

ASSET-BACKED EUROPEAN SECURITISATION TRANSACTION EIGHTEEN S.r.l.

Investors Report

Securitisation of auto financial leases originated by FCA Bank S.p.A.

Euro 201,000,000.00 Class A Asset Backed Fixed Rate Notes due November 2033

Euro 7,200,000.00 Class B Asset Backed Fixed Rate Notes due November 2033

Euro 8,000,000.00 Class C Asset Backed Fixed Rate Notes due November 2033

Euro 12,000,000.00 Class M Asset Backed Fixed Rate Notes due November 2033

Contacts

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Reporting Dates

Collection Period	22/04/2022	24/05/2022
Interest Period	16/05/2022	15/06/2022
Payment Date	15/06/2022	

This Investors Report is prepared by Banca Finint 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 will have no liability for the completeness or accuracy of such information.



1. Transaction overview

Principal Parties

Issuer	Asset-Backed European Securitisation Transaction Eighteen S.r.l.
Originator/Servicer	FCA Bank S.p.A.
Arrangers	BNP Paribas; Natixis S.A., Milan Branch; Crédit Agricole Corporate & Investment Bank, Milan Branch and Unicredit Bank AG
Representative of the Noteholders	Banca Finint S.p.A.
Calculation Agent	Banca Finint S.p.A.
Account Bank	BNP Paribas Securities Services, Milan Branch
Principal Paying Agent	BNP Paribas Securities Services, Milan Branch
Corporate Servicer	FCA Bank S.p.A.
Corporate Administrator	Banca Finint S.p.A.
Back-up Servicer Facilitator	Zenith Service S.p.A.
Stichting Corporate Services Provider	Wilmington Trust SP Services (London) Limited
Listing Agent	BNP Paribas Securities Services, Luxembourg branch
Reporting Entity	FCA Bank S.p.A.
Reporting Entity Contact Person	Daniela Sabino
Reporting Entity Contact Telephone	+39 0110064638
Reporting Entity Contact Emails	daniela.sabino@stellantis.com

Issuer's LEI code

81560035635AD2B19A53

Main definitions

Payment Date	means the 15th (fifteenth) calendar day of each month or, if any such day is not a Business Day, the immediately following Business Day provided that, following the delivery of a Trigger Notice, it shall also be any other Business Day designated as such by the Representative of the Noteholders after consultation with the Servicer, provided that the first Payment Date will fall in January 2021
Interest Period	means each period from (and including) a Payment Date to (but excluding) the next following Payment Date, provided that the Initial Interest Period shall begin on (and including) the Issue Date and end on (but excluding) the first Payment Date after the Issue Date
Business Day	means a day (other than a Saturday or Sunday) which is not a bank holiday or a public holiday in Turin, Luxembourg, Paris and London and which is a TARGET Settlement Day
Delinquent Receivable	means each Receivable, other than a Defaulted Receivable, in relation to which a Lessee has not paid at least one Instalment or any other amount due on the basis of the relevant Lease Agreement by the term contractually provided for therein and which has been recorded as such in the EDP FCAB System in compliance with the Credit and Collections Policies, and in any case by no later than 21 (twenty-one) days after the Receivable's due date, and which continues to be classified as such
Revolving Period	means the period commencing on the Issue Date and ending on the earlier of (i) the Payment Date falling in April 2021 (included) and (ii) the occurrence of a Purchase Termination Event (excluded)



2. Notes and Assets description

The Notes

Issue Date 11 November 2020

Classes	Class A	Class B	Class C	Class M
Principal Amount Outstanding on Issue	201,000,000.00	7,200,000.00	8,000,000.00	12,000,000.00
Currency	EUR	EUR	EUR	EUR
Issue Date	11 November 2020	11 November 2020	11 November 2020	11 November 2020
Final Maturity Date	15 November 2033	15 November 2033	15 November 2033	15 November 2033
Listing	Luxembourg	Luxembourg	Luxembourg	No Listing
ISIN code	IT0005426439	IT0005426447	IT0005426454	IT0005426462
Denomination	100,000 + multiples of 1,000	100,000 + multiples of 1,000	100,000 + multiples of 1,000	100,000 + multiples of 1,000
Type of amortisation	Amortizing	Amortizing	Amortizing	Amortizing
Spread / Fixed Rate	0,35%	1,15%	1,70%	7,50%
Payment frequency	Monthly	Monthly	Monthly	Monthly

The Portfolio

The monetary receivables and other connected rights arising from an initial pool of auto financial leases (leasing finanziari) granted by FCAB (the Initial Receivables and the Initial Pool) have been transferred from FCAB to the Issuer pursuant to the terms of a master receivables purchase agreement dated 27 October 2020 between the Issuer and FCAB.

Initial Portfolio: Euro 224,987,745.27

Transfer Date: 27 October 2020

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 (a) of article 6(3) of the EU Securitisation Regulation and the applicable Regulatory Technical Standards



3.1 Class A Notes

Interest Period			Payment Date	Before payments		Accrued			Payments		After payments		
				Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
11/11/2020	15/01/2021	15/01/2021	201.000.000,00	-	0,3500%	65	126.630,00	-	126.630,00	201.000.000,00	-	1,00000000	
15/01/2021	15/02/2021	15/02/2021	201.000.000,00	-	0,3500%	31	60.300,00	-	60.300,00	201.000.000,00	-	1,00000000	
15/02/2021	15/03/2021	15/03/2021	201.000.000,00	-	0,3500%	28	54.270,00	-	54.270,00	201.000.000,00	-	1,00000000	
15/03/2021	15/04/2021	15/04/2021	201.000.000,00	-	0,3500%	31	60.300,00	-	60.300,00	201.000.000,00	-	1,00000000	
15/04/2021	17/05/2021	17/05/2021	201.000.000,00	-	0,3500%	32	62.310,00	10.607.091,60	62.310,00	190.392.908,40	-	0,94722840	
17/05/2021	15/06/2021	15/06/2021	190.392.908,40	-	0,3500%	29	52.260,00	11.694.984,00	52.260,00	178.697.924,40	-	0,88904440	
15/06/2021	15/07/2021	15/07/2021	178.697.924,40	-	0,3500%	30	50.250,00	10.151.605,50	50.250,00	168.546.318,90	-	0,83853890	
15/07/2021	16/08/2021	16/08/2021	168.546.318,90	-	0,3500%	32	52.260,00	10.818.282,30	52.260,00	157.728.036,60	-	0,78471660	
16/08/2021	15/09/2021	15/09/2021	157.728.036,60	-	0,3500%	30	44.220,00	9.867.934,20	44.220,00	147.860.102,40	-	0,73562240	
15/09/2021	15/10/2021	15/10/2021	147.860.102,40	-	0,3500%	30	42.210,00	9.329.917,50	42.210,00	138.530.184,90	-	0,68920490	
15/10/2021	15/11/2021	15/11/2021	138.530.184,90	-	0,3500%	31	40.200,00	9.252.572,70	40.200,00	129.277.612,20	-	0,64317220	
15/11/2021	15/12/2021	15/12/2021	129.277.612,20	-	0,3500%	30	36.180,00	9.547.761,30	36.180,00	119.729.850,90	-	0,59567090	
15/12/2021	17/01/2022	17/01/2022	119.729.850,90	-	0,3500%	33	38.190,00	8.631.563,10	38.190,00	111.098.287,80	-	0,55272780	
17/01/2022	15/02/2022	15/02/2022	111.098.287,80	-	0,3500%	29	30.150,00	8.237.723,70	30.150,00	102.860.564,10	-	0,51174410	
15/02/2022	15/03/2022	15/03/2022	102.860.564,10	-	0,3500%	28	26.130,00	7.217.166,30	26.130,00	95.643.397,80	-	0,47583780	
15/03/2022	19/04/2022	19/04/2022	95.643.397,80	-	0,3500%	35	32.160,00	8.647.422,00	32.160,00	86.995.975,80	-	0,43281580	
19/04/2022	16/05/2022	16/05/2022	86.995.975,80	-	0,3500%	27	22.110,00	6.696.194,40	22.110,00	80.299.781,40	-	0,39950140	
16/05/2022	15/06/2022	15/06/2022	80.299.781,40	-	0,3500%	30	22.110,00	7.792.368,00	22.110,00	72.507.413,40	-	0,36073340	



