Consumer One S.r.l.

INVESTOR REPORT

Securitisation of a portfolio of performing personal loans

Euro 2,956,200,000 Class A Euro 1,236,943,620 Class B

Asset Backed Floating Rating Notes due 2028 Asset Backed Variable Return Notes due 2028

Investor Report Date Relevant Quarterly Collection Period Relevant Interest Period Payment Date

15/06/2015	
01/02/2015	30/04/2015
27/02/2015	29/05/2015
29/05/2015	

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

Issuer:

Issue Date:

Sole Arranger:

Sole Lead Manager:

Consumer One S.r.I. 01/08/2011 UniCredit Bank AG, London Branch UniCredit Bank AG

Series		Class A	Class B
Amount issue	ed	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 Co	de		
Clearing Syst	tem	Euroclear Clearstream	Euroclear Clearstream
Indexation		Euribor 3 M	Euribor 3 M
Spread at Iss	uance	125	500
Ratings	DBRS	AAA	Unrated
Ratings	Moody's	A2	Unrated

Originator: Servicer: Rating Agencies

Corporate Servicer:

Account Bank:

Principal Paying Agent:

Representative of Noteholders:

UniCredit S.p.A. UniCredit S.p.A. Moody's, DBRS UniCredit Credit Management Bank S.p.A. UniCredit S.p.A. BNP Paribas Securities Services Securitisation Services S.p.A.

Consumer One S.r.I. - CLASS A NOTES

Interface Interface Number N	Interest	t Period	Interest	٨٢	nount Accrued		Befo	re Payments	Pave	nents	٨fto	r Payments
01/08/2011 30/11/2011 2.913% 121 28,943,907.85 2.956,200,000.00 28,943,907.85 30/11/2011 2.956,200,000.00 30/11/2011 29/02/2012 29/02/2012 1.477% 91 20,377,825.65 2.956,200,000.00 20,377,825.65 30/37,825.65						Interest Due						
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District												
NAME	21/02/2010	20/00/2010	20/00/2010	1.20270	51	2,000,020.00		120,041,001.20	2,000,020.00	202,140,400.00		401,402,211.00
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Consumer One S.r.I. - COLLECTIONS

(bot	ollection P th dates in	ncluded)	Principal Collected on Claims not Classified as Defaulted Claims (excluding	Interest Collected on Claims not Classified as Defaulted Claims	Recoveries on Defaulted Claims	Pre-payments on Claims not Classified as Defaulted Claims	Receivables repurchased by the Originator	Other	Total Collections
		End	prepayments)			(principal)			
	7/2011	31/10/2011	284,062,332.42		-	144,486,594.41	-	2,463,241.65	553,481,321.37
	1/2011	31/01/2012	213,298,988.17	89,057,917.09	-	90,957,666.39	-	1,700,074.83	395,014,646.48
	2/2012	30/04/2012	218,803,804.24	92,391,550.05	57,617.11	113,936,060.33	-	1,617,334.54	426,806,366.27
	5/2012	31/07/2012	219,070,248.68	93,370,752.44	245,086.31	127,565,712.13	-	1,837,729.92	442,089,529.48
	8/2012	31/10/2012	213,361,772.79	92,212,430.08	540,611.73	101,290,691.99	66,119,517.77	1,679,838.53	475,204,862.89
	1/2012	31/01/2013	217,821,037.25	95,482,311.39	392,649.43	100,943,605.78	46,848,765.81	1,706,697.88	463,195,067.54
	2/2013	30/04/2013	219,297,751.68	96,923,165.29	312,432.59	138,864,231.34	44,066,759.76	1,927,236.82	501,391,577.48
	5/2013	31/07/2013	218,496,850.95	97,266,653.15	213,650.63	145,303,251.68	-	1,793,001.57	463,073,407.98
	8/2013	31/10/2013	213,994,668.14	93,192,018.25	482,324.59	121,171,189.73	-	1,850,297.55	430,690,498.26
	1/2013	31/01/2014	203,285,428.83	84,221,639.57	745,399.61	110,100,025.75	-	1,763,593.07	400,116,086.83
	2/2014	30/04/2014	189,760,611.38	74,662,806.03	906,339.21	146,304,866.05	403,020.42	1,906,126.32	413,943,769.41
	5/2014	31/07/2014	177,604,526.52	66,364,555.25	1,287,315.64	124,341,344.33	248,473.37	1,751,318.61	371,597,533.72
	8/2014	31/10/2014	165,007,537.42	58,301,646.04	1,411,014.21	92,823,429.78	927,030.32	1,593,017.04	320,063,674.81
	1/2014	31/01/2015	153,838,711.13	51,199,119.03	1,771,361.22	74,244,529.89	2,395,678.28	1,522,537.37	284,971,936.92
01/0	2/2015	30/04/2015	142,647,101.06	44,986,107.16	2,224,331.02	92,496,517.22	6,962,047.37	1,524,831.01	290,840,934.84
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Consumer One Srl - Issuer Available Funds

