

Investor Report



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BNY MELLON

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IPD and Deal Details

Currency	EUR	
Payment Date	July 28, 2022	
Interest Period Begin Date (inclusive)	April 28, 2022	
Interest Period End Date (exclusive)	July 28, 2022	
Days in current Interest Period		91.00
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	127,552,002.90
Principal Repayment	5,706,949.60
Ending Balance	121,845,053.30
Rate of Interest	0.003700
Interest Accrued this Period	119,296.55
Previous Period Interest Arrears	0.00
Total Interest Due	119,296.55
Total Interest Distributions	119,296.55
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	5,826,246.15



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	0.010700
Interest Accrued this Period	30,236.09
Previous Period Interest Arrears	0.00
Total Interest Due	30,236.09
Total Interest Distributions	30,236.09
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	30,236.09



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	523,507.83
Previous Period Interest Arrears	3,658,802.01
Total Interest Due	4,182,309.84
Total Interest Distributions	0.00
Interest Arrears Carried Forward Total	4,182,309.84
Interest and Principal Distributions	0.00
Junior Note Premium	0.00



Issuer Available Funds

Collections	5,911,051.85
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>	1.26
Total Issuer Available Funds	10,537,803.11



Priority of Payments

Pre-Enforcement Priority of Payments

1(i) Expenses	13,089.39
1(ii) Expenses Account Retention Amount	16,584.21
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	24,896.21
4 Class A1 Interest	119,296.55
5 Class A2 Interest	30,236.09
6 General Reserve Target Amount	4,626,750.00
7 Class A1 Principal	5,706,949.60
<i>amount due to Monte Titoli rounding</i>	<i>1.06</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

General Reserve	
<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:

01/04/2022

-

30/06/2022

Quarterly Report Date

20/07/2022

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	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

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	202,915,463.84	3,295,691.01	206,211,154.85
2	Delinquent Receivables	219,692.07	0.00	219,692.07
3	Performing Portfolio (1+2)	203,135,155.91	3,295,691.01	206,430,846.92
4	Defaulted Receivables	0.00	0.00	0.00
5	Total Portfolio (3+4)	203,135,155.91	3,295,691.01	206,430,846.92

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><i>Total</i></u>	<i>Banca Carige</i>	<i>Banca del Monte di Lucca</i>
1,858,707.42	1,830,838.46	27,868.96
1,367,681.03	1,345,666.74	22,014.29
2,553,229.51	2,418,135.95	135,093.56
14,651.96	14,483.09	168.87
116,781.93	122,351.09	- 5,569.16
-		
-		
-		
-		
5,911,051.85	5,731,475.33	179,576.52

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

-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-

Summary

- 1) Total Collections
- 2) Total Defaulted Receivables

Total

5,911,051.85	5,731,475.33	179,576.52
-	-	-
5,911,051.85	5,731,475.33	179,576.52

PREPAYMENT RATIO

Seller	Prepaid Principal	Aver. Outstanding Principal of the Collateral Portfolio	Prepayment Ratio
This Collection Period			
Banca Carige	2,418,135.95	221,517,378.31	1.09%
Banca del Monte di Lucca	135,093.56	3,575,050.13	3.78%
Total	2,553,229.51	225,092,428.43	1.13%

<u>Total</u>			
Seller	Cumulative Prepayments	Initial Outstanding Principal of the Collateral Portfolio	Cumulative Prepayment Ratio
Cumulative			
Banca Carige	35,080,495.02	244,539,777.21	14.35%
Banca del Monte di Lucca	499,377.93	3,875,682.97	12.88%
Total	35,579,872.95	248,415,460.18	14.32%

CUMULATIVE DEFAULT RATIO

Total (cumulative)

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

Total (period)

<i>Seller</i>	<i>Outstanding Principal at the beginning of servicing period</i>	<i>Collection Period Defaulted Amount</i>	<i>Collection Period Defaulted Repurchased</i>	<i>Collection Period Defaulted Receivables</i>	<i>Collection Period Recoveries (Net of Repurchased Receivables)</i>	<i>Periodical Net Default ratio</i>
<i>Banca Carige</i>	207,413,477.49	0.00	0.00	0.00	0.00	0.000%
<i>Banca del Monte di Lucca</i>	3,458,655.67	0.00	0.00	0.00	0.00	0.000%
Total	210,872,133.16	0.00	0.00	0.00	0.00	0.000%

PORTFOLIO CHARACTERISTICS (1)

Number of Loans	2,075
Number of Debtors	2,074
Current Principal Balance	206,430,846.92
Average Current Principal Balance	100,415.30
Minimum Current Principal Balance	4,709.20
Maximum Current Principal Balance	0.02
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)	5.34
WA Residual Maturity (yrs)	18.16
Interest Rate Fixed	156,099,493.04
Interest Rate Floating	50,331,353.88
WA Interest Rate	2.19
WA Interest Rate for Fixed Rate Loans	3.02
WA Spread for Floating Rate Loans	1.76
WA CLTV	73.61%
Borrower Regional Area North	165,100,285.45
Borrower Regional Area Center	34,034,756.77
Borrower Regional Area South	7,295,804.70
Borrower Concentration (Top 1 / 10)	1.57%

