

# ARTS Consumer s.r.l.

## Investors Report

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

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

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

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

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

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

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

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

### Contacts

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### Reporting Dates

Collection Period	01/05/2023	31/07/2023
Interest Period	09/06/2023	08/09/2023
Payment Date	08/09/2023	

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



## 1. Transaction overview

### Principal Parties

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

### Main definitions

Payment Date	(a) prior to the delivery of a Trigger Notice, the 10th calendar day of March, June, September and December in each year or, if such day is not a Business Day, the immediately preceding Business Day, and (b) following the delivery of a Trigger Notice, any Business Day on which any payment is required to be made by the Representative of the Noteholders in accordance with the Post Trigger Notice Priority of Payments, the Conditions and the Intercreditor Agreement.
Interest Period	each period from (and including) a Payment Date to (but excluding) the next following Payment Date.
Business Day	with reference to and for the purposes of any payment obligation provided for under these Conditions and the identification of the Payment Date and the Determination Date, any Target2 Day and, with reference to any other provision specified under these Conditions, any day, other than Saturday and Sunday, which is not a bank holiday or a public holiday in Milan, Rome, or London.
Delinquent Receivables	any Receivable, other than a Defaulted Receivable, with respect to which there is at least one Unpaid Instalment.
Default Receivables	any Receivable arising from a Loan Agreement: (i) which has been classified by the Servicer as a Credito in Sofferenza "credito in sofferenza" in accordance with the Circular of the Bank of Italy number 272 of 30 July 2008 (Matrice dei Conti); or (ii) which has been classified by the Servicer as a Inadempienza Probabile an "inadempienza probabile" in accordance with the Circular of the Bank of Italy number 272 of 30 July 2008 (Matrice dei Conti), and in respect of which the relevant credit line granted to the Debtor has been revoked; or (iii) in relation to which there are at least 8 consecutive Unpaid Instalments.



## 2. Notes and Assets description

### The Notes

Issue Date: 24th November 2022

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

### The Portfolio

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

Initial Portfolio: € 845.777.929,21

Transfer Date: 3rd November 2022

The Originator confirms that, as at the date of this report, it continues to hold the net economic interest in the securitisation as disclosed in the Prospectus, in accordance with option (d) of Article 405 of CRR, Part II, Chapter 6, Section IV of the Bank of Italy's Circular No. 285 dated 17 December 2013 (as amended and supplemented from time to time) and article 51 of the AIFMR.



### 3.1 Class A Notes

[illegible]

### 3.2 Class B Notes

[illegible]

### 3.3 Class C Notes

[illegible]

### 3.4 Class D Notes

[illegible]

### 3.5 Class E Notes

[illegible]



### 3.6 Class F Notes

[illegible]

### 3.7 Class Z Notes

[illegible]

#### 4. Collections and Recoveries

[illegible]

## 5. Interest Available Funds

[illegible]

## 6. Principal Available Funds

[illegible]

## 7. Interest Priority of Payments

[illegible]

## 8. Principal Priority of Payments

[illegible]

## 9. Post-Enforcement Priority of Payments

**NOT APPLICABLE**

[illegible]



## 10. Cash Reserve

[illegible]

## 11. Principal Deficiency Ledgers

[illegible]

## 12. SWAP

[illegible]

### 13. Sequential Redemption Event

[illegible]

\* applicable during the Amortisation Period



**14. Purchase Termination Event**

[illegible]

## 15. Trigger Event

[illegible]

## 16.1 Portfolio Performance

Portfolio status	During the collection period			
	Number of loans	Outstanding amount	% on the current outstanding	% on the number of loans
Performing Loans	96.116	714.363.210,79	97,59%	97,76%
Arrear Loans	1.709	13.230.917,96	1,81%	1,74%
Defaulted Loans (net of recovery)	497	4.424.230,29	0,60%	0,51%
<b>Total</b>	<b>98.322</b>	<b>732.018.359,04</b>	<b>100,00%</b>	<b>100,00%</b>

