

# Voba N. 6 S.r.l.

## Investors Report

Securitisation of SME Loans originated by Banca Popolare dell'Alto Adige S.p.A.

Euro 100.000.000 Class A1 Asset Backed Floating Rate Notes due November 2060

Euro 257.400.000 Class A2 Asset Backed Floating Rate Notes due November 2060

Euro 59.600.000 Class B Asset Backed Floating Rate Notes due November 2060

Euro 124.545.000 Class J Asset Backed Variable Return Notes due November 2060

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### Reporting Dates

Collection Period	01/08/2020	31/10/2020
Interest Period	27/08/2020	27/11/2020
Payment Date	27/11/2020	

This Investors Report is prepared by Banca Finint S.p.A (former Securitisation Services S.p.A.)\* in accordance with the criteria described in the Transaction Documents. Certain information included in this report is provided by the Parties. Please be advised that Banca Finint S.p.A (former Securitisation Services S.p.A.)\* will have no liability for the completeness or accuracy of such information.



## 1. Transaction overview

### Principal Parties

Issuer	Voba N. 6 S.r.l.
Originator	Banca Popolare dell'Alto Adige S.p.A.
Servicer	Banca Popolare dell'Alto Adige S.p.A.
Back-up Servicer	Banca Finint S.p.A (former Securitisation Services S.p.A.)* S.p.A.
Representative of the Noteholders	Banca Finint S.p.A (former Securitisation Services S.p.A.)* S.p.A.
Calculation Agent	Banca Finint S.p.A (former Securitisation Services S.p.A.)* S.p.A.
Account Bank and Paying Agent	BNP Paribas Securities Services, Milan branch
Cash Manager and Transaction Account Bank	Banca Popolare dell'Alto Adige S.p.A.
Corporate Servicer	Banca Finint S.p.A (former Securitisation Services S.p.A.)* S.p.A.
Arranger	Unicredit Bank AG, London Branch
Joint Lead Managers for the class A2 Notes	Unicredit Bank AG and Natixis S.A.

### Main definitions

Payment Date	means (a) prior to the delivery of a Trigger Notice, the 27th day of February, May, August and November in each year or, if such day is not a Business Day, the immediately following Business Day, and (b) following the delivery of a Trigger Notice, any day on which any payment is required to be made by the Representative of the Noteholders in accordance with the Post Trigger Notice Priority of Payments, the Conditions and the Intercreditor Agreement, provided that the First Payment Date will fall on 28 November 2016
Interest Period	means each period from (and including) a Payment Date to (but excluding) the next following Payment Date.
Business Day	means any day on which TARGET2 is open.

*\* In the context of a group reorganisation, with effective date from 28th October 2020, Securitisation Services S.p.A. has been merged by way of incorporation into Banca Finanziaria Internazionale S.p.A. (namely Banca Finint S.p.A)*



## 2. Notes and Assets description

### The Notes

Issue Date 17 October 2016

Classes	Class A1 Notes	Class A2 Notes	Class B Notes	Class J Notes
Principal Amount Outstanding on Issue	100.000.000	257.400.000	59.600.000	124.545.000
Currency	EUR	EUR	EUR	EUR
Issue Date	17 October 2016	17 October 2016	17 October 2016	17 October 2016
Final Maturity Date	27 November 2060	27 November 2060	27 November 2060	27 November 2060
Listing	Luxembourg	Luxembourg	Luxembourg	Luxembourg
ISIN code	IT0005212805	IT0005212813	IT0005212821	IT0005215774
Common code	149636897	149637559	149637893	N.A.
Denomination	100.000	100.000	100.000	100.000
Type of amortisation	Pass-through	Pass-through	Pass-through	Pass-through
Indexation	Euribor 3M	Euribor 3M	Euribor 3M	Variable Return
Spread	0,3500%	0,5800%	1,2500%	N.A.
Payment frequency	Quarterly	Quarterly	Quarterly	Quarterly

### The Portfolio

The Receivables comprised in the Portfolio arise out of loans (i) governed by Italian Law, (ii) granted to companies or sole proprietorships (ditte individuali) or professional firms (studi professionali), (iii) classified as small and medium enterprise (SME) according to the definition published by the European Commission

Initial Portfolio: Euro 528.611.985

Transfer Date: 2 August 2016

The Originator confirms that, as at the date of this report, it continues to hold the net economic interest in the securitisation as disclosed in the Prospectus, in accordance with option (d) of Article 405 of CRR, Part II, Chapter 6, Section IV of the Bank of Italy's Circular No. 285 dated 17 December 2013 (as amended and supplemented from time to time) and article 51 of the AIFMR.



2.1 Class A1 Notes

Interest Period			Before payments		Accrued					Payments		After payments		
			Outstanding Principal	Unpaid Interest	Spread	Euribor	Interest Rate	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
17/10/2016	28/11/2016	28/11/2016	100.000.000,00	-	0,350%	-0,361%	-0,011%	42	-	34.828.940,00	-	65.171.060,00	-	0,65171060
28/11/2016	27/02/2017	27/02/2017	65.171.060,00	-	0,350%	-0,314%	0,036%	91	5.930,00	38.371.540,00	5.930,00	26.799.520,00	-	0,26799520
27/02/2017	29/05/2017	29/05/2017	26.799.520,00	-	0,350%	-0,329%	0,021%	91	1.420,00	26.799.520,00	1.420,00	-	-	0,00000000
29/05/2017	28/08/2017	28/08/2017	-	-	0,350%	-0,329%	0,021%	91	-	-	-	-	-	0,00000000
28/08/2017	27/11/2017	27/11/2017	-	-	0,350%	-0,329%	0,021%	91	-	-	-	-	-	0,00000000
27/11/2017	27/02/2018	27/02/2018	-	-	0,350%	-0,329%	0,021%	92	-	-	-	-	-	0,00000000
27/02/2018	28/05/2018	28/05/2018	-	-	0,350%	-0,328%	0,022%	90	-	-	-	-	-	0,00000000
28/05/2018	27/08/2018	27/08/2018	-	-	0,350%	-0,324%	0,026%	91	-	-	-	-	-	0,00000000
27/08/2018	27/11/2018	27/11/2018	-	-	0,350%	-0,319%	0,031%	92	-	-	-	-	-	0,00000000
27/11/2018	27/02/2019	27/02/2019	-	-	0,350%	-0,316%	0,034%	92	-	-	-	-	-	0,00000000
27/02/2019	27/05/2019	27/05/2019	-	-	0,350%	-0,309%	0,041%	89	-	-	-	-	-	0,00000000
27/05/2019	27/08/2019	27/08/2019	-	-	0,350%	-0,310%	0,040%	92	-	-	-	-	-	0,00000000
27/08/2019	27/11/2019	27/11/2019	-	-	0,350%	-0,412%	-0,062%	92	-	-	-	-	-	0,00000000
27/11/2019	27/02/2020	27/02/2020	-	-	0,350%	-0,404%	-0,054%	92	-	-	-	-	-	0,00000000
27/02/2020	27/05/2020	27/05/2020	-	-	0,350%	-0,417%	-0,067%	90	-	-	-	-	-	0,00000000
27/05/2020	27/08/2020	27/08/2020	-	-	0,350%	-0,275%	0,075%	92	-	-	-	-	-	0,00000000
27/08/2020	27/11/2020	27/11/2020	-	-	0,350%	-0,481%	-0,131%	92	-	-	-	-	-	0,00000000



