

# **Leone Arancio RMBS S.R.L.**



## **Monthly Investor Report**

**07 January 2020**

**Description**

Issue Date	5 July 2018
Final Maturity Date	04 October 2078
Next Payment Date	06 April 2020

Notes	ISIN	Ratings		Current Principal Balance	Initial Principal Balance	Rate of Interest
		Fitch	DBRS			
Class A1 Notes	IT0005337909	AA(high)(sf)	AAsf	4,164,615,000.00€	4,164,615,000.00 €	3-M EURIBOR + 0.87%
Class A2 Notes	IT0005337917	AA(high)(sf)	AAsf	2,242,485,000.00€	2,242,485,000.00 €	1.60%
Class J Notes	IT0005337925	NR	NR	1,552,030,000.00€	1,552,030,000.00 €	No Interest
				<b>€ 7,959,130,000.00</b>	<b>€7,959,130,000.00</b>	

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	07-Jan-20	05-Jul-18
Portfolio Cut off date	01-Dec-19	01-Mar-18
Initial Principal Balance	7,959,130,000.00	7,959,130,000.00
Of which Cash Available for Replenishment of the Notes	66,103,988.20	99,11
Of which Realised Loss	0.00	0.00
Of which Principal in Arrears	738,191.67	0.00
Of which Active Outstanding Notional Amount	7,892,287,820.13	7,959,129,900.89
Number of Loans	79,460	77,193
Number of Borrowers	79,460	77,193
Average Principal Balance (Loanparts)	99,324.03	103,106.89
Average Principal Balance (Borrowers)	99,324.03	103,106.89
Coupon: Weighted Average	1.71%	1.91%
Minimum	0.00%	0.00%
Maximum	7.20%	7.20%
Weighted Average Original Loan to Market Value	64.32%	62.76%
Weighted Average Loan to Market Value	52.99%	52.64%
Seasoning (months): Weighted Average	67.81	61.16
Remaining Tenor (months): Weighted Average	240.69	238.71
Weighted Average Interest Rate on Fixed Interest Rate Loans	3.28%	3.38%
Weighted Average Interest Rate on Rata Costante Loans	0.49%	4.37%
Weighted Average Spread on Floating Rate Loans	1.49%	1.64%
Total Set-off Risk	498,383,841.09	740,245,298.19
Amount of Principal of Constant Installment loans that will be lost at their maximum maturity	0.00	0,00

**Stop Replenishment Criteria**

	Current	Initial
1. The long-term rating of ING Bank does not fall below, respectively, "A" by Fitch and "BBB(high)" by DBRS	AA- / AA (low)	A+ / AA (low)
2. Balance of the principal deficiency Ledger is not equal to zero	0.00%	0.00%
3. The Cumulative Gross Default Ratio exceed 2.25%	0.27%	0.00%
4. The Quarterly Delinquency Ratio exceed 0.75%	0.34%	0.00%
5. The balance of main transaction account is higher than the Amortisation Amount Limit (10%)	0.01%	0.00%

**Repurchase Rights**

	Current	Initial
1. The total amount of Receivables repurchased during each calendar year does not exceed 5% of the aggregate Outstanding principal Due of all the Mortgage loans included in the Master portfolio	0.26%	0.00%

## 2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Adjustable Rate	2,031,187,618	25.74%	18,512	23.30%	2.61%	1,560,772,515	19.61%	13,840	17.93%	2.69%
Rata Costante	155,747,448	1.97%	1,936	2.44%	0.49%	206,875,696	2.60%	2,235	2.90%	4.37%
Fixed	777,092,478	9.85%	12,413	15.62%	3.28%	977,413,850	12.28%	14,111	18.28%	3.38%
Floating (BCE)	223,042,844	2.83%	2,351	2.96%	2.38%	283,382,757	3.56%	2,836	3.67%	1.36%
Floating (EURIBOR)	4,705,217,433	59.62%	44,248	55.69%	1.08%	4,930,685,084	61.95%	44,171	57.22%	1.30%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

