

# ERIDANO II SPV S.r.l.

## Investors Report

Securitisation of the assignment and/or payment delegation of one fifth of the salary and/or pension

Euro 210,600,000 Class A1 Asset Backed Partly Paid Floating Rate Notes due 2035

Euro 158,000,000 Class A2-R Asset Backed Partly Paid Floating Rate Notes due 2035

Euro 17,500,000 Class A3 Asset Backed Partly Paid Floating Rate Notes due 2035

Euro 29,400,000 Class B Asset Backed Partly Paid Floating Rate Notes due 2035

Euro 80,000,000 Class C Asset Backed Partly Paid Floating Rate and Variable Return Notes due 2035

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### Reporting Dates

Collection Period	01/07/2020	31/07/2020
Interest Period	28/07/2020	27/08/2020
Payment Date	28/08/2020	

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	Eridano II SPV S.r.l.
Originator	ViViBanca S.p.A.
Servicer	ViViBanca S.p.A.
Back-Up Servicer	Quinservizi S.p.A.
Representative of the Noteholders	Securitisation Services S.p.A.
Calculation Agent	Securitisation Services S.p.A.
Paying Agent	BNP Paribas Securities Services, Milan branch
Corporate Servicer	Securitisation Services S.p.A.
Account Bank	BNP Paribas Securities Services, Milan branch

*The Originator confirms that, as at the date of this report, it continues to (i) retain a material net economic interest of not less than 5 (five) per cent. in the Securitisation in accordance with each of option 1(a) of article 405 of Regulation (EU) no. 575/2013 (as amended, supplemented and/or replaced from time to time, the CRR), option 1(a) of article 51 of Regulation (EU) no. 231/2013 (as amended, supplemented and/or replaced from time to time, the AIFM Regulation) and option (2)(a) of article 254 of Regulation (EU) no. 35/2015 (as amended, supplemented and/or replaced from time to time, the Solvency II Regulation)*

### Main definitions

Payment Date	means (i) prior to the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event, the 28th calendar day of each month in each year (or, if such day is not a Business Day, the immediately following Business Day), provided that the first Payment Date will fall on 28 December 2018; or (ii) following the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event, any such Business Day as determined by the Representative of the Noteholders on which payments are to be made under the Securitisation.
Interest Period	means each period from (and including) a Payment Date to (but excluding) the immediately following Payment Date, provided that (i) with respect to the Notes Initial Subscription Payments, the first Interest Period will commence on (and include) the Issue Date and end on (but exclude) the Payment Date falling in [+], and (ii) with respect to each Notes Additional Subscription Payment, the first Interest Period will commence on (and include) the relevant Settlement Date and end on (but exclude) the immediately following Payment Date.
Settlement Date	means each Payment Date on which, during the Ramp-up Period, a Notes Additional Subscription Payment is made in respect of the Notes pursuant to the Conditions.
Business Day	means any day, other than Saturday or Sunday, which is not a public holiday or a bank holiday in Milan, London and Paris and on which the Trans-European Automated Real time Gross settlement Express Transfer system 2 (TARGET 2) (or any successor thereto) is open for the settlements of payments in Euro.
Delinquent Receivables	means the Receivables (other than the Defaulted Receivables) arising from Loans in respect of which there are at least 4 (four) Unpaid Instalments.
Defaulted Receivables	means the Receivables arising from Loans: (a) in respect of which there are at least 8 (eight) Unpaid Instalments; or (b) which have been classified as defaulted (in sofferenza) by the Servicer; or (c) in respect of which a Life Damage has occurred and the Servicer has notified the relevant Insurance Company of the occurrence thereof; or (d) in respect of which a Job Damage has occurred and the Servicer has promptly notified the relevant Insurance Company of the occurrence thereof and 3 (three) months have elapsed from the date of notification of the relevant Job Damage without the Servicer having registered a change of Employer or Pension Authority, as the case may be, by the relevant Debtor.
Cumulative Net Default Ratio	means the ratio, calculated on each Servicer's Report Date with reference to the immediately preceding Collection End Date, between: (a) the aggregate of (i) the Outstanding Principal, as at the relevant Default Date, of all Receivables which were part of each Initial Portfolio and have become Defaulted Receivables from (and excluding) the Valuation Date of the relevant Initial Portfolio up to (and including) the Collection End Date immediately preceding such Servicer's Report Date, and (ii) the Outstanding Principal, as at the relevant Default Date, of all Receivables which were part of each Subsequent Portfolio and have become Defaulted Receivables from (and excluding) the Valuation Date of such Subsequent Portfolio up to (and including) the Collection End Date immediately preceding such Servicer's Report Date, minus (iii) the aggregate of the Recoveries made in respect of such Defaulted Receivables from (and including) the relevant Defaulted Date up to (and including) the Collection End Date immediately preceding such Servicer's Report Date; and (b) the aggregate of (i) the Outstanding Principal, as at the relevant Valuation Date, of the Receivables comprised in each Initial Portfolio; and (ii) the Outstanding Principal, as at the relevant Valuation Date, of the Receivables comprised in each Subsequent Portfolio transferred to the Issuer up to (and excluding) the relevant Collection End Date.



## 2. Notes and Assets description

### The Notes

Classes	Class A1 Notes	Class A2-R Notes	Class A3 Notes	Class B Notes	Class C Notes
Maximum Amount	210.600.000	158.000.000	17.500.000	29.400.000	80.000.000
Currency	EUR	EUR	EUR	EUR	EUR
Issue Date	23 November 2018	28 February 2019	23 November 2018	23 November 2018	23 November 2018
Final Maturity Date	28 May 2035	28 May 2035	28 May 2035	28 May 2035	28 May 2035
ISIN code	IT0005352809	IT0005364580	IT0005353401	IT0005352825	IT0005352833
Common code	N.A.	N.A.	N.A.	N.A.	N.A.
Denomination	100.000	100.000	100.000	100.000	100.000
Type of amortisation	Pass-through	Pass-through	Pass-through	Pass-through	Pass-through
Indexation	Euribor 1M	Euribor 1M	Euribor 1M	Euribor 1M	Fixed
Spread	1,20%	1,20%	0,80%	3,00%	6,00%
Payment frequency	Monthly	Monthly	Monthly	Monthly	Monthly

### The Portfolio

Assignment of one fifth of the salary or pension and/or by the payment delegation of one fifth of the salary.

Transfer Date: means in relation to the Initial Portfolios, 28 September 2018; or in relation to any Subsequent Portfolio, the date of acceptance of the relevant Subsequent Portfolio Transfer Proposal by the Issuer



3.1 Class A1 Notes

Interest Period			Payment Date	Before payments		Accrued				Payments		Additional Subscription Payment	After payments		
				Outstanding Principal	Unpaid Interest	Margin	Euribor	Days	Accrued Interest	Principal	Interest		Outstanding Principal	Unpaid Interest	Pool factor
23/11/2018	27/12/2018	28/12/2018	11.292.412,01	-	0,800%	-0,369%	35	4.738,50	-	4.738,50	31.677.810,76	42.970.222,77	-	0,20403715	
28/12/2018	27/01/2019	28/01/2019	42.970.222,77	-	0,800%	-0,365%	31	16.089,84	-	16.089,84	-	42.970.222,77	-	0,20403715	
28/01/2019	27/02/2019	28/02/2019	42.970.222,77	-	0,800%	-0,367%	31	16.026,66	-	16.026,66	-	42.970.222,77	-	0,20403715	
28/02/2019	27/03/2019	28/03/2019	42.970.222,77	-	0,800%	-0,368%	28	14.447,16	-	14.447,16	52.650.000,00	95.620.222,77	-	0,45403715	
28/03/2019	28/04/2019	29/04/2019	95.620.222,77	-	0,800%	-0,368%	32	36.728,64	524.539,00	36.728,64	-	95.095.683,77	-	0,45154646	
29/04/2019	27/05/2019	28/05/2019	95.095.683,77	-	0,800%	-0,368%	29	33.085,26	379.424,49	33.085,26	12.353.062,78	107.069.322,05	-	0,50840134	
28/05/2019	27/06/2019	28/06/2019	107.069.322,05	-	0,800%	-0,372%	31	39.466,44	539.732,31	39.466,44	6.691.175,97	113.220.765,71	-	0,53761047	
28/06/2019	28/07/2019	29/07/2019	113.220.765,71	-	0,800%	-0,388%	31	40.161,42	507.901,85	40.161,42	-	112.712.863,86	-	0,53519878	
29/07/2019	27/08/2019	28/08/2019	112.712.863,86	-	0,800%	-0,401%	30	37.486,80	404.502,44	37.486,80	-	112.308.361,42	-	0,53327806	
28/08/2019	29/09/2019	30/09/2019	112.308.361,42	-	0,800%	-0,413%	33	39.845,52	493.285,63	39.845,52	14.591.935,26	126.407.011,06	-	0,60022322	
30/09/2019	27/10/2019	28/10/2019	126.407.011,06	-	0,800%	-0,457%	28	33.717,06	921.854,78	33.717,06	5.871.259,92	131.356.416,19	-	0,62372467	
28/10/2019	27/11/2019	28/11/2019	131.356.416,19	-	0,800%	-0,447%	31	39.929,76	1.120.861,60	39.929,76	-	130.235.554,59	-	0,61840244	
28/11/2019	29/12/2019	30/12/2019	130.235.554,59	-	0,800%	-0,451%	32	40.393,08	724.502,52	40.393,08	14.302.250,83	143.813.302,91	-	0,68287418	
30/12/2019	27/01/2020	28/01/2020	143.813.302,91	-	0,800%	-0,452%	29	40.308,84	586.131,60	40.308,84	-	143.227.171,31	-	0,68009103	
28/01/2020	27/02/2020	28/02/2020	143.227.171,31	-	0,800%	-0,451%	31	43.046,64	780.759,02	43.046,64	-	142.446.412,29	-	0,67638372	
28/02/2020	29/03/2020	30/03/2020	142.446.412,29	-	0,800%	-0,479%	31	39.382,20	767.956,55	39.382,20	14.209.264,89	155.887.720,63	-	0,74020760	
30/03/2020	27/04/2020	28/04/2020	155.887.720,63	-	0,800%	-0,443%	29	44.836,74	791.692,20	44.836,74	-	155.096.028,43	-	0,73644837	
28/04/2020	27/05/2020	28/05/2020	155.096.028,43	-	0,800%	-0,418%	30	49.364,64	825.207,34	49.364,64	6.269.514,75	160.540.335,84	-	0,76229979	
28/05/2020	28/06/2020	29/06/2020	160.540.335,84	-	1,200%	-0,462%	32	105.321,06	4.160.293,99	105.321,06	-	156.380.041,85	-	0,74254530	
29/06/2020	27/07/2020	28/07/2020	156.380.041,85	-	1,200%	-0,504%	29	87.672,78	1.465.636,60	87.672,78	-	154.914.405,25	-	0,73558596	
28/07/2020	27/08/2020	28/08/2020	154.914.405,25	-	1,200%	-0,513%	31	91.653,12	4.028.831,22	91.653,12	-	150.885.574,04	-	0,71645571	



3.2 Class A2 / A2-R Notes

Interest Period			Payment Date	Before payments		Accrued				Payments		Additional Subscription Payment	After payments		
				Outstanding Principal	Unpaid Interest	Margin	Euribor	Days	Accrued Interest	Principal	Interest		Outstanding Principal	Unpaid Interest	Pool factor
23/11/2018	27/12/2018	28/12/2018	11.292.411,68	-	0,800%	-0,369%	35	4.724,20	-	4.724,20	31.677.810,76	42.970.222,44	-	0,27196343	
28/12/2018	27/01/2019	28/01/2019	42.970.222,44	-	0,800%	-0,365%	31	16.100,20	-	16.100,20	-	42.970.222,44	-	0,27196343	
28/01/2019	27/02/2019	28/02/2019*	42.970.222,44	-	1,200%	-0,367%	31	30.825,80	-	30.825,80	-	42.970.222,44	-	0,27196343	
28/02/2019	27/03/2019	28/03/2019	42.970.222,44	-	0,800%	-0,368%	28	14.441,20	-	14.441,20	-	42.970.222,44	-	0,27196343	
28/03/2019	28/04/2019	29/04/2019	42.970.222,44	-	0,800%	-0,368%	32	16.495,20	-	16.495,20	-	42.970.222,44	-	0,27196343	
29/04/2019	27/05/2019	28/05/2019	42.970.222,44	-	0,800%	-0,368%	29	14.946,80	-	14.946,80	12.353.062,78	55.323.285,21	-	0,35014737	
28/05/2019	27/06/2019	28/06/2019	55.323.285,21	-	0,800%	-0,372%	31	20.382,00	-	20.382,00	6.691.175,97	62.014.461,18	-	0,39249658	
28/06/2019	28/07/2019	29/07/2019	62.014.461,18	-	0,800%	-0,388%	31	21.993,60	-	21.993,60	-	62.014.461,18	-	0,39249658	
29/07/2019	27/08/2019	28/08/2019	62.014.461,18	-	0,800%	-0,401%	30	20.619,00	-	20.619,00	-	62.014.461,18	-	0,39249658	
28/08/2019	29/09/2019	30/09/2019	62.014.461,18	-	0,800%	-0,413%	33	21.993,60	-	21.993,60	14.591.935,26	76.606.396,45	-	0,48485061	
30/09/2019	27/10/2019	28/10/2019	76.606.396,45	-	0,800%	-0,457%	28	20.429,40	-	20.429,40	5.871.259,92	82.477.656,36	-	0,52201048	
28/10/2019	27/11/2019	28/11/2019	82.477.656,36	-	0,800%	-0,447%	31	25.074,60	-	25.074,60	0,00	82.477.656,36	-	0,52201048	
28/11/2019	29/12/2019	30/12/2019	82.477.656,36	-	0,800%	-0,451%	32	25.580,20	-	25.580,20	14.302.250,83	96.779.907,20	-	0,61253105	
30/12/2019	27/01/2020	28/01/2020	96.779.907,20	-	0,800%	-0,452%	29	27.128,60	-	27.128,60	-	96.779.907,20	-	0,61253105	
28/01/2020	27/02/2020	28/02/2020	96.779.907,20	-	0,800%	-0,451%	31	29.087,80	-	29.087,80	-	96.779.907,20	-	0,61253105	
28/02/2020	29/03/2020	30/03/2020	96.779.907,20	-	0,800%	-0,479%	31	26.749,40	-	26.749,40	14.209.264,89	110.989.172,09	-	0,70246311	
30/03/2020	27/04/2020	28/04/2020	110.989.172,09	-	0,800%	-0,443%	29	31.916,00	-	31.916,00	-	110.989.172,09	-	0,70246311	
28/04/2020	27/05/2020	28/05/2020	110.989.172,09	-	0,800%	-0,418%	30	35.328,80	-	35.328,80	6.269.514,75	117.258.686,84	-	0,74214358	
28/05/2020	28/06/2020	29/06/2020	117.258.686,84	-	1,200%	-0,462%	32	76.914,40	3.065.002,20	76.914,40	-	114.193.684,64	-	0,72274483	
29/06/2020	27/07/2020	28/07/2020	114.193.684,64	-	1,200%	-0,504%	29	64.021,60	730.226,62	64.021,60	-	113.463.458,02	-	0,71812315	
28/07/2020	27/08/2020	28/08/2020	113.463.458,02	-	1,200%	-0,513%	31	67.118,40	2.481.216,61	67.118,40	-	110.982.241,42	-	0,70241924	

\* 28th February 2019 is the Payment Date on which:

- The class A2 Notes has been fully repaid
- The class A2-R Notes has been issued



