

Siviglia SPV S.r.l. - Series 2020-1

Investors Report

Securitisation of RMBS contracts originated by CR Centro

Euro 140.800.000 Class A1 Residential Mortgage Asset Backed Floating Rate Notes due July 2070

Euro 140.800.000 Class A2 Residential Mortgage Asset Backed Fixed Rate Notes due July 2070

Euro 42.045.000 Class B Residential Mortgage Asset Backed Fixed Rate Notes due July 2070

Contacts

Via V.Alfieri, 1 - 31015 Conegliano (TV)
Chiara Zanardo / Alessandro Folino
E-mail: Siviglia_SPV@finint.com
Tel. : +39 0438 360595 / +39 0438 360 686

SECURITISATION
SERVICES



BANCA FININT

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Reporting Dates

| | | |
|-------------------|------------|------------|
| Collection Period | 01/10/2020 | 31/12/2020 |
| Interest Period | 26/10/2020 | 26/01/2021 |
| Payment Date | 26/01/2021 | |

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 | Siviglia SPV S.r.l. |
| Originator | Cassa di Risparmio di Cento S.p.A. |
| Servicer | Cassa di Risparmio di Cento S.p.A.. |
| Representative of the Noteholders | Banca Finint S.p.A (former Securitisation Services S.p.A.)* |
| Cash Manager | Cassa di Risparmio di Cento S.p.A. |
| Calculation Agent | Banca Finint S.p.A (former Securitisation Services S.p.A.)* |
| Corporate Services Provider | Banca Finint S.p.A (former Securitisation Services S.p.A.)* |
| Account Bank | BNP Paribas Securities Services |
| Paying Agent | BNP Paribas Securities Services, Milan branch |
| Back-Up Servicer | Banca Finint S.p.A (former Securitisation Services S.p.A.)* |

Main definitions

| | |
|-----------------|---|
| Payment Date | means (a) prior to the delivery of a Trigger Notice, 26, January, April, July and October of each year (or, if any such day is not a Business Day, the next following Business Day); and (b) following the delivery of a Trigger Notice, any day on which any payment is made in accordance with the Post Trigger Notice Priority of Payment, the Conditions and the Intercreditor Agreement. |
| 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 include) the Issue Date and end on (but exclude) the First Payment Date. |
| Business Day | means a day (other than Saturday or Sunday) on which the Trans-European Automated Real Time Gross Settlement Express Transfer System (TARGET 2) (or any successor thereto) 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:

| Classes | Class A1 Notes | Class A2 Notes | Class J Notes |
|---------------------------------------|-------------------|-------------------|-------------------|
| Principal Amount Outstanding on Issue | 140.800.000 | 140.800.000 | 42.045.000 |
| Currency | EUR | EUR | EUR |
| Issue Date | 25 June 2020 | 25 June 2020 | 25 June 2020 |
| Final Maturity Date | 28 July 2070 | 28 July 2070 | 28 July 2070 |
| Expected Maturity Date | 26 April 2034 | 26 April 2034 | 26 April 2034 |
| Listing | ExtraMOT PRO | ExtraMOT PRO | - |
| ISIN code | IT0005415150 | IT0005415168 | IT0005415176 |
| Denomination | 100.000 | 100.000 | 1.000 |
| Type of amortisation | Redemption amount | Redemption amount | Redemption amount |
| Indexation | 0,800% | 0,650% | 1,000% |
| Spread / Fixed Rate | Variable | Fixed | Fixed |
| Payment frequency | Quarterly | Quarterly | Quarterly |

The Portfolio

The Portfolio comprises Receivables deriving from Lease Contracts of the following assets: Residential Mortgages Loans

Portfolio 318.890.084,44 €

Transfer Date: 16 June 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 (1)(d) of Article 405 of the Regulation (EU) 575/2013.



2.1 Class A1 Notes

| Interest Period | | | Before payments | | Accrued | | | | Payments | | After payments | | |
|-----------------|------------|------------|-----------------------|-----------------|----------|-------------|-----------------------|------------------|----------------------------|------------|-----------------------|-----------------|-------------|
| | | | Outstanding Principal | Unpaid Interest | Margin | Euribor 3M* | Accrual Period (days) | Interest Accrued | Class A1 Principal Payment | Interest | Outstanding Principal | Unpaid Interest | Pool factor |
| 25/06/2020 | 26/10/2020 | 26/10/2020 | 140.800.000,00 | - | 0,4370% | -0,363% | 123 | 210.228,48 | 7.767.936,00 | 210.228,48 | 133.032.064,00 | - | 0,94483000 |
| 26/10/2020 | 26/01/2021 | 26/01/2021 | 133.032.064,00 | - | 0,28900% | -0,511% | 92 | 98.250,24 | 7.085.492,48 | 98.250,24 | 125.946.571,52 | - | 0,89450690 |
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2.2 Class A2 Notes