2.2 Class A2 Notes

Interest Period			Payment Date	Before payments		Accrued				Payments		After payments		
				Outstanding Principal	Unpaid Interest	Spread	Euribor	Interest Rate	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest
17/10/2016	28/11/2016	28/11/2016	257.400.000,00	-	0,580%	-0,361%	0,219%	42	65.765,70	-	65.765,70	257.400.000,00	-	1,00000000
28/11/2016	27/02/2017	27/02/2017	257.400.000,00	-	0,580%	-0,314%	0,266%	91	173.075,76	-	173.075,76	257.400.000,00	-	1,00000000
27/02/2017	29/05/2017	29/05/2017	257.400.000,00	-	0,580%	-0,329%	0,251%	91	163.320,30	6.204.086,46	163.320,30	251.195.913,54	-	0,97589710
29/05/2017	28/08/2017	28/08/2017	251.195.913,54	-	0,580%	-0,329%	0,251%	91	159.382,08	30.008.670,12	159.382,08	221.187.243,42	-	0,85931330
28/08/2017	27/11/2017	27/11/2017	221.187.243,42	-	0,580%	-0,329%	0,251%	91	140.334,48	30.100.536,18	140.334,48	191.086.707,24	-	0,74237260
27/11/2017	27/02/2018	27/02/2018	191.086.707,24	-	0,580%	-0,329%	0,251%	92	122.573,88	29.934.281,52	122.573,88	161.152.425,72	-	0,62607780
27/02/2018	28/05/2018	28/05/2018	161.152.425,72	-	0,580%	-0,328%	0,252%	90	101.518,56	27.700.075,26	101.518,56	133.452.350,46	-	0,51846290
28/05/2018	27/08/2018	27/08/2018	133.452.350,46	-	0,580%	-0,324%	0,256%	91	86.357,70	27.640.435,68	86.357,70	105.811.914,78	-	0,41107970
27/08/2018	27/11/2018	27/11/2018	105.811.914,78	-	0,580%	-0,319%	0,261%	92	70.579,08	22.269.321,36	70.579,08	83.542.593,42	-	0,32456330
27/11/2018	27/02/2019	27/02/2019	83.542.593,42	-	0,580%	-0,316%	0,264%	92	56.370,60	22.646.283,66	56.370,60	60.896.309,76	-	0,23658240
27/02/2019	27/05/2019	27/05/2019	60.896.309,76	-	0,580%	-0,309%	0,271%	89	40.797,90	17.587.421,28	40.797,90	43.308.888,48	-	0,16825520
27/05/2019	27/08/2019	27/08/2019	43.308.888,48	-	0,580%	-0,310%	0,270%	92	29.884,14	19.779.027,84	29.884,14	23.529.860,64	-	0,09141360
27/08/2019	27/11/2019	27/11/2019	23.529.860,64	-	0,580%	-0,412%	0,168%	92	10.090,08	16.822.119,60	10.090,08	6.707.741,04	-	0,02605960
27/11/2019	27/02/2020	27/02/2020	6.707.741,04	-	0,580%	-0,404%	0,176%	92	3.011,58	6.707.741,04	3.011,58	-	-	0,00000000
27/02/2020	27/05/2020	27/05/2020	-	-	0,580%	-0,417%	0,163%	90	-	-	-	-	-	0,00000000
27/05/2020	27/08/2020	27/08/2020	-	-	0,580%	-0,275%	0,305%	92	-	-	-	-	-	0,00000000
27/08/2020	27/11/2020	27/11/2020	-	-	0,580%	-0,481%	0,099%	92	-	-	-	-	-	0,00000000



### 2.3 Class B Notes

Interest Period			Before payments		Accrued					Payments		After payments		
			Outstanding Principal	Unpaid Interest	Spread	Euribor	Interest Rate	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
17/10/2016	28/11/2016	28/11/2016	59.600.000,00	-	1,250%	-0,361%	0,889%	42	61.817,12	-	61.817,12	59.600.000,00	-	1,00000000
28/11/2016	27/02/2017	27/02/2017	59.600.000,00	-	1,250%	-0,314%	0,936%	91	141.013,60	-	141.013,60	59.600.000,00	-	1,00000000
27/02/2017	29/05/2017	29/05/2017	59.600.000,00	-	1,250%	-0,329%	0,921%	91	138.754,76	-	138.754,76	59.600.000,00	-	1,00000000
29/05/2017	28/08/2017	28/08/2017	59.600.000,00	-	1,250%	-0,329%	0,921%	91	138.754,76	-	138.754,76	59.600.000,00	-	1,00000000
28/08/2017	27/11/2017	27/11/2017	59.600.000,00	-	1,250%	-0,329%	0,921%	91	138.754,76	-	138.754,76	59.600.000,00	-	1,00000000
27/11/2017	27/02/2018	27/02/2018	59.600.000,00	-	1,250%	-0,329%	0,921%	92	140.280,52	-	140.280,52	59.600.000,00	-	1,00000000
27/02/2018	28/05/2018	28/05/2018	59.600.000,00	-	1,250%	-0,328%	0,922%	90	137.378,00	-	137.378,00	59.600.000,00	-	1,00000000
28/05/2018	27/08/2018	27/08/2018	59.600.000,00	-	1,250%	-0,324%	0,926%	91	139.505,72	-	139.505,72	59.600.000,00	-	1,00000000
27/08/2018	27/11/2018	27/11/2018	59.600.000,00	-	1,250%	-0,319%	0,931%	92	141.800,32	-	141.800,32	59.600.000,00	-	1,00000000
27/11/2018	27/02/2019	27/02/2019	59.600.000,00	-	1,250%	-0,316%	0,934%	92	142.259,24	-	142.259,24	59.600.000,00	-	1,00000000
27/02/2019	27/05/2019	27/05/2019	59.600.000,00	-	1,250%	-0,309%	0,941%	89	138.653,44	-	138.653,44	59.600.000,00	-	1,00000000
27/05/2019	27/08/2019	27/08/2019	59.600.000,00	-	1,250%	-0,310%	0,940%	92	143.171,12	-	143.171,12	59.600.000,00	-	1,00000000
27/08/2019	27/11/2019	27/11/2019	59.600.000,00	-	1,250%	-0,412%	0,838%	92	127.639,36	-	127.639,36	59.600.000,00	-	1,00000000
27/11/2019	27/02/2020	27/02/2020	59.600.000,00	-	1,250%	-0,404%	0,846%	92	128.855,20	9.985.705,84	128.855,20	49.614.294,16	-	0,83245460
27/02/2020	27/05/2020	27/05/2020	49.614.294,16	-	1,250%	-0,417%	0,833%	90	103.322,56	15.744.609,48	103.322,56	33.869.684,68	-	0,56828330
27/05/2020	27/08/2020	27/08/2020	33.869.684,68	-	1,250%	-0,275%	0,975%	92	84.393,60	7.656.078,92	84.393,60	26.213.605,76	-	0,43982560
27/08/2020	27/11/2020	27/11/2020	26.213.605,76	-	1,250%	-0,481%	0,769%	92	51.518,24	11.442.395,40	51.518,24	14.771.210,36	-	0,24783910



