

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	14/09/2012	
Relevant Quarterly Collection Period	01/05/2012	31/07/2012
Relevant Interest Period	31/05/2012	31/08/2012
Payment Date	31/08/2012	

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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	AAA
	Moody's	A2*
		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.

*Rating on 02/08/2012: URD (under review for downgrade)

Consumer One Srl - Issuer Available Funds

	<i>Euro</i>		<i>Euro</i>
INTEREST AVAILABLE FUNDS	95,464,989.98	ISSUER PRINCIPAL AVAILABLE FUNDS	408,806,610.61
(a) Interest components (interest, fees and prepayment penalties) related to the Receivables	95,201,177.15	(a) Principal components related to the Receivables collected by the Servicer	346,635,960.81
(b) Without duplication of (a) above interest, yield and profit components invested in Eligible Investments	-	(b) Without duplication of (a) above principal components invested in Eligible Investments	-
(c) All Recoveries collected by the Servicer	245,086.31	(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	18,726.52	(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	26,206,405.89
(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	-
(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	35,964,243.91
(j) Any interest, yield and profit component accrued on or generated by any Eligible Investments up to the Eligible Investments Liquidation Date	-	(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	478,065,194.70		

Consumer One Srl - Priority of Payments

INTEREST PRIORITY OF PAYMENT

Euro

INTEREST AVAILABLE FUNDS	Euro
	95,464,989.98
First Expenses	51,672.54
Second Remuneration, proper costs and indemnity amounts payable to the RoN	3,025.00
Third Amount necessary to balance the Expenses Account up to Retention Amount	65.90
Fourth Remuneration, indemnities or proper costs and expenses to	
a) the Account Bank	-
b) the Custodian Bank	500.00
c) the Cash Manager	-
d) the Calculation Agent	35,000.00
e) the Additional Calculation Agent	18,150.00
f) the Principal Paying Agent	700.00
g) the Corporate Servicer	18,611.44
h) the Servicer	1,688,177.35
Fifth Amount due to the Swap Counterparty	10,884,067.20
Sixth Interest on the Senior Notes	14,527,752.20
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	-
Eighth To the Principal Deficiency Ledger	26,206,405.89
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	4,930,192.67
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	3,252,143.04
b) The Renegotiation Reserve Subordinated Loan Provider	34,189.45
c) the Set-Off Reserve Subordinated Loan Provider	980,300.90
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	264,431.18
c) the Set-Off Reserve Subordinated Loan Provider	1,000,000.00
Fourteenth Interest on the Junior Notes	6,569,605.21
Fifteenth Variable return on the Junior Notes	0.00

PRINCIPAL PRIORITY OF PAYMENT

Euro

PRINCIPAL AVAILABLE FUNDS	Euro
	408,806,610.61
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 During the Revolving Period, to pay to the Originator:	
a) the Principal Component of Existing Receivable comprised in the Further Portfolio purchased by the Issuer on the immediately preceding Transfer Date	328,669,716.39
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	639,274.20
Third	
a) Prior to the First Amortisation Payment Date, to retain on the Principal Accumulation Account the Issuer Cash Collateral	79,497,620.02
b) Principal on the Senior Notes on the First Amortisation Payment Date and on any Payment Date thereafter	-
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	-
b) in relation to each Future Receivable	-
Fifth Adjustment Purchase Price (pursuant to clause 4.3.2 of the Master Receivables Purchase)	-
Sixth All amounts not yet paid under items Eleventh, Twelfth and Thirteenth of the Interest PoP	-
Seventh Any amount under the Transaction Document (to the extent not already paid or payable under other items of this PoP)	-
Eighth Principal on the Junior Notes outstanding on such Payment Date up to the Junior Notes Retained Amount	-
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	-
Tenth Junior Notes Retained Amount	-

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	-	26,206,405.89	26,206,405.89	-

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
	-	-	5,000,000.00	5,000,000.00	-
	Amount replenished	Renegotiation Reserve Account at the end			
	-	5,000,000.00			

