

VOBA N.3 S.r.l. - QUARTERLY SERVICER'S REPORT

Quarterly Report Date
 Collection Period
 Interest Period
 Payment Date

	12.05.2015
01.02.2015	30.04.2015
23.02.2015	26.05.2015
	26.05.2015

COLLECTIONS

Amount collected

Payment of Instalmentes relative to the Portfolio

Recoveries

Prepayments

Insurance Indemnities

Penalty Interest

Other (pursuant to the Transaction Documents)

Adjustments (+/-)

Loans Repurchased (including Non Eligible Loans if any)

Amounts paid by the Servicer to the Issuer pursuant to art. 6.3 of the Servicing Agreement

Total

	Total A+B	Principal A	Interest B
	9.918.104,53	8.463.003,53	1.455.101,00
	6.648.933,40	5.199.835,94	1.449.097,46
	0,00		
	3.266.541,57	3.263.167,59	3.373,98
	0,00		
	2.629,56		2.629,56
	12.073,33	12.073,33	
	0,00		0,00
	0,00		
	9.600,37	0,00	9.600,37
	9.939.778,23	8.475.076,86	1.464.701,37

COLLATERAL DESCRIPTION

Beginning of Period Mortgage Loan Balance

BOP Total Mortgage Loan Balance	€ 264.456.236,19
BOP Total Number of Loans	2.839
BOP Average Loan Size	€ 93.151,19
BOP WA Portfolio Yields (%)	2,23

Mortgage Asset Movements

Option to repurchase individual receivables

Outstanding Balance of Re-Purchased Loans	
Number of Re-Purchased Loans	
Repurchase price on Re-Purchased Loans	

	€	% of the O/S principal	Maximum level (%)
Outstanding Principal Amount of Individual Receivables (including Delinquent and Defaulted Receivables)	3.369.831,54 €	0,87%	-
Aggregate Outstanding Amount of Individual Receivables (including Delinquent and Defaulted Receivables) repurchased in the same year	3.453.707,61 €	0,89%	2% (1st Year) - 4% (2nd Year) - 5% (Total)

Respect by the the Originator of the limit of repurchased loans	True
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Accordi Transattivi, Accolli, Renegotiations and Suspensions

Number of Renegotiated Loans in the period	44
Current Principal of Renegotiated Loans (%) in the period	€ 5.562.665,77

	Number of loans (in the period)	Current Principal (in the period)	Cumulative Current Principal (from Transfer Date to the end of the period included)*	Maximum Level (%) of the Total Outstanding Principal of the portfolio at Valuation Date
Loans subject to accordi transattivi, of which:				1% (1st Year) - 1.5% (2nd Year)
Loans in Sofferenza				
Deferments / Moratorie	0	€ 0,00	€ 0,00	1%
In Bonis				
Deferments / Moratorie	0	€ 0,00	€ 0,00	5%
Loans subject to accollo				0.15% (1st Year) - 0.25% (2nd Year)
Non liberatorio	2	€ 183.516,00	€ 2.653.601,53	-
Liberatorio	0	€ 0,00	€ 608.872,00	0,50%
Replacement of the property	1	€ 71.089,00	€ 972.250,00	-
Renegotiated loans				
Loans with extension of the amortisation plan	2	€ 305.728,00	€ 5.594.926,74	1,50%
Loans with shortening of amortization plan	7	€ 536.171,00	€ 2.572.295,00	-
Loans with reduction of fixed rate	1	€ 83.000,00	€ 1.304.634,07	1.25% (Quarterly Basis) - 2.5% (Annual Basis) - 5% (Total basis)
Loans with reduction of spread	0	€ 0,00	€ 169.353,00	1.25% (Quarterly Basis) - 2.5% (Annual Basis) - 7% (Total basis)
Loans with discharge/release of the guarantor	1	€ 90.903,00	€ 1.390.235,84	1,00%
Loans with replacement of the guarantor	0	€ 0,00	€ 241.257,00	1,00%
Loans with reduction of Mortgage (Ipoteca) Value	0	€ 0,00	€ 2.187.778,93	1,00%
Fixed rate switched to Floating rate with CAP (from renegotiation only)	2	€ 194.401,00	€ 359.580,00	1,00%
Fixed rate switched to Floating rate (without CAP) (from renegotiation only)	28	€ 3.588.617,00	€ 6.988.692,84	0.5% (1st Year) - 1%(2nd Year) - 2.5% (Total)
Floating rate switched to Floating rate with CAP (from renegotiation only)	0	€ 0,00	€ 0,00	0.5% (1st Year) - 1%(2nd Year) - 2% (Total)
Floating rate loans switched to fixed rate (from renegotiation only)	0	€ 0,00	€ 0,00	0.5% (1st Year) - 1%(2nd Year) - 2% (Total)
Floating rate loans switched from 3months Euribor to 6months Euribor	0	€ 0,00	€ 0,00	1,00%
Loans with reduction of payment frequency	0	€ 0,00	€ 115.473,00	1,00%
Loans with increase of payment frequency	0	€ 0,00	€ 0,00	0,50%
Loans with modification of payment date (without any change of the p	0	€ 0,00	€ 0,00	-
Suspensions				
Sospensione commerciale della quota capitale	9	€ 1.228.927,77	€ 22.005.090,56	5,00%
Accordo ABI Piano Famiglie	0	€ 0,00	€ 408.817,37	
Fondo di Solidarietà	0	€ 0,00	€ 0,00	
All Accordi Transattivi, Accolli, Renegotiations and Suspensions	44	€ 5.562.665,77	€ 42.495.631,35	15% (Accordi Transattivi + Accolli + Renegotiations)

