

**INTESA SANPAOLO S.P.A.**  
**€ 15.000.000.000,00 Covered Bond Programme**  
unsecured and guaranteed as to payments of interest and principal by  
**UBI FINANCE S.r.l.**

Seller and Servicer  
**Intesa Sanpaolo S.p.A.**

# INVESTOR REPORT

Collection Period

from:

**01/01/2024**

to:

**31/01/2024**

Report date

**29/02/2024**

Guarantor Payment Date

**28/02/2024**

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## DISCLAIMER

Terms and expressions used in this Investor Report have the respective meanings given to them in the Transaction Documents.

This Investor Report is based on the following information:

- Servicer Report provided by the Servicer;
- Cash Manager Report provided by the Cash Manager;
- Account Bank Report provided by the Account Bank;
- Other information according to the Transaction Documents.

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## Covered Bonds

**Counterparties:****Issuer:** Intesa Sanpaolo S.p.a**Servicer:** Intesa Sanpaolo S.p.a**Asset Swap Counterparty:** n.a**Administrative Services Provider:** Intesa Sanpaolo S.p.a**Portfolio Manager:** Intesa Sanpaolo S.p.a**Representative of the Covered Bondholders:** BNY Mellon Corporate Trustee Services Limited**Account Bank:** Intesa Sanpaolo S.p.a.**Cash Manager:** Intesa Sanpaolo S.p.a**Calculation Agent:** PricewaterhouseCoopers Business Services S.r.l.**Asset Monitor:** BDO Italia S.p.a**Guarantor Corporate Servicer:** Intesa Sanpaolo S.p.a**Covered Bonds Overview (\*)**

Issue Date	ISIN	Currency	Principal	Interest Rate type	Next Coupon		Final Maturity	Rating
					Interest Rate	IPD		
05/02/2014	IT0004992878	Eur	1.000.000.000,00	Fixed	3,125% per annum	-	05/02/2024	Moody's: Aa3 / DBRS: AAL
07/11/2014	IT0005067076	Eur	1.000.000.000,00	Fixed	1,25% per annum	07/02/2025	07/02/2025	Moody's: Aa3 / DBRS: AAL
14/09/2016	IT0005215147	Eur	1.000.000.000,00	Fixed	0,375% per annum	14/09/2024	14/09/2026	Moody's: Aa3 / DBRS: AAL
04/10/2017	IT0005283491	Eur	1.250.000.000,00	Fixed	1,125% per annum	04/10/2024	04/10/2027	Moody's: Aa3 / DBRS: AAL
15/01/2018	IT0005320673	Eur	750.000.000,00	Fixed	0,50% per annum	15/07/2024	15/07/2024	Moody's: Aa3 / DBRS: AAL
15/01/2018	IT0005320665	Eur	500.000.000,00	Fixed	1,25% per annum	15/01/2025	15/01/2030	Moody's: Aa3 / DBRS: AAL
23/02/2018	IT0005325151	Eur	90.000.000,00	Fixed	1,78% per annum	23/02/2025	23/02/2033	Moody's: Aa3 / DBRS: AAL
26/02/2018	IT0005325334	Eur	160.000.000,00	Fixed	1,75% per annum	25/02/2025	25/02/2033	Moody's: Aa3 / DBRS: AAL
16/10/2018	IT0005347973	Eur	200.000.000,00	Floating	Euribor 3m plus 1,00% per annum	16/04/2024	16/10/2028	Moody's: Aa3 / DBRS: AAL
25/02/2019	IT0005364663	Eur	500.000.000,00	Fixed	1,00% per annum	25/09/2024	25/09/2025	Moody's: Aa3 / DBRS: AAL
			<b>Total</b>	<b>6.450.000.000,00</b>				

(\*) Please be informed that all redeemed notes have not been included in the list above.

