

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

14/06/2013

Relevant Quarterly Collection Period

01/02/2013

30/04/2013

Relevant Interest Period

28/02/2013

31/05/2013

Payment Date

31/05/2013

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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	99,418,427.74	ISSUER PRINCIPAL AVAILABLE FUNDS	473,876,070.87
(a) Interest components (interest, fees and prepayment penalties) related to the Receivables	98,848,628.85	(a) Principal components related to the Receivables collected by the Servicer	358,161,983.02
(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	8,027.77	(b) Without duplication of (a) above principal components invested in Eligible Investments	70,000,000.00
(c) All Recoveries collected by the Servicer	312,432.59	(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	1,773.27	(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	-
(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	44,066,759.76
(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	227,320.82	(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	1,214,176.93
(j) Any interest, yield and profit component accrued on or generated by any Eligible Investments up to the Eligible Investments Liquidation Date	20,244.44	(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	433,151.16
(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	573,294,498.61		

Consumer One Srl - Priority of Payments

INTEREST PRIORITY OF PAYMENT

PRINCIPAL PRIORITY OF PAYMENT

		Euro			Euro
INTEREST AVAILABLE FUNDS		99,418,427.74	PRINCIPAL AVAILABLE FUNDS		473,876,070.87
First	Expenses	21,838.31	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	3,025.00	Second	During the Revolving Period, to pay to the Originator:	
Third	Amount necessary to balance the Expenses Account up to Retention Amount	6,835.63	a) the Principal Component of Existing Receivable comprised in the Further Portfolio purchased by the Issuer on the immediately preceding Transfer Date	343,907,509.83	
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	1,072,345.20	
b) the Custodian Bank		500.00	Third	a) Prior to the First Amortisation Payment Date, to retain on the Principal Accumulation Account the Issuer Cash Collateral	128,896,215.84
c) the Cash Manager		-	b) Principal on the Senior Notes on the First Amortisation Payment Date and on any Payment Date thereafter	-	
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		19,246.26	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	-	
g) the Corporate Servicer		11,243.15	Fifth	Adjustment Purchase Price (pursuant to clause 4.3.2 of the Master Receivables Purchase)	-
h) the Servicer		1,741,870.98	Sixth	All amounts not yet paid under items Eleventh, Twelfth and Thirteenth of the Interest PoP	-
Fifth	Amount due to the Swap Counterparty	12,377,741.18	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	11,029,910.66	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	-	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	5,341,481.58			
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		2,226,944.17			
b) The Renegotiation Reserve Subordinated Loan Provider		20,602.78			
c) the Set-Off Reserve Subordinated Loan Provider		813,434.47			
Thirteenth	To pay any principal amount a to				
a) The Cash reserve Subordinated Loan Provider		25,000,000.00			
b) The Renegotiation Reserve Subordinated Loan Provider		442,669.89			
c) the Set-Off Reserve Subordinated Loan Provider		1,000,000.00			
Fourteenth	Interest on the Junior Notes	23,755,065.60			
Fifteenth	Variable return on the Junior Notes	15,570,318.08			

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	-	-	-	-

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
	-	-	4,382,302.70	4,832,302.70	623,471.98
	Amount replenished	Renegotiation Reserve Account at the end			
	-	3,731,830.72			

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	352,036	3,609,393,280.50	95.49%	95.55%	352,358	3,614,448,133.51	345,477	3,588,097,151.05	358,738	3,617,386,569.20
Arrear Loans	11,577	119,696,368.67	3.17%	3.14%	13,843	142,688,340.19	13,445	138,957,408.88	16,350	166,949,580.52
Defaulted Loans (net of recoveries)	4,000	50,944,303.51	1.34%	1.31%	4,029	50,770,637.84	4,026	50,898,898.55	3,968	42,162,023.57
Total	368,433	3,779,873,953	100.00%	100.00%	371,030	3,807,907,111.54	366,757	3,778,947,459.48	379,054	3,826,518,173.29