	Euro		Euro
INTEREST AVAILABLE FUNDS	51,824,547.39	ISSUER PRINCIPAL AVAILABLE FUNDS	262,145,601.96
(a) Interest components (interest, fees and prepayment penalties) related to the Receivables	46,506,769.45	(a) Principal components related to the Receivables collected by the Servicer	235,143,618.28
(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	- 1	(b) Without duplication of (a) above principal components invested in Eligible Investments	-
(c) All Recoveries collected by the Servicer	2,224,331.02	(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	4,754.74	 (d) Any amount received by the Issuer from the Originator (A) pursuant to the Warranty and Indemnity Agreement 	
(e) All amounts received by the Issuer from any party to the Transaction Documents	-	 (B) in respect of indemnities or damages relating to principal or interest components on any Receivables which are not Defaulted Receivables 	-
(f) All amounts received from the Swap Counterparty on or immediately prior to each Payment Date	-	(e) The Interest Available Funds to be credited to the Principal Deficiency Ledger	20.039.936.31
(g) the Cash Reserve Available Amount	-	(f) All proceeds from the sale of the Master Portfolio or of individual Receivables	6.962.047.37
(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 Quartely Collection Period	-	 (g) Any amount set aside in the Payment Account in accordance with clause 3.3 of the Master Receivables Purchase Agreement 	-
(i) The Interest Set-Off Losses	-	(h) Any amount transferred from the Commingling Reserve Account	-
 Any interest, yield and profit component accrued on or generated by any Eligible Investments up to the Eligible Investments Liquidation Date 	- 1	(i) The Issuer Cash Collateral standing to the credit of the Principal Accumulation Account	-
(k) Any amount allocated on such Payment Date under items First and Ninth of the Principal Priority of Pyaments prior to the delivery of a Trigger Notice	-	(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	-
(I) the Cash Reserve Excess Amount on the Calculation Date immediately		(k) The Principal Set-Off Losses	-
preceding such Payment Date	3,088,692.18	 (I) 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	
		(n) On the Payment bate 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

293,930,213.04

Consumer One Srl - Priority of Payments

INTEREST	PRIORITY	OF PAYMENT
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PRINCIPAL PRIORITY OF PAYMENT

INTEREST	PRIORITY OF PAYMENT	Euro	PRINCIP	AL PRIORITY OF PAYMENT	Euro
	INTEREST AVAILABLE FUNDS	51,824,547.39		PRINCIPAL AVAILABLE FUNDS	262,145,601.96
First	Expenses	36,468.52	- 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	
Second	Remuneration, proper costs and indemnity amounts payable to the RoN	3,182.42		to make such payments in full	-
Third	Amount necessary to balance the Expenses Account up to Retention Amount	156.81	Second	During the Revolving Period, to pay to the Originator: a) the Principal Component of Existing Receivable comprised in the Further Portfolio purchased by the	
Fourth	Remuneration, indemnities or proper costs and expenses to a) the Account Bank b) the Custodian Bank c) the Cash Manager d) the Calculation Agent e) the Additional Calculcation Agent f) the Principal Paying Agent	8,380.01 35,000.00 19,084.46 700.00	Third	Issuer on the immediately preceding Transfer Date b) the Principal Component of the Existing Receivables comprised in Further Portfolios due and payable but remained unpaid on previous Payment Dates c) the Principal Component of Future Receivable due and payable a) Prior to the First Amortisation Payment Date, to retain on the Principal Accumulation Account the Issuer Cash Collateral	
	g) the Corporate Servicer h) the Servicer	46,230.82 1,284,861.14		b) Principal on the Senior Notes on the First Amortisation Payment Date and on any Payment Date thereafter	262,145,469.30
Fifth	Amount due to the Swap Counterparty	5,297,909.41	Fourth	Following the expiry of the Revolving Period, Principal Component of the Purchase Price to be paid: a) in relation to Existing Receivable comprised in the Further Portfolio	
Sixth	Interest on the Senior Notes	2,363,026.35		b) in relation to each Future Receivable	132.66
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	-	Fifth	Adjustment Purchase Price (pursuant to clause 4.3.2 of the Master Receivables Purchase)	-
Eighth	To the Principal Deficiency Ledger	20,039,936.31	Sixth	All amounts not yet paid under items Eleventh, Twelfth and Thirteenth of the Interest PoP	-
Ninth	To the Cash Reserve Account to replenishment up to the Cash Reserve Required Amount	-	Seventh	Any amount under the Transaction Document (to the extent not already paid or payable under other items of this PoP)	· · ·
Tenth	To pay, pari passu and pro rata to the Originator the Other Component of the Purchase Price	-	Eighth	Principal on the Junior Notes outstanding on such Payment Date up to the Junior Notes Retained Amount	-
Eleventh	To pay any swap termination payment to the Swap Counterparty (other than any amount under item Fifth)		Ninth	To transfer to the Interest Available Funds any remaining amount after all the other payments under this Principal PoP have been made in full	
Twelfth	To pay any interest amount and proper costs and expenses to a) The Cash reserve Subordinated Loan Provider b) The Renegotiation Reserve Subordinated Loan Provider c) the Set-Off Reserve Subordinated Loan Provider		Tenth	Junior Notes Retained Amount	-
Thirteenth	To pay any principal amount to a) The Renegotiation Reserve Subordinated Loan Provider b) the Set-Off Reserve Subordinated Loan Provider				
Fourteenth	Interest on the Junior Notes	15,764,915.15			
Fifteenth	Variable return on the Junior Notes	6,924,695.99			

