



STRUCTURED FINANCE TRANSACTION PERFORMANCE REPORTING

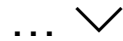
ASSET CLASS

Consumer ABS



TRANSACTION NAME

Marzio Finance S.r.l. - Series 7-2019



TRANSACTION PROFILE

Transaction name	Marzio Finance S.r.l. - Series 7-2019
Issuer LEI	8156009FC13322D4B035
Asset class	Consumer ABS
Closing date	9 October 2019
Country of assets	Italy
Pool type	Static

REPORT INFORMATION

Date of publication	6 May 2024
Last date of investor report	30 April 2024

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Notes profile

	Currency ¹	Coupon type ¹	Frequency ¹	Spread/ Coupon ¹	Outstanding balance ¹		Credit enhancement ¹	
					Oct 2019	Apr 2024	Oct 2019	Apr 2024
Class A	EUR	Fixed	1M	0.50%	352,200,000	0	10.65%	0.00%
Class J	EUR	Variable	1M		41,303,000	0	0.00%	0.00%

Rating Validity date

Class A AAA (SF) 08 Feb 2021

Counterparties

Entity role	Entity name	Rating	Validity date
Account bank	Citibank		
Arranger	Ibl Istituto Bancario Del Lavoro S.p.A.	BBB	16 Jun 2023
Arranger	Unicredit Bank A.G.	**	
Back up servicer	Zenith Service S.p.A.		
Calculation agent	Ibl Istituto Bancario Del Lavoro S.p.A.	BBB	16 Jun 2023
Cash manager	Ibl Istituto Bancario Del Lavoro S.p.A.	BBB	16 Jun 2023
Issuer	Marzio Finance S.r.l.		
Originator	Ibl Istituto Bancario Del Lavoro S.p.A.	BBB	16 Jun 2023
Paying agent	Citibank		
Servicer	Ibl Istituto Bancario Del Lavoro S.p.A.	BBB	16 Jun 2023

¹ Source: Transaction report

² Source: EDW

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Portfolio profile

	Oct 2019	Jun 2021	Feb 2024	Mar 2024
Outstanding portfolio balance ¹	383,087,676 EUR	279,160,648 EUR	80,219,363 EUR	77,200,960 EUR
Weighted average asset yield ²		5.82%	5.72%	

Concentration

	Oct 2019		Apr 2024	
	Share	Geo/Business	Share	Geo/Business
Top 1 region (employer) ¹	20.27%	Lazio	22.36%	Lazio

	Jun 2021	Feb 2024
	Share	Share
Top 1 obligor ²	0.03%	0.08%
Top 10 obligor ²	0.26%	0.57%
Top 100 obligor ²	2.04%	4.28%

