

**BANCA MONTE DEI PASCHI DI SIENA S.P.A.**  
**Euro 20.000.000.000,00 Covered Bond Programme**

<i>Thirty-sixth Issue Date: 12 February 2020 Euro 500.000.000</i>	<i>Forty-third Issue Date: 01 October 2021 Euro 700.000.000</i>
<i>Thirty-seventh Issue Date: 12 February 2020 Euro 500.000.000</i>	<i>Forty-four Issue Date: 09 November 2021 Euro 700.000.000</i>
<i>Thirty-eight Issue Date: 16 September 2020 Euro 750.000.000</i>	<i>Forty-fifth Issue Date: 17 February 2022 Euro 700.000.000</i>
<i>Thirty-ninth Issue Date: 16 September 2020 Euro 750.000.000</i>	<i>Forty-sixth Issue Date: 13 June 2022 Euro 1.000.000.000</i>
<i>Forty-one Issue Date: 14 May 2021 Euro 700.000.000</i>	<i>Forty-seventh Issue Date: 14 December 2023 Euro 600.000.000</i>
<i>Forty-second Issue Date: 22 July 2021 Euro 700.000.000</i>	

*Unconditionally and irrevocably guaranteed as to payments of interest and principal by*

## **MPS Covered Bond 2 S.r.l.**

Main Seller, Main Servicer and Issuer

**Banca Monte dei Paschi di Siena S.p.A.**

### **Payments Report**

Collection Period

from:

01/07/2024

to:

30/09/2024

Guarantor Payment Date

29/10/2024



**SECURITISATION  
SERVICES**  
BANCA FININT

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

This Payment Report is based on the following information:

- Servicer's Report provided by the Servicer;
- Any information in respect of any Eligible Investments provided by the Cash Manager;
- Italian Account Bank Report provided by the Italian Account Bank;
- Any information in respect of any interest or principal amount payable by the Guarantor under the relevant Subordinated Loan Agreement provided by each Subordinated Lender ;
- Any information in respect of any interest or principal amount payable by the Guarantor under the relevant Subordinated Loan Agreement provided by each Subordinated Lender ;
- Mandatory Tests and the Asset Coverage Test, as the case may be, provided by the Test Calculation Agent
- Expenses, fees and costs provided by the Guarantor Corporate Servicer;
- Any other information according to the Transaction Documents.

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Calculations contained in this Payments Report are made in accordance with the criteria described in the Cash Management and Agency Agreement.

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\* In the context of a group reorganisation, with effective date from 28th October 2020, Securitisation Services S.p.A. has been merged by way of incorporation into Banca Finanziaria Internazionale S.p.A. (namely Banca Finint S.p.A)

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Collection Period from 01/07/2024 to 30/09/2024

Guarantor Payment Date 29/10/2024

## 1. Guarantor Available Funds

1.1 Principal Available Funds	Sum [(i):(ix)]	1.254.062.148,46
(i) Principal amounts collected by the Servicer in respect of the Cover Pool and credited to the Main Programme Account*		322.193.867,33
(ii) All other Recoveries in respect of principal received by each Servicer and credited to the Main Programme Account		-
(iii) All principal amounts received from each Seller pursuant to the Master Assets Purchase Agreement		-
(iv) The proceeds of any disposal of Eligible Assets and any disinvestment of the Eligible Assets		-
(v) Any amounts granted by each Subordinated Lender under the relevant Subordinated Loan Agreement and not used to fund the payment of the Purchase Price for any Eligible Assets		-
(vi) All amounts other than in respect of interest received under any Swap Agreement (if any)		-
(vii) Any amounts paid out of item Tenth of the Pre-Issuer Default Interest Priority of Payments		-
(viii) Any amount paid to the Guarantor by the Issuer upon exercise by or on behalf of the Guarantor of the rights of subrogation (surrogazione) or recourse (regresso) against the Issuer pursuant to article paragraphs 7-quaterdecies, paragraph 3 of Law 130		-
(ix) after (a) delivery of an Issuer Default Notice in respect of any Series or Tranche of Covered Bonds and the deferral of the Maturity Date relating to such Series or Tranche of Covered Bonds to the Long Due for Payment Date and (b) occurrence of the relevant Maturity Date in respect of any other Series or Tranche of Covered Bonds, any Final Redemption Amount(s) accumulated on the Amortisation Reserve Account **		-
(x) Any principal amounts standing (other than amounts already allocated under other items of the Principal Available Funds) received from any party to the Programme Documents		931.868.281,13

\* Net of the amounts related to principal not due to the Guarantor and repaid to the Servicer

\*\* provided that the Guarantor will allocate and pay such Final Redemption Amount(s) recorded on the ledgers of the Amortisation Reserve Account only pursuant to item (Sixth), letter (b) of the Guarantee Priority of Payments in respect of the corresponding Series or Tranche of Covered Bonds (excluding payment of any other items of the applicable Priority of Payments)

1.2 Interest Available Funds	Sum [(i):(viii)]	124.586.011,70
(i) Interest amounts and/or yield collected by the Servicer in respect of the Cover Pool and credited into the Main Programme Account*		111.407.020,33
(ii) Other interest recoveries received by the Servicer and credited to the Main Programme Account		-
(iii) Interest accrued and paid on the Programme Accounts		1.088.334,79
(iv) Any amounts standing to the credit of the Reserve Account in excess of the Required Reserve Amount, and following the service of an Issuer Default Notice, on the Guarantor, any amounts standing to the credit of the Reserve Account		12.090.656,58
(v) All amounts in respect of interest and/or yield received from the Eligible Investments		-
(vi) any amounts received under the Swap Agreement(s) (if any);		-
(vii) All interest amounts received from the relevant Seller pursuant to the Master Assets Purchase Agreement		-
(viii) Any amounts paid as Interest Shortfall Amount out of item (First) of the Pre-Issuer Default Principal Priority of Payments		-
(ix) Any amounts received from any party to the Programme Documents		-

\* Net of the amounts related to interest not due to the Guarantor and repaid to the Servicer

<b>Guarantor Available Funds</b>	<b>(1.1) + (1.2)</b>	<b>1.378.648.160,16</b>
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Collection Period from 01/07/2024 to 30/09/2024

