



STRUCTURED FINANCE TRANSACTION PERFORMANCE REPORTING

ASSET CLASS

Consumer ABS



TRANSACTION NAME

Marzio Finance S.r.l. - Series 10-2022 ...



TRANSACTION PROFILE

Transaction name	Marzio Finance S.r.l. - Series 10-2022
Issuer LEI	8156009FC13322D4B035
Asset class	Consumer ABS
Closing date	28 November 2022
Country of assets	Italy
Pool type	Static

REPORT INFORMATION

Date of publication	3 September 2024
Last date of investor report	29 August 2024

Marzio Finance S.r.l. - Series 10-2022

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Notes profile

	Currency ¹	Coupon type ¹	Frequency ¹	Spread/ Coupon ¹	Outstanding balance ¹		Credit enhancement ¹	
					Nov 2022	Aug 2024	Dec 2022	Aug 2024
Class A	EUR	Fixed	1M	2.70%	227,000,000	141,816,343	18.25%	25.96%
Class J	EUR	Variable	1M		49,712,000	49,712,000	0.00%	0.00%

	Rating	Validity date
Class A	AAA (SF)	28 Nov 2022

Counterparties

Entity role	Entity name	Rating	Validity date
Account bank	Citigroup Inc.		
Arranger	Unicredit Bank A.G.	**	
Issuer	Marzio Finance S.r.l.		
Originator	Ibl Istituto Bancario Del Lavoro S.p.A.	BBB	10 Jun 2024
Paying agent	Citigroup Inc.		
Servicer	Ibl Istituto Bancario Del Lavoro S.p.A.	BBB	10 Jun 2024

¹ Source: Transaction report

² Source: EDW

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Portfolio profile

	Oct 2022	Nov 2022	Jul 2024
Outstanding portfolio balance ¹		269,550,236 EUR	186,561,025 EUR
Weighted average asset yield ²	5.67%	5.67%	5.55%

Concentration

	Jan 2023		Jul 2024	
	Share	Geo/Business	Share	Geo/Business
Top 1 region (employer) ¹	21.31%	Lazio	22.30%	Lazio

	Oct 2022	Jul 2024
	Share	Share
Top 1 obligor ²	0.04%	0.05%
Top 10 obligor ²	0.32%	0.38%
Top 100 obligor ²	2.48%	2.92%