¹ Source: Transaction report

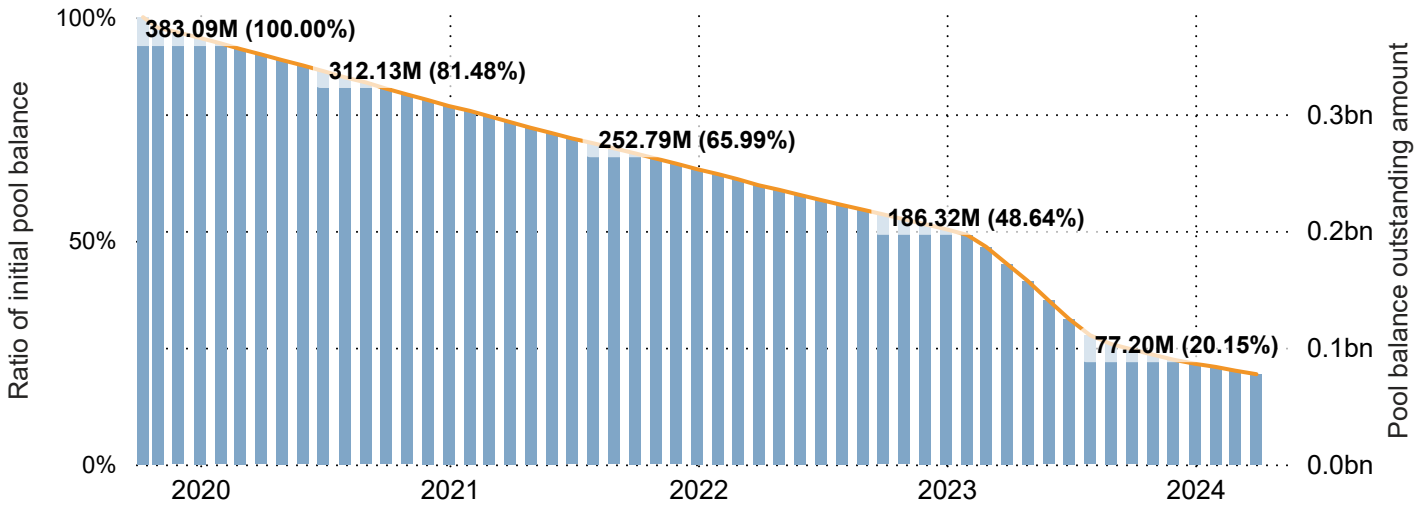
² Source: EDW

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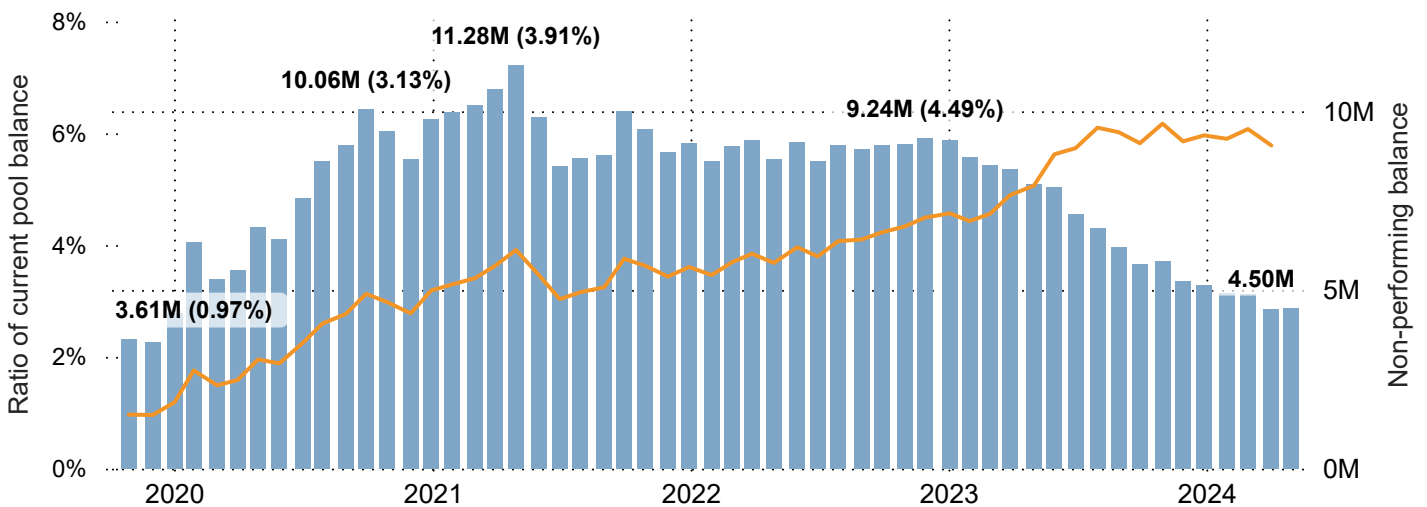
Asset pool balance (currency : EUR)