**3.3 Class A3 Notes**

Interest Period			Payment Date		Before payments		Accrued				Payments		Additional Subscription Payment	After payments		
					Outstanding Principal	Unpaid Interest	Margin	Euribor	Days	Accrued Interest	Principal	Interest		Outstanding Principal	Unpaid Interest	Pool factor
23/11/2018	27/12/2018	28/12/2018	1.000,13	-	0,800%	-0,369%	35	-	-	-	-	-	1.000,13	-	0,00005715	
28/12/2018	27/01/2019	28/01/2019	1.000,13	-	0,800%	-0,365%	31	-	-	-	-	-	1.000,13	-	0,00005715	
28/01/2019	27/02/2019	28/02/2019	1.000,13	-	0,800%	-0,367%	31	-	-	-	-	-	1.000,13	-	0,00005715	
28/02/2019	27/03/2019	28/03/2019	1.000,13	-	0,800%	-0,368%	28	-	-	-	-	13.756.822,15*	13.757.822,28	-	0,62713989	
28/03/2019	28/04/2019	29/04/2019	13.757.822,28	-	0,800%	-0,368%	32	5.283,25	109.340,71	5.283,25	-	-	13.648.481,57	-	0,62089185	
29/04/2019	27/05/2019	28/05/2019	13.648.481,57	-	0,800%	-0,368%	29	4.749,50	2.861.965,68*	4.749,50	-	-	10.786.515,89	-	0,61637234	
28/05/2019	27/06/2019	28/06/2019	10.786.515,89	-	0,800%	-0,372%	31	3.976,00	112.507,77	3.976,00	-	-	10.674.008,12	-	0,60994332	
28/06/2019	28/07/2019	29/07/2019	10.674.008,12	-	0,800%	-0,388%	31	3.787,00	105.872,68	3.787,00	-	-	10.568.135,44	-	0,60389345	
29/07/2019	27/08/2019	28/08/2019	10.568.135,44	-	0,800%	-0,401%	30	3.514,00	84.318,96	3.514,00	-	-	10.483.816,48	-	0,59907522	
28/08/2019	29/09/2019	30/09/2019	10.483.816,48	-	0,800%	-0,413%	33	3.718,75	102.825,91	3.718,75	-	-	10.380.990,57	-	0,59319946	
30/09/2019	27/10/2019	28/10/2019	10.380.990,57	-	0,800%	-0,457%	28	2.770,25	192.161,60	2.770,25	-	-	10.188.828,97	-	0,58221879	
28/10/2019	27/11/2019	28/11/2019	10.188.828,97	-	0,800%	-0,447%	31	3.097,50	233.644,78	3.097,50	-	-	9.955.184,19	-	0,56886766	
28/11/2019	29/12/2019	30/12/2019	9.955.184,19	-	0,800%	-0,451%	32	3.088,75	151.023,31	3.088,75	-	-	9.804.160,88	-	0,56023776	
30/12/2019	27/01/2020	28/01/2020	9.804.160,88	-	0,800%	-0,452%	29	2.749,25	122.179,75	2.749,25	-	-	9.681.981,13	-	0,55325606	
28/01/2020	27/02/2020	28/02/2020	9.681.981,13	-	0,800%	-0,451%	31	2.910,25	162.750,04	2.910,25	-	-	9.519.231,09	-	0,54395606	
28/02/2020	29/03/2020	30/03/2020	9.519.231,09	-	0,800%	-0,479%	31	2.632,00	160.081,35	2.632,00	-	-	9.359.149,74	-	0,53480855	
30/03/2020	27/04/2020	28/04/2020	9.359.149,74	-	0,800%	-0,443%	29	2.691,50	165.029,07	2.691,50	-	-	9.194.120,67	-	0,52537832	
28/04/2020	27/05/2020	28/05/2020	9.194.120,67	-	0,800%	-0,418%	30	2.926,00	172.015,34	2.926,00	-	-	9.022.105,33	-	0,51554887	
28/05/2020	28/06/2020	29/06/2020	9.022.105,33	-	0,800%	-0,462%	32	2.710,75	228.314,73	2.710,75	-	-	8.793.790,60	-	0,50250231	
29/06/2020	27/07/2020	28/07/2020	8.793.790,60	-	0,800%	-0,504%	29	2.096,50	153.296,99	2.096,50	-	-	8.640.493,61	-	0,49374249	
28/07/2020	27/08/2020	28/08/2020	8.640.493,61	-	0,800%	-0,513%	31	2.135,00	322.601,90	2.135,00	-	-	8.317.891,71	-	0,47530809	

\* of which: € 2.782.874,24 as transitional component



3.4 Class B Notes

Interest Period			Payment Date	Before payments		Accrued				Payments		Additional Subscription Payment	After payments		
				Outstanding Principal	Unpaid Interest	Margin	Euribor	Days	Accrued Interest	Principal	Interest		Outstanding Principal	Unpaid Interest	Pool factor
23/11/2018	27/12/2018	28/12/2018	1.817.169,90	-	3,000%	-0,369%	35	5.300,82	-	5.300,82	5.097.578,74	6.914.748,64	-	0,23519553	
28/12/2018	27/01/2019	28/01/2019	6.914.748,64	-	3,000%	-0,365%	31	17.863,44	-	17.863,44	-	6.914.748,64	-	0,23519553	
28/01/2019	27/02/2019	28/02/2019	6.914.748,64	-	3,000%	-0,367%	31	17.863,44	-	17.863,44	-	6.914.748,64	-	0,23519553	
28/02/2019	27/03/2019	28/03/2019	6.914.748,64	-	3,000%	-0,368%	28	16.134,72	-	16.134,72	5.119.248,69	12.033.997,33	-	0,40931964	
28/03/2019	28/04/2019	29/04/2019	12.033.997,33	-	3,000%	-0,368%	32	32.090,10	-	32.090,10	-	12.033.997,33	-	0,40931964	
29/04/2019	27/05/2019	28/05/2019	12.033.997,33	-	3,000%	-0,368%	29	29.082,48	-	29.082,48	1.987.849,18	14.021.846,52	-	0,47693356	
28/05/2019	27/06/2019	28/06/2019	14.021.846,52	-	3,000%	-0,372%	31	36.223,74	-	36.223,74	1.076.740,96	15.098.587,48	-	0,51355739	
28/06/2019	28/07/2019	29/07/2019	15.098.587,48	-	3,000%	-0,388%	31	39.004,98	-	39.004,98	-	15.098.587,48	-	0,51355739	
29/07/2019	27/08/2019	28/08/2019	15.098.587,48	-	3,000%	-0,401%	30	37.746,66	-	37.746,66	-	15.098.587,48	-	0,51355739	
28/08/2019	29/09/2019	30/09/2019	15.098.587,48	-	3,000%	-0,413%	33	41.521,62	-	41.521,62	2.348.127,51	17.446.714,99	-	0,59342568	
30/09/2019	27/10/2019	28/10/2019	17.446.714,99	-	3,000%	-0,457%	28	40.710,18	-	40.710,18	944.800,45	18.391.515,44	-	0,62556174	
28/10/2019	27/11/2019	28/11/2019	18.391.515,44	-	3,000%	-0,447%	31	47.510,40	-	47.510,40	-	18.391.515,44	-	0,62556174	
28/11/2019	29/12/2019	30/12/2019	18.391.515,44	-	3,000%	-0,451%	32	49.045,08	-	49.045,08	2.301.511,63	20.693.027,07	-	0,70384445	
30/12/2019	27/01/2020	28/01/2020	20.693.027,07	-	3,000%	-0,452%	29	50.009,40	-	50.009,40	-	20.693.027,07	-	0,70384445	
28/01/2020	27/02/2020	28/02/2020	20.693.027,07	-	3,000%	-0,451%	31	53.458,02	-	53.458,02	-	20.693.027,07	-	0,70384445	
28/02/2020	29/03/2020	30/03/2020	20.693.027,07	-	3,000%	-0,479%	31	53.458,02	-	53.458,02	2.286.548,37	22.979.575,44	-	0,78161821	
30/03/2020	27/04/2020	28/04/2020	22.979.575,44	-	3,000%	-0,443%	29	55.533,66	-	55.533,66	-	22.979.575,44	-	0,78161821	
28/04/2020	27/05/2020	28/05/2020	22.979.575,44	-	3,000%	-0,418%	30	57.447,60	-	57.447,60	1.008.887,43	23.988.462,87	-	0,81593411	
28/05/2020	28/06/2020	29/06/2020	23.988.462,87	-	3,000%	-0,462%	32	63.968,52	-	63.968,52	-	23.988.462,87	-	0,81593411	
29/06/2020	27/07/2020	28/07/2020	23.988.462,87	-	3,000%	-0,504%	29	57.970,92	-	57.970,92	-	23.988.462,87	-	0,81593411	
28/07/2020	27/08/2020	28/08/2020	23.988.462,87	-	3,000%	-0,513%	31	61.969,32	-	61.969,32	-	23.988.462,87	-	0,81593411	



3.5 Class C Notes

Interest Period			Payment Date	Before payments		Accrued			Payments			Additional Subscription Payment	After payments		
				Outstanding Principal	Unpaid Interest	Margin	Days	Accrued Interest	Principal	Interest	Variable Return		Outstanding Principal	Unpaid Interest	Pool factor
23/11/2018	27/12/2018	28/12/2018	5.971.899,20	-	6,000%	35	34.840,00	-	-	-	16.659.318,43	22.631.217,63	34.840,00	0,28289022	
28/12/2018	27/01/2019	28/01/2019	22.631.217,63	34.840,00	6,000%	31	116.928,00	-	-	-	-	22.631.217,63	151.768,00	0,28289022	
28/01/2019	27/02/2019	28/02/2019	22.631.217,63	151.768,00	6,000%	31	116.928,00	-	-	-	-	22.631.217,63	268.696,00	0,28289022	
28/02/2019	27/03/2019	28/03/2019	22.631.217,63	268.696,00	6,000%	28	105.616,00	-	-	-	10.346.390,63	32.977.608,27	374.312,00	0,41222010	
28/03/2019	28/04/2019	29/04/2019	32.977.608,27	374.312,00	6,000%	32	175.880,00	-	-	-	-	32.977.608,27	550.192,00	0,41222010	
29/04/2019	27/05/2019	28/05/2019	32.977.608,27	550.192,00	6,000%	29	159.392,00	-	-	-	9.784.274,67	42.761.882,94	709.584,00	0,53452354	
28/05/2019	27/06/2019	28/06/2019	42.761.882,94	709.584,00	6,000%	31	220.936,00	-	-	-	3.378.715,44	46.140.598,37	930.520,00	0,57675747	
28/06/2019	28/07/2019	29/07/2019	46.140.598,37	930.520,00	6,000%	31	238.392,00	-	-	-	-	46.140.598,37	1.168.912,00	0,57675747	
29/07/2019	27/08/2019	28/08/2019	46.140.598,37	1.168.912,00	6,000%	30	230.704,00	-	-	-	-	46.140.598,37	1.399.616,00	0,57675747	
28/08/2019	29/09/2019	30/09/2019	46.140.598,37	1.399.616,00	6,000%	33	253.776,00	-	-	-	5.968.800,01	52.109.398,39	1.653.392,00	0,65136747	
30/09/2019	27/10/2019	28/10/2019	52.109.398,39	1.653.392,00	6,000%	28	243.176,00	-	-	-	2.273.844,05	54.383.242,43	1.896.568,00	0,67979053	
28/10/2019	27/11/2019	28/11/2019	54.383.242,43	1.896.568,00	6,000%	31	280.984,00	-	-	-	0,00	54.383.242,43	2.177.552,00	0,67979053	
28/11/2019	29/12/2019	30/12/2019	54.383.242,43	2.177.552,00	6,000%	32	290.040,00	-	-	-	9.101.638,41	63.484.880,84	2.467.592,00	0,79356101	
30/12/2019	27/01/2020	28/01/2020	63.484.880,84	2.467.592,00	6,000%	29	306.840,00	-	-	-	-	63.484.880,84	2.774.432,00	0,79356101	
28/01/2020	27/02/2020	28/02/2020	63.484.880,84	2.774.432,00	6,000%	31	328.008,00	-	-	-	-	63.484.880,84	3.102.440,00	0,79356101	
28/02/2020	29/03/2020	30/03/2020	63.484.880,84	3.102.440,00	6,000%	31	328.008,00	-	-	-	9.137.841,04	72.622.721,88	3.430.448,00	0,90778402	
30/03/2020	27/04/2020	28/04/2020	72.622.721,88	3.430.448,00	6,000%	29	351.008,00	-	808.763,95	-	-	72.622.721,88	2.972.692,05	0,90778402	
28/04/2020	27/05/2020	28/05/2020	72.622.721,88	2.972.692,05	6,000%	30	363.112,00	-	-	-	3.886.814,94	76.509.536,81	3.335.804,05	0,95636921	
28/05/2020	28/06/2020	29/06/2020	76.509.536,81	3.335.804,05	6,000%	32	408.048,00	-	849.381,78	-	-	76.509.536,81	2.894.470,27	0,95636921	
29/06/2020	27/07/2020	28/07/2020	76.509.536,81	2.894.470,27	6,000%	29	369.800,00	-	2.328.891,10	246.086,78	-	76.509.536,81	935.379,17	0,95636921	
28/07/2020	27/08/2020	28/08/2020	76.509.536,81	935.379,17	6,000%	31	395.296,00	-	21.368,27	-	-	76.509.536,81	1.309.306,90	0,95636921	





**4. Collections and Recoveries - Aggregate Portfolio**

Collection Period		Instalments		Prepayments		Recoveries		Default interest/penalties	Payment under the Transfer and Servicing Agreement	Payment under the Warrenty and Indemnity Agreement	Total proceeds	Receivables purchased by the originator	Total Collections and Recoveries
		Principal	Interest	Principal	Interest	Principal	Interest						
28/09/2018	30/11/2018	395.083,81	130.934,49	30.358,71	323,51	-	-	-	-	-	556.700,52	-	556.700,52
01/12/2018	31/12/2018	256.747,03	55.294,32	40.706,15	473,42	-	-	-	-	-	353.220,92	98.718,77	451.939,69
01/01/2019	31/01/2019	615.908,68	407.620,38	115.651,76	1.360,51	-	-	-	-	-	1.140.541,33	99.610,95	1.240.152,28
01/02/2019	28/02/2019	685.182,21	452.609,26	302.650,91	3.077,80	-	-	-	-	-	1.443.520,18	-	1.443.520,18
01/03/2019	31/03/2019	1.353.807,13	855.548,16	276.233,82	2.790,24	-	-	-	-	-	2.488.379,35	-	2.488.379,35
01/04/2019	30/04/2019	1.199.902,02	731.582,54	81.568,33	9.063,00	-	-	-	-	-	2.022.115,89	112.137,87	2.134.253,76
01/05/2019	31/05/2019	1.390.926,79	877.059,91	337.518,24	2.243,18	-	-	-	-	-	2.607.748,12	-	2.607.748,12
01/06/2019	30/06/2019	1.511.126,06	962.621,19	238.128,25	1.429,04	-	-	-	-	-	2.713.304,54	-	2.713.304,54
01/07/2019	31/07/2019	1.563.578,47	1.115.711,75	397.875,77	3.214,17	-	-	-	-	-	3.080.380,16	737.243,30	3.817.623,46
01/08/2019	31/08/2019	1.604.067,37	892.900,09	1.298.128,87	84.788,12	-	-	-	-	-	3.879.884,45	-	3.879.884,45
01/09/2019	30/09/2019	1.678.923,98	990.103,25	347.823,17	31.090,16	-	-	-	-	-	3.047.940,56	-	3.047.940,56
01/10/2019	31/10/2019	2.095.819,07	1.247.035,79	913.932,35	85.216,35	-	-	-	-	-	4.342.003,56	43.884,18	4.385.887,74
01/11/2019	30/11/2019	1.927.286,57	1.221.584,44	604.385,62	46.461,74	-	-	-	-	-	3.799.718,37	-	3.799.718,37
01/12/2019	31/12/2019	2.068.684,43	1.293.430,67	447.230,56	4.517,48	-	-	-	-	-	3.813.863,14	131.642,98	3.945.506,12
01/01/2020	31/01/2020	2.133.415,00	1.690.491,73	781.282,66	9.710,49	59.039,97	129,50	-	-	-	4.674.069,35	54.126,25	4.728.195,60
01/02/2020	29/02/2020	2.144.448,64	1.400.747,03	704.982,81	8.288,49	8.795,32	168,35	-	-	-	4.267.430,64	-	4.267.430,64
01/03/2020	31/03/2020	2.299.781,03	1.464.169,84	888.672,54	7.925,15	-	-	-	-	-	4.660.548,56	255.063,40	4.915.611,95
01/04/2020	30/04/2020	2.571.984,06	1.464.051,11	989.382,86	9.463,58	51.683,73	1.052,55	-	-	-	5.087.617,89	-	5.087.617,89
01/05/2020	31/05/2020	2.309.337,49	1.608.648,65	1.003.268,91	77.392,97	164.470,26	3.451,94	-	-	-	5.166.570,22	63.142,41	5.229.712,63
01/06/2020	30/06/2020	2.604.523,92	1.677.295,17	965.457,21	1.558,96	28.487,73	118,14	-	-	-	5.277.441,13	-	5.277.441,13
01/07/2020	31/07/2020	2.954.836,30	2.195.861,38	2.028.815,77	136.173,41	11.149,28	1.083,80	-	-	-	7.327.919,94	230.557,18	7.558.477,12