Consumer One S.r.I. - PORTFOLIO PERFORMANCE

PRINCIPAL DEFICIENCY LEDGER	PDL at start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at end
Class A Notes		20,039,936.31	20,039,936.31	
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CASH RESERVE	Cash Reserve Required Amount	Cash Reserve at beginning	Amount drawn down in the period	Cash Reserve Account replenished in the period	Cashe Reserve at the end
	15,000,000.00	18,088,692.18	3,088,692.18		15,000,000.00

RENEGOTIATION RESERVE	Renegotiation Reserve Required Amount	Further disbursment	Renegotiation Reserve Available Amount	at the beginning	the period
			2,467,708.47	2,467,708.47	-
	Amount replenished	Renegotiation Reserve Accoutn at the end			
	-	2,467,708.47			

During the collection period					s collection period	In two p	revious 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
198,426	1,577,567,994.49	79.71%	83.30%	218,230	1,811,070,259.92	236,870	2,055,206,819.87	258,424	2,334,426,336.16
14,596	120,899,376.65	6.10%	6.13%	17,085	149,465,491.91	18,116	164,926,642.54	18,984	175,257,835.54
25.208	280.778.735.02	14.19%	10.57%	23.154	259.769.553.84	20.580	230.898.337.12	17.360	196.269.458.42
238,230	1,979,246,106	100.00%	100.00%	258,469	2,220,305,305.67	275,566	2,451,031,799.53	294,768	2,705,953,630.12
	198,426 14,596 25,208	Number of loans Outstanding amount 198.426 1.577.567.994.49 14.596 120.099.376.65 25.208 280.778.736.02	Number of loans Outstanding amount. % on the current outstanding. 199.420 1.577.567.994.49 79.715. 14.556 120.999.376.65 6.10% 25.208 280.7178.755.02 14.10%	Number of loans Outstanding amount. % on the current outstanding. % on the number of loans 199.426 1.577.567.954.40 72.71% 63.30% 145.569 120.099.376.65 6.10% 6.15% 25.200 280.778.755.20 14.41% 10.57%	Number of loans Outstanding amount % on the current outstanding % on the number of loans Number of loans 198.420 15.77.57.594.40 72.71% 53.30% 218.200 14.950 120.899.376.65 6.10% 6.13% 17.089 25.200 280.778.750.2 14.19% 10.57% 23.154	Number of loans Outstanding amount % on the current outstanding % on the number of loans Number of loans Outstanding amount 198.420 15.7757.794.40 72.71% 63.30% 219.200 18.11070.259.92 14.969 120.899.376.65 6.10% 0.17% 17.065 14.94654919 25.200 200.77.77.50.20 14.19% 10.57% 22.154 25.787.55344	Number of loans Outstanding amount % on the current outstanding % on the number of loans Number of loans Outstanding amount Number of loans 198.429 1.577.57.294.49 77.71% 8.30% 2.212.20 1.81.107.293.92 2.288.77 14.969 120.093.77.6.5 0.10% 6.13% 17.068 144.666.491.91 11.81.16 25.208 280.778.75.02 1.41.99 10.57% 2.314 2.29.786.53.84 20.581	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 Outstanding amount Outstanding amount Outstanding amount Outstanding amount Outstanding amount Number of loans Outstanding amount Outstanding amount Outstanding amount 198.426 15.77.57.594.49 79.71% 53.33.0% 218.73 1.111.070.259.02 20.86.77 20.052.008.19.87 14.506 170.299.376.65 6.10% 6.10% 10.75% 27.86.79 149.405.494.91 15.116 14.602.042.54 25.000 20.075.706.114% 10.57% 27.3164 20.590.05 22.08.893.71	Number of loars Outstanding amount % on the current outstanding % on the number of loars Number of loars Outstanding amount Number of loars 198.426 157:557:594.49 77:758 61:057 51:08 72:059

		During the colle	ction period		In the previous	s collection period	In two	previous collection periods	In three prev	nous collection periods
Arrears status	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	5,417	39,838,041.90	32.95%	37.11%	6,891	54,172,334.39	6,868	55,350,208.83	6,604	52,820,675.87
2 arrears	2,829	25,046,644.51	20.72%	19.38%	3,347	30,944,744.37	3,391	32,592,854.40	3,556	35,217,106.83
3 arrears	1,950	16,986,126.89	14.05%	13.36%	2,080	19,252,304.63	2,259	21,914,443.42	2,560	26,192,544.78
4 arrears	1.371	11.086.663.43	9.17%	9.40%	1.548	14.426.576.40	1.653	15.520.674.96	1.971	19.216.960.25
5 arrears	1,196	10,821,994.28	8.95%	8.19%	1,163	10,767,915.65	1,404	14,035,880.31	1,734	17,013,170.99
6 arrears	1,020	9,359,301.93	7.74%	6.99%	1,071	10,387,356.31	1,296	13,192,095.46	1,340	12,708,517.50
7 arrears	813	7,760,603.71	6.42%	5.57%	985	9,514,260.16	1,245	12,320,485.16	1,219	12,088,859.32
8 arrears	0		0.00%	0.00%	0	-	0		0	
more than 8 arrears	0		0.00%	0.00%	0		0		0	
Total	14,596	120,899,377	100.00%	100.00%	17,085	149,465,491.91	18,116	164,926,642.54	18,984	175,257,835.54