Source: Transaction report



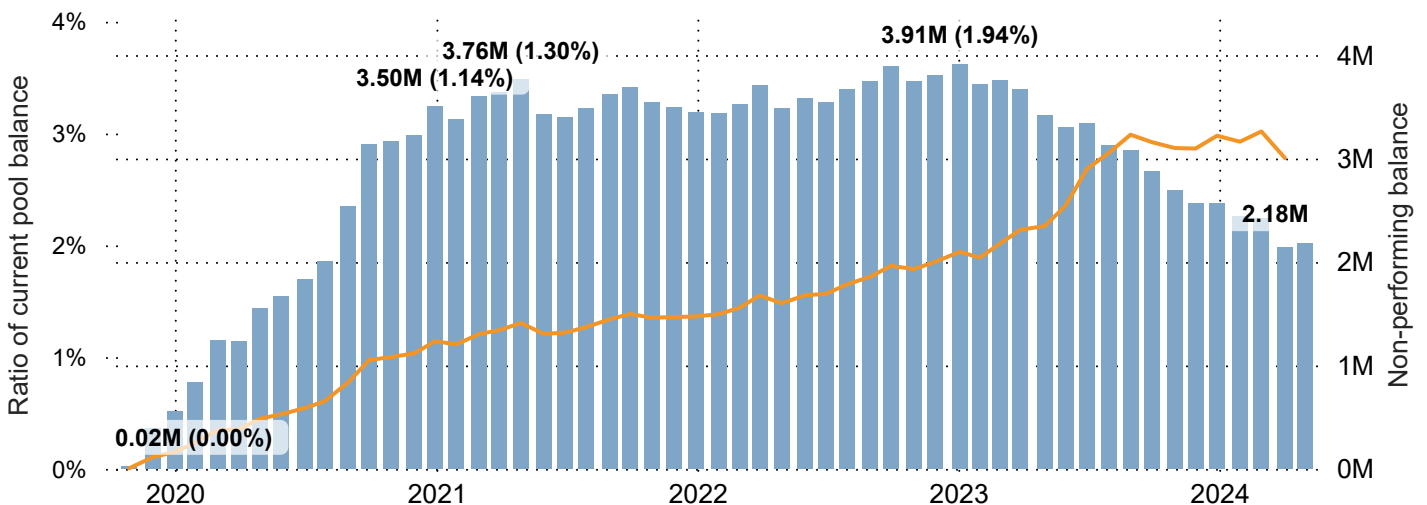
Non-performing balance due for more than 30 days in arrears (currency : EUR)

