

**PYMES 14**

31st March 2022

|                 | <b>ARREARS FROM CURRENT MONTH</b> |               |               |                |                 |               |
|-----------------|-----------------------------------|---------------|---------------|----------------|-----------------|---------------|
|                 | Up to 30 days                     | 30 to 60 days | 60 to 90 days | 90 to 180 days | 180 to 365 days | More 365 days |
| Principal       | 73.483,19                         | 24.809,77     | 20.523,48     | 68.200,32      | 713.306,03      | 365.649,68    |
| Interest        | 1.761,34                          | 716,38        | 606,26        | 2.179,56       | 3.735,26        | 0,00          |
| Credit Rights   | 583.981,83                        | 161.726,24    | 78.370,04     | 145.112,85     | 780.738,34      | 5.298,28      |
| number of C.R.  | 73                                | 20            | 10            | 14             | 57              | 36            |
| % Credit Rights | 0,22%                             | 0,06%         | 0,03%         | 0,05%          | 0,29%           | 0,00%         |

| DATE         | NUM. CR'S | BALANCE CR'S   | UNPAID DC'S | PRINCIPAL UNPAID | INTEREST UNPAID | TOTAL UNPAID | BALANCE CR'S UNPAID | % UNPAID |
|--------------|-----------|----------------|-------------|------------------|-----------------|--------------|---------------------|----------|
|              |           |                |             |                  |                 |              |                     |          |
| June-21      | 11.839    | 419.264.394,00 | 609         | 2.059.961,62     | 36.691,79       | 2.096.653,41 | 6.998.986,64        | 1,67%    |
| September-21 | 10.521    | 366.357.136,45 | 614         | 3.312.369,80     | 30.722,94       | 3.343.092,74 | 9.817.371,69        | 2,68%    |
| December-21  | 8.935     | 308.453.785,83 | 572         | 1.475.737,54     | 12.588,19       | 1.488.325,73 | 2.712.515,44        | 0,88%    |
| March-22     | 7.754     | 265.895.632,97 | 557         | 1.265.972,47     | 11.598,01       | 1.277.570,48 | 2.145.360,05        | 0,81%    |

|                 | <b>ARREARS AND LTV FROM CURRENT MONTH</b> |               |               |                |                 |               |
|-----------------|---|---------------|---------------|----------------|-----------------|---------------|
|                 | Up to 30 days                             | 30 to 60 days | 60 to 90 days | 90 to 180 days | 180 to 365 days | More 365 days |
| Principal       | 910,12                                    | 0,00          | 0,00          | 0,00           | 5.670,34        | 42.698,23     |
| Interest        | 0,00                                      | 0,00          | 0,00          | 0,00           | 854,35          | 0,00          |
| Credit Rights   | 23.570,66                                 | 0,00          | 0,00          | 0,00           | 73.267,15       | 0,00          |
| number of C.R.  | 1   | 0             | 0             | 0              | 1               | 0             |
| % Credit Rights | 0,01%                                     | 0,00%         | 0,00%         | 0,00%          | 0,03%           | 0,00%         |
| % LTV           | 14,00%                                    | 0,00%         | 0,00%         | 0,00%          | 55,00%          | 0,00%         |

## PYMES 14

31st March 2022

| Legal                  |                |
|------------------------|----------------|
| Previous Date          | 1.423.330,93 € |
| Legal loans in quarter | (268.774,86) € |
| Current Date           | 1.154.556,07 € |