## 3. Loan Coupon

Coupon Loan Part (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0.00% - 0.00%	8,938,183	0.11%	57	0.07%	0.00%	3,774,643	0.05%	18	0.02%	0.00%
0.01% - 0.50%	1,187,564,116	15.05%	11,260	14.17%	0.31%	837,540,314	10.52%	8,157	10.57%	0.31%
0.51% - 1.00%	1,287,433,099	16.31%	14,204	17.88%	0.78%	1,383,633,003	17.38%	13,675	17.72%	0.71%
1.00% - 1.50%	1,369,925,176	17.36%	11,442	14.40%	1.29%	743,162,320	9.34%	6,890	8.93%	1.29%
1.51% - 2.00%	862,408,777	10.93%	7,545	9.50%	1.73%	1,496,127,268	18.80%	11,878	15.39%	1.76%
2.01% - 2.50%	1,134,997,458	14.38%	11,104	13.97%	2.31%	1,255,677,165	15.78%	11,133	14.42%	2.29%
2.51% - 3.00%	1,293,680,277	16.39%	13,452	16.93%	2.76%	1,200,068,194	15.08%	11,745	15.22%	2.79%
3.01% - 3.25%	346,994,332	4.40%	3,822	4.81%	3.11%	308,995,801	3.88%	3,385	4.39%	3.13%
3.26% - 3.50%	115,755,216	1.47%	1,540	1.94%	3.37%	142,231,156	1.79%	1,630	2.11%	3.37%
3.51% - 3.75%	87,886,440	1.11%	1,133	1.43%	3.61%	104,895,923	1.32%	1,234	1.60%	3.60%
3.76% - 4.00%	46,627,296	0.59%	761	0.96%	3.87%	50,472,236	0.63%	754	0.98%	3.87%
4.01% - 4.25%	33,567,608	0.43%	536	0.67%	4.12%	37,263,332	0.47%	496	0.64%	4.14%
4.26% - 4.50%	9,947,152	0.13%	235	0.30%	4.36%	58,775,697	0.74%	748	0.97%	4.38%
4.51% - 4.75%	11,961,313	0.15%	289	0.36%	4.64%	50,583,727	0.64%	804	1.04%	4.63%
4.76% - 5.00%	21,975,110	0.28%	456	0.57%	4.88%	76,001,823	0.95%	1,131	1.47%	4.88%
5.01% - 5.25%	15,682,287	0.20%	376	0.47%	5.13%	76,086,185	0.96%	1,131	1.47%	5.15%
5.26% - 5.50%	18,817,697	0.24%	404	0.51%	5.38%	53,965,719	0.68%	941	1.22%	5.37%
5.51% - 5.75%	23,797,176	0.30%	510	0.64%	5.61%	54,859,808	0.69%	915	1.19%	5.61%
5.76% - 6.00%	11,217,803	0.14%	254	0.32%	5.85%	20,053,701	0.25%	428	0.55%	5.85%
6.01% - 6.25%	1,747,459	0.02%	48	0.06%	6.05%	2,677,380	0.03%	60	0.08%	6.05%
6.26% - 6.50%	822,800	0.01%	21	0.03%	6.41%	1,575,427	0.02%	28	0.04%	6.38%
6.51% - 6.75%	193,193	0.00%	5	0.01%	6.56%	259,525	0.00%	5	0.01%	6.57%
6.76% - 7.00%	166,359	0.00%	3	0.00%	6.84%	241,133	0.00%	4	0.01%	6.85%
7.01% - 7.25%	181,495	0.00%	3	0.00%	7.16%	208,422	0.00%	3	0.00%	7.16%
7.26% - 7.50%										
7.51% - >										
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

**4. Origination Year**

Origination Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2004	20,307,925	0.26%	470	0.59%	0.38%	29,610,965	0.37%	621	0.80%	0.46%
2005	94,006,664	1.19%	1,947	2.45%	0.47%	128,337,522	1.61%	2,235	2.90%	0.55%
2006	220,358,386	2.79%	3,297	4.15%	0.76%	280,545,959	3.52%	3,729	4.83%	0.93%
2007	366,652,797	4.65%	4,478	5.64%	1.12%	464,861,475	5.84%	5,087	6.59%	1.32%
2008	391,322,318	4.96%	4,794	6.03%	1.20%	506,634,642	6.37%	5,998	7.77%	2.42%
2009	331,142,382	4.20%	3,804	4.79%	1.69%	436,110,107	5.48%	4,875	6.32%	1.92%
2010	380,058,228	4.82%	4,168	5.25%	1.05%	476,949,417	5.99%	4,681	6.06%	1.06%
2011	900,295,388	11.41%	8,818	11.10%	1.02%	1,103,112,069	13.86%	9,934	12.87%	1.12%
2012	399,180,423	5.06%	3,908	4.92%	2.05%	499,947,482	6.28%	4,504	5.83%	2.20%
2013	329,631,802	4.18%	3,198	4.02%	2.06%	418,679,090	5.26%	3,738	4.84%	2.35%
2014	331,585,640	4.20%	3,377	4.25%	1.91%	421,447,394	5.30%	3,943	5.11%	2.42%
2015	483,519,875	6.13%	4,919	6.19%	1.94%	622,027,684	7.82%	5,778	7.49%	2.30%
2016	1,019,394,288	12.92%	9,834	12.38%	1.97%	1,293,251,078	16.25%	11,378	14.74%	2.17%
2017	957,828,374	12.14%	8,729	10.99%	2.23%	1,198,808,474	15.06%	10,052	13.02%	2.43%
2018	1,022,646,379	12.96%	8,629	10.86%	2.13%	78,806,542	0.99%	640	0.83%	2.38%
2019	644,356,952	8.16%	5,090	6.41%	1.82%					
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