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	5,440	54,368,448.02	45.43%	46.99%	6,922	67,990,415.22	6,189	62,566,159.09	6,563	65,498,167.72
2 arrears	2,189	29,303,484.76	24.48%	24.09%	2,931	31,236,241.69	2,978	31,800,455.28	2,868	30,193,813.06
3 arrears	1,608	17,975,415.25	15.02%	13.89%	1,855	19,960,157.86	1,860	20,174,609.41	1,993	20,424,167.02
4 arrears	1,158	12,130,144.44	10.13%	10.00%	1,140	12,724,429.11	1,329	13,708,638.18	1,564	16,034,730.75
5 arrears	563	6,869,809.08	4.99%	4.86%	974	10,730,961.72	1,036	11,444,827.27	1,317	13,726,800.46
6 arrears	3	17,620.56	0.01%	0.03%	1	7,363.54	6	89,000.49	1,084	11,479,637.67
7 arrears	16	31,186.56	0.03%	0.14%	20	38,770.75	34	177,719.06	951	9,592,463.90
8 arrears	0	-	0.00%	0.00%	0	-	0	-	0	-
more than 8 arrears	0	-	0.00%	0.00%	0	-	0	-	0	-
Total	11,577	119,696,369	100.00%	100.00%	13,843	142,688,340.19	13,445	139,957,408.88	16,350	166,949,580.52

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	9	0.00%	45	897	2,452	3,433	4,913	1.25%
Amount classified as Default	35,900.38	0.00%	191,398.31	9,113,637.32	26,367,550.64	35,698,388.66	51,673,281.65	1.23%

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	222,232.72	0.43%	275,634.48	425,862.28	168,783.29	1,092,532.77	1,128,403.03	2.18%

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	138,864,231.34	3.31%	100,943,605.78	101,290,691.99	127,565,712.13	468,664,241.24	618,044,562.37	19.51%

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	41,772,020.13	1.00%	44,226,865.02	61,939,954.67	-	147,938,839.82	147,938,839.82	3.53%
Number of Receivables	3,790.00	0.96%	4,122.00	5,986.00	-	13,898.00	13,898.00	3.54%

Debtors	Amount	%
Number of debtors	371,807	86.43%
Top 10 debtors (% of Outstanding Principal of the Master Portfolio)	1,237,867	0.03%
Top 20 debtors (% of Outstanding Principal of the Master Portfolio)	2,277,320	0.06%