* Including loans modified in the period

End of Period Outstanding Mortgage Loan Balance

EOP Total Mortgage Loan Balance	€ 255.994.976,64
EOP Total Number of Loans	2.802
EOP Average Loan Size	€ 91.361,52
EOP WA Portfolio Yields (%)	2,18

Portfolio characteristics

Data	Reporting date (EOP)	Issue Date
Aggregate Current Principal Outstanding Balance (€)	€ 255.994.976,64	€ 386.978.047,23
Aggregate Original Principal Balance (€)	€ 397.032.985,65	€ 443.351.498,91
Average Current Principal Outstanding Balance (€)	€ 91.361,52	€ 121.385,84
Maximum Current Principal Outstanding Balance (€)	€ 813.630,10	€ 1.034.105,24
Current Principal Outstanding Balance of Fixed Rate Portfolio (€)	€ 44.206.967,16	€ 74.029.233,85
Weighted average seasoning (months)	70,88	29,97
Weighted average remaining maturity (yrs)	12,93	15,71
Proportion of Commercial Loans in the Portfolio	7,27%	7,03%
Weighted average current LTV (%)	51,33%	62,83%
Weighted average original LTV (%)	70,39%	70,19%
Proportion of fixed rate loans in the Portfolio (%)	17,27%	19,13%
Proportion of floating rate loans in the Portfolio (%)	82,73%	80,87%
Weighted average interest rate (for fixed rate portfolio) (%)	4,74	5,15
Weighted average spread (for floating rate portfolio) (%)	1,43	1,33
Current Principal of performing loans (%)	96,68%	100,00%
Current Principal of Loans in Arrears (%)	2,84%	0,00%
Current Principal of Delinquent Loans (%)	0,38%	0,00%
Current Principal of Defaulted Loans (%)	0,10%	0,00%
Current Principal of loans in Arrears, Delinquent and Default (%)	3,32%	0,00%

PORTFOLIO SITUATION

Residential mortgages

Number of Loans	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total	
	(A)	(B)	(C)=(A)+(B)	(D)		(E)=(C)+(D)
Performing Mortgage Loans	2.639	235.962.135,13	175.446,84	236.137.581,97	88.309,94	236.225.891,91
Delinquent Mortgage Loans	8	954.323,21	21.877,25	976.200,46	15.095,44	991.295,90
Collateral Portfolio	2.647	236.916.458,34	197.324,09	237.113.782,43	103.405,38	237.217.187,81
Defaulted Mortgage Loans	1	255.899,56	5.191,73	261.091,29	-	261.091,29
Total Portfolio	2.648	237.172.357,90	202.515,82	237.374.873,72	103.405,38	237.478.279,10

Commercial mortgages

Number of Loans	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total	
	(A)	(B)	(C)=(A)+(B)	(D)		(E)=(C)+(D)
Performing Mortgage Loans	154	18.611.376,34	8.726,58	18.620.102,92	6.090,68	18.626.193,60
Delinquent Mortgage Loans	-	-	-	-	-	-
Collateral Portfolio	154	18.611.376,34	8.726,58	18.620.102,92	6.090,68	18.626.193,60
Defaulted Mortgage Loans	-	-	-	-	-	-
Total Portfolio	154	18.611.376,34	8.726,58	18.620.102,92	6.090,68	18.626.193,60

