

Consumer One S.r.l.

INVESTOR REPORT

Securitisation of a portfolio of performing personal loans

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

Investor Report Date	16/06/2014	
Relevant Quarterly Collection Period	01/02/2014	30/04/2014
Relevant Interest Period	28/02/2014	30/05/2014
Payment Date	30/05/2014	

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

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

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

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

Consumer One Srl - Issuer Available Funds

	Euro		Euro
INTEREST AVAILABLE FUNDS	77,666,292.50	ISSUER PRINCIPAL AVAILABLE FUNDS	364,811,972.40
(a) Interest components (interest, fees and prepayment penalties) related to the Receivables	76,567,193.95	(a) Principal components related to the Receivables collected by the Servicer	336,065,477.43
(b) Without duplication of (a) above interest, yield and profit components invested in Eligible Investments during the immediately preceding Quarterly Collection Period from Collection Account	59,950.56	(b) Without duplication of (a) above principal components invested in Eligible Investments	-
(c) All Recoveries collected by the Servicer	906,339.21	(c) All amounts received by the Issuer from the Originator pursuant to the Master Receivables Purchase Agreement	-
(d) All amounts of interest accrued and paid on the Accounts	2,099.89	(d) Any amount received by the Issuer from the Originator (A) pursuant to the Warranty and Indemnity Agreement (B) in respect of indemnities or damages relating to principal or interest components on any Receivables which are not Defaulted Receivables	-
(e) All amounts received by the Issuer from any party to the Transaction Documents	-	(e) The Interest Available Funds to be credited to the Principal Deficiency Ledger	28,343,474.55
(f) All amounts received from the Swap Counterparty on or immediately prior to each Payment Date	-	(f) All proceeds from the sale of the Master Portfolio or of individual Receivables	403,020.42
(g) the Cash Reserve Available Amount	-	(g) Any amount set aside in the Payment Account in accordance with clause 3.3 of the Master Receivables Purchase Agreement	-
(h) The Interest Renegotiation Losses on the Calculation Date and the interest portion of the Renegotiated Blocked Amount relating to Receivables classified as Defaulted during the immediately preceding Quarterly Collection Period	-	(h) Any amount transferred from the Commingling Reserve Account	-
(i) The Interest Set-Off Losses	-	(i) The Issuer Cash Collateral standing to the credit of the Principal Accumulation Account	-
(j) Any interest, yield and profit component accrued on or generated by any Eligible Investments up to the Eligible Investments Liquidation Date	130,708.89	(j) The Principal Renegotiation Losses on the Calculation Date and the principal portion of the Renegotiated Blocked Amount relating to the Receivables become Defaulted Receivables during the immediately preceding Quarterly Collection Period	-
(k) Any amount allocated on such Payment Date under items First and Ninth of the Principal Priority of Payments prior to the delivery of a Trigger Notice	-	(k) The Principal Set-Off Losses	-
		(l) Any amount allocated on such Payment Date under item seventh of the Interest Priority of Payments	-
		(m) Following the delivery of a Trigger Notice, the amounts standing to the credit of the Expenses Account	-
		(n) On the Payment Date on which the Senior Notes are redeemed in full, any amounts standing to the credit of the Set-Off Reserve Account and the Renegotiation Reserve Account	-
ISSUER AVAILABLE FUNDS	414,134,790.35		