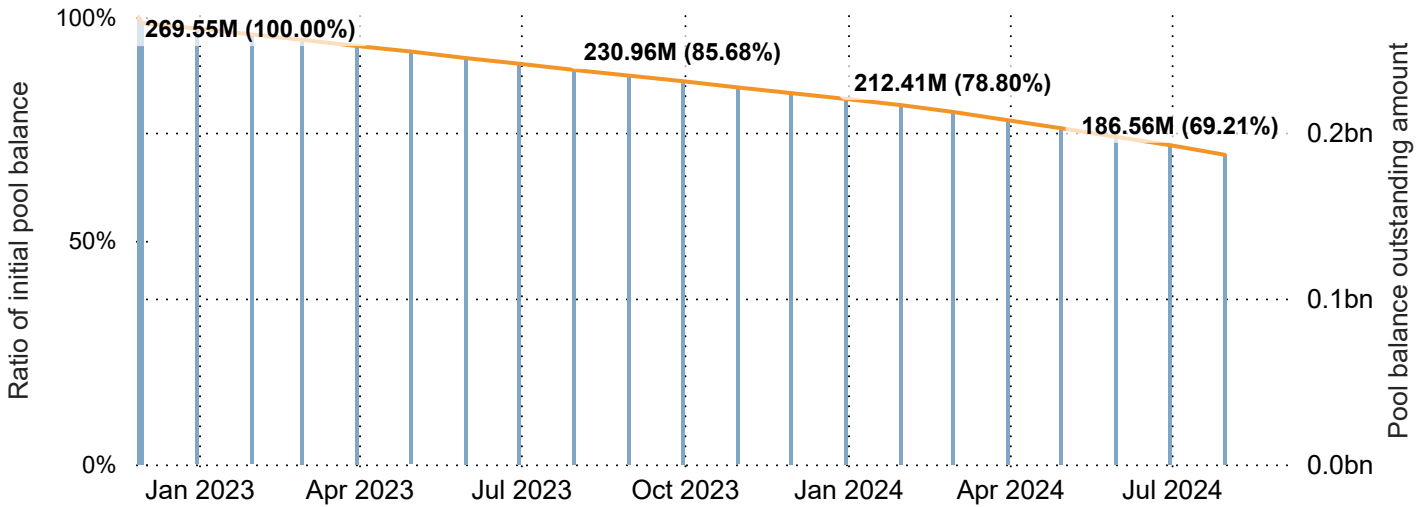
¹ Source: Transaction report

² Source: EDW

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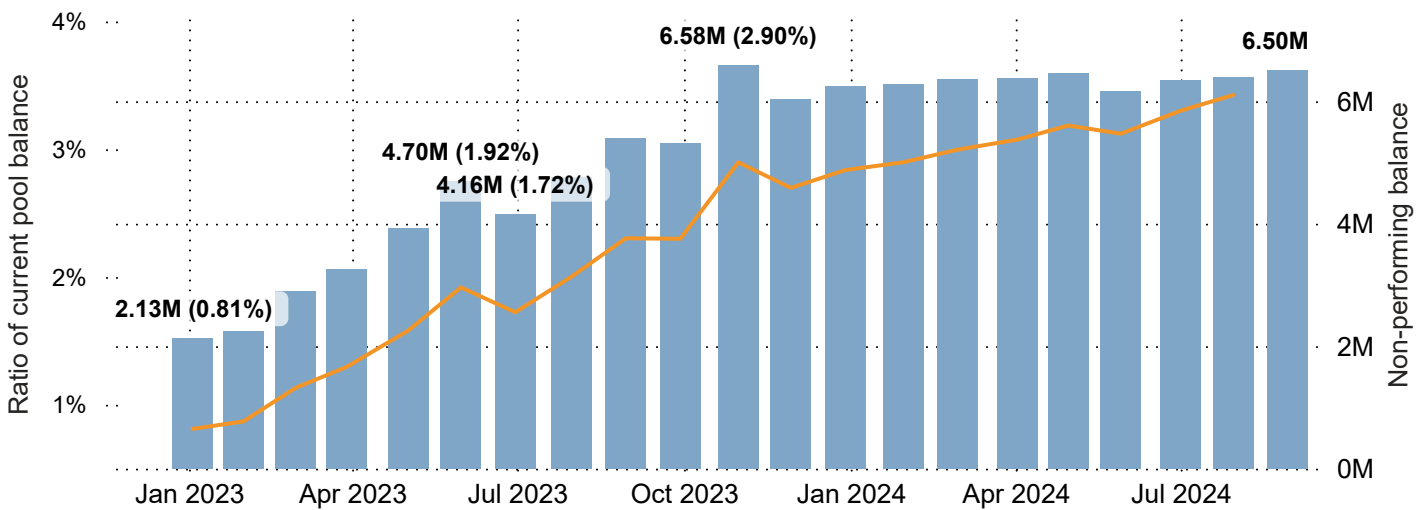
