

# Crédit Agricole Italia OBG S.R.L.

## Investor Report

Guarantor Payment Date:

10/05/2022

Investor Report Date

28/04/2022

Collection Period

*included*

01/01/2022

*included*

31/03/2022

**AMOUNTS IN EURO**

Part A: Covered Bonds

|                           | ISIN CODE    | Currency | Original rating | Current rating | Outstanding Balance before payment | Principal Payment | Outstanding Balance after payment | Coupon   | Interest Rate | Issue Date | Final Maturity |
|---------------------------|--------------|----------|-----------------|----------------|------------------------------------|-------------------|-----------------------------------|----------|---------------|------------|----------------|
| Series 1 (Retained)       | IT0004931272 | Euro     | n.a.            | n.a.           | n.a.                               | -                 | -                                 | n.a.     | n.a.          | 16/07/2013 | 16/07/2020     |
| Series 2 (Public placed)  | IT0005057002 | Euro     | A2              | Aa3            | n.a.                               | -                 | -                                 | n.a.     | n.a.          | 10/12/2014 | 31/01/2022     |
| Series 3 (Public placed)  | IT0005121592 | Euro     | A2              | Aa3            | 1.000.000.000                      | -                 | 1.000.000.000                     | Fixed    | 0,87500       | 16/09/2015 | 16/06/2023     |
| Series 4 (Public placed)  | IT0005216624 | Euro     | Aa2             | Aa3            | 750.000.000                        | -                 | 750.000.000                       | Fixed    | 0,25000       | 12/10/2016 | 30/09/2024     |
| Series 5 (Public placed)  | IT0005216616 | Euro     | Aa2             | Aa3            | 750.000.000                        | -                 | 750.000.000                       | Fixed    | 1,00000       | 12/10/2016 | 30/09/2031     |
| Series 6 (Public placed)  | IT0005246407 | Euro     | Aa2             | Aa3            | 750.000.000                        | -                 | 750.000.000                       | Fixed    | 1,12500       | 21/03/2017 | 21/03/2025     |
| Series 7 (Public placed)  | IT0005246415 | Euro     | Aa2             | Aa3            | 750.000.000                        | -                 | 750.000.000                       | Fixed    | 1,62500       | 21/03/2017 | 21/03/2029     |
| Series 8 (Public placed)  | IT0005316788 | Euro     | Aa2             | Aa3            | 750.000.000                        | -                 | 750.000.000                       | Fixed    | 0,62500       | 13/12/2017 | 13/01/2026     |
| Series 9 (Public placed)  | IT0005319949 | Euro     | Aa2             | Aa3            | 500.000.000                        | -                 | 500.000.000                       | Fixed    | 1,75000       | 15/01/2018 | 15/01/2038     |
| Series 10 (Retained)      | IT0005366270 | Euro     | Aa3             | Aa3            | 750.000.000                        | -                 | 750.000.000                       | Floating | 0,08500       | 25/03/2019 | 25/03/2024     |
| Series 11 (Public placed) | IT0005366288 | Euro     | Aa3             | Aa3            | 750.000.000                        | -                 | 750.000.000                       | Fixed    | 1,00000       | 25/03/2019 | 25/03/2027     |
| Series 12 (Public placed) | IT0005397028 | Euro     | Aa3             | Aa3            | 500.000.000                        | -                 | 500.000.000                       | Fixed    | 0,25000       | 17/01/2020 | 17/01/2028     |
| Series 13 (Public placed) | IT0005397036 | Euro     | Aa3             | Aa3            | 750.000.000                        | -                 | 750.000.000                       | Fixed    | 1,00000       | 17/01/2020 | 17/01/2045     |
| Series 14 (Retained)      | IT0005406266 | Euro     | Aa3             | Aa3            | 500.000.000                        | -                 | 500.000.000                       | Floating | 0,22700       | 02/04/2020 | 02/04/2024     |
| Series 15 (Retained)      | IT0005416323 | Euro     | Aa3             | Aa3            | 500.000.000                        | -                 | 500.000.000                       | Floating | -             | 20/07/2020 | 20/07/2023     |
| Series 16 (Public placed) | IT0005437733 | Euro     | Aa3             | Aa3            | 500.000.000                        | -                 | 500.000.000                       | Fixed    | 0,12500       | 15/03/2021 | 15/03/2033     |
| Series 17 (Retained)      | IT0005450249 | Euro     | Aa3             | Aa3            | 1.000.000.000                      | -                 | 1.000.000.000                     | Floating | -             | 25/06/2021 | 25/06/2025     |
| Series 18 (Public placed) | IT0005481046 | Euro     | Aa3             | Aa3            | 1.000.000.000                      | -                 | 1.000.000.000                     | Fixed    | 0,37500       | 20/01/2022 | 20/01/2032     |
| Series 19 (Public placed) | IT0005481038 | Euro     | Aa3             | Aa3            | 500.000.000                        | -                 | 500.000.000                       | Fixed    | 0,75000       | 20/01/2022 | 20/01/2042     |
| <b>Total</b>              |              |          |                 |                | <b>12.000.000.000</b>              |                   | <b>12.000.000.000</b>             |          |               |            |                |