Guarantor Payment Date 29/10/2024

## 2.1 Pre-Issuer Default Interest Priority of Payments

- Prior to the delivery of an Issuer Default Notice -

Interest Available Funds	<b>124.586.011,70</b>
(i) (a) Expenses	-
(b) Retention Amount	6.338,28
(ii) Any amount due and payable to the Representative of the Bondholders	12.339,09
(iii) Fees, costs and expenses ( <i>pro rata</i> and <i>pari passu</i> ) to the Servicers and the Agents	67.456,75
(iv) Any interest amounts due to the Swap Provider(s) (if any) (including any termination payments due and payable by the Guarantor except where the swap counterparty is the Defaulting Party or the sole Affected Party)	-
(v) To credit the Commingling Reserve Amount on the Commingling Reserve Account, up to the value of the Target Commingling Amount, if required pursuant to the provisions of the Cover Pool Management Agreement and/or the Master Servicing Agreement	-
(vi) To credit to the Reserve Account an amount required to ensure that the Reserve Amount is funded up to the Required Reserve Amount	-
(vii) Loan Interest due and payable on each Term Loan to the Subordinated Lender(s)	124.499.877,58
(viii) Upon the occurrence of a Servicer Termination Event, to credit all remaining Interest Available Funds to the Main Programme Account until such Servicer Termination Event is either remedied or waived or a new servicer is appointed	-
(ix) to pay <i>pro rata</i> and <i>pari passu</i> in accordance with the respective amounts thereof any Excluded Swap Termination Amounts	-
(x) Interest Shortfall Amount (if any) not already repaid and to be transferred to the Principal Available Funds	-
(xi) Any amounts due and payable to any party to the Programme Documents (other than the Seller(s) under the Programme Documents) to the extent not already paid or payable under other items of this Pre-Issuer Default Interest Priority of Payments	-
(xii) Any other amount due and payable to pay to the Main Seller and to the Additional Seller(s) (if any) under the Programme Documents	-
(xiii) <i>pro rata and pari passu</i> :	
(a) any Premium on the Programme Term Loans to the Subordinated Lender(s)	-
(b) Excess Term Loan Amount	-
provided that i) no Segregation Event has occurred and/or (ii) any amount in respect of interest under the relevant Series or Tranche of Covered Bonds which has fallen due on or prior to the relevant Guarantor Payment Date has been paid in full by the Issuer	
Final balance	-

Collection Period from 01/07/2024 to 30/09/2024

Guarantor Payment Date 29/10/2024

## 2.2 Pre-Issuer Default Principal Priority of Payments

- Prior to the delivery of an Issuer Default Notice -

<b>Principal Available Funds</b>	<b>1.254.062.148,46</b>
(i) Any amount payable as Interest Shortfall Amount	-
(ii) Provided that no Segregation Event has occurred and is continuing, <i>pari passu and pro rata</i>	
(a) to pay in whole or in part the purchase price of each New Portfolio to the relevant Seller(s)	-
(b) to make a provision for payment of any such purchase price in case the formalities required to make the assignment of the relevant New Portfolio enforceable have not been carried out yet on such Guarantor Payment Date	-
(iii) Upon the occurrence of a Servicer Termination Event, to credit all remaining Principal Available Funds to the Main Programme Account until such Servicer Termination Event is either remedied or waived or a Substitute Servicer is appointed	-
(iv) <i>pro rata and pari passu</i> :	
(a) principal amounts due and payable to the relevant Swap Providers	-
(b) (where appropriate, after taking into account any amounts other than in respect of interest to be received from any Swap Provider on such Guarantor Payment Date or such other date up to the next following Guarantor Payment Date as the Guarantor Calculation Agent may reasonably determine) to pay the amounts in respect of principal due and payable to the Subordinated Lender(s) under the relevant Term Loan	-
<b>Final balance</b>	<b>1.254.062.148,46</b>

Collection Period from 01/07/2024 to 30/09/2024

Guarantor Payment Date 29/10/2024

### 3. Guarantee Priority of Payments

- Following the delivery of an Issuer Default Notice -

Guarantor Available Funds	
(i) (a) Expenses	<input type="text"/>
(b) Retention Amount	<input type="text"/>
(ii) Any amount due and payable to the Representative of the Bondholders	<input type="text"/>
(iii) Fees, costs and expenses ( <i>pro rata</i> and <i>pari passu</i> ) to the Servicers and the Agents	<input type="text"/>
(iv) <i>pro rata</i> and <i>pari passu</i> :	
(a) any amounts due to the Swap Provider(s)	<input type="text"/>
(b) interest due and payable under the Guarantee in respect of each Series or Tranche of Covered Bonds	<input type="text"/>
(v) to credit to the Reserve Account an amount required to ensure that the Reserve Amount is funded up to the Required Reserve Amount	<input type="text"/>
(vi) <i>pro rata</i> and <i>pari passu</i> :	
(a) any amounts other than in respect of interest due or to become due and payable to the relevant Swap Provider(s)	<input type="text"/>
(b) principal amounts due and payable under the Guarantee in respect of each Series or Tranche of Covered Bonds	<input type="text"/>
(c) to credit any other amounts on the Amortisation Reserve Account, in order to fund the Redemption Amount in respect of each Series or Tranche of Covered Bonds in respect of which the relevant Maturity Date has not occurred	<input type="text"/>
(vii) until each Series or Tranche of Covered Bonds has been fully repaid or repayment in full of the Covered Bonds has been provided for (such that the Redemption Amount has been accumulated in respect of each outstanding Series or Tranche of Covered Bonds), to credit any remaining amounts to the Main Programme Account	<input type="text"/>
(viii) Any amounts due and payable to any party to the Programme Documents (other than the Seller(s) under the Programme Documents, to the extent not already paid or payable under other items of this Guarantee Priority of Payments	<input type="text"/>
(ix) to pay <i>pro rata</i> and <i>pari passu</i> , any Excluded Swap Termination Amount due and payable by the Guarantor	<input type="text"/>
(x) Any other amount due and payable to pay to the Sellers under the Programme Documents to the extent not already paid or payable under other items of this Guarantee Priority of Payments	<input type="text"/>
(xi) <i>pro rata</i> and <i>pari passu</i> :	
(a) any interest and principal amount outstanding and any Premium on the Programme Term Loans to the Subordinated Lender(s)	<input type="text"/>
(b) any amounts due, on each Term Loan (as applicable) under the relevant Subordinated Loan Agreement(s)	<input type="text"/>
Final balance	<input type="text"/>

Collection Period from 01/07/2024 to 30/09/2024

Guarantor Payment Date 29/10/2024

## 4. Post-Enforcement Priority of Payments

- Following a Guarantor Event of Default -

Guarantor Available Funds	
(i) Expenses	<input type="text"/>
(ii) Any amount due and payable to the Representative of the Bondholders	<input type="text"/>
(iii) <i>pro rata</i> and <i>pari passu</i> :	
(a) Fees, costs and expenses to the Servicers and the Agents	<input type="text"/>
(b) Any amounts due to the Swap Provider(s)	<input type="text"/>
(c) any amounts due under the Guarantee in respect of each Series or Tranche of Covered Bonds	<input type="text"/>
(iv) any Excluded Swap Termination Amount due and payable by the Guarantor	<input type="text"/>
(v) to pay, <i>pari passu</i> and <i>pro rata</i> according to the respective amounts thereof, to any party to the Programme Documents (other than the Seller(s)) any amounts due and payable under the Programme Documents	<input type="text"/>
(vi) Any other amount due and payable to pay to the Sellers under the Programme Documents to the extent not already paid or payable under other items of this Post-Enforcement Priority of Payments	<input type="text"/>
(vii) to pay or repay, <i>pari passu</i> and <i>pro rata</i> according to the respective amounts thereof, to the Subordinated Lender(s) any amounts outstanding under the Subordinated Loan Agreement(s).	<input type="text"/>
Final balance	<input type="text"/>

## 5. Cash Reserve

OPENING BALANCE	157.441.257,37
CASH RESERVE TARGET AMOUNT	145.350.600,79
CASH RESERVE EXCESS AMOUNT	12.090.656,58
CASH RESERVE DEFICIT AMOUNT	0
DRAW-DOWN AMOUNT	-
CLOSING BALANCE	145.350.600,79



