

### **Issuer Available Funds**

### **Interest Available Funds**

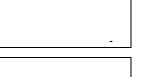
- (a) Interests on the Issuer Accounts and Net proceeds from Eligible Investments
- (b) Collections of Interests and Collections of Fees
- (c) Any amount due and payable by Hedging counterparties
- (d) Recoveries including any purchase price for the sale of the Defaulted Receivables under clause 16 of the Master Transfer Agreement
- (e) Portion of purchase price under clause 16 of the Master Transfer Agreement in excess of the Notes
- (f) Portion of the Positive Price Adjustment and/or Partial Purchase Option Purchase Price in excess of the OA of the Receivables which are not Defaulted Receivables
- (g) Positive Price Adjustment and/or Partial Purchase Option Purchase Price for Defaulted Receviables
- (h) Positive balance of the Cash Reserve Account (without considering Interest Accrued) if senior notes still outstanding
- Positive balance of the Payment Interruption Risk Reserve Account (without considering Interest Accrued) if senior notes still outstanding
- Positive balance of the Rata Posticipata Cash Reserve Account (without considering Interest Accrued)
- (k) Any other amount
- Any amount credited to the Cash Reserve Account (after on the PD on which the senior notes will be redeemed in full) in excess item i of the Principal Available Funds)

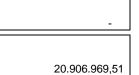
**Total Interest Available Funds** 

Issuer	Av	aila	3
		(a)	
		(b)	
4.942.293,6	7		(
-		(c)	F

79.827,89



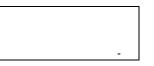








28.008.96



31.932.230,55

### **Principal Available Funds**

(a)	Collections	of Principal	received	during th	e Reference	Period
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Any amount received by the Issuer under any commingling Guarantee or any amount drawn out the Commingling Account

- c) Portion of the Positive Price Adjustment and/or Partial Purchase Option Purchase Price up to the OA of the
- (d) Any amount to be paid by Agos pursuant to Clause 4 of the Warranty and Indemnity Agrrement
- (e) Purchase Price (clause 16 of the Transer Agreement) corresponding to the Notes Principal Amount Outstanding
- (f) Amounts credited to the Defaulted Account
- (9) Any amount credited to the Cash Reserve Account but not in excess of the amount credited on the Isssue Date (after Senior Notes totally redeemed)
- (h) Any amount credited to the Payment Interruption Risk Reserve Account (after Senor Notes totally redeemed)

29.319.129,52		
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	-	
	_	
	-	
	1.093.063,25	

	-

30.412.192,77

### Order of Priority in respect of the Interest Available Funds

	Amounts Due	Amounts Paid	Amounts carried forward
1 Taxes and Expenses	30.550,35	30.550,35	
2 Interest and Expenses Component to the Servicer (on a Cancellation Date)	-	-	
3 Remuneration to Representative of Noteholders (including costs and expenses)	-	-	
4 (a) Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Programme Administrator, Depositary Bank, Securitisation Administrator, the BUS Facilitator and the BUS (to the extent	4.754,73	4.754,73	
4 (b) Expenses Required Amount to the Expenses Account	503,08	503,08	
5 Any amount due and payable to Hedging Counterparties under Hedging Agreement	26.915,55	26.915,55	
6 Servicing Fee to the Servicer or to the Sub-Servicer	73.745,35	73.745,35	
7 (a) Interests on Class A1 Notes	46.263,36	46.263,36	
7 (b) Interests on Class A2 Notes	3.468,02	3.468,02	
8 Interests on Class M Notes	298.666,67	298.666,67	
9 Payment Interruption Risk Reserve Account up to Payment Interruption Reserve Required Amount	5.975.130,52	5.975.130,52	
10 Defaulted Interest Amount	-	-	
11 Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Defaulted	1.093.063,25	1.093.063,25	
12 Cash Reserve Required Amount to the Cash Reserve Account (if and where applicable)	19.994.603,72	19.994.603,72	-
13 Amounts due and payable to Hedging Counterparties upon early termination of the Hedging Agreement	-	-	
14 Rata Posticipata Cah Reserve Account up to the Interest Components not collected by the Issuer	-	-	
15 Any amounts due the Joint Arrangers and Joint Lead Managers	-	-	
16 Payments due to Originator under clause 6 of the Warranty and Indemnity Agreement	-	-	
17 Payments due to Junior Subscriberr under clause [9] of the Junior Notes Subscription Agreement	-	-	
18 Class J Base Interest(*)	864.250,00	864.250,00	-
19 Class J Additional Interest	3.520.315,96	3.520.315,96	-