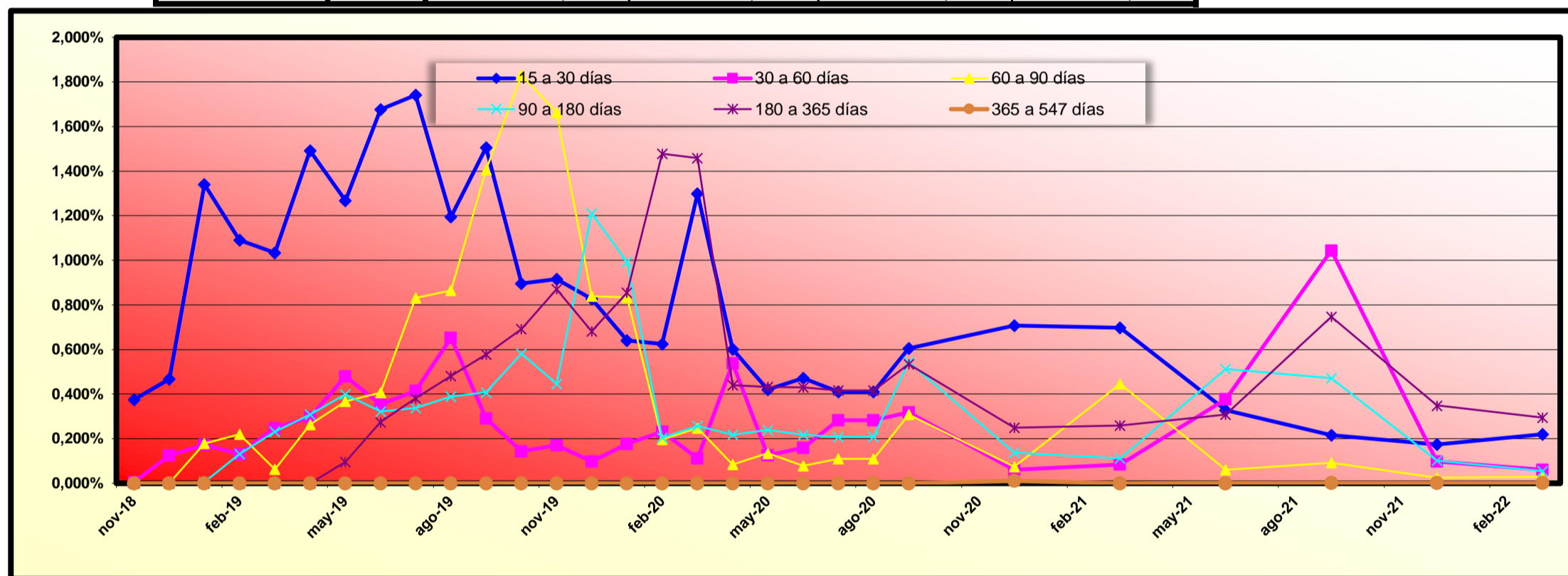
**Legal** : Loans in which the originator will take legal actions. This amount is included in the arrears bucket.

| CUMULATIVE WRITE-OFF LOANS |                 |
|----------------------------|-----------------|
| Previous Date              | 12.020.737,84 € |
| Write-off loans in quarter | (634.246,58) €  |
| Current Date               | 11.386.491,26 € |

| TRANSITORY PROPERTIES |            |
|-----------------------|------------|
| Previous Date         | 4.062,85 € |
| T.P. in quarter       | 0,00 €     |
| Current Date          | 4.062,85 € |

| POOL LOSSES       |                |
|-------------------|----------------|
| Previous Date     | 1.388.566,02 € |
| Losses in quarter | 284.989,21 €   |
| Current Date      | 1.673.555,23 € |

| HISTORICAL ARREARS     |           |           |           |           |
|------------------------|-----------|-----------|-----------|-----------|
| Intervals              | 30-Jun-21 | 30-Sep-21 | 31-Dec-21 | 31-Mar-22 |
| <b>1 to 30 days</b>    | 0,328%    | 0,216%    | 0,174%    | 0,220%    |
| <b>30 to 60 days</b>   | 0,377%    | 1,044%    | 0,098%    | 0,061%    |
| <b>60 to 90 days</b>   | 0,061%    | 0,093%    | 0,026%    | 0,029%    |
| <b>90 to 180 days</b>  | 0,512%    | 0,472%    | 0,102%    | 0,055%    |
| <b>180 to 365 days</b> | 0,308%    | 0,747%    | 0,349%    | 0,294%    |
| <b>&gt; 365 days</b>   | 0,001%    | 0,001%    | 0,002%    | 0,002%    |



**PYMES 14**

31st March 2022

**MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES**

|              | <b>FAILED LOANS</b> | <b>RECOVERIES</b> | <b>% Recovery</b> | <b>NEW TRANSITORY PROPERTIES</b> |
|--------------|---------------------|-------------------|-------------------|----------------------------------|
| June-21      | 15.417.220,59       | 862.490,89        | 5,72%             | 4.062,85                         |
| September-21 | 16.025.950,04       | 1.040.077,55      | 6,75%             | 4.062,85                         |
| December-21  | 19.483.002,24       | 1.270.180,53      | 7,93%             | 4.062,85                         |
| March-22     | 19.890.359,71       | 1.782.043,96      | 9,15%             | 4.062,85                         |

% Recovery: total recoveries n / total cumulative failed loans n-1