Collection Period from 01/07/2024 to 30/09/2024

Guarantor Payment Date 29/10/2024

**6. Covered Bonds**

Series	Issue Date	Nominal Amount	Isin Code	Maturity	
Series 36 - 2020	12/02/2020	500,000,000.00	IT0005399982	29/07/2026	
Interest Period	Payment Date	Days	Interest Rate	Amount payable	
12/02/2020	29/04/2020	29/04/2020	77	0.1870%	199,986.11
29/04/2020	29/07/2020	29/07/2020	91	0.3770%	476,486.11
29/07/2020	29/10/2020	29/10/2020	92	0.1430%	182,722.22
29/10/2020	29/01/2021	29/01/2021	92	0.0900%	115,000.00
29/01/2021	29/04/2021	29/04/2021	90	0.0570%	71,250.00
29/04/2021	29/07/2021	29/07/2021	91	0.0650%	82,152.78
29/07/2021	29/10/2021	29/10/2021	92	0.0570%	72,833.33
29/10/2021	31/01/2022	31/01/2022	94	0.0440%	57,444.44
31/01/2022	29/04/2022	29/04/2022	88	0.0530%	64,777.78
29/04/2022	29/07/2022	29/07/2022	91	0.1550%	195,902.78
29/07/2022	31/10/2022	31/10/2022	94	0.8380%	1,094,055.56
31/10/2022	30/01/2023	30/01/2023	91	2.2050%	2,786,875.00
30/01/2023	02/05/2023	02/05/2023	92	3.0680%	3,920,222.22
02/05/2023	31/07/2023	31/07/2023	90	3.8500%	4,812,500.00
31/07/2023	30/10/2023	30/10/2023	91	4.3140%	5,452,416.67
30/10/2023	29/01/2024	29/01/2024	91	4.5520%	5,753,222.22
29/01/2024	29/04/2024	29/04/2024	91	4.5250%	5,719,097.22
29/04/2024	29/07/2024	29/07/2024	91	4.4640%	5,642,000.00
29/07/2024	29/10/2024	29/10/2024	92	4.2860%	5,476,555.56

Series	Issue Date	Nominal Amount	Isin Code	Maturity	
Series 37 - 2020	12/02/2020	600,000,000.00	IT0005399990	29/10/2026	
Interest Period	Payment Date	Days	Interest Rate	Amount payable	
12/02/2020	29/04/2020	29/04/2020	77	0.2370%	304,150.00
29/04/2020	29/07/2020	29/07/2020	91	0.4210%	847,616.67
29/07/2020	29/10/2020	29/10/2020	92	0.1930%	295,933.33
29/10/2020	29/01/2021	29/01/2021	92	0.1400%	214,666.67
29/01/2021	29/04/2021	29/04/2021	90	0.1070%	160,500.00
29/04/2021	29/07/2021	29/07/2021	91	0.1150%	174,416.67
29/07/2021	29/10/2021	29/10/2021	92	0.1070%	164,066.67
29/10/2021	31/01/2022	31/01/2022	94	0.0940%	147,266.67
31/01/2022	29/04/2022	29/04/2022	88	0.1030%	151,066.67
29/04/2022	29/07/2022	29/07/2022	91	0.2050%	310,916.67
29/07/2022	31/10/2022	31/10/2022	94	0.8880%	1,391,200.00
31/10/2022	30/01/2023	30/01/2023	91	2.2550%	3,420,083.33
30/01/2023	02/05/2023	02/05/2023	92	3.1180%	4,780,933.33
02/05/2023	31/07/2023	31/07/2023	90	3.9000%	5,850,000.00
31/07/2023	30/10/2023	30/10/2023	91	4.3640%	6,618,733.33
30/10/2023	29/01/2024	29/01/2024	91	4.6020%	6,979,700.00
29/01/2024	29/04/2024	29/04/2024	91	4.5750%	6,938,750.00
29/04/2024	29/07/2024	29/07/2024	91	4.5140%	6,846,233.33
29/07/2024	29/10/2024	29/10/2024	92	4.3360%	6,648,533.33

Series	Issue Date	Nominal Amount	Isin Code	Maturity	
Series 38 - 2020	16/09/2020	750,000,000.00	IT0005421802	29/04/2027	
Interest Period	Payment Date	Days	Interest Rate	Amount payable	
16/09/2020	29/01/2021	29/01/2021	135	0.0480%	135,000.00
29/01/2021	29/04/2021	29/04/2021	90	0.0000%	-
29/04/2021	29/07/2021	29/07/2021	91	0.0000%	-
29/07/2021	29/10/2021	29/10/2021	92	0.0000%	-
29/10/2021	31/01/2022	31/01/2022	94	0.0000%	-
31/01/2022	29/04/2022	29/04/2022	88	0.0000%	-
29/04/2022	29/07/2022	29/07/2022	91	0.0750%	142,187.50
29/07/2022	31/10/2022	31/10/2022	94	0.7580%	1,484,416.67
31/10/2022	30/01/2023	30/01/2023	91	2.1250%	4,028,846.83
30/01/2023	02/05/2023	02/05/2023	92	2.9880%	5,727,000.00
02/05/2023	31/07/2023	31/07/2023	90	3.7700%	7,068,750.00
31/07/2023	30/10/2023	30/10/2023	91	4.2340%	8,026,958.33
30/10/2023	29/01/2024	29/01/2024	91	4.4720%	8,478,166.67
29/01/2024	29/04/2024	29/04/2024	91	4.4450%	8,426,979.17
29/04/2024	29/07/2024	29/07/2024	91	4.3840%	8,311,333.33
29/07/2024	29/10/2024	29/10/2024	92	4.2060%	8,061,500.00

Series	Issue Date	Nominal Amount	Isin Code	Maturity	
Series 39 - 2020	16/09/2020	750,000,000.00	IT0005421794	29/07/2027	
Interest Period	Payment Date	Days	Interest Rate	Amount payable	
16/09/2020	29/01/2021	29/01/2021	135	0.0580%	163,125.00
29/01/2021	29/04/2021	29/04/2021	90	0.0000%	-
29/04/2021	29/07/2021	29/07/2021	91	0.0000%	-
29/07/2021	29/10/2021	29/10/2021	92	0.0000%	-
29/10/2021	31/01/2022	31/01/2022	94	0.0000%	-
31/01/2022	29/04/2022	29/04/2022	88	0.0000%	-
29/04/2022	29/07/2022	29/07/2022	91	0.0850%	161,145.83
29/07/2022	31/10/2022	31/10/2022	94	0.7680%	1,504,000.00
31/10/2022	30/01/2023	30/01/2023	91	2.1350%	4,047,604.17
30/01/2023	02/05/2023	02/05/2023	92	2.9980%	5,746,166.67
02/05/2023	31/07/2023	31/07/2023	90	3.7800%	7,087,500.00
31/07/2023	30/10/2023	30/10/2023	91	4.2440%	8,045,916.67
30/10/2023	29/01/2024	29/01/2024	91	4.4820%	8,497,125.00
29/01/2024	29/04/2024	29/04/2024	91	4.4550%	8,445,937.50
29/04/2024	29/07/2024	29/07/2024	91	4.3940%	8,330,291.67
29/07/2024	29/10/2024	29/10/2024	92	4.2160%	8,080,666.67

Collection Period from 01/07/2024 to 30/09/2024

Guarantor Payment Date 29/10/2024

6. Covered Bonds

Series	Issue Date	Nominal Amount	Isin Code	Maturity
Series 41 - 2021	14/05/2021	700,000,000.00	IT0005445086	29/10/2027