## Tests

### Statutory Tests

#### Nominal Value Test (\*) (NVT)

Nominal Value of the Portfolio  $\geq$  Outstanding Principal Balance of all Series of Covered Bonds

Parameters	Amount (€)	Description
A	7.081.230.179	Adjusted Outstanding Principal Balance
B (**)	728.991.100	Principal Account plus Top-Up Assets
C	-	Adjusted Outstanding Principal Balance of other eligible assets
F	6.450.000.000	Principal Amount Outstanding of all Series of Covered Bonds
<b>Total A*B+C&gt;=F</b>		
<b>PASS</b>		Pass / Fail
<b>min (93%; (1/(committed OC + 1)))</b>		
<b>545.879.808</b>		Result of the overcollateralisation in the Nominal Value Test

P= Asset Percentage  
Amount of Credit Support

(\*) The amounts are net of loans which presently are not eligible

(\*\*) For this report Top-Up Assets are represented by eligible investments only.

#### Net Present Value Test (\*) (NPV Test)

Net Present Value of the Portfolio, Asset and Liability Swaps (net of the costs)  $\geq$  Net Present Value of all Series of the Outstanding Covered Bonds

Parameters	Amount (€)	Description
A	8.368.315.077	NPV Assets plus or minus asset swap
B	6.293.661.262	NPV CB plus or minus CB swap
<b>TEST A&gt;B</b>		
<b>PASS</b>		Pass / Fail

(\*) The amounts are net of loans which presently are not eligible

#### Interest Coverage Test (\*) (ICT)

Parameters	Amount (€)	Description
A	88.523.616	Interest on Interest Account
B	-	Asset Swap Differential
C	266.288.397	Interest due in the next 12 months
D	-	Interest expected to be received from the Eligible Investments
E	89.679.396	Interest Payments due under all outstanding Series of Covered Bonds
F	3.714.944	Senior Liabilities
G	-	Payments due by the Guarantor under any Swap Agreement
<b>A+B+C+D&gt;=E+F+G</b>		
<b>PASS</b>		Pass / Fail

(\*) The amounts are net of loans which presently are not eligible

## Tests

### Top Up Asset Test

Top-up Assets	-
Public Entities Securities	-
Collections	757.514.716
Recoveries	-
Other (*)	-
<b>TOTAL Top-up Assets Seller</b>	<b>757.514.716</b>
Are the Total Top-up Assets Seller >15%	No
If Yes, Excess Top-up Amount of Seller	-

(Amount to be Transferred to Guarantor in the next Calculation Period if not cured via repayment of Term Loan)

**A+B+C+D>=E+F+G****Pass**

Pass / Fail

(\*) The item "other" in this report is represented by eligible investments only.

### UBI Finance Accounts at the Reference Date

Interests Account	48.457.542
Principal Account	728.991.100
Reserve fund Account	40.000.000
Securities Account (*)	-
<b>Total</b>	<b>817.448.641</b>

Payments made on the Guarantor Payment Date have been included in the above table

### UBI Finance Assets and Liabilities

Cash	817.448.641
Mortgages (*)	7.263.244.818
Authorised Investments / Substitution Assets (**)	-
<b>Total</b>	<b>8.080.693.459</b>
Subordinated Loan	8.052.022.511
Other	48.823.782
<b>Total</b>	<b>8.100.846.293</b>

(\*) excluding defaulted loans as defined in programme documentation

(\*\*) qualified investments, included investment of Reserve Fund Amount

### Credit Ratings

UBI Credit Rating	Long Term	Short Term
Fitch	BBB	F2
Moody's	Baa1	P-2
DBRS	BBB(high)	R-1 (low)
S&P	BBB	A-2
Issuer Event of Default?	NO	NO
Guarantor Event of Default?	NO	NO