**5. Maturity Year**

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2018						3,025,065	0.04%	650	0.84%	3.23%
2019	804,828	0.01%	16	0.02%	1.33%	10,625,272	0.13%	867	1.12%	2.18%
2020	3,826,826	0.05%	647	0.81%	1.10%	20,973,886	0.26%	956	1.24%	1.06%
2021	17,401,548	0.22%	1,203	1.51%	1.81%	46,234,780	0.58%	1,563	2.02%	1.73%
2022	24,429,024	0.31%	1,111	1.40%	2.21%	54,790,129	0.69%	1,496	1.94%	2.14%
2023	42,015,642	0.53%	1,403	1.77%	1.72%	77,439,897	0.97%	1,748	2.26%	2.10%
2024	41,176,965	0.52%	1,129	1.42%	1.43%	68,956,761	0.87%	1,342	1.74%	1.49%
2025	69,548,135	0.88%	1,584	1.99%	1.15%	114,210,990	1.43%	1,928	2.50%	1.20%
2026	153,965,825	1.95%	3,114	3.92%	1.47%	234,572,259	2.95%	3,669	4.75%	1.89%
2027	139,677,033	1.77%	2,511	3.16%	1.84%	206,796,466	2.60%	3,002	3.89%	2.17%
2028	156,671,685	1.99%	2,466	3.10%	1.66%	187,030,402	2.35%	2,396	3.10%	2.00%
2029	136,245,371	1.73%	1,987	2.50%	1.63%	172,063,795	2.16%	2,062	2.67%	2.06%
2030	151,007,489	1.91%	2,071	2.61%	1.38%	226,130,906	2.84%	2,530	3.28%	1.76%
2031	295,772,951	3.75%	3,749	4.72%	1.39%	411,945,269	5.18%	4,407	5.71%	1.86%
2032	230,472,043	2.92%	2,834	3.57%	1.86%	306,100,704	3.85%	3,243	4.20%	2.14%
2033	237,391,446	3.01%	2,705	3.40%	1.76%	232,305,294	2.92%	2,244	2.91%	2.22%
2034	207,331,621	2.63%	2,212	2.78%	1.66%	197,680,999	2.48%	1,824	2.36%	1.68%
2035	204,450,061	2.59%	2,070	2.61%	1.29%	249,157,783	3.13%	2,245	2.91%	1.48%
2036	486,889,013	6.17%	4,787	6.02%	1.43%	586,458,550	7.37%	5,188	6.72%	1.62%
2037	428,232,055	5.43%	4,087	5.14%	1.71%	495,024,013	6.22%	4,340	5.62%	1.99%
2038	369,310,232	4.68%	3,489	4.39%	1.84%	282,344,288	3.55%	2,323	3.01%	2.07%
2039	316,336,231	4.01%	2,814	3.54%	1.81%	237,585,284	2.99%	1,880	2.44%	1.88%
2040	261,187,213	3.31%	2,205	2.77%	1.42%	302,448,276	3.80%	2,356	3.05%	1.57%
2041	491,986,185	6.23%	3,745	4.71%	1.34%	562,657,856	7.07%	4,011	5.20%	1.52%
2042	393,548,819	4.99%	3,170	3.99%	1.96%	455,709,018	5.73%	3,436	4.45%	2.16%
2043	399,881,248	5.07%	3,144	3.96%	1.98%	294,265,351	3.70%	2,137	2.77%	2.16%
2044	308,836,299	3.91%	2,464	3.10%	1.83%	228,623,238	2.87%	1,722	2.23%	2.21%
2045	243,864,274	3.09%	1,880	2.37%	1.76%	287,025,761	3.61%	2,089	2.71%	2.13%
2046	463,279,000	5.87%	3,386	4.26%	1.71%	542,474,617	6.82%	3,751	4.86%	1.95%
2047	514,627,842	6.52%	3,749	4.72%	2.10%	607,723,013	7.64%	4,190	5.43%	2.33%
2048	524,919,115	6.65%	3,784	4.76%	2.09%	105,104,887	1.32%	703	0.91%	2.18%
2049	455,472,819	5.77%	3,187	4.01%	1.80%	19,766,453	0.25%	120	0.16%	1.10%
2050	28,020,993	0.36%	176	0.22%	0.98%	31,467,790	0.40%	181	0.23%	0.98%
2051	58,913,822	0.75%	344	0.43%	0.73%	62,084,080	0.78%	345	0.45%	0.75%
2052	29,291,426	0.37%	202	0.25%	1.78%	31,294,473	0.39%	207	0.27%	1.97%
2053	5,502,740	0.07%	35	0.04%	2.03%	7,032,298	0.09%	42	0.05%	2.22%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