Interest Period	Payment Date	Days	Interest Rate	Amount payable
14/05/2021	29/07/2021	76	0.0000%	-
29/07/2021	29/10/2021	92	0.0000%	-
29/10/2021	31/01/2022	94	0.0000%	-
31/01/2022	29/04/2022	88	0.0000%	-
29/04/2022	29/07/2022	91	0.0000%	-
29/07/2022	31/10/2022	94	0.5180%	946,788.89
31/10/2022	30/01/2023	91	1.8850%	3,335,402.78
30/01/2023	02/05/2023	92	2.7480%	4,915,866.87
02/05/2023	31/07/2023	90	3.5300%	6,177,500.00
31/07/2023	30/10/2023	91	3.9940%	7,067,161.11
30/10/2023	29/01/2024	91	4.2320%	7,488,288.89
29/01/2024	29/04/2024	91	4.2650%	7,440,513.89
29/04/2024	29/07/2024	91	4.1440%	7,332,977.78
29/07/2024	29/10/2024	92	3.9660%	7,094,733.33

Series	Issue Date	Nominal Amount	Isin Code	Maturity
Series 42 - 2021	22/07/2021	700,000,000.00	IT0005453425	29/10/2025

Interest Period	Payment Date	Days	Interest Rate	Amount payable
22/07/2021	29/10/2021	99	0.0000%	-
29/10/2021	31/01/2022	94	0.0000%	-
31/01/2022	29/04/2022	88	0.0000%	-
29/04/2022	29/07/2022	91	0.0000%	-
29/07/2022	31/10/2022	94	0.5080%	928,511.11
31/10/2022	30/01/2023	91	1.8750%	3,317,708.33
30/01/2023	02/05/2023	92	2.7380%	4,897,977.78
02/05/2023	31/07/2023	90	3.5200%	6,160,000.00
31/07/2023	30/10/2023	91	3.9840%	7,049,466.67
30/10/2023	29/01/2024	91	4.2220%	7,470,594.44
29/01/2024	29/04/2024	91	4.1950%	7,422,819.44
29/04/2024	29/07/2024	91	4.1340%	7,314,883.33
29/07/2024	29/10/2024	92	3.9560%	7,076,844.44

Series	Issue Date	Nominal Amount	Isin Code	Maturity
Series 43 - 2021	01/10/2021	700,000,000.00	IT0005455876	29/04/2025

Interest Period	Payment Date	Days	Interest Rate	Amount payable
01/10/2021	31/01/2022	122	0.0000%	-
31/01/2022	29/04/2022	88	0.0000%	-
29/04/2022	29/07/2022	91	0.0000%	-
29/07/2022	31/10/2022	94	0.4480%	818,844.44
31/10/2022	30/01/2023	91	1.8150%	3,211,541.67
30/01/2023	02/05/2023	92	2.6780%	4,790,644.44
02/05/2023	31/07/2023	90	3.4600%	6,055,000.00
31/07/2023	30/10/2023	91	3.9240%	6,843,300.00
30/10/2023	29/01/2024	91	4.1620%	7,384,427.78
29/01/2024	29/04/2024	91	4.1350%	7,316,852.78
29/04/2024	29/07/2024	91	4.0740%	7,208,716.67
29/07/2024	29/10/2024	92	3.8960%	6,969,511.11

Series	Issue Date	Nominal Amount	Isin Code	Maturity
Series 44 - 2021	09/11/2021	500,000,000.00	IT0005487037	29/07/2025

Interest Period	Payment Date	Days	Interest Rate	Amount payable
09/11/2021	31/01/2022	83	0.0000%	-
31/01/2022	29/04/2022	88	0.0000%	-
29/04/2022	29/07/2022	91	0.0000%	-
29/07/2022	31/10/2022	94	0.4780%	624,055.56
31/10/2022	30/01/2023	91	1.8450%	2,331,875.00
30/01/2023	02/05/2023	92	2.7080%	3,460,222.22
02/05/2023	31/07/2023	90	3.4900%	4,362,500.00
31/07/2023	30/10/2023	91	3.9540%	4,997,416.67
30/10/2023	29/01/2024	91	4.1920%	5,298,222.22
29/01/2024	29/04/2024	91	4.1650%	5,264,097.22
29/04/2024	29/07/2024	91	4.1040%	5,187,000.00
29/07/2024	29/10/2024	92	3.9260%	5,016,555.56

Series	Issue Date	Nominal Amount	Isin Code	Maturity
Series 45 - 2022	17/02/2022	780,000,000.00	IT0005483349	29/10/2025

Interest Period	Payment Date	Days	Interest Rate	Amount payable
17/02/2022	29/04/2022	71	0.0000%	-
29/04/2022	29/07/2022	91	0.0000%	-
29/07/2022	31/10/2022	94	0.5080%	994,833.33
31/10/2022	30/01/2023	91	1.8750%	3,554,687.50
30/01/2023	02/05/2023	92	2.7380%	5,247,833.33
02/05/2023	31/07/2023	90	3.5200%	6,600,000.00
31/07/2023	30/10/2023	91	3.9840%	7,553,000.00
30/10/2023	29/01/2024	91	4.2220%	8,004,208.33
29/01/2024	29/04/2024	91	4.1950%	7,953,020.83
29/04/2024	29/07/2024	91	4.1340%	7,837,375.00
29/07/2024	29/10/2024	92	3.9560%	7,582,333.33

Series	Issue Date	Nominal Amount	Isin Code	Maturity
Series 46 - 2022	13/06/2022	1,000,000,000.00	IT0005497521	29/04/2026

Interest Period	Payment Date	Days	Interest Rate	Amount payable
13/06/2022	29/10/2022	138	2.0000%	7,527,472.53
29/10/2022	29/01/2023	93	2.0000%	5,000,000.00
29/01/2023	29/04/2023	92	2.0000%	5,000,000.00
29/04/2023	31/07/2023	91	2.0000%	5,000,000.00
29/07/2023	29/10/2023	92	2.0000%	5,000,000.00
29/10/2023	29/01/2024	92	2.0000%	5,000,000.00
29/01/2024	29/04/2024	91	2.0000%	5,000,000.00
29/04/2024	29/07/2024	91	2.0000%	5,000,000.00
29/07/2024	29/10/2024	92	2.0000%	5,000,000.00

Series	Issue Date	Nominal Amount	Isin Code	Maturity
Series 47 - 2023	14/12/2023	600,000,000.00	IT0005575474	29/01/2027

Interest Period	Payment Date	Days	Interest Rate	Amount payable
14/12/2023	29/01/2024	46	0.4688%	2,812,500.00
29/01/2024	29/04/2024	91	0.9375%	5,625,000.00
29/04/2024	29/07/2024	91	0.9375%	5,625,000.00
29/07/2024	29/10/2024	92	0.9375%	5,625,000.00