Asset pool balance (currency : EUR)

Source: Transaction report



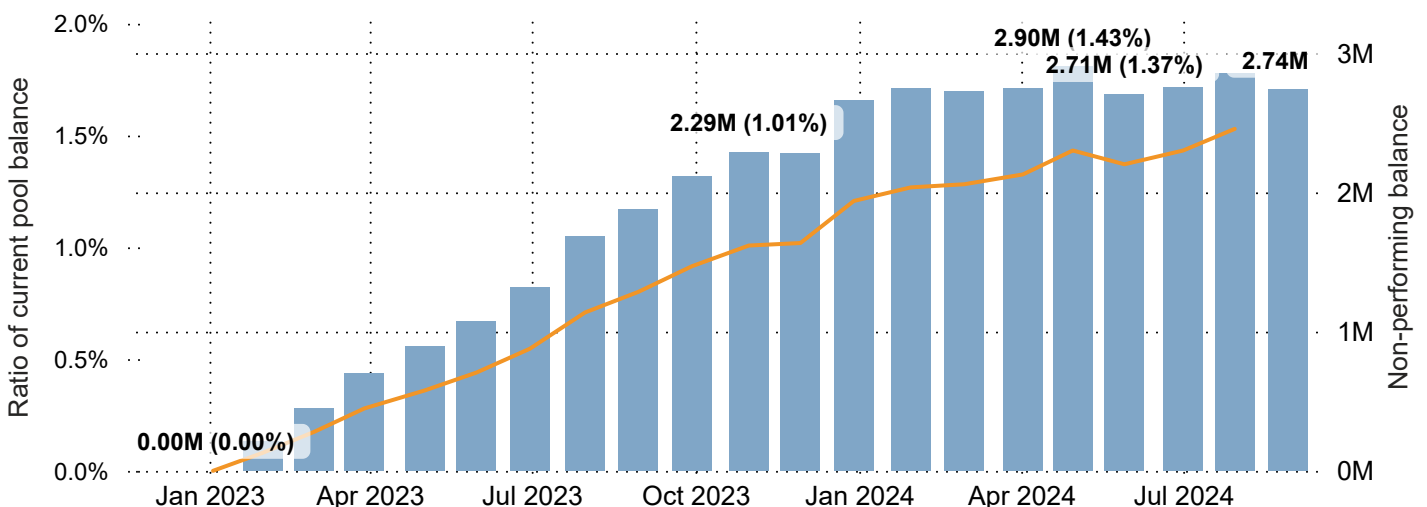
Non-performing balance due for more than 30 days in arrears (currency : EUR)