| Interest Period | | | Before payments | | Accrued | | | Payments | | After payments | | |
|-----------------|------------|------------|-----------------------|-----------------|---------|-----------------------|------------------|----------------------------|------------|-----------------------|-----------------|-------------|
| | | | Outstanding Principal | Unpaid Interest | Margin | Accrual Period (days) | Interest Accrued | Class A2 Principal Payment | Interest | Outstanding Principal | Unpaid Interest | Pool factor |
| 25/06/2020 | 26/10/2020 | 26/10/2020 | 140.800.000,00 | - | 0,6500% | 123 | 312.688,64 | 7.767.936,00 | 312.688,64 | 133.032.064,00 | - | 0,94483000 |
| 26/10/2020 | 26/01/2021 | 26/01/2021 | 133.032.064,00 | - | 0,650% | 92 | 220.985,60 | 7.085.492,48 | 220.985,60 | 125.946.571,52 | - | 0,89450690 |
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2.3 Class J Notes

| Interest Period | | | Before payments | | | Accrued | | | Payments | | | After payments | | |
|-----------------|------------|------------|-----------------------|-----------------|---------|-----------------------|------------------|---------------------------|------------|------------|-----------------------|-----------------|-------------|--|
| | | | Outstanding Principal | Unpaid Interest | Margin | Accrual Period (days) | Interest Accrued | Class J Principal Payment | Interest | Premium | Outstanding Principal | Unpaid Interest | Pool factor | |
| 25/06/2020 | 26/10/2020 | 26/10/2020 | 42.045.000,00 | - | 1,0000% | 123 | 143.793,90 | - | 143.793,90 | 379.186,61 | 42.045.000,00 | - | 1,00000000 | |
| 26/10/2020 | 26/01/2021 | 26/01/2021 | 42.045.000,00 | - | 1,000% | 92 | 107.635,20 | - | 107.635,20 | 936.776,29 | 42.045.000,00 | - | 1,00000000 | |
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3. Collections and Recoveries

| Quarterly Collection Period | | Instalments | | Prepayments | | Interest for late payments | Repurchase transactions | Other | Recoveries | Payments under the Transaction Document | Total Collections |
|-----------------------------|------------|--------------|--------------|--------------|-----|----------------------------|-------------------------|-------|------------|---|----------------------|
| | | Principal | Interest | Principal | Fee | | | | | | |
| 01/06/2020 | 30/09/2020 | 6.074.963,74 | 2.049.215,46 | 8.323.436,77 | - | 1.364,04 | 183.712,38 | - | - | - | 16.632.692,39 |
| 01/10/2020 | 31/12/2020 | 4.629.002,97 | 1.476.415,76 | 7.642.847,96 | - | 3.372,93 | 1.596.900,43 | - | - | - | 15.348.540,05 |
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4. Issuer Available Funds

| Payment Date | Collections and Recoveries | Any amount received by the Issuer from any party to the Transaction Documents | Interest paid on the Cash Accounts | Proceeds from the Eligible Investments | Amounts received from any sale of all or part of the Portfolio and proceeds from the enforcement of the Issuer's rights | Any and all other amounts standing to the credit of the Cash Accounts | (-) Amounts collected and recovered by the Issuer under cl. 4.2 of the Warranty and Indemnity Agreement | Issuer Available Funds |
|--------------|----------------------------|---|------------------------------------|--|---|---|---|------------------------|
| 26/10/2020 | 16.632.692,39 | - | - | - | - | 4.216.031,58 | - | 20.848.723,97 |
| 26/01/2021 | 15.348.540,05 | - | (36,00) | - | - | 4.224.000,00 | - | 19.572.504,05 |
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5. Pre-Enforcement Priority of Payments

| Payment Date | Expenses | Retention Amount | Fees | Interest Amount on Class A1 Notes | Interest Amount on Class A1 Notes | Required Cash Reserve Amount | Principal on Class A1 Notes | Principal on Class A2 Notes | Adjustment Purchase Price | Other amount due under any Transaction Documents | Interest Amount on Junior Notes | Principal on Junior Notes | Junior Notes Premium | Total | Residual Balance |
|--------------|-----------|------------------|-----------|-----------------------------------|-----------------------------------|------------------------------|-----------------------------|-----------------------------|---------------------------|--|---------------------------------|---------------------------|----------------------|---------------|------------------|
| 26/10/2020 | 20.576,85 | 3.575,56 | 18.801,93 | 210.228,48 | 312.688,64 | 4.224.000,00 | 7.767.936,00 | 7.767.936,00 | - | - | 143.793,90 | - | 379.186,61 | 20.848.723,97 | 0,00 |
| 26/01/2021 | 26.570,60 | 5.457,71 | 14.881,53 | 98.250,24 | 220.985,60 | 3.990.961,92 | 7.085.492,48 | 7.085.492,48 | - | - | 107.635,20 | - | 936.776,29 | 19.572.504,05 | 0,00 |
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6. Aggregate Notes Formula redemption amount