Type of Interest	Amount	%
Receivables paying a Fixed Rate	4,072,997,159.00	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:	363,613	393,129
a.2	Outstanding Portfolio Amount:	3,729,089,649.17	4,193,357,976.33
a.3	Average Outstanding Portfolio Amount (1):	10,255.65	10,666.62
a.4	Weighted Average Seasoning (months) (2):	24.96	13.78
a.5	Weighted Average Remaining Term (months) (3):	57.55	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	116,462	32.04%	300,676,808.78	8.06%	127,808	32.51%	373,504,974.12	8.91%
b.2 5,000.00 - 9,999.99	106,877	29.39%	793,730,246.41	21.28%	108,968	27.72%	807,089,317.45	19.25%
b.3 10,000.00 - 14,999.99	62,733	17.25%	772,165,464.48	20.71%	66,336	16.87%	813,426,284.27	19.40%
b.4 15,000.00 - 19,999.99	33,749	9.28%	583,589,044.17	15.65%	37,057	9.43%	638,919,163.73	15.24%
b.5 20,000.00 - 24,999.99	18,301	5.03%	406,723,845.39	10.91%	21,435	5.45%	475,652,695.38	11.33%
b.6 25,000.00 - 29,999.99	10,877	2.99%	297,794,984.63	7.99%	14,150	3.60%	386,557,320.63	9.22%
b.7 30,000.00 - 34,999.99	5,830	1.60%	187,255,513.52	5.02%	7,478	1.90%	238,732,915.14	5.70%
b.8 35,000.00 - 39,999.99	3,304	0.91%	123,573,941.09	3.31%	3,058	0.78%	114,584,894.61	2.73%
b.9 From and over 40,000.00	5,480	1.51%	263,579,800.70	7.07%	6,839	1.74%	344,890,411.00	8.22%
b.10 Total	363,613	100.00%	3,729,089,649.17	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	59,835	16.46%	759,306,773.54	20.36%	170,414	43.35%	1,972,578,997.87	47.04%
c.2 from 12(included) to 24 (excluded) months	77,131	21.21%	1,019,351,388.61	27.34%	146,604	37.29%	1,520,010,274.00	36.25%
c.3 from 24 (included) to 36 (excluded) months	123,368	33.93%	1,117,600,656.83	29.97%	70,131	17.84%	659,320,364.16	15.72%
c.4 from 36 (included) to 48 (excluded) months	75,064	20.64%	625,075,497.26	16.76%	5,980	1.52%	41,448,340.30	0.99%
c.5 from 48 (included) to 60 (excluded) months	28,215	7.76%	207,755,332.93	5.57%	-	0.00%	-	0.00%
c.6 from 60 (included) to 72 (excluded) months	-	0.00%	-	0.00%	-	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	363,613	100.00%	3,729,089,649.17	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	47,659	13.10%	70,462,182.21	1.89%	30,903	7.86%	52,631,896.20	1.26%
d.2 from 12(included) to 24 (excluded) months	48,238	13.27%	221,070,328.04	5.93%	52,788	13.43%	208,704,438.92	4.98%
d.3 from 24 (included) to 36 (excluded) months	60,097	16.53%	437,198,980.75	11.72%	60,352	15.35%	395,348,700.52	9.43%
d.4 from 36 (included) to 48 (excluded) months	58,467	16.08%	582,424,657.10	15.62%	57,997	14.75%	531,315,079.02	12.67%
d.5 from 48 (included) to 60 (excluded) months	59,670	16.41%	718,050,877.41	19.26%	66,057	16.80%	775,328,448.34	18.49%
d.6 from 60 (included) to 72 (excluded) months	43,470	11.96%	650,690,997.20	17.45%	53,395	13.58%	775,643,922.42	18.50%
d.7 from 72 (included) to 84 (excluded) months	35,308	9.71%	636,284,119.23	17.06%	59,510	15.15%	949,471,920.42	22.63%
d.8 from 84 (included) to 96 (excluded) months	3,973	1.09%	144,619,833.70	3.88%	2,281	0.58%	88,830,810.83	2.12%