**6. Seasoning**

Seasoning (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 0.5	140,857,493	1.78%	1,024	1.29%	1.57%	487,957,330	6.13%	3,999	5.18%	2.40%
0.5 - 1	624,400,210	7.91%	5,020	6.32%	1.91%	595,544,982	7.48%	4,995	6.47%	2.43%
1 - 2	975,833,663	12.36%	8,340	10.50%	2.15%	1,371,237,811	17.23%	12,022	15.57%	2.23%
2 - 3	990,028,787	12.54%	9,083	11.43%	2.23%	647,287,090	8.13%	6,002	7.78%	2.26%
3 - 4	960,759,042	12.17%	9,297	11.70%	1.94%	465,928,799	5.85%	4,319	5.60%	2.39%
4 - 5	473,159,895	6.00%	4,808	6.05%	1.94%	386,470,186	4.86%	3,518	4.56%	2.39%
5 - 6	317,556,997	4.02%	3,238	4.08%	1.92%	493,520,302	6.20%	4,445	5.76%	2.27%
6 - 7	343,053,109	4.35%	3,339	4.20%	2.06%	1,083,141,223	13.61%	9,593	12.43%	1.18%
7 - 8	429,636,620	5.44%	4,195	5.28%	1.95%	528,062,358	6.63%	5,240	6.79%	1.06%
8 - 9	884,751,123	11.21%	8,691	10.94%	0.99%	368,301,365	4.63%	4,005	5.19%	1.79%
9 - 10	352,215,337	4.46%	3,921	4.93%	1.07%	547,762,505	6.88%	6,507	8.43%	2.34%
10 - more	1,400,035,544	17.74%	18,504	23.29%	1.16%	983,915,951	12.36%	12,548	16.26%	1.16%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

**7. Remaining Tenor**

average: 20.06 Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	3,939,162	0.05%	586	0.74%	1.10%	4,881,367	0.06%	853	1.11%	2.99%
1 - 2	15,355,854	0.19%	1,141	1.44%	1.74%	11,673,724	0.15%	812	1.05%	1.86%
2 - 3	24,481,944	0.31%	1,146	1.44%	2.22%	23,190,819	0.29%	1,010	1.31%	1.17%
3 - 4	40,025,458	0.51%	1,380	1.74%	1.80%	51,303,680	0.64%	1,658	2.15%	1.83%
4 - 5	43,264,753	0.55%	1,197	1.51%	1.39%	61,319,896	0.77%	1,622	2.10%	2.27%
5 - 6	63,182,417	0.80%	1,443	1.82%	1.16%	77,872,870	0.98%	1,666	2.16%	1.87%
6 - 7	141,264,949	1.79%	2,919	3.67%	1.42%	62,733,210	0.79%	1,191	1.54%	1.44%
7 - 8	147,190,119	1.86%	2,686	3.38%	1.83%	130,377,240	1.64%	2,183	2.83%	1.21%
8 - 9	155,784,932	1.97%	2,461	3.10%	1.67%	258,731,959	3.25%	4,018	5.21%	1.99%
9 - 10	144,561,687	1.83%	2,110	2.66%	1.64%	192,081,726	2.41%	2,687	3.48%	2.18%
10 - 11	141,762,020	1.80%	1,964	2.47%	1.40%	188,048,997	2.36%	2,370	3.07%	2.07%
11 - 12	273,458,750	3.46%	3,498	4.40%	1.39%	158,097,096	1.99%	1,887	2.44%	1.88%
12 - 13	245,476,381	3.11%	3,016	3.80%	1.78%	281,851,914	3.54%	3,103	4.02%	1.94%
13 - 14	240,712,949	3.05%	2,769	3.48%	1.78%	396,399,447	4.98%	4,241	5.49%	1.78%
14 - 15	212,026,560	2.69%	2,272	2.86%	1.67%	298,934,689	3.76%	3,127	4.05%	2.22%
15 - 16	194,604,154	2.47%	1,981	2.49%	1.30%	208,039,355	2.61%	1,975	2.56%	2.13%
16 - 17	445,951,348	5.65%	4,424	5.57%	1.41%	214,303,861	2.69%	1,972	2.55%	1.63%
17 - 18	457,663,165	5.80%	4,330	5.45%	1.66%	254,424,291	3.20%	2,276	2.95%	1.42%
18 - 19	374,659,963	4.75%	3,558	4.48%	1.85%	634,689,777	7.97%	5,635	7.30%	1.69%
19 - 20	328,015,404	4.16%	2,947	3.71%	1.82%	473,695,456	5.95%	4,115	5.33%	2.04%
20 - 21	250,791,939	3.18%	2,118	2.67%	1.44%	265,464,873	3.34%	2,146	2.78%	2.03%
21 - 22	456,043,634	5.78%	3,524	4.43%	1.35%	213,897,413	2.69%	1,683	2.18%	1.76%
22 - 23	429,011,528	5.44%	3,387	4.26%	1.85%	317,992,357	4.00%	2,458	3.18%	1.57%
23 - 24	403,497,959	5.11%	3,179	4.00%	1.97%	599,796,963	7.54%	4,246	5.50%	1.56%
24 - 25	316,485,509	4.01%	2,533	3.19%	1.86%	464,716,130	5.84%	3,545	4.59%	2.22%
25 - 26	242,504,130	3.07%	1,871	2.35%	1.75%	221,106,574	2.78%	1,591	2.06%	2.16%
26 - 27	432,550,277	5.48%	3,167	3.99%	1.72%	243,845,653	3.06%	1,824	2.36%	2.21%
27 - 28	518,062,695	6.56%	3,795	4.78%	2.06%	299,538,873	3.76%	2,158	2.80%	2.08%
28 - 29	529,415,864	6.71%	3,806	4.79%	2.10%	636,929,621	8.00%	4,394	5.69%	2.04%
29 - 30	493,456,403	6.25%	3,463	4.36%	1.83%	551,612,125	6.93%	3,793	4.91%	2.32%
30 - more	127,085,912	1.61%	789	0.99%	1.10%	161,577,945	2.03%	954	1.24%	1.17%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

