

Crédit Agricole Italia OBG S.R.L.

Investor Report

Guarantor Payment Date:

12/02/2024

Investor Report Date

24/01/2024

Collection Period

included

01/10/2023

included

31/12/2023

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 | n.a. | - | - | 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 | 500.000.000 | - | 500.000.000 | Floating | 3,82800 | 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 | 3,86800 | 02/04/2020 | 02/04/2024 |
| Series 15 (Retained) | IT0005416323 | Euro | Aa3 | Aa3 | n.a. | - | - | Floating | 4,19100 | 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 | 4,12100 | 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 |
| Series 20 (Public placed) | IT0005549396 | Euro | Aa3 | Aa3 | 1.000.000.000 | - | 1.000.000.000 | Fixed | 3,50000 | 15/06/2023 | 15/01/2030 |
| Series 21 (Public placed) | IT0005566424 | Euro | Aa3 | Aa3 | 400.000.000 | - | 400.000.000 | Floating | 4,71800 | 05/10/2023 | 05/10/2028 |
| Total | | | | | 11.650.000.000 | | 11.650.000.000 | | | | |

| | |
|-----------------------|--------|
| Overcollateralisation | 28,25% |
|-----------------------|--------|

Part B: Mandatory Tests & Liquidity Reserve Requirement

F1. Nominal Value Test

| | |
|---|-------------------------|
| A - Adjusted Outstanding Principal Balance | 13.028.804.046,05 |
| B - Principal from Cover Pool | 932.000.000,00 |
| C - Eligible Assets other than Mortgage Loans | 0,00 |
| Y - Potential Set-Off Amount | 69.447.895,05 |
| W - Commingling Amount | 133.471.818,78 |
| Z - Adjusted Principal Amount of the Covered Bonds | 0,00 |
| K - Principal Amount Outstanding of the Covered Bonds | 11.650.000.000,00 |
| Total: A+B+C-Y-W-Z >= K | 2.107.884.332,22 |

PASSED

F2. Net Present Value Test

| | |
|--|-------------------------|
| A.1 - NPV Cover Pool Eligible | 14.094.807.107,50 |
| A.2 - Principal and Interest from Cover Pool | 932.000.000,00 |
| A.3 - Expenses | 194.673.611,16 |
| A - NPV Cover Pool (A.1 + A.2 - A.3) | 14.832.133.496,34 |
| B - NPV Swaps | 0,00 |
| C - NPV Covered Bonds | 10.991.414.259,50 |
| Total: A+B-C >= 0 | 3.840.719.236,84 |

PASSED

F3. Interest Coverage Test

| | |
|---|-------------------------|
| A - Interests from Cover Pool | 132.245.705,82 |
| B - Interests from swaps | - |
| C - Expected interests from Cover Pool | 3.390.899.778,17 |
| D - Expected interests on Covered Bonds | 1.010.303.812,00 |
| E - Expected expenses | 252.917.312,88 |
| F - Interests due for the swaps | - |
| Total: A+B-C-D-E-F >= 0 | 2.259.924.359,11 |

PASSED

F4. Amortisation Test Aggregate Loan Amount (if applicable)

| | |
|--|---|
| A - Adjusted Outstanding Principal Balance | 0 |
| B - Principal from Cover Pool | 0 |
| C - Eligible Assets other than Mortgage Loans | 0 |
| Z - Adjusted Principal Amount of the Covered Bonds | 0 |
| Total: A+B+C-Z >= 0 | |

n.a.

