b) Cancellation/write-off amount  
 Ratio (b) / (a)  
 LIMIT

0,00%
0,00%
0,00%
35,00%

**and**

(x) Outstanding Principal of the Claims renegotiated up to the end of the Collection Period  
 (y) Outstanding Principal of the Portfolios at the Effective Date  
 Ratio (x) / (y)  
 LIMIT

-
3.990.509.596,31
0,00%
10,00%*

**R10 Renegotiations in relation to Mortgage decrease/cancellation**

*(not applicable if decrease/cancellation required by the law - Condition to be fulfilled for each renegotiated loan)*

CLTOV (Current balance as at the Transfer Date / Original valuation) should be higher than  
 CLOTV after decrease/cancellation (Current balance as at the Renegotiation Date / Original valuation)  
 SATISFIED (T/F)

0,00%
0,00%
VERO

**and**

(a) Outstanding Principal of the Claims renegotiated up to the end of the Collection Period  
 (b) Outstanding Principal of the Portfolios at the Effective Date  
 Ratio (a) / (b)  
 LIMIT

-
3.990.509.596,31
0,00%
1,00%*



## 15.1 Portfolio description

Pool Asset Analysis as at	31/12/2022
Aggregate current Principal Outstanding Balance	2.357.125.151,38
Aggregate original Principal Outstanding Balance	3.192.777.092,56
Average current Principal Outstanding Balance	113.356,02
<b>Average original Principal Outstanding Balance</b>	153.543,19
Maximum current Principal Outstanding Balance	1.758.096,17
Maximum original Principal Outstanding Balance	2.800.000,00
Total number of Loans	20.794,00
Weighted average seasoning (months)	69,27
Weighted average remaining maturity (months)	214,20
<b>Weighted average original term (months)</b>	283,47
<i>Weighted average Current LTV (%)</i>	56,20
Weighted average Original LTV (%)	71,81
Weighted average interest rate (%)	2,09
<b>% of Floating Rate Assets</b>	36,97
% of Fixed Rate Assets	63,03
Collateral Currency	EUR



## 15.2 Portfolio description

CLTV	Number of loans	%	Outstanding Principal	%
0%-50%	7.764	37,34%	714.339.607,71	30,31%
50%-60%	5203	25,02%	614.212.254,33	26,06%
60%-70%	4852	23,33%	622.318.632,97	26,40%
70%-80%	2133	10,26%	287.782.342,07	12,21%
80%-90%	809	3,89%	114.037.270,28	4,84%
90%-100%	32	0,15%	4.328.928,88	0,18%
>100%	1	0,00%	106.115,14	0,00%
Total	20794	100,00%	2.357.125.151,38	100,00%

Outstanding Loan Amount	Number of loans	%	Outstanding Principal	%
0 - 37,500	877	4,22%	21.769.161,66	0,92%
37,501 - 75,000	4451	21,41%	265.402.537,39	11,26%
75,001 - 100,000	4812	23,14%	420.844.579,84	17,85%
100,001 - 150,000	6666	32,06%	811.146.183,47	34,41%
150,001 - 200,000	2485	11,95%	424.618.979,24	18,01%
200,001 - 250,000	826	3,97%	182.051.761,27	7,72%
250,001 - 500,000	628	3,02%	195.456.654,99	8,29%
500,001 - 2375,000	49	0,24%	35.835.293,52	1,52%
Total	20794	100,00%	2.357.125.151,38	100,00%





### 15.3 Portfolio description

Interest Type	Number of loans	%	Outstanding Principal	%
Fixed Rate	10.536	50,67%	1.269.172.851,87	53,84%
Floating Rate	5266	25,32%	502.232.948,94	21,31%
Optional (switch)	3803	18,29%	428.805.248,68	18,19%
Teaser (Tasso Ingresso)	992	4,77%	141.333.470,11	6,00%
Floating with Cap	197	0,95%	15.580.631,78	0,66%
Total	20794	100,00%	2.357.125.151,38	100,00%