d.9 over 96(included) months	6,731	1.85%	268,287,673.53	7.19%	9,846	2.50%	416,082,759.66	9.92%
d.10 Total	363,613	100.00%	3,729,089,649.17	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	4,481	1.24%	48,523,224.35	1.31%	4,692	1.19%	52,647,563.20	1.26%
e.2 BASILICATA	1,196	0.33%	13,829,938.64	0.37%	1,256	0.32%	15,413,360.38	0.37%
e.3 CALABRIA	8,246	2.27%	84,899,389.38	2.28%	8,885	2.26%	104,345,008.42	2.49%
e.4 CAMPANIA	28,109	7.73%	306,372,917.85	8.22%	28,748	7.31%	340,830,221.76	8.13%
e.5 EMILIA ROMAGNA	29,864	8.21%	268,429,113.69	7.20%	39,389	10.02%	379,350,393.37	9.05%
e.6 FRIULI VENEZIA GIULIA	10,001	2.75%	95,126,312.35	2.55%	11,627	2.96%	109,475,105.10	2.61%
e.7 LAZIO	52,138	14.34%	580,416,857.12	15.56%	52,240	13.29%	606,191,868.15	14.46%
e.8 LIGURIA	7,906	2.17%	69,357,009.43	1.86%	8,922	2.27%	82,724,107.60	1.97%
e.9 LOMBARDIA	38,645	10.63%	347,646,538.29	9.32%	42,555	10.82%	413,886,101.64	9.87%
e.10 MARCHE	6,811	1.87%	70,500,779.68	1.89%	7,294	1.86%	75,270,908.21	1.80%
e.11 MOLISE	2,516	0.69%	29,560,398.05	0.79%	2,518	0.64%	30,839,043.18	0.73%
e.12 PIEMONTE	40,954	11.26%	405,804,178.91	10.88%	44,815	11.40%	443,664,447.42	10.58%
e.13 PUGLIA	19,451	5.35%	216,485,312.39	5.81%	20,318	5.17%	239,203,288.59	5.70%
e.14 SARDEGNA	6,684	1.84%	71,652,093.28	1.92%	6,886	1.75%	78,227,014.66	1.87%
e.15 SICILIA	44,015	12.10%	503,880,046.43	13.51%	43,641	11.10%	531,918,973.95	12.68%
e.16 TOSCANA	13,408	3.69%	142,976,701.54	3.83%	13,975	3.55%	157,941,210.36	3.77%
e.17 TRENINO ALTO ADIGE	3,825	1.05%	33,944,623.69	0.91%	4,519	1.15%	38,124,311.49	0.91%
e.18 UMBRIA	9,120	2.51%	94,398,831.35	2.53%	9,944	2.53%	105,866,771.02	2.52%
e.19 VALLE D'AOSTA	1,568	0.43%	16,684,635.07	0.45%	1,704	0.44%	18,182,808.35	0.43%
e.20 VENETO	34,675	9.54%	328,600,747.68	8.81%	39,201	9.97%	369,255,469.48	8.80%
e.21 Total	363,613	100.00%	3,729,089,649.17	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	363,613	100.00%	3,729,089,649.17	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	363,613	100.00%	3,729,089,649.17	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	303,776	83.55%	3,301,302,503.35	88.53%	325,768	82.87%	3,566,108,541.44	85.04%
g.2 R.I.D.	57,638	15.85%	403,632,636.75	10.82%	67,361	17.13%	627,249,434.89	14.96%
g.3 Bollettino Postale	874	0.24%	6,046,396.08	0.16%	-	0.00%	-	0.00%
g.4 Altro	1,325	0.36%	18,108,112.99	0.49%	-	0.00%	-	0.00%
g.5 Total	363,613	100.00%	3,729,089,649.17	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	36,503	10.04%	229,458,143.88	6.15%	45,487	11.58%	426,910,504.09	10.19%
h.2 Personal Loans	326,827	89.88%	3,498,994,893.67	93.83%	346,778	88.20%	3,764,173,823.27	89.76%
h.3 Purpose Loans	283	0.08%	636,611.62	0.02%	864	0.22%	2,273,648.97	0.05%
h.4 Total	363,613	100.00%	3,729,089,649.17	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:	385,566	390,307
a.2	Outstanding Portfolio Amount:	4,072,997,159.00	4,127,995,423.33
a.3	Average Outstanding Portfolio Amount (1):	10,563.68	10,576.27
a.4	Weighted Average Seasoning (months) (2):	23.12	22.37
a.5	Weighted Average Remaining Term (months) (3):	59.06	59.29