## 2.4 Class J Notes

Interest Period		Payment Date	Before payments		Accrued	Payments		After payments		
			Outstanding Principal	Unpaid Interest	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
17/10/2016	28/11/2016	28/11/2016	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
28/11/2016	27/02/2017	27/02/2017	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
27/02/2017	29/05/2017	29/05/2017	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
29/05/2017	28/08/2017	28/08/2017	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
28/08/2017	27/11/2017	27/11/2017	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
27/11/2017	27/02/2018	27/02/2018	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
27/02/2018	28/05/2018	28/05/2018	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
28/05/2018	27/08/2018	27/08/2018	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
27/08/2018	27/11/2018	27/11/2018	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
27/11/2018	27/02/2019	27/02/2019	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
27/02/2019	27/05/2019	27/05/2019	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
27/05/2019	27/08/2019	27/08/2019	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
27/08/2019	27/11/2019	27/11/2019	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
27/11/2019	27/02/2020	27/02/2020	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
27/02/2020	27/05/2020	27/05/2020	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
27/05/2020	27/08/2020	27/08/2020	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000
27/08/2020	27/11/2020	27/11/2020	124.545.000,00	-	-	-	-	124.545.000,00	-	1,00000000



### 3. Collections and Recoveries

Collection Period		Principal and Interest Instalments	Principal and Interest Prepayments	Recoveries on Defaulted Receivables	Repurchases	Penalties	Other Amount	Insurance Indemnities	Adjustment (+/-)	Renegotiations Indemnities	Total Collected in the Period
01/08/2016	31/10/2016	28.493.099,55	6.517.706,13	-	-	3.583,41	44.663,49	-	-	-	35.059.052,58
01/11/2016	31/01/2017	27.033.697,90	11.184.149,09	-	-	4.746,51	52.445,83	-	-	-	38.275.039,33
01/02/2017	30/04/2017	25.432.207,74	6.793.614,14	10.727,21	-	6.687,95	36.942,62	-	-	-	32.280.179,66
01/05/2017	31/07/2017	23.419.833,84	5.929.930,71	16.206,25	-	5.699,60	39.828,21	-	-	-	29.411.498,61
01/08/2017	31/10/2017	22.295.260,76	7.252.591,08	-	-	4.797,74	30.469,62	-	-	-	29.583.119,20
01/11/2017	31/01/2018	20.872.972,61	8.460.190,82	9.306,25	-	4.070,80	42.186,41	-	-	-	29.388.726,89
01/02/2018	30/04/2018	22.726.944,92	4.380.208,17	12.426,01	-	6.025,88	30.362,73	-	-	-	27.155.967,71
01/05/2018	31/07/2018	18.446.216,20	8.649.176,23	14.305,35	-	3.760,20	36.732,82	-	-	-	27.150.190,80
01/08/2018	31/10/2018	16.499.364,01	5.046.221,09	147.411,53	-	6.243,47	25.522,65	-	-	-	21.724.762,75
01/11/2018	31/01/2019	16.009.173,56	6.129.154,40	82.760,97	-	3.856,34	43.101,44	-	-	-	22.268.046,71
01/02/2019	30/04/2019	14.356.254,12	2.693.735,38	73.980,42	-	3.530,24	21.400,73	-	-	-	17.148.900,89
01/05/2019	31/07/2019	14.238.472,35	5.083.613,66	164.869,29	-	4.979,22	21.757,96	-	-	-	19.513.692,48
01/08/2019	31/10/2019	13.060.391,10	3.294.096,94	68.973,85	-	3.454,11	19.692,25	-	-	-	16.446.608,25
01/11/2019	31/01/2020	12.797.236,43	3.421.004,63	171.757,56	-	4.589,77	16.997,08	-	-	-	16.411.585,47
01/02/2020	30/04/2020	9.137.160,64	3.124.339,16	40.105,57	3.608.615,51	1.971,55	18.288,99	-	-	-	15.930.481,42
01/05/2020	31/07/2020	5.669.669,60	2.034.140,54	72.565,90	-	993,47	7.996,73	-	-	-	7.785.366,24
01/08/2020	31/10/2020	5.507.949,73	5.749.856,62	285.999,42	-	538,42	11.222,46	-	-	-	11.555.566,65





#### 4. Issuer Available Funds

Payment Date	Collections and Recoveries	Any amounts received from the Originator pursuant to the Receivables Purchase Agreement and the W&I Agreement	Any Amounts standing to the credit of the the Payments Account and the Cash Reserve Account	Interest and profit accrued or generated and paid on Eligible Investments	Interest accrued and paid on the Accounts	All the proceeds deriving from the sale, if any, of the Portfolio or of individual Receivables	Any other amounts received by the Issuer	Issuer Available Funds
28/11/2016	35.059.052,58	-	12.000.000,00	-	-	-	-	47.059.052,58
27/02/2017	38.275.039,33	-	12.000.001,10	-	(12,00)	-	-	50.275.028,43
29/05/2017	32.280.179,66	-	11.465.135,47	-	-	-	-	43.745.315,13
28/08/2017	29.411.498,61	-	10.313.992,48	-	-	-	-	39.725.491,09
27/11/2017	29.583.119,20	-	9.323.878,04	-	-	-	-	38.906.997,24
27/02/2018	29.388.726,89	-	8.423.641,79	-	(48,00)	-	-	37.812.320,68
28/05/2018	27.155.967,71	-	7.520.625,27	-	-	-	-	34.676.592,98
27/08/2018	27.150.190,80	-	6.622.592,03	-	-	-	-	33.772.782,83
27/11/2018	21.724.762,75	-	5.813.910,47	-	-	-	-	27.538.673,22
27/02/2019	22.268.046,71	-	4.962.366,77	-	(50,00)	-	-	27.230.363,48
27/05/2019	17.148.900,89	-	4.294.294,01	-	-	-	-	21.443.194,90
27/08/2019	19.513.692,48	-	3.614.912,20	-	-	-	-	23.128.604,68
27/11/2019	16.446.608,25	-	3.087.288,37	-	-	-	-	19.533.896,62
27/02/2020	16.411.585,47	-	2.493.910,21	(48,00)	-	-	-	18.905.447,68
27/05/2020	12.321.865,91	-	2.000.001,86	-	-	3.608.615,51	-	17.930.483,28
27/08/2020	7.785.366,24	-	2.000.001,73	-	-	-	-	9.785.367,97
27/11/2020	11.555.566,65	-	2.000.000,98	-	-	-	-	13.555.567,63