Total Mortgages

Number of Loans	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total	
	(A)	(B)	(C)=(A)+(B)	(D)		(E)=(C)+(D)
Performing Mortgage Loans	2.793	254.573.511,47	184.173,42	254.757.684,89	94.400,62	254.852.085,51
Delinquent Mortgage Loans	8	954.323,21	21.877,25	976.200,46	15.095,44	991.295,90
Collateral Portfolio	2.801	255.527.834,68	206.050,67	255.733.885,35	109.496,06	255.843.381,41
Defaulted Mortgage Loans	1	255.899,56	5.191,73	261.091,29	-	261.091,29
Total Portfolio	2.802	255.783.734,24	211.242,40	255.994.976,64	109.496,06	256.104.472,70

Arrears Buckets

Arrears Buckets	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	2.733	97,54%	247.487.654,93	96,68%
>0 - <=1 months in arrears	25	0,89%	2.544.321,96	0,99%
>1 - <=2 months in arrears	14	0,50%	1.336.794,06	0,52%
>2 - <=3 months in arrears	12	0,43%	1.798.245,85	0,70%
>3 - <=4 months in arrears	-	0,00%	-	0,00%
>4 - <=5 months in arrears	4	0,14%	948.331,73	0,37%
>5 - <=6 months in arrears	2	0,07%	150.107,88	0,06%
6+ months in arrears	3	0,11%	492.228,48	0,19%
Delinquents	8	0,29%	976.200,46	0,38%
Defaults	1	0,04%	261.091,29	0,10%
Total Outstanding Principal Balance	2.801	99,96%	255.733.885,35	99,90%
Total Principal Balance	2.802	100,00%	255.994.976,64	100,00%

PORTFOLIO PERFORMANCE

Portfolio Default Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
Outstanding Principal of all the Mortgage Loans classified as default during the Period	-	-
Average Collateral Portfolio during the Period	259.965.387,12	268.171.382,83
Quarterly Default Ratio	0,00%	0,00%

Portfolio Delinquency Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
Outstanding Principal of the Delinquent Mortgage Loans	976.200,46	585.676,29
Collateral Portfolio	255.733.885,35	264.196.888,88
Delinquency Ratio	0,38%	0,22%

Cumulative Gross Default Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
Sum of Outstanding Principal as of the Default Date of all the Mortgage Loans classified as default from the Valuation Date up to the end of the Period	313.629,03	313.629,03
Outstanding Principal of the Portfolio purchased as determined at the Valuation Date	386.978.047,23	386.978.047,23
Cumulative Gross Default Ratio	0,08%	0,08%

Cumulative Net Default Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
sum of Outstanding Principal as of the Default Date of all the Mortgage Loans classified as default from the Valuation Date up to the end of the Period	313.629,03	313.629,03
sum of all Recoveries in respect of the Defaulted Mortgage Loans from the Valuation Date up to the end of the Period	56.659,55	56.659,55
Outstanding Principal of each Portfolio purchased as determined at the relevant Valuation Date	386.978.047,23	386.978.047,23
Cumulative Net Default Ratio	0,07%	0,07%

Cumulative Recoveries Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
sum of all Recoveries in respect of the total Mortgage Loans from the Valuation Date up to the end of the Period	56.659,55	56.659,55
sum of Outstanding Principal as of the Default Date of all the Mortgage Loans classified as default from the Valuation Date up to the end of the Period	313.629,03	313.629,03
Recoveries Ratio	18,07%	18,07%

Trigger Events

<i>Non-payment</i>	N
<i>Breach of other obligation</i>	N
<i>Insolvency of the Issuer</i>	N
<i>Unlawfulness</i>	N

PORTFOLIO DESCRIPTION

Portfolio Characteristics	Current Period	Issue Date
Constant Prepayment Rate (CPR%)	4,8%	
Period Principal Repayment Rate (PPR%)	12,2%	
Weighted Average Current Remaining Term to Maturity (in years)	12,93	15,71
Weighted average interest rate (for fixed rate portfolio) (%)	4,74	5,15
Weighted average spread (for floating rate portfolio) (%)	1,43	1,33

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	2.222	79,3%	211.788.009,48	82,7%
Fixed	580	20,7%	44.206.967,16	17,3%
Total	2.802	100,0%	255.994.976,64	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
2.446	76,7%	312.948.813	80,9%
742	23,3%	74.029.234	19,1%
3.188	100,0%	386.978.047,23	100,0%