4. Collections and Recoveries - ViViBanca Portfolio

Collection Period		Instalments		Prepayments		Recoveries		Default interest/penalties	Payment under the Transfer and Servicing Agreement	Payment under the Warranty and Indemnity Agreement	Total proceeds	Receivables purchased by the originator	Total Collections and Recoveries
		Principal	Interest	Principal	Interest	Principal	Interest						
28/09/2018	30/11/2018	395.083,81	130.934,49	30.358,71	323,51	-	-	-	-	-	556.700,52	-	556.700,52
01/12/2018	31/12/2018	256.747,03	55.294,32	40.706,15	473,42	-	-	-	-	-	353.220,92	98.718,77	451.939,69
01/01/2019	31/01/2019	615.908,68	407.620,38	115.651,76	1.360,51	-	-	-	-	-	1.140.541,33	99.610,95	1.240.152,28
01/02/2019	28/02/2019	685.182,21	452.609,26	302.650,91	3.077,80	-	-	-	-	-	1.443.520,18	-	1.443.520,18
01/03/2019	31/03/2019	719.927,42	467.961,67	276.233,82	2.790,24	-	-	-	-	-	1.466.913,15	-	1.466.913,15
01/04/2019	30/04/2019	741.386,09	430.497,58	81.568,33	9.063,00	-	-	-	-	-	1.262.515,00	112.137,87	1.374.652,87
01/05/2019	31/05/2019	738.686,71	470.963,42	337.518,24	2.243,18	-	-	-	-	-	1.549.411,55	-	1.549.411,55
01/06/2019	30/06/2019	897.351,53	588.233,01	238.128,25	1.429,04	-	-	-	-	-	1.725.141,83	-	1.725.141,83
01/07/2019	31/07/2019	1.074.757,07	826.559,35	397.875,77	3.214,17	-	-	-	-	-	2.302.406,36	737.243,30	3.039.649,66
01/08/2019	31/08/2019	1.017.434,85	595.650,22	479.696,25	41.712,72	-	-	-	-	-	2.134.494,04	-	2.134.494,04
01/09/2019	30/09/2019	1.031.505,87	659.528,43	218.600,89	24.288,99	-	-	-	-	-	1.933.924,18	-	1.933.924,18
01/10/2019	31/10/2019	1.416.994,14	865.324,65	634.660,55	70.517,84	-	-	-	-	-	2.987.497,18	43.884,18	3.031.381,36
01/11/2019	30/11/2019	1.367.369,97	909.758,07	442.059,93	37.918,28	-	-	-	-	-	2.757.106,25	-	2.757.106,25
01/12/2019	31/12/2019	1.427.974,75	963.788,89	447.230,56	4.517,48	-	-	-	-	-	2.843.511,68	131.642,98	2.975.154,66
01/01/2020	31/01/2020	1.553.932,06	1.353.030,59	451.038,30	2.332,87	59.039,97	129,50	-	-	-	3.419.503,29	54.126,25	3.473.629,54
01/02/2020	29/02/2020	1.591.029,99	1.099.198,18	405.009,67	3.715,37	-	-	-	-	-	3.098.953,21	-	3.098.953,21
01/03/2020	31/03/2020	1.662.027,23	1.126.255,97	632.528,26	5.744,45	-	-	-	-	-	3.426.555,91	235.549,42	3.662.105,33
01/04/2020	30/04/2020	1.997.457,00	1.160.056,13	637.225,33	4.933,65	39.336,84	1.026,43	-	-	-	3.840.035,38	-	3.840.035,38
01/05/2020	31/05/2020	1.816.851,52	1.352.637,96	363.456,59	73.055,25	6.895,38	138,49	-	-	-	3.613.035,19	63.142,41	3.676.177,60
01/06/2020	30/06/2020	1.972.103,79	1.334.381,20	834.670,44	676,78	28.487,73	118,14	-	-	-	4.170.438,08	-	4.170.438,08
01/07/2020	31/07/2020	2.363.147,05	1.855.282,25	796.092,02	77.383,53	11.149,28	1.083,80	-	-	-	5.104.137,93	230.557,18	5.334.695,11



4. Collections and Recoveries - Legion Portfolio

Collection Period		Instalments		Prepayments		Recoveries		Default interest/penalties	Payment under the Transfer and Servicing Agreement	Payment under the Warranty and Indemnity Agreement	Total proceeds	Receivables purchased by the originator	Total Collections and Recoveries
		Principal	Interest	Principal	Interest	Principal	Interest						
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	633.879,71	387.586,49	-	-	-	-	-	-	-	1.021.466,20	-	1.021.466,20
01/04/2019	30/04/2019	458.515,93	301.084,96	-	-	-	-	-	-	-	759.600,89	-	759.600,89
01/05/2019	31/05/2019	652.240,08	406.096,49	-	-	-	-	-	-	-	1.058.336,57	-	1.058.336,57
01/06/2019	30/06/2019	613.774,53	374.388,18	-	-	-	-	-	-	-	988.162,71	-	988.162,71
01/07/2019	31/07/2019	488.821,40	289.152,40	-	-	-	-	-	-	-	777.973,80	-	777.973,80
01/08/2019	31/08/2019	586.632,52	297.249,87	818.432,62	43.075,40	-	-	-	-	-	1.745.390,41	-	1.745.390,41
01/09/2019	30/09/2019	647.418,11	330.574,82	129.222,28	6.801,17	-	-	-	-	-	1.114.016,38	-	1.114.016,38
01/10/2019	31/10/2019	678.824,93	381.711,14	279.271,79	14.698,52	-	-	-	-	-	1.354.506,38	-	1.354.506,38
01/11/2019	30/11/2019	559.916,60	311.826,37	162.325,69	8.543,46	-	-	-	-	-	1.042.612,12	-	1.042.612,12
01/12/2019	31/12/2019	640.709,68	329.641,78	-	-	-	-	-	-	-	970.351,46	-	970.351,46
01/01/2020	31/01/2020	579.482,94	337.461,14	330.244,36	7.377,62	-	-	-	-	-	1.254.566,06	-	1.254.566,06
01/02/2020	29/02/2020	553.418,65	301.548,85	299.973,14	4.573,12	8.795,32	168,35	-	-	-	1.168.477,43	-	1.168.477,43
01/03/2020	31/03/2020	637.753,80	337.913,87	256.144,28	2.180,69	-	-	-	-	-	1.233.992,64	19.513,98	1.253.506,62
01/04/2020	30/04/2020	574.527,06	303.994,98	352.157,53	4.529,93	12.346,89	26,12	-	-	-	1.247.582,51	-	1.247.582,51
01/05/2020	31/05/2020	492.485,97	256.010,69	639.812,32	4.337,72	157.574,88	3.313,45	-	-	-	1.553.535,03	-	1.553.535,03
01/06/2020	30/06/2020	632.420,13	342.913,97	130.786,77	882,18	-	-	-	-	-	1.107.003,05	-	1.107.003,05
01/07/2020	31/07/2020	591.689,25	340.579,13	1.232.723,75	58.789,88	-	-	-	-	-	2.223.782,01	-	2.223.782,01



5. Issuer Available Funds

Collection Period	all Collections received or recovered by the Issuer in relation to the immediately preceding Collection Period in respect of the Receivables sold by the Seller and by Legion SPV *	any other amount received by the Issuer (including any adjustment of the Purchase Price paid to the Issuer pursuant to the Master Transfer Agreement, any proceeds deriving from the repurchase of individual Receivables pursuant to the Master Transfer Agreement and the Warranty and Indemnity Agreement and the proceeds deriving from any Limited Recourse Loan advanced or indemnity paid by the Seller pursuant to the Warranty and Indemnity Agreement) in respect of the Receivables sold by the Seller, and (2) any other amount received by the Issuer	all amounts of interest, premium or other profit received from any Eligible Investments (preceding Eligible Investments Maturity Date) using funds standing to the credit of the Collection Account and the Cash Reserve Account	all amounts on account of interest, premium or other profit received from any Eligible Investments using funds standing to the credit of the Prepayment Reserve Account	the Cash Reserve Amount as at the immediately preceding Payment Date	** an amount equal to the difference (if positive) between the Prepayment Reserve Amount and the Prepayment Reserve Required Amount as at such Payment Date (such amount will be only available to repay principal on the Class C Notes, not to pay any other amount due by the Issuer)	*** the Prepayment Reserve Amount as at such Payment Date (such amount will be only available to repay principal on the Class C Notes, not to pay any other amount due by the Issuer)	all amounts of interest accrued on accounts	any amount credited to the Collection Account to item (viii) (B) of the Pre-Acceleration Priority of Payments on any preceding Payment Date during the Ramp-up Period	any amount credited to the Collection Account pursuant to item (xii) of the Pre-Acceleration Priority of Payments on any preceding Payment Date	any amount credited to the Collection Account pursuant to item (xvi) of the Pre-Acceleration Priority of Payments or (xii) of the Post-Acceleration Priority of Payments on any preceding Payment Date	**** the proceeds deriving from the sale, if any, of the Aggregate Portfolio	the Issuer Available Funds not applied in full on the immediately preceding Payment Date due to the failure of the deliver the Servicer's Report	any other amount received by the Issuer from any Transaction Party
28/09/2018	30/11/2018	566,700.52	-	-	488,039.87	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	353,220.92	98,718.77	-	1,857,103.88	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	1,140,541.33	99,610.95	-	1,857,103.88	-	-	-	386,542.42	-	-	-	-	-
01/02/2019	28/02/2019	1,443,520.18	-	-	1,857,103.88	-	-	-	1,399,098.34	-	-	-	-	-
01/03/2019	31/03/2019	2,488,379.35	-	-	3,231,987.81	-	-	-	2,782,874.24	-	-	-	-	-
01/04/2019	30/04/2019	2,022,115.89	112,137.87	-	1,857,083.87	-	-	-	5,744,967.25	-	-	-	-	-
01/05/2019	31/05/2019	2,607,748.12	-	-	3,765,867.30	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	2,713,304.54	-	-	4,055,049.16	-	-	-	970,648.50	-	-	-	-	-
01/07/2019	31/07/2019	3,080,380.16	737,243.30	-	4,055,049.16	-	-	-	2,924,474.78	-	-	-	-	-
01/08/2019	31/08/2019	3,879,884.45	-	-	4,055,049.16	-	-	-	6,039,458.50	-	-	-	-	-
01/09/2019	30/09/2019	3,047,940.56	-	-	4,685,689.11	-	-	-	2,351,645.11	-	-	-	-	-
01/10/2019	31/10/2019	4,342,003.56	43,884.18	-	4,939,435.52	-	-	-	3,601,751.87	-	-	-	-	-
01/11/2019	30/11/2019	3,799,718.37	-	-	4,939,435.52	-	-	-	6,475,691.72	-	-	-	-	-
01/12/2019	31/12/2019	3,813,863.14	131,642.98	-	5,557,555.79	-	-	-	3,601,751.87	-	-	-	-	-
01/01/2020	31/01/2020	4,674,069.35	54,126.25	-	5,557,555.79	-	-	-	5,604,695.55	-	-	-	-	-
01/02/2020	29/02/2020	4,267,430.64	4,400.00	-	5,557,555.79	-	-	-	7,716,177.54	-	-	-	-	-
01/03/2020	31/03/2020	4,660,548.56	255,063.40	-	6,171,657.35	-	-	-	3,601,751.87	-	-	-	-	-
01/04/2020	30/04/2020	5,087,617.89	-	-	6,171,657.35	-	-	-	6,123,652.96	-	-	-	-	-
01/05/2020	31/05/2020	5,166,570.22	63,142.41	-	6,442,615.69	-	-	-	3,601,751.87	-	-	-	-	-
01/06/2020	30/06/2020	5,277,441.13	-	-	6,216,191.82	246,086.78	-	-	-	-	-	-	-	-
01/07/2020	31/07/2020	7,327,919.94	230,557.18	-	6,067,119.80	24,126.45	-	-	-	-	-	-	-	-

\* excluding (i) any Collection to be returned to the Seller outside the Priority of Payments pursuant to the Master Transfer Agreement if, prior to the payment of the relevant Purchase Price, the Issuer becomes aware that a Purchase Termination Event has occurred or re-transfers to the Seller a Non-Compliant Receivable, (ii) any Collection to be returned to the Servicer outside the Priority of Payments pursuant to the Servicing Agreement to the extent that written notice of the sums erroneously transferred to the Issuer has been given within the Collection Period on which the relevant error occurred, and (iii) any Collection to be applied to repay any Limited Recourse Loan advanced by the Seller pursuant to the Warranty and Indemnity Agreement.

\*\* during the Amortisation Period, up to (but excluding) the earlier of (i) the Payment Date following the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event, and (ii) the Payment Date on which the Senior Notes and the Mezzanine Notes will be redeemed in full and/or cancelled.

\*\*\* on the earlier of (i) the Payment Date following the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event, and (ii) the Payment Date on which the Senior Notes and the Mezzanine Notes will be redeemed in full and/or cancelled

\*\*\*\* following the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event or in case of early redemption of the Notes pursuant to Condition 7(d); 7(e)



6. Pre-Acceleration Priority of Payments

Payment Date	Expenses	Retention Amount	Cost, Fee and Expenses to the Representative of the Noteholders	Fees, costs, expenses etc. paid by Servicer, Back-Up Servicer, Corporate Servicer, Stichting Corporate Services Provider, Account Bank, Calculation Agent, Paying Agent	firstly to pari passu and pro rata, interest due and payable on the Class A1 Notes, Class A2 Notes (or the Class A2-R Notes, as applicable), Class A3 Notes	secondly, any Class A Additional Interest Amount due and payable on the Class A1 Notes, Class A2 Notes (or the Class A2-R Notes, as applicable)	pari passu and pro rata, interest due and payable on the Class B Notes	Cash Reserve Account up to the Cash Reserve Required Amount	* (A) firstly to pay to the Seller (or Legion SPV, as the case may be) the Purchase Price (exclusive of the Additional Purchase Price Component) for the relevant Subsequent Portfolio purchased on the immediately preceding Transfer Date	** (B) secondly to credit the Collateral Integration Amount to the Collection Account	the Class A1, A2 (or the A2-R, as applicable), A3 Principal Payment Amount due and payable on the Class A1, A2 (or A2-R, as applicable) A3 Notes	the Class B Principal Payment Amount due and payable on the Class B Notes	to pay, pari passu and pro rata, the remaining portion of the relevant Additional Purchase Price Component	** any remaining Issuer Available Funds to the Collection Account (other than the amounts under items (d), (f) and (j) of the definition of Issuer Available Funds)	any indemnities due and payable to the Arranger and the Class A Notes Subscribers (other than VivBanca)	any other amount due and payable by the Issuer under the Transaction Documents	any interest due and payable on the Class C Notes	the Class C Principal Payment Amount (except for the Cancellation Date, up to an amount that makes the aggregate Principal Amount Outstanding of Class C Notes not lower than Euro 1,000)	the Class C Variable Return (if any) on the Class C Notes
28/12/2018	125.080,30	27.940,63	467,94	14.853,16	9.462,70	-	5.300,82	488.039,87	373.594,97	-	-	-	-	-	-	-	-	-	-
28/01/2019	-	5.454,58	406,66	9.482,55	32.190,04	-	17.863,44	1.857.103,88	-	386.542,42	-	-	-	-	-	-	-	-	-
28/02/2019	161.600,00	603,98	406,66	15.074,42	32.047,86	-	17.863,44	1.857.103,88	-	1.399.096,34	-	-	-	-	-	-	-	-	-
28/03/2019	103,70	-	406,66	14.210,84	28.888,36	-	16.134,72	1.857.103,88	-	2.782.874,24	-	-	-	-	-	-	-	-	-
29/04/2019	53.767,80	6.763,01	406,66	116.845,16	57.437,84	-	32.090,10	1.857.083,87	-	5.744.967,25	633.879,71	-	-	-	-	-	-	-	-
28/05/2019	1.150,83	16,00	406,66	20.788,91	51.813,81	-	29.082,48	3.231.987,81	4.318.559,81	-	-	458.515,93	-	-	-	-	-	-	-
28/06/2019	-	8.120,00	406,66	43.067,78	63.824,44	-	36.223,74	3.765.967,30	-	970.648,50	652.240,08	-	-	-	-	-	-	-	-
29/07/2019	3.789,00	2.950,80	406,66	33.610,27	65.942,02	-	39.004,98	4.055.049,16	-	2.924.474,78	613.774,53	-	-	-	-	-	-	-	-
28/08/2019	10.646,90	408,90	406,66	102.989,42	61.619,80	-	37.746,66	4.055.049,16	-	6.039.458,50	488.821,40	-	-	-	-	-	-	-	-
30/09/2019	598.311,51	9,00	406,66	36.167,20	65.557,87	-	41.521,62	4.055.049,16	3.449.613,46	2.351.645,11	596.111,54	-	-	-	-	-	-	-	-
28/10/2019	41,20	1.220,00	406,66	38.045,21	56.916,71	-	40.710,18	4.685.689,11	-	3.601.751,87	1.114.016,38	-	-	-	-	-	-	-	-
28/11/2019	8,50	-	406,66	41.414,09	68.101,86	-	47.510,40	4.939.435,52	-	6.475.691,72	1.354.506,38	-	-	-	-	-	-	-	-
30/12/2019	7.606,00	36.853,20	406,66	41.125,47	69.062,03	-	49.045,08	4.939.435,52	3.986.600,80	3.601.751,87	875.525,83	-	-	-	-	-	-	-	-
28/01/2020	1.723,20	10.059,38	406,66	44.272,71	70.186,69	-	50.009,40	5.557.555,79	-	5.604.695,55	708.311,35	-	1.057.593,05	-	-	-	-	-	-
28/02/2020	587,11	12.129,80	406,66	49.178,08	75.044,69	-	53.458,02	5.557.555,79	-	7.716.177,54	943.509,06	-	1.482.400,19	-	-	-	-	-	-
30/03/2020	61.020,26	-	406,66	44.022,88	68.763,60	-	53.458,02	5.557.555,79	6.207.472,74	4.232.526,50	928.037,90	-	392.299,62	-	-	-	-	-	-
28/04/2020	300,00	500,28	406,66	47.931,92	79.444,24	-	55.533,66	6.171.657,35	-	6.123.652,96	956.721,27	-	444.108,88	-	-	-	808.763,95	-	-
28/05/2020	32.085,62	973,98	406,66	47.205,91	87.619,44	-	57.447,60	6.171.657,35	5.268.186,48	3.601.751,87	997.222,68	-	425.315,31	-	-	-	-	-	-
29/06/2020	1.536,70	152,90	406,66	47.531,77	184.946,21	-	63.968,52	6.216.191,82	-	-	7.453.610,92	-	456.352,91	-	-	-	849.381,78	-	-
28/07/2020	1.294,30	177,00	406,66	50.052,56	153.790,88	-	57.970,92	6.067.119,60	-	-	2.349.160,21	-	484.769,72	-	-	-	2.328.891,10	-	246.086,78
28/08/2020	2.271,35	75,00	406,66	51.340,47	160.906,52	-	61.969,32	6.020.136,40	-	-	6.832.649,72	-	474.473,01	-	-	-	21.368,27	-	24.126,45