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	358,738	3,617,386,569.20	94.54%	94.54%	362,108	3,672,875,175.77	367,823.00	3,690,462,194.25	363,004.00	3,688,499,822.77
Arrear Loans	16,350	169,949,580.52	4.36%	4.31%	11,806	120,119,862.40	11,180.00	115,557,481.38	7,530.00	76,808,046.96
Defaulted Loans (net of recovery)	3,966	49,189,023.57	1.10%	1.00%	1,480	15,965,938.86	74.00	741,708.53	1.00	6,117.89
Total	379,054	3,826,518,173	100.00%	100.00%	375,394	3,808,960,977.03	369,077.00	3,716,761,384.16	370,535.00	3,765,313,987.62

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	6563	65,498,167.72	39.23%	40.14%	4,440.00	44,570,845.91	5,047.00	51,382,913.90	4,360.00	43,289,626.33
2 arrears	2,968	30,139,813.06	18.09%	17.54%	2,219.00	22,798,415.73	2,016.00	20,855,871.92	1,605.00	16,467,997.04
3 arrears	1,993	20,424,167.02	12.23%	12.19%	1,453.00	14,997,323.61	1,299.00	13,117,352.25	1,000.00	11,080,579.74
4 arrears	1,568	16,024,730.75	8.62%	8.57%	1,136.00	11,141,240.43	859.00	8,810,359.44	486.00	5,200,067.58
5 arrears	1,317	13,726,620.49	8.22%	8.06%	1,004.00	10,580,037.74	816.00	8,623,914.92	79.00	769,774.97
6 arrears	1,094	11,479,637.67	6.88%	6.69%	851.00	8,599,376.45	705.00	7,760,309.98	-	-
7 arrears	951	9,592,463.90	5.75%	5.82%	703.00	7,432,622.53	338.00	3,807,658.99	-	-
8 arrears	0	-	0.00%	0.00%	-	-	-	-	-	-
more than 8 arrears	0	-	0.00%	0.00%	-	-	-	-	-	-
Total	16,350	166,949,581	100.00%	100.00%	11,806.00	120,119,862.40	11,180.00	115,557,481.38	7,530.00	76,808,046.96

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	2492	0.63%	1,436	73	1	3,972	3,972	1.01%
Amount classified as Default	28,357,550.64	0.63%	15,233,186.46	735,590.64	6,117.89	42,332,445.63	42,332,445.63	1.01%

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	168,783.20	0.40%	35,871	-	-	204,654	204,654	0.48%

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	127,565,712.11	3.04%	113,936,060.31	90,957,666.35	144,486,594.41	476,946,033.26	476,946,033.26	11.37%

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 components	-	-	-	-	-	-	-	-
Number of Receivables	-	-	-	-	-	-	-	-

Debtors	Amount	%
Number of debtors	377,867	96.33%
Top 10 debtors (% of Outstanding Principal of the Master Portfolio)	1,276,903	0.03%
Top 20 debtors (% of Outstanding Principal of the Master Portfolio)	2,341,576	0.06%