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	116,462	30.20%	300,676,808.78	0.07	118,749	30.42%	312,174,584.90	7.56%
b.2 5.000,00 - 9.999,99	112,737	29.24%	839,722,217.29	0.21	113,633	29.11%	843,095,776.23	20.42%
b.3 10.000,00 - 14.999,99	69,206	17.95%	848,070,561.88	0.21	69,847	17.90%	856,643,992.42	20.75%
b.4 15.000,00 - 19.999,99	37,600	9.75%	648,290,661.99	0.16	37,950	9.72%	654,536,706.55	15.86%
b.5 20.000,00 - 24.999,99	20,802	5.40%	461,034,820.03	0.11	20,873	5.35%	462,469,961.28	11.20%
b.6 25.000,00 - 29.999,99	12,316	3.19%	336,734,286.57	0.08	12,401	3.18%	338,087,744.22	8.19%
b.7 30.000,00 - 34.999,99	7,083	1.84%	227,305,462.86	0.06	7,093	1.82%	227,297,955.56	5.51%
b.8 35.000,00 - 39.999,99	3,541	0.92%	132,476,060.65	0.03	3,510	0.90%	131,241,854.08	3.18%
b.9 From and over 40.000,00	5,819	1.51%	278,686,278.95	0.07	6,251	1.60%	302,446,848.09	7.33%
b.10 Total	385,566	100.00%	4,072,997,159.00	100.00%	390,307	100.00%	4,127,995,423.33	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	81,788	21.21%	1,103,214,283.37	27.08%	81,832	20.96%	1,148,880,501.88	27.84%
c.2 from 12(included) to 24 (excluded) months	77,131	20.00%	1,019,351,388.61	25.03%	105,654	27.07%	1,246,226,370.09	30.19%
c.3 from 24 (included) to 36 (excluded) months	123,368	32.00%	1,117,600,656.83	27.44%	118,248	30.30%	1,033,021,183.85	25.02%
c.4 from 36 (included) to 48 (excluded) months	75,064	19.47%	625,075,497.26	15.35%	65,991	16.91%	568,210,239.32	13.76%
c.5 from 48 (included) to 60 (excluded) months	28,215	7.32%	207,755,332.93	5.10%	18,582	4.76%	131,657,128.19	3.19%
c.6 from 60 (included) to 72 (excluded) months	-	0.00%	-	0.00%	-	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	385,566	100.00%	4,072,997,159.00	100.00%	390,307	100.00%	4,127,995,423.33	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	47,659	12.36%	70,462,182.21	1.74%	44,994	11.52%	66,185,188.39	1.61%
d.2 from 12(included) to 24 (excluded) months	48,248	12.51%	221,160,924.14	5.43%	50,647	12.98%	227,016,924.55	5.50%
d.3 from 24 (included) to 36 (excluded) months	61,866	16.05%	454,985,326.22	11.17%	59,344	15.20%	426,838,279.53	10.34%
d.4 from 36 (included) to 48 (excluded) months	60,561	15.71%	605,330,151.83	14.86%	63,655	16.31%	629,312,193.68	15.24%
d.5 from 48 (included) to 60 (excluded) months	63,979	16.59%	772,510,213.79	18.97%	62,989	16.14%	752,974,429.84	18.24%
d.6 from 60 (included) to 72 (excluded) months	45,231	11.73%	676,301,111.08	16.60%	50,109	12.84%	739,443,771.68	17.91%
d.7 from 72 (included) to 84 (excluded) months	46,527	12.07%	828,594,616.64	20.34%	46,686	11.96%	821,011,883.27	19.89%
d.8 from 84 (included) to 96 (excluded) months	4,005	1.04%	145,842,239.44	3.58%	3,817	0.98%	139,610,180.66	3.38%
