

PYMES 13

30th September 2021

	ARREARS FROM CURRENT MONTH					
	Up to 30 days	30 to 60 days	60 to 90 days	90 to 180 days	180 to 365 days	More 365 days
Principal	54.365,95	85.785,90	56.938,29	106.810,67	1.146.993,24	607.118,36
Interest	571,74	1.038,53	1.477,36	9.825,54	2.930,13	4.124,71
Credit Rights	2.294.139,45	431.851,53	425.896,71	1.311.654,83	1.262.013,04	67.145,22
number of C.R.	58	27	9	19	57	137
% Credit Rights	0,66%	0,12%	0,12%	0,38%	0,37%	0,02%

DATE	NUM. CR'S	BALANCE CR'S	UNPAID DC'S	PRINCIPAL UNPAID	INTEREST UNPAID	TOTAL UNPAID	BALANCE CR'S UNPAID	% UNPAID
December-20	11.672	497.539.910,78	427	3.863.549,36	25.690,01	3.889.239,37	13.813.150,04	2,78%
March-21	9.597	436.142.720,41	256	1.555.754,00	31.007,61	1.586.761,61	7.455.197,11	1,71%
June-21	8.655	385.216.972,62	848	2.522.112,51	23.862,93	2.545.975,44	5.375.115,73	1,40%
September-21	7.720	345.674.552,92	834	2.058.012,41	29.012,14	2.087.024,55	6.371.310,22	1,84%

	ARREARS AND LTV FROM CURRENT MONTH					
	Up to 30 days	30 to 60 days	60 to 90 days	90 to 180 days	180 to 365 days	More 365 days
Principal	22.829,72	2.421,93	6.922,75	22.006,74	208.192,26	63.100,30
Interest	94,32	53,49	249,14	7.763,25	946,73	0,00
Credit Rights	1.588.813,09	21.866,96	145.365,20	1.136.524,42	267.488,46	722,97
number of C.R.	9	1	2	1	2	2
% Credit Rights	0,46%	0,01%	0,04%	0,33%	0,08%	0,00%
% LTV	42,00%	13,00%	39,00%	56,00%	22,00%	0,00%

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Legal	
Previous Date	1.981.788,30 €
Legal loans in quarter	(233.946,82) €
Current Date	1.747.841,48 €

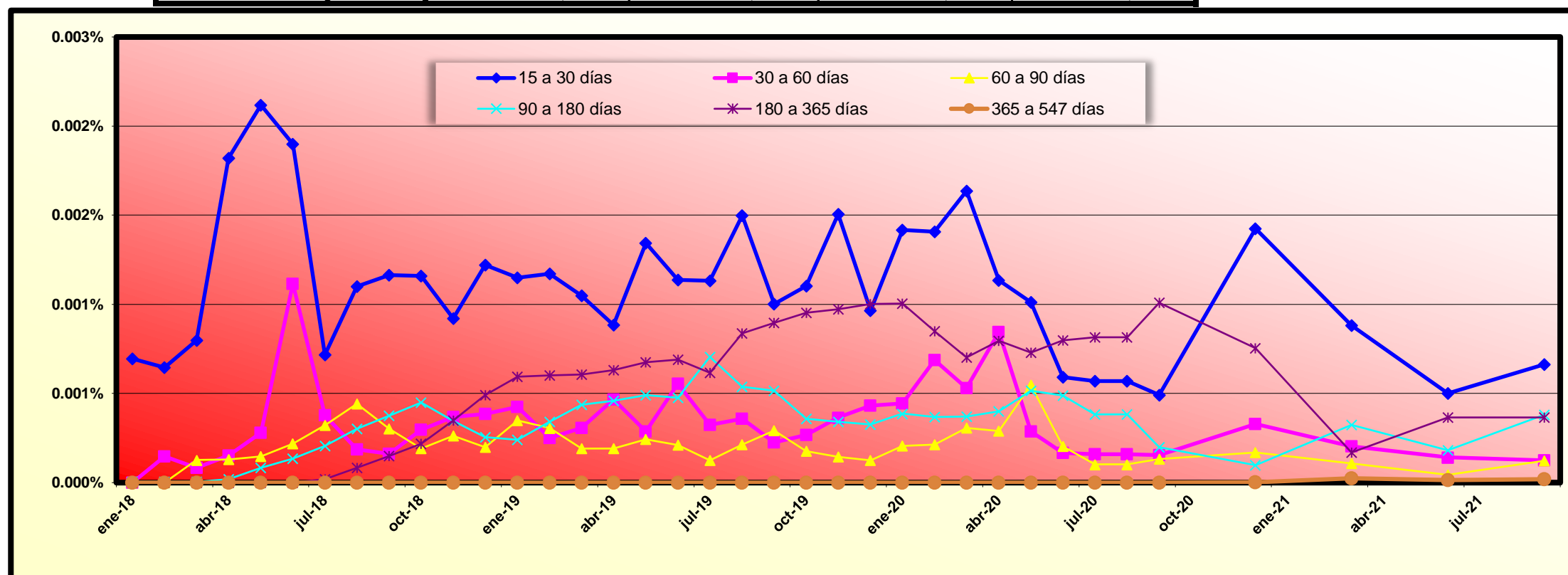
Legal : Loans in which the originator will take legal actions. This amount is included in the arrears bucket.

CUMULATIVE WRITE-OFF LOANS	
Previous Date	24.530.432,59 €
Write-off loans in quarter	229.137,71 €
Current Date	24.759.570,30 €

TRANSITORY PROPERTIES	
Previous Date	669.613,47 €
T.P. in quarter	1.405,41 €
Current Date	671.018,88 €

POOL LOSSES	
Previous Date	294.341,57 €
Losses in quarter	151.135,66 €
Current Date	445.477,23 €

HISTORICAL ARREARS				
Intervals	31-Dec-20	31-Mar-21	30-Jun-21	30-Sep-21
1 to 30 days	1,425%	0,881%	0,500%	0,664%
30 to 60 days	0,329%	0,203%	0,141%	0,125%
60 to 90 days	0,169%	0,108%	0,044%	0,123%
90 to 180 days	0,098%	0,324%	0,182%	0,379%
180 to 365 days	0,754%	0,170%	0,367%	0,365%
> 365 days	0,003%	0,024%	0,015%	0,019%



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MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES

	FAILED LOANS	RECOVERIES	% Recovery	NEW TRANSITORY PROPERTIES
December-20	28.330.805,38	4.617.717,42	17,86%	160.117,76
March-21	31.491.106,62	4.874.447,18	17,21%	160.117,76
June-21	31.981.504,15	5.865.781,46	18,63%	965.238,85
September-21	32.311.154,94	5.815.158,88	18,18%	965.238,85

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