|                       |        |
|-----------------------|--------|
| Overcollateralisation | 22,13% |
|-----------------------|--------|

**Part B: Mandatory Tests**

**F1. Nominal Value Test**

|   |                         |
|---|-------------------------|
| A - Adjusted Outstanding Principal Balance            | 11.215.147.061,16       |
| B - Principal from Cover Pool                         | 2.229.933.477,98        |
| C - Eligible Asstes other than Mortgage Loans         | 0,00                    |
| Y - Potential Set-Off Amount                          | 68.646.708,17           |
| W - Commingling Amount                                | 119.824.217,60          |
| Z - Adjusted Principal Amount of the Covered Bonds    | 0,00                    |
| K - Principal Amount Outstanding of the Covered Bonds | 12.000.000.000,00       |
| <b>Total: A+B+C-Y-W-Z &gt;= K</b>                     | <b>1.256.609.613,37</b> |

PASSED

**F2. Net Present Value Test**

|  |                         |
|--|-------------------------|
| A.1 - NPV Cover Pool Eligible                | 12.337.682.319,62       |
| A.2 - Principal and Interest from Cover Pool | 2.229.933.477,98        |
| A.3 - Expenses                               | 54.688.889,17           |
| A - NPV Cover Pool (A.1 + A.2 - A.3)         | 14.512.926.908,43       |
| B - NPV Swaps                                | 0,00                    |
| C - NPV Covered Bonds                        | 11.830.062.457,50       |
| <b>Total: A+B-C &gt;= 0</b>                  | <b>2.682.864.450,93</b> |

PASSED

**F3. Interest Coverage Test**

|   |                       |
|---|-----------------------|
| A - Interests from Cover Pool           | 77.108.609,60         |
| B - Interests from swaps                | -                     |
| C - Expected interests from Cover Pool  | 163.535.599,80        |
| D - Expected interests on Covered Bonds | 77.208.850,00         |
| E - Expected expenses                   | 2.615.527,88          |
| F - Interests due for the swaps         | -                     |
| <b>Total: A+B+C-D-E-F &gt;= 0</b>       | <b>160.819.831,52</b> |

PASSED

**F4. Amortisation Test Aggregate Loan Amount (if applicable)**

|  |   |
|--|---|
| A - Adjusted Outstanding Principal Balance         | 0 |
| B - Principal from Cover Pool                      | 0 |
| C - Eligible Asstes other than Mortgage Loans      | 0 |
| Z - Adjusted Principal Amount of the Covered Bonds | 0 |
| <b>Total: A+B+C-Z &gt;= 0</b>                      |   |