Source: Transaction report



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

Source: Transaction report

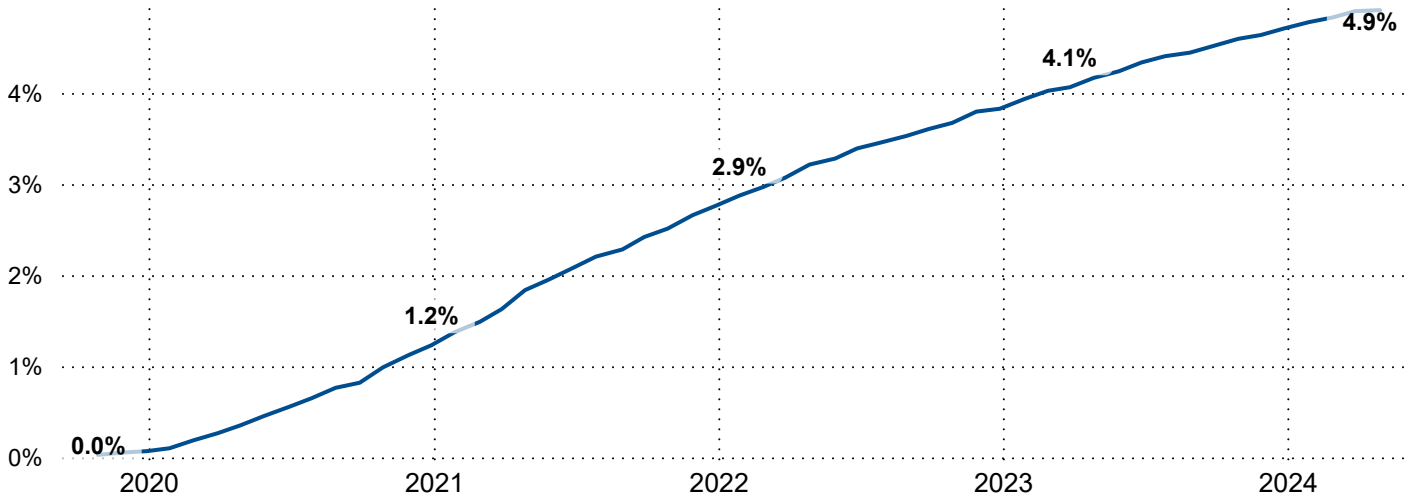


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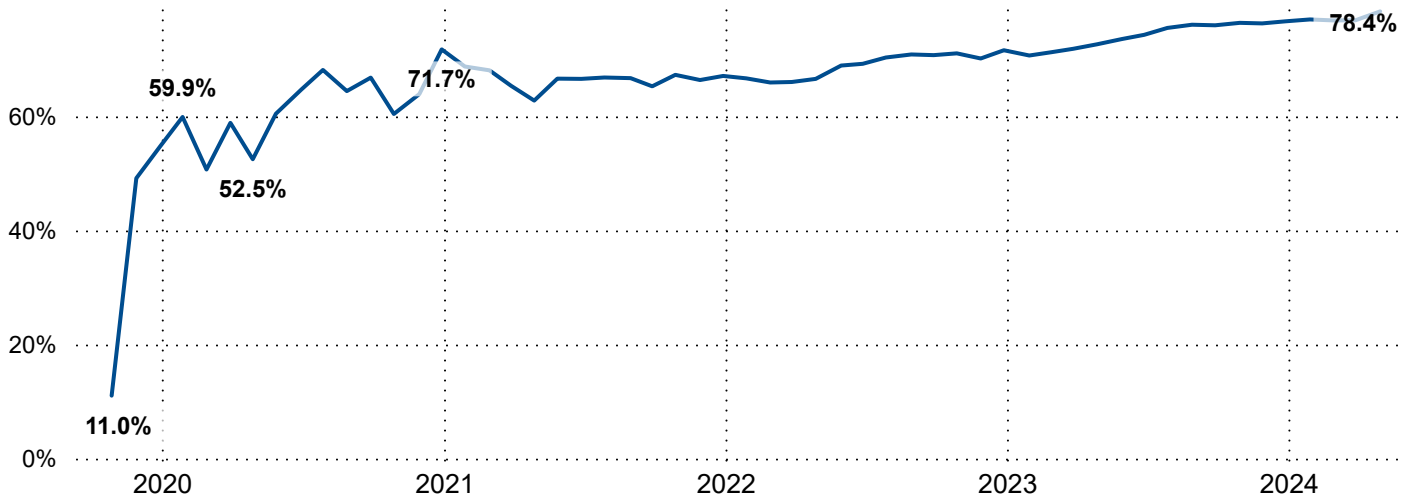
Cumulative default ratio (default : 8M)

Source: Transaction report



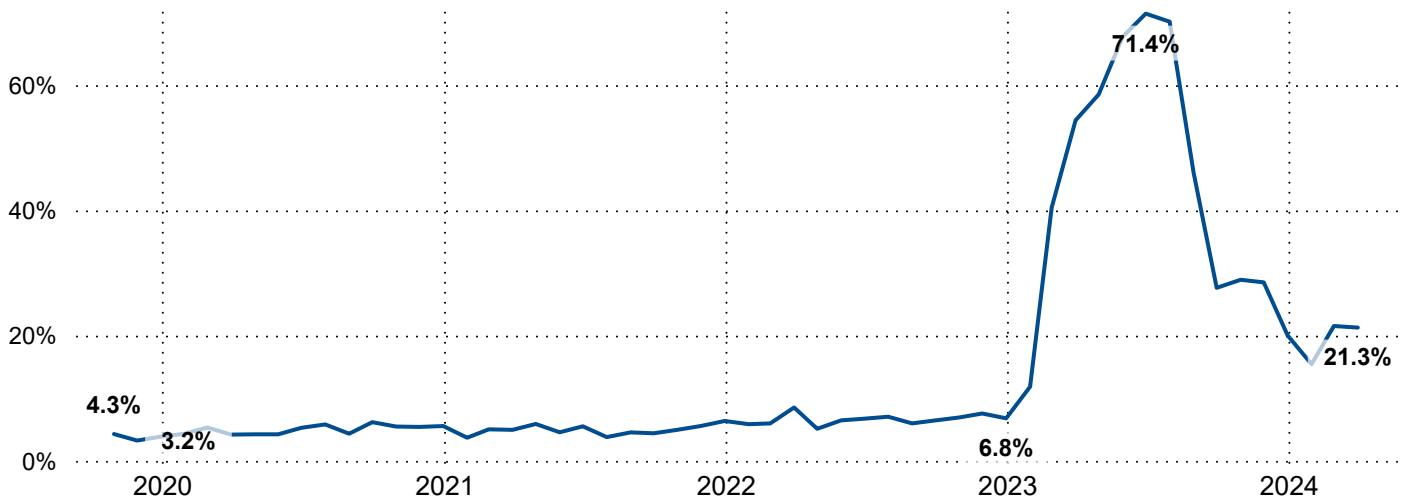
Cumulative recovery ratio (default : 8M)