Type of Interest	Amount	%
Receivables paying a Fixed Rate	4,113,005,866.11	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:	375,088	393,129
a.2	Outstanding Portfolio Amount:	3,784,336,149.72	4,193,357,976.33
a.3	Average Outstanding Portfolio Amount (1):	10,089.19	10,667
a.4	Weighted Average Seasoning (months) (2):	22.03	13.78
a.5	Weighted Average Remaining Term (months) (3):	58.24	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	125,440	33.44%	318,783,466.40	8.42%	127,808	32.51%	373,504,974.12	8.91%
b.2 5.000,00 - 9.999,99	108,916	29.04%	805,681,213.93	21.29%	108,968	27.72%	807,089,317.45	19.25%
b.3 10.000,00 - 14.999,99	61,968	16.52%	762,523,368.61	20.15%	66,336	16.87%	813,426,284.27	19.40%
b.4 15.000,00 - 19.999,99	34,167	9.11%	590,755,613.59	15.61%	37,057	9.43%	638,919,163.73	15.24%
b.5 20.000,00 - 24.999,99	18,920	5.04%	420,985,364.35	11.12%	21,435	5.45%	475,652,695.38	11.33%
b.6 25.000,00 - 29.999,99	11,263	3.00%	307,112,028.79	8.12%	14,150	3.60%	386,557,320.63	9.22%
b.7 30.000,00 - 34.999,99	5,363	1.43%	172,018,961.31	4.55%	7,478	1.90%	238,732,915.14	5.70%
b.8 35.000,00 - 39.999,99	3,019	0.80%	112,591,640.12	2.98%	3,058	0.78%	114,584,894.61	2.73%
b.9 From and over 40.000,00	6,032	1.61%	293,884,492.62	7.77%	6,839	1.74%	344,890,411.00	8.22%
b.10 Total	375,088	100.00%	3,784,336,149.72	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	61,595	16.42%	796,061,558.85	21.04%	170,414	43.35%	1,972,578,997.87	47.04%
c.2 from 12(included) to 24 (excluded) months	138,832	37.01%	1,437,084,889.66	37.97%	146,604	37.29%	1,520,010,274.00	36.25%
c.3 from 24 (included) to 36 (excluded) months	116,854	31.15%	1,053,454,967.93	27.84%	70,131	17.84%	659,320,364.16	15.72%
c.4 from 36 (included) to 48 (excluded) months	51,532	13.74%	457,994,274.56	12.10%	5,980	1.52%	41,448,340.30	0.99%
c.5 from 48 (included) to 60 (excluded) months	6,275	1.67%	39,740,458.72	1.05%	-	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	375,088	100.00%	3,784,336,149.72	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	49,476	13.19%	69,310,078.78	1.83%	30,903	7.86%	52,631,896.20	1.26%
d.2 from 12(included) to 24 (excluded) months	52,027	13.87%	229,180,968.92	6.06%	52,788	13.43%	208,704,438.92	4.98%
d.3 from 24 (included) to 36 (excluded) months	55,848	14.84%	395,539,270.71	10.45%	60,352	15.35%	395,348,700.52	9.43%
d.4 from 36 (included) to 48 (excluded) months	61,722	16.46%	598,391,187.13	15.81%	57,997	14.75%	531,315,079.02	12.67%
d.5 from 48 (included) to 60 (excluded) months	60,171	16.04%	733,994,518.14	19.40%	66,057	16.80%	775,328,448.34	18.49%
d.6 from 60 (included) to 72 (excluded) months	51,287	13.67%	729,137,125.24	19.27%	53,395	13.58%	775,643,922.42	18.50%
d.7 from 72 (included) to 84 (excluded) months	33,337	8.89%	578,409,833.00	15.28%	59,510	15.15%	949,471,920.42	22.63%