d.9 over 96(included) months	7,490	1.94%	297,810,393.65	7.31%	8,066	2.07%	325,602,571.73	7.89%
d.10 Total	385,566	100.00%	4,072,997,159.00	100.00%	390,307	100.00%	4,127,995,423.33	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	4,758	1.23%	53,157,872.92	1.28%	4,778	1.23%	53,342,083.10	1.29%
e.2 BASILICATA	1,268	0.33%	15,052,493.61	0.37%	1,286	0.33%	15,232,658.17	0.37%
e.3 CALABRIA	8,580	2.23%	90,294,139.26	2.22%	8,756	2.24%	93,680,133.59	2.27%
e.4 CAMPANIA	29,626	7.68%	330,675,751.26	8.12%	29,997	7.69%	337,909,985.66	8.19%
e.5 EMILIA ROMAGNA	32,189	8.35%	302,528,279.95	7.43%	32,708	8.38%	302,669,424.02	7.33%
e.6 FRIULI VENEZIA GIULIA	10,713	2.78%	106,147,055.28	2.61%	10,809	2.77%	106,386,659.82	2.58%
e.7 LAZIO	55,476	14.39%	634,779,202.01	15.59%	55,632	14.25%	638,413,383.19	15.47%
e.8 LIGURIA	8,283	2.15%	74,763,747.23	1.84%	8,443	2.16%	76,808,099.54	1.86%
e.9 LOMBARDIA	40,676	10.55%	377,583,658.36	9.27%	41,583	10.65%	388,094,476.75	9.40%
e.10 MARCHE	7,225	1.87%	76,888,429.42	1.89%	7,366	1.89%	78,266,884.55	1.90%
e.11 MOLISE	2,680	0.70%	32,314,658.73	0.79%	2,684	0.69%	32,543,002.20	0.79%
e.12 PIEMONTE	43,506	11.28%	444,690,876.24	10.92%	44,006	11.27%	448,915,530.80	10.87%
e.13 PUGLIA	20,496	5.32%	233,556,686.31	5.73%	20,755	5.32%	238,218,554.86	5.77%
e.14 SARDEGNA	7,029	1.82%	77,364,236.74	1.90%	7,075	1.81%	78,279,621.09	1.90%
e.15 SICILIA	46,463	12.05%	545,186,293.78	13.39%	46,680	11.96%	551,109,471.20	13.35%
e.16 TOSCANA	14,189	3.68%	155,611,790.88	3.82%	14,408	3.69%	158,671,234.93	3.84%
e.17 TRENITINO ALTO ADIGE	4,088	1.06%	37,849,371.45	0.93%	4,160	1.07%	38,040,274.51	0.92%
e.18 UMBRIA	9,697	2.52%	103,546,863.98	2.54%	9,838	2.52%	105,164,839.27	2.55%
e.19 VALLE D'AOSTA	1,672	0.43%	18,248,008.50	0.45%	1,684	0.43%	18,293,344.32	0.44%
e.20 VENETO	36,952	9.58%	362,757,743.09	8.91%	37,659	9.65%	367,955,761.76	8.91%
e.21 Total	385,566	100.00%	4,072,997,159.00	100.00%	390,307	100.00%	4,127,995,423.33	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	385,566	100.00%	4,072,997,159.00	100.00%	390,307	100.00%	4,127,995,423.33	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	385,566	100.00%	4,072,997,159.00	100.00%	390,307	100.00%	4,127,995,423.33	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	324,877	84.26%	3,634,815,950.18	89.24%	327,485	83.91%	3,659,028,986.11	88.64%
g.2 R.I.D.	58,490	15.17%	414,026,699.75	10.17%	61,120	15.66%	450,196,303.50	10.91%
g.3 Bollettino Postale	874	0.23%	6,046,396.08	0.15%	800	0.20%	5,921,953.07	0.14%
g.4 Altro	1,325	0.34%	18,108,112.99	0.44%	902	0.23%	12,848,180.65	0.31%
g.5 Total	385,566	100.00%	4,072,997,159.00	100.00%	390,307	100.00%	4,127,995,423.33	100.00%