Pool assets Analysis	
Number of Loans	106.790
Total Loan Balance	7.263.244.818
Average Original Outstanding Amount	126.670
Largest Original Outstanding Amount	4.700.000
Average Current Outstanding Amount	68.014
Largest Current Outstanding Amount	2.184.590
Weighted Average Original Loan to Value	65,70 %
Weighted Average Current Loan to Value	41,98 %
Weighted Average Indexed Loan to Value	44,80 %
Weighted Average Seasoning (Months)	131
Weighted Average Residual Maturity (Months)	186
Weighted Average Original Maturity (Months)	317
Weighted Average Current Interest Rate	4,12 %
% of Current Balance granted by non-residential properties	0,00 %
Currency	EUR

## 1) Breakdown of the Portfolio by Current Loan to Value

Range	Original Outstanding Amount	% of Original Outstanding Amount	No of Mortgage Loans	% of No of Mortgage Loans	Current Outstanding Amount	% of Current Outstanding Amount
0 - 10	1.573.731.104	11,63%	15.494	14,51%	235.777.674	3,25%
10 - 20	1.870.560.248	13,83%	16.650	15,59%	654.361.100	9,01%
20 - 30	2.059.906.252	15,23%	16.913	15,84%	995.674.776	13,71%
30 - 40	2.210.596.761	16,34%	16.732	15,67%	1.268.233.396	17,46%
40 - 50	2.301.342.585	17,01%	16.364	15,32%	1.472.076.136	20,27%
50 - 60	2.036.130.879	15,05%	14.310	13,40%	1.453.009.232	20,00%
60 - 70	1.302.912.254	9,63%	9.181	8,60%	1.044.943.114	14,39%
70 - 80	148.919.861	1,10%	1.000	0,94%	122.843.992	1,69%
80 - 90	13.059.695	0,10%	84	0,08%	9.064.615	0,12%
90	9.881.084	0,07%	62	0,06%	7.260.782	0,10%
<b>Total</b>	<b>13.527.040.722</b>	<b>100,00%</b>	<b>106.790</b>	<b>100,00%</b>	<b>7.263.244.818</b>	<b>100,00%</b>

## 2) Breakdown of the Portfolio by Current Outstanding Principal Balance

Range	Original Outstanding Amount	% of Original Outstanding Amount	No of Mortgage Loans	% of No of Mortgage Loans	Current Outstanding Amount	% of Current Outstanding Amount
0 - 25	1.713.132.227	12,66%	20.812	19,49%	277.064.005	3,81%
25 - 50	2.280.177.025	16,86%	24.398	22,85%	912.615.252	12,56%
50 - 75	2.504.936.607	18,52%	22.133	20,73%	1.377.080.072	18,96%
75 - 100	2.417.712.282	17,87%	17.587	16,47%	1.524.890.806	20,99%
100 - 125	1.701.217.474	12,58%	10.338	9,68%	1.150.271.768	15,84%
125 - 150	1.041.005.760	7,70%	5.303	4,97%	720.565.366	9,92%
150 - 175	604.701.744	4,47%	2.650	2,48%	426.683.527	5,87%
175 - 200	353.209.935	2,61%	1.327	1,24%	247.065.806	3,40%
200 - 250	400.478.734	2,96%	1.280	1,20%	282.370.011	3,89%
250 - 300	185.591.527	1,37%	455	0,43%	123.443.905	1,70%
300 - 500	215.818.950	1,60%	408	0,38%	148.521.040	2,04%
500 - 750	58.957.550	0,44%	68	0,06%	40.112.936	0,55%
750	50.100.907	0,37%	31	0,03%	32.560.324	0,45%
<b>Total</b>	<b>13.527.040.722</b>	<b>100,00%</b>	<b>106.790</b>	<b>100,00%</b>	<b>7.263.244.818</b>	<b>100,00%</b>

## 3) Breakdown of the Portfolio by Interest Type

Interest Type	Original Outstanding Amount	% of Original Outstanding Amount	No of Mortgage Loans	% of No of Mortgage Loans	Current Outstanding Amount	% of Current Outstanding Amount
Fixed rate	5.766.511.452	42,63%	49.201	46,07%	3.528.364.219	48,58%
Floating rate	7.760.529.270	57,37%	57.589	53,93%	3.734.880.599	51,42%
<b>Total</b>	<b>13.527.040.722</b>	<b>100,00%</b>	<b>106.790</b>	<b>100,00%</b>	<b>7.263.244.818</b>	<b>100,00%</b>