Source: Transaction report



Non-performing balance due for more than 90 days in arrears (currency : EUR)

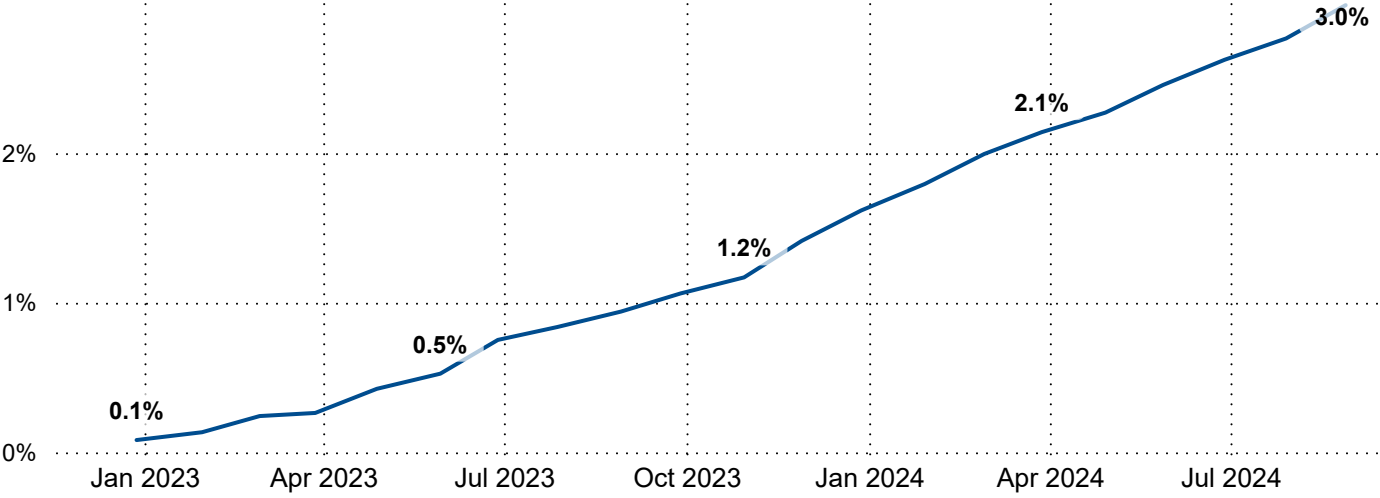
Source: Transaction report



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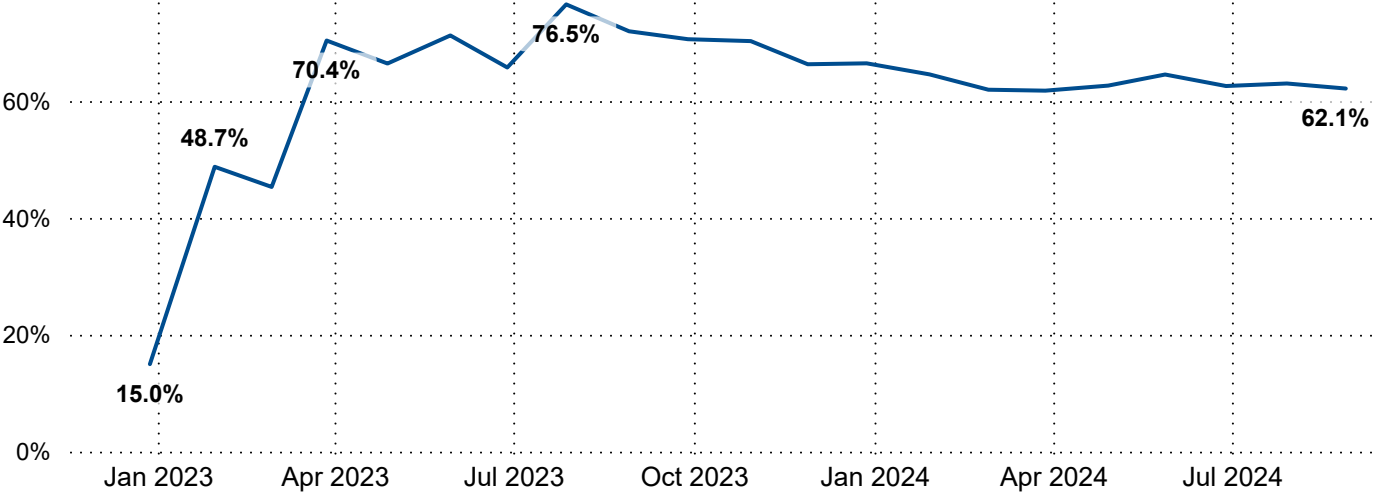
Cumulative default ratio (default : 8M)

Source: Transaction report



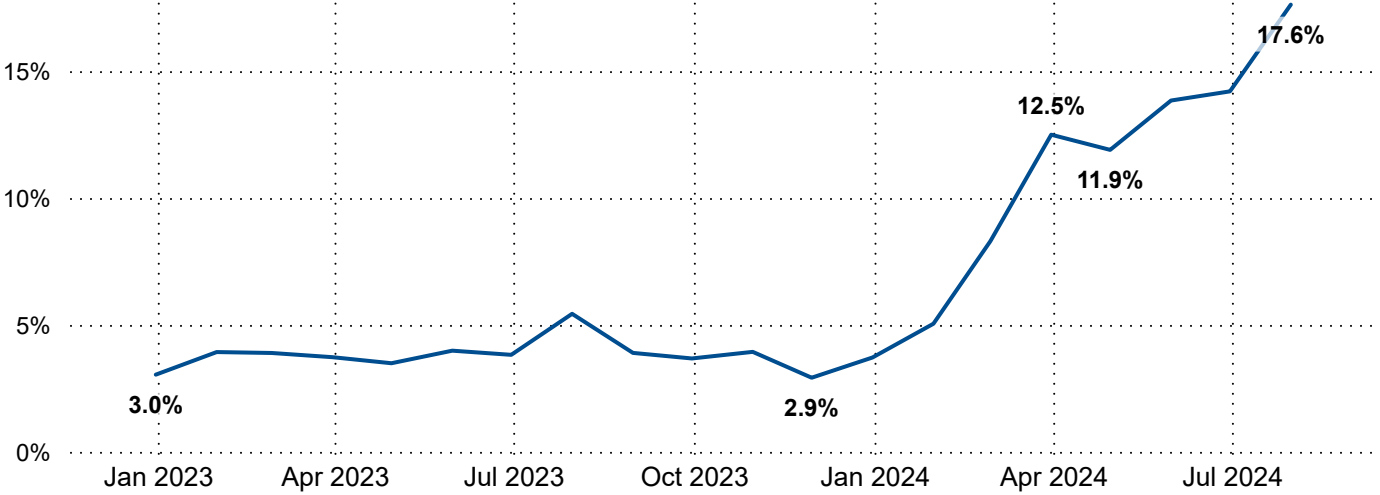
Cumulative recovery ratio (default : 8M)

Source: Transaction report



Annualised constant prepayment rate (CPR)