5.1 Pre-Enforcement Priority of Payments

Payment Date	Expenses, Retention Amount and Agent Fees	Interest on Class A1 Notes and on Class A2 Notes	Interest on Class B Notes if Performance has no occurred	Target Cash Reserve Amount	Principal Amount Outstanding due in respect of the Class A1 Notes	Principal Amount Outstanding due in respect of the Class A2 Notes	Interest on Class B Notes if Performance has occurred	Principal Amount Outstanding due in respect of the Class B Notes	Any other amount due and payable under the Transaction Documents	Adjustment Purchase Price due and payable to the Originator	Principal Amount Outstanding due in respect of the Class J Notes	Variable Return on the Class J Notes	Class J Notes Retained Amount	Residual Balance
28/11/2016	102.528,66	65.765,70	61.817,12	12.000.000,00	34.828.940,00	-	-	-	-	-	-	-	-	1,10
27/02/2017	118.333,60	179.005,76	141.013,60	11.465.131,80	38.371.540,00	-	-	-	-	-	-	-	-	3,67
29/05/2017	124.221,13	164.740,30	138.754,76	10.313.985,60	26.799.520,00	6.204.086,46	-	-	-	-	-	-	-	6,88
28/08/2017	94.806,09	159.382,08	138.754,76	9.323.877,41	-	30.008.670,12	-	-	-	-	-	-	-	0,64
27/11/2017	103.730,03	140.334,48	138.754,76	8.423.617,30	-	30.100.536,18	-	-	-	-	-	-	-	24,49
27/02/2018	94.559,49	122.573,88	140.280,52	7.520.601,22	-	29.934.281,52	-	-	-	-	-	-	-	24,05
28/05/2018	115.029,13	101.518,56	137.378,00	6.622.572,77	-	27.700.075,26	-	-	-	-	-	-	-	19,26
27/08/2018	114.904,13	86.357,70	139.505,72	5.791.570,51	-	27.640.435,68	-	-	-	-	-	-	-	9,09
27/11/2018	94.605,69	70.579,08	141.800,32	4.962.357,44	-	22.269.321,36	-	-	-	-	-	-	-	9,33
27/02/2019	91.155,97	56.370,60	142.259,24	4.294.277,80	-	22.646.283,66	-	-	-	-	-	-	-	16,21
27/05/2019	61.410,08	40.797,90	138.653,44	3.614.889,29	-	17.587.421,28	-	-	-	-	-	-	-	22,91
27/08/2019	89.233,21	29.884,14	143.171,12	3.087.266,65	-	19.779.027,84	-	-	-	-	-	-	-	21,72
27/11/2019	80.137,37	10.090,08	127.639,36	2.493.895,82	-	16.822.119,60	-	-	-	-	-	-	-	14,39
27/02/2020	80.132,16	3.011,58	128.855,20	2.000.000,00	-	6.707.741,04	-	9.985.705,84	-	-	-	-	-	1,86
27/05/2020	82.549,51	-	103.322,56	2.000.000,00	-	-	-	15.744.609,48	-	-	-	-	-	1,73
27/08/2020	44.894,47	-	84.393,60	2.000.000,00	-	-	-	7.656.078,92	-	-	-	-	-	0,98
27/11/2020	61.652,23	-	51.518,24	2.000.000,00	-	-	-	11.442.395,40	-	-	-	-	-	1,76



5.2 Post-Enforcement Priority of Payments

NOT APPLICABLE

Payment Date	Expenses, Retention Amount and Agent Fees	Interest on Class A1 Notes and on Class A2 Notes	Principal Amount Outstanding due in respect of the Class A1 Notes and the Class A2 Notes	Interest on Class B Notes	Principal Amount Outstanding due in respect of the Class B Notes	Any other amount due and payable under the Transaction Documents	Adjustment Purchase Price due and payable to the Originator	Principal Amount Outstanding due in respect of the Class J Notes	Variable Return on the Class J Notes	Class J Notes Retained Amount	Residual balance



## 6.1 Portfolio Situation

### Mortgage Pool

Collection Period		Outstanding Principal Instalments of the Collateral Portfolio (a)	Unpaid Principal Instalments of the Collateral Portfolio (b)	Total Outstanding Principal (c)=(a)+(b)	Unpaid Interest Instalments of the Collateral Portfolio (d)	Total Collateral Portfolio (e) = (c) + (d)	Defaulted Receivables (Total) (f)	Total Portfolio (g)=(e)+(f)
01/08/2016	31/10/2016	258.109.489,09	118.809,95	258.228.299,04	30.530,47	258.258.829,51	-	258.258.829,51
01/11/2016	31/01/2017	245.285.108,13	186.980,71	245.472.088,84	46.328,44	245.518.417,28	-	245.518.417,28
01/02/2017	30/04/2017	234.559.890,12	339.478,96	234.899.369,08	83.474,10	234.982.843,18	-	234.982.843,18
01/05/2017	31/07/2017	223.197.322,71	259.996,57	223.457.319,28	54.353,32	223.511.672,60	1.164.352,12	224.676.024,72
01/08/2017	31/10/2017	211.106.479,20	108.396,13	211.214.875,33	27.281,59	211.242.156,92	3.125.622,74	214.367.779,66
01/11/2017	31/01/2018	201.439.711,12	151.260,19	201.590.971,31	34.946,40	201.625.917,71	3.346.886,05	204.972.803,76
01/02/2018	30/04/2018	192.707.479,01	149.862,82	192.857.341,83	41.023,90	192.898.365,73	3.318.834,81	196.217.200,54
01/05/2018	31/07/2018	182.789.931,90	93.830,29	182.883.762,19	26.061,20	182.909.823,39	3.387.617,32	186.297.440,71
01/08/2018	31/10/2018	175.362.627,39	164.107,44	175.526.734,83	42.339,70	175.569.074,53	1.547.366,02	177.116.440,55
01/11/2018	31/01/2019	164.627.995,41	188.898,78	164.816.894,19	41.002,53	164.857.896,72	3.426.261,73	168.284.158,45
01/02/2019	30/04/2019	156.758.806,27	262.665,41	157.021.471,68	46.801,16	157.068.272,84	3.845.765,52	160.914.038,36
01/05/2019	31/07/2019	150.263.334,26	198.204,51	150.461.538,77	44.344,49	150.505.883,26	1.748.879,02	152.254.762,28
01/08/2019	31/10/2019	140.055.986,78	196.154,92	140.252.141,70	37.563,69	140.289.705,39	3.816.864,10	144.106.569,49
01/11/2019	31/01/2020	132.281.030,86	144.625,01	132.425.655,87	37.425,13	132.463.081,00	3.939.336,57	136.402.417,57
01/02/2020	30/04/2020	122.796.975,44	31.307,71	122.828.283,15	9.690,81	122.837.973,96	3.872.465,34	126.710.439,30
01/05/2020	31/07/2020	119.182.744,32	23.937,70	119.206.682,02	7.777,59	119.214.459,61	3.881.427,86	123.095.887,47
01/08/2020	31/10/2020	115.953.999,65	29.762,93	115.983.762,58	6.289,85	115.990.052,43	3.382.181,34	119.372.233,77