\* Out of the Issuer Available Funds exclusive of the Issuer Available Funds under items (a)(2) and (b)(2) of the relevant definition, during the Ramp-up Period

\*\* If the Cash Trapping Condition is met



**7. Cash Reserve Required Amount**

Payment Date	During the Ramp-up Period			During the Amortisation Period		Cash Reserve Required Amount
	an amount equal to the aggregate of			an amount equal to the higher of		
	Cash Reserve Initial Amount	Cumulative Increase Amount	Cash Reserve Increase Amount	2% of the aggregate Principal Amount Outstanding of the Class A Notes and the Class B Notes before payments to be made on such Payment Date or, if lower, the aggregate of Ramp-Up Period	1% of the aggregate of the Cash Reserve Initial Amount and any Cash Reserve Increase Amount paid prior to, or due to be paid on, such Payment Date	
28/12/2018	488.039,87	-	1.369.064,01			1.857.103,88
28/01/2019	488.039,87	1.369.064,01	-			1.857.103,88
28/02/2019	488.039,87	1.369.064,01	-			1.857.103,88
28/03/2019	488.039,87	1.369.064,01	1.374.883,93			3.231.987,81
29/04/2019	488.039,87	2.743.947,94	-			3.231.987,81
28/05/2019	488.039,87	2.743.947,94	533.879,49			3.765.867,30
28/06/2019	488.039,87	3.277.827,43	289.181,86			4.055.049,16
29/07/2019	488.039,87	3.567.009,29	-			4.055.049,16
28/08/2019	488.039,87	3.567.009,29	-			4.055.049,16
30/09/2019	488.039,87	3.567.009,29	630.639,96			4.685.689,12
28/10/2019	488.039,87	4.197.649,25	253.746,41			4.939.435,53
28/11/2019	488.039,87	4.451.395,66	-			4.939.435,53
30/12/2019	488.039,87	4.451.395,66	618.120,27			5.557.555,80
28/01/2020	488.039,87	5.069.515,93	-			5.557.555,80
28/02/2020	488.039,87	5.069.515,93	-			5.557.555,80
30/03/2020	488.039,87	5.069.515,93	614.101,56			6.171.657,36
28/04/2020	488.039,87	5.683.617,49	-			6.171.657,36
28/05/2020	488.039,87	5.683.617,49	270.958,34			6.442.615,70
29/06/2020	488.039,87	5.954.575,83	-	6.216.191,82	64.426,16	6.216.191,82
28/07/2020	488.039,87	5.954.575,83	-	6.067.119,60	62.161,92	6.067.119,60
28/08/2020	488.039,87	5.954.575,83	-	6.020.136,40	60.671,20	6.020.136,40



**8. Notes Additional Subscription Payment Amount**

Payment Date	Purchase Price of the Subsequent Portfolio	Class A1 Notes Additional Subscription Payment Amount	Class A2/A2-R Notes Additional Subscription Payment Amount	Class A3 Notes Additional Subscription Payment Amount	Class B Notes Additional Subscription Payment Amount	Class C Notes Additional Subscription Payment Amount
28/12/2018	73.177.340,21	31.677.810,76	31.677.810,76	-	5.097.578,74	16.659.318,43
28/01/2019	-	-	-	-	-	-
28/02/2019	-	-	-	-	-	-
28/03/2019	73.132.124,18	52.650.000,00	-	13.756.822,15*	5.119.248,69	10.346.390,63
29/04/2019	-	-	-	-	-	-
28/05/2019	32.716.405,27	12.353.062,78	12.353.062,78	-	1.987.849,18	9.784.274,67
28/06/2019	15.382.013,73	6.691.175,97	6.691.175,97	-	1.076.740,96	3.378.715,44
29/07/2019	-	-	-	-	-	-
28/08/2019	-	-	-	-	-	-
30/09/2019	36.994.292,23	14.591.935,26	14.591.935,26	-	2.348.127,51	5.968.800,01
28/10/2019	13.497.149,23	5.871.259,92	5.871.259,92	-	944.800,45	2.273.844,05
28/11/2019	-	-	-	-	-	-
30/12/2019	36.865.238,35	14.302.250,83	14.302.250,83	-	2.301.511,63	9.101.638,41
28/01/2020	-	-	-	-	-	-
28/02/2020	-	-	-	-	-	-
30/03/2020	38.872.449,51	14.209.264,89	14.209.264,89	-	2.286.548,37	9.137.841,04
28/04/2020	-	-	-	-	-	-
28/05/2020	19.680.864,07	6.269.514,75	6.269.514,75	-	1.008.887,43	3.886.814,94
29/06/2020	-	-	-	-	-	-
28/07/2020	-	-	-	-	-	-
28/08/2020	-	-	-	-	-	-

\* of which: € 2.782.874,27 as transitional component







**9. Collateral Portfolio - Vivibanca Portfolio**

Collection Period		Collateral Receivables (excluding Default Receivables)				
		Outstanding Principal not yet due (A)	Principal Instalments due and unpaid (B)	Outstanding Principal Due (C) =(A) + (B)	Unpaid Interest Instalment (D)	Total (E) = (C) + (D)
28/09/2018	30/11/2018	25.389.257,29	144.866,64	25.534.123,93	70.237,67	25.604.361,60
01/12/2018	31/12/2018	97.921.035,82	394.736,81	98.315.772,63	263.032,32	98.578.804,95
01/01/2019	31/01/2019	97.000.505,42	484.734,12	97.485.239,54	313.119,42	97.798.358,96
01/02/2019	28/02/2019	95.994.514,84	502.891,58	96.497.406,42	319.989,49	96.817.395,91
01/03/2019	31/03/2019	95.004.885,35	496.359,83	95.501.245,18	307.624,00	95.808.869,18
01/04/2019	30/04/2019	94.070.729,99	498.387,57	94.569.117,56	307.851,67	94.876.969,23
01/05/2019	31/05/2019	125.604.468,61	604.849,27	126.209.317,88	389.528,84	126.598.846,72
01/06/2019	30/06/2019	139.762.398,61	693.453,22	140.455.851,83	454.930,59	140.910.782,42
01/07/2019	31/07/2019	137.614.064,68	643.787,96	138.257.852,64	420.819,89	138.678.672,53
01/08/2019	31/08/2019	136.080.343,64	680.377,90	136.760.721,54	435.334,07	137.196.055,61
01/09/2019	30/09/2019	171.643.875,11	861.031,90	172.504.907,01	558.642,09	173.063.549,10
01/10/2019	31/10/2019	183.051.002,87	856.404,66	183.907.407,53	566.765,05	184.474.172,58
01/11/2019	30/11/2019	181.111.301,75	904.253,69	182.015.555,44	590.164,63	182.605.720,07
01/12/2019	31/12/2019	215.955.767,66	922.082,45	216.877.850,11	619.386,63	217.497.236,74
01/01/2020	31/01/2020	213.763.911,45	1.002.456,67	214.766.368,12	652.130,24	215.418.498,36
01/02/2020	29/02/2020	211.604.480,52	1.068.840,53	212.673.321,05	684.741,62	213.358.062,67
01/03/2020	31/03/2020	247.835.297,53	1.188.571,94	249.023.869,47	770.102,75	249.793.972,22
01/04/2020	30/04/2020	245.099.487,95	1.178.096,13	246.277.584,08	757.246,40	247.034.830,48
01/05/2020	31/05/2020	262.111.855,58	1.318.340,04	263.430.195,62	839.187,25	264.269.382,87
01/06/2020	30/06/2020	259.084.505,60	1.347.766,23	260.432.271,83	846.117,37	261.278.389,20
01/07/2020	31/07/2020	256.037.926,39	1.016.365,98	257.054.292,37	667.558,58	257.721.850,95



9. Collateral Portfolio - Legion Portfolio

Collection Period		Collateral Receivables (excluding Default Receivables)				
		Outstanding Principal not yet due (A)	Principal Instalments due and unpaid (B)	Outstanding Principal Due (C) =(A) + (B)	Unpaid Interest Instalment (D)	Total (E) = (C) + (D)
28/09/2018	30/11/2018	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-
01/03/2019	31/03/2019	71.775.205,80	474.664,07	72.249.869,87	272.159,50	72.522.029,37
01/04/2019	30/04/2019	71.187.563,96	603.789,98	71.791.353,94	339.164,44	72.130.518,38
01/05/2019	31/05/2019	70.591.660,46	547.453,40	71.139.113,86	294.337,02	71.433.450,88
01/06/2019	30/06/2019	69.990.038,16	535.301,17	70.525.339,33	279.667,11	70.805.006,44
01/07/2019	31/07/2019	69.386.407,72	650.110,21	70.036.517,93	346.590,84	70.383.108,77
01/08/2019	31/08/2019	67.961.097,78	660.875,99	68.621.973,77	350.049,04	68.972.022,81
01/09/2019	30/09/2019	67.218.233,90	597.985,54	67.816.219,44	312.415,12	68.128.634,56
01/10/2019	31/10/2019	66.354.183,93	513.417,81	66.867.601,74	254.217,64	67.121.819,38
01/11/2019	30/11/2019	65.557.496,95	548.339,87	66.105.836,82	267.303,39	66.373.140,21
01/12/2019	31/12/2019	64.839.603,01	557.922,47	65.397.525,48	264.175,25	65.661.700,73
01/01/2020	31/01/2020	63.881.560,66	572.256,26	64.453.816,92	264.964,95	64.718.781,87
01/02/2020	29/02/2020	62.926.796,96	607.777,38	63.534.574,34	281.608,47	63.816.182,81
01/03/2020	31/03/2020	62.017.745,03	560.108,04	62.577.853,07	253.083,27	62.830.936,34
01/04/2020	30/04/2020	61.027.450,60	565.526,68	61.592.977,28	251.706,31	61.844.683,59
01/05/2020	31/05/2020	59.794.823,17	636.065,72	60.430.888,89	289.873,57	60.720.762,46
01/06/2020	30/06/2020	58.980.359,69	562.068,91	59.542.428,60	242.612,59	59.785.041,19
01/07/2020	31/07/2020	57.169.399,97	504.250,76	57.673.650,73	216.259,80	57.889.910,53



10.1 Portfolio performance - Arrears and Delinquent Receivables - Aggregate Portfolio

Collection Period		Number of loans								Outstanding Principal							
		1 instalment in arrears	2 instalments in arrears	3 instalments in arrears	4 instalments in arrears	5 instalments in arrears	6 instalments in arrears	7 instalments in arrears	TOTAL	1 instalment in arrears	2 instalments in arrears	3 instalments in arrears	4 instalments in arrears	5 instalments in arrears	6 instalments in arrears	7 instalments in arrears	TOTAL
28/09/2018	30/11/2018	71	19	-	-	-	-	-	90	1.324.694,61	439.339,56	-	-	-	-	-	1.764.034,17
01/12/2018	31/12/2018	68	22	4	-	-	-	-	94	1.141.325,09	428.879,92	121.899,42	-	-	-	-	1.692.104,43
01/01/2019	31/01/2019	362	10	6	1	-	-	-	379	6.749.420,26	170.424,35	136.143,32	5.368,02	-	-	-	7.061.355,95
01/02/2019	28/02/2019	314	101	5	2	1	-	-	423	5.495.326,85	1.761.717,55	120.974,66	45.147,44	5.368,02	-	-	7.428.534,52
01/03/2019	31/03/2019	249	130	43	1	2	-	-	426	4.037.175,73	2.547.861,40	810.185,24	31.344,68	45.147,44	5.368,02	-	7.477.082,51
01/04/2019	30/04/2019	1.143	122	71	14	1	-	-	1.351	20.183.764,53	2.053.751,50	1.542.896,26	232.835,72	10.804,31	-	-	24.024.052,32
01/05/2019	31/05/2019	717	125	47	22	10	1	-	922	12.803.999,87	1.868.355,26	820.006,31	422.976,78	174.533,32	10.804,31	-	16.100.675,85
01/06/2019	30/06/2019	782	119	45	27	18	6	2	999	13.731.611,54	2.011.029,20	707.767,99	471.521,75	310.376,12	127.326,17	25.821,05	17.385.453,82
01/07/2019	31/07/2019	1.165	158	80	23	14	7	2	1.449	20.338.973,75	2.568.185,16	1.411.498,93	349.773,89	213.291,93	74.284,61	20.283,33	24.976.291,60
01/08/2019	31/08/2019	1.283	163	76	42	13	5	5	1.587	22.426.348,55	2.675.291,42	1.338.844,86	690.234,49	236.028,70	87.595,80	40.181,67	27.494.525,49
01/09/2019	30/09/2019	1.059	157	55	35	23	9	6	1.344	17.843.322,90	2.398.178,61	898.646,54	496.687,77	296.149,00	191.446,66	98.592,15	22.223.023,63
01/10/2019	31/10/2019	522	101	54	31	31	18	14	771	8.743.411,06	1.511.820,73	915.612,94	493.749,81	465.821,57	237.537,36	278.731,53	12.646.685,00
01/11/2019	30/11/2019	738	133	50	33	27	22	24	1.027	11.563.293,34	2.161.589,51	763.802,77	567.178,74	431.904,35	357.230,31	369.744,21	16.214.743,23
01/12/2019	31/12/2019	692	187	63	56	15	21	30	1.064	10.447.325,59	2.952.458,80	1.066.687,11	932.543,51	185.367,36	326.436,82	432.479,87	16.343.299,06
01/01/2020	31/01/2020	694	145	101	60	34	8	35	1.077	10.940.104,52	2.105.015,80	1.618.329,67	1.093.142,26	506.967,73	120.133,68	552.106,42	16.935.800,08
01/02/2020	29/02/2020	1.048	170	61	61	50	22	26	1.438	16.673.011,98	2.464.058,33	918.180,05	895.623,44	937.769,12	356.124,86	413.159,47	22.657.927,25
01/03/2020	31/03/2020	918	228	78	48	44	45	33	1.394	15.310.100,55	3.567.283,95	1.135.180,64	676.805,39	618.301,40	882.194,01	512.597,02	22.702.462,96
01/04/2020	30/04/2020	814	175	81	55	41	38	55	1.259	12.008.584,45	2.752.464,16	1.246.061,91	765.214,66	542.792,18	572.833,88	976.451,08	18.864.402,32
01/05/2020	31/05/2020	1.234	242	67	45	42	27	65	1.722	19.098.963,04	3.592.484,88	934.199,64	686.152,17	583.341,34	430.606,95	1.054.159,79	26.379.907,81
01/06/2020	30/06/2020	926	203	91	49	36	35	62	1.402	14.569.009,08	2.865.961,68	1.297.769,31	694.948,88	517.311,94	528.489,66	943.160,99	21.416.651,54
01/07/2020	31/07/2020	741	135	94	56	44	34	75	1.179	11.638.239,41	2.062.874,30	1.263.143,49	787.414,28	740.577,23	448.326,82	1.107.205,72	18.047.781,25