Originator	Number of loans	%	Outstanding Principal	%
Creacasa	8.703	41,85%	1.003.438.781,62	42,57%
Credem	12.091	58,15%	1.353.686.369,76	57,43%
Total	20.794	100,00%	2.357.125.151,38	100,00%

Maturity Date	Number of loans	%	Outstanding Principal	%
<2016	247	1,19%	4.694.444,56	0,20%
2016-2020	1.446	6,95%	83.523.141,73	3,54%
2020-2025	4.207	20,23%	367.243.378,69	15,58%
2025-2030	6.840	32,89%	789.386.293,85	33,49%
2030-2035	8.054	38,73%	1.112.277.892,55	47,19%
2035-2040	20.794	100,00%	2.357.125.151,38	100,00%
>2040	0	0,00%	-	0,00%
Total	0	0,00%	-	0,00%



## 15.4 Portfolio description

OLTV	Number of loans	%	Outstanding Principal	%
0%-20%	124	0,60%	8.057.652,01	0,34%
20%-30%	319	1,53%	25.391.996,35	1,08%
30%-40%	660	3,17%	67.604.484,04	2,87%
40%-50%	1268	6,10%	147.365.959,07	6,25%
50%-60%	1599	7,69%	189.201.775,89	8,03%
60%-70%	5375	25,85%	668.268.742,94	28,35%
70%-80%	5813	27,96%	656.945.920,89	27,87%
80%-90%	2423	11,65%	273.615.318,18	11,61%
90%-100%	3213	15,45%	320.673.302,01	13,60%
Total	20794	100,00%	2.357.125.151,38	100,00%

Seasoning (months)	Number of loans	%	Outstanding Principal	%
0 - 12	116	0,56%	17.304.044,45	0,73%
12 - 24	3.038	14,61%	388.276.838,86	16,47%
24 - 48	6.291	30,25%	821.858.915,06	34,87%
48 - 72	1.940	9,33%	248.031.568,95	10,52%
72 - 96	1.919	9,23%	216.255.527,00	9,17%
96 - 163	5.817	27,97%	540.456.294,09	22,93%
>163	1.673	8,05%	124.941.962,97	5,30%
Total	20.794	100,00%	2.357.125.151,38	100,00%

Payment	Number of loans	%	Outstanding Principal	%
Monthly	20.735	99,72%	2.348.245.858,28	99,62%
Quarterly	29	0,14%	5.201.055,37	0,22%
Semi-Annual	30	0,14%	3.678.237,73	0,16%
Total	20.794	100,00%	2.357.125.151,38	100,00%



## 15.5 Portfolio description

Geographical Distribution	Number of loans	%	Outstanding Principal	%
Abruzzo	204	0,98%	23.453.318,47	0,99%
Basilicata	28	0,13%	3.107.568,72	0,13%
Calabria	767	3,69%	68.582.597,33	2,91%
Campania	1.439	6,92%	171.196.587,16	7,26%
Emilia Romagna	3.867	18,60%	415.765.019,66	17,64%
Friuli Venezia Giulia	198	0,95%	21.083.345,92	0,89%
Lazio	1.763	8,48%	238.757.299,63	10,13%
Liguria	344	1,65%	36.536.463,68	1,55%
Lombardia	4.097	19,70%	498.877.008,81	21,16%
Marche	446	2,14%	50.272.655,72	2,13%
Molise	31	0,15%	2.644.646,64	0,11%
Piemonte	660	3,17%	71.379.095,80	3,03%
Puglia	1.332	6,41%	129.128.780,72	5,48%
Sardegna	844	4,06%	95.686.855,47	4,06%
Sicilia	2.271	10,92%	230.606.824,15	9,78%
Toscana	948	4,56%	113.376.000,71	4,81%
Trentino Alto Adige	83	0,40%	11.505.640,36	0,49%
Umbria	122	0,59%	12.527.100,88	0,53%
Val d'Aosta	2	0,01%	400.869,77	0,02%
Veneto	1.348	6,48%	162.237.471,78	6,88%
N.D.	0	0,00%	-	0,00%