## 6.1 COVERED BOND OUTSTANDING - YEARS TO MATURITY

RANGE	CURRENTS BALANCE	%
UP TO 1 YEAR	2.650.000.000	35%
OVER 1 YEAR UP TO 2 YEARS	2.100.000.000	28%
OVER 2 YEARS UP TO 3 YEARS	2.800.000.000	37%
OVER 3 YEARS UP TO 4 YEARS	-	0%
OVER 4 YEARS UP TO 5 YEARS	-	0%
OVER 5 YEARS UP TO 6 YEARS	-	0%
OVER 6 UP TO 7 YEARS	-	0%
OVER 7 YEARS UP TO 8 YEARS	-	0%
OVER 8 YEARS UP TO 9 YEARS	-	0%
OVER 9 YEARS UP TO 10 YEARS	-	0%
OVER 10 YEARS	-	0%
<b>Total</b>	<b>7.550.000.000</b>	

Collection Period from 01/07/2024 to 30/09/2024

Guarantor Payment Date 29/10/2024

### 7.1 Ptf Residential Stratifications

#### OUTSTANDING LOAN AMOUNT (€)

Range	Number of Loans	%	Current Balance	%
UP TO 50.000	30.401	29,4975	892.421.103,19	10,3781
OVER 50.000 UP TO 75.000	22.706	22,0312	1.420.348.479,36	16,5175
OVER 75.000 UP TO 100.000	20.199	19,5987	1.756.410.244,85	20,4256
OVER 100.000 UP TO 150.000	20.437	19,8296	2.460.186.022,16	28,6100
OVER 150.000 UP TO 200.000	5.989	5,8110	1.017.839.850,74	11,8366
OVER 200.000 UP TO 250.000	1.748	1,6960	387.434.686,26	4,5055
OVER 250.000 UP TO 300.000	711	0,6899	193.843.597,87	2,2542
OVER 300.000 UP TO 400.000	491	0,4764	167.529.344,90	1,9482
OVER 400.000 UP TO 500.000	144	0,1397	63.762.432,94	0,7415
OVER 500.000 UP TO 750.000	132	0,1281	80.112.278,58	0,9316
OVER 750.000 UP TO 1.000.000	42	0,0408	36.467.949,05	0,4241
OVER 1.000.000 UP TO 1.500.000	32	0,0310	40.263.166,04	0,4682
OVER 1.500.000	31	0,0301	82.437.410,05	0,9587
<b>Total</b>	<b>103.063</b>	<b>100,00</b>	<b>8.599.056.565,99</b>	<b>100,00</b>

#### YEARS TO MATURITY

Range	Number of Loans	%	Current Balance	%
UP TO 5 YEARS	11.338	11,0010	281.215.480,44	3,2703
OVER 5 UP TO 10 YEARS	14.090	13,6712	793.707.516,33	9,2302
OVER 10 UP TO 15 YEARS	20.248	19,6462	1.542.381.257,31	17,9366
OVER 15 UP TO 20 YEARS	19.014	18,4489	1.710.083.294,43	19,8869
OVER 20 UP TO 25 YEARS	17.189	16,6781	1.802.182.591,19	20,9579
OVER 25 UP TO 30 YEARS	20.444	19,8364	2.358.291.772,00	27,4250
OVER 30 YEARS	740	0,7180	111.194.654,29	1,2931
<b>Total</b>	<b>103.063</b>	<b>100,00</b>	<b>8.599.056.565,99</b>	<b>100,00</b>

#### CURRENT LOAN / CURRENT MARKET VALUE

Range	Number of Loans	%	Current Balance	%
UP TO 20%	19.151	18,5818	642.498.186,64	7,4717
OVER 20% - 30%	10.460	10,1491	691.920.396,58	8,0465
OVER 30% - 40%	11.326	10,9894	942.217.607,21	10,9572
OVER 40% - 50%	11.947	11,5919	1.068.947.600,74	12,4310
OVER 50% - 60%	15.738	15,2703	1.548.534.035,03	18,0082
OVER 60% - 70%	22.063	21,4073	2.341.460.960,33	27,2293
OVER 70% - 80%	12.123	11,7627	1.329.328.200,09	15,4590
OVER 80%	255	0,2474	34.149.579,37	0,3971
<b>Total</b>	<b>103.063</b>	<b>100,00</b>	<b>8.599.056.565,99</b>	<b>100,00</b>

#### GEOGRAPHICAL DISTRIBUTION

Property Region	Number of Loans	%	Current Balance	%
ABRUZZO	2.212	2,1463	140.113.556,24	1,6294
BASILICATA	303	0,2940	19.159.083,81	0,2228
CALABRIA	2.289	2,2210	145.860.844,84	1,6962
CAMPANIA	4.629	4,4914	407.908.727,21	4,7436
EMILIA ROMAGNA	5.890	5,7150	494.306.855,48	5,7484
FRIULI VENEZIA GIULIA	1.454	1,4108	100.489.214,83	1,1686
LAZIO	10.786	10,4654	1.022.689.733,28	11,8930
LIGURIA	2.036	1,9755	153.650.988,85	1,7868
LOMBARDIA	16.313	15,8282	1.509.913.242,20	17,5591
MARCHE	2.209	2,1433	152.941.964,49	1,7786
MOLISE	388	0,3765	22.408.945,34	0,2606
PIEMONTE	2.684	2,6042	202.102.439,11	2,3503
PUGLIA	8.922	8,6668	685.834.764,56	7,9757
SARDEGNA	700	0,6792	54.918.614,44	0,6387
SICILIA	6.388	6,1982	457.310.010,82	5,3181
TOSCANA	23.091	22,4047	2.003.971.379,15	23,3045
TRENTINO ALTO ADIGE	92	0,0893	9.803.732,44	0,1140
UMBRIA	2.158	2,0939	149.037.300,06	1,7332
VALLE D'AOSTA	147	0,1426	10.773.446,97	0,1253
VENETO	10.372	10,0637	855.861.701,87	9,9530
ESTERO	0	0,0000	-	0,0000
<b>TOTALE</b>	<b>103.063</b>	<b>100,00</b>	<b>8.599.056.565,99</b>	<b>100,00</b>

#### INTEREST TYPE

Range	Number of Loans	%	Current Balance	%
FIXED	68.176	66,1498	6.177.442.209,62	71,8386
FLOATING	34.887	33,8502	2.421.614.356,37	28,1614
<b>Total</b>	<b>103.063</b>	<b>100,00</b>	<b>8.599.056.565,99</b>	<b>100,00</b>

#### PAYMENT FREQUENCY

Range	Number of Loans	%	Current Balance	%
MONTHLY	84.001	81,5045	6.953.662.009,38	80,8654
TWO-MONTHLY	0	0,0000	-	0,0000
QUARTERLY	595	0,5773	66.967.224,11	0,7788
FOUR-MONTHLY	0	0,0000	-	0,0000
SEMIANNUALLY	18.466	17,9172	1.576.827.332,50	18,3372
ANNUAL	1	0,0010	1.600.000,00	0,0186
<b>Total</b>	<b>103.063</b>	<b>100,00</b>	<b>8.599.056.565,99</b>	<b>100,00</b>

#### SEASONING (months)

Range	Number of Loans	%	Current Balance	%
UP TO 12 MONTHS	5.265	5,1085	549.057.480,58	6,3851
OVER 12 UP TO 24 MONTHS	5.030	4,8805	507.762.109,18	5,9049
OVER 24 UP TO 36 MONTHS	7.602	7,3761	759.429.314,07	8,8315
OVER 36 UP TO 48 MONTHS	17.368	16,8518	1.756.167.213,63	20,4228
OVER 48 UP TO 60 MONTHS	9.132	8,8606	859.895.210,47	9,9999
OVER 60 UP TO 72 MONTHS	8.152	7,9097	746.653.461,32	8,6830
OVER 72 UP TO 84 MONTHS	3.353	3,2533	296.588.909,92	3,4491
OVER 84 MONTHS	47.161	45,7594	3.123.502.866,82	36,3238
<b>Total</b>	<b>103.063</b>	<b>100,00</b>	<b>8.599.056.565,99</b>	<b>100,00</b>