Consumer One Srl - Priority of Payments

INTEREST PRIORITY OF PAYMENT

PRINCIPAL PRIORITY OF PAYMENT

		Euro			Euro
INTEREST AVAILABLE FUNDS		77,666,292.50	PRINCIPAL AVAILABLE FUNDS		364,811,972.40
First	Expenses	27,674.49	First	To pay any amount under items First to Sixth (inclusive) under the Interest Priority of Payments, to the extent that the Interest Available Funds are not sufficient on such Payment Date to make such payments in full	-
Second	Remuneration, proper costs and indemnity amounts payable to the RoN	3,176.06	Second	During the Revolving Period, to pay to the Originator:	
Third	Amount necessary to balance the Expenses Account up to Retention Amount	63.50	a) the Principal Component of Existing Receivable comprised in the Further Portfolio purchased by the Issuer on the immediately preceding Transfer Date	-	
Fourth	Remuneration, indemnities or proper costs and expenses to		b) the Principal Component of the Existing Receivables comprised in Further Portfolios due and payable but remained unpaid on previous Payment Dates	-	
a) the Account Bank		-	c) the Principal Component of Future Receivable due and payable	-	
b) the Custodian Bank		16,643.82	Third	a) Prior to the First Amortisation Payment Date, to retain on the Principal Accumulation Account the Issuer Cash Collateral	-
c) the Cash Manager		-	b) Principal on the Senior Notes on the First Amortisation Payment Date and on any Payment Date thereafter	364,811,930.34	
d) the Calculation Agent		35,000.00	Fourth	Following the expiry of the Revolving Period, Principal Component of the Purchase Price to be paid:	
e) the Additional Calculation Agent		19,084.46	a) in relation to Existing Receivable comprised in the Further Portfolio	-	
f) the Principal Paying Agent		700.00	b) in relation to each Future Receivable	42.06	
g) the Corporate Servicer		24,339.48	Fifth	Adjustment Purchase Price (pursuant to clause 4.3.2 of the Master Receivables Purchase)	-
h) the Servicer		1,853,749.04	Sixth	All amounts not yet paid under items Eleventh, Twelfth and Thirteenth of the Interest PoP	-
Fifth	Amount due to the Swap Counterparty	7,437,303.11	Seventh	Any amount under the Transaction Document (to the extent not already paid or payable under other items of this PoP)	-
Sixth	Interest on the Senior Notes	7,680,916.47	Eighth	Principal on the Junior Notes outstanding on such Payment Date up to the Junior Notes Retained Amount	-
Seventh	To transfer to the Principal Available Funds any amount paid on the preceding Payment Dates under item first of the Principal Priority of Payments	-	Ninth	To transfer to the Interest Available Funds any remaining amount after all the other payments under this Principal PoP have been made in full	-
Eighth	To the Principal Deficiency Ledger	28,343,474.55	Tenth	Junior Notes Retained Amount	-
Ninth	To the Cash Reserve Account to replenishment up to the Cash Reserve Required Amount	-			
Tenth	to pay, pari passu and pro rata to the Originator the Other Component of the Purchase Price	-			
Eleventh	To pay any swap termination payment to the Swap Counterparty (other than any amount under item Fifth)	-			
Twelfth	To pay any interest amount and proper costs and expenses to				
a) The Cash reserve Subordinated Loan Provider		1,445,140.39			
b) The Renegotiation Reserve Subordinated Loan Provider		10,474.32			
c) the Set-Off Reserve Subordinated Loan Provider		790,898.31			
Thirteenth	To pay any principal amount a to				
a) The Cash reserve Subordinated Loan Provider		19,284,072.27			
b) The Renegotiation Reserve Subordinated Loan Provider		139,770.13			
c) the Set-Off Reserve Subordinated Loan Provider		1,000,000.00			
Fourteenth	Interest on the Junior Notes	9,553,812.10			
Fifteenth	Variable return on the Junior Notes	-			

Consumer One S.r.l. - PORTFOLIO PERFORMANCE

PRINCIPAL DEFICIENCY LEDGER	PDL at start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at end
Class A Notes	-	28.343.474,55	28.343.474,55	-

CASH RESERVE	Cash Reserve Required Amount	Cash Reserve at beginning	Amount drawn down in the period	Cash Reserve Account replenished in the period	Cash Reserve at the end
	420.000.000,00	420.000.000,00	-	-	420.000.000,00

RENEGOTIATION RESERVE	Renegotiation Reserve Required Amount	Further disbursement	Renegotiation Reserve Available Amount	Renegotiation Reserve account at the beginning	Funds utilised during the period
	-	-	2.467.708,47	2.467.708,47	-
	-	-	-	-	2.467.708,47

Portfolio status	During the collection period			In the previous collection period		In two previous collection periods		In three previous collection periods		
	Number of loans	Outstanding amount	% on the current outstanding	% on the number of loans	Number of loans	Outstanding amount	Number of loans	Outstanding amount	Number of loans	Outstanding amount
Performing Loans	285.881	2.662.635.743,39	88,64%	89,54%	310.075	3.016.953.913,69	334.454	3.367.293.811,13	342.718	3.525.614.221,27
Arrear Loans	19.490	185.190.390,79	6,16%	6,10%	19.631	195.678.043,33	18.985	190.185.547,90	17.127	177.366.707,58
Defaulted Loans (net of recoveries)	13.915	155.365.246,46	5,20%	4,36%	11.165	125.938.642,29	8.238	82.528.598,02	5.497	61.155.576,10
Total	319.286	3.004.191.381	100,00%	100,00%	340.871	3.338.537.599,30	361.717	3.650.008.865,05	365.342	3.764.136.507,95

Arrears status	During the collection period				In the previous collection period		In two previous collection periods		In three previous collection periods	
	Number of loans	Outstanding amount	% on the current outstanding	% on the number of loans	Number of loans	Outstanding amount	Number of loans	Outstanding amount	Number of loans	Outstanding amount
1 arrears	7.431	64.144.310,45	34,64%	38,13%	7.739	73.071.712,18	7.679	72.260.353,67	6.990	68.141.124,80
2 arrears	3.673	38.214.629,10	20,64%	19,97%	3.775	39.365.578,30	3.500	37.492.499,47	3.381	36.051.440,46
3 arrears	2.425	24.282.078,07	13,11%	12,44%	2.430	24.523.842,58	2.345	23.573.821,96	1.980	22.064.555,36
4 arrears	1.755	17.382.459,77	9,39%	9,00%	1.806	18.204.591,72	1.714	17.650.478,65	1.581	16.191.927,98
5 arrears	1.489	16.151.022,47	8,19%	7,65%	1.410	14.837.168,38	1.406	15.307.074,04	1.280	13.129.122,65
6 arrears	1.323	13.803.007,35	7,45%	6,79%	1.285	13.367.543,71	1.119	12.168.892,88	1.057	11.615.117,49
7 arrears	1.192	12.202.878,58	6,59%	6,12%	1.187	12.304.810,46	1.132	11.862.659,23	892	9.572.418,86
8 arrears	0	-	0,00%	0,00%	0	-	0	-	0	-
more than 8 arrears	0	-	0,00%	0,00%	0	-	0	-	0	-
Total	19.490	185.190.391	100,00%	100,00%	19.631	195.675.043,33	18.985	190.185.547,90	17.127	177.366.707,58

