



## *Investor Report*

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BNY MELLON

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IPD and Deal Details

Currency	EUR
Payment Date	April 28, 2022
Interest Period Begin Date (inclusive)	January 28, 2022
Interest Period End Date (exclusive)	April 28, 2022
Days in current Interest Period	90.00
Interest Basis	ACT/360
Final Maturity Date	January 28, 2065
Clearing	Monte Titoli



Note Level Data

**Class A1 Notes**

ISIN Class A1	IT0005417990
Original Rating (DBRS/S&P)	AA/A+
Currency	EUR
Denomination	1,000.00
Total Original Balance	173,891,000.00
Beginning Balance	133,101,325.52
Principal Repayment	5,549,322.62
Ending Balance	127,552,002.90
Rate of Interest	0.002460
Interest Accrued this Period	81,857.32
Previous Period Interest Arrears	0.00
Total Interest Due	81,857.32
Total Interest Distributions	81,857.32
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	5,631,179.94



## Note Level Data

### Class A2 Notes

ISIN Class A2	IT0005418006
Original Rating (DBRS/S&P)	AA(low)/A+
Currency	EUR
Denomination	1,000.00
Total Original Balance	11,179,000.00
Beginning Balance	11,179,000.00
Principal Repayment	0.00
Ending Balance	11,179,000.00
Rate of Interest	0.009460
Interest Accrued this Period	26,438.33
Previous Period Interest Arrears	0.00
Total Interest Due	26,438.33
Total Interest Distributions	26,438.33
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	26,438.33



## Note Level Data

### Class J Notes

ISIN Class J	IT0005418014
Original Rating (DBRS/S&P)	Not Rated
Currency	EUR
Denomination	1,000.00
Total Original Balance	69,034,000.00
Beginning Balance	69,034,000.00
Principal Repayment	0.00
Ending Balance	69,034,000.00
Rate of Interest	0.030000
Interest Accrued this Period	517,755.00
Previous Period Interest Arrears	3,141,047.01
Total Interest Due	3,658,802.01
Total Interest Distributions	0.00
Interest Arrears Carried Forward Total	3,658,802.01
Interest and Principal Distributions	0.00
Junior Note Premium	0.00



# Issuer Available Funds

Collections	5,695,399.17
Other Amount Transferred into Collection Account	0.00
Interest on Accounts	0.00
General Reserve Account	4,626,750.00
Disposal of Portfolio Proceeds	0.00
Amounts pursuant to Receivables Transfer Agreement	0.00
Interest Premium or Profit from Eligible Investments	0.00
Other Amounts	0.00
<i>Principal Carried Over from Monte Titoli Rounding</i>	<i>1.46</i>
<b>Total Issuer Available Funds</b>	<b>10,322,150.63</b>



## Priority of Payments

### Pre-Enforcement Priority of Payments

1(i) Expenses	12,732.78
1(ii) Expenses Account Retention Amount	1,014.72
2 Representative of the Noteholders fees	0.00
3 Account Banks, Cash Manager, Calculation Agent, Principal Paying Agent, Back-up Servicer, Corporate Servicer, Servicers & Reporting Entity fees	24,033.60
4 Class A1 Interest	81,857.32
5 Class A2 Interest	26,438.33
6 General Reserve Target Amount	4,626,750.00
7 Class A1 Principal	5,549,322.62
<i>amount due to Monte Titoli rounding</i>	<i>1.26</i>
8 Class A2 Principal	0.00
<i>amount due to Monte Titoli rounding</i>	<i>0.00</i>
9 Amounts due to the Subscription Agent	0.00
10 Junior Note Interest	0.00
11 Junior Note Principal up to 100,000	0.00
12(i) Junior Note Premium	0.00
12(ii) Junior Note Principal	0.00





## Account Information

<b>General Reserve</b>	
<i>General Reserve Target Amount</i>	4,626,750.00
Beginning Balance	4,626,750.00
withdrawals	4,626,750.00
credits	4,626,750.00
End balance	4,626,750.00

# SERVICING REPORT

*From the Master Servicer: Banca CARIGE*

*To: Lanterna Mortgage S.r.l.*

*(amounts in Euros)*

Collection Period:

01/01/2022

-

31/03/2022

Quarterly Report Date

15/04/2022

# PORTFOLIO

At the beginning of the Collection Period		Banca Carige	Banca del Monte di Lucca	Total
		Outstanding Principal	Outstanding Principal	Total
		a	b	c = a + b
1	Performing Receivables	211,294,201.49	3,486,353.64	214,780,555.13
2	Delinquent Receivables	279,771.39	0.00	279,771.39
3	Performing Portfolio (1+2)	211,573,972.88	3,486,353.64	215,060,326.52
4	Defaulted Receivables	79,339.03	0.00	79,339.03
5	Total Portfolio (3+4)	211,653,311.91	3,486,353.64	215,139,665.55