F5. Liquidity Reserve Requirement

LR-MCNLO PASSED

| Bucket | Overnight | Greater than overnight up to 2 days | Greater than 2 days up to 3 days | Greater than 3 days up to 4 days | Greater than 4 days up to 5 days | Greater than 5 days up to 6 days | Greater than 6 days up to 7 days | Greater than 7 days up to 8 days | Greater than 8 days up to 9 days | Greater than 9 days up to 10 days | Greater than 10 days up to 15 days | Greater than 15 days up to 30 days | Greater than 30 days up to 60 days | Greater than 60 days up to 90 days | Greater than 90 days up to 180 days | Greater than 180 days up to 360 days |
|--|--------------|-------------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|-----------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|-------------------------------------|--------------------------------------|
| Period | 01/01/2024 | 02/01/2024 | 03/01/2024 | 04/01/2024 | 05/01/2024 | 06/01/2024 | 07/01/2024 | 08/01/2024 | 09/01/2024 | 10/01/2024 | 11/01/2024 | 12/01/2024 | 01/01/2025 | 02/01/2025 | 03/01/2025 | 04/01/2025 |
| Inflows (Installments collection): A | 1.577.494,01 | 947.132,64 | 1.216.792,40 | 1.374.387,37 | 1.392.092,07 | 1.334.683,26 | 1.435.933,12 | 11.639.600,14 | 15.186.353,98 | 28.785.520,04 | 44.950.351,36 | 59.249.713,00 | 104.649.087,87 | 104.263.165,52 | 104.061.175,28 | 105.980.596,73 |
| Outflows (Covered Bonds Interests): B | - | - | - | - | - | - | 4.687.500,00 | 45.520.600,00 | - | - | - | - | 48.209.000,00 | 29.098.350,00 | - | 41.896.800,00 |
| Outflows (SPV Expenses): C | - | - | - | - | - | - | - | - | - | - | - | - | 2.872.924,00 | - | - | - |
| Maturity Ladder Net Liquidity Outflow: A-B+C | 1.577.494,01 | 947.132,64 | 1.216.792,40 | 1.374.387,37 | 1.392.092,07 | 1.334.683,26 | 1.435.933,12 | 6.962.100,14 | 30.340.246,02 | 28.785.520,04 | 44.950.351,36 | 59.249.713,00 | 104.649.087,87 | 104.263.165,52 | 104.061.175,28 | 105.980.596,73 |
| Cumulative Net Liquidity Outflow | 1.577.494,01 | 2.524.626,65 | 3.741.419,05 | 5.115.806,42 | 6.507.898,49 | 7.842.581,75 | 9.278.514,87 | 16.230.615,01 | 14.109.631,01 | 14.675.889,03 | 59.626.240,39 | 114.003.029,39 | 212.443.117,26 | 287.607.932,78 | 388.796.184,06 | 452.879.880,79 |

Maximum Cumulative Net Liquidity Outflow (MCNLO)* 14.109.631,01

Liquidity Reserve (LR)** 932.000.000,00

*Calculated in accordance with Article 7-bisdecies of Title I-bis of the Securitisation and Covered Bond Law n.130/1999 and Section III, par.3 of Bank of Italy's Circular n. 285/2013

**Calculated in accordance with Article 129 par.1 let. c) of EU Regulation n. 575/2013 (CRR)

General Statistics

| | | |
|--|--------|----------------|
| Collateral Currency | EUR | EUR |
| Current Outstanding Principal | EUR | 14.454.980.365 |
| Original Outstanding Principal | EUR | 21.160.309.341 |
| Number of obligors | Number | 178.711 |
| Number of loans | Number | 180.845 |
| Loans to employees | % | 1,42% |
| Average Current Outstanding Principal | EUR | 79.930,22 |
| Average Original Outstanding Principal | EUR | 117.007,99 |
| Maximum Current Outstanding Principal | EUR | 2.471.607,13 |
| Maximum Original Outstanding Principal | EUR | 9.000.000,00 |
| Weighted Average Seasoning | Years | 6,29 |
| Weighted Average Residual Terms | Years | 17,19 |
| Weighted Average Current LTV | % | 52,99% |
| Weighted Average Rate for Fixed rate Mortgage Loans | % | 1,61% |
| Weighted Average Spread for Floating Rate Mortgage Loans | % | 1,46% |
| Residential Mortgage Loans | % | 100,00% |
| Loans in arrears > 90 days | % | 0,02% |

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 | 9.026.347.595,20 | 62,44% | 106.425 | 58,85% |
| Floating Rate | 5.428.632.769,75 | 37,56% | 74.420 | 41,15% |
| Total | 14.454.980.365 | 100,00% | 180.845 | 100,00% |

Table 2 - Breakdown of the Portfolio by Originator

| Originator | Outstanding Principal | Outstanding Principal In % | N° Loans | N° of Loans In % |
|------------------------|-----------------------|----------------------------|----------------|------------------|
| Credit Agricole Italia | 14.454.980.365 | 100,00% | 180.845 | 100,00% |
| Total | 14.454.980.365 | 100,00% | 180.845 | 100,00% |