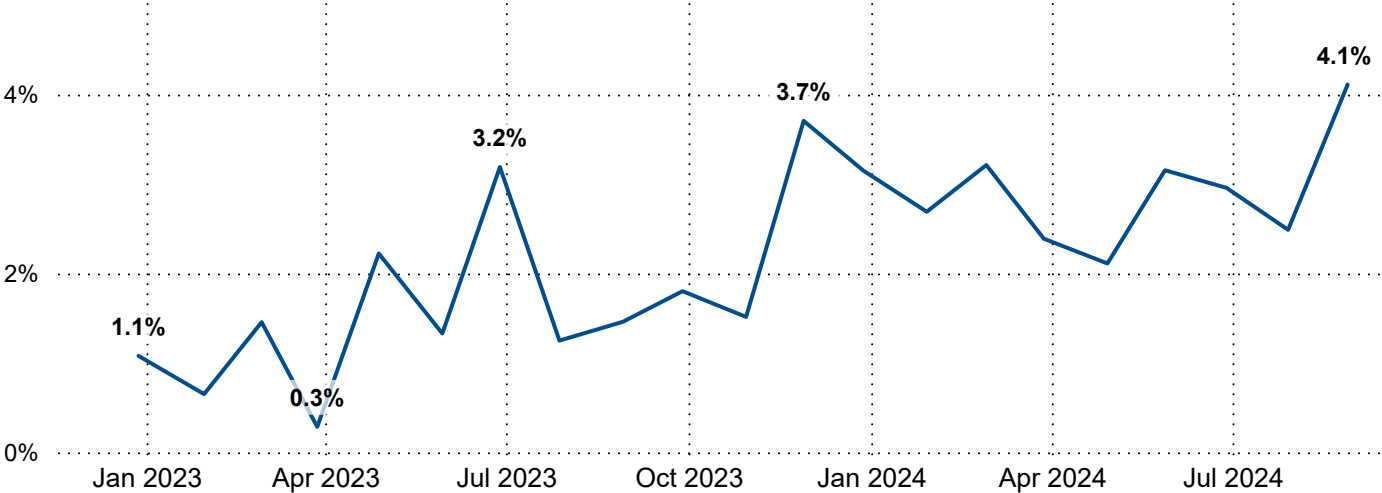
Source: Transaction report



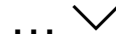
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Annualised constant default ratio (CDR)

Source: Transaction report



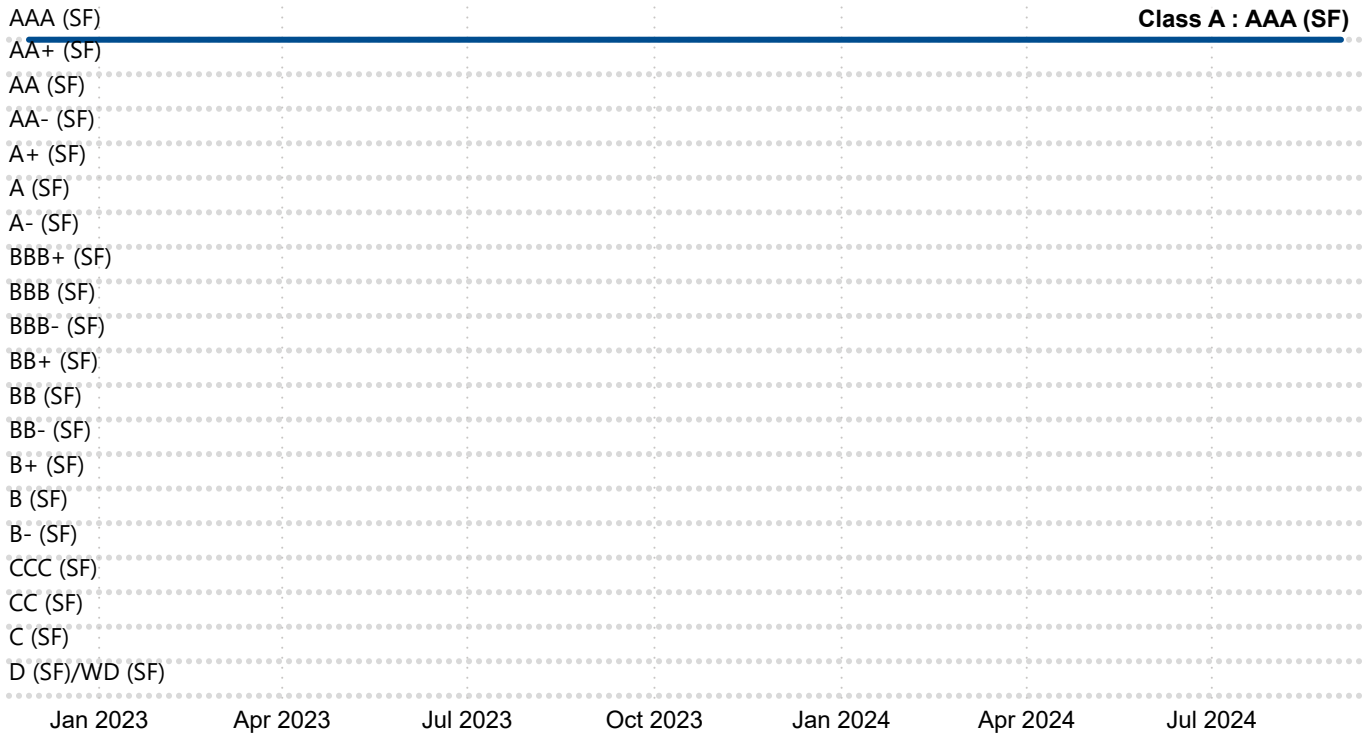
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Rating history