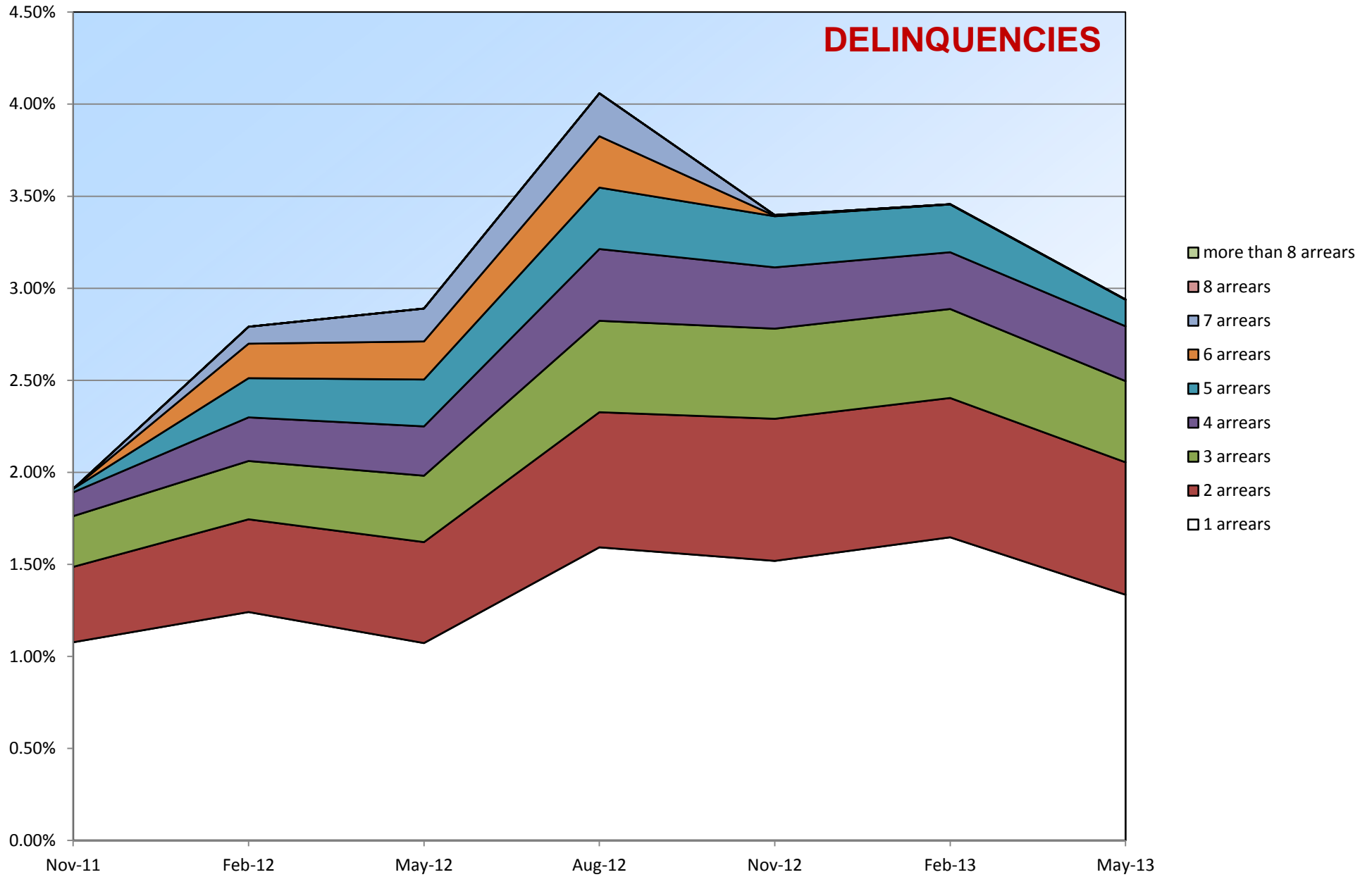
h. Type of products	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
h.1 Auto Loans	36,621	9.50%	230,642,147.83	5.66%	38,890	9.96%	260,799,697.55	6.32%
h.2 Personal Loans	348,661	90.43%	3,841,709,850.95	94.32%	351,077	89.95%	3,866,419,807.45	93.66%
h.3 Purpose Loans	284	0.07%	645,160.22	0.02%	340	0.09%	775,918.33	0.02%
h.4 Total	385,566	100.00%	4,072,997,159.00	100.00%	390,307	100.00%	4,127,995,423.33	100.00%