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 | 395.356.924 | 1,87% | 10.047 | 5,56% |
| 50000 <= Balance < 100000 | 5.021.487.765 | 23,73% | 66.923 | 37,01% |
| 100000 <= Balance < 150000 | 7.739.849.381 | 36,58% | 64.587 | 35,71% |
| 150000 <= Balance < 200000 | 4.187.626.507 | 19,79% | 25.094 | 13,88% |
| 200000 <= Balance < 300000 | 2.533.343.865 | 11,97% | 11.101 | 6,14% |
| 300000 <= Balance < 500000 | 893.909.836 | 4,22% | 2.551 | 1,41% |
| 500000 <= Balance < 700000 | 198.213.639 | 0,94% | 355 | 0,20% |
| Balance >= 700000 | 190.521.424 | 0,90% | 187 | 0,10% |
| Total | 21.160.309.341 | 100,00% | 180.845 | 100,00% |

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 | 0 | 0,00% | 0 | 0,00% |
| 1994 | 0 | 0,00% | 0 | 0,00% |
| 1995 | 0 | 0,00% | 0 | 0,00% |
| 1996 | 24.599 | 0,00% | 3 | 0,00% |
| 1997 | 6.192 | 0,00% | 1 | 0,00% |
| 1998 | 43.649 | 0,00% | 4 | 0,00% |
| 1999 | 394.489 | 0,00% | 21 | 0,01% |
| 2000 | 1.238.802 | 0,01% | 49 | 0,03% |
| 2001 | 2.296.450 | 0,02% | 132 | 0,07% |
| 2002 | 4.474.521 | 0,03% | 141 | 0,08% |
| 2003 | 9.748.048 | 0,07% | 260 | 0,14% |
| 2004 | 58.660.619 | 0,41% | 1.812 | 1,00% |
| 2005 | 120.817.305 | 0,84% | 2.763 | 1,53% |
| 2006 | 155.759.788 | 1,08% | 3.143 | 1,74% |
| 2007 | 180.945.857 | 1,25% | 3.399 | 1,88% |
| 2008 | 189.148.048 | 1,31% | 3.469 | 1,92% |
| 2009 | 364.687.023 | 2,52% | 7.026 | 3,89% |
| 2010 | 367.913.840 | 2,55% | 6.453 | 3,57% |
| 2011 | 539.008.248 | 3,73% | 8.246 | 4,56% |
| 2012 | 378.645.131 | 2,62% | 5.741 | 3,17% |
| 2013 | 340.423.278 | 2,36% | 5.241 | 2,90% |
| 2014 | 524.321.443 | 3,63% | 8.279 | 4,58% |
| 2015 | 792.925.079 | 5,49% | 11.497 | 6,36% |
| 2016 | 1.101.900.249 | 7,62% | 14.923 | 8,25% |
| 2017 | 1.107.288.074 | 7,66% | 14.105 | 7,80% |
| 2018 | 1.347.794.281 | 9,32% | 15.957 | 8,82% |
| 2019 | 1.414.359.197 | 9,78% | 16.143 | 8,93% |
| 2020 | 1.705.623.265 | 11,80% | 17.208 | 9,52% |
| 2021 | 2.088.895.785 | 14,45% | 19.993 | 11,06% |
| 2022 | 1.657.667.107 | 11,47% | 14.836 | 8,20% |
| Total | 14.454.980.365 | 100,00% | 180.845 | 100,00% |

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 | 4.839.479 | 0,03% | 42 | 0,02% |
| 1 <= Years < 2 | 1.655.531.622 | 11,45% | 14.820 | 8,19% |
| 2 <= Years < 3 | 2.091.184.773 | 14,47% | 20.022 | 11,07% |
| 3 <= Years < 4 | 1.710.219.291 | 11,83% | 17.260 | 9,54% |
| 4 <= Years < 5 | 1.420.321.065 | 9,83% | 16.212 | 8,96% |
| 5 <= Years < 6 | 1.346.640.740 | 9,32% | 15.939 | 8,81% |
| Years >= 6 | 6.226.243.396 | 43,07% | 96.550 | 53,39% |
| Total | 14.454.980.365 | 100,0% | 180.845 | 100,00% |