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## General Statistics

|  |        |                |
|--|--------|----------------|
| Collateral Currency                                      | EUR    | EUR            |
| Current Outstanding Principal                            | EUR    | 12.425.973.754 |
| Original Outstanding Principal                           | EUR    | 18.256.900.413 |
| Number of obligors                                       | Number | 155.671        |
| Number of loans  | Number | 157.532        |
| Loans to employees                                       | %      | 1,53%          |
| Average Current Outstanding Principal                    | EUR    | 78.879,66      |
| Average Original Outstanding Principal                   | EUR    | 115.893,28     |
| Maximum Current Outstanding Principal                    | EUR    | 3.143.371,37   |
| Maximum Original Outstanding Principal                   | EUR    | 9.000.000,00   |
| Weighted Average Seasoning                               | Years  | 6,48           |
| Weighted Average Residual Terms                          | Years  | 16,91          |
| Weighted Average Current LTV                             | %      | 53,69%         |
| Weighted Average Rate for Fixed rate Mortgage Loans      | %      | 3,56%          |
| Weighted Average Spread for Floating Rate Mortgage Loans | %      | 1,47%          |
| Residential Mortgage Loans                               | %      | 100,00%        |
| Loans in arrears > 90 days                               | %      | 0,01%          |

Table 1 - Breakdown of the Portfolio by Interest Type

| Loans Interest Product | Outstanding Principal | Outstanding Principal in % | N° Loans       | N° of Loans in % |
|------------------------|-----------------------|----------------------------|----------------|------------------|
| Fixed Rate             | 6.527.077.020,70      | 52,53%                     | 79.699         | 49,96%           |
| Floating Rate          | 5.898.896.733,00      | 47,47%                     | 79.833         | 50,04%           |
| <b>Total</b>           | <b>12.425.973.754</b> | <b>100,00%</b>             | <b>157.532</b> | <b>100,00%</b>   |

Table 2: Breakdown of the Portfolio by Originator

| Originator   | Outstanding Principal | Outstanding Principal in % | N° Loans       | N° of Loans in % |
|--------------|-----------------------|----------------------------|----------------|------------------|
| Cariparma    | 10.413.716.912        | 83,81%                     | 131.207        | 83,29%           |
| Fruiladria   | 2.012.256.842         | 16,19%                     | 26.325         | 16,71%           |
| <b>Total</b> | <b>12.425.973.754</b> | <b>100,00%</b>             | <b>157.532</b> | <b>100,00%</b>   |

Table 3 - Breakdown of the Portfolio by Original Outstanding Principal

| Range Outstanding Principal | Outstanding Principal | Outstanding Principal in % | N° Loans       | N° of Loans in % |
|-----------------------------|-----------------------|----------------------------|----------------|------------------|
| Balance < 50000             | 364.070.962           | 1,99%                      | 9.340          | 5,93%            |
| 50000 <= Balance < 100000   | 4.376.802.199         | 23,97%                     | 58.497         | 37,13%           |
| 100000 <= Balance < 150000  | 6.754.173.810         | 37,00%                     | 56.452         | 35,84%           |
| 150000 <= Balance < 200000  | 3.566.011.883         | 19,53%                     | 21.421         | 13,60%           |
| 200000 <= Balance < 300000  | 2.098.896.961         | 11,50%                     | 9.199          | 5,84%            |
| 300000 <= Balance < 500000  | 755.453.097           | 4,14%                      | 2.155          | 1,37%            |
| 500000 <= Balance < 700000  | 167.692.616           | 0,92%                      | 299            | 0,19%            |
| Balance >= 700000           | 173.798.965           | 0,95%                      | 169            | 0,11%            |
| <b>Total</b>                | <b>18.256.900.413</b> | <b>100,00%</b>             | <b>157.532</b> | <b>100,00%</b>   |