## 8. Interest Type

Interest Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed Rate	2,815,568,955	35.67%	31,014	39.03%	2.80%	2,735,607,085	34.37%	30,095	38.99%	3.07%
Floating Rate BCE	223,042,844	2.83%	2,351	2.96%	2.38%	283,382,757	3.56%	2,836	3.67%	1.36%
Floating Rate EURIBOR 1M	2,175,457,358	27.56%	23,447	29.51%	0.56%	2,478,511,409	31.14%	24,203	31.35%	0.66%
Floating Rate EURIBOR 3M	2,678,218,663	33.93%	22,648	28.50%	1.46%	2,461,628,649	30.93%	20,059	25.99%	1.95%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

## 9. Interest Reset Dates

Interest Reset Dates	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed	2,808,280,096	35.58%	30,925	38.92%	2.80%	2,625,202,113	32.98%	28,752	37.25%	2.92%
Floating	4,928,260,277	62.44%	46,599	58.64%	1.14%	5,131,405,213	64.47%	46,259	59.93%	1.30%
2017	17,562,992	0.22%	246	0.31%	0.15%	23,027,007	0.29%	268	0.35%	0.30%
2018	78,244,906	0.99%	995	1.25%	0.17%	104,022,751	1.31%	1,120	1.45%	5.17%
2019	53,989,892	0.68%	624	0.79%	0.58%	68,577,294	0.86%	719	0.93%	4.48%
2020	5,342,855	0.07%	64	0.08%	4.72%	5,987,164	0.08%	66	0.09%	4.70%
2021	606,803	0.01%	7	0.01%	5.19%	908,358	0.01%	9	0.01%	5.14%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

## 10.a. Geography Region

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Central Italy	2,201,017,389	27.89%	20,555	25.87%	1.81%	2,284,803,894	28.71%	20,473	26.52%	2.00%
Northern Italy	3,874,533,833	49.09%	39,298	49.46%	1.42%	4,078,583,737	51.24%	39,896	51.68%	1.69%
Not Available	3,611,247	0.05%	36	0.05%	2.52%	74,172	0.00%	1	0.00%	2.27%
Southern Italy	1,813,125,351	22.97%	19,571	24.63%	2.22%	1,595,668,098	20.05%	16,823	21.79%	2.35%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

## 10.b. Borrower Nationality

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
IT	7,744,372,625	98.12%	78,028	98.20%	1.71%	7,842,806,447	98.54%	76,109	98.60%	1.91%
others	148,063,823	1.88%	1,433	1.80%	1.88%	116,323,454	1.46%	1,084	1.40%	2.05%
	<b>7,892,436,448</b>	<b>100.00%</b>	<b>79,461</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>



**11a. Current Loan to Market Value**

<b>average: 52.99%</b> Current Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,055,374,923	13.37%	20,780	26.15%	1.58%	1,050,497,835	13.20%	19,556	25.33%	1.83%
30.01% - 40.00%	908,759,592	11.51%	10,291	12.95%	1.47%	948,320,114	11.91%	10,330	13.38%	1.71%
40.01% - 50.00%	1,163,793,379	14.75%	11,016	13.86%	1.50%	1,245,737,000	15.65%	11,440	14.82%	1.70%
50.01% - 60.00%	1,427,900,544	18.09%	12,011	15.12%	1.57%	1,456,363,603	18.30%	11,857	15.36%	1.74%
60.01% - 70.00%	1,624,443,588	20.58%	12,845	16.17%	1.85%	1,691,040,245	21.25%	12,718	16.48%	1.97%
70.01% - 80.00%	1,712,015,794	21.69%	12,517	15.75%	2.07%	1,567,171,103	19.69%	11,292	14.63%	2.35%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

**11b. Original Loan to Market Value**

<b>average: 64.32%</b> Original Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	289,883,027	3.67%	5,707	7.18%	1.96%	344,406,862	4.33%	6,343	8.22%	2.15%
30.01% - 40.00%	460,285,393	5.83%	7,035	8.85%	1.76%	533,070,197	6.70%	7,482	9.69%	1.97%
40.01% - 50.00%	797,400,568	10.10%	10,084	12.69%	1.65%	896,988,675	11.27%	10,459	13.55%	1.89%
50.01% - 60.00%	1,032,114,798	13.08%	11,143	14.02%	1.58%	1,136,740,722	14.28%	11,469	14.86%	1.80%
60.01% - 70.00%	1,564,444,652	19.82%	15,091	18.99%	1.64%	1,691,546,322	21.25%	15,251	19.76%	1.87%
70.01% - 80.00%	3,748,159,383	47.49%	30,400	38.26%	1.77%	3,356,377,122	42.17%	26,189	33.93%	1.95%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