#### ORIGINAL LOAN / ORIGINAL MARKET VALUE

Range	Number of Loans	%	Current Balance	%
UP TO 20%	3.273	3,1757	130.245.263,42	1,5146
OVER 20% - 30%	5.027	4,8776	255.382.469,99	2,9699
OVER 30% - 40%	7.465	7,2431	460.994.243,12	5,3610
OVER 40% - 50%	10.522	10,2093	790.593.847,87	9,1940
OVER 50% - 60%	11.319	10,9826	908.775.056,65	10,5683
OVER 60% - 70%	16.007	15,5313	1.387.414.740,78	16,1345
OVER 70% - 80%	44.422	43,1018	4.256.515.612,03	49,4998
OVER 80%	5.028	4,8786	409.135.332,13	4,7579
<b>Total</b>	<b>103.063</b>	<b>100,00</b>	<b>8.599.056.565,99</b>	<b>100,00</b>

#### MARKET SECTOR

Sector	Number of Loans	%	Current Balance	%
600	90.852	87,1475	7.412.917.778,38	84,8233
492	417	0,4681	51.571.077,45	0,7200
430	2.491	2,4146	307.720.982,31	3,5719
614	2.351	2,4178	168.044.033,40	1,9546
615	6.492	6,6379	602.508.450,48	7,3225
491	65	0,0725	7.449.208,29	0,0119
481	52	0,0587	4.043.446,66	0,0570
482	101	0,1162	6.605.225,35	0,0946
280	66	0,0713	6.696.017,36	0,0884
288	0	0,0000	-	0,0000
490	20	0,0230	4.126.849,68	0,0591
480	6	0,0069	430.799,23	0,0062
432	13	0,0138	2.985.558,72	0,0401
476	1	0,0012	1.676.382,01	0,0240
775	51	0,0587	3.097.265,28	0,0444
501	1	0,0007	96.947,66	0,0011
283	24	0,0276	2.037.160,82	0,0292
774	2	0,0023	228.522,15	0,0033
267	3	0,0035	4.183.215,53	0,0599
477	4	0,0046	4.806.907,50	0,0688
500	0	0,0000	-	0,0000
758	0	0,0000	-	0,0000
270	0	0,0000	-	0,0000
284	7	0,0073	577.027,94	0,0084
268	0	0,0000	-	0,0000
768	0	0,0000	-	0,0000
757	0	0,0000	-	0,0000
772	1	0,0012	120.625,49	0,0017
290	8	0,0083	3.994.657,47	0,0509
285	1	0,0010	47.749,13	0,0007
773	34	0,0380	3.090.677,70	0,0426
<b>TOTALE</b>	<b>103.063</b>	<b>100,00</b>	<b>8.599.056.565,99</b>	<b>100,00</b>

Collection Period from 01/07/2024 to 30/09/2024

Guarantor Payment Date 29/10/2024

## 7.2 Ptf Commercial Stratifications

## OUTSTANDING LOAN AMOUNT (€)

Range	Number of Loans	%	Current Balance	%
UP TO 50.000	3.632	44,4281	87.329.949,81	6,6400
OVER 50.000 UP TO 75.000	1.184	14,4832	72.940.842,87	5,5459
OVER 75.000 UP TO 100.000	760	9,2966	65.905.810,26	5,0110
OVER 100.000 UP TO 150.000	796	9,7370	97.274.206,21	7,3961
OVER 150.000 UP TO 200.000	431	5,2722	74.790.527,04	5,6866
OVER 200.000 UP TO 250.000	282	3,4495	62.884.762,90	4,7813
OVER 250.000 UP TO 300.000	192	2,3486	52.382.880,83	3,9829
OVER 300.000 UP TO 400.000	276	3,3761	96.730.515,69	7,3548
OVER 400.000 UP TO 500.000	155	1,8960	69.199.734,32	5,2615
OVER 500.000 UP TO 750.000	193	2,3609	119.019.322,27	9,0495
OVER 750.000 UP TO 1.000.000	94	1,1498	81.312.637,57	6,1825
OVER 1.000.000 UP TO 1.500.000	76	0,9297	91.816.092,74	6,9811
OVER 1.500.000	104	1,2722	343.622.823,30	26,1268
Total	8.175	100,00	1.315.210.105,81	100,00

## YEARS TO MATURITY

Range	Number of Loans	%	Current Balance	%
UP TO 5 YEARS	3.512	42,9602	288.216.862,33	21,9141
OVER 5 UP TO 10 YEARS	2.502	30,6055	521.655.065,68	39,6632
OVER 10 UP TO 15 YEARS	1.414	17,2966	358.794.321,24	27,2804
OVER 15 UP TO 20 YEARS	465	5,6881	111.305.716,08	8,4630
OVER 20 UP TO 25 YEARS	165	2,0183	21.018.857,75	1,5981
OVER 25 UP TO 30 YEARS	116	1,4190	11.285.811,29	0,8581
OVER 30 YEARS	1	0,0122	2.933.471,44	0,2230
Total	8.175	100,00	1.315.210.105,81	100,00

## CURRENT LOAN / CURRENT MARKET VALUE

Range	Number of Loans	%	Current Balance	%
UP TO 20%	3.967	48,5260	394.253.949,95	29,9765
OVER 20% - 30%	1.542	18,8624	323.820.052,92	24,6212
OVER 30% - 40%	1.377	16,8440	291.733.798,73	22,1815
OVER 40% - 50%	861	10,5321	224.315.537,99	17,0555
OVER 50% - 60%	379	4,6361	67.919.123,90	5,1641
OVER 60% - 70%	16	0,1957	4.917.914,45	0,3739
OVER 70% - 80%	16	0,1957	2.543.881,73	0,1934
OVER 80%	17	0,2080	5.705.846,14	0,4338
Total	8.175	100,00	1.315.210.105,81	100,00

## GEOGRAPHICAL DISTRIBUTION

Property Region	Number of Loans	%	Current Balance	%
ABRUZZO	211	2,5810	32.466.951,91	2,4686
BASILICATA	37	0,4526	3.296.282,69	0,2506
CALABRIA	165	2,0183	23.732.289,04	1,8044
CAMPANIA	616	7,5352	129.268.411,87	9,8287
EMILIA ROMAGNA	341	4,1713	66.982.347,49	5,0929
FRIULI VENEZIA GIULIA	110	1,3456	12.089.869,59	0,9192
LAZIO	790	9,6636	137.695.289,25	10,4695
LIGURIA	81	0,9908	7.931.730,13	0,6031
LOMBARDIA	891	10,8991	141.672.086,85	10,7718
MARCHE	155	1,8960	22.101.052,13	1,6804
MOLISE	46	0,5627	5.933.106,25	0,4511
PIEMONTE	218	2,6667	17.004.945,26	1,2929
PUGLIA	664	8,1223	66.632.377,56	5,0663
SARDEGNA	86	1,0520	22.636.023,17	1,7211
SICILIA	471	5,7615	66.237.990,45	5,0363
TOSCANA	1.960	23,9755	321.805.996,86	24,4680
TRENTINO ALTO ADIGE	12	0,1468	5.067.631,44	0,3853
UMBRIA	209	2,5566	53.347.273,82	4,0562
VALLE D'AOSTA	9	0,1101	717.624,71	0,0546
VENETO	1.103	13,4924	178.590.825,34	13,5789
ESTERO	0	0,0000	-	0,0000
TOTALE	8.175	100,00	1.315.210.105,81	100,00