3.2 Class B Notes

Interest Period			Before payments		Accrued			Payments		After payments		
			Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
11/11/2020	15/01/2021	15/01/2021	7.200.000,00	-	1,1500%	65	14.904,00	-	14.904,00	7.200.000,00	-	1,00000000
15/01/2021	15/02/2021	15/02/2021	7.200.000,00	-	1,1500%	31	7.128,00	-	7.128,00	7.200.000,00	-	1,00000000
15/02/2021	15/03/2021	15/03/2021	7.200.000,00	-	1,1500%	28	6.408,00	-	6.408,00	7.200.000,00	-	1,00000000
15/03/2021	15/04/2021	15/04/2021	7.200.000,00	-	1,1500%	31	7.128,00	-	7.128,00	7.200.000,00	-	1,00000000
15/04/2021	17/05/2021	17/05/2021	7.200.000,00	-	1,1500%	32	7.344,00	-	7.344,00	7.200.000,00	-	1,00000000
17/05/2021	15/06/2021	15/06/2021	7.200.000,00	-	1,1500%	29	6.624,00	-	6.624,00	7.200.000,00	-	1,00000000
15/06/2021	15/07/2021	15/07/2021	7.200.000,00	-	1,1500%	30	6.840,00	-	6.840,00	7.200.000,00	-	1,00000000
15/07/2021	16/08/2021	16/08/2021	7.200.000,00	-	1,1500%	32	7.344,00	-	7.344,00	7.200.000,00	-	1,00000000
16/08/2021	15/09/2021	15/09/2021	7.200.000,00	-	1,1500%	30	6.840,00	-	6.840,00	7.200.000,00	-	1,00000000
15/09/2021	15/10/2021	15/10/2021	7.200.000,00	-	1,1500%	30	6.840,00	-	6.840,00	7.200.000,00	-	1,00000000
15/10/2021	15/11/2021	15/11/2021	7.200.000,00	-	1,1500%	31	7.128,00	-	7.128,00	7.200.000,00	-	1,00000000
15/11/2021	15/12/2021	15/12/2021	7.200.000,00	-	1,1500%	30	6.840,00	-	6.840,00	7.200.000,00	-	1,00000000
15/12/2021	17/01/2022	17/01/2022	7.200.000,00	-	1,1500%	33	7.560,00	-	7.560,00	7.200.000,00	-	1,00000000
17/01/2022	15/02/2022	15/02/2022	7.200.000,00	-	1,1500%	29	6.624,00	-	6.624,00	7.200.000,00	-	1,00000000
15/02/2022	15/03/2022	15/03/2022	7.200.000,00	-	1,1500%	28	6.408,00	-	6.408,00	7.200.000,00	-	1,00000000
15/03/2022	19/04/2022	19/04/2022	7.200.000,00	-	1,1500%	35	7.992,00	-	7.992,00	7.200.000,00	-	1,00000000
19/04/2022	16/05/2022	16/05/2022	7.200.000,00	-	1,1500%	27	6.192,00	-	6.192,00	7.200.000,00	-	1,00000000
16/05/2022	15/06/2022	15/06/2022	7.200.000,00	-	1,1500%	30	6.840,00	-	6.840,00	7.200.000,00	-	1,00000000



3.3 Class C Notes

Interest Period			Before payments		Accrued			Payments		After payments		
			Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
11/11/2020	15/01/2021	15/01/2021	8.000.000,00	-	1,7000%	65	24.480,00	-	24.480,00	8.000.000,00	-	1,00000000
15/01/2021	15/02/2021	15/02/2021	8.000.000,00	-	1,7000%	31	11.680,00	-	11.680,00	8.000.000,00	-	1,00000000
15/02/2021	15/03/2021	15/03/2021	8.000.000,00	-	1,7000%	28	10.560,00	-	10.560,00	8.000.000,00	-	1,00000000
15/03/2021	15/04/2021	15/04/2021	8.000.000,00	-	1,7000%	31	11.680,00	-	11.680,00	8.000.000,00	-	1,00000000
15/04/2021	17/05/2021	17/05/2021	8.000.000,00	-	1,7000%	32	12.080,00	-	12.080,00	8.000.000,00	-	1,00000000
17/05/2021	15/06/2021	15/06/2021	8.000.000,00	-	1,7000%	29	10.880,00	-	10.880,00	8.000.000,00	-	1,00000000
15/06/2021	15/07/2021	15/07/2021	8.000.000,00	-	1,7000%	30	11.280,00	-	11.280,00	8.000.000,00	-	1,00000000
15/07/2021	16/08/2021	16/08/2021	8.000.000,00	-	1,7000%	32	12.080,00	-	12.080,00	8.000.000,00	-	1,00000000
16/08/2021	15/09/2021	15/09/2021	8.000.000,00	-	1,7000%	30	11.280,00	-	11.280,00	8.000.000,00	-	1,00000000
15/09/2021	15/10/2021	15/10/2021	8.000.000,00	-	1,7000%	30	11.280,00	-	11.280,00	8.000.000,00	-	1,00000000
15/10/2021	15/11/2021	15/11/2021	8.000.000,00	-	1,7000%	31	11.680,00	-	11.680,00	8.000.000,00	-	1,00000000
15/11/2021	15/12/2021	15/12/2021	8.000.000,00	-	1,7000%	30	11.280,00	-	11.280,00	8.000.000,00	-	1,00000000
15/12/2021	17/01/2022	17/01/2022	8.000.000,00	-	1,7000%	33	12.400,00	-	12.400,00	8.000.000,00	-	1,00000000
17/01/2022	15/02/2022	15/02/2022	8.000.000,00	-	1,7000%	29	10.880,00	-	10.880,00	8.000.000,00	-	1,00000000
15/02/2022	15/03/2022	15/03/2022	8.000.000,00	-	1,7000%	28	10.560,00	-	10.560,00	8.000.000,00	-	1,00000000
15/03/2022	19/04/2022	19/04/2022	8.000.000,00	-	1,7000%	35	13.200,00	-	13.200,00	8.000.000,00	-	1,00000000
19/04/2022	16/05/2022	16/05/2022	8.000.000,00	-	1,7000%	27	10.160,00	-	10.160,00	8.000.000,00	-	1,00000000
16/05/2022	15/06/2022	15/06/2022	8.000.000,00	-	1,7000%	30	11.280,00	-	11.280,00	8.000.000,00	-	1,00000000