d.8 from 84 (included) to 96 (excluded) months	4,098	1.09%	152,625,716.86	4.03%	2,281	0.58%	88,830,810.83	2.12%
d.9 over 96(included) months	7,322	1.95%	297,747,450.94	7.87%	9,846	2.50%	416,082,759.66	9.92%
d.10 Total	375,088	100.00%	3,784,336,149.72	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	4,551	1.21%	47,864,976.86	1.26%	4,692	1.19%	52,647,563.20	1.26%
e.2 BASILICATA	1,230	0.33%	13,829,093.75	0.37%	1,256	0.32%	15,413,360.38	0.37%
e.3 CALABRIA	8,686	2.32%	93,060,580.17	2.46%	8,885	2.26%	104,345,008.42	2.49%
e.4 CAMPANIA	28,658	7.64%	318,524,237.11	8.42%	28,748	7.31%	340,830,221.76	8.13%
e.5 EMILIA ROMAGNA	35,998	9.60%	329,992,514.91	8.72%	39,389	10.02%	379,350,393.10	9.05%
e.6 FRIULI VENEZIA GIULIA	10,417	2.78%	94,636,462.08	2.50%	11,627	2.96%	109,475,105.37	2.61%
e.7 LAZIO	51,207	13.65%	558,770,871.09	14.77%	52,240	13.29%	606,191,868.15	14.46%
e.8 LIGURIA	8,326	2.22%	70,606,347.13	1.87%	8,922	2.27%	82,724,107.60	1.97%
e.9 LOMBARDIA	40,689	10.85%	365,205,494.26	9.65%	42,555	10.82%	413,886,101.64	9.87%
e.10 MARCHE	6,953	1.85%	69,028,328.53	1.82%	7,294	1.86%	75,270,908.21	1.80%
e.11 MOLISE	2,483	0.66%	29,170,287.53	0.77%	2,518	0.64%	30,839,043.18	0.73%
e.12 PIEMONTE	41,414	11.04%	392,999,867.90	10.38%	44,815	11.40%	443,664,447.42	10.58%
e.13 PUGLIA	19,823	5.28%	222,125,720.08	5.87%	20,318	5.17%	239,203,288.59	5.70%
e.14 SARDEGNA	6,703	1.79%	71,699,724.65	1.89%	6,886	1.75%	78,227,014.66	1.87%
e.15 SICILIA	43,594	11.62%	496,146,529.75	13.11%	43,641	11.10%	531,918,973.95	12.68%
e.16 TOSCANA	13,708	3.65%	145,287,810.53	3.84%	13,975	3.55%	157,941,210.36	3.77%
e.17 TRENTO ALTO ADIGE	3,995	1.07%	32,669,842.86	0.86%	4,519	1.15%	38,124,311.49	0.91%
e.18 UMBRIA	9,190	2.45%	92,280,692.48	2.44%	9,944	2.53%	105,866,771.02	2.52%
e.19 VALLE D'AOSTA	1,652	0.41%	15,654,278.52	0.41%	1,704	0.44%	18,182,808.35	0.43%
e.20 VENETO	35,911	9.57%	324,782,489.53	8.58%	39,201	9.97%	369,255,469.48	8.80%
e.21 Total	375,088	100.00%	3,784,336,149.72	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	375,088	100.00%	3,784,336,149.72	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	375,088	100.00%	3,784,336,149.72	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	309,831	82.60%	3,271,306,861.02	86.44%	325,768	82.87%	3,566,108,541.44	85.04%
g.2 R.I.D.	64,334	17.15%	504,488,002.83	13.33%	67,361	17.13%	627,249,434.89	14.96%
g.3 Bollettino Postale	731	0.19%	6,226,617.95	0.16%	-	0.00%	-	0.00%
g.4 Altro	192	0.05%	2,314,667.92	0.06%	-	0.00%	-	0.00%
g.5 Total	375,088	100.00%	3,784,336,149.72	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	42,047	11.21%	311,136,660.13	8.22%	45,487	11.58%	426,910,504.09	10.19%
h.2 Personal Loans	332,538	88.66%	3,472,110,374.86	91.75%	346,778	88.20%	3,764,173,823.27	89.76%
h.3 Purpose Loans	503	0.13%	1,089,114.73	0.03%	864	0.22%	2,273,648.97	0.05%
h.4 Total	375,088	100.00%	3,784,336,149.72	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