Source: Transaction report



Annualised constant prepayment rate (CPR)

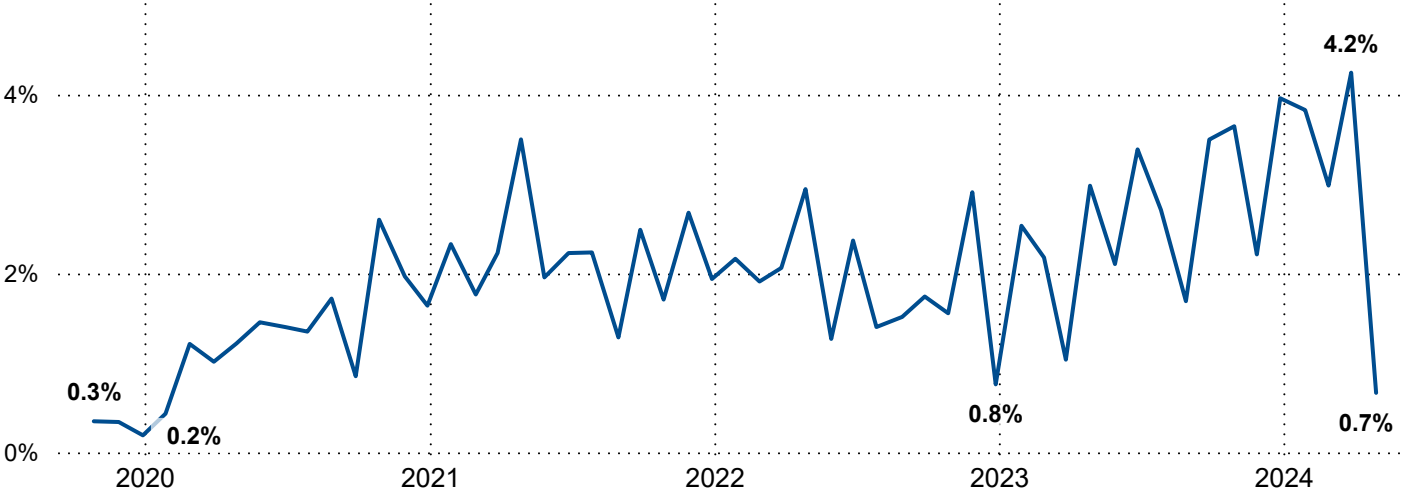
Source: Transaction report



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Annualised constant default ratio (CDR)