## 4) Breakdown of the Portfolio by Maturity Date

Maturity Date	Original Outstanding Amount	% of Original Outstanding Amount	No of Mortgage Loans	% of No of Mortgage Loans	Current Outstanding Amount	% of Current Outstanding Amount
today - 2025	807.612.982	5,97%	7.936	7,43%	62.238.739	0,86%
2025 - 2030	2.513.040.392	18,58%	23.412	21,92%	734.102.914	10,11%
2030 - 2035	2.724.988.591	20,14%	22.868	21,41%	1.352.927.377	18,63%
2035 - 2040	3.639.823.458	26,91%	26.572	24,88%	2.230.760.541	30,71%
2040 - 2045	2.212.759.978	16,36%	15.342	14,37%	1.575.790.412	21,70%
2045 - 2050	1.514.918.624	11,20%	9.975	9,34%	1.218.065.021	16,77%
2050 - 2055	89.081.244	0,66%	527	0,49%	69.256.515	0,95%
2055 - 2060	24.815.454	0,18%	158	0,15%	20.103.300	0,28%
<b>Total</b>	<b>13.527.040.722</b>	<b>100,00%</b>	<b>106.790</b>	<b>100,00%</b>	<b>7.263.244.818</b>	<b>100,00%</b>

## 5) Breakdown of the Portfolio by Months of Seasoning

Months	Original Outstanding Amount	% of Original Outstanding Amount	No of Mortgage Loans	% of No of Mortgage Loans	Current Outstanding Amount	% of Current Outstanding Amount
0 - 12	-	0,00%	-	0,00%	-	0,00%
12 - 24	-	0,00%	-	0,00%	-	0,00%
24 - 36	1.825.657	0,01%	12	0,01%	1.441.736	0,02%
36 - 48	4.471.258	0,03%	35	0,03%	3.458.473	0,05%
48 - 60	798.700.943	5,90%	6.638	6,22%	621.310.677	8,55%
60 - 72	876.282.556	6,48%	7.523	7,04%	647.208.291	8,91%
72 - 84	1.014.301.447	7,50%	8.562	8,02%	709.936.090	9,77%
84 - 96	973.673.310	7,20%	8.304	7,78%	638.391.596	8,79%
96 - 108	738.924.480	5,46%	6.441	6,03%	458.433.014	6,31%
108 - 120	537.948.946	3,98%	4.703	4,40%	323.182.358	4,45%
120 - 150	1.114.431.137	8,24%	8.753	8,20%	641.000.001	8,83%
150	7.466.480.989	55,20%	55.819	52,27%	3.218.882.582	44,32%
<b>Total</b>	<b>13.527.040.722</b>	<b>100,00%</b>	<b>106.790</b>	<b>100,00%</b>	<b>7.263.244.818</b>	<b>100,00%</b>

## 6) Breakdown of the Portfolio by Payment Frequency

Payment Frequency	Original Outstanding Amount	% of Original Outstanding Amount	No of Mortgage Loans	% of No of Mortgage Loans	Current Outstanding Amount	% of Current Outstanding Amount
Monthly	13.345.731.808	98,66%	105.618	98,90%	7.199.067.507	99,12%
Bimonthly	-	0,00%	-	0,00%	-	0,00%
Quarterly	31.441.240	0,23%	172	0,16%	12.992.501	0,18%
Semiannual	149.867.675	1,11%	1.000	0,94%	51.184.811	0,70%
Annually	-	0,00%	-	0,00%	-	0,00%
<b>Total</b>	<b>13.527.040.722</b>	<b>100,00%</b>	<b>106.790</b>	<b>100,00%</b>	<b>7.263.244.818</b>	<b>100,00%</b>