10.1 Portfolio performance - Arrears and Delinquent Receivables - ViViBanca Portfolio

Collection Period		Number of loans								Outstanding Principal							
		1 instalment in arrears	2 instalments in arrears	3 instalments in arrears	4 instalments in arrears	5 instalments in arrears	6 instalments in arrears	7 instalments in arrears	TOTAL	1 instalment in arrears	2 instalments in arrears	3 instalments in arrears	4 instalments in arrears	5 instalments in arrears	6 instalments in arrears	7 instalments in arrears	TOTAL
28/09/2018	30/11/2018	71	19	-	-	-	-	-	90	1.324.694,61	439.339,56	-	-	-	-	-	1.764.034,17
01/12/2018	31/12/2018	68	22	4	-	-	-	-	94	1.141.325,09	428.879,92	121.899,42	-	-	-	-	1.692.104,43
01/01/2019	31/01/2019	362	10	6	1	-	-	-	379	6.749.420,26	170.424,35	136.143,32	5.368,02	-	-	-	7.061.355,95
01/02/2019	28/02/2019	314	101	5	2	1	-	-	423	5.495.326,85	1.761.717,55	120.974,66	45.147,44	5.368,02	-	-	7.428.534,52
01/03/2019	31/03/2019	3	69	27	1	2	1	-	103	55.126,07	1.310.032,39	470.825,73	31.344,68	45.147,44	5.368,02	-	1.917.844,33
01/04/2019	30/04/2019	245	75	30	10	-	-	-	360	3.822.988,06	1.309.670,89	629.306,73	188.684,45	-	-	-	5.950.650,13
01/05/2019	31/05/2019	197	56	32	14	7	-	-	306	3.446.691,04	796.934,29	554.775,51	348.705,08	147.915,62	-	-	5.295.021,54
01/06/2019	30/06/2019	412	61	22	20	10	5	1	531	7.218.187,56	986.866,95	337.174,95	361.872,80	239.296,02	117.847,15	15.016,74	9.276.262,17
01/07/2019	31/07/2019	326	79	29	11	6	1	-	452	5.132.931,08	1.435.504,41	425.703,75	186.321,85	91.037,07	25.236,22	-	7.296.734,38
01/08/2019	31/08/2019	371	75	46	14	7	2	-	515	5.840.981,23	1.141.912,37	823.683,93	174.749,96	138.543,81	34.593,68	-	8.154.464,98
01/09/2019	30/09/2019	391	85	34	20	12	5	2	549	6.338.964,68	1.357.084,05	533.758,15	307.463,79	136.062,08	122.295,84	34.593,68	8.830.222,27
01/10/2019	31/10/2019	291	60	37	18	21	9	6	442	4.730.025,93	841.001,05	649.148,20	287.508,98	324.458,45	111.414,09	145.453,50	7.089.010,20
01/11/2019	30/11/2019	448	72	26	25	17	15	10	613	7.108.320,67	1.158.534,25	374.956,84	454.175,71	263.709,41	259.693,98	169.211,21	9.788.602,07
01/12/2019	31/12/2019	374	109	36	37	9	10	15	590	5.345.719,64	1.707.047,67	673.517,69	612.776,35	111.236,50	153.638,23	255.083,03	8.859.019,11
01/01/2020	31/01/2020	473	86	57	39	21	5	19	700	7.533.492,23	1.240.070,40	880.005,74	768.350,97	275.399,74	71.190,02	299.660,32	11.068.169,42
01/02/2020	29/02/2020	609	93	37	37	35	14	14	839	9.567.154,96	1.298.494,77	560.461,67	594.778,46	699.859,91	197.315,65	225.756,85	13.133.822,27
01/03/2020	31/03/2020	615	168	53	26	29	32	16	939	10.303.751,86	2.673.862,16	758.571,22	375.115,09	426.286,06	661.454,74	217.953,28	15.416.994,41
01/04/2020	30/04/2020	584	110	59	37	21	29	36	876	8.385.480,47	1.638.100,17	881.801,95	523.267,60	277.423,06	467.209,58	655.264,11	12.828.546,94
01/05/2020	31/05/2020	593	174	45	34	29	18	44	937	8.648.086,94	2.525.990,19	616.153,66	496.797,87	397.824,38	278.314,96	759.218,73	13.722.386,73
01/06/2020	30/06/2020	682	142	79	34	25	22	44	1.028	10.695.111,47	1.969.632,68	1.114.294,93	494.990,44	299.571,12	342.223,61	693.262,05	15.609.086,30
01/07/2020	31/07/2020	543	103	71	46	30	23	56	872	8.480.835,76	1.560.881,94	956.740,23	655.403,48	500.525,78	288.866,34	847.314,66	13.290.568,19



10.1 Portfolio performance - Arrears and Delinquent Receivables - Legion Portfolio

Collection Period		Number of loans							Outstanding Principal									
		1 instalment in arrears	2 instalments in arrears	3 instalments in arrears	4 instalments in arrears	5 instalments in arrears	6 instalments in arrears	7 instalments in arrears	TOTAL	1 instalment in arrears	2 instalments in arrears	3 instalments in arrears	4 instalments in arrears	5 instalments in arrears	6 instalments in arrears	7 instalments in arrears	TOTAL	
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	246	61	16	-	-	-	-	323	3,982,049.66	1,237,829.01	339,359.51	-	-	-	-	5,559,238.18	
01/04/2019	30/04/2019	898	47	41	4	1	-	-	991	16,360,776.47	744,080.61	913,589.53	44,151.27	10,804.31	-	-	18,073,402.19	
01/05/2019	31/05/2019	520	69	15	8	3	1	-	616	9,357,308.83	1,071,420.97	265,230.80	74,271.70	26,617.70	10,804.31	-	10,805,654.31	
01/06/2019	30/06/2019	370	58	23	7	8	1	1	468	6,513,423.98	1,024,162.25	370,593.04	109,648.95	71,080.10	9,479.02	10,804.31	8,109,191.65	
01/07/2019	31/07/2019	839	79	51	12	8	6	2	997	15,206,042.67	1,132,680.75	985,795.18	163,452.04	122,254.86	49,048.39	20,283.33	17,679,557.22	
01/08/2019	31/08/2019	912	88	30	28	6	3	5	1,072	16,585,367.32	1,533,379.05	515,160.93	515,484.53	97,484.89	53,002.12	40,181.67	19,340,060.51	
01/09/2019	30/09/2019	668	72	21	15	11	4	4	795	11,504,358.22	1,041,094.56	364,888.39	189,223.98	160,086.92	69,150.82	63,998.47	13,392,801.36	
01/10/2019	31/10/2019	231	41	17	13	10	9	8	329	4,013,385.13	670,819.68	266,464.74	206,240.83	141,363.12	126,123.27	133,278.03	5,557,674.80	
01/11/2019	30/11/2019	290	61	24	8	10	7	14	414	4,454,972.67	1,003,055.26	388,845.93	113,003.03	168,194.94	97,536.33	200,533.00	6,426,141.16	
01/12/2019	31/12/2019	318	78	27	19	6	11	15	474	5,101,605.95	1,245,411.13	393,169.42	319,767.16	74,130.86	172,798.59	177,396.84	7,484,279.95	
01/01/2020	31/01/2020	221	59	44	21	13	3	16	377	3,406,612.29	864,945.40	738,323.93	324,791.29	231,567.99	48,943.66	252,446.10	5,867,630.66	
01/02/2020	29/02/2020	439	77	24	24	15	8	12	599	7,105,857.02	1,165,563.56	367,718.38	300,844.98	237,909.21	158,809.21	187,402.62	9,524,104.98	
01/03/2020	31/03/2020	303	60	25	22	15	13	17	455	5,006,348.69	893,421.79	376,609.42	301,690.30	192,015.34	220,739.27	294,643.74	7,285,468.55	
01/04/2020	30/04/2020	230	65	22	18	20	9	19	383	3,623,103.98	1,114,363.99	364,259.96	241,947.06	265,369.12	105,624.30	321,186.97	6,035,855.38	
01/05/2020	31/05/2020	641	68	22	11	13	9	21	785	10,450,876.10	1,066,494.69	318,045.98	189,354.30	185,516.96	152,291.99	294,941.06	12,657,521.08	
01/06/2020	30/06/2020	244	61	12	15	11	13	18	374	3,873,897.61	896,329.00	183,474.38	199,958.44	217,740.82	186,266.05	249,898.94	5,807,565.24	
01/07/2020	31/07/2020	198	32	23	10	14	11	19	307	3,157,403.65	501,992.36	306,403.26	132,010.80	240,051.45	159,460.48	259,891.06	4,757,213.06	



10.2 Portfolio Performance - Defaults - Aggregate Portfolio

Collection Period		Number Of Loans					Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Soferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Soferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	1,00	-	-	-	1,00	9.479,02	-	-	-	9.479,02
01/09/2019	30/09/2019	3,00	-	-	1,00	4,00	22.337,11	-	-	6.776,83	29.113,94
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	3,00	3,00	6,00	-	-	60.175,40	61.769,42	121.944,82
01/12/2019	31/12/2019	-	-	1,00	3,00	4,00	-	-	10.797,73	56.803,93	67.601,66
01/01/2020	31/01/2020	-	-	1,00	5,00	6,00	-	-	17.104,47	71.156,58	88.261,05
01/02/2020	29/02/2020	-	-	-	9,00	9,00	-	-	-	162.858,20	162.858,20
01/03/2020	31/03/2020	-	-	2,00	1,00	3,00	-	-	35.130,48	8.498,59	43.629,07
01/04/2020	30/04/2020	-	-	9,00	2,00	11,00	-	-	138.246,17	31.548,09	169.794,26
01/05/2020	31/05/2020	1,00	-	12,00	9,00	22,00	10.705,06	-	172.638,69	138.775,54	322.119,29
01/06/2020	30/06/2020	-	-	5,00	16,00	21,00	-	-	36.308,13	280.421,34	316.729,47
01/07/2020	31/07/2020	-	-	5,00	12,00	17,00	-	-	98.344,02	169.437,34	267.781,36

Collection Period		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Soferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Soferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	1,00	-	-	-	1,00	9.479,02	-	-	-	9.479,02
01/09/2019	30/09/2019	4,00	-	-	1,00	5,00	31.816,13	-	-	6.776,83	38.592,96
01/10/2019	31/10/2019	4,00	-	-	1,00	5,00	31.816,13	-	-	6.776,83	38.592,96
01/11/2019	30/11/2019	4,00	-	3,00	4,00	11,00	31.816,13	-	60.175,40	68.546,25	160.537,78
01/12/2019	31/12/2019	4,00	-	4,00	7,00	15,00	31.816,13	-	70.973,13	125.350,18	228.139,44
01/01/2020	31/01/2020	4,00	-	5,00	12,00	21,00	31.816,13	-	88.077,60	196.506,76	316.400,49
01/02/2020	29/02/2020	4,00	-	5,00	21,00	30,00	31.816,13	-	88.077,60	359.364,96	479.258,69
01/03/2020	31/03/2020	4,00	-	7,00	22,00	33,00	31.816,13	-	123.208,08	367.863,55	522.887,76
01/04/2020	30/04/2020	4,00	-	16,00	24,00	44,00	31.816,13	-	261.454,25	399.411,64	692.682,02
01/05/2020	31/05/2020	5,00	-	28,00	33,00	66,00	42.521,19	-	434.092,94	538.187,18	1.014.801,31
01/06/2020	30/06/2020	5,00	-	33,00	49,00	87,00	42.521,19	-	470.401,07	818.608,52	1.331.530,78
01/07/2020	31/07/2020	5,00	-	38,00	61,00	104,00	42.521,19	-	568.745,09	988.045,86	1.599.312,14



10.2 Portfolio Performance - Defaults - VIVIBanca Portfolio

Collection Period		Number Of Loans					Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	2,00	2,00	4,00	-	-	47.828,51	34.593,68	82.422,19
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	1,00	2,00	3,00	-	-	17.104,47	37.374,82	54.479,29
01/02/2020	29/02/2020	-	-	-	5,00	5,00	-	-	-	97.007,41	97.007,41
01/03/2020	31/03/2020	-	-	-	-	-	-	-	-	-	-
01/04/2020	30/04/2020	-	-	6,00	1,00	7,00	-	-	87.323,62	24.279,44	111.603,06
01/05/2020	31/05/2020	1,00	-	12,00	7,00	20,00	10.705,06	-	172.638,69	105.042,19	288.385,94
01/06/2020	30/06/2020	-	-	5,00	8,00	13,00	-	-	36.308,13	154.921,27	191.229,40
01/07/2020	31/07/2020	-	-	5,00	10,00	15,00	-	-	98.344,02	123.633,83	221.977,85

Collection Period		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	2,00	2,00	4,00	-	-	47.828,51	34.593,68	82.422,19
01/12/2019	31/12/2019	-	-	2,00	2,00	4,00	-	-	47.828,51	34.593,68	82.422,19
01/01/2020	31/01/2020	-	-	3,00	4,00	7,00	-	-	64.932,98	71.968,50	136.901,48
01/02/2020	29/02/2020	-	-	3,00	9,00	12,00	-	-	64.932,98	168.975,91	233.908,89
01/03/2020	31/03/2020	-	-	3,00	9,00	12,00	-	-	64.932,98	168.975,91	233.908,89
01/04/2020	30/04/2020	-	-	9,00	10,00	19,00	-	-	152.256,60	193.255,35	345.511,95
01/05/2020	31/05/2020	1,00	-	21,00	17,00	38,00	10.705,06	-	324.895,29	298.297,54	633.897,89
01/06/2020	30/06/2020	1,00	-	26,00	25,00	52,00	10.705,06	-	361.203,42	453.218,81	825.127,29
01/07/2020	31/07/2020	1,00	-	31,00	35,00	67,00	10.705,06	-	459.547,44	576.852,64	1.047.105,14



10.2 Portfolio Performance - Defaults - Legion Portfolio

Collection Period		Number Of Loans					Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	1,00	-	-	-	1,00	9.479,02	-	-	-	9.479,02
01/09/2019	30/09/2019	3,00	-	-	1,00	4,00	22.337,11	-	-	6.776,83	29.113,94
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	1,00	1,00	2,00	-	-	12.346,89	27.175,74	39.522,63
01/12/2019	31/12/2019	-	-	1,00	3,00	4,00	-	-	10.797,73	56.803,93	67.601,66
01/01/2020	31/01/2020	-	-	-	3,00	3,00	-	-	-	33.781,76	33.781,76
01/02/2020	29/02/2020	-	-	-	4,00	4,00	-	-	-	65.850,79	65.850,79
01/03/2020	31/03/2020	-	-	2,00	1,00	3,00	-	-	35.130,48	8.498,59	43.629,07
01/04/2020	30/04/2020	-	-	3,00	1,00	4,00	-	-	50.922,55	7.288,65	58.191,20
01/05/2020	31/05/2020	-	-	-	2,00	2,00	-	-	-	33.733,35	33.733,35
01/06/2020	30/06/2020	-	-	-	8,00	8,00	-	-	-	125.500,07	125.500,07
01/07/2020	31/07/2020	-	-	-	2,00	2,00	-	-	-	45.803,51	45.803,51

Collection Period		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	1,00	-	-	-	1,00	9.479,02	-	-	-	9.479,02
01/09/2019	30/09/2019	4,00	-	-	1,00	5,00	31.816,13	-	-	6.776,83	38.592,96
01/10/2019	31/10/2019	4,00	-	-	1,00	5,00	31.816,13	-	-	6.776,83	38.592,96
01/11/2019	30/11/2019	4,00	-	1,00	2,00	7,00	31.816,13	-	12.346,89	33.952,57	78.115,59
01/12/2019	31/12/2019	4,00	-	2,00	5,00	11,00	31.816,13	-	23.144,62	90.756,59	145.717,25
01/01/2020	31/01/2020	4,00	-	2,00	8,00	14,00	31.816,13	-	23.144,62	124.538,26	179.499,01
01/02/2020	29/02/2020	4,00	-	2,00	12,00	18,00	31.816,13	-	23.144,62	190.389,05	245.349,80
01/03/2020	31/03/2020	4,00	-	4,00	13,00	21,00	31.816,13	-	58.275,10	198.887,64	288.978,87
01/04/2020	30/04/2020	4,00	-	7,00	14,00	25,00	31.816,13	-	109.197,65	206.156,29	347.170,07
01/05/2020	31/05/2020	4,00	-	7,00	16,00	27,00	31.816,13	-	109.197,65	239.889,64	380.903,42
01/06/2020	30/06/2020	4,00	-	7,00	24,00	35,00	31.816,13	-	109.197,65	365.389,71	506.403,49
01/07/2020	31/07/2020	4,00	-	7,00	26,00	37,00	31.816,13	-	109.197,65	411.193,22	552.207,00