Table 4 - Breakdown of the Portfolio by Year of Origination

| Year of Origination | Outstanding Principal | Outstanding Principal in % | N° Loans       | N° of Loans in % |
|---------------------|-----------------------|----------------------------|----------------|------------------|
| 1989                | 0                     | 0,00%                      | 0              | 0,00%            |
| 1990                | 0                     | 0,00%                      | 0              | 0,00%            |
| 1991                | 0                     | 0,00%                      | 0              | 0,00%            |
| 1992                | 0                     | 0,00%                      | 0              | 0,00%            |
| 1993                | 16.806                | 0,00%                      | 1              | 0,00%            |
| 1994                | 12.984                | 0,00%                      | 1              | 0,00%            |
| 1995                | 1.975                 | 0,00%                      | 1              | 0,00%            |
| 1996                | 53.431                | 0,00%                      | 5              | 0,00%            |
| 1997                | 65.571                | 0,00%                      | 11             | 0,01%            |
| 1998                | 92.095                | 0,00%                      | 7              | 0,00%            |
| 1999                | 596.122               | 0,00%                      | 26             | 0,02%            |
| 2000                | 1.795.317             | 0,01%                      | 62             | 0,04%            |
| 2001                | 3.903.142             | 0,03%                      | 201            | 0,13%            |
| 2002                | 6.809.624             | 0,05%                      | 280            | 0,18%            |
| 2003                | 15.559.699            | 0,13%                      | 398            | 0,25%            |
| 2004                | 88.606.920            | 0,71%                      | 2.274          | 1,44%            |
| 2005                | 166.486.599           | 1,34%                      | 3.208          | 2,04%            |
| 2006                | 211.813.101           | 1,70%                      | 3.828          | 2,43%            |
| 2007                | 243.655.142           | 1,96%                      | 4.446          | 2,82%            |
| 2008                | 254.878.849           | 2,05%                      | 4.535          | 2,86%            |
| 2009                | 488.674.918           | 3,93%                      | 8.117          | 5,15%            |
| 2010                | 492.360.378           | 3,96%                      | 7.515          | 4,77%            |
| 2011                | 698.975.697           | 5,63%                      | 9.497          | 6,03%            |
| 2012                | 476.685.162           | 3,84%                      | 6.786          | 4,31%            |
| 2013                | 425.411.241           | 3,42%                      | 6.293          | 3,99%            |
| 2014                | 645.462.024           | 5,19%                      | 9.133          | 5,80%            |
| 2015                | 972.350.522           | 7,83%                      | 12.704         | 8,06%            |
| 2016                | 1.344.217.673         | 10,82%                     | 16.356         | 10,38%           |
| 2017                | 1.329.350.736         | 10,70%                     | 15.345         | 9,74%            |
| 2018                | 1.577.031.305         | 12,69%                     | 17.008         | 10,80%           |
| 2019                | 1.537.667.785         | 12,37%                     | 16.104         | 10,22%           |
| 2020                | 1.443.418.936         | 11,62%                     | 13.390         | 8,50%            |
| <b>Total</b>        | <b>12.425.973.754</b> | <b>100,00%</b>             | <b>157.532</b> | <b>100,00%</b>   |

## Part C: Portfolio Tables

Table 5 - Breakdown of the Portfolio by Seasoning

| Range Seasoning  | Outstanding Principal | Outstanding Principal in % | N° of Mortgage Loans | N° of Mortgage Loans in % |
|------------------|-----------------------|----------------------------|----------------------|---------------------------|
| Years < 0.5      | 0                     | 0,00%                      | 0                    | 0,00%                     |
| 0.5 <= Years < 1 | 107.109               | 0,00%                      | 1                    | 0,00%                     |
| 1 <= Years < 2   | 1.113.208.612         | 8,96%                      | 10.238               | 6,50%                     |
| 2 <= Years < 3   | 1.555.905.908         | 12,52%                     | 15.848               | 10,06%                    |
| 3 <= Years < 4   | 1.595.356.142         | 12,84%                     | 17.148               | 10,89%                    |
| 4 <= Years < 5   | 1.340.179.781         | 10,79%                     | 15.202               | 9,65%                     |
| 5 <= Years < 6   | 1.378.177.550         | 11,09%                     | 16.544               | 10,50%                    |
| Years >= 6       | 5.443.038.652         | 43,80%                     | 82.551               | 52,40%                    |
| <b>Total</b>     | <b>12.425.973.754</b> | <b>100,0%</b>              | <b>157.532</b>       | <b>100,00%</b>            |