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	2,223	0.57%	2,932	3,262	3,473	11,890	25,948	6.60%
Amount classified as Default	20,025,885.89	0.48%	29,241,851.62	31,078,364.43	36,652,485.43	116,998,587.37	266,995,276.01	6.37%

Recovery on loans classified as default		% over the Cumulative Default		In two previous collection periods	collection periods			the Cumulative Default
Recovered amount	1,865,944.56	0.70%	1,487,022.19	1,166,232.87	1,064,750.65	5,583,950.27	8,559,431.19	3.21%
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	92,496,517.22	2.21%	74,244,529.89	92,823,429.78	124,341,344.33	383,905,821.22	1,724,829,716.80	41.13%

	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
- Г	Principal component	6,840,381.47	0.16%	2,351,211.28	908,328.87	246,482.03	10,346,403.65	158,679,291.97	3.78%
- F	Number of Receivables	462.00	0.12%	153.00	53.00	18.00	686.00	14.608.00	3.72%

Debtors	Amount	
Number of debtors	207,546	97.43%
Top 10 debtors (% of Outstanding Principal of the Master Portfolio)	964,985	0.06%
Top 20 debtors (% of Outstanding Principal of the Master Portfolio)	1,801,564	0.11%

Type of Interest	Amount	%
Receivables paying a Fixed Rate	1,698,467,371.14	100.00%
Receivables paying a Floating Rate		0.00%

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

a.	Gene	eral Information about the Portfolio	At the end of the current Collection Period	At the start of the Transaction
	a.1 Number of Loans: a.2 Oustanding Portfolio Amount:		213,022	393,129
			1,698,467,371.14	4,193,357,976.33
	a.3	Average Outstanding Potfolio Amount (1):	7,973.20	10,666.62
	a.4	Weighted Average Seasoning (months) (2):	43.83	13.78
	a.5	Weighted Average Remaining Term (months) (3):	45.61	62.39

			At the end of the curre	nt Collection Period			At the start of the Transaction				
) .	Outstanding amount	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		
- I	b.1 0,00 - 4.999,99	96,813	45.45%	223,064,134.42	13.13%	127,808	32.51%	373,504,974.12	8.91%		
- [b.2 5.000,00 - 9.999,99	58,632	27.52%	422,002,711.19	24.85%	108,968	27.72%	807,089,317.45	19.25%		
- [b.3 10.000,00 - 14.999,99	27,283	12.81%	331,350,900.95	19.51%	66,336	16.87%	813,426,284.27	19.40%		
- [b.4 15.000,00 - 19.999,99	12,837	6.03%	220,010,482.06	12.95%	37,057	9.43%	638,919,163.73	15.24%		
- [b.5 20.000,00 - 24.999,99	7,328	3.44%	163,284,443.31	9.61%	21,435	5.45%	475,652,695.38	11.33%		
- [b.6 25.000,00 - 29.999,99	4,055	1.90%	111,211,140.59	6.55%	14,150	3.60%	386,557,320.63	9.22%		
- [b.7 30.000,00 - 34.999,99	2,750	1.29%	88,628,103.94	5.22%	7,478	1.90%	238,732,915.14	5.70%		
- [b.8 35.000,00 - 39.999,99	1,712	0.80%	63,842,205.14	3.76%	3,058	0.78%	114,584,894.61	2.73%		
- [b.9 From and over 40.000,00	1,612	0.76%	75,073,249.54	4.42%	6,839	1.74%	344,890,411.00	8.22%		
- [b.10 Total	213,022	100.00%	1,698,467,371.14	100.00%	393,129	100.00%	4,193,357,976.33	100.00%		

			At the end of the curre	nt Collection Period			At the start of th	e Transaction	
c. P	ortfolio Seasoning (months)	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	8,385	3.95%	587,596.60	0.04%	170,414	43.35%	1,972,578,997.87	47.04%
С	2 from 12(included) to 24 (excluded) months	12,031	5.65%	114,695,590.22	6.75%	146,604	37.29%	1,520,010,274.00	36.25%
C	3 from 24 (included) to 36 (excluded) months	48,366	22.70%	491,856,348.85	28.96%	70,131	17.84%	659,320,364.16	15.72%
С	4 from 36 (included) to 48 (excluded) months	41,796	19.62%	413,559,486.88	24.35%	5,980	1.52%	41,448,340.30	0.99%
С	5 from 48 (included) to 60 (excluded) months	60,418	28.36%	414,503,779.42	24.40%		0.00%	-	0.00%
C	6 from 60 (included) to 72 (excluded) months	31,366	14.72%	205,067,896.03	12.07%		0.00%	-	0.00%
С	7 from 72 (included) to 84 (excluded) months	10,660	5.00%	58,196,673.14	3.43%		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%
С	11 Total	213,022	100.00%	1,698,467,371.14	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