## 6.2 Portfolio Situation

### Unsecured Pool

Collection Period		Outstanding Principal Instalments of the Collateral Portfolio (a)	Unpaid Principal Instalments of the Collateral Portfolio (b)	Total Outstanding Principal (c)=(a)+(b)	Unpaid Interest Instalments of the Collateral Portfolio (d)	Total Collateral Portfolio (e) = (c) + (d)	Defaulted Receivables (Total) (f)	Total Portfolio (g)=(e)+(f)
01/08/2016	31/10/2016	238.815.957,66	153.768,13	238.969.725,79	27.518,56	238.997.244,35	-	238.997.244,35
01/11/2016	31/01/2017	216.442.933,70	335.370,84	216.778.304,54	62.592,22	216.840.896,76	85.963,97	216.926.860,73
01/02/2017	30/04/2017	197.265.875,17	448.393,83	197.714.269,00	55.320,41	197.769.589,41	539.366,92	198.308.956,33
01/05/2017	31/07/2017	180.915.941,36	497.202,81	181.413.144,17	54.041,40	181.467.185,57	676.428,12	182.143.613,69
01/08/2017	31/10/2017	163.857.769,99	629.952,74	164.487.722,73	57.291,88	164.545.014,61	943.234,91	165.488.249,52
01/11/2017	31/01/2018	144.098.682,89	320.625,94	144.419.308,83	51.328,73	144.470.637,56	3.502.574,26	147.973.211,82
01/02/2018	30/04/2018	127.202.461,32	959.755,39	128.162.216,71	65.460,45	128.227.677,16	3.556.343,93	131.784.021,09
01/05/2018	31/07/2018	111.778.495,64	1.122.386,22	112.900.881,86	74.094,06	112.974.975,92	3.669.869,30	116.644.845,22
01/08/2018	31/10/2018	100.270.314,87	1.894.112,59	102.164.427,46	110.798,27	102.275.225,73	3.671.503,58	105.946.729,31
01/11/2018	31/01/2019	86.291.904,93	940.118,62	87.232.023,55	29.194,96	87.261.218,51	7.050.046,34	94.311.264,85
01/02/2019	30/04/2019	77.583.269,89	196.030,45	77.779.300,34	17.974,82	77.797.275,16	8.433.829,44	86.231.104,60
01/05/2019	31/07/2019	68.324.109,24	151.629,18	68.475.738,42	9.267,26	68.485.005,68	8.409.397,58	76.894.403,26
01/08/2019	31/10/2019	61.408.893,45	129.208,09	61.538.101,54	11.951,20	61.550.052,74	8.360.241,97	69.910.294,71
01/11/2019	31/01/2020	54.048.461,63	82.899,02	54.131.360,65	5.205,76	54.136.566,41	8.318.729,64	62.455.296,05
01/02/2020	30/04/2020	48.991.687,69	37.697,72	49.029.385,41	1.570,36	49.030.955,77	8.290.047,10	57.321.002,87
01/05/2020	31/07/2020	45.950.649,49	36.158,51	45.986.808,00	1.595,45	45.988.403,45	8.217.481,20	54.205.884,65
01/08/2020	31/10/2020	39.231.791,97	9.143,33	39.240.935,30	288,71	39.241.224,01	8.118.625,67	47.359.849,68



## 6.3 Portfolio Situation

### Total Portfolio

Collection Period		Performing Balance	>0 - <=1 months in arrears	>1 - <=2 months in arrears	>2 - <=3 months in arrears	Delinquents	Defaults	Total Outstanding Principal Balance	Total Principal Balance
01/08/2016	31/10/2016	489.903.530,57	2.187.966,35	4.376.242,80	485.739,82	244.545,29	-	497.198.024,83	497.198.024,83
01/11/2016	31/01/2017	451.638.252,42	3.207.325,83	2.880.394,55	1.725.377,84	2.799.042,74	85.963,97	462.250.393,38	462.336.357,35
01/02/2017	30/04/2017	420.478.100,31	2.116.948,64	2.404.884,58	1.783.228,41	5.830.476,14	539.366,92	432.613.638,08	433.153.005,00
01/05/2017	31/07/2017	396.070.164,97	1.604.354,90	1.322.124,92	944.717,23	4.929.101,43	1.840.780,24	404.870.463,45	406.711.243,69
01/08/2017	31/10/2017	368.425.696,59	1.663.184,41	2.221.395,21	311.809,35	3.080.512,50	4.025.921,32	375.702.598,06	379.728.519,38
01/11/2017	31/01/2018	339.539.915,10	517.011,34	4.423.382,65	589.759,09	940.211,96	6.745.251,52	346.010.280,14	352.755.531,66
01/02/2018	30/04/2018	310.740.194,78	2.593.071,57	1.627.927,37	3.744.073,18	2.314.291,64	6.766.489,64	321.019.558,54	327.786.048,18
01/05/2018	31/07/2018	287.702.084,74	1.696.942,96	1.105.980,88	191.738,27	5.087.897,20	6.927.450,08	295.784.644,05	302.712.094,13
01/08/2018	31/10/2018	268.661.513,61	779.330,85	2.125.265,84	646.587,91	5.478.464,08	5.131.314,30	277.691.162,29	282.822.476,59
01/11/2018	31/01/2019	246.154.449,82	1.922.622,46	831.695,64	214.412,99	2.925.736,83	10.294.857,31	252.048.917,74	262.343.775,05
01/02/2019	30/04/2019	230.674.233,98	698.939,39	606.952,91	1.214.755,06	1.605.890,68	12.131.153,59	234.800.772,02	246.931.925,61
01/05/2019	31/07/2019	214.194.250,80	849.188,78	1.679.251,22	1.028.455,52	1.186.130,87	10.029.886,50	218.937.277,19	228.967.163,69
01/08/2019	31/10/2019	197.213.009,96	1.236.288,22	1.497.934,81	833.285,00	1.009.725,25	12.030.801,21	201.790.243,24	213.821.044,45
01/11/2019	31/01/2020	183.501.136,81	415.966,89	615.607,72	93.117,16	1.931.187,94	12.103.089,67	186.557.016,52	198.660.106,19
01/02/2020	30/04/2020	169.117.489,95	2.179.358,19	272.353,18	90.729,72	197.737,52	12.005.885,01	171.857.668,56	183.863.553,57
01/05/2020	31/07/2020	163.292.282,26	1.527.929,81	166.289,58	6.956,27	200.032,10	11.936.259,62	165.193.490,02	177.129.749,64
01/08/2020	31/10/2020	153.649.974,97	1.317.650,88	66.649,66	43.475,73	146.946,64	11.354.525,37	155.224.697,88	166.579.223,25