Table 6 - Breakdown of the Portfolio by Residual Life

| Range Residual Life | Outstanding Principal | Outstanding Principal in % | N° of Mortgage Loans | N° of Mortgage Loans in % |
|---------------------|-----------------------|----------------------------|----------------------|---------------------------|
| 0 <= Years < 5      | 346.367.135           | 2,79%                      | 16.222               | 10,30%                    |
| 5 <= Years < 10     | 1.403.840.167         | 11,30%                     | 27.875               | 17,69%                    |
| 10 <= Years < 15    | 2.231.985.214         | 18,77%                     | 32.188               | 20,43%                    |
| 15 <= Years < 20    | 3.835.667.882         | 30,87%                     | 40.534               | 25,73%                    |
| 20 <= Years < 25    | 4.264.706.297         | 34,32%                     | 38.927               | 24,71%                    |
| 25 <= Years < 30    | 241.956.980           | 1,95%                      | 1.775                | 1,13%                     |
| 30 <= Years < 35    | 1.314.404             | 0,01%                      | 10                   | 0,01%                     |
| Years >= 35         | 135.674               | 0,00%                      | 1                    | 0,00%                     |
| <b>Total</b>        | <b>12.425.973.754</b> | <b>100,00%</b>             | <b>157.532</b>       | <b>100,00%</b>            |

Table 7 - Breakdown of the Portfolio by Current LTV

| Range LTV         | Outstanding Principal | Outstanding Principal in % | N° of Mortgage Loans | N° of Mortgage Loans in % |
|-------------------|-----------------------|----------------------------|----------------------|---------------------------|
| CLTV <= 30%       | 1.948.113.097         | 15,68%                     | 46.883               | 29,76%                    |
| 30% < CLTV <= 40% | 1.650.240.342         | 13,28%                     | 22.991               | 14,59%                    |
| 40% < CLTV <= 50% | 2.005.660.586         | 16,14%                     | 23.755               | 15,08%                    |
| 50% < CLTV <= 60% | 2.125.497.680         | 17,11%                     | 22.266               | 14,13%                    |
| 60% < CLTV <= 70% | 1.960.270.491         | 15,78%                     | 18.809               | 11,94%                    |
| 70% < CLTV <= 80% | 1.409.538.740         | 11,34%                     | 12.440               | 7,90%                     |
| 80% < CLTV <= 90% | 582.766.820           | 4,69%                      | 4.808                | 3,05%                     |
| CLTV > 90%        | 743.885.998           | 5,99%                      | 5.580                | 3,54%                     |
| <b>Total</b>      | <b>12.425.973.754</b> | <b>100,00%</b>             | <b>157.532</b>       | <b>100,00%</b>            |

Table 8 - Breakdown of the Portfolio by Property Location

| Region                | Outstanding Principal | Outstanding Principal in % | N° of Mortgage Loans | N° of Mortgage Loans in % |
|-----------------------|-----------------------|----------------------------|----------------------|---------------------------|
| Lombardia             | 3.023.927.723         | 24,34%                     | 36.964               | 23,46%                    |
| Emilia Romagna        | 2.100.260.378         | 16,90%                     | 28.313               | 17,97%                    |
| Piemonte              | 1.447.227.527         | 11,65%                     | 19.342               | 12,28%                    |
| Campania              | 752.378.681           | 6,05%                      | 9.285                | 5,89%                     |
| Lazio                 | 862.956.310           | 6,94%                      | 9.133                | 5,80%                     |
| Toscana               | 1.324.805.405         | 10,66%                     | 15.809               | 10,04%                    |
| Liguria               | 712.422.113           | 5,73%                      | 9.592                | 6,09%                     |
| Veneto                | 1.394.141.628         | 11,22%                     | 17.065               | 10,83%                    |
| Abruzzo               | 8.382.366             | 0,07%                      | 179                  | 0,11%                     |
| Sardegna              | 9.303.319             | 0,07%                      | 125                  | 0,08%                     |
| Umbria                | 67.795.688            | 0,55%                      | 1.077                | 0,68%                     |
| Valle d'Aosta         | 11.389.056            | 0,09%                      | 148                  | 0,09%                     |
| Trentino Alto Adige   | 9.557.686             | 0,08%                      | 104                  | 0,07%                     |
| Marche                | 64.546.194            | 0,52%                      | 843                  | 0,54%                     |
| Puglia                | 2.995.032             | 0,02%                      | 49                   | 0,03%                     |
| Molise                | 960.375               | 0,01%                      | 22                   | 0,01%                     |
| Friuli Venezia Giulia | 628.404.753           | 5,06%                      | 9.399                | 5,97%                     |
| Calabria              | 1.674.695             | 0,01%                      | 47                   | 0,03%                     |
| Sicilia               | 2.064.145             | 0,02%                      | 25                   | 0,02%                     |
| Basilicata            | 780.680               | 0,01%                      | 11                   | 0,01%                     |
| <b>Total</b>          | <b>12.425.973.754</b> | <b>100,0%</b>              | <b>157.532</b>       | <b>100,0%</b>             |