**12. Original Notional Amount**

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
50,000 - 75,000	518,645,318	6.57%	12,237	15.40%	2.46%	494,745,050	6.22%	11,521	14.92%	2.65%
75,001 - 100,000	1,059,630,417	13.43%	16,472	20.73%	2.10%	1,087,119,929	13.66%	16,297	21.11%	2.31%
100,001 - 125,000	1,290,956,946	16.36%	15,097	19.00%	1.92%	1,297,589,908	16.30%	14,739	19.09%	2.14%
125,001 - 150,000	1,414,991,745	17.93%	13,297	16.73%	1.80%	1,397,791,153	17.56%	12,786	16.56%	2.02%
150,001 - 175,000	926,871,334	11.74%	7,159	9.01%	1.69%	898,608,927	11.29%	6,760	8.76%	1.90%
175,001 - 200,000	901,970,872	11.43%	6,343	7.98%	1.46%	916,781,389	11.52%	6,237	8.08%	1.66%
200,001 - 225,000	433,326,926	5.49%	2,661	3.35%	1.36%	433,204,321	5.44%	2,592	3.36%	1.60%
225,001 - 250,000	423,717,692	5.37%	2,415	3.04%	1.27%	439,979,253	5.53%	2,407	3.12%	1.47%
250,001 - 275,000	183,788,183	2.33%	925	1.16%	1.30%	189,555,104	2.38%	916	1.19%	1.48%
275,001 - 300,000	223,464,811	2.83%	1,086	1.37%	1.13%	244,670,877	3.07%	1,126	1.46%	1.29%
300,001 - 325,000	89,886,676	1.14%	384	0.48%	1.14%	97,193,845	1.22%	396	0.51%	1.30%
325,001 - 350,000	97,807,053	1.24%	402	0.51%	1.10%	104,170,218	1.31%	409	0.53%	1.24%
350,001 - 375,000	42,604,610	0.54%	161	0.20%	1.10%	49,417,607	0.62%	177	0.23%	1.29%
375,001 - 400,000	72,019,087	0.91%	263	0.33%	1.04%	72,835,913	0.92%	253	0.33%	1.24%
400,001 - 425,000	23,548,333	0.30%	78	0.10%	1.08%	23,239,461	0.29%	72	0.09%	1.18%
425,001 - 450,000	29,456,656	0.37%	100	0.13%	0.95%	34,100,343	0.43%	109	0.14%	1.14%
450,001 - 475,000	13,298,667	0.17%	40	0.05%	0.74%	15,040,926	0.19%	43	0.06%	0.96%
475,001 - 500,000	37,276,245	0.47%	109	0.14%	0.85%	40,450,997	0.51%	110	0.14%	1.09%
500,001 - 1,000,000	92,790,488	1.18%	213	0.27%	0.70%	103,623,611	1.30%	224	0.29%	0.91%
more	16,235,759	0.21%	18	0.02%	0.59%	19,011,069	0.24%	19	0.02%	0.62%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

**13. Outstanding Notional Amount**

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1,000	54,475	0.00%	105	0.13%	1.28%					
1,000 - 8,000	4,869,886	0.06%	1,005	1.26%	1.75%	4,186,265	0.05%	938	1.22%	3.12%
8,001 - 20,000	36,568,118	0.46%	2,595	3.27%	2.24%	29,949,044	0.38%	2,076	2.69%	2.33%
20,001 - 50,000	436,440,227	5.53%	11,570	14.56%	2.02%	392,248,986	4.93%	10,381	13.45%	2.30%
50,001 - 75,000	922,593,296	11.69%	14,645	18.43%	1.93%	861,582,046	10.83%	13,630	17.66%	2.13%
75,001 - 100,000	1,346,370,097	17.06%	15,418	19.40%	1.85%	1,352,002,306	16.99%	15,460	20.03%	2.09%
100,001 - 125,000	1,416,472,999	17.95%	12,641	15.91%	1.82%	1,400,300,525	17.59%	12,495	16.19%	2.03%
125,001 - 150,000	1,235,610,318	15.66%	9,048	11.39%	1.70%	1,220,045,445	15.33%	8,919	11.55%	1.91%
150,001 - 175,000	864,079,594	10.95%	5,358	6.74%	1.62%	891,243,334	11.20%	5,522	7.15%	1.80%
175,001 - 200,000	552,399,016	7.00%	2,967	3.73%	1.51%	602,203,303	7.57%	3,230	4.18%	1.70%
200,001 - 225,000	337,220,828	4.27%	1,594	2.01%	1.41%	347,845,317	4.37%	1,645	2.13%	1.54%
225,001 - 250,000	221,714,143	2.81%	940	1.18%	1.42%	255,718,620	3.21%	1,081	1.40%	1.62%
250,001 - 275,000	128,919,315	1.63%	493	0.62%	1.30%	152,538,933	1.92%	583	0.76%	1.53%
275,001 - 300,000	97,808,273	1.24%	342	0.43%	1.22%	104,763,812	1.32%	365	0.47%	1.39%
300,001 - 325,000	70,191,957	0.89%	225	0.28%	1.26%	76,505,327	0.96%	246	0.32%	1.41%
325,001 - 350,000	45,195,173	0.57%	134	0.17%	1.17%	57,771,877	0.73%	172	0.22%	1.45%
350,001 - 375,000	31,951,429	0.40%	88	0.11%	1.24%	41,164,432	0.52%	114	0.15%	1.31%
375,001 - 400,000	30,240,687	0.38%	78	0.10%	1.08%	24,741,726	0.31%	64	0.08%	1.44%
400,001 - 425,000	18,983,859	0.24%	46	0.06%	1.06%	28,384,965	0.36%	69	0.09%	1.17%
425,001 - 450,000	16,510,567	0.21%	38	0.05%	0.86%	20,196,111	0.25%	46	0.06%	1.17%
450,001 - 475,000	14,324,726	0.18%	31	0.04%	0.83%	13,380,330	0.17%	29	0.04%	1.08%
475,001 - 500,000	8,281,152	0.10%	17	0.02%	0.78%	14,105,300	0.18%	29	0.04%	1.41%
500,001 - 1,000,000	47,649,498	0.60%	75	0.09%	0.70%	54,556,856	0.69%	87	0.11%	0.91%
more	7,838,187	0.10%	7	0.01%	0.87%	13,695,041	0.17%	12	0.02%	0.77%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