Defaulted loans (gross of recoveries)	During the collection period	% over the [initial portfolio]	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the Cumulative Default over the [initial portfolio]
Number of Loans	2.781	0,21%	2.949	632	632	9.174	14.058	3,58%
Amount classified as Default	29.214.019,42	0,70%	32.278.990,11	29.515.144,14	7.355.082,84	98.361.236,51	149.996.688,64	3,58%

Recovery on loans classified as default	During the collection period	% over the Cumulative Default	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the Cumulative Recoveries over the Cumulative Default
Recovered amount	698.605,09	0,24%	592.223,04	303.744,25	159.600,91	1.847.077,89	2.975.480,92	1,98%

Pre-payments	During the collection period	% over the [initial portfolio]	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the Cumulative Prepayment over the [initial portfolio]
Principal component	146.304.866,05	3,49%	110.100.025,75	121.171.189,73	145.303.251,66	622.879.333,21	1.340.923.895,56	31,98%

Receivables repurchased by the Originator	During the collection period	% over the [initial portfolio]	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the cumulative repurchase over the [initial portfolio]
Principal component	394.048,50	0,01%	-	-	-	394.048,50	148.332.888,32	3,54%
Number of Receivables	24,00	0,01%	-	-	-	24,00	13.922,00	3,54%

Debtors	Amount	%
Number of debtors	295.962	96,52%
Top 10 debtors (% of Outstanding Principal of the Master Portfolio)	1.106.013	0,64%
Top 20 debtors (% of Outstanding Principal of the Master Portfolio)	2.057.489	0,72%

Type of Interest	Amount	%
Receivables paying a Fixed Rate	2.847.626.134,18	100,00%
Receivables paying a Floating Rate	-	0,00%

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

General Information about the Portfolio		At the end of the current Collection Period	At the start of the Transaction
a.1	Number of Loans:	305,371	393,129
a.2	Outstanding Portfolio Amount:	2,847,826,134.18	4,193,357,976.33
a.3	Average Outstanding Portfolio Amount (1):	9,325.79	10,666.62
a.4	Weighted Average Seasoning (months) (2):	32.61	13.78
a.5	Weighted Average Remaining Term (months) (3):	52.65	62.39

b. Outstanding amount	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
b.1 0.00 - 4,999.99	112,429	36.82%	275,722,514.12	9.69%	127,808	32.51%	373,504,974.12	8.91%
b.2 5,000.00 - 9,999.99	90,000	29.47%	661,064,478.27	23.21%	108,968	27.72%	807,089,317.45	19.25%
b.3 10,000.00 - 14,999.99	47,400	15.52%	582,606,494.94	20.46%	66,336	16.87%	813,426,284.27	19.40%
b.4 15,000.00 - 19,999.99	24,429	8.00%	422,606,720.73	14.84%	37,057	9.43%	638,919,163.73	15.24%
b.5 20,000.00 - 24,999.99	12,484	4.09%	278,623,540.18	9.78%	21,435	5.45%	475,652,695.38	11.33%
b.6 25,000.00 - 29,999.99	8,034	2.63%	218,754,345.20	7.68%	14,150	3.60%	386,557,320.63	9.22%
b.7 30,000.00 - 34,999.99	4,306	1.41%	139,099,473.92	4.88%	7,478	1.90%	238,732,915.14	5.70%
b.8 35,000.00 - 39,999.99	2,790	0.91%	104,176,397.38	3.66%	3,058	0.78%	114,584,894.61	2.73%
b.9 From and over 40,000.00	3,499	1.15%	165,172,169.44	5.80%	6,839	1.74%	344,890,411.00	8.22%
b.10 Total	305,371	100.00%	2,847,826,134.18	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