7. Portfolio performance - Ratios

Collection Period		Delinquency Ratio			Default Ratio			Cumulative Gross Default Ratio			Cumulative Net Default Ratio			
		Delinquent Receivables	Collateral Portfolio Outstanding Principal	Delinquency Ratio %	Defaulted Receivables	Average Collateral Portfolio Outstanding Principal	Default Ratio %	Cumulative Defaulted Receivables Amount	Portfolio Outstanding Principal at the effective date	Cumulative Default Ratio %	Cumulative Defaulted Receivables Amount	Cumulative Recoveries	Portfolio Outstanding Principal at the effective date	Cumulative Net Default ratio %
01/08/2016	31/10/2016	244.545,29	497.198.024,83	0,05%	-	-	0,00%	-	528.611.984,61	0,00%	-	-	528.611.984,61	0,00%
01/11/2016	31/01/2017	2.799.042,74	462.250.393,38	0,61%	85.963,97	479.724.209,11	0,02%	85.963,97	528.611.984,61	0,02%	85.963,97	-	528.611.984,61	0,02%
01/02/2017	30/04/2017	5.830.476,14	432.613.638,08	1,35%	456.187,07	447.432.015,73	0,10%	542.151,04	528.611.984,61	0,10%	542.151,04	10.727,21	528.611.984,61	0,10%
01/05/2017	31/07/2017	4.929.101,43	404.870.463,45	1,22%	1.315.724,50	418.742.050,77	0,31%	1.857.875,54	528.611.984,61	0,35%	1.857.875,54	26.933,46	528.611.984,61	0,35%
01/08/2017	31/10/2017	3.080.512,50	375.702.598,06	0,82%	2.176.609,99	390.286.530,76	0,56%	4.034.485,53	528.611.984,61	0,76%	4.034.485,53	26.933,46	528.611.984,61	0,76%
01/11/2017	31/01/2018	940.211,96	346.010.280,14	0,27%	2.736.399,57	360.856.439,10	0,76%	6.770.885,10	528.611.984,61	1,28%	6.770.885,10	36.239,71	528.611.984,61	1,27%
01/02/2018	30/04/2018	2.314.291,64	321.019.558,54	0,72%	301.928,36	333.514.919,34	0,09%	7.072.813,46	528.611.984,61	1,34%	7.072.813,46	48.665,72	528.611.984,61	1,33%
01/05/2018	31/07/2018	5.087.897,20	295.784.644,05	1,72%	171.761,41	308.402.101,30	0,06%	7.244.574,87	528.611.984,61	1,37%	7.244.574,87	62.971,07	528.611.984,61	1,36%
01/08/2018	31/10/2018	5.478.464,08	277.691.162,29	1,97%	209.606,43	286.737.903,17	0,07%	7.454.181,30	528.611.984,61	1,41%	7.454.181,30	210.382,60	528.611.984,61	1,37%
01/11/2018	31/01/2019	2.925.736,83	252.048.917,74	1,16%	3.423.260,80	264.870.040,02	1,29%	10.877.442,10	528.611.984,61	2,06%	10.877.442,10	293.143,57	528.611.984,61	2,00%
01/02/2019	30/04/2019	1.605.890,68	234.800.772,02	0,68%	4.367.448,31	243.424.844,88	1,79%	15.244.890,41	528.611.984,61	2,88%	15.244.890,41	367.123,99	528.611.984,61	2,81%
01/05/2019	31/07/2019	1.186.130,87	218.937.277,19	0,54%	398.595,76	226.869.024,61	0,18%	15.643.486,17	528.611.984,61	2,96%	15.643.486,17	531.993,28	528.611.984,61	2,86%
01/08/2019	31/10/2019	1.009.725,25	201.790.243,24	0,50%	508.078,32	210.363.760,22	0,24%	16.151.564,49	528.611.984,61	3,06%	16.151.564,49	600.967,13	528.611.984,61	2,94%
01/11/2019	31/01/2020	1.931.187,94	186.557.016,52	1,04%	232.670,79	194.173.629,88	0,12%	16.384.235,28	528.611.984,61	3,10%	16.384.235,28	772.724,69	528.611.984,61	2,95%
01/02/2020	30/04/2020	197.737,52	171.857.668,56	0,12%	166.525,94	179.207.342,54	0,09%	16.550.761,22	528.611.984,61	3,13%	16.550.761,22	812.830,26	528.611.984,61	2,98%
01/05/2020	31/07/2020	200.032,10	165.193.490,02	0,12%	-	168.525.579,29	0,00%	16.550.761,22	528.611.984,61	3,13%	16.550.761,22	885.396,16	528.611.984,61	2,96%
01/08/2020	31/10/2020	146.946,64	155.224.697,88	0,09%	-	160.209.093,95	0,00%	16.550.761,22	528.611.984,61	3,13%	16.550.761,22	1.171.395,58	528.611.984,61	2,91%



## 8. Collateralisation

Collection Period		Principal Amount Outstanding					Collateralisation		
		Class A1 Notes (a)	Class A2 Notes (b)	Class B Notes (c)	Class J Notes (d)	Notes	Collateral Portfolio (e)	Balance of the Cash Reserve Account (f)	Total (g)=(e)+(f)
01/08/2016	31/10/2016	65.171.060,00	257.400.000,00	59.600.000,00	124.545.000,00	506.716.060,00	497.198.024,83	12.000.000,00	509.198.024,83
01/11/2016	31/01/2017	26.799.520,00	257.400.000,00	59.600.000,00	124.545.000,00	468.344.520,00	462.250.393,38	11.465.131,80	473.715.525,18
01/02/2017	30/04/2017	-	251.195.913,54	59.600.000,00	124.545.000,00	435.340.913,54	432.613.638,08	10.313.985,60	442.927.623,68
01/05/2017	31/07/2017	-	221.187.243,42	59.600.000,00	124.545.000,00	405.332.243,42	404.870.463,45	9.323.877,41	414.194.340,86
01/08/2017	31/10/2017	-	191.086.707,24	59.600.000,00	124.545.000,00	375.231.707,24	375.702.598,06	8.423.617,30	384.126.215,36
01/11/2017	31/01/2018	-	161.152.425,72	59.600.000,00	124.545.000,00	345.297.425,72	346.010.280,14	7.520.601,22	353.530.881,36
01/02/2018	30/04/2018	-	133.452.350,46	59.600.000,00	124.545.000,00	317.597.350,46	321.019.558,54	6.622.572,77	327.642.131,31
01/05/2018	31/07/2018	-	105.811.914,78	59.600.000,00	124.545.000,00	289.956.914,78	295.784.644,05	5.791.570,51	301.576.214,56
01/08/2018	31/10/2018	-	83.542.593,42	59.600.000,00	124.545.000,00	267.687.593,42	277.691.162,29	4.962.357,44	282.653.519,73
01/11/2018	31/01/2019	-	60.896.309,76	59.600.000,00	124.545.000,00	245.041.309,76	252.048.917,74	4.294.277,80	256.343.195,54
01/02/2019	30/04/2019	-	43.308.888,48	59.600.000,00	124.545.000,00	227.453.888,48	234.800.772,02	3.614.889,29	238.415.661,31
01/05/2019	31/07/2019	-	23.529.860,64	59.600.000,00	124.545.000,00	207.674.860,64	218.937.277,19	3.087.266,65	222.024.543,84
01/08/2019	31/10/2019	-	6.707.741,04	59.600.000,00	124.545.000,00	190.852.741,04	201.790.243,24	2.493.895,82	204.284.139,06
01/11/2019	31/01/2020	-	-	49.614.294,16	124.545.000,00	174.159.294,16	186.557.016,52	2.000.000,00	188.557.016,52
01/02/2020	30/04/2020	-	-	33.869.684,68	124.545.000,00	158.414.684,68	171.857.668,56	2.000.000,00	173.857.668,56
01/05/2020	31/07/2020	-	-	26.213.605,76	124.545.000,00	150.758.605,76	165.193.490,02	2.000.000,00	167.193.490,02
01/08/2020	31/10/2020	-	-	14.771.210,36	124.545.000,00	139.316.210,36	155.224.697,88	2.000.000,00	157.224.697,88