Arrears status	During the collection period			
	Number of loans	Outstanding amount	% on the current outstanding	% on the number of loans
1 arrears	544	4.092.295,28	30,93%	31,83%
2 arrears	323	2.499.844,43	18,89%	18,90%
3 arrears	296	2.328.999,22	17,60%	17,32%
4 arrears	268	1.985.895,36	15,01%	15,68%
5 arrears	217	1.883.907,86	14,24%	12,70%
6 arrears	48	330.754,83	2,50%	2,81%
7 arrears	13	109.220,98	0,83%	0,76%
8 arrears	-	-	0,00%	0,00%
more than 8 arrears	-	-	0,00%	0,00%
<b>Total</b>	<b>1.709</b>	<b>13.230.917,96</b>	<b>100,00%</b>	<b>100,00%</b>

Defaulted loans (gross of recoveries)	During the collection period	% over the [initial portfolio]	Cumulated	% of the Cumulative Default over the [initial portfolio]
Number of Loans	494,00	0,49%	497,00	0,49%
Amount classified as Default	4.406.657,69	0,52%	4.422.958,38	0,52%

Recovery on loans classified as default	During the collection period	% over the Cumulative Default	Cumulated	% of the Cumulative Default over the [initial portfolio]
Recovered amount	498,39	0,00%	498,39	0,01%



## 16.2 Portfolio Performance

Pre-payments	During the collection period	% over the [initial portfolio]	Cumulated	% of the Cumulative Default over the [initial portfolio]
Principal component	36.115.541,35	4,27%	89.733.167,86	10,61%

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

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

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

Renegotiation	Total Renegotiation amount from renegotiations completed during the period	Renegotiation loss of the collection period	Aggregated renegotiation losses (including the collection period)	% on the initial portfolio	Renegotiation Blocked Amount
Interest rate - Fixed to fixed / Rinegoziazioni tasso d'interesse - Da fisso a fisso	-	-	-	0,00%	-
Amortization plan / Rinegoziazioni piano d'ammortamento	-	-	-	0,00%	-
Payment holiday / Rinegoziazioni aventi ad oggetto sospensione pagamento rate	14.155,02	4.864,45	21.695,06	0,01%	4.683,52

Status of Payment holiday	During the collection period	% over the Outstanding Principal of the Initial Portfolio	Cumulated	% of the cumuled over the initial portfolio	% still in suspension at the cut off date over the initial portfolio
Performing	6.970,46	0,00%	22.096,91	0,00%	0,00%
Delinquent less 3 arrears	27.468,35	0,00%	68.523,78	0,01%	0,01%
Delinquent more than 3 arrears	-	0,00%	-	0,00%	0,00%
Defaulted	-	0,00%	-	0,00%	0,00%





**17.1 Portfolio description prior the purchase of a further portfolio**

General Information about the Portfolio	At the end of the current Collection Period
Number of Loans:	97.825
Outstanding Portfolio Amount:	727.594.128,75
Average Outstanding Portfolio Amount (1):	7.437,71
Weighted Average Seasoning (months) (2):	24,96
Weighted Average Remaining Term (months) (3):	56,20
Weighted Average Interest Rate	7,17%

At the end of the current Collection Period				
Outstanding amount	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
0,00 - 4.999,99	44.610	45,61%	142.721.768,96	19,61%
5.000,00 - 9.999,99	32.390	33,11%	231.729.961,44	31,85%
10.000,00 - 14.999,99	11.086	11,33%	134.068.641,63	18,43%
15.000,00 - 19.999,99	4.844	4,95%	82.911.690,19	11,40%
20.000,00 - 24.999,99	2.341	2,39%	51.755.108,75	7,11%
25.000,00 - 29.999,99	1.409	1,44%	38.298.173,37	5,26%
30.000,00 - 34.999,99	478	0,49%	15.406.444,80	2,12%
35.000,00 - 39.999,99	208	0,21%	7.769.601,77	1,07%
From and over 40.000,00	459	0,47%	22.932.737,84	3,15%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>