c. Portfolio Seasoning (months)	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
c.1 from 1 (included) to 12 (excluded) months	25,344	8.30%	181,705,098.55	6.38%	170,414	43.35%	1,972,578,997.87	47.04%
c.2 from 12(included) to 24 (excluded) months	63,983	20.95%	797,490,572.65	28.00%	146,604	37.29%	1,520,010,274.00	36.25%
c.3 from 24 (included) to 36 (excluded) months	58,952	19.31%	669,510,910.02	23.51%	70,131	17.84%	659,320,364.16	15.72%
c.4 from 36 (included) to 48 (excluded) months	86,467	28.32%	703,384,901.31	24.70%	5,980	1.52%	41,448,340.30	0.99%
c.5 from 48 (included) to 60 (excluded) months	53,667	17.57%	380,805,647.54	13.37%	-	0.00%	-	0.00%
c.6 from 60 (included) to 72 (excluded) months	16,958	5.55%	114,929,004.11	4.04%	-	0.00%	-	0.00%
c.7 from 72 (included) to 84 (excluded) months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.8 from 84 (included) to 96 (excluded) months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.9 over 96(included) months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.11 Total	305,371	100.00%	2,847,826,134.18	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

d. Remaining Term (months)	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
d.1 from 1 (included) to 12 (excluded) months	51,076	16.73%	75,204,706.98	2.64%	30,903	7.86%	52,631,896.20	1.26%
d.2 from 12(included) to 24 (excluded) months	50,439	16.52%	237,431,626.92	8.34%	52,788	13.43%	208,704,438.92	4.98%
d.3 from 24 (included) to 36 (excluded) months	54,450	17.83%	400,171,180.05	14.05%	60,352	15.35%	395,348,700.52	9.43%
d.4 from 36 (included) to 48 (excluded) months	53,720	17.59%	527,054,286.69	18.51%	57,997	14.75%	531,315,079.02	12.67%
d.5 from 48 (included) to 60 (excluded) months	39,636	12.98%	507,782,458.82	17.83%	66,057	16.80%	775,328,448.34	18.49%
d.6 from 60 (included) to 72 (excluded) months	38,898	12.74%	617,545,563.62	21.68%	53,395	13.58%	775,643,922.42	18.50%
d.7 from 72 (included) to 84 (excluded) months	10,015	3.28%	217,248,580.68	7.63%	59,510	15.15%	949,471,920.42	22.63%
d.8 from 84 (included) to 96 (excluded) months	3,429	1.12%	123,970,481.07	4.35%	2,281	0.58%	88,830,810.83	2.12%
d.9 over 96(included) months	3,708	1.21%	141,417,249.35	4.97%	9,846	2.50%	416,082,759.66	9.92%
d.10 Total	305,371	100.00%	2,847,826,134.18	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

e. By Region	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
e.1 ABRUZZO	3,848	1.26%	37,480,198.97	1.32%	4,692	1.19%	52,647,563.20	1.26%
e.2 BASILICATA	1,022	0.33%	10,642,226.30	0.37%	1,256	0.32%	15,413,360.38	0.37%
e.3 CALABRIA	6,833	2.24%	62,100,575.50	2.18%	8,885	2.26%	104,345,008.42	2.49%
e.4 CAMPANIA	24,022	7.87%	235,334,850.98	8.26%	28,748	7.31%	340,830,221.76	8.13%
e.5 EMILIA ROMAGNA	24,418	8.00%	203,858,180.29	7.16%	39,389	10.02%	379,350,393.10	9.05%
e.6 FRIULI VENEZIA GIULIA	8,245	2.70%	72,131,814.16	2.53%	11,627	2.96%	109,475,105.37	2.61%
e.7 LAZIO	45,059	14.76%	453,955,263.26	15.94%	52,240	13.29%	606,191,868.15	14.46%
e.8 LIGURIA	6,426	2.10%	51,429,498.79	1.81%	8,922	2.27%	82,724,107.60	1.97%
e.9 LOMBARDIA	32,266	10.57%	260,511,313.22	9.15%	42,555	10.82%	413,886,101.64	9.87%
e.10 MARCHE	5,539	1.81%	52,602,472.91	1.85%	7,294	1.86%	75,270,908.21	1.80%
e.11 MOLISE	2,171	0.71%	23,081,072.78	0.81%	2,518	0.64%	30,839,043.18	0.73%
e.12 PIEMONTE	33,908	11.10%	305,886,986.04	10.74%	44,815	11.40%	443,664,447.42	10.58%
e.13 PUGLIA	16,357	5.36%	164,598,997.16	5.78%	20,318	5.17%	239,203,288.59	5.70%
e.14 SARDEGNA	5,694	1.86%	56,009,697.55	1.97%	6,886	1.75%	78,227,014.66	1.87%
e.15 SICILIA	38,385	12.57%	398,166,719.27	13.98%	43,641	11.10%	531,918,973.95	12.68%
e.16 TOSCANA	11,221	3.67%	108,358,677.40	3.80%	13,975	3.55%	157,941,210.36	3.77%
e.17 TRENTO ALTO ADIGE	3,139	1.03%	25,852,757.06	0.91%	4,519	1.15%	38,124,311.49	0.91%
e.18 UMBRIA	7,440	2.44%	69,306,304.99	2.43%	9,944	2.53%	105,866,771.02	2.52%
e.19 VALLE D'AOSTA	1,228	0.40%	11,928,672.16	0.42%	1,704	0.44%	18,182,808.35	0.43%
e.20 VENETO	28,150	9.22%	244,589,855.39	8.59%	39,201	9.97%	369,255,469.48	8.80%
e.21 Total	305,371	100.00%	2,847,826,134.18	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