Table 9 - Breakdown of the Portfolio by Payment Frequency

| Frequency     | Outstanding Principal | Outstanding Principal in % | N° of Mortgage Loans | N° of Mortgage Loans in % |
|---------------|-----------------------|----------------------------|----------------------|---------------------------|
| Monthly       | 12.350.227.877        | 99,39%                     | 156.308              | 99,22%                    |
| Quarterly     | 18.265.526            | 0,15%                      | 203                  | 0,13%                     |
| Semi-annually | 57.361.513            | 0,46%                      | 1.020                | 0,65%                     |
| Annually      | 118.837               | 0,00%                      | 1                    | 0,00%                     |
| <b>Total</b>  | <b>12.425.973.754</b> | <b>100,00%</b>             | <b>157.532</b>       | <b>100,00%</b>            |

## Part D: Portfolio

### D1) Portfolio

|   |                                   | Principal (not in arrears) | Instalments in arrears |                     |              | Principal Outstanding | Total             |
|---|-----------------------------------|----------------------------|------------------------|---------------------|--------------|-----------------------|-------------------|
|   |                                   |                            | Principal Instalment   | Interest Instalment | Total        |                       |                   |
|   |                                   | a                          | b                      | c                   | d = b + c    | e = a + b             | f = a + d         |
| 1 | Loans in bonis                    | 12.060.114.877,15          | 0,00                   | 1.603.255,63        | 1.603.255,63 | 12.060.114.877,15     | 12.061.718.132,78 |
| 2 | Loans in Delinquent               | 286.849.770,09             | 1.609.216,41           | 521.884,05          | 2.131.100,46 | 288.458.986,50        | 288.980.870,55    |
| 3 | <b>Performing Portfolio (1+2)</b> | 12.346.964.647,24          | 1.609.216,41           | 2.125.139,68        | 3.734.356,09 | 12.348.573.863,65     | 12.350.699.003,33 |
| 4 | Defaulted Loans                   | 72.998.325,22              | 4.401.564,83           | 1.762.487,08        | 6.164.051,91 | 77.399.890,05         | 79.162.377,13     |
| 5 | <b>Portfolio (3+4)</b>            | 12.419.962.972,46          | 6.010.781,24           | 3.887.626,76        | 9.898.408,00 | 12.425.973.753,70     | 12.429.861.380,46 |

### D2) Performing Portafoglio (variable rate / fixed rate)

|   |                                   | Variable rate loans                    |                                  | Fixed rate loans                       |                                  |
|---|-----------------------------------|--|----------------------------------|--|----------------------------------|
|   |                                   | Outstanding Principal (not in arrears) | Principal Instalments in arrears | Outstanding Principal (not in arrears) | Principal Instalments in arrears |
|   |                                   | a                                      | b                                | a                                      | b                                |
| 1 | Loans in bonis                    | 5.647.913.851,89                       | 0,00                             | 6.412.201.025,26                       | 0,00                             |
| 2 | Delinquent loans                  | 201.094.681,51                         | 1.191.510,98                     | 85.755.088,58                          | 417.705,43                       |
| 3 | <b>Performing Portfolio (1+2)</b> | 5.849.008.533,40                       | 1.191.510,98                     | 6.497.956.113,84                       | 417.705,43                       |