Source: Transaction report



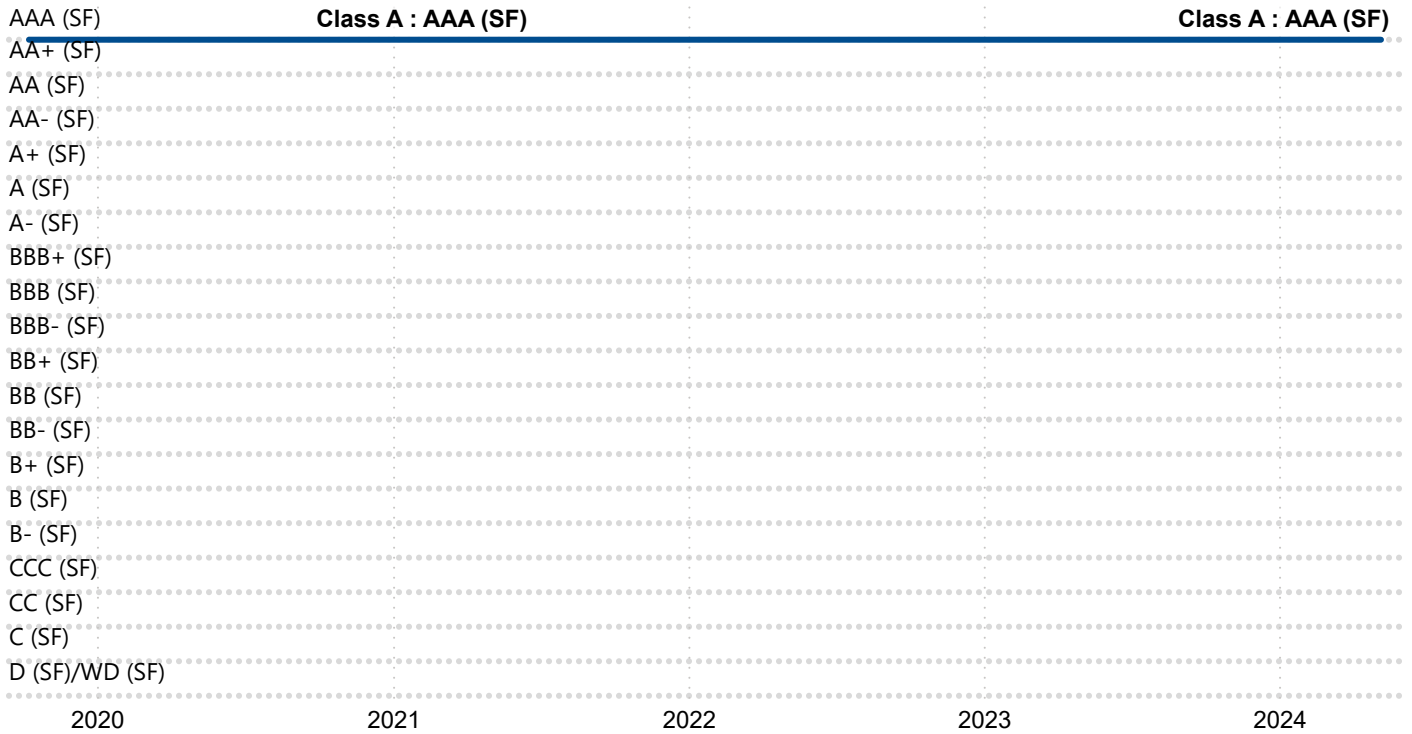
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Rating history

Source: Scope

● Class A



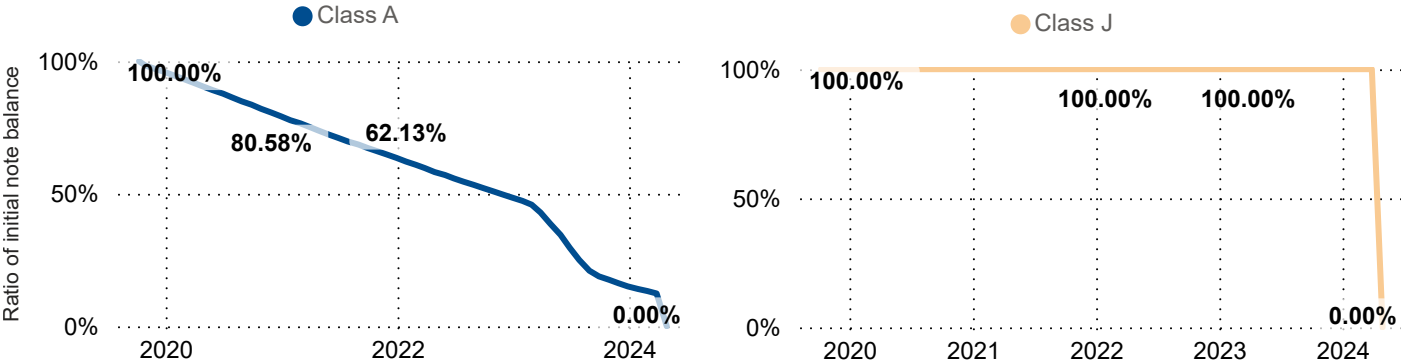
09 Oct 2019	08 Feb 2021
Class A	AAA (SF) AAA (SF)