f. Payment Frequency	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
f.1 Monthly	305,371	100.00%	2,847,826,134.18	100.00%	393,129	100.00%	4,193,357,976.33	100.00%
f.2 Bi monthly	-	0.00%	-	0.00%	-	0.00%	-	0.00%
f.3 Quarterly	-	0.00%	-	0.00%	-	0.00%	-	0.00%
f.5 Total	305,371	100.00%	2,847,826,134.18	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

g. Payment Type	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
g.1 Addebito diretto in conto corrente	254,918	83.47%	2,531,254,934.22	88.88%	325,768	82.87%	3,566,108,541.44	85.04%
g.2 R.I.D.	46,196	15.13%	267,623,225.39	9.40%	67,361	17.13%	627,249,434.89	14.96%
g.3 Bollettino Postale	968	0.32%	5,466,414.94	0.19%	-	0.00%	-	0.00%
g.4 Altro	3,289	1.08%	43,481,559.63	1.53%	-	0.00%	-	0.00%
g.5 Total	305,371	100.00%	2,847,826,134.18	100.00%	393,129	100.00%	4,193,357,976	100.00%

h. Type of products	At the end of the current Collection Period				At the start of the Transaction			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
h.1 Auto Loans	27,267	8.93%	132,531,118.95	4.65%	45,487	11.58%	426,910,504.09	10.19%
h.2 Personal Loans	277,976	91.03%	2,714,998,470.35	95.34%	346,778	88.20%	3,764,173,823.27	89.76%
h.3 Purpose Loans	128	0.04%	296,544.88	0.01%	864	0.22%	2,273,648.97	0.05%
h.4 Total	305,371	100.00%	2,847,826,134.18	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

(1) Si intende la media semplice del debito residuo

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

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

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

General Information about the Portfolio		At the end of the current Collection Period	At the end of the previous Collection Period
a.1	Number of Loans:	305,371	329,706
a.2	Outstanding Portfolio Amount:	2,847,826,134.18	3,212,628,957.02
a.3	Average Outstanding Portfolio Amount (1):	9,325.79	9,743.92
a.4	Weighted Average Seasoning (months) (2):	32.61	29.91
a.5	Weighted Average Remaining Term (months) (3):	52.65	54.43

b. Outstanding amount	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
b.1 0.00 - 4,999.99	112,429	36.82%	275,722,514.12	0.10	112,481	34.12%	285,041,093.22	8.88%
b.2 5,000.00 - 9,999.99	90,000	29.47%	661,064,478.27	0.23	99,609	30.21%	734,218,405.04	22.85%
b.3 10,000.00 - 14,999.99	47,400	15.52%	582,606,494.94	0.20	53,520	16.23%	659,596,216.59	20.53%
b.4 15,000.00 - 19,999.99	24,429	8.00%	422,606,720.73	0.15	28,154	8.54%	487,717,681.09	15.18%
b.5 20,000.00 - 24,999.99	12,484	4.09%	278,623,540.18	0.10	14,601	4.43%	325,601,315.10	10.14%
b.6 25,000.00 - 29,999.99	8,034	2.63%	218,754,345.20	0.08	9,288	2.82%	253,610,545.62	7.89%
b.7 30,000.00 - 34,999.99	4,306	1.41%	139,099,473.92	0.05	4,808	1.46%	154,935,489.83	4.82%
b.8 35,000.00 - 39,999.99	2,790	0.91%	104,176,397.38	0.04	3,111	0.94%	116,038,551.19	3.61%
b.9 From and over 40,000.00	3,499	1.15%	165,172,169.44	0.06	4,134	1.25%	195,869,659.34	6.10%
b.10 Total	305,371	100.00%	2,847,826,134.18	100.00%	329,706	100.00%	3,212,628,957.02	100.00%

c. Portfolio Seasoning (months)	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
c.1 from 1 (included) to 12 (excluded) months	25,344	8.30%	181,705,098.55	6.38%	29,837	9.06%	307,215,434.95	9.57%
c.2 from 12(included) to 24 (excluded) months	63,983	20.95%	797,490,572.65	28.00%	78,382	23.77%	1,023,946,109.70	31.87%
c.3 from 24 (included) to 36 (excluded) months	58,952	19.31%	669,510,910.02	23.51%	80,490	24.41%	817,038,820.85	25.43%
c.4 from 36 (included) to 48 (excluded) months	86,467	28.32%	703,384,901.31	24.70%	83,640	25.37%	651,195,315.96	20.27%
c.5 from 48 (included) to 60 (excluded) months	53,667	17.57%	380,805,647.54	13.37%	46,131	13.99%	340,790,022.66	10.61%
c.6 from 60 (included) to 72 (excluded) months	16,958	5.55%	114,929,004.11	4.04%	11,226	3.40%	72,443,252.90	2.25%
c.7 from 72 (included) to 84 (excluded) months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.8 from 84 (included) to 96 (excluded) months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.9 over 96(included) months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.11 Total	305,371	100.00%	2,847,826,134.18	100.00%	329,706	100.00%	3,212,628,957.02	100.00%