| Payment Date | Senior Notes Principal Amount Outstanding | Junior Notes Principal Amount Outstanding | Collateral Portfolio Outstanding Principal | Required Cash Reserve Amount | Amortising Initial Expenses | Aggregate Notes Formula redemption amount | Senior Notes Formula Redemption Amount | Junior Notes Formula Redemption Amount |
|--------------|---|---|--|------------------------------|-----------------------------|---|--|--|
| 26/10/2020 | 281.600.000,00 | 42.045.000,00 | 303.400.619,25 | 4.224.000,00 | 484.500,00 | 15.535.880,75 | 15.535.880,75 | - |
| 26/01/2021 | 266.064.128,00 | 42.045.000,00 | 289.488.161,46 | 3.990.961,92 | 459.000,00 | 14.171.004,62 | 14.171.004,62 | - |
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7.1 Portfolio performance

| Collection Period | | Delinquent Receivables | | | | | Default Receivables | | | | |
|-------------------|------------|------------------------|------------------------------|------------------|-----------------------|------------------|---------------------------|----------------------------------|----------------------|-----------------------|------------------|
| From | To | Principal Instalments | Unpaid Principal Instalments | Accrued Interest | Outstanding Principal | Unpaid Interests | Principal Instalments (a) | Unpaid Principal instalments (b) | Accrued Interest (d) | Outstanding Principal | Unpaid Interests |
| 01/06/2020 | 30/09/2020 | 252.872,57 | 4.540,58 | 548,30 | 257.413,15 | 1.035,59 | - | - | - | - | - |
| 01/10/2020 | 31/12/2020 | 110.243,06 | 504,28 | 322,48 | 110.747,34 | 447,67 | 66.597,16 | 4.201,72 | 116,74 | 70.798,88 | 862,87 |
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7.2 Portfolio performance

| Collection Period | | Delinquency Ratio | Gross default Ratio | Cumulative Gross Default Ratio | Cumulative Net Default Ratio | Prepayments Ratio |
|-------------------|------------|-------------------|---------------------|--------------------------------|------------------------------|-------------------|
| From | To | % | % | % | % | % |
| 01/06/2020 | 30/09/2020 | 0,08% | - | - | - | 2,63% |
| 01/10/2020 | 31/12/2020 | 0,04% | 0,02% | 0,02% | 0,02% | 2,57% |
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7.3 Portfolio performance

| Collection Period | | Accolti Liberatori | | Interest Rate Renegotiations | | Rescheduling | | Suspensions | | Repurchased | |
|-------------------|------------|---------------------------------------|----------|------------------------------|-----------|-----------------|----------|-----------------|-----------|-----------------|-----------|
| From | To | Outstanding Principal Closing Balance | Limit 2% | Closing Balance | Limit 20% | Closing Balance | Limit 2% | Closing Balance | Limit 10% | Closing Balance | Limit 10% |
| 01/06/2020 | 30/09/2020 | 279.399,94 | 0,09% | 8.525.290,99 | 2,75% | 228.409,17 | 0,07% | 997.088,16 | 0,33% | 183.712,38 | 0,06% |
| 01/10/2020 | 31/12/2020 | 455.477,00 | 0,14% | 16.581.290,00 | 5,44% | 751.396,87 | 0,24% | 1.548.220,62 | 0,53% | 1.774.329,19 | 0,56% |
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7.4 Portfolio performance

| Collection Period | | Covid-19 Suspensions | | | | During the Collection Period | | | | | | Closing Balance | | | | | |
|-------------------|------------|------------------------------|-----------------------|-----------------|-----------------------|------------------------------|-----------------------|--------------|-----------------------|-------------|-----------------------|-----------------|-----------------------|--------------|-----------------------|-------------|-----------------------|
| | | During the Collection Period | | Closing Balance | | 1-6 months | | 13-18 months | | 7-12 months | | 1-6 months | | 13-18 months | | 7-12 months | |
| From | To | N° Loans | Outstanding Principal | N° Loans | Outstanding Principal | N° Loans | Outstanding Principal | N° Loans | Outstanding Principal | N° Loans | Outstanding Principal | N° Loans | Outstanding Principal | N° Loans | Outstanding Principal | N° Loans | Outstanding Principal |
| 01/06/2020 | 30/09/2020 | - | - | 191 | 19.448.149,72 | - | - | - | - | - | - | 155 | 15.464.867,69 | 19 | 1.939.975,60 | 17 | 2.043.306,43 |
| 01/10/2020 | 31/12/2020 | - | - | 200 | 20.485.301,71 | - | - | - | - | - | - | 160 | 15.995.047,73 | 20 | 2.174.723,82 | 20 | 2.315.530,16 |
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8. Collateral Portfolio