At the end of the current Collection Period				
Portfolio Seasoning (months)	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
from 1 (included) to 12 (excluded) months	22.642	23,15%	202.740.928,25	27,87%
from 12(included) to 24 (excluded) months	35.210	35,99%	259.658.197,32	35,69%
from 24 (included) to 36 (excluded) months	9.654	9,87%	73.860.220,41	10,15%
from 36 (included) to 48 (excluded) months	11.174	11,42%	75.357.519,11	10,36%
from 48 (included) to 60 (excluded) months	11.459	11,71%	71.191.705,52	9,78%
from 60 (included) to 72 (excluded) months	6.965	7,12%	40.698.514,65	5,59%
from 72 (included) to 84 (excluded) months	721	0,74%	4.087.043,49	0,56%
from 84 (included) to 96 (excluded) months	-	0,00%	-	0,00%
over 96(included) months	-	0,00%	-	0,00%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>

At the end of the current Collection Period				
Remaining Term (months)	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
from 1 (included) to 12 (excluded) months	6.671	6,83%	12.494.670,46	1,70%
from 12(included) to 24 (excluded) months	15.772	16,12%	61.524.927,60	8,46%
from 24 (included) to 36 (excluded) months	19.344	19,77%	101.762.561,19	13,99%
from 36 (included) to 48 (excluded) months	14.999	15,33%	106.575.796,36	14,65%
from 48 (included) to 60 (excluded) months	10.910	11,15%	100.860.826,49	13,86%
from 60 (included) to 72 (excluded) months	11.960	12,23%	111.949.546,39	15,39%
from 72 (included) to 84 (excluded) months	15.907	16,26%	174.740.684,02	24,02%
from 84 (included) to 96 (excluded) months	384	0,39%	7.068.161,61	0,97%
over 96(included) months	1.878	1,92%	50.616.954,63	6,96%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.129</b>	<b>100,00%</b>



## 17.2 Portfolio description prior the purchase of a further portfolio

By Region	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
ABRUZZO	993	1,02%	7.369.770,27	1,03%
BASILICATA	270	0,28%	1.920.474,64	0,26%
CALABRIA	1.135	1,16%	8.900.959,59	1,22%
CAMPANIA	6.920	7,07%	50.823.818,54	6,99%
EMILIA ROMAGNA	9.565	9,78%	72.135.613,70	9,91%
FRIULI VENEZIA GIULIA	2.398	2,45%	16.915.312,51	2,32%
LAZIO	13.810	14,12%	99.978.650,40	13,74%
LIGURIA	1.632	1,67%	11.730.290,52	1,61%
LOMBARDIA	12.961	13,25%	99.396.151,32	13,66%
MARCHE	1.552	1,59%	11.637.892,59	1,60%
MOLISE	443	0,45%	3.172.140,62	0,44%
PIEMONTE	10.393	10,62%	71.752.712,20	9,86%
PUGLIA	4.410	4,51%	35.478.472,40	4,88%
SARDEGNA	1.644	1,68%	12.371.243,65	1,70%
SICILIA	12.586	12,87%	97.804.055,00	13,44%
TOSCANA	3.129	3,20%	23.882.651,89	3,28%
TRENTINO ALTO ADIGE	1.137	1,16%	8.398.861,17	1,15%
UMBRIA	2.028	2,07%	14.946.619,43	2,05%
VALLE D'AOSTA	375	0,38%	2.524.181,02	0,35%
VENETO	10.442	10,67%	76.444.597,13	10,51%
ESTERO	2	0,00%	9.660,16	0,00%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>

Payment Frequency	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Monthly	97.825	100,00%	727.594.128,75	100,00%
Bi monthly	-	0,00%	-	0,00%
Quarterly	-	0,00%	-	0,00%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>

Payment Type	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Addebito diretto in conto corrente	96.931	99,09%	721.392.309,95	99,15%
R.I.D.	846	0,86%	5.888.241,86	0,81%
Bollettino postale	-	0,00%	-	0,00%
Altro	48	0,05%	313.576,94	0,04%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>



### 17.3 Portfolio description prior the purchase of a further portfolio

Type of products	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Credit Express Compact	-	0,00%	-	0,00%
Credit Express Dynamic	90.529	92,54%	598.393.382,33	82,24%
Other	7.296	7,46%	129.200.746,42	17,76%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>