d. Remaining Term (months)	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
d.1 from 1 (included) to 12 (excluded) months	51,076	16.73%	75,204,706.98	2.64%	47,286	14.36%	71,454,203.37	2.22%
d.2 from 12(included) to 24 (excluded) months	50,439	16.52%	237,431,626.92	8.34%	52,235	15.84%	242,326,773.13	7.54%
d.3 from 24 (included) to 36 (excluded) months	54,450	17.83%	400,171,180.05	14.05%	56,920	17.26%	416,890,423.51	12.98%
d.4 from 36 (included) to 48 (excluded) months	53,720	17.59%	527,054,286.69	18.51%	55,762	16.91%	543,019,179.55	16.90%
d.5 from 48 (included) to 60 (excluded) months	39,636	12.98%	507,782,458.82	17.83%	47,217	14.32%	588,112,494.50	18.31%
d.6 from 60 (included) to 72 (excluded) months	38,898	12.74%	617,545,563.62	21.68%	42,866	13.00%	672,576,703.71	20.94%
d.7 from 72 (included) to 84 (excluded) months	10,015	3.28%	217,248,580.68	7.63%	18,873	5.72%	356,934,280.59	11.11%
d.8 from 84 (included) to 96 (excluded) months	3,429	1.12%	123,970,481.07	4.35%	4,048	1.23%	147,159,723.33	4.58%
d.9 over 96(included) months	3,708	1.21%	141,417,249.35	4.97%	4,499	1.36%	174,155,175.33	5.42%
d.10 Total	305,371	100.00%	2,847,826,134.18	100.00%	329,706	100.00%	3,212,628,957.02	100.00%

e. By Region	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
e.1 ABRUZZO	3,848	1.26%	37,480,198.97	1.32%	4,109	1.24%	41,997,229.42	1.31%
e.2 BASILICATA	1,022	0.33%	10,642,226.30	0.37%	1,089	0.33%	11,883,437.70	0.37%
e.3 CALABRIA	6,833	2.24%	62,100,575.50	2.18%	7,293	2.21%	69,630,037.74	2.17%
e.4 CAMPANIA	24,022	7.87%	235,334,850.98	8.26%	25,773	7.82%	263,726,139.11	8.21%
e.5 EMILIA ROMAGNA	24,418	8.00%	203,858,180.29	7.16%	26,760	8.12%	233,951,848.15	7.28%
e.6 FRIULI VENEZIA GIULIA	8,245	2.70%	72,131,814.16	2.53%	8,978	2.72%	81,926,720.37	2.55%
e.7 LAZIO	45,059	14.76%	453,955,263.26	15.94%	48,431	14.69%	509,600,302.98	15.86%
e.8 LIGURIA	6,426	2.10%	51,429,498.79	1.81%	6,939	2.10%	57,990,844.56	1.81%
e.9 LOMBARDIA	32,266	10.57%	260,511,313.22	9.15%	34,811	10.56%	295,651,772.99	9.20%
e.10 MARCHE	5,539	1.81%	52,602,472.91	1.85%	6,060	1.84%	60,060,460.99	1.87%
e.11 MOLISE	2,171	0.71%	23,081,072.78	0.81%	2,326	0.71%	25,732,142.90	0.80%
e.12 PIEMONTE	33,908	11.10%	305,886,986.04	10.74%	36,837	11.17%	348,014,912.20	10.83%
e.13 PUGLIA	16,357	5.36%	164,598,997.16	5.78%	17,509	5.31%	183,611,196.13	5.72%
e.14 SARDEGNA	5,694	1.86%	56,009,697.55	1.97%	6,081	1.84%	62,202,347.23	1.94%
e.15 SICILIA	38,385	12.57%	398,166,719.27	13.98%	40,880	12.40%	441,942,269.08	13.76%
e.16 TOSCANA	11,221	3.67%	108,358,677.40	3.80%	12,132	3.68%	122,163,755.89	3.80%
e.17 TRENITINO ALTO ADIGE	3,139	1.03%	25,852,757.06	0.91%	3,420	1.04%	29,346,299.13	0.91%
e.18 UMBRIA	7,440	2.44%	69,306,304.99	2.43%	8,080	2.45%	79,168,261.67	2.46%
e.19 VALLE D'AOSTA	1,228	0.40%	11,928,672.16	0.42%	1,354	0.41%	13,766,149.33	0.43%
e.20 VENETO	28,150	9.22%	244,589,855.39	8.59%	30,844	9.36%	280,262,829.45	8.72%
e.21 Total	305,371	100.00%	2,847,826,134.18	100.00%	329,706	100.00%	3,212,628,957.02	100.00%

f. Payment Frequency	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
f.1 Monthly	305,371	100.00%	2,847,826,134.18	100.00%	329,706	100.00%	3,212,628,957.02	100.00%
f.2 Bi monthly	-	0.00%	-	0.00%	-	0.00%	-	0.00%
f.3 Quarterly	-	0.00%	-	0.00%	-	0.00%	-	0.00%
f.5 Total	305,371	100.00%	2,847,826,134.18	100.00%	329,706	100.00%	3,212,628,957.02	100.00%