3.4 Class M Notes

Interest Period			Before payments		Accrued			Payments		After payments		
			Outstanding Principal	Unpaid Interest	Rate of Interest	Days	Accrued Interest	Principal	Interest	Outstanding Principal	Unpaid Interest	Pool factor
11/11/2020	15/01/2021	15/01/2021	12.000.000,00	-	7,5000%	65	162.480,00	-	162.480,00	12.000.000,00	-	1,00000000
15/01/2021	15/02/2021	15/02/2021	12.000.000,00	-	7,5000%	31	77.400,00	-	77.400,00	12.000.000,00	-	1,00000000
15/02/2021	15/03/2021	15/03/2021	12.000.000,00	-	7,5000%	28	69.960,00	-	69.960,00	12.000.000,00	-	1,00000000
15/03/2021	15/04/2021	15/04/2021	12.000.000,00	-	7,5000%	31	77.400,00	-	77.400,00	12.000.000,00	-	1,00000000
15/04/2021	17/05/2021	17/05/2021	12.000.000,00	-	7,5000%	32	79.920,00	-	79.920,00	12.000.000,00	-	1,00000000
17/05/2021	15/06/2021	15/06/2021	12.000.000,00	-	7,5000%	29	72.480,00	-	72.480,00	12.000.000,00	-	1,00000000
15/06/2021	15/07/2021	15/07/2021	12.000.000,00	-	7,5000%	30	75.000,00	-	75.000,00	12.000.000,00	-	1,00000000
15/07/2021	16/08/2021	16/08/2021	12.000.000,00	-	7,5000%	32	79.920,00	-	79.920,00	12.000.000,00	-	1,00000000
16/08/2021	15/09/2021	15/09/2021	12.000.000,00	-	7,5000%	30	75.000,00	-	75.000,00	12.000.000,00	-	1,00000000
15/09/2021	15/10/2021	15/10/2021	12.000.000,00	-	7,5000%	30	75.000,00	-	75.000,00	12.000.000,00	-	1,00000000
15/10/2021	15/11/2021	15/11/2021	12.000.000,00	-	7,5000%	31	77.400,00	-	77.400,00	12.000.000,00	-	1,00000000
15/11/2021	15/12/2021	15/12/2021	12.000.000,00	-	7,5000%	30	75.000,00	-	75.000,00	12.000.000,00	-	1,00000000
15/12/2021	17/01/2022	17/01/2022	12.000.000,00	-	7,5000%	33	82.440,00	-	82.440,00	12.000.000,00	-	1,00000000
17/01/2022	15/02/2022	15/02/2022	12.000.000,00	-	7,5000%	29	72.480,00	-	72.480,00	12.000.000,00	-	1,00000000
15/02/2022	15/03/2022	15/03/2022	12.000.000,00	-	7,5000%	28	69.960,00	-	69.960,00	12.000.000,00	-	1,00000000
15/03/2022	19/04/2022	19/04/2022	12.000.000,00	-	7,5000%	35	87.480,00	-	87.480,00	12.000.000,00	-	1,00000000
19/04/2022	16/05/2022	16/05/2022	12.000.000,00	-	7,5000%	27	67.440,00	-	67.440,00	12.000.000,00	-	1,00000000
16/05/2022	15/06/2022	15/06/2022	12.000.000,00	-	7,5000%	30	75.000,00	-	75.000,00	12.000.000,00	-	1,00000000



4. Account-level information section

	Account Identifier (Iban)	Account Type	Account Balance at the end of the Collection Period
(i)	IT58V0347901600000802389100	Collections Account	4.900.085,67
(ii)	IT12X0347901600000802389102	Principal Funds Account	8.242.709,63
(iii)	IT86Y0347901600000802389103	Interest Funds Account	992.908,60
(iv)	IT33A0347901600000802389105	Cash Reserve Account	3.150.000,00
(v)	IT35W0347901600000802389101	Payments Account	-
(vi)	IT63Z0347901600000802389104	Expenses Account	93.986,00



5. Collections and Recoveries

Collection Period		Collection				Cumulative Net Prepayment Losses	Recoveries on Defaulted Receivables	Total Collections and Recoveries
		Instalment Interest Amounts	Principal Amount	Other Principal Collections	of which Cumulative Prepayments			
24/10/2020	23/12/2020	1.687.765,59	11.031.536,13	852.041,14	-	-	-	13.571.342,86
23/12/2020	22/01/2021	1.532.518,49	9.681.154,59	12.941.238,31	-	-	-	24.154.911,39
22/01/2021	19/02/2021	1.275.306,87	8.962.559,17	1.913.241,96	744.328,99	87.949,64	-	12.151.108,00
19/02/2021	24/03/2021	1.677.236,40	12.509.680,39	1.098.841,77	1.977.356,05	347.995,83	-	15.285.758,56
24/03/2021	23/04/2021	1.458.205,16	10.595.210,31	11.892,38	1.818.015,69	581.065,98	-	12.065.307,85
23/04/2021	24/05/2021	1.501.691,44	11.694.974,00	11,09	2.293.658,26	904.730,13	-	13.196.676,53
24/05/2021	22/06/2021	1.381.282,53	10.151.613,06	1,09	1.642.518,35	1.097.334,01	-	11.532.896,68
22/06/2021	23/07/2021	1.438.464,87	10.818.281,27	8,65	1.832.936,46	1.312.515,46	-	12.256.754,79
23/07/2021	24/08/2021	1.363.294,11	9.867.937,71	7,62	1.235.244,81	1.469.511,96	-	11.231.239,44
24/08/2021	23/09/2021	1.278.957,27	9.251.591,68	11,13	1.083.041,43	1.601.263,59	-	10.530.560,08
23/09/2021	22/10/2021	1.221.690,61	9.239.984,06	14,78	1.346.976,84	1.730.391,86	-	10.461.689,45
22/10/2021	23/11/2021	1.241.674,18	9.538.621,82	9.140,09	1.506.345,71	1.926.997,73	-	10.789.436,09
23/11/2021	23/12/2021	1.147.377,71	8.631.564,62	0,61	1.088.958,19	2.049.227,39	-	9.778.942,94
23/12/2021	24/01/2022	1.115.460,83	8.237.727,24	2,13	758.096,16	2.134.069,06	3.786,91	9.353.190,20
24/01/2022	21/02/2022	961.888,85	7.217.162,74	5,67	810.739,07	2.236.652,77	3.786,91	8.179.057,26
21/02/2022	24/03/2022	1.072.133,60	8.647.429,27	2,10	1.432.318,12	2.407.136,87	3.786,91	9.719.564,97
24/03/2022	21/04/2022	847.522,56	6.687.574,09	9,37	851.546,84	2.507.578,31	3.786,91	7.535.106,02
21/04/2022	24/05/2022	965.097,17	7.772.423,76	1,26	851.546,84	2.628.015,16	4.402,91	8.737.522,19