9. Portfolio Overview

Portfolio Characteristics	Current Period	Issue Date
Constant Prepayment Rate (CPR%)	13.21%	0.00%
Period Principal Repayment Rate (PPR%)	22.04%	0.00%
Weighted Average Current Remaining Term to Maturity (in years)	6.97	7.90
Weighted average interest rate (for fixed rate portfolio) (%)	2.87	3.48
Weighted average spread (for floating rate portfolio) (%)	2.45	2.83

Borrower Concentration (by NDG)	Collateral Portfolio	% Concentration
Top 1	5,164,485.62	3.10%
Top 5	19,468,681.54	11.69%
Top 10	30,060,960.93	18.05%
Top 25	46,807,833.52	28.10%

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	1,210	92.30%	150,437,591	90.31%
Fixed	101	7.70%	16,141,632	9.69%
<b>Total</b>	<b>1,311</b>	<b>100.00%</b>	<b>166,579,223</b>	<b>100.00%</b>

Original Information			
Number of Loans	% By Number	Amount	% of amount
3,851	93.20%	495,698,517	93.77%
281	6.80%	32,913,468	6.23%
<b>4,132</b>	<b>100.00%</b>	<b>528,611,985</b>	<b>100.00%</b>

Indexation	Current Period			
	Number of Loans	% By Number	Amount	% of amount
not indexed portfolio	101	7.70%	16,141,632	9.69%
euribor 3m portfolio	173	13.20%	41,712,367	25.04%
euribor 6m portfolio	1,037	79.10%	108,725,224	65.27%
<b>Total</b>	<b>1,311</b>	<b>100.00%</b>	<b>166,579,223</b>	<b>100.00%</b>

Original Information			
Number of Loans	% By Number	Amount	% of amount
281	6.80%	32,913,468	6.23%
362	8.76%	127,522,810	24.12%
3,489	84.44%	368,175,707	69.65%
<b>4,132</b>	<b>100.00%</b>	<b>528,611,985</b>	<b>100.00%</b>

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Emilia Romagna	3	0.23%	1,634,323	0.98%
Friuli Venezia Giulia	22	1.68%	909,705	0.55%
Lombardia	7	0.53%	5,521,699	3.31%
Piemonte	1	0.08%	263,932	0.16%
Trentino-Alto Adige	573	43.71%	88,776,677	53.29%
Veneto	704	53.70%	69,004,478	41.42%
Other	1	0.08%	468,410	0.28%
<b>Total</b>	<b>1,311</b>	<b>100.00%</b>	<b>166,579,223</b>	<b>100.00%</b>

Original Information			
Number of Loans	% By Number	Amount	% of amount
11	0.27%	6,076,962	1.15%
90	2.18%	9,546,788	1.81%
19	0.46%	11,742,052	2.22%
2	0.05%	933,242	0.18%
1,676	40.56%	274,488,255	51.93%
2,328	56.34%	224,925,812	42.55%
6	0.15%	898,873	0.17%
<b>4,132</b>	<b>100.00%</b>	<b>528,611,985</b>	<b>100.00%</b>

Borrower Type (SAE)	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Natural Persons (SAE 614-615)	422	32.19%	29,258,463	17.56%
Other SAE	889	67.81%	137,320,760	82.44%
<b>Total</b>	<b>1,311</b>	<b>100.00%</b>	<b>166,579,223</b>	<b>100.00%</b>

Original Information			
Number of Loans	% By Number	Amount	% of amount
1,483	35.89%	90,805,522	17.18%
2,649	64.11%	437,806,463	82.82%
0	0.00%	0	0.00%
<b>4,132</b>	<b>100.00%</b>	<b>528,611,985</b>	<b>100.00%</b>

LTV Ratio	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0%<10%	721	55.00%	57,200,328	34.34%
>=10%<20%	188	14.34%	25,424,443	15.26%
>=20%<30%	169	12.89%	30,820,473	18.50%
>=30%<40%	110	8.39%	24,681,217	14.82%
>=40%<50%	70	5.34%	16,818,098	10.10%
>=50%<60%	37	2.82%	7,690,787	4.62%
>=60%<70%	13	0.99%	3,247,009	1.95%
>=70%<80%	3	0.23%	696,867	0.42%
>=80%	-	0.00%	-	0.00%
<b>Total</b>	<b>1,311</b>	<b>100.00%</b>	<b>166,579,223</b>	<b>100.00%</b>

Original Information			
Number of Loans	% By Number	Amount	% of amount
3,129	75.73%	273,694,452	51.78%
188	4.55%	29,466,143	5.57%
188	4.55%	38,341,660	7.25%
173	4.19%	51,495,864	9.74%
163	3.94%	44,490,919	8.42%
121	2.93%	34,285,513	6.49%
104	2.52%	34,855,557	6.59%
48	1.16%	15,160,243	2.87%
18	0.44%	6,821,635	1.29%
<b>4,132</b>	<b>100.00%</b>	<b>528,611,985</b>	<b>100.00%</b>

Seasoning in Months	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0 - <12	0	0.00%	0	0.00%
>=12 - <24	0	0.00%	0	0.00%
>=24 - <36	0	0.00%	0	0.00%
>=36 - <48	0	0.00%	0	0.00%
>=48 - <60	319	24.33%	33,085,288	19.86%
>=60 - <72	390	29.75%	48,695,505	29.23%
>=72 - <84	194	14.80%	30,652,524	18.40%
>=84	408	31.12%	54,145,906	32.50%
<b>Total</b>	<b>1,311</b>	<b>100.00%</b>	<b>166,579,223</b>	<b>100.00%</b>

Original Information			
Number of Loans	% By Number	Amount	% of amount
909	22.00%	112,956,944	21.37%
1,306	31.61%	153,232,268	28.99%
800	19.36%	92,791,469	17.55%
509	12.32%	58,272,269	11.02%
179	4.33%	27,081,171	5.12%
65	1.57%	18,954,421	3.59%
80	1.94%	13,493,153	2.55%
284	6.87%	51,830,290	9.80%
<b>4,132</b>	<b>100.00%</b>	<b>528,611,985</b>	<b>100.00%</b>