#### 14. Loan Purpose

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Liquidity	761,199,383	9.64%	8,989	11.31%	2.23%	667,570,685	8.39%	7,421	9.61%	2.32%
Purchase	4,864,765,838	61.64%	47,959	60.36%	1.60%	4,880,763,715	61.32%	46,731	60.54%	1.80%
Refinance	970,060,928	12.29%	8,462	10.65%	2.03%	853,032,762	10.72%	7,387	9.57%	2.16%
Renovation	69,019,525	0.87%	1,015	1.28%	2.36%	62,376,455	0.78%	832	1.08%	2.54%
Subrogation	993,322,626	12.59%	10,309	12.97%	1.55%	1,212,421,500	15.23%	11,744	15.21%	1.93%
Substitution	233,919,521	2.96%	2,726	3.43%	1.58%	282,964,784	3.56%	3,078	3.99%	1.97%
Unknown										
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

#### 15. Occupancy Status

Occupancy Status	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Prima Casa	7,702,256,624	97.59%	76,903	96.78%	1.72%	7,737,923,860	97.22%	74,443	96.44%	1.92%
Seconda Casa	190,031,196	2.41%	2,557	3.22%	1.42%	221,206,041	2.78%	2,750	3.56%	1.65%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

#### 16. Interest Payment Frequency

Interest Payment Frequency	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Monthly	7,892,287,820	100.00%	79,460	100.00%	1.71%	7,959,129,901	100.00%	77,193	100.00%	1.91%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

#### 17. ING Staff at Date of Origination

ING Staff at Date of Origination	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Non ING	7,892,287,820	100.00%	79,460	100.00%	1.71%	7,959,129,901	100.00%	77,193	100.00%	1.91%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

## 18. Number of Loans Per Borrower

Number of Loans Per Borrower	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1	7,892,287,820	100.00%	79,460	100.00%	1.71%	7,959,129,901	100.00%	77,193	100.00%	1.91%
More than 1										
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

## 19. Payment Holidays

Payment Holidays	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No Payment Holidays	7,882,090,007	99.87%	79,370	99.89%	1.71%	7,959,129,901	100.00%	77,193	100.00%	1.91%
Payment Holidays pursuant Law Decree n. 39										
Payment Holidays Moratoria ABI	10,197,813	0.13%	90	0.11%	0.00%					
Payment Holidays pursuant Law Decree n. 132										
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

## 20. Employment Type

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed	6,453,532,117	81.77%	65,601	82.56%	1.76%	6,430,362,845	80.79%	63,343	82.56%	1.96%
Other	19,701,902	0.25%	196	0.25%	1.12%	23,006,938	0.29%	209	0.25%	1.16%
Pensioner	143,197,089	1.81%	2,156	2.71%	2.18%	129,783,371	1.63%	1,852	2.71%	2.36%
Self-employed	1,232,396,993	15.62%	10,899	13.72%	1.43%	1,331,046,431	16.72%	11,202	13.72%	1.64%
Temporary	29,074,706	0.37%	383	0.48%	1.70%	31,649,115	0.40%	386	0.48%	1.81%
Unemployed	14,385,014	0.18%	225	0.28%	2.02%	13,281,201	0.17%	201	0.28%	2.19%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

## 21. Underwriting Source

Underwriting Source	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Broker	4,664,774,227	59.11%	43,437	54.67%	1.95%	4,177,491,051	52.49%	37,662	54.67%	2.17%
ING	2,364,737,171	29.96%	27,025	34.01%	1.40%	2,729,690,143	34.30%	29,346	34.01%	1.67%
MOL	862,776,423	10.93%	8,998	11.32%	1.28%	1,051,948,706	13.22%	10,185	11.32%	1.53%
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