## 7) Breakdown of the Portfolio by Property Location

Geographic Area	Original Outstanding Amount	% of Original Outstanding Amount	No of Mortgage Loans	% of No of Mortgage Loans	Current Outstanding Amount	% of Current Outstanding Amount
Lombardia	4.895.994.689	36,19%	37.218	34,85%	2.664.291.862	36,68%
Piemonte	978.278.844	7,23%	8.586	8,04%	501.610.243	6,91%
Veneto	438.855.851	3,24%	3.332	3,12%	237.400.148	3,27%
Liguria	616.027.503	4,55%	4.732	4,43%	316.668.659	4,36%
Emilia Romagna	714.653.507	5,28%	5.475	5,13%	394.020.877	5,42%
Friuli Venezia Giulia	76.309.046	0,56%	697	0,65%	39.471.238	0,54%
Trentino Alto Adige	10.138.904	0,07%	74	0,07%	5.315.954	0,07%
Valle d'Aosta	18.000.910	0,13%	121	0,11%	9.210.554	0,13%
<b>Total North</b>	<b>7.748.259.253</b>	<b>57,28%</b>	<b>60.235</b>	<b>56,41%</b>	<b>4.167.989.535</b>	<b>57,38%</b>
Lazio	2.209.692.435	16,34%	15.047	14,09%	1.257.490.087	17,31%
Toscana	368.413.719	2,72%	2.853	2,67%	193.939.638	2,67%
Umbria	121.641.759	0,90%	1.151	1,08%	59.879.062	0,82%
Abruzzo	348.764.586	2,58%	3.123	2,92%	167.709.867	2,31%
Marche	655.351.376	4,84%	5.897	5,52%	319.030.489	4,39%
<b>Total Centre</b>	<b>3.703.863.874</b>	<b>27,38%</b>	<b>28.071</b>	<b>26,29%</b>	<b>1.998.049.144</b>	<b>27,51%</b>
Puglia	435.119.228	3,22%	4.118	3,86%	233.301.888	3,21%
Sardegna	322.859.668	2,39%	2.665	2,50%	176.660.480	2,43%
Sicilia	232.044.322	1,72%	1.974	1,85%	127.278.035	1,75%
Calabria	268.209.140	1,98%	2.875	2,69%	128.617.836	1,77%
Campania	708.966.713	5,24%	5.706	5,34%	376.753.644	5,19%
Basilicata	73.696.005	0,54%	791	0,74%	37.262.287	0,51%
Molise	34.022.519	0,25%	355	0,33%	17.331.969	0,24%
<b>Total South</b>	<b>2.074.917.595</b>	<b>15,34%</b>	<b>18.484</b>	<b>17,31%</b>	<b>1.097.206.139</b>	<b>15,11%</b>
<b>Total</b>	<b>13.527.040.722</b>	<b>100,00%</b>	<b>106.790</b>	<b>100,00%</b>	<b>7.263.244.818</b>	<b>100,00%</b>

## 8) Cash Manager investments

Value Date	ISIN	Nominal Amount	Interest

Portfollio

A.1.a) MBS

	ISIN Code/ Codice ISIN	Issuer name/ Nome dell'emittente	MBS rating	Outstanding principal amount at the beginning of the Collection Period/ Capitale residuo all'inizio del periodo d'incasso	Outstanding Principal Amount purchased during the Collection Period/ Portafoglio acquistato durante il periodo di incasso	Payments during the Collection Period / Incassi nel periodo			Outstanding Principal Amount SOLD during the Collection Period / Capitale residuo ceduto durante il periodo d'incasso	Outstanding Principal Amount at the end of the Collection Period / Capitale residuo alla fine del periodo d'incasso
						Principal Amount due and paid / Incassi capitale	Interest due and paid / Incassi interessi	Total Amount / Totale Incassi		
				a	b	c	d	e = c + d	f	g = a + b - c - f
1. MBS	-	-	-	-	-	-	-	-	-	-
2. MBS	-	-	-	-	-	-	-	-	-	-
<b>Total MBS/Totale MBS</b>	-	-	-	-	-	-	-	-	-	-