Current Interest Rate	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
1,000 - 2,999	-	0,00%	-	0,00%
3,000 - 3,999	-	0,00%	-	0,01%
4,000 - 4,999	-	0,00%	-	0,00%
5,000 - 5,999	-	0,00%	-	0,00%
6,000 - 6,999	44.305	45,29%	351.664.422,41	48,33%
7,000 - 7,999	33.839	34,59%	252.836.823,19	34,75%
8,000 - 8,999	14.252	14,57%	97.458.310,34	13,39%
9,000 - 9,999	5.276	5,39%	25.046.051,08	3,44%
10,000 - 10,999	153	0,16%	588.521,73	0,08%
11,000 - 11,999	-	0,00%	-	0,00%
12,000 - 12,999	-	0,00%	-	0,00%
13,000 - 13,999	-	0,00%	-	0,00%
14,000 - 14,999	-	0,00%	-	0,00%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>

Debtors	Amount	%
Number of debtors	90.444	92,45%
Top 10 debtors (% of Outstanding Principal of the Master Portfolio)	729.314,98	0,10%
Top 20 debtors (% of Outstanding Principal of the Master Portfolio)	1.404.992	0,19%

Type of Interest	Amount	%
Receivables paying a Fixed Rate	727.594.128,75	100,00%
Receivables paying a Floating Rate	-	0,00%



**18.1 Portfolio description after the purchase of a further portfolio**

General Information about the Portfolio	At the end of the current Collection Period
Number of Loans:	97.825
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Average Outstanding Portfolio Amount (1):	7.437,71
Weighted Average Seasoning (months) (2):	24,96
Weighted Average Remaining Term (months) (3):	56,20
Weighted Average Interest Rate	7,17%

Outstanding amount	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
0,00 - 4.999,99	44.610	45,61%	142.721.768,96	19,61%
5.000,00 - 9.999,99	32.390	33,11%	231.729.961,44	31,85%
10.000,00 - 14.999,99	11.086	11,33%	134.068.641,63	18,43%
15.000,00 - 19.999,99	4.844	4,95%	82.911.690,19	11,40%
20.000,00 - 24.999,99	2.341	2,39%	51.755.108,75	7,11%
25.000,00 - 29.999,99	1.409	1,44%	38.298.173,37	5,26%
30.000,00 - 34.999,99	478	0,49%	15.406.444,80	2,12%
35.000,00 - 39.999,99	208	0,21%	7.769.601,77	1,07%
From and over 40.000,00	459	0,47%	22.932.737,84	3,15%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>

Portfolio Seasoning (months)	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
from 1 (included) to 12 (excluded) months	22.642	23,15%	202.740.928,25	27,87%
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from 36 (included) to 48 (excluded) months	11.174	11,42%	75.357.519,11	10,36%
from 48 (included) to 60 (excluded) months	11.459	11,71%	71.191.705,52	9,78%
from 60 (included) to 72 (excluded) months	6.965	7,12%	40.698.514,65	5,59%
from 72 (included) to 84 (excluded) months	721	0,74%	4.087.043,49	0,56%
from 84 (included) to 96 (excluded) months	-	0,00%	-	0,00%
over 96(included) months	-	0,00%	-	0,00%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>

Remaining Term (months)	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
from 1 (included) to 12 (excluded) months	6.671	6,83%	12.494.670,46	1,70%
from 12(included) to 24 (excluded) months	15.772	16,12%	61.524.927,60	8,46%
from 24 (included) to 36 (excluded) months	19.344	19,77%	101.762.561,19	13,99%
from 36 (included) to 48 (excluded) months	14.999	15,33%	106.575.796,36	14,65%
from 48 (included) to 60 (excluded) months	10.910	11,15%	100.860.826,49	13,86%
from 60 (included) to 72 (excluded) months	11.960	12,23%	111.949.546,39	15,39%
from 72 (included) to 84 (excluded) months	15.907	16,26%	174.740.684,02	24,02%
from 84 (included) to 96 (excluded) months	384	0,39%	7.068.161,61	0,97%
over 96(included) months	1.878	1,92%	50.616.954,63	6,96%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>