9. Portfolio Overview

distribution by maturity	Current Period			
	Number of Loans	% By Number	Amount	% of amount
2017	1	0.08%	986	0.00%
2018	7	0.53%	38,162	0.02%
2019	14	1.07%	1,415,033	0.85%
2020	73	5.57%	4,844,941	2.91%
2021	232	17.70%	5,035,444	3.02%
2022	148	11.29%	6,585,124	3.95%
2023	127	9.69%	9,279,303	5.57%
2024	109	8.31%	14,250,821	8.55%
2025	120	9.15%	14,046,057	8.43%
2026	107	8.16%	23,720,757	14.24%
2027	57	4.35%	12,446,545	7.47%
2028	54	4.12%	8,687,218	5.22%
2029	55	4.20%	12,072,563	7.25%
2030	72	5.49%	17,578,193	10.55%
2031	62	4.73%	15,538,671	9.33%
2032	22	1.68%	9,567,977	5.74%
2033	7	0.53%	1,577,760	0.95%
2034	5	0.38%	1,193,429	0.72%
2035	14	1.07%	3,541,319	2.13%
2036	16	1.22%	4,020,599	2.41%
2037	4	0.31%	306,516	0.18%
2038	1	0.08%	308,326	0.19%
2039	1	0.08%	157,203	0.09%
2040	2	0.15%	355,522	0.21%
2041	1	0.08%	10,748	0.01%
2042	0	0.00%	0	0.00%
2043	0	0.00%	0	0.00%
2044	0	0.00%	0	0.00%
2045	0	0.00%	0	0.00%
<b>Total</b>	<b>1,311</b>	<b>100.00%</b>	<b>166,579,223</b>	<b>100.00%</b>

Original Information			
Number of Loans	% By Number	Amount	% of amount
280	6.78%	14,518,543	2.75%
641	15.51%	29,800,590	5.64%
750	18.15%	47,835,589	9.05%
865	20.93%	66,954,733	12.67%
402	9.73%	48,584,587	9.19%
189	4.57%	29,362,369	5.55%
172	4.16%	28,420,985	5.38%
153	3.70%	47,492,973	8.98%
168	4.07%	44,762,683	8.47%
96	2.32%	32,050,411	6.06%
56	1.36%	18,977,931	3.59%
80	1.94%	26,116,129	4.94%
72	1.74%	25,343,886	4.79%
107	2.59%	33,712,016	6.38%
34	0.82%	15,090,833	2.85%
5	0.12%	1,070,714	0.20%
9	0.22%	2,268,374	0.43%
14	0.34%	4,109,671	0.78%
28	0.68%	10,838,884	2.05%
8	0.19%	879,980	0.17%
0	0.00%	0	0.00%
0	0.00%	0	0.00%
0	0.00%	0	0.00%
2	0.05%	407,304	0.08%
1	0.02%	12,800	0.00%
0	0.00%	0	0.00%
0	0.00%	0	0.00%
0	0.00%	0	0.00%
0	0.00%	0	0.00%
<b>4,132</b>	<b>100.00%</b>	<b>528,611,985</b>	<b>100.00%</b>

Loan Size	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0 - <50,000	671	51.18%	11,584,981	6.95%
>=50,000 - <100,000	252	19.22%	18,248,702	10.95%
>=100,000 - <150,000	103	7.86%	12,773,549	7.67%
>=150,000 - <200,000	64	4.88%	10,959,275	6.58%
>=200,000 - <250,000	61	4.65%	13,452,672	8.08%
>=250,000 - <300,000	38	2.90%	10,381,291	6.23%
>=300,000 - <350,000	25	1.91%	8,153,312	4.89%
>=350,000 - <400,000	8	0.61%	2,967,369	1.78%
>=400,000 - <450,000	15	1.14%	6,423,386	3.86%
>=450,000	74	5.64%	71,634,687	43.00%
<b>Total</b>	<b>1,311</b>	<b>100.00%</b>	<b>166,579,223</b>	<b>100.00%</b>

Original Information			
Number of Loans	% By Number	Amount	% of amount
2,364	57.21%	55,837,738	10.56%
699	16.92%	50,035,464	9.47%
322	7.79%	40,144,889	7.59%
183	4.43%	31,538,565	5.97%
118	2.86%	26,449,482	5.00%
72	1.74%	19,886,685	3.76%
59	1.43%	19,304,601	3.65%
47	1.14%	17,626,211	3.33%
32	0.77%	13,444,632	2.54%
236	5.71%	254,343,717	48.12%
<b>4,132</b>	<b>100.00%</b>	<b>528,611,985</b>	<b>100.00%</b>

Mortgage Payment Frequency	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Monthly	1,180	90.01%	126,463,384	75.92%
Bi monthly	-	0.00%	-	0.00%
Quarterly	55	4.20%	18,119,736	10.88%
Semi-annually	74	5.64%	21,632,759	12.99%
Annually	2	0.15%	363,344	0.22%
<b>Total</b>	<b>1,311</b>	<b>100.00%</b>	<b>166,579,223</b>	<b>100.00%</b>

Original Information			
Number of Loans	% By Number	Amount	% of amount
3,795	91.84%	399,366,094	75.55%
0	0.00%	0	0.00%
158	3.82%	67,571,960	12.78%
176	4.26%	60,950,375	11.53%
3	0.07%	723,555	0.14%
<b>4,132</b>	<b>100.00%</b>	<b>528,611,985</b>	<b>100.00%</b>

Distribution by Lien (Mortgage Pool)	Current Period			
	Number of Loans	% By Number	Amount	% of amount
First Lien	578	77.07%	95,022,126	79.62%
Second Lien	121	16.13%	15,743,330	13.19%
Other	51	8.80%	8,563,183	7.19%
<b>Total</b>	<b>750</b>	<b>100.00%</b>	<b>119,348,639</b>	<b>100.00%</b>

Original Information			
Number of Loans	% By Number	Amount	% of amount
860	76.51%	206,571,873	76.80%
185	16.46%	38,040,942	14.14%
79	7.03%	24,370,488	9.06%
<b>1,124</b>	<b>100.00%</b>	<b>268,983,303</b>	<b>100.00%</b>

Distribution by Loan Type	Number of Loans	Outstanding Principal Instalments		Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total
		(A)	(B)				
Mortgage Pool	750	118,979,752	368,888	368,888	119,348,639	23,595	119,372,234
Unsecured Pool	561	41,504,208	5,726,376	5,726,376	47,230,584	129,266	47,359,850
<b>Total Portfolio</b>	<b>1,311</b>	<b>160,483,959</b>	<b>6,095,264</b>	<b>6,095,264</b>	<b>166,579,223</b>	<b>152,860</b>	<b>166,732,083</b>



## 10. Suspensions for Covid-19

Collection Period		Number of loans (in the period)	Outstanding Principal (in the period)	Cumulative Outstanding Principal
01/02/2020	30/04/2020	642	92.114.583,30	92.114.583,30
01/05/2020	31/07/2020	47	10.440.635,45	102.555.218,75
01/08/2020	31/10/2020	150	10.635.648,54	113.190.867,29