At the end of the Collection Period		Banca Carige	Banca del Monte di Lucca	Total
		Outstanding Principal	Outstanding Principal	Total
		a	b	c = a + b
1	Performing Receivables	207,286,505.10	3,458,655.67	210,745,160.77
2	Delinquent Receivables	126,972.39	0.00	126,972.39
3	Performing Portfolio (1+2)	207,413,477.49	3,458,655.67	210,872,133.16
4	Defaulted Receivables	0.00	0.00	0.00
5	Total Portfolio (3+4)	207,413,477.49	3,458,655.67	210,872,133.16

## COLLECTIONS

### ***Performing/Delinquent Receivables***

- 1) Principal instalments
- 2) Interest instalments
- 3) Prepaid principal
- 4) Prepaid interests and expenses
- 5) Other
- 6) Interest on performing repurchased credits
- 7) Principal on performing repurchased credits
- 8) Interest on delinquent repurchased credits
- 9) Principal on delinquent repurchased credits

### **10) Total Collections**

<u><b>Total</b></u>	<b>Banca Carige</b>	<b>Banca del Monte di Lucca</b>
1,800,824.13	1,772,991.40	27,832.73
1,373,410.52	1,350,833.17	22,577.35
2,223,572.43	2,223,572.43	-
4,738.12	4,738.12	-
20,782.37	20,500.42	281.95
-		
-		
-		
-		
<b>5,423,327.57</b>	<b>5,372,635.54</b>	<b>50,692.03</b>

### ***Defaulted Receivables***

- 1) Principal Recoveries
- 2) Interest Recoveries and Other Recoveries
- 3) Interest on repurchased credits
- 4) Principal on repurchased credits
- 5) Non performing recoveries

### **6) Total Collections**

1,728.98	1,728.98	-
4,024.86	4,024.86	-
3,385.74	3,385.74	-
262,932.02	262,932.02	-
-		-
<b>272,071.60</b>	<b>272,071.60</b>	<b>-</b>

### ***Summary***

- 1) Total Collections
- 2) Total Defaulted Receivables

### **Total**

5,423,327.57	5,372,635.54	50,692.03
272,071.60	272,071.60	-
<b>5,695,399.17</b>	<b>5,644,707.14</b>	<b>50,692.03</b>

## PREPAYMENT RATIO

Seller	Prepaid Principal	Aver. Outstanding Principal of the Collateral Portfolio	Prepayment Ratio
<b>This Collection Period</b>			
Banca Carige	2,223,572.43	223,656,539.10	0.99%
Banca del Monte di Lucca	0.00	3,656,532.46	0.00%
Total	2,223,572.43	227,313,071.55	0.98%

<u>Total</u>			
Seller	Cumulative Prepayments	Initial Outstanding Principal of the Collateral Portfolio	Cumulative Prepayment Ratio
<b>Cumulative</b>			
Banca Carige	32,662,359.07	244,539,777.21	12.45%
Banca del Monte di Lucca	364,284.37	3,875,682.97	9.40%
Total	30,803,071.01	248,415,460.18	12.40%

## CUMULATIVE DEFAULT RATIO

*Total (cumulative)*

<b>Seller</b>	<b>Initial Outstanding Principal</b>	<b>Cumulative Defaulted Amount</b>	<b>Cumulative Defaulted Repurchased</b>	<b>Cumulative Defaulted Receivables</b>	<b>Cumulative Recoveries (Net of Repurchased Receivables)</b>	<b>Cumulative Net Default ratio</b>
Banca Carige	244,539,777.21	979,013.67	973,655.47	977,419.34	3,763.87	0.399%
Banca del Monte di Lucca	3,875,682.97	0.00	0.00	0.00	0.00	0.000%
<b>Total</b>	248,415,460.18	979,013.67	973,655.47	977,419.34	3,763.87	0.393%

*Total (period)*

<b>Seller</b>	<b>Outstanding Principal at the beginning of servicing period</b>	<b>Collection Period Defaulted Amount</b>	<b>Collection Period Defaulted Repurchased</b>	<b>Collection Period Defaulted Receivables</b>	<b>Collection Period Recoveries (Net of Repurchased Receivables)</b>	<b>Periodical Net Default ratio</b>
Banca Carige	211,653,311.91	183,592.99	262,932.02	264,661.00	1,728.98	0.086%
Banca del Monte di Lucca	3,486,353.64	0.00	0.00	0.00	0.00	0.000%
<b>Total</b>	215,139,665.55	183,592.99	262,932.02	264,661.00	1,728.98	0.085%