(2) 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'ultim

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:	392,258	401,295
a.2	Outstanding Portfolio Amount:	4,113,005,866.11	4,156,724,023.91
a.3	Average Outstanding Portfolio Amount (1):	10,485.46	10,358
a.4	Weighted Average Seasoning (months) (2):	20.6	19
a.5	Weighted Average Remaining Term (months) (3):	59.9	60

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	125,440	31.98%	318,783,466.40	0.08	129,555	32.28%	335,654,293.41	8.07%
b.2 5.000.00 - 9.999.99	108,916	27.77%	805,681,213.93	0.20	115,514	28.79%	855,927,839.00	20.59%
b.3 10.000.00 - 14.999.99	68,986	17.59%	844,984,746.83	0.21	68,004	16.95%	834,772,148.90	20.08%
b.4 15.000.00 - 19.999.99	38,064	9.70%	656,749,534.22	0.16	37,520	9.35%	647,053,849.81	15.57%
b.5 20.000.00 - 24.999.99	21,451	5.47%	475,845,253.38	0.12	21,247	5.29%	471,127,241.33	11.33%
b.6 25.000.00 - 29.999.99	12,645	3.22%	344,385,268.97	0.08	13,045	3.25%	355,201,498.42	8.55%
b.7 30.000.00 - 34.999.99	6,722	1.71%	215,366,058.70	0.05	6,538	1.63%	209,522,120.08	5.04%
b.8 35.000.00 - 39.999.99	3,328	0.85%	124,193,704.64	0.03	3,232	0.81%	120,755,922.80	2.91%
b.9 From and over 40.000.00	6,706	1.71%	328,016,619.04	0.08	6,640	1.65%	326,709,110.16	7.86%
b.10 Total	392,258	100.00%	4,113,005,866.11	100.00%	401,295	100.00%	4,156,724,023.91	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	78,765	20.08%	1,124,731,275.24	27.35%	79,906	19.92%	1,089,026,998.40	26.20%
c.2 from 12(included) to 24 (excluded) months	138,832	35.39%	1,437,084,889.66	34.94%	171,171	42.65%	1,715,519,308.43	41.27%
c.3 from 24 (included) to 36 (excluded) months	116,854	29.79%	1,053,454,967.93	25.61%	109,358	27.25%	1,004,236,248.21	24.16%
c.4 from 36 (included) to 48 (excluded) months	51,532	13.14%	457,994,274.56	11.14%	40,860	10.18%	347,941,468.87	8.37%
c.5 from 48 (included) to 60 (excluded) months	6,275	1.60%	39,740,458.72	0.97%	-	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	392,258	100.00%	4,113,005,866.11	100.00%	401,295	100.00%	4,156,724,023.91	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	49,476	12.61%	69,310,078.78	1.69%	48,181	12.01%	69,001,875.66	1.66%
d.2 from 12(included) to 24 (excluded) months	52,035	13.27%	229,287,775.68	5.57%	50,287	12.53%	214,571,773.47	5.16%
d.3 from 24 (included) to 36 (excluded) months	56,171	14.32%	403,956,038.25	9.82%	60,602	15.10%	425,210,304.02	10.23%
d.4 from 36 (included) to 48 (excluded) months	62,741	15.99%	613,337,296.18	14.91%	63,122	15.73%	600,840,215.25	14.45%
d.5 from 48 (included) to 60 (excluded) months	63,265	16.13%	781,208,307.79	18.99%	64,569	16.09%	783,365,181.86	18.85%