Source: Scope

● Class A



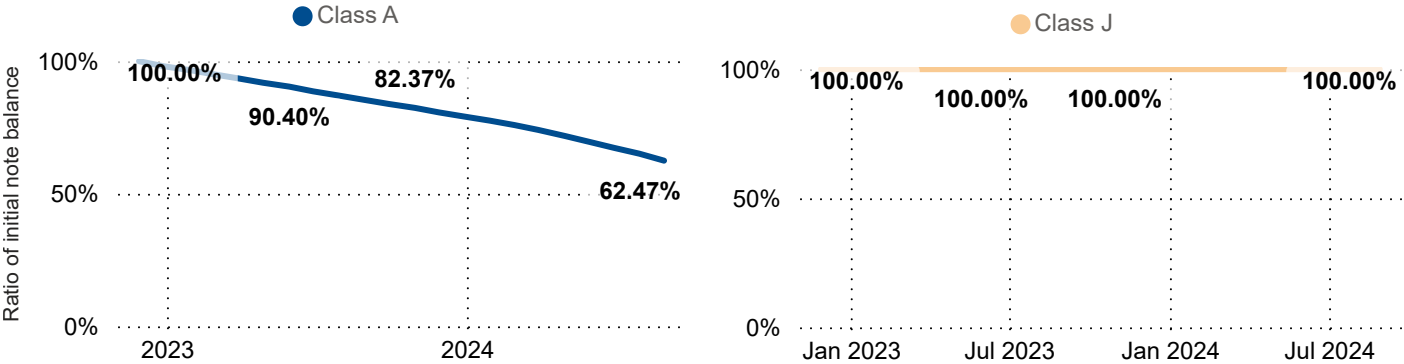
28 Nov 2022

Class A AAA (SF)

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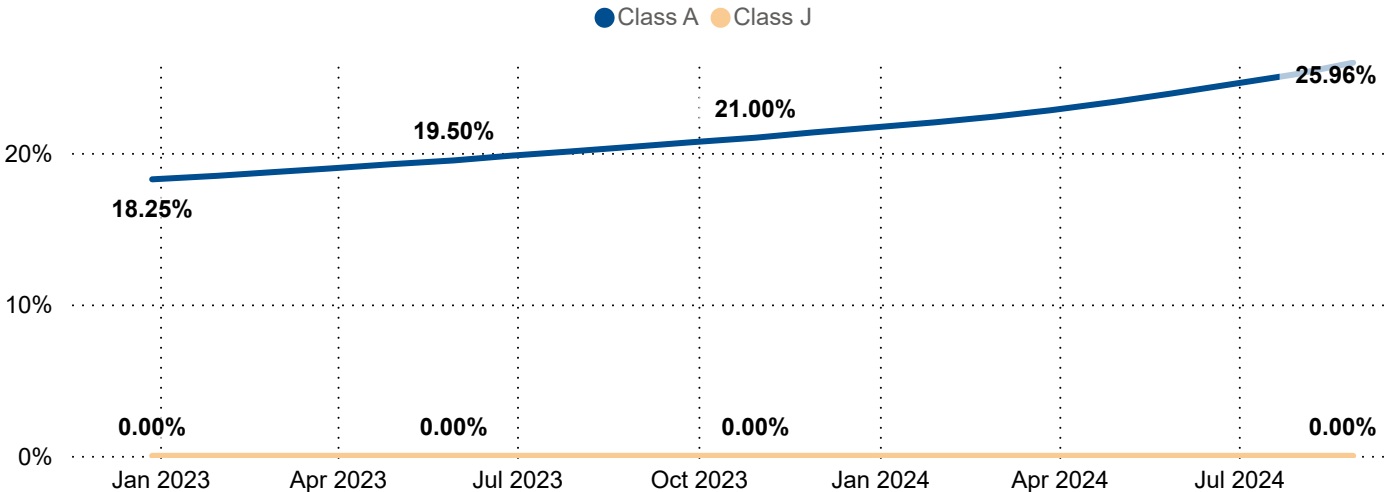
Outstanding notes balance