10.3-A Portfolio Performance - Defaults Breakdown - Aggregate Portfolio

Public Administration										
Collection Period	Cumulative Number Of Loans					Cumulative Outstanding Principal				
	Overdue Instalment >= 8	Loans in 'Sofferenza'	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in 'Sofferenza'	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	1.00	-	-	-	1.00	-	-	-	9.479.02
01/09/2019	30/09/2019	1.00	-	-	-	1.00	-	-	-	9.479.02
01/10/2019	31/10/2019	1.00	-	-	-	1.00	-	-	-	9.479.02
01/11/2019	30/11/2019	1.00	-	-	1.00	2.00	-	-	27.175.74	36.654.76
01/12/2019	31/12/2019	1.00	-	-	3.00	4.00	-	-	74.183.25	83.662.27
01/01/2020	31/01/2020	1.00	-	-	4.00	5.00	-	-	97.937.77	107.416.79
01/02/2020	28/02/2020	1.00	-	-	4.00	5.00	-	-	97.937.77	107.416.79
01/03/2020	31/03/2020	1.00	-	1.00	4.00	6.00	-	21.395.52	97.937.77	128.812.31
01/04/2020	30/04/2020	1.00	-	4.00	4.00	9.00	-	75.237.68	97.937.77	182.654.47
01/05/2020	31/05/2020	1.00	-	4.00	7.00	12.00	-	75.237.68	166.862.05	251.578.75
01/06/2020	30/06/2020	1.00	-	4.00	12.00	17.00	-	75.237.68	251.399.04	336.115.74
01/07/2020	31/07/2020	1.00	-	4.00	13.00	18.00	-	75.237.68	254.483.57	339.200.27

Pensioners										
Collection Period	Cumulative Number Of Loans					Cumulative Outstanding Principal				
	Overdue Instalment >= 8	Loans in 'Sofferenza'	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in 'Sofferenza'	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	2.00	-	-	-	2.00	-	-	-	14.125.21
01/10/2019	31/10/2019	2.00	-	-	-	2.00	-	-	-	14.125.21
01/11/2019	30/11/2019	2.00	-	3.00	-	5.00	-	60.175.40	-	74.300.61
01/12/2019	31/12/2019	2.00	-	4.00	-	6.00	-	70.973.13	-	85.098.34
01/01/2020	31/01/2020	2.00	-	5.00	-	7.00	-	88.077.60	-	102.202.81
01/02/2020	28/02/2020	2.00	-	5.00	-	7.00	-	88.077.60	-	102.202.81
01/03/2020	31/03/2020	2.00	-	6.00	-	8.00	-	101.812.56	-	115.937.77
01/04/2020	30/04/2020	1.00	-	7.00	3.00	11.00	-	119.809.96	74.183.25	203.472.23
01/05/2020	31/05/2020	1.00	-	1.00	4.00	6.00	-	21.395.52	97.937.77	128.812.31
01/06/2020	30/06/2020	1.00	-	4.00	4.00	9.00	-	75.237.68	97.937.77	182.654.47
01/07/2020	31/07/2020	1.00	-	4.00	9.00	14.00	-	75.237.68	180.009.32	264.726.02



10.3-A Portfolio Performance - Defaults Breakdown - VIViBanca Portfolio

Collection Period		Public Administration					Public Administration				
		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in 'Sofferenza'	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in 'Sofferenza'	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	-	1,00	1,00	-	-	-	23.754,52	23.754,52
01/02/2020	29/02/2020	-	-	-	1,00	1,00	-	-	-	23.754,52	23.754,52
01/03/2020	31/03/2020	-	-	-	1,00	1,00	-	-	-	23.754,52	23.754,52
01/04/2020	30/04/2020	-	-	3,00	1,00	4,00	-	-	53.842,16	23.754,52	77.596,68
01/05/2020	31/05/2020	-	-	3,00	4,00	7,00	-	-	53.842,16	92.678,80	146.520,96
01/06/2020	30/06/2020	-	-	3,00	7,00	10,00	-	-	53.842,16	164.068,52	217.910,68
01/07/2020	31/07/2020	-	-	3,00	8,00	11,00	-	-	53.842,16	167.153,05	220.995,21

Collection Period		Pensioners					Pensioners				
		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in 'Sofferenza'	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in 'Sofferenza'	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	2,00	-	2,00	-	-	47.828,51	-	47.828,51
01/12/2019	31/12/2019	-	-	2,00	-	2,00	-	-	47.828,51	-	47.828,51
01/01/2020	31/01/2020	-	-	3,00	-	3,00	-	-	64.932,98	-	64.932,98
01/02/2020	29/02/2020	-	-	3,00	-	3,00	-	-	64.932,98	-	64.932,98
01/03/2020	31/03/2020	-	-	3,00	-	3,00	-	-	64.932,98	-	64.932,98
01/04/2020	30/04/2020	-	-	6,00	-	6,00	-	-	98.414,44	-	98.414,44
01/05/2020	31/05/2020	-	-	18,00	-	18,00	-	-	271.053,13	-	271.053,13
01/06/2020	30/06/2020	-	-	22,00	-	22,00	-	-	297.167,19	-	297.167,19
01/07/2020	31/07/2020	-	-	26,00	-	26,00	-	-	383.332,73	-	383.332,73



10.3-A Portfolio Performance - Defaults Breakdown - Legion Portfolio

Public Administration										
Collection Period	Cumulative Number Of Loans					Cumulative Outstanding Principal				
	Overdue Instalment >= 8	Loans in 'Sofferenza'	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in 'Sofferenza'	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	1.00	-	-	-	1.00	-	-	-	9.479.02
01/09/2019	30/09/2019	1.00	-	-	-	1.00	-	-	-	9.479.02
01/10/2019	31/10/2019	1.00	-	-	-	1.00	-	-	-	9.479.02
01/11/2019	30/11/2019	1.00	-	-	1.00	2.00	-	-	27.175.74	36.654.76
01/12/2019	31/12/2019	1.00	-	-	3.00	4.00	-	-	74.183.25	83.662.27
01/01/2020	31/01/2020	1.00	-	-	3.00	4.00	-	-	74.183.25	83.662.27
01/02/2020	29/02/2020	1.00	-	-	3.00	4.00	-	-	74.183.25	83.662.27
01/03/2020	31/03/2020	1.00	-	1.00	3.00	5.00	-	21.395.52	74.183.25	105.057.79
01/04/2020	30/04/2020	1.00	-	1.00	3.00	5.00	-	21.395.52	74.183.25	105.057.79
01/05/2020	31/05/2020	1.00	-	1.00	3.00	5.00	-	21.395.52	74.183.25	105.057.79
01/06/2020	30/06/2020	1.00	-	1.00	5.00	7.00	-	21.395.52	87.330.52	118.205.06
01/07/2020	31/07/2020	1.00	-	1.00	5.00	7.00	-	21.395.52	87.330.52	118.205.06

Pensioners										
Collection Period	Cumulative Number Of Loans					Cumulative Outstanding Principal				
	Overdue Instalment >= 8	Loans in 'Sofferenza'	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in 'Sofferenza'	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	2.00	-	-	-	2.00	-	-	-	14.125.21
01/10/2019	31/10/2019	2.00	-	-	-	2.00	-	-	-	14.125.21
01/11/2019	30/11/2019	2.00	-	1.00	-	3.00	-	12.346.89	-	26.472.10
01/12/2019	31/12/2019	2.00	-	2.00	-	4.00	-	23.144.62	-	37.269.83
01/01/2020	31/01/2020	2.00	-	2.00	-	4.00	-	23.144.62	-	37.269.83
01/02/2020	29/02/2020	2.00	-	2.00	-	4.00	-	23.144.62	-	37.269.83
01/03/2020	31/03/2020	2.00	-	3.00	-	5.00	-	36.879.58	-	51.004.79
01/04/2020	30/04/2020	2.00	-	5.00	-	7.00	-	66.878.51	-	81.003.72
01/05/2020	31/05/2020	2.00	-	5.00	-	7.00	-	66.878.51	-	81.003.72
01/06/2020	30/06/2020	2.00	-	5.00	-	7.00	-	66.878.51	-	81.003.72
01/07/2020	31/07/2020	2.00	-	5.00	-	7.00	-	66.878.51	-	81.003.72



10.3-B Portfolio Performance - Defaults Breakdown - Aggregate Portfolio

Collection Period		Private Companies									
		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	1,00	-	-	1,00	2,00	8.211,90	-	-	6.776,83	14.988,73
01/10/2019	31/10/2019	1,00	-	-	1,00	2,00	8.211,90	-	-	6.776,83	14.988,73
01/11/2019	30/11/2019	-	9.479,02	-	-	9.479,02	-	-	-	-	-
01/12/2019	31/12/2019	1,00	-	-	4,00	5,00	8.211,90	-	-	51.166,93	59.378,83
01/01/2020	31/01/2020	1,00	-	-	8,00	9,00	8.211,90	-	-	98.568,99	106.780,89
01/02/2020	29/02/2020	1,00	-	-	16,00	17,00	8.211,90	-	-	231.742,13	239.954,03
01/03/2020	31/03/2020	1,00	-	-	17,00	18,00	8.211,90	-	-	240.240,72	248.452,62
01/04/2020	30/04/2020	1,00	-	-	19,00	20,00	8.211,90	-	-	271.788,81	280.000,71
01/05/2020	31/05/2020	1,00	-	-	24,00	25,00	8.211,90	-	-	318.863,21	327.075,11
01/06/2020	30/06/2020	1,00	-	1,00	34,00	36,00	8.211,90	-	10.194,07	498.826,10	517.232,07
01/07/2020	31/07/2020	1,00	-	1,00	45,00	47,00	8.211,90	-	10.194,07	665.178,91	683.584,88

Collection Period		Parapublics Companies									
		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	-	-	-	-	-	-	-	-
01/02/2020	29/02/2020	-	-	-	1,00	1,00	-	-	-	29.685,06	29.685,06
01/03/2020	31/03/2020	-	-	-	-	-	-	-	-	29.685,06	29.685,06
01/04/2020	30/04/2020	-	-	1,00	7,00	8,00	-	-	20.923,62	29.685,06	50.608,68
01/05/2020	31/05/2020	-	-	1,00	9,00	10,00	10.705,06	-	20.923,62	52.461,32	84.090,60
01/06/2020	30/06/2020	-	-	1,00	13,00	14,00	10.705,06	-	20.923,62	68.383,38	100.012,06
01/07/2020	31/07/2020	-	-	2,00	17,00	19,00	10.705,06	-	33.102,10	68.383,38	112.190,54



10.3-B Portfolio Performance - Defaults Breakdown - VIVIBanca Portfolio

Collection Period		Private Companies									
		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Soferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Soferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	2,00	2,00	-	-	-	34.593,68	34.593,68
01/12/2019	31/12/2019	-	-	-	2,00	2,00	-	-	-	34.593,68	34.593,68
01/01/2020	31/01/2020	-	-	-	3,00	3,00	-	-	-	48.213,98	48.213,98
01/02/2020	29/02/2020	-	-	-	7,00	7,00	-	-	-	115.536,33	115.536,33
01/03/2020	31/03/2020	-	-	-	7,00	7,00	-	-	-	115.536,33	115.536,33
01/04/2020	30/04/2020	-	-	-	8,00	8,00	-	-	-	139.815,77	139.815,77
01/05/2020	31/05/2020	-	-	-	12,00	12,00	-	-	-	175.933,68	175.933,68
01/06/2020	30/06/2020	-	-	1,00	16,00	17,00	-	-	10.194,07	243.543,77	253.737,84
01/07/2020	31/07/2020	-	-	1,00	25,00	26,00	-	-	10.194,07	364.093,07	374.287,14

Collection Period		Parapublics Companies									
		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Soferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Soferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	-	-	-	-	-	-	-	-
01/02/2020	29/02/2020	-	-	-	1,00	1,00	-	-	-	29.685,06	29.685,06
01/03/2020	31/03/2020	-	-	-	1,00	1,00	-	-	-	29.685,06	29.685,06
01/04/2020	30/04/2020	-	-	-	1,00	1,00	-	-	-	29.685,06	29.685,06
01/05/2020	31/05/2020	1,00	-	-	1,00	2,00	10.705,06	-	-	29.685,06	40.390,12
01/06/2020	30/06/2020	1,00	-	-	2,00	3,00	10.705,06	-	-	45.606,52	56.311,58
01/07/2020	31/07/2020	1,00	-	1,00	2,00	4,00	10.705,06	-	12.178,48	45.606,52	68.490,06



10.3-B Portfolio Performance - Defaults Breakdown - Legion Portfolio

Collection Period		Private Companies									
		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	1,00	-	-	1,00	2,00	8.211,90	-	-	6.776,83	14.988,73
01/10/2019	31/10/2019	1,00	-	-	1,00	2,00	8.211,90	-	-	6.776,83	14.988,73
01/11/2019	30/11/2019	1,00	-	-	1,00	2,00	8.211,90	-	-	6.776,83	14.988,73
01/12/2019	31/12/2019	1,00	-	-	2,00	3,00	8.211,90	-	-	16.573,25	24.785,15
01/01/2020	31/01/2020	1,00	-	-	5,00	6,00	8.211,90	-	-	50.355,01	58.566,91
01/02/2020	29/02/2020	1,00	-	-	9,00	10,00	8.211,90	-	-	116.205,80	124.417,70
01/03/2020	31/03/2020	1,00	-	-	10,00	11,00	8.211,90	-	-	124.704,39	132.916,29
01/04/2020	30/04/2020	1,00	-	-	11,00	12,00	8.211,90	-	-	131.973,04	140.184,94
01/05/2020	31/05/2020	1,00	-	-	12,00	13,00	8.211,90	-	-	142.929,53	151.141,43
01/06/2020	30/06/2020	1,00	-	-	18,00	19,00	8.211,90	-	-	255.282,33	263.494,23
01/07/2020	31/07/2020	1,00	-	-	20,00	21,00	8.211,90	-	-	301.085,84	309.297,74

Collection Period		Parapublics Companies									
		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	-	-	-	-	-	-	-	-
01/02/2020	29/02/2020	-	-	-	-	-	-	-	-	-	-
01/03/2020	31/03/2020	-	-	-	-	-	-	-	-	-	-
01/04/2020	30/04/2020	-	-	1,00	-	1,00	-	-	20.923,62	-	20.923,62
01/05/2020	31/05/2020	-	-	1,00	1,00	2,00	-	-	20.923,62	22.776,86	43.700,48
01/06/2020	30/06/2020	-	-	1,00	1,00	2,00	-	-	20.923,62	22.776,86	43.700,48
01/07/2020	31/07/2020	-	-	1,00	1,00	2,00	-	-	20.923,62	22.776,86	43.700,48



**11. Recoveries on Defaulted Loans - Aggregate Portfolio**

Collection Period		Cumulative Recoveries				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-
01/10/2019	31/10/2019	1,00	-	-	-	1,00
01/11/2019	30/11/2019	1,00	-	-	-	1,00
01/12/2019	31/12/2019	1,00	-	-	-	1,00
01/01/2020	31/01/2020	1,00	-	2,00	2,00	5,00
01/02/2020	29/02/2020	1,00	-	2,00	3,00	6,00
01/03/2020	31/03/2020	1,00	-	2,00	4,00	7,00
01/04/2020	30/04/2020	1,00	-	4,00	5,00	10,00
01/05/2020	31/05/2020	1,00	-	10,00	12,00	23,00
01/06/2020	30/06/2020	1,00	-	10,00	14,00	25,00
01/07/2020	31/07/2020	3,00	-	25,00	21,00	49,00



#### 11. Recoveries on Defaulted Loans - ViViBanca Portfolio

Collection Period		Cumulative Recoveries				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-
01/01/2020	31/01/2020	-	-	2,00	1,00	3,00
01/02/2020	29/02/2020	-	-	2,00	1,00	3,00
01/03/2020	31/03/2020	-	-	2,00	2,00	4,00
01/04/2020	30/04/2020	-	-	3,00	3,00	6,00
01/05/2020	31/05/2020	-	-	3,00	5,00	8,00
01/06/2020	30/06/2020	-	-	3,00	7,00	10,00
01/07/2020	31/07/2020	-	-	18,00	12,00	30,00