6.1 Interest Available Funds

Collection Period		Income Collections	Income Collections invested in Eligible Investments	all amounts received by the Issuer from any Eligible Investments in excess of the original principal amount invested	all amounts of interest accrued on and credited to the Account	the lower of (i) Interest Shortfall and (ii) the Cash Reserve	the Interest Available Funds relating to the immediately preceding Payment Date*	any amount received by the Issuer	**any amount standing to the credit of the Expenses Account	all amounts to be paid pursuant to item (i) First of the Pre-Acceleration Principal Priority of Payments	Interest Available Funds
24/10/2020	23/12/2020	1.587.765,59	-	-	-	-	-	-	-	-	1.587.765,59
23/12/2020	22/01/2021	1.532.518,49	-	-	-	-	-	-	-	-	1.532.518,49
22/01/2021	19/02/2021	1.275.306,87	-	-	-	-	-	-	-	-	1.275.306,87
19/02/2021	24/03/2021	1.677.236,40	-	-	-	-	-	-	-	-	1.677.236,40
24/03/2021	23/04/2021	1.458.205,16	-	-	-	-	-	-	-	-	1.458.205,16
23/04/2021	24/05/2021	1.501.691,44	-	-	-	-	-	-	-	-	1.501.691,44
24/05/2021	22/06/2021	1.381.282,53	-	-	-	-	-	-	-	-	1.381.282,53
22/06/2021	23/07/2021	1.438.464,87	-	-	-	-	-	-	-	-	1.438.464,87
23/07/2021	24/08/2021	1.363.294,11	-	-	-	-	-	-	-	-	1.363.294,11
24/08/2021	23/09/2021	1.278.957,27	-	-	-	-	-	-	-	-	1.278.957,27
23/09/2021	22/10/2021	1.221.690,61	-	-	-	-	-	-	-	-	1.221.690,61
22/10/2021	23/11/2021	1.241.674,18	-	-	-	-	-	-	-	-	1.241.674,18
23/11/2021	23/12/2021	1.147.377,71	-	-	-	-	-	-	-	-	1.147.377,71
23/12/2021	24/01/2022	1.115.460,83	-	-	-	-	-	-	-	-	1.115.460,83
24/01/2022	21/02/2022	961.888,85	-	-	-	-	-	-	-	-	961.888,85
21/02/2022	24/03/2022	1.072.133,60	-	-	-	-	-	-	-	-	1.072.133,60
24/03/2022	21/04/2022	847.522,56	-	-	-	-	-	-	-	-	847.522,56
21/04/2022	24/05/2022	965.097,17	-	-	-	-	-	-	-	-	965.097,17

* to the extent not applied in full on that Payment Date due to the failure of the Servicer to deliver the Monthly Report

** on the Payment Date on which the Notes will be redeemed in full or cancelled,



6.2 Principal Available Funds

Collection Period		Principal Collections	Principal Collections invested in Eligible Investments	any amount to be allocated under items (x) Tenth and (xi) Eleventh of the Pre-Acceleration Interest Priority of Payments	any amounts paid into the Principal Funds Account pursuant to item (ii) Second (B) of the Pre-Acceleration Principal Priority of Payments	*the amount standing to the credit of the Cash Reserve Account after first deducting any amounts in accordance with item (e) of the definition of the Interest Available Funds	all amounts received from the sale of the whole Portfolio	the Principal Available Funds relating to the immediately preceding Payment Date, to the extent not applied in full on that Payment Date due to the failure of the Servicer to deliver the Monthly Report	Principal Available Funds
24/10/2020	23/12/2020	11.883.577,27	-	-	-	-	-	-	11.883.577,27
23/12/2020	22/01/2021	10.738.815,63	-	-	11.883.577,27	-	-	-	22.622.392,90
22/01/2021	19/02/2021	10.841.818,81	-	-	33.982,32	-	-	-	10.875.801,13
19/02/2021	24/03/2021	13.491.588,44	-	-	116.933,72	-	-	-	13.608.522,16
24/03/2021	23/04/2021	10.595.210,31	-	-	11.892,38	-	-	-	10.607.102,69
23/04/2021	24/05/2021	11.694.985,09	-	-	-	-	-	-	11.694.985,09
24/05/2021	22/06/2021	10.151.614,15	-	-	-	-	-	-	10.151.614,15
22/06/2021	23/07/2021	10.818.289,92	-	-	-	-	-	-	10.818.289,92
23/07/2021	24/08/2021	9.867.945,33	-	-	-	-	-	-	9.867.945,33
24/08/2021	23/09/2021	9.251.602,81	-	78.329,47	-	-	-	-	9.329.932,28
23/09/2021	22/10/2021	9.239.998,84	-	12.580,57	-	-	-	-	9.252.579,41
22/10/2021	23/11/2021	9.547.761,91	-	-	-	-	-	-	9.547.761,91
23/11/2021	23/12/2021	8.631.565,23	-	-	-	-	-	-	8.631.565,23
23/12/2021	24/01/2022	8.237.729,37	-	-	-	-	-	-	8.237.729,37
24/01/2022	21/02/2022	7.217.168,40	-	-	-	-	-	-	7.217.168,40
21/02/2022	24/03/2022	8.647.431,37	-	-	-	-	-	-	8.647.431,37
24/03/2022	21/04/2022	6.687.583,46	-	8.612,20	-	-	-	-	6.696.195,66
21/04/2022	24/05/2022	7.772.425,02	-	19.950,88	-	-	-	-	7.792.375,90

*on the Calculation Date immediately preceding the earlier of (i) the Final Maturity Date and (ii) the Payment Date on which there are sufficient funds to redeem the Rated Notes in full



7.1 Pre-Acceleration Interest Priority of Payments

Payment Date	Expenses, Retention Amount and Agent Fees	Servicing Fee	Interest on the Class A Notes	Interest on the Class B Notes	Interest on the Class C Notes	Target Cash Reserve Amount	Principal Available Funds equal to the Principal Shortfall	The amount paid under item (i) First of the Pre-Acceleration Principal Priority of Payments	Interest on the Class M Notes	Amounts due and payable to the Arrangers	Any other amount due and payable by the Issuer	Payment of any surplus as Deferred Purchase Price to the Originator	Residual balance
15/01/2021	103.812,57	133.145,33	126.630,00	14.904,00	24.480,00	-	-	-	162.480,00	-	-	1.022.313,69	-
15/02/2021	20.041,55	63.990,83	60.300,00	7.128,00	11.680,00	-	-	-	77.400,00	-	-	1.291.978,11	-
15/03/2021	25.737,75	64.078,49	54.270,00	6.408,00	10.560,00	-	-	-	69.960,00	-	-	1.044.292,63	-
15/04/2021	39.553,49	65.758,47	60.300,00	7.128,00	11.680,00	-	-	-	77.400,00	-	-	1.415.416,44	-
17/05/2021	17.161,69	66.828,13	62.310,00	7.344,00	12.080,00	-	-	-	79.920,00	-	-	1.212.561,34	-
15/06/2021	26.028,82	65.848,90	52.260,00	6.624,00	10.880,00	-	-	-	72.480,00	-	-	1.267.569,72	-
15/07/2021	23.533,88	62.503,97	50.250,00	6.840,00	11.280,00	-	-	-	75.000,00	-	-	1.151.874,68	-
16/08/2021	19.762,90	59.095,92	52.260,00	7.344,00	12.080,00	-	-	-	79.920,00	-	-	1.208.002,05	-
15/09/2021	33.169,75	56.071,49	44.220,00	6.840,00	11.280,00	-	-	6.840,00	75.000,00	-	-	1.136.712,87	-
15/10/2021	31.859,58	53.868,83	42.210,00	6.840,00	11.280,00	-	78.329,47	-	75.000,00	-	-	979.569,39	-
15/11/2021	16.498,72	53.101,30	40.200,00	7.128,00	11.680,00	-	12.580,57	-	77.400,00	-	-	1.003.102,02	-
15/12/2021	53.850,09	48.200,60	36.180,00	6.840,00	11.280,00	-	-	-	75.000,00	-	-	1.010.323,49	-
17/01/2022	19.110,26	45.591,39	38.190,00	7.560,00	12.400,00	-	-	-	82.440,00	-	-	942.086,06	-
15/02/2022	13.361,96	42.992,34	30.150,00	6.624,00	10.880,00	-	-	-	72.480,00	-	-	938.972,53	-
15/03/2022	22.947,90	40.651,68	26.130,00	6.408,00	10.560,00	-	-	-	69.960,00	-	-	785.231,27	-
19/04/2022	61.651,97	38.290,05	32.160,00	7.992,00	13.200,00	-	-	-	87.480,00	-	-	831.359,58	-
16/05/2022	12.254,78	36.029,01	22.110,00	6.192,00	10.160,00	-	8.612,20	-	67.440,00	-	-	684.724,57	-
15/06/2022	38.680,49	33.845,69	22.110,00	6.840,00	11.280,00	-	19.950,88	-	75.000,00	-	-	757.390,11	-