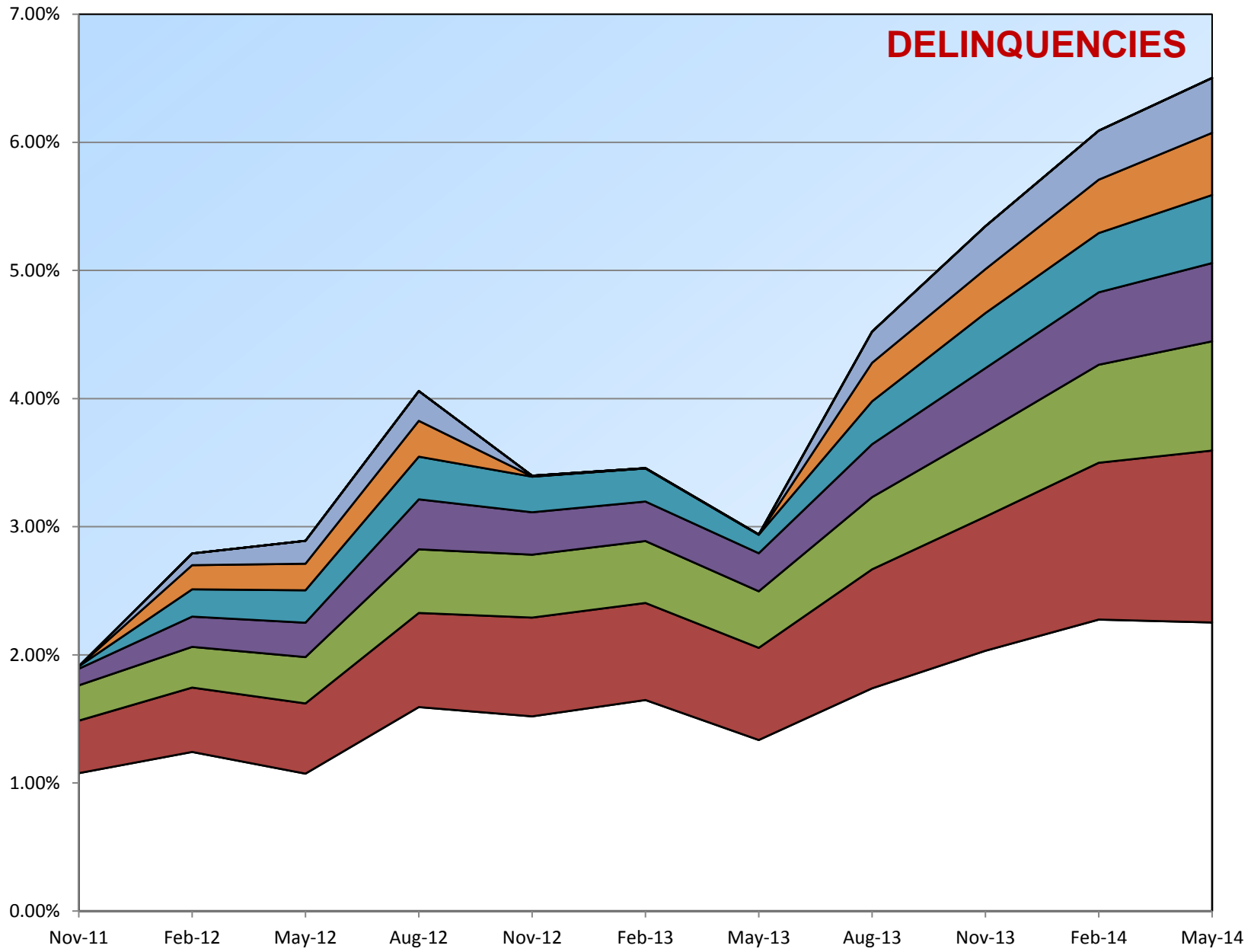
g. Payment Type	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
g.1 Addebito diretto in conto corrente	254,918	83.47%	2,531,254,934.22	88.88%	276,789	83.95%	2,865,956,674.27	89.21%
g.2 R.I.D.	46,196	15.13%	267,623,225.39	9.40%	49,228	14.93%	304,578,314.06	9.48%
g.3 Bollettino Postale	968	0.32%	5,466,414.94	0.19%	958	0.29%	5,709,397.45	0.18%
g.4 Altro	3,289	1.08%	43,481,559.63	1.53%	2,731	0.83%	36,384,571.24	1.13%
g.5 Total	305,371	100.00%	2,847,826,134.18	100.00%	329,706	100.00%	3,212,628,957.02	100.00%