PORTFOLIO CHARACTERISTICS (2)

	TOTAL			
Breakdown by Payment Frequency (months)	N.	% N.	Outstanding Principal	% Outstanding Principal
1	2068	99.66%	205,660,260.33	99.63%
2	0	0.00%	0.00	0.00%
3	0	0.00%	0.00	0.00%
6	7	0.34%	770,586.59	0.37%
12	0	0.00%	0.00	0.00%
Total	2,075	100.00%	206,430,847	100.00%

	TOTAL			
Breakdown by Arrears	N.	% N.	Outstanding Principal	% Outstanding Principal
less 1 month	2063	99.42%	205,203,106.06	99.41%
Between 1 and 3 months	2	0.10%	247,294.91	0.12%
Between 3 and 6 months	7	0.34%	699,311.84	0.34%
Between 6 and 12 months	3	0.14%	281,134.11	0.14%
more 12 months	0	0.00%	0.00	0.00%
Total	2,075	100.00%	206,430,847	100.00%

	TOTAL			
Breakdown by Borrower Segment	N.	% N.	Outstanding Principal	% Outstanding Principal
P	2043	98.46%	203,702,028.17	98.68%
Micro	32	1.54%	2,728,818.75	1.32%
Other	0	0.00%	0	0.00%
Small	0	0.00%	0.00	0.00%
Total	2,075	100.00%	206,430,847	100.00%

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	2	0.10%	232,199.90	0.11%
CORP - Capital Equipment	1	0.05%	46,876.14	0.02%
CORP - Chemicals, Plastics, & Rubber	1	0.05%	58,355.61	0.03%
CORP - Construction & Building	15	0.72%	1,152,923.34	0.56%
CORP - Consumer goods: Durable	1	0.05%	107,493.00	0.05%
CORP - Consumer goods: Non-durable	2	0.10%	165,835.64	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%	272,699.26	0.13%
CORP - Forest Products & Paper	0	0.00%	0.00	0.00%
CORP - Healthcare & Pharmaceuticals	1	0.05%	39,614.16	0.02%
CORP - High Tech Industries	3	0.14%	250,404.63	0.12%
CORP - Hotel, Gaming & Leisure	4	0.19%	270,484.12	0.13%
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%	39,866.23	0.02%
CORP - Services: Business	4	0.19%	473,954.25	0.23%
CORP - Services: Consumer	0	0.00%	0.00	0.00%
CORP - Sovereign & Public Finance	1	0.05%	144,250.82	0.07%
CORP - Telecommunications	1	0.05%	105,976.20	0.05%
CORP - Transportation: Cargo	3	0.14%	318,525.14	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	2033	97.98%	202,751,388.48	98.22%
Total	2,075	100.00%	206,430,847	100.00%

Breakdown by Borrower Region	N.	% N.	Outstanding Principal	% Outstanding Principal
01PIEMONTE	281	13.54%	24,497,027.35	11.87%
02VALLE D AOSTA	2	0.10%	204,872.19	0.10%
03LOMBARDIA	665	32.05%	67,190,160.34	32.55%
04TRENTINO ALTO ADIG	0	0.00%	0.00	0.00%
05VENETO	260	12.53%	26,398,214.29	12.79%
06FRIULI VENEZIA GIU	1	0.05%	124,147.80	0.06%
07LIGURIA	468	22.55%	46,685,863.48	22.62%
08EMILIA ROMAGNA	132	6.36%	12,716,795.19	6.16%
09TOSCANA	144	6.94%	17,363,356.80	8.41%
10UMBRIA	2	0.10%	122,338.81	0.06%
11MARCHE	9	0.43%	847,881.23	0.41%
12LAZIO	27	1.30%	2,984,384.74	1.45%
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	10	0.48%	994,910.39	0.48%
17BASILICATA	1	0.05%	63,720.16	0.03%
18CALABRIA	1	0.05%	86,079.83	0.04%
19SICILIA	45	2.17%	3,661,968.32	1.77%
20SARDEGNA	27	1.30%	2,489,126.00	1.21%
Total	2,075	100.00%	206,430,847	100.00%

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][illegible]

RENEGOTIATIONS, SUSPENSIONS, REPURCHASED AND ACCOLLI LIBERATORI (1)

[illegible][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	0	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	-	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	2	Cumulative number of loans accollati con accollo liberatorio since issuance	7
Outstanding principal amount of loans accollati con accollo liberatorio in the period	232,372.24	Cumulative outstanding principal amount of loans accollati con accollo liberatorio since issuance	465,728.31