		At the end of the current Collection Period At the s						
Remaining Term (months)	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	51,563	24.21%	78,678,494.61	4.64%	30,903	7.86%	52,631,896.20	1.26
d.2 from 12(included) to 24 (excluded) months	42,654	20.02%	199,561,919.63	11.75%	52,788	13.43%	208,704,438.92	4.98
d.3 from 24 (included) to 36 (excluded) months	44,356	20.82%	326,105,742.16	19.20%	60,352	15.35%	395,348,700.52	9.43
d.4 from 36 (included) to 48 (excluded) months	30,523	14.33%	320,725,126.00	18.88%	57,997	14.75%	531,315,079.02	12.67
d.5 from 48 (included) to 60 (excluded) months	29,420	13.81%	406,457,610.19	23.93%	66,057	16.80%	775,328,448.34	18.499
d.6 from 60 (included) to 72 (excluded) months	8,286	3.89%	159,115,478.29	9.37%	53,395	13.58%	775,643,922.42	18.509
d.7 from 72 (included) to 84 (excluded) months	3,198	1.50%	101,308,005.64	5.96%	59,510	15.15%	949,471,920.42	22.63
d.8 from 84 (included) to 96 (excluded) months	2,474	1.16%	85,085,784.36	5.01%	2,281	0.58%	88,830,810.83	2.12
d.9 over 96(included) months	548	0.26%	21,429,210.26	1.26%	9,846	2.50%	416,082,759.66	9.92
d.10 Total	213,022	100.00%	1,698,467,371.14	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

			At the end of the curre	nt Collection Period			At the start of th	e Transaction	
e. I	3y Region	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	e.1 ABRUZZO	2,705	1.29%	22,939,920.53	1.36%	4,692	1.19%	52,647,563.20	1.26%
e	e.2 BASILICATA	745	0.35%	6,419,459.02	0.38%	1,256	0.32%	15,413,360.38	0.37%
e	e.3 CALABRIA	4,778	2.24%	37,071,544.45	2.18%	8,885	2.26%	104,345,008.42	2.49%
e	e.4 CAMPANIA	17,080	8.02%	142,860,917.00	8.41%	28,748	7.31%	340,830,221.76	8.13%
e	e.5 EMILIA ROMAGNA	16,079	7.55%	113,038,699.03	6.66%	39,389	10.02%	379,350,393.10	9.05%
e	e.6 FRIULI VENEZIA GIULIA	5,679	2.67%	42,061,288.37	2.48%	11,627	2.96%	109,475,105.37	2.61%
e	e.7 LAZIO	32,103	15.07%	276,882,815.42	16.30%	52,240	13.29%	606,191,868.15	14.46%
e	e.8 LIGURIA	4,481	2.10%	30,845,229.05	1.82%	8,922	2.27%	82,724,107.60	1.97%
e	e.9 LOMBARDIA	22,453	10.54%	152,414,014.60	8.97%	42,555	10.82%	413,886,101.64	9.87%
e	e.10 MARCHE	3,778	1.77%	30,802,999.02	1.81%	7,294	1.86%	75,270,908.21	1.80%
e	e.11 MOLISE	1,565	0.73%	14,068,588.02	0.83%	2,518	0.64%	30,839,043.18	0.73%
e	e.12 PIEMONTE	23,007	10.80%	175,137,284.65	10.31%	44,815	11.40%	443,664,447.42	10.58%
e	e.13 PUGLIA	11,767	5.52%	101,482,932.15	5.97%	20,318	5.17%	239,203,288.59	5.70%
e	e.14 SARDEGNA	4,159	1.95%	35,658,279.84	2.10%	6,886	1.75%	78,227,014.66	1.87%
e	e.15 SICILIA	27,892	13.09%	250,381,451.76	14.74%	43,641	11.10%	531,918,973.95	12.68%
e	e.16 TOSCANA	7,826	3.67%	64,074,288.07	3.77%	13,975	3.55%	157,941,210.36	3.77%
e	e.17 TRENTINO ALTO ADIGE	2,164	1.02%	14,973,023.00	0.88%	4,519	1.15%	38,124,311.49	0.91%
e	e.18 UMBRIA	5,083	2.39%	40,359,499.83	2.38%	9,944	2.53%	105,866,771.02	2.52%
e	e.19 VALLE D'AOSTA	839	0.39%	6,675,484.63	0.39%	1,704	0.44%	18,182,808.35	0.43%
e	e.20 VENETO	18,832	8.84%	140,272,974.51	8.26%	39,201	9.97%	369,255,469.48	8.80%
e	e.21 ESTERO	7	0.00%	46,678.19	0.00%	-	0.00%	-	0.00%
e	e.22 Total	213,022	100.00%	1,698,467,371.14	100.00%	393,129	100.00%	4,193,357,976.33	100.00%

		At the end of the current Collection Period				At the start of the Transaction				
f.	Payment Frequency	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	213,022	100.00%	1,698,467,371.14		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	213,022	100.00%	1,698,467,371.14	100.00%	393,129	100.00%	4,193,357,976.33	100.00%	

		At the end of the current Collection Period				At the start of the Transaction				
g.	Payment Type	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	176,870	83.03%	1,501,431,764.30	88.40%	325,768	82.87%	3,566,108,541.44	85.04%	
	g.2 R.I.D.	31,838	14.95%	149,630,604.71	8.81%	67,361	17.13%	627,249,434.89	14.96%	
	g.3 Bollettino Postale	769	0.36%	3,182,650.05	0.19%	-	0.00%	-	0.00%	
	g.4 Altro	3545	1.66%	44,222,352.08	2.60%	-	0.00%	-	0.00%	
	g.5 Total	213,022	100.00%	1,698,467,371.14	100.00%	393,129	100.00%	4,193,357,976	100.00%	