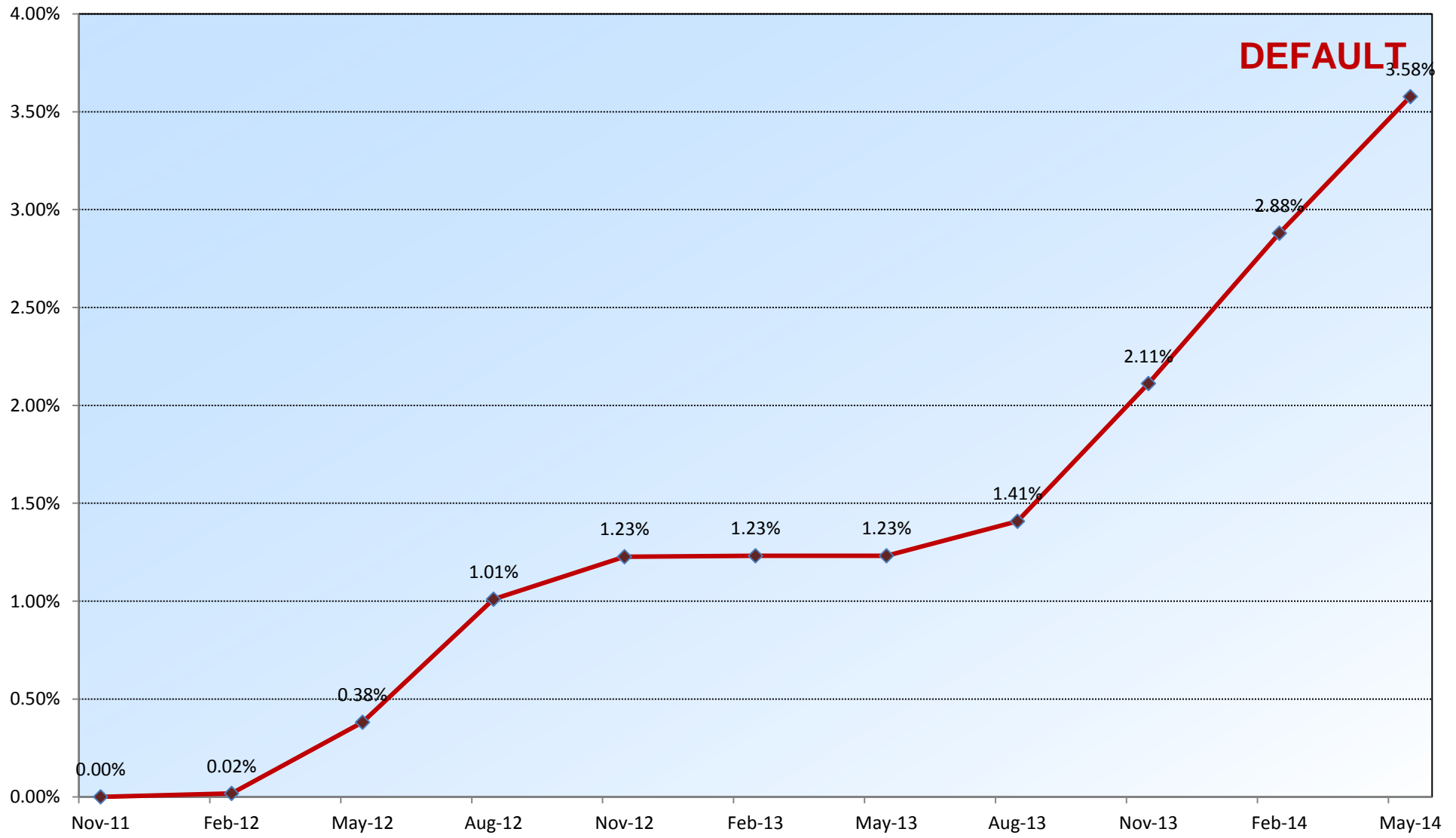
h. Type of products	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
h.1 Auto Loans	27,267	8.93%	132,531,118.95	4.65%	29,409	8.92%	155,091,370.40	4.83%
h.2 Personal Loans	277,976	91.03%	2,714,998,470.35	95.34%	300,142	91.03%	3,057,172,395.72	95.16%
h.3 Purpose Loans	128	0.04%	296,544.88	0.01%	155	0.05%	365,190.90	0.01%
h.4 Total	305,371	100.00%	2,847,826,134.18	100.00%	329,706	100.00%	3,212,628,957.02	100.00%

(1) Si intende la media semplice del debito residuo

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

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





DEFAULT

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