* following the Regulatory Call Early Redemption Date



7.2 Pre-Acceleration Principal Priority of Payments

Payment Date	Amounts due under items (i) First to (viii) Eighth of the Pre-Acceleration Interest Priority of Payments	During the Revolving Period			During the Amortisation Period						Any surplus as Deferred Purchase Price to the Originator	Residual balance
		Advance Purchase Price of an Additional Pool	* Principal Amount Outstanding of the Class A Notes	Transfer any remaining amounts to the Principal Funds Account	Principal Amount Outstanding of the Class A Notes	Principal Amount Outstanding of the Class B Notes	Principal Amount Outstanding of the Class C Notes	Principal Amount Outstanding of the Class M Notes	Indemnity due and payable to the Arrangers	Any other amount due and payable by the Issuer		
15/01/2021	-	-	-	11.883.577,27	-	-	-	-	-	-	-	-
15/02/2021	-	22.588.410,58	-	33.982,32	-	-	-	-	-	-	-	-
15/03/2021	-	10.758.867,41	-	116.933,72	-	-	-	-	-	-	-	-
15/04/2021	-	13.596.629,78	-	11.892,38	-	-	-	-	-	-	-	0,00
17/05/2021	-	-	-	-	10.607.091,60	-	-	-	-	-	-	11,09
15/06/2021	-	-	-	-	11.694.984,00	-	-	-	-	-	-	1,09
15/07/2021	-	-	-	-	10.151.605,50	-	-	-	-	-	-	8,65
16/08/2021	-	-	-	-	10.818.282,30	-	-	-	-	-	-	7,62
15/09/2021	-	-	-	-	9.867.934,20	-	-	-	-	-	-	11,13
15/10/2021	-	-	-	-	9.329.917,50	-	-	-	-	-	-	14,78
15/11/2021	-	-	-	-	9.252.572,70	-	-	-	-	-	-	6,71
15/12/2021	-	-	-	-	9.547.761,30	-	-	-	-	-	-	0,61
17/01/2022	-	-	-	-	8.631.563,10	-	-	-	-	-	-	2,13
15/02/2022	-	-	-	-	8.237.723,70	-	-	-	-	-	-	5,67
15/03/2022	-	-	-	-	7.217.166,30	-	-	-	-	-	-	2,10
19/04/2022	-	-	-	-	8.647.422,00	-	-	-	-	-	-	9,37
16/05/2022	-	-	-	-	6.696.194,40	-	-	-	-	-	-	1,26
15/06/2022	-	-	-	-	7.792.368,00	-	-	-	-	-	-	7,90

* only following the occurrence of a Notes Pre-Amortisation Event on the immediately preceding Calculation Date



7.3 Post-Acceleration Priority of Payments

NOT APPLICABLE

Payment Date	Expenses, Retention Amount and Agent Fees	Servicing Fee	Interest on the Class A Notes	Principal Amount Outstanding of the Class A Notes	Interest on the Class B Notes	Principal Amount Outstanding of the Class B Notes	Interest on the Class C Notes	Principal Amount Outstanding of the Class C Notes	Interest on the Class M Notes	Principal Amount Outstanding of the Class M Notes	Indemnity due and payable to the Arrangers	Any other amount due and payable by the Issuer	All amounts due and payable to the Originator	Any surplus as Deferred Purchase Price to the Originator	Residual balance



8. Cash Reserve Amount

Payment Date	Initial balance of the Cash Reserve Account	Target Cash Reserve Amount 3,150,000.00	Cash Reserve Amount credited into the Cash Reserve Account at the current Payment Date	Shortfall
15/01/2021	3.150.000,00	3.150.000,00	-	-
15/02/2021	3.150.000,00	3.150.000,00	-	-
15/03/2021	3.150.000,00	3.150.000,00	-	-
15/04/2021	3.150.000,00	3.150.000,00	-	-
17/05/2021	3.150.000,00	3.150.000,00	-	-
15/06/2021	3.150.000,00	3.150.000,00	-	-
15/07/2021	3.150.000,00	3.150.000,00	-	-
16/08/2021	3.150.000,00	3.150.000,00	-	-
15/09/2021	3.150.000,00	3.150.000,00	-	-
15/10/2021	3.150.000,00	3.150.000,00	-	-
15/11/2021	3.150.000,00	3.150.000,00	-	-
15/12/2021	3.150.000,00	3.150.000,00	-	-
17/01/2022	3.150.000,00	3.150.000,00	-	-
15/02/2022	3.150.000,00	3.150.000,00	-	-
15/03/2022	3.150.000,00	3.150.000,00	-	-
19/04/2022	3.150.000,00	3.150.000,00	-	-
16/05/2022	3.150.000,00	3.150.000,00	-	-
15/06/2022	3.150.000,00	3.150.000,00	-	-



9. Cumulative Portfolio Limits*

Collection Period	Used Cars			Top Borrower			Top 10 Borrowers			South			Weighted Average Remaining Maturity (months)		Brand other than JLR and FCA			Legal Person ("Persone giuridiche")			Direct Debit Lease			Weighted Average Nominal Interest Rate		
	Amount	Percentage	Limit (Max)	Amount	Percentage	Limit (Max)	Amount	Percentage	Limit (Max)	Amount	Percentage	Limit (Max)	Amount	Limit (Max)	Amount	Percentage	Limit (Max)	Amount	Percentage	Limit (Max)	Amount	Percentage	Limit (Min)	Percentage	Limit (Min)	
24/10/2020	-	0,00%	7,00%	418.856,80	0,20%	1,25%	2.672.092,41	1,26%	4,00%	43.264.050,01	20,40%	30,00%	28,85	48	413.892,54	0,20%	10,00%	131.922.685,38	62,21%	85,00%	211.557.626,47	99,77%	95,00%	3,82%	2,50%	
23/12/2020	-	0,00%	7,00%	411.533,00	0,19%	1,25%	2.490.162,52	1,14%	4,00%	46.178.578,15	21,06%	30,00%	28,85	4800,000%	12.030.591,84	5,49%	10,00%	141.843.420,62	64,69%	85,00%	218.766.646,91	99,77%	95,00%	3,82%	2,50%	
22/01/2021	-	0,00%	7,00%	404.182,00	0,18%	1,25%	2.377.131,57	1,09%	4,00%	46.266.564,20	21,12%	30,00%	29,33	4800,000%	12.622.917,12	5,76%	10,00%	141.629.796,79	64,65%	85,00%	218.430.092,77	99,71%	95,00%	3,80%	2,50%	
19/02/2021	-	0,00%	7,00%	411.523,92	0,19%	1,25%	2.358.744,43	1,07%	4,00%	46.759.458,50	21,23%	30,00%	29,42	4800,000%	12.817.639,35	5,82%	10,00%	144.243.033,40	65,49%	85,00%	219.562.307,22	99,68%	95,00%	3,77%	2,50%	
24/03/2021	-	0,00%	7,00%	-	0,00%	1,25%	-	0,00%	4,00%	-	0,00%	30,00%	-	4800,000%	-	0,00%	10,00%	-	0,00%	85,00%	-	0,00%	95,00%	0,00%	2,50%	