Source: Transaction report



Credit enhancement

Source: Transaction report

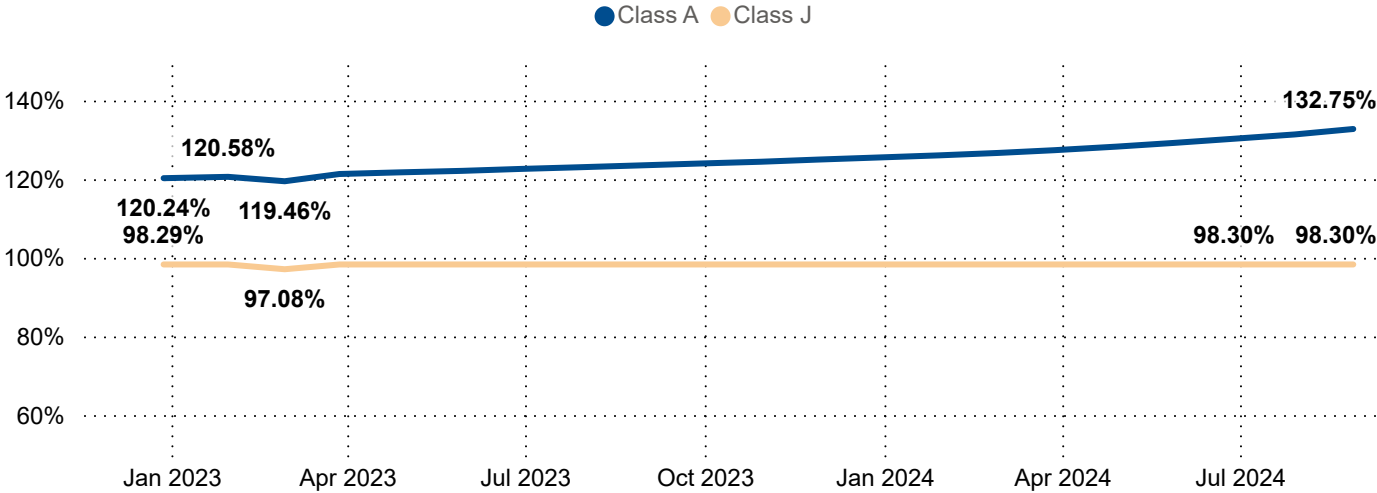


Marzio Finance S.r.l. - Series 10-2022



Notes overcollateralisation

Source: Transaction report



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Remarks on the transaction

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Field name	Description
Credit enhancement	Either as per the investor report or computed as the ratio of (i) the sum of those liabilities' nominal value which rank junior to the notes under consideration, and (ii) the sum of all liabilities' nominal value.
Cumulative default ratio	Ratio of (i) the sum of defaulted amounts since closing and (ii) the initial portfolio balance.
Cumulative recovery ratio	Ratio of (i) the sum of recovered amounts (as per the investor report definition) and (ii) the sum of defaulted amounts since closing.
Notes overcollateralisation	Ratio of (i) the sum of the aggregate loan balance and the reserve account's balance and (ii) the sum of the relevant notes' and all those notes' nominal value which rank pari-passu or senior to the relevant note.
Outstanding notes balance	The relevant note's nominal value at the relevant date.
Outstanding portfolio balance	Aggregate loan balance at the relevant date.

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