d.6 from 60 (included) to 72 (excluded) months	52,686	13.43%	752,319,158.26	18.29%	55,666	13.87%	783,828,003.06	18.86%
d.7 from 72 (included) to 84 (excluded) months	43,331	11.05%	764,636,794.21	18.59%	46,125	11.49%	769,678,822.41	18.52%
d.8 from 84 (included) to 96 (excluded) months	4,136	1.05%	154,252,152.34	3.75%	4,076	1.02%	153,965,041.92	3.70%
d.9 over 96(included) months	8,417	2.15%	344,698,264.62	8.38%	8,667	2.16%	356,262,806.26	8.57%
d.10 Total	392,258	100.00%	4,113,005,866.11	100.00%	401,295	100.00%	4,156,724,023.91	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	4,796	1.22%	52,843,719.19	1.31%	4,842	1.20%	52,415,961.93	1.25%
e.2 BASILICATA	1,316	0.34%	15,705,642.84	0.36%	1,294	0.32%	14,910,317.71	0.36%
e.3 CALABRIA	9,016	2.30%	99,019,901.07	2.41%	9,155	2.28%	101,275,116.18	2.44%
e.4 CAMPANIA	30,135	7.68%	346,785,184.41	8.43%	30,420	7.58%	347,459,629.78	8.36%
e.5 EMILIA ROMAGNA	35,998	9.18%	329,992,514.91	8.02%	38,843	9.68%	363,820,905.83	8.75%
e.6 FRIULI VENEZIA GIULIA	10,888	2.78%	103,378,790.77	2.51%	11,332	2.82%	105,132,826.34	2.53%
e.7 LAZIO	54,002	13.77%	613,712,994.22	14.92%	54,524	13.59%	611,963,043.63	14.72%
e.8 LIGURIA	8,654	2.21%	76,620,314.10	1.86%	8,917	2.22%	78,094,740.76	1.88%
e.9 LOMBARDIA	42,413	10.81%	396,499,682.08	9.64%	43,442	10.83%	402,546,766.32	9.68%
e.10 MARCHE	7,366	1.88%	76,676,003.97	1.86%	7,453	1.86%	75,940,770.46	1.83%
e.11 MOLISE	2,638	0.67%	32,045,836.80	0.78%	2,651	0.66%	31,819,129.98	0.77%
e.12 PIEMONTE	43,536	11.10%	433,278,153.36	10.53%	44,690	11.14%	434,593,629.18	10.46%
e.13 PUGLIA	20,846	5.31%	241,937,092.82	5.88%	21,104	5.26%	242,514,743.38	5.83%
e.14 SARDEGNA	7,002	1.79%	77,893,334.37	1.89%	7,073	1.76%	77,894,117.39	1.87%
e.15 SICILIA	45,898	11.70%	542,983,898.50	13.20%	46,146	11.50%	539,050,264.83	12.97%
e.16 TOSCANA	14,417	3.68%	159,022,766.77	3.87%	14,626	3.64%	159,580,079.48	3.84%
e.17 TRENTO ALTO ADIGE	4,198	1.07%	36,378,376.53	0.88%	4,376	1.09%	36,733,194.93	0.88%
e.18 UMBRIA	9,699	2.47%	101,586,687.29	2.47%	9,894	2.47%	102,508,564.90	2.47%
e.19 VALLE D'AOSTA	1,644	0.42%	17,479,401.92	0.42%	1,673	0.42%	17,332,010.48	0.42%
e.20 VENETO	37,796	9.64%	359,165,570.19	8.73%	38,840	9.68%	361,138,210.42	8.69%
e.21 Total	392,258	100.00%	4,113,005,866.11	100.00%	401,295	100.00%	4,156,724,023.91	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	392,258	100.00%	4,113,005,866.11	100.00%	401,295	100.00%	4,156,724,023.91	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	392,258	100.00%	4,113,005,866.11	100.00%	401,295	100.00%	4,156,724,023.91	100.00%