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 | 333.956.314 | 2,31% | 17.227 | 9,53% |
| 5 <= Years < 10 | 1.354.874.168 | 9,37% | 28.483 | 15,75% |
| 10 <= Years < 15 | 2.626.939.451 | 18,17% | 36.972 | 20,44% |
| 15 <= Years < 20 | 4.983.220.340 | 34,47% | 52.710 | 29,15% |
| 20 <= Years < 25 | 4.772.874.955 | 33,02% | 42.241 | 23,36% |
| 25 <= Years < 30 | 382.228.924 | 2,64% | 3.205 | 1,77% |
| 30 <= Years < 35 | 886.213 | 0,01% | 7 | 0,00% |
| Years >= 35 | 0 | 0,00% | 0 | 0,00% |
| Total | 14.454.980.365 | 100,00% | 180.845 | 100,00% |

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% | 2.307.782.497 | 15,97% | 54.721 | 30,26% |
| 30% < CLTV <= 40% | 2.043.073.398 | 14,13% | 27.835 | 15,39% |
| 40% < CLTV <= 50% | 2.501.432.315 | 17,30% | 28.945 | 16,01% |
| 50% < CLTV <= 60% | 2.581.929.812 | 17,86% | 26.537 | 14,67% |
| 60% < CLTV <= 70% | 2.143.300.959 | 14,83% | 20.067 | 11,10% |
| 70% < CLTV <= 80% | 1.257.847.049 | 8,70% | 10.854 | 6,00% |
| 80% < CLTV <= 90% | 691.848.851 | 4,79% | 5.494 | 3,04% |
| CLTV > 90% | 927.765.484 | 6,42% | 6.392 | 3,53% |
| Total | 14.454.980.365 | 100,00% | 180.845 | 100,00% |

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 | 3.629.313.166 | 25,11% | 42.960 | 23,76% |
| Emilia Romagna | 2.446.735.655 | 16,93% | 32.078 | 17,74% |
| Piemonte | 1.612.927.124 | 11,16% | 21.847 | 12,08% |
| Campania | 803.127.315 | 5,56% | 10.031 | 5,55% |
| Lazio | 969.856.039 | 6,71% | 10.331 | 5,71% |
| Toscana | 1.587.365.210 | 10,98% | 18.688 | 10,33% |
| Liguria | 803.296.285 | 5,56% | 10.860 | 6,01% |
| Veneto | 1.611.158.439 | 11,15% | 19.692 | 10,89% |
| Abruzzo | 8.823.981 | 0,06% | 186 | 0,10% |
| Sardegna | 11.656.699 | 0,08% | 149 | 0,08% |
| Umbria | 82.908.310 | 0,57% | 1.280 | 0,71% |
| Valle d'Aosta | 12.282.578 | 0,08% | 162 | 0,09% |
| Trentino Alto Adige | 16.994.329 | 0,12% | 168 | 0,09% |
| Marche | 112.952.444 | 0,78% | 1.397 | 0,77% |
| Puglia | 4.672.180 | 0,03% | 70 | 0,04% |
| Molise | 900.786 | 0,01% | 21 | 0,01% |
| Friuli Venezia Giulia | 724.390.827 | 5,01% | 10.708 | 5,92% |
| Calabria | 2.001.133 | 0,01% | 55 | 0,03% |
| Sicilia | 12.760.018 | 0,09% | 148 | 0,08% |
| Basilicata | 857.847 | 0,01% | 14 | 0,01% |
| Total | 14.454.980.365 | 100,0% | 180.845 | 100,0% |

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 | 14.399.240.835 | 99,61% | 179.904 | 99,48% |
| Quarterly | 15.472.777 | 0,11% | 161 | 0,09% |
| Semi-annually | 40.266.753 | 0,28% | 780 | 0,43% |
| Annually | 0 | 0,00% | 0 | 0,00% |
| Total | 14.454.980.365 | 100,00% | 180.845 | 100,00% |