A.1.b) Residential Mortgage Loans/ Mutui Residenziali:

	Outstanding principal amount at the beginning of the Collection Period/ Capitale residuo all'inizio del periodo d'incasso (da analitico precedente)			Outstanding Principal Amount of the Loans PURCHASED Capitale residuo dei mutui acquistati			Payments received during the Collection Period / Incassi nel periodo			Outstanding Principal Amount of the Loans SOLD			Outstanding principal amount at the end of the Collection Period / Capitale residuo alla fine del periodo d'incasso	Outstanding Principal not overdue Capitale a scadere	Overdue Instalments during the Collection Period/ Rate scadute e non ancora pagate		
	Outstanding Principal Amount - Not overdue	Principal in Arrears	Interests in Arrears	Outstanding Principal Amount - Not overdue	Principal in Arrears	Interests in Arrears	Principal Instalments (capitale collettato a vario titolo: accertamenti del periodo, prepayments, arretrati sanati etc)	Interest Instalments (interessi collettati a vario titolo: accertamenti del periodo, prepayments, arretrati sanati etc)	Total received Totale incassato	Outstanding Principal Amount - Not overdue	Principal in Arrears	Interests in Arrears			Principal Instalments Quote capitale scaduto di fine periodo (da analitico)	Interest Instalments Quote interessi scadute (da analitico)	Total overdue Totale quote scadute
	a	b	c	d	e	f	g	h	i = g+h	k	k bis	k ter	l=m+n	m=a+b+d+e-g-n-k-k bis	n	o	p = n + o
1. Performing Loans (excluded Delinquent Loans)/ mutui in bonis (esclusi mutui in ritardo)	105.132	7.159.515.416	278.383	114.002	-	-	-	-	-	-	-	-	7.129.596.279	7.129.525.361	70.918	49.298	120.217
2. Delinquent Loans / mutui in ritardo (l)	2.483	187.536.123	1.347.332	1.036.405	-	-	-	-	-	-	-	-	133.648.539	132.751.089	897.450	760.485	1.657.936
<b>Performing Portfolio / Portafoglio in bonis (1+2)</b>	<b>107.615</b>	<b>7.347.051.539</b>	<b>1.625.715</b>	<b>1.150.408</b>	-	-	-	-	-	-	-	-	<b>7.263.244.818</b>	<b>7.262.276.449</b>	<b>968.369</b>	<b>809.784</b>	<b>1.778.152</b>
Defaulted Loans/ Mutui in default	621	45.910.613	1.461.640	1.117.397	-	-	-	-	-	-	-	-	25.773.025	25.175.857	597.168	526.309	1.123.477
Mortgages in breach of representation contained in the Master Transfer Agreement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Residential Mortgage Loan Portfolio</b>	<b>108.236</b>	<b>7.392.962.152</b>	<b>3.087.355</b>	<b>2.267.805</b>	-	-	-	<b>107.160.588</b>	<b>26.569.300</b>	<b>133.729.887</b>	-	-	<b>7.289.017.843</b>	<b>7.287.452.306</b>	<b>1.565.536</b>	<b>1.336.093</b>	<b>2.901.629</b>

(l) Only for the purpose of this Report, is a Delinquent Loan any Mortgage Loan which is not a Defaulted Loan and which has an Arrears Ratio equal to or higher than 1 for a period of at least one month