**Part E: Delinquent Loans**

**E1) Monthly loans in Delinquent**

| Instalments in arrears      | Principal (not in arrears) | Instalments in arrears |                     |                     | Principal Outstanding | Total                 |
|-----------------------------|----------------------------|------------------------|---------------------|---------------------|-----------------------|-----------------------|
|                             |                            | Principal Instalment   | Interest Instalment | Total               |                       |                       |
|                             |                            | a                      | b                   | c                   |                       |                       |
| 1                           | 260.816.978,07             | 1.301.071,82           | 440.377,25          | 1.741.449,07        | 262.118.049,89        | 262.558.427,14        |
| 2                           | 19.928.964,32              | 183.728,88             | 53.871,73           | 237.600,61          | 20.112.693,20         | 20.166.564,93         |
| 3                           | 3.116.073,44               | 48.365,20              | 12.114,43           | 60.479,63           | 3.164.438,64          | 3.176.553,07          |
| 4                           | 1.519.230,56               | 22.151,08              | 7.797,47            | 29.948,55           | 1.541.381,64          | 1.549.179,11          |
| 5                           | 239.458,37                 | 6.275,93               | 2.485,30            | 8.761,23            | 245.734,30            | 248.219,60            |
| 6                           | 170.654,26                 | 3.364,68               | 866,78              | 4.231,46            | 174.018,94            | 174.885,72            |
| 7                           | 0,00                       | 0,00                   | 0,00                | 0,00                | 0,00                  | 0,00                  |
| ≥ 8                         | 0,00                       | 0,00                   | 0,00                | 0,00                | 0,00                  | 0,00                  |
| <b>Loans in arrears [1]</b> | <b>285.791.359,02</b>      | <b>1.564.957,89</b>    | <b>517.512,96</b>   | <b>2.082.470,55</b> | <b>287.356.316,61</b> | <b>287.873.829,57</b> |

**E2) Quarterly loans in Delinquent**

| Instalments in arrears     | Principal (not in arrears) | Instalments in arrears |                     |                 | Principal Outstanding | Total             |
|----------------------------|----------------------------|------------------------|---------------------|-----------------|-----------------------|-------------------|
|                            |                            | Principal Instalment   | Interest Instalment | Total           |                       |                   |
|                            |                            | a                      | b                   | c               |                       |                   |
| 1                          | 276.497,38                 | 4.290,78               | 1.381,99            | 5.672,77        | 280.788,16            | 282.170,15        |
| 2                          | 0,00                       | 0,00                   | 0,00                | 0,00            | 0,00                  | 0,00              |
| ≥ 3                        | 0,00                       | 0,00                   | 0,00                | 0,00            | 0,00                  | 0,00              |
| <b>Loans in arrears[2]</b> | <b>276.497,38</b>          | <b>4.290,78</b>        | <b>1.381,99</b>     | <b>5.672,77</b> | <b>280.788,16</b>     | <b>282.170,15</b> |

**E3) Semi-annual loans in Delinquent**

| Instalments in arrears | Principal (not in arrears) | Instalments in arrears |                     |           | Principal Outstanding | Total      |
|------------------------|----------------------------|------------------------|---------------------|-----------|-----------------------|------------|
|                        |                            | Principal Instalment   | Interest Instalment | Total     |                       |            |
|                        |                            | a                      | b                   | c         |                       |            |
| 1                      | 781.913,69                 | 39.968,04              | 2.989,10            | 42.957,14 | 821.881,73            | 824.870,83 |
| ≥ 2                    | 0,00                       | 0,00                   | 0,00                | 0,00      | 0,00                  | 0,00       |
|                        | 781.913,69                 | 39.968,04              | 2.989,10            | 42.957,14 | 821.881,73            | 824.870,83 |

**E4) Annual loans in Delinquent**

| Instalments in arrears      | Principal (not in arrears) | Instalments in arrears |                     |             | Principal Outstanding | Total       |
|-----------------------------|----------------------------|------------------------|---------------------|-------------|-----------------------|-------------|
|                             |                            | Principal Instalment   | Interest Instalment | Total       |                       |             |
|                             |                            | a                      | b                   | c           |                       |             |
| ≥ 1                         | 0,00                       | 0,00                   | 0,00                | 0,00        | 0,00                  | 0,00        |
| <b>Loans in arrears [4]</b> | <b>0,00</b>                | <b>0,00</b>            | <b>0,00</b>         | <b>0,00</b> | <b>0,00</b>           | <b>0,00</b> |