		At the end of the current Collection Period				At the start of the Transaction			
h.	Type of products	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	16,511	7.75%	62,778,988.90	3.69%	45,487	11.58%	426,910,504.09	10.19%
	h.2 Perosnal Loans	196,455	92.22%	1,635,582,421.49	96.30%	346,778	88.20%	3,764,173,823.27	89.76%
	h.3 Purpose Loans	56	0.03%	105,960.75	0.01%	864	0.22%	2,273,648.97	0.05%
	h.4 Total	213,022	100.00%	1,698,467,371.14	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

a.	Gene	ral Information about the Portfolio	At the end of the current Collection Period	At the end of the previous Collection Period		
a.1 Number of I		Number of Loans:	213,022	235,315		
	a.2 Oustanding Portfolio Amount:		1,698,467,371.14	1,960,535,751.83		
	a.3	Average Outstanding Potfolio Amount (1):	7,973.20	8,331.53		
	a.4 Weighted Average Seasoning (months) (2):		43.83	41.09		
	a.5	Weighted Average Remaining Term (months) (3):	45.61	47.25		

			At the end of the current Collection Period At the end of the previous Collection Period						
b.	Outstanding amount	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	96,813	45.45%	223,064,134.42	13.13%	101,081	42.95%	238,053,225.95	12.14%
	b.2 5.000,00 - 9.999,99	58,632	27.52%	422,002,711.19	24.85%	66,440	28.23%	479,653,204.88	24.47%
	b.3 10.000,00 - 14.999,99	27,283	12.81%	331,350,900.95	19.51%	31,945	13.58%	388,735,225.54	19.83%
	b.4 15.000,00 - 19.999,99	12,837	6.03%	220,010,482.06	12.95%	15,336	6.52%	262,933,755.34	13.41%
	b.5 20.000,00 - 24.999,99	7,328	3.44%	163,284,443.31	9.61%	8,630	3.67%	192,563,187.56	9.82%
	b.6 25.000,00 - 29.999,99	4,055	1.90%	111,211,140.59	6.55%	4,745	2.02%	129,514,016.29	6.61%
	b.7 30.000,00 - 34.999,99	2,750	1.29%	88,628,103.94	5.22%	3,191	1.36%	102,984,192.76	5.25%
	b.8 35.000,00 - 39.999,99	1,712	0.80%	63,842,205.14	3.76%	1,964	0.83%	73,465,886.94	3.75%
	b.9 From and over 40.000,00	1,612	0.76%	75,073,249.54	4.42%	1,983	0.84%	92,633,056.57	4.72%
	b.10 Total	213,022	100.00%	1,698,467,371.14	100.00%	235,315	100.00%	1,960,535,751.83	100.00%

_			At the end of the curre	nt Collection Period			At the end of the previo	ous Collection Period	
c. F	ortfolio Seasoning (months)	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	8,385	3.95%	587,596.60	0.04%	7,398	3.15%	517,844.45	0.03%
C	.2 from 12(included) to 24 (excluded) months	12,031	5.65%	114,695,590.22	6.75%	18,669	7.93%	197,039,586.16	10.05%
C	.3 from 24 (included) to 36 (excluded) months	48,366	22.70%	491,856,348.85	28.96%	59,469	25.27%	651,147,316.76	33.21%
c	.4 from 36 (included) to 48 (excluded) months	41,796	19.62%	413,559,486.88	24.35%	57,638	24.49%	508,346,093.32	25.93%
C	.5 from 48 (included) to 60 (excluded) months	60,418	28.36%	414,503,779.42	24.40%	57,670	24.51%	377,768,192.59	19.27%
C	.6 from 60 (included) to 72 (excluded) months	31,366	14.72%	205,067,896.03	12.07%	27,676	11.76%	189,800,224.91	9.68%
c	.7 from 72 (included) to 84 (excluded) months	10,660	5.00%	58,196,673.14	3.43%	6,795	2.89%	35,916,493.64	1.83%
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	213,022	100.00%	1,698,467,371.14	100.00%	235,315	100.00%	1,960,535,751.83	100.00%