A.1.c) 1. Other Eligible Assets - Loans/ Mutui commerciali

	Outstanding principal amount at the beginning of the Collection Period/ Capitale residuo all'inizio del periodo d'incasso (da analitico precedente)			Outstanding Principal Amount of the Loans PURCHASED Capitale residuo dei mutui acquistati			Payments received during the Collection Period / Incassi nel periodo			Outstanding Principal Amount of the Loans SOLD			Outstanding principal amount at the end of the Collection Period / Capitale residuo alla fine del periodo d'incasso	Outstanding Principal not overdue Capitale a scadere	Overdue Instalments during the Collection Period/ Rate scadute e non ancora pagate		
	Outstanding Principal Amount - Not overdue	Principal in Arrears	Interests in Arrears	Outstanding Principal Amount - Not overdue	Principal in Arrears	Interests in Arrears	Principal Instalments (capitale collettato a vario titolo: accertamenti del periodo, prepayments, arretrati sanati etc)	Interest Instalments (interessi collettati a vario titolo: accertamenti del periodo, prepayments, arretrati sanati etc)	Total received Totale incassato	Outstanding Principal Amount - Not overdue	Principal in Arrears	Interests in Arrears			Principal Instalments Quote capitale scaduto di fine periodo (da analitico)	Interest Instalments Quote interessi scadute (da analitico)	Total overdue Totale quote scadute
	a	b	c	d	e	f	g	h	i = g+h	k	k bis	k ter	l=m+n	m=a+b+d+e-g-n-k-k bis	n	o	p = n + o
1. Performing Loans (excluded Delinquent Loans)/ mutui in bonis (esclusi mutui in ritardo)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Delinquent Loans / mutui in ritardo (l)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Performing Portfolio / Portafoglio in bonis (1+2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Defaulted Loans/ Mutui in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages in breach of representation contained in the Master Transfer Agreement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Residential Mortgage Loan Portfolio</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

(l) Only for the purpose of this Report, is a Delinquent Loan any Mortgage Loan which is not a Defaulted Loan and which has an Arrears Ratio equal to or higher than 1 for a period of at least one month



## Portfollio

## A.1.c) 2. Other Eligible Assets - Bonds

	ISIN Code / Codice ISIN	Issuer name / Nome dell'emittente	Bond rating	Outstanding principal amount at the beginning of the Collection Period / Capitale residuo all'inizio del periodo d'incasso	Outstanding Principal Amount purchased during the Collection Period / Portafoglio acquistato durante il periodo di incasso	Payments during the Collection Period / Incassi nel periodo			Outstanding Principal Amount SOLD during the Collection Period / Capitale residuo dei titoli ceduti	Outstanding Principal Amount at the end of the Collection Period / Capitale residuo alla fine del periodo d'incasso
						Principal Amount due and paid / Incassi capitale	Interest due and paid / Incassi Interessi	Total Amount / Totale incassi		
				a	b	c	d	e = c + d	f	g = a + b - c - f
1. Bond	-	-	-	-	-	-	-	-	-	-
2. Bond	-	-	-	-	-	-	-	-	-	-
<b>Total Other Eligible Assets - Bonds</b>	-	-	-	-	-	-	-	-	-	-

## A.1.d) Integration Assets / Attivi idonei integrativi

	ISIN Code - Deposit acct nr. / Codice ISIN -	Securities name / Nome del titolo	Securities' Issuer or Bank where the deposits are open / nominativo della banca emittente i titoli o dove sono aperti i depositi	Securities' rating or Banks' rating (in case of deposits) / rating dei titoli o della banca in caso di depositi	Maturity / Scadenza	Outstanding principal amount/nominal amount at the beginning of the Collection Period / Capitale residuo all'inizio del periodo d'incasso	Portfolio purchased / titoli acquistati durante il periodo	Payments received during the Collection Period / Incassi nel periodo			Portfolio sold / titoli venduti durante il periodo	Outstanding principal amount/nominal amount at the end of the Collection Period
								Principal amount	Interest amount	Total received		
						a	b	c	d	e = c + d	f	g = a + b - c - f
Deposits with Banks / Depositi bancari	-	-	-	-	-	-	-	-	-	-	-	-
Securities / Titoli	-	-	-	-	-	-	-	-	-	-	-	-
Defaulted Securities / Titoli in default	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Integration Assets / Attivi idonei integrativi</b>	-	-	-	-	-	-	-	-	-	-	-	-