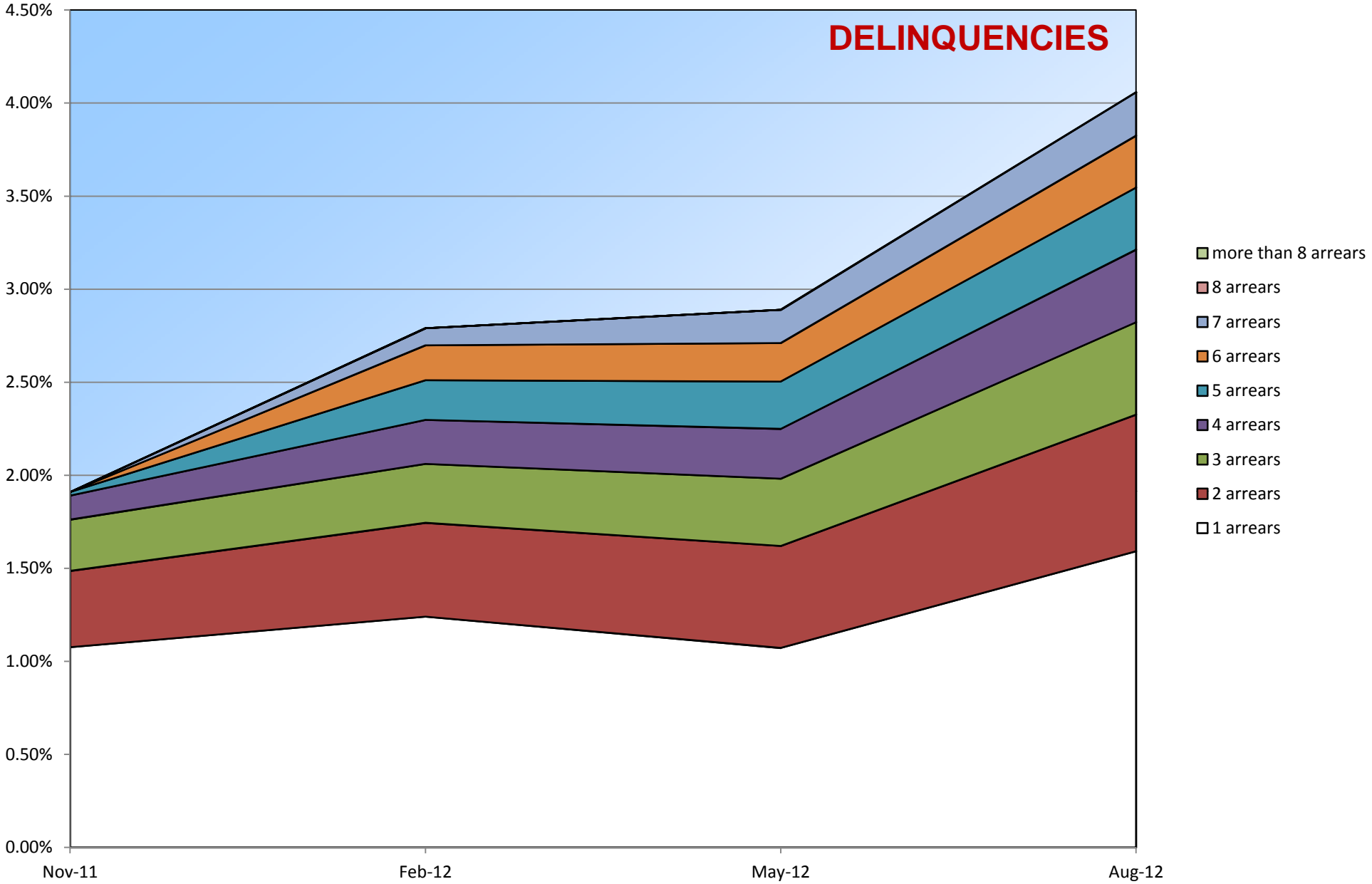
g. Payment Type	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
g.1 Addebito diretto in conto corrente	325,827	83.06%	3,582,627,180.92	87.10%	333,198	83.03%	3,594,975,466.20	86.49%
g.2 R.I.D.	65,508	16.70%	521,837,399.32	12.69%	67,423	16.80%	555,610,404.71	13.37%
g.3 Bollettino Postale	731	0.19%	6,226,617.95	0.15%	617	0.15%	5,423,638.16	0.13%
g.4 Altro	192	0.05%	2,314,667.92	0.06%	57	0.01%	714,514.84	0.02%
g.5 Total	392,258	100.00%	4,113,005,866.11	100.00%	401,295	100.00%	4,156,724,023.91	100.00%