**E5) Loans in Delinquent**

| Instalments in arrears            | Principal (not in arrears) | Instalments in arrears |                     |                     | Principal Outstanding | Total                 |
|-----------------------------------|----------------------------|------------------------|---------------------|---------------------|-----------------------|-----------------------|
|                                   |                            | Principal Instalment   | Interest Instalment | Total               |                       |                       |
|                                   |                            | a                      | b                   | c                   |                       |                       |
| <b>Loans in arrears [1+2+3+4]</b> | <b>286.849.770,09</b>      | <b>1.609.216,41</b>    | <b>521.884,05</b>   | <b>2.131.100,46</b> | <b>288.458.986,50</b> | <b>288.980.870,55</b> |

**Part F: Defaulted Loan**

Quarterly Report Date 14/04/2022

| Period          |               | Outstanding Principal | Recoveries   |
|-----------------|---------------|-----------------------|--------------|
| From (excluded) | to (included) |                       |              |
| 01/04/2013      | 30/06/2013    | -                     | -            |
| 01/07/2013      | 30/09/2013    | -                     | -            |
| 01/10/2013      | 31/12/2013    | -                     | -            |
| 01/01/2014      | 31/03/2014    | 1.680.020,83          | -            |
| 01/04/2014      | 30/06/2014    | 6.148.087,75          | 136.478,08   |
| 01/07/2014      | 30/09/2014    | 10.431.146,13         | 271.781,00   |
| 01/10/2014      | 31/12/2014    | 15.891.211,71         | 870.399,16   |
| 01/01/2015      | 31/03/2015    | 20.228.373,06         | 1.494.037,79 |
| 01/04/2015      | 30/06/2015    | 22.147.107,24         | 1.872.857,89 |
| 01/07/2015      | 30/09/2015    | 23.361.815,08         | 2.471.391,78 |
| 01/10/2015      | 31/12/2015    | 23.633.023,74         | 2.529.668,45 |
| 01/01/2016      | 31/03/2016    | 23.550.118,10         | 3.285.054,30 |
| 01/04/2016      | 30/06/2016    | 23.898.514,94         | 2.484.859,96 |
| 01/07/2016      | 30/09/2016    | 24.237.928,66         | 1.731.344,99 |
| 01/10/2016      | 31/12/2016    | 26.891.523,74         | 3.103.881,13 |
| 01/01/2017      | 31/03/2017    | 28.439.424,55         | 3.335.402,97 |
| 01/04/2017      | 30/06/2017    | 24.807.857,33         | 2.562.914,49 |
| 01/07/2017      | 30/09/2017    | 25.137.339,29         | 2.463.290,73 |
| 01/10/2017      | 31/12/2017    | 24.285.986,95         | 4.063.019,71 |
| 01/01/2018      | 31/03/2018    | 23.029.346,29         | 4.205.887,69 |
| 01/04/2018      | 30/06/2018    | 26.167.998,30         | 4.460.275,95 |
| 01/07/2018      | 30/09/2018    | 26.195.958,25         | 3.130.492,78 |
| 01/10/2018      | 31/12/2018    | 26.878.068,54         | 2.508.640,68 |
| 01/01/2019      | 31/03/2019    | 26.725.811,25         | 3.850.234,10 |
| 01/04/2019      | 30/06/2019    | 26.792.910,50         | 2.699.190,97 |
| 01/07/2019      | 30/09/2019    | 28.061.551,61         | 2.014.622,13 |
| 01/10/2019      | 31/12/2019    | 29.289.768,03         | 3.184.564,06 |
| 01/01/2020      | 31/03/2020    | 30.462.491,89         | 2.777.405,72 |
| 01/04/2020      | 30/06/2020    | 34.598.926,67         | 1.210.725,50 |
| 01/07/2020      | 30/09/2020    | 38.024.130,14         | 3.190.964,09 |
| 01/10/2020      | 31/12/2020    | 56.684.168,03         | 5.215.634,47 |
| 01/01/2021      | 31/03/2021    | 56.168.494,76         | 4.136.251,02 |
| 01/04/2021      | 30/06/2021    | 60.168.360,93         | 2.877.158,79 |
| 01/07/2021      | 30/09/2021    | 65.224.898,85         | 2.813.269,89 |
| 01/10/2021      | 31/12/2021    | 69.325.963,86         | 4.349.936,34 |
| 01/01/2022      | 31/03/2022    | 77.399.890,05         | 2.887.015,96 |
|                 |               |                       |              |
|                 |               |                       |              |
|                 |               |                       |              |