* the Revolving Period ended on the Payment Date falling in April 2021



10. Portfolio performance - Arrears

Collection Period		0 - 30 days		31 - 60 days		61 - 90 days		91 - 120 days		121 - 150 days	
		Instalment Past Due	NPV (Principal not yet due)	Instalment Past Due	NPV (Principal not yet due)	Instalment Past Due	NPV (Principal not yet due)	Instalment Past Due	NPV (Principal not yet due)	Instalment Past Due	NPV (Principal not yet due)
24/10/2020	23/12/2020	2.876,09	731.948,69	1.850,12	29.453,69	-	-	-	-	-	-
23/12/2020	22/01/2021	4.577,49	652.688,84	1.341,08	47.147,15	296,23	28.561,73	-	-	-	-
22/01/2021	19/02/2021	13.283,30	558.243,78	5.796,24	65.745,52	527,84	2.412,00	-	-	-	-
19/02/2021	24/03/2021	16.793,10	798.900,41	6.971,08	66.766,65	1.113,52	9.711,24	-	-	-	-
24/03/2021	23/04/2021	21.354,00	1.144.998,59	8.122,41	190.377,50	3.043,03	31.789,92	1.670,28	3.813,25	-	-
23/04/2021	24/05/2021	24.750,47	1.159.567,88	13.646,05	240.766,98	7.846,54	69.774,96	-	-	2.783,80	3.343,46
24/05/2021	22/06/2021	27.921,04	1.020.101,26	11.230,30	166.291,14	14.594,23	85.329,76	3.983,16	8.979,13	-	-
22/06/2021	23/07/2021	26.338,03	965.621,57	12.008,65	149.493,34	4.036,51	45.493,50	11.593,38	58.482,67	1.546,29	-
23/07/2021	24/08/2021	38.093,57	1.056.567,76	14.640,30	165.606,38	3.996,29	56.779,24	3.347,90	16.091,63	14.549,95	59.807,64
24/08/2021	23/09/2021	44.793,63	1.300.627,12	25.965,74	292.675,32	14.529,57	142.545,15	768,98	14.550,72	6.914,54	21.977,52
23/09/2021	22/10/2021	38.030,79	851.672,99	23.407,70	299.578,57	14.002,79	138.553,09	9.227,76	69.745,23	4.128,13	7.928,39
22/10/2021	23/11/2021	44.183,60	1.034.244,80	24.308,17	238.064,80	16.728,41	169.989,62	11.068,34	80.403,13	4.645,12	29.760,00
23/11/2021	23/12/2021	43.166,62	1.004.385,65	28.367,81	285.238,25	14.820,89	109.343,21	17.671,77	127.623,24	5.477,69	23.975,97
23/12/2021	24/01/2022	40.341,11	730.912,54	45.612,26	359.913,06	20.771,76	110.689,83	13.308,57	104.579,10	11.941,13	64.113,52
24/01/2022	21/02/2022	45.219,65	956.706,92	24.990,90	229.175,59	39.367,85	203.189,35	15.105,04	101.734,82	7.293,84	30.471,83
21/02/2022	24/03/2022	55.210,39	829.831,17	34.801,64	288.620,95	17.579,69	94.988,60	38.302,23	142.144,16	6.667,80	31.364,01
24/03/2022	21/04/2022	33.736,27	764.555,96	62.169,53	301.220,04	29.055,01	173.654,51	17.122,65	103.826,49	29.542,80	83.381,29
21/04/2022	24/05/2022	32.197,71	702.035,71	33.040,56	236.797,33	63.765,63	237.377,80	35.181,56	168.648,55	6.666,44	45.643,03

Collection Period		151 - 180 days		181 - 210 days		210 - 240 days		Write-Off		Adjustment	
		Instalment Past Due	NPV (Principal not yet due)	Instalment Past Due	NPV (Principal not yet due)	Instalment Past Due	NPV (Principal not yet due)	Instalment Past Due	NPV (Principal not yet due)	Instalment Past Due	NPV (Principal not yet due)
24/10/2020	23/12/2020	-	-	-	-	-	-	-	-	-	-
23/12/2020	22/01/2021	-	-	-	-	-	-	-	-	-	-
22/01/2021	19/02/2021	-	-	-	-	-	-	-	-	-	-
19/02/2021	24/03/2021	-	-	-	-	-	-	-	-	-	-
24/03/2021	23/04/2021	-	-	-	-	-	-	-	-	-	-
23/04/2021	24/05/2021	-	-	-	-	-	-	-	-	-	-
24/05/2021	22/06/2021	-	-	-	-	-	-	-	-	-	-
22/06/2021	23/07/2021	-	-	-	-	-	-	-	-	-	-
23/07/2021	24/08/2021	20,19	-	-	-	-	-	-	-	-	-
24/08/2021	23/09/2021	18.107,66	60.168,91	1.520,75	2.711,83	1.458,24	2.161,16	699,80	77.629,67	-	-
23/09/2021	22/10/2021	3.220,28	6.040,55	15.354,90	54.789,21	1.520,75	2.444,65	-	90.910,04	-	-
22/10/2021	23/11/2021	1.423,33	818,20	2.208,16	5.684,83	3.642,08	20.522,54	646,78	81.599,59	-	529,02
23/11/2021	23/12/2021	1.460,63	18.037,09	1.423,33	683,61	4.218,39	4.561,22	1.855,66	76.829,26	-	529,02
23/12/2021	24/01/2022	6.730,46	25.695,11	1.460,63	17.597,15	3.135,68	2.186,10	873,97	70.586,64	-	529,02
24/01/2022	21/02/2022	7.198,50	39.955,44	2.817,40	21.315,92	2.433,20	11.411,65	(2.212,12)	52.811,33	-	529,02
21/02/2022	24/03/2022	7.064,49	50.394,82	3.444,57	13.125,62	5.158,19	18.280,38	(4.372,04)	80.102,44	-	529,02
24/03/2022	21/04/2022	3.177,68	8.606,76	7.509,14	25.185,69	7.361,20	24.487,72	5.638,79	92.954,23	929,22	-
21/04/2022	24/05/2022	1.470,25	2.715,92	4.628,70	9.273,09	6.497,77	14.295,43	11.096,31	107.447,59	929,22	-