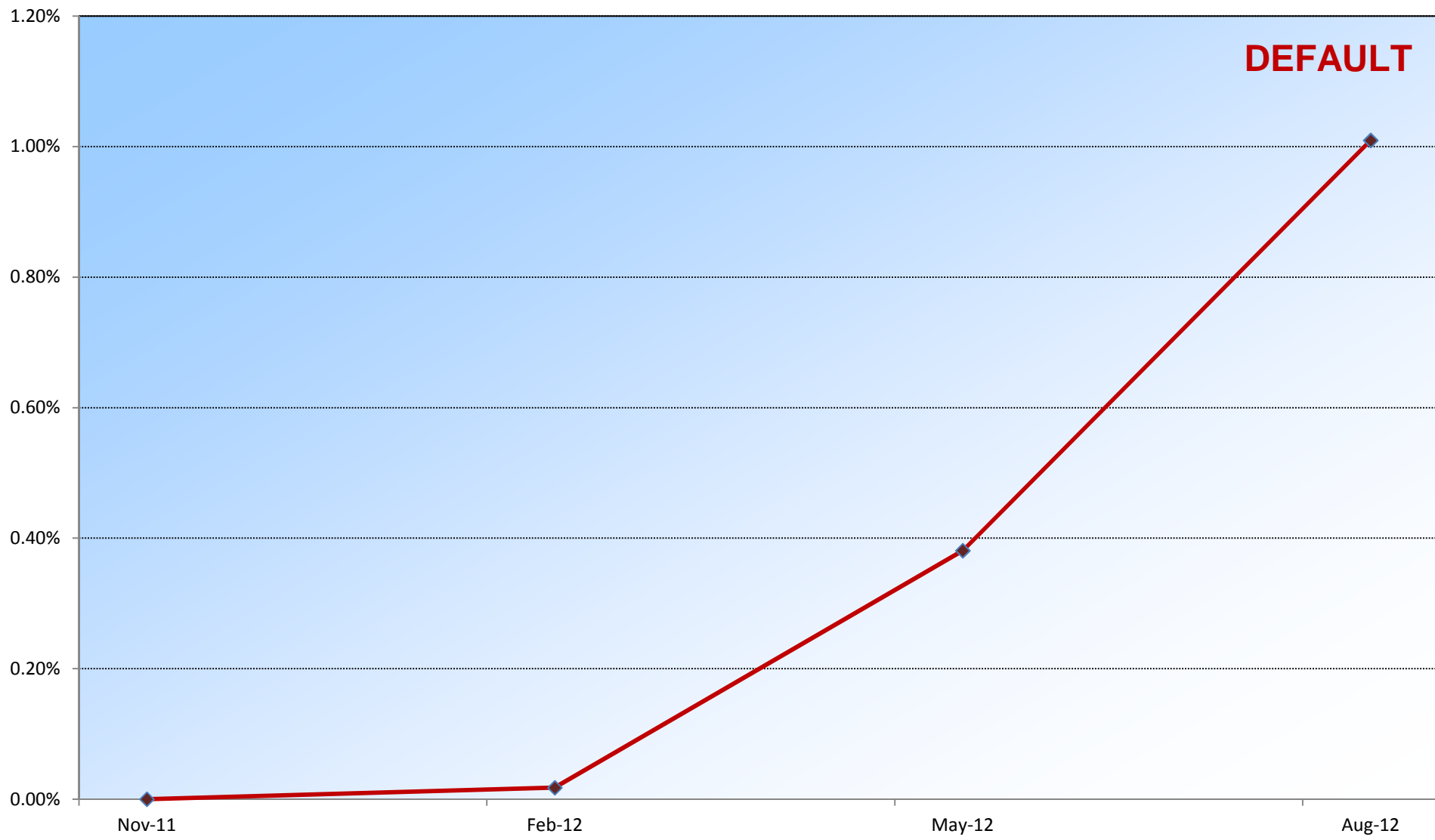
h. Type of products	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
h.1 Auto Loans	42,533	10.84%	318,670,167.84	7.75%	43,891	10.94%	345,661,555.76	8.32%
h.2 Personal Loans	349,219	89.03%	3,793,204,434.85	92.22%	356,788	88.91%	3,809,715,100.32	91.65%
h.3 Purpose Loans	506	0.13%	1,131,263.42	0.03%	616	0.15%	1,347,367.83	0.03%
h.4 Total	392,258	100.00%	4,113,005,866.11	100.00%	401,295	100.00%	4,156,724,023.91	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

(2) 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





◆ Cumulative Outstanding Amount of Defaulted Claims/ Ptf Initial Amount