## INTEREST TYPE

Range	Number of Loans	%	Current Balance	%
FIXED	2.137	26,1407	241.100.904,14	18,3317
FLOATING	6.038	73,8593	1.074.109.201,67	81,6683
Total	8.175	100,00	1.315.210.105,81	100,00

## PAYMENT FREQUENCY

Range	Number of Loans	%	Current Balance	%
MONTHLY	5.974	73,0765	672.998.856,11	51,1704
TWO-MONTHLY	-	-	-	-
QUARTERLY	224	2,7401	94.519.236,79	7,1866
FOUR-MONTHLY	-	-	-	-
SEMIANNUALLY	1.977	24,1835	547.692.012,91	41,6429
ANNUAL	0	0,0000	-	0,0000
Total	8.175	100,00	1.315.210.105,81	100,00

## SEASONING (months)

Range	Number of Loans	%	Current Balance	%
UP TO 12 MONTHS	82	1,0031	16.385.035,91	1,2458
OVER 12 UP TO 24 MONTHS	150	1,8349	33.605.902,21	2,5552
OVER 24 UP TO 36 MONTHS	258	3,1560	56.900.305,57	4,3263
OVER 36 UP TO 48 MONTHS	242	2,9602	40.445.363,95	3,0752
OVER 48 UP TO 60 MONTHS	402	4,9174	146.645.324,99	11,1500
OVER 60 UP TO 72 MONTHS	427	5,2232	136.733.911,63	10,3964
OVER 72 UP TO 84 MONTHS	487	5,9572	96.566.837,52	7,3423
OVER 84 MONTHS	6.127	74,9480	787.927.424,03	59,9089
Total	8.175	100,00	1.315.210.105,81	100,00

## ORIGINAL LOAN / ORIGINAL MARKET VALUE

Range	Number of Loans	%	Current Balance	%
UP TO 20%	618	7,5596	94.182.182,61	7,1610
OVER 20% - 30%	756	9,2477	157.217.392,16	11,9538
OVER 30% - 40%	963	11,7798	145.986.020,02	11,0998
OVER 40% - 50%	1.854	22,6789	281.723.775,29	21,4204
OVER 50% - 60%	2.058	25,1743	287.812.594,58	21,8834
OVER 60% - 70%	874	10,6911	148.899.552,04	11,3214
OVER 70% - 80%	846	10,3486	95.078.221,22	7,2291
OVER 80%	206	2,5199	104.310.367,89	7,9311
Total	8.175	100,00	1.315.210.105,81	100,00

## MARKET SECTOR

Sector	Number of Loans	%	Current Balance	%
615	1.081	12,8709	109.505.403,17	7,0776
614	364	4,3031	18.635.492,69	1,2909
600	2.607	31,6506	136.331.033,04	10,1262
430	2.877	35,7739	858.404.146,62	66,5579
492	816	10,0450	123.452.176,35	9,3956
481	24	0,3083	6.598.503,47	0,5372
491	40	0,4624	13.448.539,94	0,9137
288	0	0,0000	-	0,0000
482	268	3,3398	22.538.502,96	1,7674
481	22	0,2826	1.649.546,39	0,1343
280	16	0,2055	1.365.883,17	0,1112
480	10	0,1285	1.423.045,45	0,1159
284	2	0,0257	194.007,30	0,0158
432	18	0,2184	7.702.194,19	0,6197
288	1	0,0128	272.181,69	0,0222
267	0	0,0000	-	0,0000
775	3	0,0385	114.768,16	0,0093
283	0	0,0000	-	0,0000
258	0	0,0000	-	0,0000
270	0	0,0000	-	0,0000
476	8	0,1028	5.425.888,80	0,4418
773	4	0,0514	88.905,91	0,0072
475	2	0,0257	6.286.878,25	0,5118
477	1	0,0128	217.918,96	0,0177
757	0	0,0000	-	0,0000
774	0	0,0000	-	0,0000
501	0	0,0000	-	0,0000
290	10	0,1285	1.464.812,46	0,1193
759	1	0,0128	90.276,84	0,0073
TOTALE	8.175	100,00	1.315.210.105,81	100,00

Collection Period from 01/07/2024 to 30/09/2024

Guarantor Payment Date 29/10/2024

### 8.1 Ptf Residential Performance

**ARREARS**

N° of Months in Arrear	N°of Mortgage Loans	Outstanding Balance
>0 and <=1 Months		
>1 and <=2 Months	204	22.798.579,42
>2 and <=3 Months	105	13.100.484,91
>3 and <=4 Months	49	3.795.508,93
>4 and <=5 Months	49	4.601.277,75
>5 and <=6 Months	26	3.040.330,53
>6 Months	19	2.775.972,76 0,00
<b>TOTAL</b>	<b>452</b>	<b>50.112.154,30</b> 0,632%

**DEFAULTS**

(Claims managed by the Legal Department as of the end of the Collection Period)

-

Collection Period from 01/07/2024 to 30/09/2024

Guarantor Payment Date 29/10/2024

## 8.2 Ptf Commercial Performance

### ARREARS

N° of Months in Arrear	N°of Mortgage Loans	Outstanding Balance
>0 and <=1 Months		
>1 and <=2 Months	47	16.676.640,74
>2 and <=3 Months	26	7.925.502,58
>3 and <=4 Months	4	191.764,05
>4 and <=5 Months	10	2.055.185,30
>5 and <=6 Months	4	314.151,90
>6 Months	4	485.010,27 0,00
<b>TOTAL</b>	<b>95</b>	<b>27.648.254,84</b> 0,847%

### DEFAULTS

(Claims managed by the Legal Department as of the end of the Collection Period)	-
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Collection Period from 01/07/2024 to 30/09/2024

Guarantor Payment Date 29/10/2024

### 8.3 Pool Summary

Pool Summary	Amount
Aggregate current Principal Outstanding Balance	9.914.266.671,80
Average current Principal Outstanding Balance	89.126,62
Total number of Loans	111.238,00
Weighted average seasoning (months)	89,92
Weighted average remaining maturity (years)	17,89
Weighted average original term (years)	25,19
Weighted average life (years)	9,14
Weighted average Current LTV (%)	49,12%
Weighted average interest rate (%) - fix mortgage	2,44%
Weighted average spread (%) - floating mortgage	1,74%
% of Floating Rate Assets	34,29%
% of Fixed Rate Assets	65,71%
Collateral Currency	EUR