## 22. Renegotiations

Kind of Renegotiation	Nr of Loans	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt	Overall renegotiation limit
Floating to Floating	2	355,299.64	0.00%	0.00%	
Floating to Fixed	2,203	214,044,649.72	2.77%	2.71%	
Fixed to Fixed	376	30,834,247.60	0.47%	0.39%	
	<b>2,581</b>	<b>245,234,196.96</b>	<b>3.25%</b>	<b>3.11%</b>	<b>30%</b>

## 23. Discounted Instalments

Discounted Instalments	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No Discounted Installments	7,889,264,354	99.96%	79,433	99.97%	1.71%	7,959,129,901	100.00%	77,193	100.00%	1.91%
Discounted Installments	3,023,466	0.04%	27	0.03%	4.57%					
	<b>7,892,287,820</b>	<b>100.00%</b>	<b>79,460</b>	<b>100.00%</b>	<b>1.71%</b>	<b>7,959,129,901</b>	<b>100.00%</b>	<b>77,193</b>	<b>100.00%</b>	<b>1.91%</b>

## 24. Arrears

Nr monthly payments in arrears	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt
No Arrears	78,923	0	1,308	1,308	7,833,823,614	99.32%	99.26%
0 - 1 Month	178	61,792	30,680	92,472	18,844,413	0.22%	0.24%
1 - 2 Months	70	52,948	28,304	81,252	7,764,882	0.09%	0.10%
2 - 3 Months	52	56,316	35,468	91,785	6,101,723	0.07%	0.08%
3 - 4 Months	29	46,245	23,640	69,885	3,298,583	0.04%	0.04%
4 - 5 Months	23	47,697	22,244	69,942	2,843,329	0.03%	0.04%
5 - 6 Months	18	39,119	18,064	57,183	1,623,215	0.02%	0.02%
6 - 7 Months	13	37,673	24,234	61,908	1,328,785	0.02%	0.02%
7 - 8 Months	12	30,337	16,571	46,909	1,282,419	0.02%	0.02%
8 - 9 Months	12	50,077	22,353	72,430	1,322,870	0.02%	0.02%
9 - 10 Months	6	24,757	6,111	30,868	452,926	0.01%	0.01%
10 - 11 Months	5	25,915	11,107	37,022	468,844	0.01%	0.01%
11 - 12 Months	5	14,775	7,869	22,644	389,208	0.01%	0.00%
> 12 Months	24	166,151	74,257	240,408	2,545,198	0.03%	0.03%
Payment Holiday	90	84,388	18,881	103,269	10,197,813	0.11%	0.13%
	<b>79,460</b>	<b>738,192</b>	<b>341,092</b>	<b>1,079,284</b>	<b>7,892,287,820</b>	<b>100.00%</b>	<b>100.00%</b>

**25. Performance**

Status	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outst. Not. Amt		% Nr of Loans	% of Aggregate Outstanding Not. Amt
					Current	at Event		
Reperforming	41	2,769.75	1,540.42	4,310.17	4,554,545.06	4,604,573.23	0.05%	0.06%
Default	227	473,892.49	214,421.03	688,313.52	25,123,853.58	25,514,174.54	0.29%	0.32%
Incaglio	0						0.00%	
>12 Months in Arrears	24	166,151.04	74,257.34	240,408.38	2,545,198.23	2,581,430.69	0.03%	0.03%
Sofferenza	11	0.00	0.00	0.00	1,166,090.33	1,166,090.33	0.01%	0.01%
	<b>303</b>	<b>642,813.28</b>	<b>290,218.79</b>	<b>933,032.07</b>	<b>33,389,687.20</b>	<b>33,866,268.79</b>	<b>0.38%</b>	<b>0.42%</b>

**26a. Realised Losses: Cumulative**

Nr Loans	Out of Court Solutions	Outstanding Notional Balance in arrears	Property	Other Recovery	Costs	Realised Loss	Realised Loss / Outst. Notional Balance in arrears (%)	Realised Loss / Total Outst. Notional Balance (%)
			Original Value Sales proceeds					
				Other	Foreclosure Legal Others	Value		
0	0	0.00	0.00	0.00	0.00	0.00	0.00%	0.00%
			0.00		0.00			
					0.00			

**26b. Realised Losses: New**

Loan Number	Out of Court Solution	Outstanding Notional Balance in arrears	Property	Other Recovery	Costs	Realised Loss	Realised Loss / Outst. Notional Balance in arrears (%)	Realised Loss / Total Outst. Notional Balance (%)
			Original Value Sales proceeds					
				Other	Foreclosure Legal Others	Value		
0		0.00	0.00	0.00	0.00	0.00	0.00%	0.00%
			0.00		0.00			
					0.00			
<b>Total:</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00%</b>

**26c. Realised Losses: Changed**

Loan Number	Out of Court Solution	Outstanding Notional Balance in arrears	Property	Other Recovery	Costs	Realised Loss	Realised Loss / Outst. Notional Balance in arrears (%)	Realised Loss / Total Outst. Notional Balance (%)
			Original Value Sales proceeds					
				Other	Foreclosure Legal Others	Value		
0		0.00	0.00	0.00	0.00	0.00	0.00%	0.00%
			0.00		0.00			
					0.00			
<b>Total:</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>	<b>0.00%</b>

## 27. Transaction Parties

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