Indexation	Current Period			
	number of loans	% by number	amount	% of amount
not indexed portfolio	580	20,70%	44.206.967,16	17,27%
euribor 1m portfolio	13	0,46%	1.512.074,01	0,59%
euribor 3m portfolio	284	10,14%	29.907.302,33	11,68%
euribor 6m portfolio	1.906	68,02%	179.113.820,95	69,97%
bce	19	0,68%	1.254.812,19	0,49%
Total	2.802	100,00%	255.994.976,64	100,00%

Original Information			
Number of Loans	% By Number	Amount	% of amount
742	23,27%	74.029.233,85	19,13%
14	0,44%	2.015.257,70	0,52%
293	9,19%	41.360.254,30	10,69%
2.118	66,44%	267.749.870,02	69,19%
21	0,66%	1.823.431,36	0,47%
3.188	100,00%	386.978.047,23	100,00%

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Emiglia-Romagna	3	0,11%	392.875,63	0,15%
Friuli-Venezia-Giulia	57	2,03%	3.842.097,93	1,50%
Lombardia	10	0,36%	1.260.041,46	0,49%
Piemonte	1	0,04%	71.690,96	0,03%
Trentino-Alto Adige	1.733	61,85%	169.941.271,10	66,38%
Veneto	998	35,62%	80.486.999,56	31,44%
Total	2.802	100,00%	255.994.976,64	100,00%

Original Information			
Number of Loans	% By Number	Amount	% of amount
3	0,1%	448.840,99	0,1%
64	2,0%	5.947.257,23	1,5%
14	0,4%	2.237.406,85	0,6%
1	0,0%	90.472,69	0,0%
1.977	62,0%	260.211.429,70	67,2%
1.129	35,4%	118.042.639,77	30,5%
3.188	100,0%	386.978.047,23	100,0%

Loan Purpose	Current Period			
	Number of Loans	% By Number	Amount	% of amount
purchase	2.135	76%	188.875.864,84	73,8%
construction	236	8%	22.395.653,60	8,7%
equity release	431	15%	44.723.458,20	17,5%
Total	2.802	100%	255.994.976,64	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
2.426	76,1%	286.833.597	74,1%
256	8,0%	31.580.104	8,2%
506	15,9%	68.564.346	17,7%
3.188	100,0%	386.978.047,23	100,0%

Occupancy Status	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Buy to let	3	0,1%	1.988.466,19	0,8%
Primary Residence	2.385	85,1%	217.899.631,55	85,1%
Secondary Residence	107	3,8%	9.627.460,50	3,8%
Other	307	11,0%	26.479.418,40	10,3%
Total	2.802	100,0%	255.994.976,64	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
3	0,1%	2.535.555	0,7%
2.698	84,6%	326.551.843	84,4%
133	4,2%	16.357.918	4,2%
354	11,1%	41.532.732	10,7%
3.188	100,0%	386.978.047,23	100,0%

LTV Ratio	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0%-<10%	68	2,4%	837.079,15	0,3%
>=10%-<20%	161	5,7%	4.725.374,29	1,8%
>=20%-<30%	274	9,8%	13.111.588,98	5,1%
>=30%-<40%	470	16,8%	32.689.097,36	12,8%
>=40%-<50%	739	26,4%	70.626.958,39	27,6%
>=50%-<60%	566	20,2%	66.221.451,48	25,9%
>=60%-<70%	333	11,9%	42.684.453,62	16,7%
>=70%-<80%	135	4,8%	17.479.753,04	6,8%
80%	56	2,0%	7.619.220,33	3,0%
Total	2.802	100,0%	255.994.976,64	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
2	0,1%	72.218	0,0%
39	1,2%	1.191.424	0,3%
85	2,7%	4.484.490	1,2%
138	4,3%	10.405.331	2,7%
302	9,5%	28.103.175	7,3%
1.076	33,8%	123.254.904	31,9%
815	25,6%	107.312.209	27,7%
517	16,2%	79.002.812	20,4%
214	6,7%	33.151.483	8,6%
3.188	100,0%	386.978.047,23	100,0%

PORTFOLIO DESCRIPTION

Seasoning in Months		Current Period			
	Number of Loans	% By Number	Amount	% of amount	
>=0 - <12	0	0,0%	0,00	0,0%	
>=12 - <24	0	0,0%	0,00	0,0%	
>=24 - <36	0	0,0%	0,00	0,0%	
>=36 - <48	0	0,0%	0,00	0,0%	
>=48 - <60	799	28,5%	79.095.023,17	30,9%	
>=60 - <72	810	28,9%	71.879.711,71	28,1%	
>=72 - <84	753	26,9%	65.272.233,96	25,5%	
>=84	440	15,7%	39.748.007,80	15,5%	
Total	2.802	100,0%	255.994.976,64	100,0%	