11. Repurchase / Renegotiations

Collection Period		Defaulted sold and Repurchased						Renegotiations			COVID-19 Renegotiations - Italian law	
		Defaulted Receivables sold to third parties			Receivables repurchased 9.1(b) MRPA							
		Amount	Percentage	Limit	Amount	Percentage	Limit	Amount	Percentage	Limit	n.	Amount
24/10/2020	23/12/2020	-	0,00%	2,00%	852.041,14	0,38%	5,00%	-	0,00%	5,00%	39	47.568,99
23/12/2020	22/01/2021	-	0,00%	2,00%	1.909.702,18	0,85%	5,00%	-	0,00%	5,00%	52	176.783,76
22/01/2021	19/02/2021	-	0,00%	2,00%	3.788.961,82	1,68%	5,00%	-	0,00%	5,00%	52	221.303,72
19/02/2021	24/03/2021	-	0,00%	2,00%	4.770.869,87	2,12%	5,00%	59.449,67	0,03%	5,00%	52	269.524,80
24/03/2021	23/04/2021	-	0,00%	2,00%	4.770.869,87	2,12%	5,00%	65.976,59	0,03%	5,00%	55	271.933,26
23/04/2021	24/05/2021	-	0,00%	2,00%	4.770.869,87	2,12%	7,00%	179.672,83	0,08%	5,00%	55	271.933,26
24/05/2021	22/06/2021	-	0,00%	2,00%	4.770.869,87	2,12%	7,00%	350.011,78	0,16%	5,00%	55	405.214,92
22/06/2021	23/07/2021	-	0,00%	2,00%	4.770.869,87	2,12%	7,00%	520.350,73	0,23%	5,00%	55	538.496,58
23/07/2021	24/08/2021	-	0,00%	2,00%	4.770.869,87	2,12%	7,00%	579.564,24	0,26%	5,00%	55	541.212,51
24/08/2021	23/09/2021	-	0,00%	2,00%	4.770.869,87	2,12%	7,00%	669.772,06	0,30%	5,00%	55	541.212,51
23/09/2021	22/10/2021	-	0,00%	2,00%	4.770.869,87	2,12%	7,00%	703.808,59	0,31%	5,00%	55	541.212,51
22/10/2021	23/11/2021	-	0,00%	2,00%	4.780.003,25	2,12%	7,00%	745.580,62	0,33%	5,00%	55	541.212,51
23/11/2021	23/12/2021	-	0,00%	2,00%	4.780.003,25	2,12%	7,00%	823.067,20	0,37%	5,00%	55	541.212,51
23/12/2021	24/01/2022	-	0,00%	2,00%	4.780.003,25	2,12%	7,00%	928.075,24	0,41%	5,00%	55	541.212,51
24/01/2022	21/02/2022	-	0,00%	2,00%	4.780.003,25	2,12%	7,00%	958.364,86	0,43%	5,00%	55	541.212,51
21/02/2022	24/03/2022	-	0,00%	2,00%	4.780.003,25	2,12%	7,00%	983.038,46	0,44%	5,00%	55	541.212,51
24/03/2022	21/04/2022	-	0,00%	2,00%	4.780.003,25	2,12%	7,00%	1.002.454,10	0,45%	5,00%	55	541.212,51
21/04/2022	24/05/2022	-	0,00%	2,00%	4.780.003,25	2,12%	7,00%	1.005.314,71	0,45%	5,00%	55	541.212,51



12. Prepayments

Collection Period		Number of Contracts	Past-Due on Prepayments	Residual value NPV (Principal + Interest)	Residual Interest NPV	Interest Due on Late Payments	Penalties on Prepayments	Early Payments	Total Payments Received	Net Loss
24/10/2020	23/12/2020	-	-	-	-	-	-	-	-	-
23/12/2020	22/01/2021	-	-	-	-	-	-	-	-	-
22/01/2021	19/02/2021	228	3.661,39	831.166,64	90.499,04	1.076,29	2.549,40	21.746,08	726.208,60	87.949,64
19/02/2021	24/03/2021	770	4.683,08	2.245.777,92	273.104,95	1.311,38	13.058,76	35.365,45	1.956.360,74	260.046,19
24/03/2021	23/04/2021	750	2.734,15	2.066.090,96	250.809,42	3.023,46	17.739,27	36.661,86	1.802.116,56	233.070,15
23/04/2021	24/05/2021	770	6.756,68	2.655.687,07	368.785,49	4.218,48	45.121,34	50.349,35	2.292.648,73	323.664,15
24/05/2021	22/06/2021	701	4.469,58	1.864.956,45	226.907,68	3.168,23	34.303,80	31.084,78	1.648.905,60	192.603,88
22/06/2021	23/07/2021	716	6.869,16	2.083.761,76	257.694,46	7.701,90	42.513,01	29.910,52	1.853.240,85	215.181,45
23/07/2021	24/08/2021	503	3.806,95	1.417.534,38	186.096,52	5.352,24	29.100,02	24.043,45	1.245.653,62	156.996,50
24/08/2021	23/09/2021	522	2.657,83	1.238.567,33	158.183,73	3.407,33	26.432,10	20.361,12	1.092.519,74	131.751,63
23/09/2021	22/10/2021	662	4.959,81	1.498.839,26	156.822,23	6.407,97	27.693,96	24.607,69	1.356.471,08	129.128,27
22/10/2021	23/11/2021	752	6.351,36	1.733.223,10	233.228,75	3.410,25	36.622,88	25.899,14	1.520.479,70	196.605,87
23/11/2021	23/12/2021	462	2.341,74	1.235.970,48	149.354,03	3.734,33	27.124,37	25.740,81	1.094.076,08	122.229,66
23/12/2021	24/01/2022	540	2.459,74	857.657,69	102.021,27	2.707,67	17.179,60	19.192,18	758.791,25	84.841,67
24/01/2022	21/02/2022	576	7.290,49	923.226,59	119.778,01	8.993,37	17.194,30	24.209,10	812.717,64	102.583,71
21/02/2022	24/03/2022	1.099	13.399,18	1.621.595,37	202.676,43	4.194,05	32.192,33	40.487,86	1.428.216,64	170.484,10
24/03/2022	21/04/2022	754	2.436,45	970.344,59	121.234,20	4.938,19	20.792,76	24.973,38	852.304,41	100.441,44
21/04/2022	24/05/2022	812	11.855,93	1.324.062,89	149.430,40	5.903,15	28.993,55	33.367,56	1.188.017,56	120.436,85