**11. Recoveries on Defaulted Loans - Legion Portfolio**

Collection Period		Cumulative Recoveries				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-
01/10/2019	31/10/2019	1,00	-	-	-	1,00
01/11/2019	30/11/2019	1,00	-	-	-	1,00
01/12/2019	31/12/2019	1,00	-	-	-	1,00
01/01/2020	31/01/2020	1,00	-	-	1,00	2,00
01/02/2020	29/02/2020	1,00	-	-	2,00	3,00
01/03/2020	31/03/2020	1,00	-	-	2,00	3,00
01/04/2020	30/04/2020	1,00	-	1,00	2,00	4,00
01/05/2020	31/05/2020	1,00	-	7,00	7,00	15,00
01/06/2020	30/06/2020	1,00	-	7,00	7,00	15,00
01/07/2020	31/07/2020	3,00	-	7,00	9,00	19,00



11.2-A. Recoveries on Defaulted Loans-Breakdown - Aggregate Portfolio

Public Administration										
Collection Period	Cumulative Number Of Loans					Cumulative Outstanding Principal				
	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	1,00	-	-	-	1,00	-	-	-	9.479,02
01/11/2019	30/11/2019	1,00	-	-	-	1,00	-	-	-	9.479,02
01/12/2019	31/12/2019	1,00	-	-	-	1,00	-	-	-	9.479,02
01/01/2020	31/01/2020	1,00	-	-	1,00	2,00	-	-	-	9.479,02
01/02/2020	29/02/2020	1,00	-	-	1,00	2,00	-	-	-	199,50
01/03/2020	31/03/2020	1,00	-	-	1,00	2,00	-	-	-	199,50
01/04/2020	30/04/2020	1,00	-	-	1,00	2,00	-	-	-	199,50
01/05/2020	31/05/2020	1,00	-	1,00	2,00	4,00	-	-	-	23.057,10
01/06/2020	30/06/2020	1,00	-	1,00	3,00	5,00	-	-	-	23.057,10
01/07/2020	31/07/2020	1,00	-	4,00	6,00	11,00	-	-	-	46.259,24
										76.133,78
										147.159,06

Pensioners										
Collection Period	Cumulative Number Of Loans					Cumulative Outstanding Principal				
	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	2,00	-	2,00	-	-	-	47.828,51
01/02/2020	29/02/2020	-	-	2,00	-	2,00	-	-	-	47.828,51
01/03/2020	31/03/2020	-	-	2,00	-	2,00	-	-	-	47.828,51
01/04/2020	30/04/2020	-	-	4,00	-	4,00	-	-	-	77.219,97
01/05/2020	31/05/2020	-	-	8,00	-	8,00	-	-	-	131.811,49
01/06/2020	30/06/2020	-	-	8,00	-	8,00	-	-	-	131.811,49
01/07/2020	31/07/2020	2,00	-	20,00	-	22,00	-	-	-	157,51
										287.530,75
										287.688,26



11.2-A. Recoveries on Defaulted Loans-Breakdown - VIViBanca Portfolio

Public Administration											
Collection Period		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	-	-	-	-	-	-	-	-
01/02/2020	29/02/2020	-	-	-	-	-	-	-	-	-	-
01/03/2020	31/03/2020	-	-	-	-	-	-	-	-	-	-
01/04/2020	30/04/2020	-	-	-	-	-	-	-	-	-	-
01/05/2020	31/05/2020	-	-	-	-	-	-	-	-	-	-
01/06/2020	30/06/2020	-	-	-	1,00	1,00	-	-	-	22.202,14	22.202,14
01/07/2020	31/07/2020	-	-	3,00	4,00	7,00	-	-	53.842,16	39.385,26	93.227,42

Pensioners											
Collection Period		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	2,00	-	2,00	-	-	47.828,51	-	47.828,51
01/02/2020	29/02/2020	-	-	2,00	-	2,00	-	-	47.828,51	-	47.828,51
01/03/2020	31/03/2020	-	-	2,00	-	2,00	-	-	47.828,51	-	47.828,51
01/04/2020	30/04/2020	-	-	3,00	-	3,00	-	-	64.932,98	-	64.932,98
01/05/2020	31/05/2020	-	-	3,00	-	3,00	-	-	64.932,98	-	64.932,98
01/06/2020	30/06/2020	-	-	3,00	-	3,00	-	-	64.932,98	-	64.932,98
01/07/2020	31/07/2020	-	-	15,00	-	15,00	-	-	220.662,24	-	220.662,24



11.2-A. Recoveries on Defaulted Loans-Breakdown - Legion Portfolio

Public Administration										
Collection Period	Cumulative Number Of Loans					Cumulative Outstanding Principal				
	Overdue Instalment >= 8	Loans in "Soferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Soferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	1,00	-	-	-	1,00	-	-	-	9.479,02
01/11/2019	30/11/2019	1,00	-	-	-	1,00	-	-	-	9.479,02
01/12/2019	31/12/2019	1,00	-	-	-	1,00	-	-	-	9.479,02
01/01/2020	31/01/2020	1,00	-	-	1,00	2,00	-	-	-	199,50
01/02/2020	29/02/2020	1,00	-	-	1,00	2,00	-	-	-	199,50
01/03/2020	31/03/2020	1,00	-	-	1,00	2,00	-	-	-	199,50
01/04/2020	30/04/2020	1,00	-	-	1,00	2,00	-	-	-	199,50
01/05/2020	31/05/2020	1,00	-	1,00	2,00	4,00	-	21.395,52	23.067,10	53.931,64
01/06/2020	30/06/2020	1,00	-	1,00	2,00	4,00	-	21.395,52	23.067,10	53.931,64
01/07/2020	31/07/2020	1,00	-	1,00	2,00	4,00	-	21.395,52	23.067,10	53.931,64

Pensioners										
Collection Period	Cumulative Number Of Loans					Cumulative Outstanding Principal				
	Overdue Instalment >= 8	Loans in "Soferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Soferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	-	-	-	-	-	-	-
01/02/2020	29/02/2020	-	-	-	-	-	-	-	-	-
01/03/2020	31/03/2020	-	-	-	-	-	-	-	-	-
01/04/2020	30/04/2020	-	-	1,00	1,00	-	-	12.346,99	-	12.346,99
01/05/2020	31/05/2020	-	-	5,00	5,00	-	-	66.878,51	-	66.878,51
01/06/2020	30/06/2020	-	-	5,00	5,00	-	-	66.878,51	-	66.878,51
01/07/2020	31/07/2020	2,00	-	5,00	7,00	157,51	-	66.878,51	-	67.036,02



11.2-B. Recoveries on Defaulted Loans-Breakdown - Aggregate Portfolio

		Private Companies									
Collection Period		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	-	1,00	1,00	-	-	-	11.540,46	11.540,46
01/02/2020	29/02/2020	-	-	1,00	1,00	2,00	-	-	8.795,32	11.540,46	20.335,79
01/03/2020	31/03/2020	-	-	1,00	1,00	2,00	-	-	8.795,32	11.670,44	20.465,76
01/04/2020	30/04/2020	-	-	1,00	3,00	4,00	-	-	8.795,32	33.902,81	42.698,13
01/05/2020	31/05/2020	-	-	1,00	10,00	11,00	-	-	8.795,32	91.547,51	100.342,83
01/06/2020	30/06/2020	-	-	-	11,00	11,00	-	-	-	98.159,62	98.159,62
01/07/2020	31/07/2020	-	-	-	14,00	14,00	-	-	-	105.365,69	105.365,69

		Parapublics Companies									
Collection Period		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	-	-	-	-	-	-	-	-
01/02/2020	29/02/2020	-	-	-	-	-	-	-	-	-	-
01/03/2020	31/03/2020	-	-	-	-	-	-	-	-	-	-
01/04/2020	30/04/2020	-	-	-	-	-	-	-	-	-	-
01/05/2020	31/05/2020	-	-	1,00	-	1,00	-	-	-	20.923,62	20.923,62
01/06/2020	30/06/2020	-	-	1,00	-	1,00	-	-	-	20.923,62	20.923,62
01/07/2020	31/07/2020	-	-	1,00	1,00	2,00	-	-	-	29.605,76	29.605,76



11.2-B. Recoveries on Defaulted Loans-Breakdown - VIViBanca Portfolio

Private Companies											
Collection Period		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	-	1,00	1,00	-	-	-	11.540,46	11.540,46
01/02/2020	29/02/2020	-	-	-	1,00	1,00	-	-	-	11.540,46	11.540,46
01/03/2020	31/03/2020	-	-	-	1,00	1,00	-	-	-	11.670,44	11.670,44
01/04/2020	30/04/2020	-	-	-	3,00	3,00	-	-	-	33.902,81	33.902,81
01/05/2020	31/05/2020	-	-	-	5,00	5,00	-	-	-	41.341,42	41.341,42
01/06/2020	30/06/2020	-	-	-	6,00	6,00	-	-	-	47.706,85	47.706,85
01/07/2020	31/07/2020	-	-	-	7,00	7,00	-	-	-	53.631,79	53.631,79

Parapublics Companies											
Collection Period		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	-	-	-	-	-	-	-	-
01/02/2020	29/02/2020	-	-	-	-	-	-	-	-	-	-
01/03/2020	31/03/2020	-	-	-	-	-	-	-	-	-	-
01/04/2020	30/04/2020	-	-	-	-	-	-	-	-	-	-
01/05/2020	31/05/2020	-	-	-	-	-	-	-	-	-	-
01/06/2020	30/06/2020	-	-	-	-	-	-	-	-	-	-
01/07/2020	31/07/2020	-	-	-	1,00	1,00	-	-	-	8.682,14	8.682,14



11.2-B. Recoveries on Defaulted Loans-Breakdown - Legion Portfolio

		Private Companies									
Collection Period		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	-	-	-	-	-	-	-	-
01/02/2020	29/02/2020	-	-	1,00	-	1,00	-	-	8.795,32	-	8.795,32
01/03/2020	31/03/2020	-	-	1,00	-	1,00	-	-	8.795,32	-	8.795,32
01/04/2020	30/04/2020	-	-	1,00	-	1,00	-	-	8.795,32	-	8.795,32
01/05/2020	31/05/2020	-	-	1,00	5,00	6,00	-	-	8.795,32	50.206,09	59.001,41
01/06/2020	30/06/2020	-	-	-	5,00	5,00	-	-	-	50.452,77	50.452,77
01/07/2020	31/07/2020	-	-	-	7,00	7,00	-	-	-	51.733,90	51.733,90

		Parapublics Companies									
Collection Period		Cumulative Number Of Loans					Cumulative Outstanding Principal				
		Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL	Overdue Instalment >= 8	Loans in "Sofferenza"	Life Damage	Job Damage	TOTAL
28/09/2018	30/11/2018	-	-	-	-	-	-	-	-	-	-
01/12/2018	31/12/2018	-	-	-	-	-	-	-	-	-	-
01/01/2019	31/01/2019	-	-	-	-	-	-	-	-	-	-
01/02/2019	28/02/2019	-	-	-	-	-	-	-	-	-	-
01/03/2019	31/03/2019	-	-	-	-	-	-	-	-	-	-
01/04/2019	30/04/2019	-	-	-	-	-	-	-	-	-	-
01/05/2019	31/05/2019	-	-	-	-	-	-	-	-	-	-
01/06/2019	30/06/2019	-	-	-	-	-	-	-	-	-	-
01/07/2019	31/07/2019	-	-	-	-	-	-	-	-	-	-
01/08/2019	31/08/2019	-	-	-	-	-	-	-	-	-	-
01/09/2019	30/09/2019	-	-	-	-	-	-	-	-	-	-
01/10/2019	31/10/2019	-	-	-	-	-	-	-	-	-	-
01/11/2019	30/11/2019	-	-	-	-	-	-	-	-	-	-
01/12/2019	31/12/2019	-	-	-	-	-	-	-	-	-	-
01/01/2020	31/01/2020	-	-	-	-	-	-	-	-	-	-
01/02/2020	29/02/2020	-	-	-	-	-	-	-	-	-	-
01/03/2020	31/03/2020	-	-	-	-	-	-	-	-	-	-
01/04/2020	30/04/2020	-	-	-	-	-	-	-	-	-	-
01/05/2020	31/05/2020	-	-	1,00	-	1,00	-	-	-	20.923,62	20.923,62
01/06/2020	30/06/2020	-	-	1,00	-	1,00	-	-	-	20.923,62	20.923,62
01/07/2020	31/07/2020	-	-	1,00	-	1,00	-	-	-	20.923,62	20.923,62



## 12. Servicing Fees

Collection Period		Servicing fees						
		% Servicing fees on Performing and Delinquent Receivables	% Servicing fees on Default Receivables	Servicing fee for monitory activities	Servicing fees on Performing and Delinquent Receivables	Servicing fees on Default Receivables	Servicing fee for monitory activities	TOTAL SEERVICING FEES
28/09/2018	30/11/2018	0,450%	1,220%	30.500,00	2.505,15	-	2.541,67	5.046,82
01/12/2018	31/12/2018	0,450%	1,220%	30.500,00	1.589,49	-	2.541,67	4.131,16
01/01/2019	31/01/2019	0,450%	1,220%	30.500,00	5.132,44	-	2.541,67	7.674,10
01/02/2019	28/02/2019	0,450%	1,220%	30.500,00	6.495,84	-	2.541,67	9.037,51
01/03/2019	31/03/2019	0,450%	1,220%	30.500,00	6.601,11	-	2.541,67	9.142,78
01/04/2019	30/04/2019	0,450%	1,220%	30.500,00	5.681,32	-	2.541,67	8.222,98
01/05/2019	31/05/2019	0,450%	1,220%	30.500,00	6.972,35	-	2.541,67	9.514,02
01/06/2019	30/06/2019	0,450%	1,220%	30.500,00	7.763,14	-	2.541,67	10.304,80
01/07/2019	31/07/2019	0,450%	1,220%	30.500,00	10.360,83	-	2.541,67	12.902,50
01/08/2019	31/08/2019	0,450%	1,220%	30.500,00	9.605,22	-	2.541,67	12.146,89
01/09/2019	30/09/2019	0,450%	1,220%	30.500,00	8.702,66	-	2.541,67	11.244,33
01/10/2019	31/10/2019	0,450%	1,220%	30.500,00	13.443,74	-	2.541,67	15.985,40
01/11/2019	30/11/2019	0,450%	1,220%	30.500,00	12.406,98	-	2.541,67	14.948,64
01/12/2019	31/12/2019	0,450%	1,220%	30.500,00	12.795,80	-	2.541,67	15.337,47
01/01/2020	31/01/2020	0,450%	1,220%	30.500,00	15.121,50	721,87	2.541,67	18.385,04
01/02/2020	29/02/2020	0,450%	1,220%	30.500,00	13.945,29	-	2.541,67	16.486,96
01/03/2020	31/03/2020	0,450%	1,220%	30.500,00	15.419,50	-	2.541,67	17.961,17
01/04/2020	30/04/2020	0,450%	1,220%	30.500,00	17.098,52	492,43	2.541,67	20.132,62
01/05/2020	31/05/2020	0,450%	1,220%	30.500,00	16.227,01	85,81	2.541,67	18.854,49
01/06/2020	30/06/2020	0,450%	1,220%	30.500,00	18.638,24	348,99	2.541,67	21.528,90
01/07/2020	31/07/2020	0,450%	1,220%	30.500,00	22.913,57	149,24	2.541,67	25.604,48











**14.1 Description of Collateral Aggregate Portfolio at Collection Date**

Outstanding Principal RANGE (Euro)	Current Period		
	Number of Loans	Outstanding Principal	Average Size
01) <= 15000	7.785	78.509.749,91	10.084,75
02) 15000 - 25000	7.595	149.781.166,27	19.721,02
03) 25000 - 35000	2.447	69.607.858,29	28.446,20
04) 35000 - 45000	307	11.742.416,06	38.248,91
05) > 45000	118	6.116.245,94	51.832,59
<b>Total</b>	<b>18.252</b>	<b>315.757.436,47</b>	

Residual Life RANGE (Years)	Current Period		
	Number of Loans	Outstanding Principal	Average Size
01) <2 YEARS	88	370.987,17	4.215,76
02) 2 - 4 YEARS	778	6.040.666,00	7.764,35
03) 4 - 6 YEARS	2.020	22.052.023,21	10.916,84
04) 6 - 8 YEARS	5.085	86.913.412,23	17.092,12
05) 8 - 10 YEARS	10.281	200.380.347,86	19.490,36
<b>Total</b>	<b>18.252</b>	<b>315.757.436,47</b>	