## PORTFOLIO CHARACTERISTICS (1)

Number of Loans	2,100
Number of Debtors	2,099
Current Principal Balance	210,872,133.16
Average Current Principal Balance	100,415.30
Minimum Current Principal Balance	4,975.27
Maximum Current Principal Balance	756,873.89
Original Principal Balance	248,415,460.18
Average Original Principal Balance	106,983.400
Minimum Original Principal Balance	5,726.79
Maximum Original Principal Balance	852,436.36
WA Seasoning (yrs)	5.23
WA Residual Maturity (yrs)	18.76
Interest Rate Fixed	159,218,233.45
Interest Rate Floating	51,653,899.71
WA Interest Rate	2.23
WA Interest Rate for Fixed Rate Loans	3.02
WA Spread for Floating Rate Loans	1.76
WA CLTV	75.67%
Borrower Regional Area North	168,580,272.71
Borrower Regional Area Center	34,696,154.65
Borrower Regional Area South	7,595,705.80
Borrower Concentration (Top 1 / 10 )	1.57%

## PORTFOLIO CHARACTERISTICS (2)

	TOTAL			
Breakdown by Payment Frequency (months)	N.	% N.	Outstanding Principal	% Outstanding Principal
1	2093	99.67%	210,080,825.52	99.62%
2	0	0.00%	0.00	0.00%
3	0	0.00%	0.00	0.00%
6	7	0.33%	791,307.64	0.38%
12	0	0.00%	0.00	0.00%
<b>Total</b>	<b>2,100</b>	<b>100.00%</b>	<b>210,872,133</b>	<b>100.00%</b>

	TOTAL			
Breakdown by Arrears	N.	% N.	Outstanding Principal	% Outstanding Principal
less 1 month	2088	99.43%	209,783,312.94	99.48%
Between 1 and 3 months	7	0.33%	620,432.67	0.29%
Between 3 and 6 months	3	0.14%	196,035.49	0.09%
Between 6 and 12 months	2	0.10%	272,352.06	0.13%
more 12 months	0	0.00%	0.00	0.00%
<b>Total</b>	<b>2,100</b>	<b>100.00%</b>	<b>210,872,133</b>	<b>100.00%</b>

	TOTAL			
Breakdown by Borrower Segment	N.	% N.	Outstanding Principal	% Outstanding Principal
P	2068	98.48%	208,113,611.59	98.69%
Micro	32	1.52%	2,758,521.57	1.31%
Other	0	0.00%	0	0.00%
Small	0	0.00%	0.00	0.00%
<b>Total</b>	<b>2,100</b>	<b>100.00%</b>	<b>210,872,133</b>	<b>100.00%</b>



## PORTFOLIO CHARACTERISTICS (3)

Breakdown by Borrower Sector	N.	% N.	Outstanding Principal	% Outstanding Principal
CORP - Arts, entertainment and recreation	0	0.00%	0.00	0.00%
CORP - Automotive	0	0.00%	0.00	0.00%
CORP - Banking	0	0.00%	0.00	0.00%
CORP - Beverage, Food & Tobacco	1	0.05%	144,237.07	0.07%
CORP - Capital Equipment	1	0.05%	47,716.56	0.02%
CORP - Chemicals, Plastics, & Rubber	1	0.05%	59,091.78	0.03%
CORP - Construction & Building	15	0.71%	1,164,785.80	0.55%
CORP - Consumer goods: Durable	1	0.05%	108,534.29	0.05%
CORP - Consumer goods: Non-durable	2	0.10%	167,664.54	0.08%
CORP - Containers, Packaging & Glass	0	0.00%	0.00	0.00%
CORP - Energy: Oil & Gas	0	0.00%	0.00	0.00%
CORP - Environmental Industries	0	0.00%	0.00	0.00%
CORP - FIRE: Insurance	2	0.10%	274,658.60	0.13%
CORP - Forest Products & Paper	0	0.00%	0.00	0.00%
CORP - Healthcare & Pharmaceuticals	1	0.05%	40,281.54	0.02%
CORP - High Tech Industries	3	0.14%	252,339.04	0.12%
CORP - Hotel, Gaming & Leisure	5	0.24%	363,399.13	0.17%
CORP - Media: Advertising, Printing & Publishing	0	0.00%	0.00	0.00%
CORP - Media: Broadcasting & Subscription	0	0.00%	0.00	0.00%
CORP - Metals & Mining	0	0.00%	0.00	0.00%
CORP - Retail	1	0.05%	40,711.93	0.02%
CORP - Services: Business	4	0.19%	479,036.51	0.23%
CORP - Services: Consumer	0	0.00%	0.00	0.00%
CORP - Sovereign & Public Finance	1	0.05%	145,316.72	0.07%
CORP - Telecommunications	1	0.05%	107,347.77	0.05%
CORP - Transportation: Cargo	3	0.14%	322,389.75	0.15%
CORP - Transportation: Consumer	0	0.00%	0.00	0.00%
CORP - Utilities: Electric	0	0.00%	0.00	0.00%
CORP - Utilities: Water	0	0.00%	0.00	0.00%
CORP- Costruction	0	0.00%	0.00	0.00%
CORP - Real estate activities	0	0.00%	0.00	0.00%
ND	2058	98.00%	207,154,622.13	98.24%
<b>Total</b>	<b>2,100</b>	<b>100.00%</b>	<b>210,872,133</b>	<b>100.00%</b>