| Collection Period | | Principal Instalments (Performing Receivables) | Principal Instalments (Delinquent Receivables) | Unpaid Principal Instalments | Outstanding Principal | Unpaid Principal Interests | Accrued Interest | Outstanding Balance | Defaulted Receivables | Accounting Portfolio |
|-------------------|------------|--|--|------------------------------|-----------------------|----------------------------|------------------|---------------------|-----------------------|----------------------|
| From | To | (a) | (b) | (c) | (d) = (a+b+c) | (e) | (f) | (g=d+e+f) | (h) | (i) = (d+f) |
| 01/06/2020 | 30/09/2020 | 303.140.499,85 | 252.872,57 | 7.246,83 | 303.400.619,25 | 1.874,57 | 417.417,56 | 303.819.911,38 | - | 303.400.619,25 |
| 01/10/2020 | 31/12/2020 | 289.374.083,42 | 110.243,06 | 3.834,98 | 289.488.161,46 | 1.348,38 | 396.491,99 | 289.886.001,83 | 70.798,88 | 289.558.960,34 |
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9. Collateralisation

| Interest Period | | Collection Period | | Notes Principal Amount Outstanding | | | | Collateral | | | Collateralisation Ratio |
|-----------------|------------|-------------------|------------|------------------------------------|----------------|---------------|----------------|----------------------|------------------------------|----------------|-------------------------|
| From | To | From | To | Class A1 Notes | Class A2 Notes | Class J Notes | Total | Collateral Portfolio | Required Cash Reserve Amount | Total | % |
| 25/06/2020 | 26/10/2020 | 01/06/2020 | 30/09/2020 | 133.032.064,00 | 133.032.064,00 | 42.045.000,00 | 308.109.128,00 | 303.400.619,25 | 4.224.000,00 | 307.624.619,25 | 99,84% |
| 26/10/2020 | 26/01/2021 | 01/10/2020 | 31/12/2020 | 125.946.571,52 | 125.946.571,52 | 42.045.000,00 | 293.938.143,04 | 289.488.161,46 | 3.990.961,92 | 293.479.123,38 | 99,84% |
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10.1 Portfolio Breakdown

| Collection Period | | Portfolio by residual life ¹ | | | | | | | Portfolio by type of rate ¹ | | |
|-------------------|------------|---|--------------|--------------|--------------|--------------|---------------|-------------------|--|----------------------------|------------------|
| From | To | Indeterminate | (0-1) month | (2-3) month | (4-6) month | (7-12) month | (1-5) years | More than 5 years | Floating Rate Loans | Floating Capped Rate Loans | Fixed Rate Loans |
| 01/06/2020 | 30/09/2020 | 6.728,27 | 1.496.112,38 | 3.174.728,40 | 4.877.373,41 | 9.992.774,75 | 78.610.695,70 | 205.659.623,90 | 150.807.713,21 | 153.010.323,60 | - |
| 01/10/2020 | 31/12/2020 | 8.036,70 | 1.595.464,48 | 3.123.811,25 | 4.828.913,63 | 9.680.579,73 | 75.971.805,85 | 194.746.957,43 | 142.485.652,95 | 147.469.916,12 | - |
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(1) In this section, the Portfolio includes Principal Instalment, Unpaid Instalment and the Accrued Interests.



10.2 Portfolio Breakdown

| Collection Period | | Portfolio by type of indexation (Floating Rate Loans) | | | Portfolio by range of Outstanding Principal | | | | Portfolio Client's Concentrations | | |
|-------------------|------------|---|----------------|---------------|---|----------------------------|-----------------------------|----------------------|-----------------------------------|--------------|---------------|
| From | To | Euribor 1M | Euribor 3M | Euribor 6M | 0,01 - 25.000,00 Euro | 25.000,01 - 75.000,00 Euro | 75.000,01 - 250.000,00 Euro | over 250.000,00 Euro | Top 1 | Top 10 | Top 20 |
| 01/06/2020 | 30/09/2020 | 3.323.432,23 | 132.232.311,53 | 15.251.969,45 | 5.411.823,84 | 75.531.529,67 | 203.239.541,90 | 19.635.141,40 | 1.629.343,30 | 6.671.125,19 | 10.190.597,21 |
| 01/10/2020 | 31/12/2020 | 3.245.370,78 | 124.873.333,69 | 14.366.948,48 | 5.626.129,68 | 73.496.132,93 | 193.073.046,25 | 17.760.260,21 | 1.629.343,30 | 6.787.901,02 | 10.328.063,90 |
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(1) In this section, the Portfolio includes Principal Instalment, Unpaid Instalment and the Accrued Interests.