Region of the Administration / Employer REGION	Current Period		
	Number of Loans	Outstanding Principal	Average Size
<b>Northern Italy and Central Italy</b>	<b>16.522</b>	<b>280.824.795,94</b>	<b>16.997,02</b>
EMILIA ROMAGNA	515	7.781.633,03	15.109,97
FRIULI-VENEZIA GIULIA	128	1.853.462,42	14.480,18
LAZIO	12.232	212.826.910,92	17.399,19
LIGURIA	118	2.020.493,04	17.122,82
LOMBARDIA	1.645	25.690.464,76	15.617,30
MARCHE	192	3.537.918,25	18.426,66
PIEMONTE	731	11.770.887,18	16.102,44
TOSCANA	269	4.608.066,13	17.130,36
TRENTINO-ALTO ADIGE	73	1.095.961,67	15.013,17
UMBRIA	79	1.243.764,60	15.743,86
VALLE D'AOSTA	14	237.743,08	16.981,65
VENETO	526	8.157.490,86	15.508,54
<b>Southern Italy</b>	<b>1.730</b>	<b>34.932.640,53</b>	<b>20.192,28</b>
ABRUZZO	362	8.962.498,48	24.758,28
BASILICATA	25	538.129,75	21.525,19
CALABRIA	114	2.202.195,05	19.317,50
CAMPANIA	230	3.943.851,72	17.147,18
MOLISE	7	100.743,66	14.391,95
PUGLIA	351	6.758.869,16	19.256,04
SARDEGNA	219	4.266.484,66	19.481,67
SICILIA	422	8.159.868,05	19.336,18
<b>Total</b>	<b>36.504</b>	<b>315.757.436,47</b>	

Type of Loan CATEGORY	Current Period		
	Number of Loans	Outstanding Principal	Average Size
CQS	7.812	142.620.220	18.257
CQP	8.978	144.670.848	16.114
DEL	1.462	28.466.368	19.471
<b>Total</b>	<b>18.252</b>	<b>315.757.436,47</b>	

Delinquent Loan DELINQUENT INSTALMENTS	Current Period		
	Number of Loans	Outstanding Principal	Average Size
PERFORMING	17.988	311.644.419	17.325
4	56	787.414	14.061
5	44	740.577	16.831
6	34	448.327	13.186
7	75	1.107.206	14.763
<b>Total</b>	<b>18.197</b>	<b>314.727.943,10</b>	



## 14.2 Description of Collateral Aggregate Portfolio at Collection Date

Insurance Company (Life Insurance)	Current Period		
INSURANCE COMPANY	Number of Loans	Outstanding Principal	Average Size
Net Insurance Life S.p.A.	2.485	43.686.719,05	17.580,17
AXA France Vie S.a.	2.135	34.896.138,19	16.344,80
Metlife Europe Limited	12	161.991,45	13.499,29
Metlife Europe Limited Flat	408	5.752.156,70	14.098,42
HDI Assicurazioni S.p.A. Vita	1.413	30.275.238,46	21.426,21
Credit Life A.G.	1.529	23.948.582,85	15.662,91
Cardif Assurance Vie S.A.	1.007	18.361.023,11	18.233,39
Metlife (GAI)	3.133	58.196.824,66	18.575,43
Afi Esca S.A.	634	10.424.670,52	16.442,70
Aviva Life S.p.A.	5.496	90.054.091,48	16.385,39
<b>Total</b>	<b>18.252</b>	<b>315.757.436,47</b>	

Insurance Company (Credit Insurance)	Current Period		
INSURANCE COMPANY	Number of Loans	Outstanding Principal	Average Size
Net Insurance S.p.A	2.302	40.409.703,77	17.554,17
HDI Assicurazioni S.p.A. Impiegato	1.412	30.253.680,44	21.426,12
AXA France Iard S.a.	1.430	23.972.882,28	16.764,25
Cardif	1.007	18.361.023,11	18.233,39
Great American International Insurance Ltd.	3.133	58.196.824,66	18.575,43
N/a - Pensioner	8.996	145.229.939,30	16.143,83
<b>Total</b>	<b>18.280</b>	<b>316.424.054</b>	

Administration / Employer	Current Period		
ADMINISTRATION	Number of Loans	Outstanding Principal	Average Size
Public	4.560	98.358.005,61	21.569,74
Private	3.947	57.649.554,12	14.605,92
Pensioners	8.978	144.670.847,57	16.113,93
Parapublic	767	15.079.029,17	19.659,75
<b>Total</b>	<b>18.252</b>	<b>315.757.436,47</b>	





15.2 Triggers Check

Purchase Termination Event - Portf. Ratio				
Collection Period		Delinquency Ratio 90+	Border	Delinquency Ratio 90+ < Border
28/09/2018	30/11/2018	-	4,00%	TRUE
01/12/2018	31/12/2018	-	4,00%	TRUE
01/01/2019	31/01/2019	0,005%	4,00%	TRUE
01/02/2019	28/02/2019	0,049%	4,00%	TRUE
01/03/2019	31/03/2019	0,048%	4,00%	TRUE
01/04/2019	30/04/2019	0,141%	4,00%	TRUE
01/05/2019	31/05/2019	0,297%	4,00%	TRUE
01/06/2019	30/06/2019	0,424%	4,00%	TRUE
01/07/2019	31/07/2019	0,298%	4,00%	TRUE
01/08/2019	31/08/2019	0,478%	4,00%	TRUE
01/09/2019	30/09/2019	0,421%	4,00%	TRUE
01/10/2019	31/10/2019	0,545%	4,00%	TRUE
01/11/2019	30/11/2019	0,637%	4,00%	TRUE
01/12/2019	31/12/2019	0,610%	4,00%	TRUE
01/01/2020	31/01/2020	0,738%	4,00%	TRUE
01/02/2020	29/02/2020	0,846%	4,00%	TRUE
01/03/2020	31/03/2020	0,776%	4,00%	TRUE
01/04/2020	30/04/2020	0,824%	4,00%	TRUE
01/05/2020	31/05/2020	0,752%	4,00%	TRUE

Purchase Termination Event - Portf. Ratio

N.A.

\* for 2 (two) consecutive Monthly Reference Dates

Collection Period		Cumulative Gross Default Ratio	Border	Cumulative Gross Default Ratio < Border
28/09/2018	30/11/2018	-	3,75%	TRUE
01/12/2018	31/12/2018	-	3,75%	TRUE
01/01/2019	31/01/2019	-	3,75%	TRUE
01/02/2019	28/02/2019	-	3,75%	TRUE
01/03/2019	31/03/2019	-	3,75%	TRUE
01/04/2019	30/04/2019	-	3,75%	TRUE
01/05/2019	31/05/2019	-	3,75%	TRUE
01/06/2019	30/06/2019	-	3,75%	TRUE
01/07/2019	31/07/2019	-	3,75%	TRUE
01/08/2019	31/08/2019	0,004%	3,75%	TRUE
01/09/2019	30/09/2019	0,015%	3,75%	TRUE
01/10/2019	31/10/2019	0,014%	3,75%	TRUE
01/11/2019	30/11/2019	0,059%	3,75%	TRUE
01/12/2019	31/12/2019	0,074%	3,75%	TRUE
01/01/2020	31/01/2020	0,103%	3,75%	TRUE
01/02/2020	29/02/2020	0,156%	3,75%	TRUE
01/03/2020	31/03/2020	0,151%	3,75%	TRUE
01/04/2020	30/04/2020	0,200%	3,75%	TRUE
01/05/2020	31/05/2020	0,277%	3,75%	TRUE

Collection Period		1. Aggregate of item (viii), letter (A) and item (viii), letter (B) of the Pre-Acceleration Priority of Payments	2. Target Collateral Amount	1. < 2.	(1. - 2.)	Collateral Aggregate Portfolio Balance	(1. - 2.) > 2% x Collateral Aggregate Portfolio Balance **
28/09/2018	30/11/2018	373.594,97	532.000,11	FALSE	- 158.405,14	25.389.257,29	TRUE
01/12/2018	31/12/2018	386.542,42	1.403.437,96	FALSE	- 1.016.895,54	97.921.035,82	TRUE
01/01/2019	31/01/2019	1.399.098,34	1.403.437,96	FALSE	- 4.339,62	97.000.505,42	TRUE
01/02/2019	28/02/2019	2.782.874,24	2.391.271,08	TRUE	391.603,16	95.994.514,84	TRUE
01/03/2019	31/03/2019	5.744.967,25	1.978.461,89	TRUE	3.766.505,36	166.780.091,15	TRUE
01/04/2019	30/04/2019	5.942.544,45	4.318.559,81	TRUE	1.623.984,64	165.258.293,95	FALSE
01/05/2019	31/05/2019	1.803.865,42	- 547.779,69	TRUE	1.803.865,42	196.196.129,07	FALSE
01/06/2019	30/06/2019	2.924.474,78	- 245.516,83	TRUE	3.169.991,61	209.752.436,77	FALSE
01/07/2019	31/07/2019	6.039.458,50	1.952.482,36	TRUE	4.086.976,14	207.000.472,40	FALSE
01/08/2019	31/08/2019	8.581.257,55	3.449.613,46	TRUE	5.131.644,09	204.041.441,42	FALSE
01/09/2019	30/09/2019	4.148.229,33	- 1.529.892,21	TRUE	5.678.121,54	238.862.109,01	FALSE
01/10/2019	31/10/2019	6.475.691,72	18.279,04	TRUE	6.457.412,68	249.405.186,80	FALSE
01/11/2019	30/11/2019	7.588.252,67	3.986.500,80	TRUE	3.601.751,87	246.668.798,70	FALSE
01/12/2019	31/12/2019	5.604.695,55	2.002.943,68	TRUE	3.601.751,87	280.795.370,67	FALSE
01/01/2020	31/01/2020	7.716.177,54	4.114.425,67	TRUE	3.601.751,87	277.645.472,11	FALSE
01/02/2020	29/02/2020	10.439.999,24	6.207.472,74	TRUE	4.232.526,50	274.531.277,48	FALSE
01/03/2020	31/03/2020	6.123.652,96	2.521.901,09	TRUE	3.601.751,87	309.853.042,56	FALSE
01/04/2020	30/04/2020	8.869.938,35	5.268.186,48	TRUE	3.601.751,87	306.126.938,55	FALSE

\*\* for 3 (three) consecutive Payments Dates



15.3 Triggers Check

Purchase Termination Event - Fin. Ratio				
Collection Period		Total Capital Ratio of the Seller	Border	Total Capital Ratio of the Seller < Border
28/09/2018	30/11/2018	-	10.50%	TRUE
01/12/2018	31/12/2018	-	10.50%	TRUE
01/01/2019	31/01/2019	-	10.50%	TRUE
01/02/2019	28/02/2019	-	10.50%	TRUE
01/03/2019	31/03/2019	19.20%	10.50%	TRUE
01/04/2019	30/04/2019	19.20%	10.50%	TRUE
01/05/2019	31/05/2019	19.20%	10.50%	TRUE
01/06/2019	30/06/2019	19.20%	10.50%	TRUE
01/07/2019	31/07/2019	19.20%	10.50%	TRUE
01/08/2019	31/08/2019	16.40%	10.50%	TRUE
01/09/2019	30/09/2019	16.40%	10.50%	TRUE
01/10/2019	31/10/2019	16.40%	10.50%	TRUE
01/11/2019	30/11/2019	16.40%	10.50%	TRUE
01/12/2019	31/12/2019	16.40%	10.50%	TRUE
01/01/2020	31/01/2020	16.40%	10.50%	TRUE
01/02/2020	29/02/2020	16.40%	10.50%	TRUE
01/03/2020	31/03/2020	16.90%	10.50%	TRUE
01/04/2020	30/04/2020	16.40%	10.50%	TRUE
01/05/2020	31/05/2020	16.40%	10.50%	TRUE

  

Purchase Termination Event - Fin. Ratio				
N.A.				

  

Collection Period		Corporate Capital of the Seller	Border	Corporate Capital of the Seller < Border
28/09/2018	30/11/2018	-	20.000.000,00	TRUE
01/12/2018	31/12/2018	-	20.000.000,00	TRUE
01/01/2019	31/01/2019	-	20.000.000,00	TRUE
01/02/2019	28/02/2019	-	20.000.000,00	TRUE
01/03/2019	31/03/2019	31.397.751,00	20.000.000,00	TRUE
01/04/2019	30/04/2019	33.812.962,00	20.000.000,00	TRUE
01/05/2019	31/05/2019	33.812.962,00	20.000.000,00	TRUE
01/06/2019	30/06/2019	33.812.962,00	20.000.000,00	TRUE
01/07/2019	31/07/2019	33.812.962,00	20.000.000,00	TRUE
01/08/2019	31/08/2019	33.812.962,00	20.000.000,00	TRUE
01/09/2019	30/09/2019	33.812.962,00	20.000.000,00	TRUE
01/10/2019	31/10/2019	33.812.962,00	20.000.000,00	TRUE
01/11/2019	30/11/2019	33.812.962,00	20.000.000,00	TRUE
01/12/2019	31/12/2019	33.812.962,00	20.000.000,00	TRUE
01/01/2020	31/01/2020	33.812.962,00	20.000.000,00	TRUE
01/02/2020	29/02/2020	33.812.962,00	20.000.000,00	TRUE
01/03/2020	31/03/2020	33.812.962,00	20.000.000,00	TRUE
01/04/2020	30/04/2020	33.812.962,00	20.000.000,00	TRUE
01/05/2020	31/05/2020	33.812.962,00	20.000.000,00	TRUE

  

Collection Period		Average Monthly Drawn (of 3 months preceding the relevant Offer Date)	Border	Average Monthly Drawn *** < Border
28/09/2018	30/11/2018	-	10.000.000,00	TRUE
01/12/2018	31/12/2018	-	10.000.000,00	TRUE
01/01/2019	31/01/2019	-	10.000.000,00	TRUE
01/02/2019	28/02/2019	-	10.000.000,00	TRUE
01/03/2019	31/03/2019	24.377.374,73	10.000.000,00	TRUE
01/04/2019	30/04/2019	24.377.374,73	10.000.000,00	TRUE
01/05/2019	31/05/2019	24.377.374,73	10.000.000,00	TRUE
01/06/2019	30/06/2019	16.032.806,33	10.000.000,00	TRUE
01/07/2019	31/07/2019	16.032.806,33	10.000.000,00	TRUE
01/08/2019	31/08/2019	5.127.337,91	10.000.000,00	FALSE
01/09/2019	30/09/2019	12.331.430,74	10.000.000,00	TRUE
01/10/2019	31/10/2019	16.830.480,49	10.000.000,00	TRUE
01/11/2019	30/11/2019	16.830.480,49	10.000.000,00	TRUE
01/12/2019	31/12/2019	16.787.462,53	10.000.000,00	TRUE
01/01/2020	31/01/2020	12.288.412,78	10.000.000,00	TRUE
01/02/2020	29/02/2020	12.288.412,78	10.000.000,00	TRUE
01/03/2020	31/03/2020	12.957.483,17	10.000.000,00	TRUE
01/04/2020	30/04/2020	12.957.483,17	10.000.000,00	TRUE
01/05/2020	31/05/2020	19.517.771,19	10.000.000,00	TRUE

  

Collection Period		Net Operating Income / *Oneri finanziari*	Border	Corporate Capital of the Seller < Border
28/09/2018	30/11/2018	-	2,00	TRUE
01/12/2018	31/12/2018	-	2,00	TRUE
01/01/2019	31/01/2019	-	2,00	TRUE
01/02/2019	28/02/2019	-	2,00	TRUE
01/03/2019	31/03/2019	3,68	2,00	TRUE
01/04/2019	30/04/2019	3,68	2,00	TRUE
01/05/2019	31/05/2019	3,68	2,00	TRUE
01/06/2019	30/06/2019	3,68	2,00	TRUE
01/07/2019	31/07/2019	2,32	2,00	TRUE
01/08/2019	31/08/2019	2,32	2,00	TRUE
01/09/2019	30/09/2019	2,32	2,00	TRUE
01/10/2019	31/10/2019	2,32	2,00	TRUE
01/11/2019	30/11/2019	2,32	2,00	TRUE
01/12/2019	31/12/2019	2,32	2,00	TRUE
01/01/2020	31/01/2020	2,32	2,00	TRUE
01/02/2020	29/02/2020	2,65	2,00	TRUE
01/03/2020	31/03/2020	2,65	2,00	TRUE
01/04/2020	30/04/2020	2,65	2,00	TRUE
01/05/2020	31/05/2020	2,41	2,00	TRUE

\*\*\* for 4 (four) consecutive Offer Dates