			At the end of the currer	nt Collection Period			At the end of the previo	us Collection Period	
d.	Remaining Term (months)	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	51,563	24.21%	78,678,494.61	4.64%	50,380	21.41%	74,623,245.32	3.81%
	d.2 from 12(included) to 24 (excluded) months	42,654	20.02%	199,561,919.63	11.75%	46,508	19.76%	214,498,766.99	10.94%
	d.3 from 24 (included) to 36 (excluded) months	44,356	20.82%	326,105,742.16	19.20%	46,122	19.60%	337,801,106.49	17.23%
	d.4 from 36 (included) to 48 (excluded) months	30,523	14.33%	320,725,126.00	18.88%	36,944	15.70%	375,108,224.09	19.13%
	d.5 from 48 (included) to 60 (excluded) months	29,420	13.81%	406,457,610.19	23.93%	32,941	14.00%	450,372,080.11	22.97%
	d.6 from 60 (included) to 72 (excluded) months	8,286	3.89%	159,115,478.29	9.37%	14,892	6.33%	253,479,897.40	12.93%
	d.7 from 72 (included) to 84 (excluded) months	3,198	1.50%	101,308,005.64	5.96%	3,717	1.58%	118,013,258.18	6.02%
	d.8 from 84 (included) to 96 (excluded) months	2,474	1.16%	85,085,784.36	5.01%	2,703	1.15%	95,291,346.74	4.86%
	d.9 over 96(included) months	548	0.26%	21,429,210.26	1.26%	1,108	0.47%	41,347,826.51	2.11%
	d.10 Total	213,022	100.00%	1,698,467,371.14	100.00%	235,315	100.00%	1,960,535,751.83	100.00%

			At the end of the curre	nt Collection Period			At the end of the previo	us Collection Period	
e.	By Region	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	2,705	1.29%	22,939,920.53	1.36%	2,995	1.30%	26,388,897.60	1.34%
	e.2 BASILICATA	745	0.35%	6,419,459.02	0.38%	813	0.35%	7,411,341.51	0.38%
	e.3 CALABRIA	4,778	2.24%		2.18%	5,278	2.24%	42,844,074.30	2.19%
	e.4 CAMPANIA	17,080	8.02%	142,860,917.00	8.41%	18,685	7.94%	163,411,245.99	8.34%
	e.5 EMILIA ROMAGNA	16,079	7.55%	113,038,699.03	6.66%	18,098	7.69%	133,880,526.76	6.83%
	e.6 FRIULI VENEZIA GIULIA	5,679	2.67%	42,061,288.37	2.48%	6,290	2.67%	48,905,735.06	2.49%
	e.7 LAZIO	32,103	15.07%	276,882,815.42	16.30%	35,322	15.01%	318,110,709.01	16.23%
	e.8 LIGURIA	4,481	2.10%	30,845,229.05	1.82%	4,964	2.11%	35,692,004.82	1.82%
	e.9 LOMBARDIA	22,453	10.54%	152,414,014.60	8.97%	24,967	10.61%	178,102,843.10	9.08%
	e.10 MARCHE	3,778	1.77%	30,802,999.02	1.81%	4,190	1.78%	35,707,069.62	1.82%
	e.11 MOLISE	1,565	0.73%	14,068,588.02	0.83%	1,704	0.72%	16,094,931.20	0.82%
	e.12 PIEMONTE	23,007	10.80%	175,137,284.65	10.31%	25,637	10.89%	204,595,992.20	10.44%
	e.13 PUGLIA	11,767	5.52%	101,482,932.15	5.97%	12,875	5.47%	115,900,004.16	5.91%
	e.14 SARDEGNA	4,159	1.95%		2.10%	4,503	1.91%	40,426,172.96	2.06%
	e.15 SICILIA	27,892	13.09%	250,381,451.76	14.74%	30,438	12.94%	284,417,134.97	14.51%
	e.16 TOSCANA	7,826	3.67%	64,074,288.07	3.77%	8,667	3.68%	74,256,980.86	3.79%
	e.17 TRENTINO ALTO ADIGE	2,164	1.02%	14,973,023.00	0.88%	2,401	1.02%	17,267,908.91	0.88%
	e.18 UMBRIA	5,083	2.39%	40,359,499.83	2.38%	5,632	2.39%	46,643,721.59	2.38%
	e.19 VALLE D'AOSTA	839	0.39%	6,675,484.63	0.39%	928	0.39%	7,801,096.43	0.40%
	e.20 VENETO	18,832	8.84%	140,272,974.51	8.26%	20,921	8.89%	162,616,249.66	8.29%
	e.21 ESTERO	7	0.00%	46,678.19	0.00%	7	0.00%	61,111.12	0.00%
	e.22 Total	213,022	100.00%	1,698,467,371.14	100.00%	235,315	100.00%	1,960,535,751.83	100.00%

		At the end of the current Collection Period				At the end of the previous Collection Period				
f.	Payment Frequency	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	213,022	100.00%	1,698,467,371.14	100.00%	235,315	100.00%	1,960,535,751.83	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	213,022	100.00%	1,698,467,371.14	100.00%	235,315	100.00%	1,960,535,751.83	100.00%	