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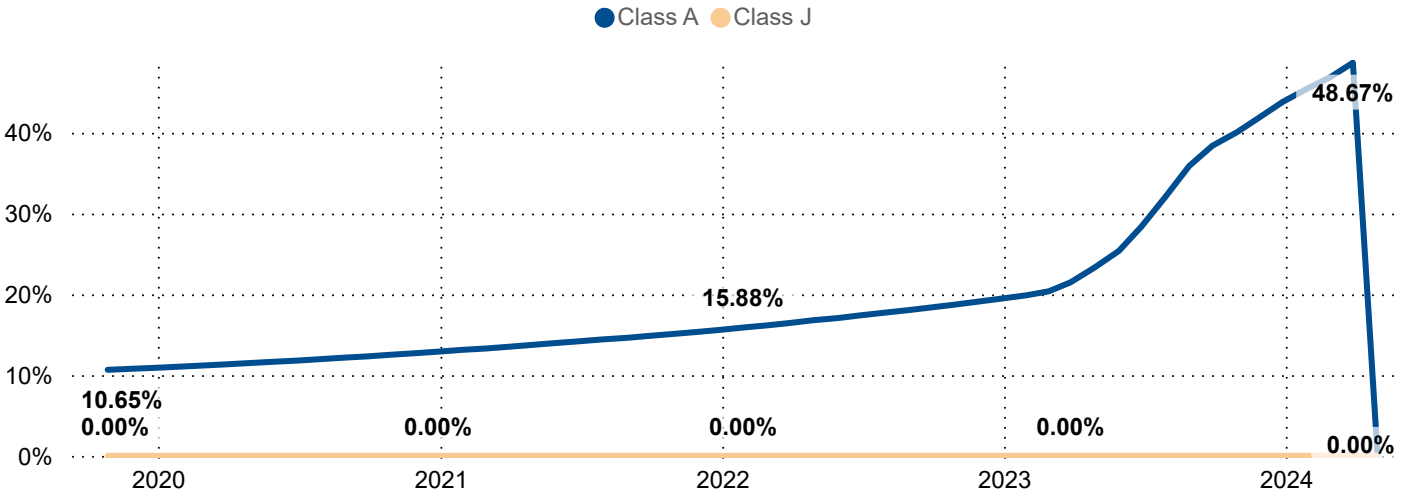
Outstanding notes balance

Source: Transaction report



Credit enhancement

Source: Transaction report

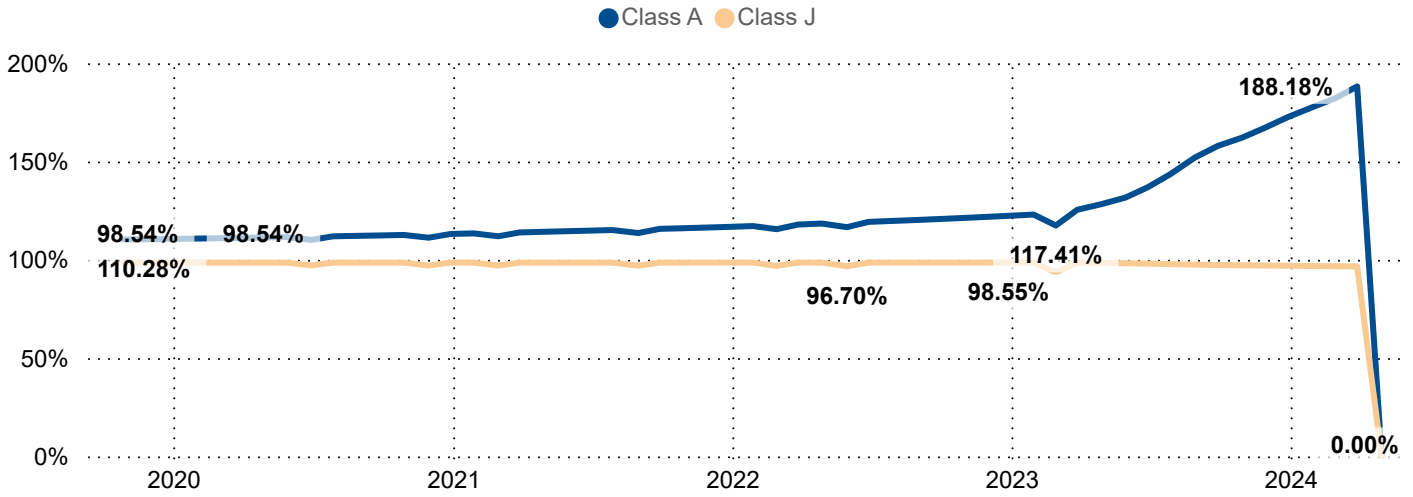


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Notes overcollateralisation

Source: Transaction report



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Remarks on the transaction

The notes were fully redeemed on 29th April 2024.

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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