Breakdown by Borrower Region	N.	% N.	Outstanding Principal	% Outstanding Principal
01PIEMONTE	282	13.43%	24,792,586.92	11.76%
02VALLE D AOSTA	2	0.10%	206,917.53	0.10%
03LOMBARDIA	676	32.19%	68,882,130.43	32.67%
04TRENTINO ALTO ADIG	0	0.00%	0.00	0.00%
05VENETO	262	12.48%	26,800,135.93	12.71%
06FRIULI VENEZIA GIU	1	0.05%	125,098.48	0.06%
07LIGURIA	474	22.57%	47,773,403.42	22.66%
08EMILIA ROMAGNA	133	6.33%	12,949,646.41	6.14%
09TOSCANA	145	6.90%	17,655,724.40	8.37%
10UMBRIA	2	0.10%	123,539.50	0.06%
11MARCHE	9	0.43%	857,057.28	0.41%
12LAZIO	28	1.33%	3,110,187.06	1.47%
13ABRUZZO	0	0.00%	0.00	0.00%
14MOLISE	0	0.00%	0.00	0.00%
15CAMPANIA	0	0.00%	0.00	0.00%
16PUGLIA	11	0.52%	1,123,554.25	0.53%

## RENEGOTIATIONS, SUSPENSIONS, REPURCHASED AND ACCOLLI LIBERATORI (1)

[illegible]

## RENEGOTIATIONS, SUSPENSIONS, REPURCHASED AND ACCOLLI LIBERATORI (1)

[illegible][illegible]

## RENEGOTIATIONS, SUSPENSIONS, REPURCHASED AND ACCOLLI LIBERATORI (1)

[illegible]

## RENEGOTIATIONS, SUSPENSIONS, REPURCHASED AND ACCOLLI LIBERATORI (1)

[illegible][illegible]

## RENEGOTIATIONS, SUSPENSIONS, REPURCHASED AND ACCOLLI LIBERATORI (1)

[illegible]

## RENEGOTIATIONS, SUSPENSIONS, REPURCHASED AND ACCOLLI LIBERATORI (2)

Repurchase in accordance of art. 8 of transfer agreement			
Number of performing loans (Crediti in bonis) repurchased in the period	0	Cumulative number of performing (Crediti in bonis) loans repurchased since issuance	0
Outstanding principal amount of performing loans (Crediti in bonis) repurchased in the period	-	Cumulative outstanding principal amount of performing loans (Crediti in bonis) repurchased since issuance	0.00
Number of non performing loans (Crediti in Ritardo o Sofferenza) repurchased in the period	1	Cumulative Number of non performing loans (Crediti in Ritardo e Sofferenza) repurchased since issuance	8
Outstanding principal amount of non performing loan (Crediti in Ritardo e Sofferenza) repurchased in the period	79,339.03	Cumulative Outstanding principal amount of non performing loan (Crediti in Ritardo e Sofferenza) repurchased since issuance	790,062.48

Sale of non performing loans according to art 4.21 of servicing agreement			
Number of loans sold in the period		Cumulative number of loans sold since issuance	
Outstanding principal amount of loans sold in the period		Cumulative outstanding principal amount of loans sold since issuance	

Total pool			
Accolli liberatori in accordance of art. 4.13 e) of servicing agreement			
Number of loans accollati con accollo liberatorio in the period	-	Cumulative number of loans accollati con accollo liberatorio since issuance	5
Outstanding principal amount of loans accollati con accollo liberatorio in the period	-	Cumulative outstanding principal amount of loans accollati con accollo liberatorio since issuance	233,356.07