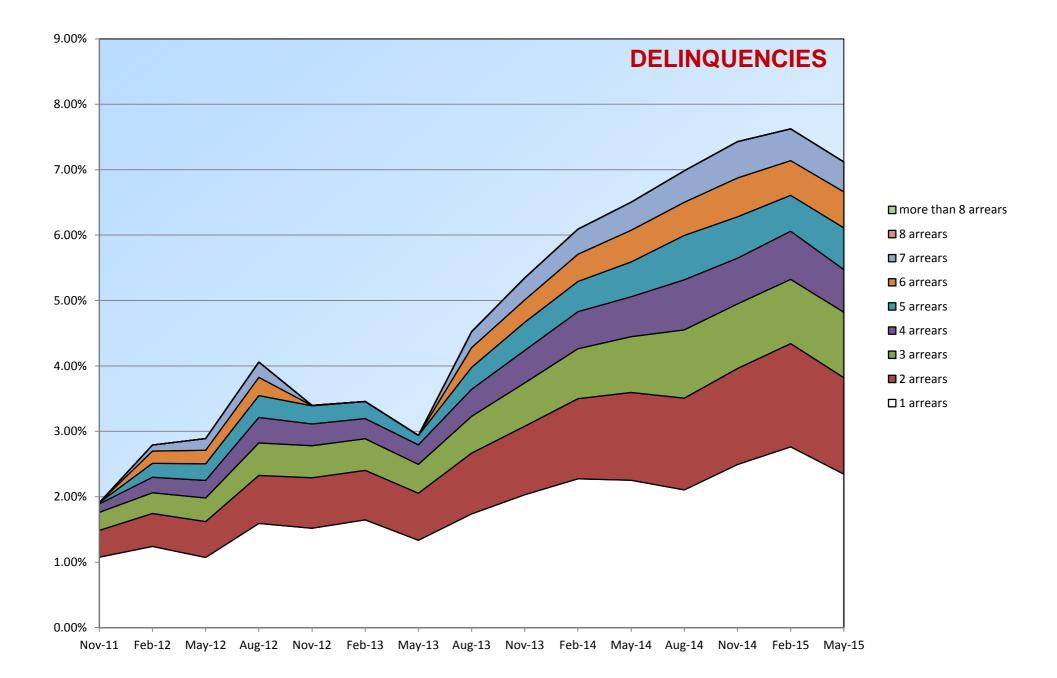
			At the end of the currer	nt Collection Period		At the end of the previous Collection Period			
g.	Payment Type	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
	g.1 Addebito diretto in conto corrente	176,870	83.03%	1,501,431,764.30	88.40%	195,476	83.07%	1,732,672,282.29	88.38%
	g.2 R.I.D.	31,838	14.95%	149,630,604.71	8.81%	35,109	14.92%	174,299,679.13	8.89%
	g.3 Bollettino Postale	769	0.36%	3,182,650.05	0.19%	840	0.36%	3,778,955.20	0.19%
	g.4 Altro	3,545	1.66%	44,222,352.08	2.60%	3,890	1.65%	49,784,835.21	2.54%
	g.5 Total	213,022	100.00%	1,698,467,371.14	100.00%	235,315	100.00%	1,960,535,751.83	100.00%

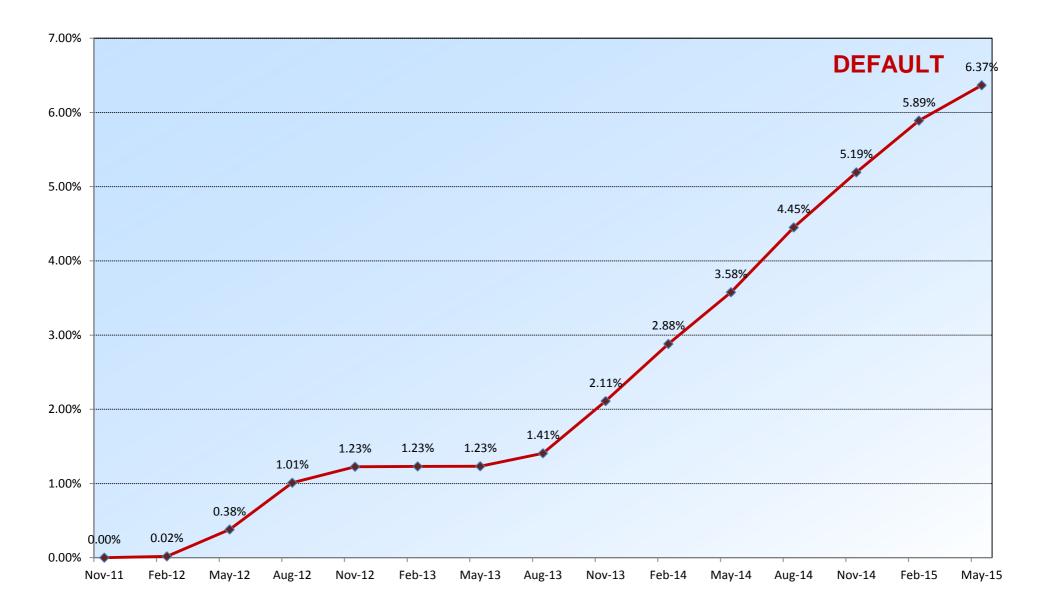
			At the end of the curre	nt Collection Period		At the end of the previous Collection Period			
h.	Type of products	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
	h.1 Auto Loans	16,511	7.75%	62,778,988.90	3.69%	19,066	8.10%	77,044,585.86	3.93%
	h.2 Personal Loans	196,455	92.22%	1,635,582,421.49	96.30%	216,179	91.87%	1,883,351,723.68	96.06%
	h.3 Purpose Loans	56	0.03%	105,960.75	0.01%	70	0.03%	139,442.29	0.01%
	h.4 Total	213,022	100.00%	1,698,467,371.14	100.00%	235,315	100.00%	1,960,535,751.83	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 (ultilizzato per il report).





Cumulative Outstanding Amount of Defaulted Claims/ Ptf Initial Amount