Original Information			
Number of Loans	% By Number	Amount	% of amount
388	12,2%	50.331.378	13,0%
872	27,4%	111.224.778	28,7%
1.039	32,6%	118.431.366	30,6%
572	17,9%	66.345.663	17,1%
80	2,5%	11.256.147	2,9%
101	3,2%	13.041.739	3,4%
61	1,9%	8.965.257	2,3%
75	2,4%	7.381.720	1,9%
3.188	100,0%	386.978.047,23	100,0%

distribution by maturity		Current Period			
	Number of Loans	% By Number	Amount	% of amount	
2012	0	0,0%	0,00	0,0%	
2013	0	0,0%	0,00	0,0%	
2014	0	0,0%	0,00	0,0%	
2015	10	0,4%	65.395,97	0,0%	
2016	30	1,1%	419.992,75	0,2%	
2017	31	1,1%	839.968,98	0,3%	
2018	83	3,0%	2.444.522,97	1,0%	
2019	133	4,7%	6.226.420,45	2,4%	
2020	148	5,3%	7.490.634,60	2,9%	
2021	91	3,2%	4.863.811,50	1,9%	
2022	69	2,5%	4.622.458,95	1,8%	
2023	169	6,0%	13.238.589,90	5,2%	
2024	298	10,6%	22.400.143,61	8,8%	
2025	262	9,4%	22.361.531,48	8,7%	
2026	113	4,0%	10.927.704,29	4,3%	
2027	80	2,9%	9.292.657,49	3,6%	
2028	224	8,0%	25.356.047,49	9,9%	
2029	370	13,2%	39.659.376,13	15,5%	
2030	302	10,8%	34.426.410,97	13,4%	
2031	126	4,5%	15.457.807,80	6,0%	
2032	24	0,9%	3.660.673,14	1,4%	
2033	51	1,8%	6.369.351,67	2,5%	
2034	59	2,1%	7.136.376,91	2,8%	
2035	54	1,9%	8.028.485,81	3,1%	
2036	27	1,0%	3.714.064,60	1,5%	
2037	3	0,1%	425.798,98	0,2%	
2038	21	0,7%	3.179.473,01	1,2%	
2039	11	0,4%	1.541.581,26	0,6%	
2040	11	0,4%	1.587.147,16	0,6%	
2041	2	0,1%	258.548,77	0,1%	
2042	0	0,0%	0,00	0,0%	
2043	0	0,0%	0,00	0,0%	
2044	0	0,0%	0,00	0,0%	
Total	2.802	100,0%	255.994.976,64	100,0%	

Original Information			
Number of Loans	% By Number	Amount	% of amount
0	0,0%	0	0,0%
8	0,3%	283.762	0,1%
15	0,5%	791.380	0,2%
16	0,5%	979.762	0,3%
30	0,9%	1.361.071	0,4%
39	1,2%	2.685.898	0,7%
104	3,3%	6.639.173	1,7%
166	5,2%	14.768.134	3,8%
169	5,3%	14.810.618	3,8%
93	2,9%	7.806.415	2,0%
71	2,2%	8.197.637	2,1%
204	6,4%	21.824.442	5,6%
334	10,5%	35.735.750	9,2%
299	9,4%	35.278.962	9,1%
122	3,8%	15.791.233	4,1%
80	2,5%	11.217.566	2,9%
247	7,7%	35.289.035	9,1%
415	13,0%	56.004.411	14,5%
359	11,3%	51.976.712	13,4%
130	4,1%	18.503.802	4,8%
20	0,6%	3.846.774	1,0%
63	2,0%	9.195.726	2,4%
63	2,0%	8.845.468	2,3%
57	1,8%	10.669.862	2,8%
28	0,9%	4.352.034	1,1%
5	0,2%	780.060	0,2%
24	0,8%	3.883.337	1,0%
12	0,4%	1.906.400	0,5%
13	0,4%	3.269.682	0,8%
2	0,1%	282.942	0,1%
0	0,0%	0	0,0%
0	0,0%	0	0,0%
0	0,0%	0	0,0%
3.188	100,0%	386.978.047,23	100,0%