(\*) -

<b>Order of Priority</b>	in respect of the	<b>Principal Available Fund</b>	ds
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		Amounts Due	Amounts Paid	Amounts carried forward
1	Defaulted Interest Amount	_	_	_
2	Following the commencement of the Amortisation Period, to pay Class A1/A2 principal amount	30.412.192,77	30.412.185,96	6,81
3	During the Purchase Period, the Purchase Price of any Subsequent Portfolio purchased on such Payment Date	_	-	_
4	Class M principal amount	_	_	_
5	Principal Component to the Servicer (on a Cancellation Date)	_	_	
6	Negative Price Adjustment	-	-	-
7	Principal of Class J Notes (after the Class M1/M2 Notes are totally redeemed)	-	-	-
8	Additional Interest to Class J Notes	-	-	-
9	Following the commencement of Amortising Period, additional Interest to Class J Notes	-	-	-

The 2016-1	Series Notes :	Amortisation /	Amounts
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Principal Available for redeem	30.412.192,77
Class A1 Notes Initial Outstanding Principal	198.982.204,00
Class A1 Redeemed Amount	28.291.398,30
principal paid on Class A1 Notes	28.291.391,96
Class A1 Notes Residual Outstanding Principal	170.690.812,04
Interest Payment Amount due and paid on Class A1	46.263,36
Interest Payment Date	27/07/2018
Interest Period	27/06/2018 - 27/07/2018
Interest amount	46.263,36
Class A2 Notes Initial Outstanding Principal	14.916.207,19
Class A2 Redeemed Amount	2.120.794,47
principal paid on Class A2 Notes	2.120.794,00
Class A2 Notes Residual Outstanding Principal	12.795.413,19
Interest Payment Amount due and paid on Class A2	3.468,02
Interest Payment Date	27/07/2018
Interest Period	27/06/2018 - 27/07/2018
Interest amount	3.468,02
Class M Notes Initial Outstanding Principal	179.200.000,00
Class M Redeemed Amount	n.a.
principal paid on Class M Notes	n.a.
Class M Notes Residual Outstanding Principal	179.200.000,00
Interest Payment Amount due and paid on Class M	298.666,67
Interest Payment Date	27/07/2018
Interest Period	27/06/2018 - 27/07/2018
Interest amount	298.666,67
Class J Notes Initial Outstanding Principal	345.700.000,00
Class J Redeemed Amount	n.a.
principal paid on Class J Notes	n.a.
Class J Notes Residual Outstanding Principal	345.700.000,00
Interest Payment Amount due and paid on Class J	4.384.565,96
Interest Payment Date	27/07/2018
Interest Period	27/06/2018 - 27/07/2018
Interest amount from coupon	864.250,00
Interest amount from variable return	3.520.315,96

### **Portfolio Performance**

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

#### Maximum Purchase Amount

#### Subsequent Porfolio

#### Other portfolio details

Principal Amount Outstanding Number of Receivables Average age (seasoning) of the Portfolio (in months) Weighted average remaining term to maturity of the Portfolio (in months) Rate of Return of the Portfolio

CURRENT	PREVIOUS
666.486.790,73	696.898.983,50
-	-
-	-

684.616.186,65	713.995.664,36
281.098,00	281.098,00
31,00	30,00
60,00	60,00
8,25	8,24

#### Collateral Pool Performance (end of Reference Period)

		Late Installments for						
	1 month	2 months	3 months	4 months	5 months	6 months	7 months	8 months
Principal Amount Outstanding (including any Accrual of Interest)	11.074.713,11	4.744.244,09	2.653.354,41	2.639.516,50	1.637.984,29	1.486.539,66	979.154,56	64.438,54
Principal Installments due but unpaid	262.479,30	199.698,57	148.763,65	173.588,92	146.851,17	128.687,05	87.554,40	9.874,50
Insterest Installments due but unpaid	82.579,19	72.728,50	60.121,76	79.911,01	61.852,76	67.826,05	52.658,70	4.025,86
Others Installments due but unpaid	211.535,89	122.185,82	98.231,37	78.490,46	67.782,38	50.269,80	23.900,60	3.619,70
Number of Receivables	2.348,00	819,00	408,00	319,00	243,00	167,00	96,00	10,00