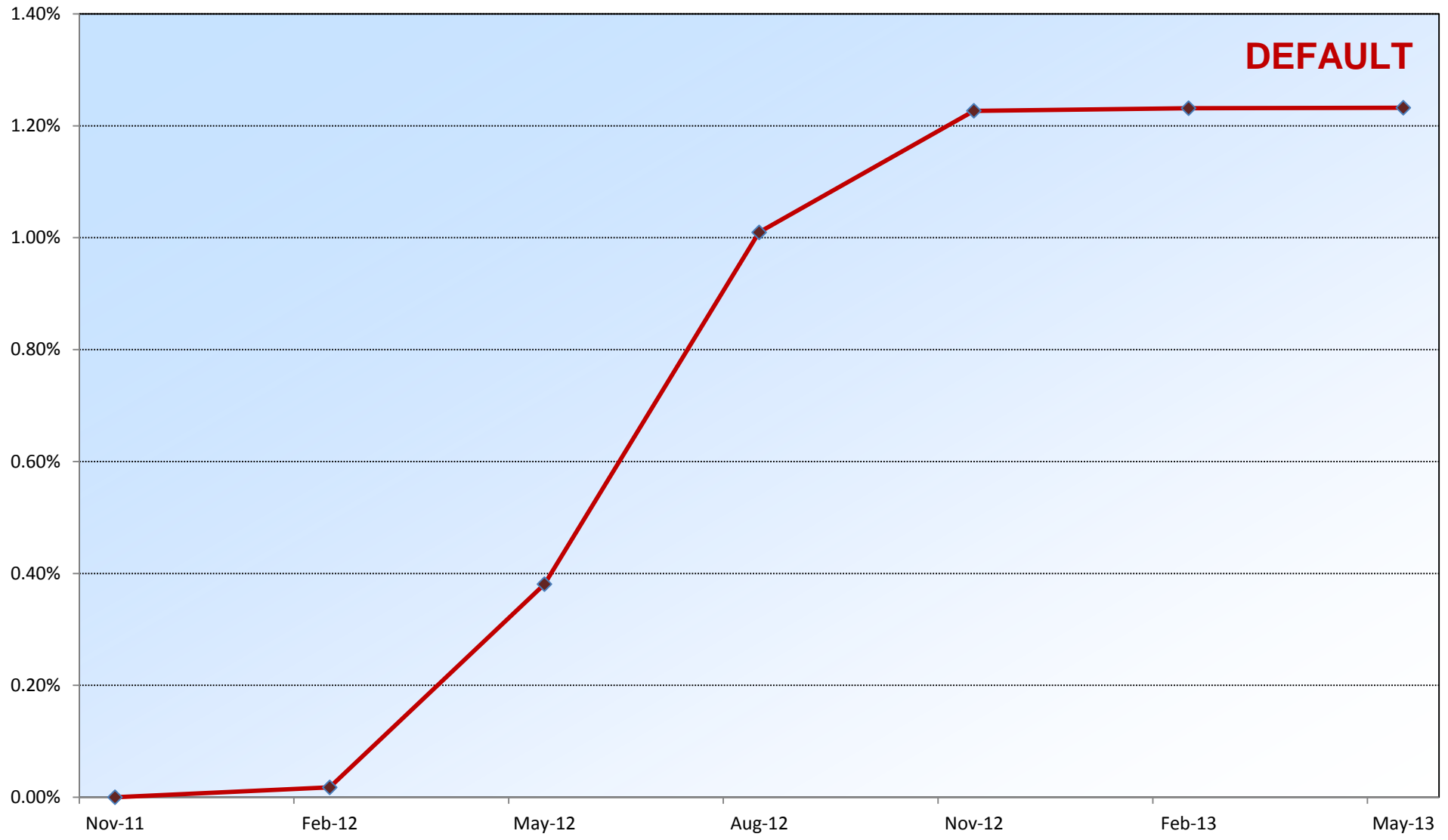
(1) Si intende la media semplice del debito residuo

(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).

DELINQUENCIES





DEFAULT

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

WEIGHTED AVERAGE CPR