Borrower Status		Current Period			
	Number of Loans	% By Number	Amount	% of amount	
Employed	1.934	69,0%	167.454.068,40	65,4%	
Self-employed	751	26,8%	81.002.418,81	31,6%	
Retired	101	3,6%	6.205.565,20	2,4%	
Students	16	0,6%	1.332.924,23	0,5%	
Total	2.802	100,0%	255.994.976,64	100,0%	

Original Information			
Number of Loans	% By Number	Amount	% of amount
2.195	68,9%	250.342.226	64,7%
857	26,9%	124.133.400	32,1%
119	3,7%	10.500.829	2,7%
17	0,5%	2.001.592	0,5%
3.188	100,0%	386.978.047,23	100,0%

PORTFOLIO DESCRIPTION

Mortgage Size		Current Period			
	Number of Loans	% By Number	Amount	% of amount	
>=0 - <50.000	19	0,7%	316.419,07	0,1%	
>=50.000 - <100.000	244	8,7%	7.141.285,23	2,8%	
>=100.000 - <150.000	515	18,4%	24.631.021,22	9,6%	
>=150.000 - <200.000	590	21,1%	39.198.967,49	15,3%	
>=200.000 - <250.000	547	19,5%	48.470.968,66	18,9%	
>=250.000 - <300.000	301	10,7%	33.597.185,76	13,1%	
>=300.000 - <350.000	231	8,2%	27.438.612,03	10,7%	
>=350.000 - <400.000	101	3,6%	14.739.786,37	5,8%	
>=400.000 - <450.000	81	2,9%	14.244.481,10	5,6%	
>=450.000	173	6,2%	46.216.249,71	18,1%	
Total	2.802	100,0%	255.994.976,64	100,0%	

Original Information					
Number of Loans	% By Number	Amount	% of amount		
25	0,8%	609.956	0,2%		
302	9,5%	13.485.878	3,5%		
591	18,5%	38.924.884	10,1%		
679	21,3%	61.678.103	15,9%		
606	19,0%	72.811.767	18,8%		
334	10,5%	48.957.359	12,7%		
260	8,2%	41.656.876	10,8%		
118	3,7%	22.711.723	5,9%		
89	2,8%	20.076.687	5,2%		
184	5,8%	66.064.815	17,1%		
3.188	100,0%	386.978.047,23	100,0%		

Mortgage Payment Frequency		Current Period			
	Number of Loans	% By Number	Amount	% of amount	
Monthly	2.726	97,3%	244.624.132,70	95,6%	
Bi monthly	-	0,0%	-	0,0%	
Quarterly	19	0,7%	2.947.824,42	1,2%	
Semi-annually	56	2,0%	8.278.454,07	3,2%	
Annually	1	0,0%	144.565,45	0,1%	
Total	2.802	100,0%	255.994.976,64	100,0%	

Original Information					
Number of Loans	% By Number	Amount	% of amount		
3.103	97,3%	369.347.697	95,4%		
0	0,0%	0	0,0%		
22	0,7%	4.465.390	1,2%		
63	2,0%	13.164.961	3,4%		
0	0,0%	0	0,0%		
3.188	100,0%	386.978.047,23	100,0%		

Distribution by Lien		Current Period			
	Number of Loans	% By Number	Amount	% of amount	
First Lien	2.802	100,0%	255.994.976,64	100,0%	
Second Lien	-	0,0%	-	0,0%	
Other	-	0,0%	-	0,0%	
Total	2.802	100,0%	255.994.976,64	100,0%	

Original Information					
Number of Loans	% By Number	Amount	% of amount		
3.188	100,0%	386.978.047	100,0%		
0	0,0%	0	0,0%		
0	0,0%	0	0,0%		
3.188	100,0%	386.978.047,23	100,0%		

Distribution by Loan Type						
	Number of Loans	Outstanding Principal Instalments (A)	Unpaid Principal Instalment (B)	Outstanding Principal (C)=(A)+(B)	Unpaid Interest Instalment (D)	Total (E)=(C)+(D)
Residential	2.648	237.172.357,90	202.515,82	237.374.873,72	103.405,38	237.478.279,10
Commercial	154	18.611.376,34	8.726,58	18.620.102,92	6.090,68	18.626.193,60
Total Portfolio	2.802	255.783.734,24	211.242,40	255.994.976,64	109.496,06	256.104.472,70

NET ECONOMIC INTEREST

Confirmation of net economic interest held by originator

The Seller confirms that, as at the date of this report, it continues to hold the net economic interest in the securitisation as disclosed in the Prospectus, in accordance with paragraph 1(d) of Article 122a of Directive 2006/48/EC