## A.1.e) Total Portfolio / Portafoglio totale

	Outstanding principal amount at the beginning of the Collection Period / Capitale residuo all'inizio del periodo d'incasso	Portfolio PURCHASED during the Collection Period / Portafoglio venduto durante il periodo d'incasso	Payments during the Collection Period / Rate pagate nel periodo d'incasso			Instalments due and not yet paid / Rate scadute e non ancora pagate			Portfolio sold during the Collection Period / Portafoglio venduto durante il periodo d'incasso	Outstanding principal amount at the end of the Collection Period / Capitale residuo alla fine del periodo d'incasso	Percent of Portfolio
			Principal Instalments / Quote capitale delle rate	Interest Instalment / Quote interessi della rata	Total paid / Totale rate	Principal in Arrears (end of period)	Interest in Arrears (end of period)	Total due and not yet paid / Totale dovuto e non ancora scaduto			
	a	b	c	d	e = c + d	f	g	h = f + g	i	j	= j / total portfolio
1 Total MBS / Totale MBS	-	-	-	-	-	-	-	-	-	-	0,00%
2 Total Residential Mortgage Loan Portfolio / Totale portafoglio mutui residenziali	7.396.049.507	-	107.160.588	26.569.300	133.729.887	1.565.536	1.336.093	2.901.629	-	7.289.017.843	100,00%
Total Other Eligible Assets - Loans	-	-	-	-	-	-	-	-	-	-	0,00%
Total Other Eligible Assets - Bonds	-	-	-	-	-	-	-	-	-	-	0,00%
3 Total Other Eligibile Assets	-	-	-	-	-	-	-	-	-	-	0,00%
4 Total Integration Assets / Attivi idonei integrativi	-	-	-	-	-	-	-	-	-	-	0,00%
<b>Total Portfolio / Portafoglio totale</b>	<b>7.396.049.507</b>	<b>-</b>	<b>107.160.588</b>	<b>26.569.300</b>	<b>133.729.887</b>	<b>1.565.536</b>	<b>1.336.093</b>	<b>2.901.629</b>	<b>-</b>	<b>7.289.017.843</b>	<b>100,00%</b>

## Portfolio

## A.2) Performing Portfolio per Index Type / Portafoglio in bonis per tipologia di indice

UNSWAPPED: SEP 2012 - MAY 2019 - MAY 2018 - MAY 2017 - JUN 2013 - DEC 2009 - OCT 2011 - OCT 2010 - MAY 2010 - DEC 2018 - JUN 2014 - APR 2020 - MAY 2015 - MAY 2011 - JUL 2008 - NOV 2015 - JUN 2022 - MAY 2016 - NOV 2013 - FEB 2012 - NOV 2014	Index FIXED		Index FLOATING		Index FLOATING CAP	
	FF000 - FI000 - RF002 - RI002 - RF003 - RI003 - RF005 - RI005 - RESTF		VU110 - VU130 - VT13M - VU63M - VU150 - VX150 - VU16M - VU66M - VX170 - RESTV - RETV3 - RECA6		EU16A - EU13A - EU11C - EU11A - EU13B - EU11B - EU16C - CU130 - AU130 - AU16M - AX160 - RECAP	
	outstanding principal not overdue	principal instalment overdue	outstanding principal not overdue	principal instalment overdue	outstanding principal not overdue	principal instalment overdue
1. Performing Loans (excluded Delinquent Loans)/ mutui in bonis (esclusi mutui in ritardo)	3.486.643.303	10.005	2.277.233.584	49.568	1.365.648.474	11.346
2. Delinquent Loans / mutui in ritardo	42.652.638	255.816	58.439.669	447.399	31.658.782	194.236
<b>Performing Portfolio / Portafoglio in bonis (1+2)</b>	<b>3.529.295.941</b>	<b>265.821</b>	<b>2.335.673.253</b>	<b>496.967</b>	<b>1.397.307.256</b>	<b>205.581</b>