14. Top 10 Debtors by NPV

Collection Period		1		2		3		4		5	
		By NPV	%	By NPV	%	By NPV	%	By NPV	%	By NPV	%
24/10/2020	23/12/2020	418.856,80	0,20%	319.979,91	0,15%	310.360,82	0,15%	257.272,51	0,12%	254.307,67	0,12%
23/12/2020	22/01/2021	411.523,92	0,20%	309.036,16	0,15%	287.280,26	0,14%	244.730,69	0,12%	227.514,39	0,11%
22/01/2021	19/02/2021	404.172,92	0,19%	300.119,77	0,14%	260.668,28	0,12%	237.283,90	0,11%	221.686,02	0,10%
19/02/2021	24/03/2021	411.523,92	0,19%	287.067,58	0,14%	226.130,74	0,11%	225.506,84	0,11%	216.813,70	0,10%
24/03/2021	23/04/2021	411.523,92	0,19%	276.027,78	0,13%	243.939,67	0,11%	216.150,19	0,10%	211.925,48	0,10%
23/04/2021	24/05/2021	411.523,92	0,20%	264.945,79	0,13%	239.018,68	0,12%	207.021,51	0,10%	206.769,59	0,10%
24/05/2021	22/06/2021	411.523,92	0,21%	253.843,96	0,13%	231.962,14	0,12%	202.101,74	0,11%	197.372,56	0,10%
22/06/2021	23/07/2021	411.523,92	0,23%	224.866,69	0,12%	197.166,04	0,11%	189.104,58	0,10%	187.936,27	0,10%
23/07/2021	24/08/2021	411.523,92	0,24%	217.758,62	0,13%	192.214,37	0,11%	180.012,95	0,10%	178.486,31	0,10%
24/08/2021	23/09/2021	411.523,92	0,25%	210.616,38	0,13%	187.246,72	0,12%	170.883,82	0,11%	168.999,47	0,10%
23/09/2021	22/10/2021	411.523,92	0,27%	203.450,98	0,13%	182.262,92	0,12%	163.494,81	0,11%	161.717,03	0,11%
22/10/2021	23/11/2021	411.523,92	0,29%	177.263,16	0,12%	158.458,85	0,11%	152.535,29	0,11%	152.106,71	0,11%
23/11/2021	23/12/2021	411.523,92	0,31%	172.247,09	0,13%	153.400,02	0,11%	146.745,54	0,11%	146.553,52	0,11%
23/12/2021	24/01/2022	404.172,92	0,32%	167.214,89	0,13%	148.318,21	0,12%	141.367,08	0,11%	140.544,36	0,11%
24/01/2022	21/02/2022	396.812,88	0,33%	162.166,48	0,14%	143.213,32	0,12%	134.530,80	0,11%	132.131,00	0,11%
21/02/2022	24/03/2022	389.416,40	0,35%	157.101,70	0,14%	138.085,24	0,12%	128.489,72	0,12%	126.000,57	0,11%
24/03/2022	21/04/2022	382.010,80	0,37%	152.020,54	0,15%	132.933,86	0,13%	122.785,58	0,12%	122.643,14	0,12%
21/04/2022	24/05/2022	374.586,92	0,39%	146.922,92	0,15%	127.759,08	0,13%	119.551,98	0,12%	117.385,14	0,12%

Collection Period		6		7		8		9		10	
		By NPV	%	By NPV	%	By NPV	%	By NPV	%	By NPV	%
24/10/2020	23/12/2020	246.916,49	0,12%	231.383,88	0,11%	221.624,40	0,10%	209.831,18	0,10%	201.558,75	0,10%
23/12/2020	22/01/2021	226.542,82	0,11%	224.794,98	0,11%	215.371,52	0,11%	199.076,22	0,10%	193.891,95	0,10%
22/01/2021	19/02/2021	208.548,89	0,10%	202.608,95	0,09%	200.938,28	0,09%	188.289,90	0,09%	186.193,35	0,09%
19/02/2021	24/03/2021	201.152,38	0,10%	195.394,90	0,09%	180.358,21	0,09%	178.462,65	0,08%	178.071,32	0,08%
24/03/2021	23/04/2021	203.741,40	0,10%	194.294,71	0,09%	193.235,89	0,09%	177.730,17	0,08%	170.700,15	0,08%
23/04/2021	24/05/2021	188.335,03	0,09%	187.414,21	0,09%	176.910,87	0,09%	162.905,25	0,08%	158.278,33	0,08%
24/05/2021	22/06/2021	183.411,92	0,10%	180.135,34	0,09%	154.768,84	0,08%	154.114,94	0,08%	150.061,94	0,08%
22/06/2021	23/07/2021	178.466,45	0,10%	173.614,20	0,10%	151.467,76	0,08%	151.062,80	0,08%	145.111,68	0,08%
23/07/2021	24/08/2021	173.498,50	0,10%	167.652,77	0,10%	148.147,50	0,09%	147.992,98	0,09%	140.145,11	0,08%
24/08/2021	23/09/2021	168.507,99	0,10%	161.673,04	0,10%	144.905,40	0,09%	144.807,98	0,09%	135.162,19	0,08%
23/09/2021	22/10/2021	156.247,71	0,10%	141.799,91	0,09%	141.449,12	0,09%	130.162,86	0,09%	130.161,69	0,09%
22/10/2021	23/11/2021	149.669,32	0,10%	138.676,44	0,10%	138.070,78	0,10%	127.475,55	0,09%	125.147,08	0,09%
23/11/2021	23/12/2021	143.645,25	0,11%	135.534,88	0,10%	134.672,82	0,10%	124.772,22	0,09%	120.114,79	0,09%
23/12/2021	24/01/2022	138.179,69	0,11%	132.375,10	0,10%	131.255,16	0,10%	122.051,61	0,10%	115.932,77	0,09%
24/01/2022	21/02/2022	129.197,03	0,11%	127.817,68	0,11%	119.339,73	0,10%	112.825,23	0,09%	112.776,26	0,09%
21/02/2022	24/03/2022	125.483,83	0,11%	124.360,26	0,11%	116.610,39	0,11%	109.969,01	0,10%	109.790,02	0,10%
24/03/2022	21/04/2022	122.428,76	0,12%	119.981,49	0,12%	113.872,59	0,11%	109.978,11	0,11%	108.167,80	0,10%
21/04/2022	24/05/2022	116.347,83	0,12%	113.301,52	0,12%	111.125,88	0,12%	104.229,29	0,11%	103.997,68	0,11%



15. Trigger Event

Collection Period		Purchase Termination Event									
		(A) FCAB is in breach of its obligations or representations (B) Insolvency Event occurs	Appointment of the Servicer is terminated by the Issuer	W&I Agreement or the Servicing Agreement has been terminated	Originator or the Issuer, may no longer lawfully fulfill their obligations	Gross Cumulative Default Ratio exceeds the relevant Gross Cumulative Default Threshold	Three-Month Rolling-Average Delinquency Rate exceeds the relevant Three-Month Rolling-Average Delinquency Rate Threshold	Uncleared Principal Shortfall Limit has been reached	Class A Notes are redeemed 3 (three) times during the Revolving Period	Delivery of a Trigger Notice	Delivery of a Tax Redemption Notice
24/10/2020	23/12/2020	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
23/12/2020	22/01/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
22/01/2021	19/02/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
19/02/2021	24/03/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
24/03/2021	23/04/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
23/04/2021	24/05/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
24/05/2021	22/06/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
22/06/2021	23/07/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
23/07/2021	24/08/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
24/08/2021	23/09/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
23/09/2021	22/10/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
22/10/2021	23/11/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
23/11/2021	23/12/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
23/12/2021	24/01/2022	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
24/01/2022	21/02/2022	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
21/02/2022	24/03/2022	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
24/03/2022	21/04/2022	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
21/04/2022	24/05/2022	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred

Collection Period		Notes Pre-Amortisation Event	Clean-up Call Event	Tax Call Event	Trigger Events				
					Non-payment	Breach of other obligations	Breach of representations and warranties by the Issuer	Insolvency of the Issuer	Unlawfulness
24/10/2020	23/12/2020	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
23/12/2020	22/01/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
22/01/2021	19/02/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
19/02/2021	24/03/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
24/03/2021	23/04/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
23/04/2021	24/05/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
24/05/2021	22/06/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
22/06/2021	23/07/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
23/07/2021	24/08/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
24/08/2021	23/09/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
23/09/2021	22/10/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
22/10/2021	23/11/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
23/11/2021	23/12/2021	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
23/12/2021	24/01/2022	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
24/01/2022	21/02/2022	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
21/02/2022	24/03/2022	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
24/03/2022	21/04/2022	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
21/04/2022	24/05/2022	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred