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 | 13.991.740.731,03 | 0,00 | 4.498.311,05 | 4.498.311,05 | 13.991.740.731,03 | 13.996.239.042,08 |
| 2 | Loans in Delinquent | 372.885.292,84 | 2.102.680,39 | 1.378.624,41 | 3.481.304,80 | 374.987.973,23 | 376.366.597,64 |
| 3 | Performing Portfolio (1+2) | 14.364.626.023,87 | 2.102.680,39 | 5.876.935,46 | 7.979.615,85 | 14.366.728.704,26 | 14.372.605.639,72 |
| 4 | Defaulted Loans | 83.544.107,48 | 4.707.553,21 | 2.783.925,80 | 7.491.479,01 | 88.251.660,69 | 91.035.586,49 |
| 5 | Portfolio (3+4) | 14.448.170.131,35 | 6.810.233,60 | 8.660.861,26 | 15.471.094,86 | 14.454.980.364,95 | 14.463.641.226,21 |

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 | 5.112.958.341,47 | 0,00 | 8.878.782.389,56 | 0,00 |
| 2 | Delinquent loans | 253.459.412,80 | 1.536.968,60 | 119.425.880,04 | 565.711,79 |
| 3 | Performing Portfolio (1+2) | 5.366.417.754,27 | 1.536.968,60 | 8.998.208.269,60 | 565.711,79 |

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 | 336.821.425,57 | 1.544.248,35 | 1.069.226,46 | 2.613.474,81 | 338.365.673,92 | 339.434.900,38 |
| 2 | 25.277.032,56 | 212.997,34 | 139.308,57 | 352.305,91 | 25.490.029,90 | 25.629.338,47 |
| 3 | 4.084.123,23 | 44.189,65 | 40.433,77 | 84.623,42 | 4.128.312,88 | 4.168.746,65 |
| 4 | 2.052.754,96 | 30.058,96 | 24.452,23 | 54.511,19 | 2.082.813,92 | 2.107.266,13 |
| 5 | 456.321,43 | 10.424,79 | 6.831,49 | 17.256,28 | 466.746,22 | 473.577,71 |
| 6 | 200.632,46 | 3.987,19 | 1.880,18 | 5.867,37 | 204.619,65 | 206.499,83 |
| 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 |
| Loans in arrears [1] | 368.892.290,21 | 1.845.906,28 | 1.282.132,70 | 3.128.038,98 | 370.738.196,49 | 372.020.329,19 |

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 | 665.074,32 | 14.241,71 | 6.028,57 | 20.270,28 | 679.316,03 | 685.344,60 |
| 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 |
| Loans in arrears[2] | 665.074,32 | 14.241,71 | 6.028,57 | 20.270,28 | 679.316,03 | 685.344,60 |

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 | 3.327.928,31 | 239.880,61 | 90.396,72 | 330.277,33 | 3.567.808,92 | 3.658.205,64 |
| ≥ 2 | 0,00 | 2.651,79 | 66,42 | 2.718,21 | 2.651,79 | 2.718,21 |
| | 3.327.928,31 | 242.532,40 | 90.463,14 | 332.995,54 | 3.570.460,71 | 3.660.923,85 |

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 |
| Loans in arrears [4] | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |

E5) Loans in Delinquent

| Principal (not in arrears) | Instalments in arrears | | | Principal Outstanding | Total | |
|-----------------------------------|------------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|
| | Principal Instalment | Interest Instalment | Total | | | |
| | a | b | c | | | d = b + c |
| Loans in arrears [1+2+3+4] | 372.885.292,84 | 2.102.680,39 | 1.378.624,41 | 3.481.304,80 | 374.987.973,23 | 376.366.597,64 |

Part F: Defaulted Loan

Quarterly Report Date 15/01/2023

| 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 |
| 01/04/2022 | 30/06/2022 | 78,650,513.40 | 5,236,343.00 |
| 01/07/2022 | 30/09/2022 | 84,564,342.87 | 3,124,867.29 |
| 01/10/2022 | 31/12/2022 | 81,137,117.08 | 5,135,413.24 |
| 01/01/2023 | 31/03/2023 | 86,913,771.07 | 3,297,112.45 |
| 01/04/2023 | 30/06/2023 | 92,775,764.28 | 2,682,851.90 |
| 01/07/2023 | 30/09/2023 | 99,183,218.00 | 2,244,615.73 |
| 01/10/2023 | 31/12/2023 | 88,251,660.69 | 22,367,091.91 |