Collection Period from 01/07/2024 to 30/09/2024

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## 9. Tests

ASSET COVERAGE TEST		MIN * AP + B + C - X - Y - W - Z >= OBG
MIN	9.929.110.299,35	Aggregate LTV Adjusted Principal Balance
AP	77,00%	Asset percentage
B	1.412.591.841,60	All Principal Available Funds and Additional Reserve
C	-	Aggregate Outstanding Principal Balance of any Eligible Assets
X	-	Breach Related Loss (if any)
Y	-	Potential Set-Off Amounts (if any)
W	-	Potential Commingling Amount (if any)
Z	66.040.410,96	Weighted average remaining maturity of all Covered Bonds multiplied by the Principal Amount Outstanding of the Covered Bonds multiplied by the Negative Carry Factor
OBG	7.550.000.000,00	Aggregate Principal Amount Outstanding of the Covered Bonds
MIN * AP + B + C - X - Y - W - Z	8.991.966.361,14	Total
TEST RESULT	Passed	

NOTIONAL VALUE TEST		(A + B) >= OBG
A	9.840.027.782,20	Outstanding Principal Balance of each Eligible Assets
B	158.529.693,14	Aggregate amount of all Principal Available Funds and Additional Reserve
OBG	7.550.000.000,00	Aggregate Principal Amount Outstanding of the Covered Bonds
A + B	9.998.557.475,34	Total
TEST RESULT	Passed	

OVER COLLATERALIZATION TEST		(A + B - OBG) / OBG >= 5%
A	9.840.027.782,20	Outstanding Principal Balance of each Eligible Assets
B	158.529.693,14	Aggregate amount of Principal Available Funds and Additional Reserve
OBG	7.550.000.000,00	Aggregate Principal Amount Outstanding of the Covered Bonds
A+B	9.998.557.475,34	Total
TEST RESULT	Passed	
(A + B - OBG) / OBG	32,43%	

INTEREST COVERAGE TEST		A + B + C - D >= IOBG
A	297.873.787,02	Interest to be received on the Covered Pool in the next 12 months
B	-	Net Interest amount expected on the Covered Bond Swaps in the next 12 months
C	-	Interest expected to accrue on the Principal Available Funds in the next 12 months
D	688.042,16	Amount of all senior costs expected in the next 12 months
IOBG	225.924.156,76	Aggregate amount of all interest payments due on Covered Bonds in the next 12 months
A + B + C - D - E	297.185.744,86	Total
TEST RESULT	Passed	

NET PRESENT VALUE TEST		A + B + C - D >= NPVOBG
A	10.285.949.804,84	Net present value of all Eligible Assets
B	-	Net present value of each Swap Agreement
C	158.529.693,14	Aggregate amount of the Principal Available Funds and Additional Reserve
D	2.619.020,49	Net present value amount of any transaction costs including perspective the maintenance and the management costs due in case of liquidation of the Programme
NPVOBG	7.665.347.040,90	Sum of the Net present value of each Covered Bond
A + B + C - D	10.441.860.477,49	Total
TEST RESULT	Passed	

EXPOSURE VS CREDIT INSTITUTION		Art. 129 par.1a. Limits
B	158.529.693,14	Aggregate amount of of the Funds computed in theMandatory Test
OBG	7.550.000.000,00	Aggregate Principal Amount Outstanding of the Covered Bonds
Credit Institution CQS	1	Credit Institution CQS
Credit Institution	1	CA-CIB
Aggregate amount of all Funds	158.529.693,14	Aggregate amount of Principal Funds and Additional Reserve that are exposures to credit institutions that qualify for credit quality step 1, 2 or 3
B1	158.529.693,14	MIN (Aggregate amount of all Principal Available Funds; 15%*OBG) if CQS1
B2	-	MIN (Aggregate amount of all Principal Available Funds; 10%*OBG) if CQS2
B3	-	MIN (Aggregate amount of all Principal Available Funds; 8%*OBG) if CQS3

LIQUIDITY REQUIREMENT		Art. 129 par.1a. Limits
B	158.529.693,14	Aggregate amount of of the Funds computed in the Mandatory Test
Liquidity Reserve Requirement	53.734.061,00	Maximum cumulative net liquidity outflow over the next 180 days
Credit Institution	CA-CIB	
Credit Institution CQS	1	
B1	158.529.693,14	MIN (Aggregate amount of all Principal Available Funds; 15%*OBG) if CQS1
B2	-	MIN (Aggregate amount of all Principal Available Funds; 10%*OBG) if CQS2
B3	-	MIN (Aggregate amount of all Principal Available Funds; 8%*OBG) if CQS3
TEST RESULT	Passed	

**Liquidity Reserve Requirement = maximum cumulative net liquidity outflow over the next 180 days**

Where:

net liquidity outflow = claims from exposures – principal and interests due on covered bond +/- payment obligations attached to derivative contracts - expected costs related to maintenance and administration for the winding-down of the covered bond programme

it being understood that, when the Maturity Date of a Series is extendable, the Principal Amount Outstanding of such Series to be taken into account shall be based on the relevant Extended Maturity Date and not on the relevant Maturity Date.

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## 10. Compliance Art 14 CBD

Levels of OC: Statutory	5,0%
Levels of OC: Voluntary	32,43%
Levels of OC: Contractual	29,87%
Cover Pool Composition	7.1 Ptf Residential Stratifications - 7.2 Ptf Commercial Stratifications
Geographical distribution:	7.1 Ptf Residential Stratifications - GEOGRAPHICAL DISTRIBUTION
	7.2 Ptf Commercial Stratifications - GEOGRAPHICAL DISTRIBUTION
Loan size:	7.1 Ptf Residential Stratifications - OUTSTANDING LOAN AMOUNT
	7.2 Ptf Commercial Stratifications - OUTSTANDING LOAN AMOUNT
Interest rate risk - cover pool:	7.1 Ptf Residential Stratifications - INTEREST TYPE
	7.2 Ptf Commercial Stratifications - INTEREST TYPE
Currency risk - cover pool:	8.3 Pool Summary
Maturity Structure - cover assets:	7.1 Ptf Residential Stratifications - YEARS TO MATURITY
	7.2 Ptf Commercial Stratifications - YEARS TO MATURITY
Percentage of loans in default:	8.1 Ptf Residential Performance
	8.2 Ptf Commercial Performance
Value of outstanding covered bonds:	6.1 Covered Bond Outstanding - YEARS TO MATURITY
List of ISIN of issued covered bonds:	6. Covered Bonds
Interest rate risk - covered bond:	6. Covered Bonds
Currency risk - covered bond:	6. Covered Bonds
Maturity Structure - covered bond:	6.1 COVERED BOND OUTSTANDING - YEARS TO MATURITY
Valuation Method:	The first valuation is carried out by an external appraiser; then an Automated Valuation Model is applied every six months. The AVM is based on the data released by Nomisma.
Liquidity Risk - primary assets cover pool:	Extendable maturity and liquidity reserve
Credit Risk:	7.1 Ptf Residential Stratifications CURRENT LOAN / CURRENT MARKET VALUE
	7.2 Ptf Commercial Stratifications CURRENT LOAN / CURRENT MARKET VALUE
Market Risk:	Extendable Maturity, NPV test, No FX risk
Hedging Strategy	No hedging in place (no FX risk)
Overview maturity extension triggers:	<a href="https://www.gruppomps.it/static/upload/bmp/bmps-cb2---base-prospectus_07-december-2023.pdf">https://www.gruppomps.it/static/upload/bmp/bmps-cb2---base-prospectus_07-december-2023.pdf</a>