## 18.2 Portfolio description after the purchase of a further portfolio

By Region	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
ABRUZZO	993	1,02%	7.369.770,27	1,03%
BASILICATA	270	0,28%	1.920.474,64	0,26%
CALABRIA	1.135	1,16%	8.900.959,59	1,22%
CAMPANIA	6.920	7,07%	50.823.818,54	6,99%
EMILIA ROMAGNA	9.565	9,78%	72.135.613,70	9,91%
FRIULI VENEZIA GIULIA	2.398	2,45%	16.915.312,51	2,32%
LAZIO	13.810	14,12%	99.978.650,40	13,74%
LIGURIA	1.632	1,67%	11.730.290,52	1,61%
LOMBARDIA	12.961	13,25%	99.396.151,32	13,66%
MARCHE	1.552	1,59%	11.637.892,59	1,60%
MOLISE	443	0,45%	3.172.140,62	0,44%
PIEMONTE	10.393	10,62%	71.752.712,20	9,86%
PUGLIA	4.410	4,51%	35.478.472,40	4,88%
SARDEGNA	1.644	1,68%	12.371.243,65	1,70%
SICILIA	12.586	12,87%	97.804.055,00	13,44%
TOSCANA	3.129	3,20%	23.882.651,89	3,28%
TRENTINO ALTO ADIGE	1.137	1,16%	8.398.861,17	1,15%
UMBRIA	2.028	2,07%	14.946.619,43	2,05%
VALLE D'AOSTA	375	0,38%	2.524.181,02	0,35%
VENETO	10.442	10,67%	76.444.597,13	10,51%
ESTERO	2	0,00%	9.660,16	0,00%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>

Payment Frequency	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Monthly	97.825	100,00%	727.594.128,75	100,00%
Bi monthly	-	0,00%	-	0,00%
Quarterly	-	0,00%	-	0,00%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>

Payment Type	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Addebito diretto in conto corrente	96.931	99,09%	721.392.309,95	99,15%
R.I.D.	846	0,86%	5.888.241,86	0,81%
Bollettino postale	-	0,00%	-	0,00%
Altro	48	0,05%	313.576,94	0,04%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>



### 18.3 Portfolio description after the purchase of a further portfolio

Type of products	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Credit Express Compact	-	0,00%	-	0,00%
Credit Express Dynamic	90.529	92,54%	598.393.382,33	82,24%
Other	7.296	7,46%	129.200.746,42	17,76%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>

Current Interest Rate	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
1,000 - 2,999	-	0,00%	-	0,00%
3,000 - 3,999	-	0,00%	-	0,01%
4,000 - 4,999	-	0,00%	-	0,00%
5,000 - 5,999	-	0,00%	-	0,00%
6,000 - 6,999	44.305	45,29%	351.664.422,41	48,33%
7,000 - 7,999	33.839	34,59%	252.836.823,19	34,75%
8,000 - 8,999	14.252	14,57%	97.458.310,34	13,39%
9,000 - 9,999	5.276	5,39%	25.046.051,08	3,44%
10,000 -10,999	153	0,16%	588.521,73	0,08%
11,000 - 11,999	-	0,00%	-	0,00%
12,000 - 12,999	-	0,00%	-	0,00%
13,000 - 13,999	-	0,00%	-	0,00%
14,000 - 14,999	-	0,00%	-	0,00%
<b>Total</b>	<b>97.825</b>	<b>100,00%</b>	<b>727.594.128,75</b>	<b>100,00%</b>

Debtors	Amount	%
Number of debtors	90.444	92,45%
Top 10 debtors (% of Outstanding Principal of the Master Portfolio)	729.314,98	0,10%
Top 20 debtors (% of Outstanding Principal of the Master Portfolio)	1.404.992	0,19%

Type of Interest	Amount	%
Receivables paying a Fixed Rate	727.594.128,75	100,00%
Receivables paying a Floating Rate	-	0,00%

Future receivables	During the collection period	% over the Outstanding Principal of the Initial Portfolio
Outstanding principal	18.657,36	0,00%
Number of Receivables	4,00	0,00%