	Defaults					
	new defaults	cumulated gross	of which	new recoveries	cumulated	Cumulated
		defaults (a)	Cumulated		recoveries including	defaults net of
			Written off		those deriving from	recovered
					repurchases of def.	amounts (a-b)
					rec. (b)	
Principal Amount Outstanding (including any Accrual of Interest)	1.093.063,25	19.375.353,73	513.284,50	60.433,67	726.839,04	18.135.230,19
Number of Receivables	186,00	3.291,00	154,00	-	831,00	-

#### Pool concentration (including subsequent portfolio to be offered)

	current	previous
Pool of the New Vehicles	9,24%	9,31%
Pool of the Used Vehicles	7,71%	7,77%
Pool of the Personal Loans	80,33%	79,99%
Pool of the Furniture Loans (Mobili)	2,22%	2,34%
Pool of the Special Purpose Loans (Altro		
Finalizzato	0,52%	0,60%
Number of Receivables	281.098,00	281.098,00
Current number of receivables	97.049,00	103.366,00
Weighted Average age (seasoning) of the Portfolio (in months)	31,00	30,00
Weighted average remaining term to maturity of the Portfolio (in months)	60,00	60,00
Weighted average Rate of Return of the Portfolio	8,25	8,24
Number of loans in the Ref. Period that allows a "rata posticipata"	60.366,00	62.000,00
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	464.173.034,41	483.201.412,70
Number of loans in the Ref. Period for which the Debtors have excercised a "rata posticipata"	169,00	142,00
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have excercised a "rata posticipata"	2.970.580,81	2.886.531,46
Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	23.034,60	21.847,38
Amount of the Instalment in the Ref. Period in principal not paid by the Debtors following a "rata posticipata"	33.275,08	28.116,36
Extra UE debtors (%)	0,82	0,81
Co-borrowers (%)	43,77	43,49

Loans Repurchases		
	Current	Cumulative
Amount of loans repurchased	-	N.A.
Number of loans repurchased	-	N.A.

# **Reserves Calculation**

Cash Reserve Required Amount	19.994.603,72
Balance of the Cash Reserve Account (current)	19.994.603,72
Balance of the Cash Reserve Account (previous)	20.906.969,51
	[]
Rata Posticipata Cash Reserve Account	-
if on the two immediately preceding CD the PAO of the Flexible Receivables in relation to which the relevant Debtors <u>have exercised</u> , during the relevant Reference Period, the option to postpone the payment of the relevant Installments is higher than 5% of the PAO of all the Flexible Receivables as of the Cut-Off Date preceding each CD	
Principal Amount Outstanding of the Flexible Receivables CD-1	65,01%
Principal Amount Outstanding of the Flexible Receivables that have excercised CD-1	0,64%
Principal Amount Outstanding of the Flexible Receivables CD-2	64,71%
Principal Amount Outstanding of the Flexible Receivables that have excercised CD-2	0,60%
Commingling Reserve Required Amount	29.875.652,61
Balance of the Commingling Reserve Account (current)	29.875.652,61
Balance of the Commingling Reserve Account (previous)	29.875.652,61
Payment Interruption Risk Reserve Required Amount	5.975.130,52
Balance of the Payment Interruption Risk Reserve Account (current)	5.975.130,52
Balance of the Payment Interruption Risk Reserve Account (previous)	5.975.130,52

# Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	666.486.791	92,26%	Class A	170.690.812	24,10%
Payment Interruption Risk Reserve	5.975.131	0,83%	Class M1	12.795.413	1,81%
Commingling Reserve	29.875.653	4,14%	Class M2	179.200.000	25,30%
Cash Reserve	19.994.604	2,77%	Class J	345.700.000	48,80%
Subsequent Portfolio	-	0,00%			
Expenses Reserve Required Amount	50.000	0,007%			
TOTAL	722.382.178		TOTAL	708.386.225	

Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Defaulted Account since Inception

Amount	Due
Amount	Paid

19.385.253,40
19.385.253,40

**Replenishment Amount** 

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# **CRR** statement

Class A (Public Placement)	170.690.812,04
Class A Notes privately-placed with investors which are not in the Originator Group	0,00%
Class A Notes retained by a member of the Originator Group	0,00%
Class A Notes publicly-placed with investor's which are not in the Originator Group	100,00%
Class M1	12.795.413,19
Class M1 Notes privately-placed with investors which are not in the Originator Group	0,00%
Class M1 Notes retained by a member of the Originator Group	0,00%
Class M1 Notes publicly-placed with investor's which are not in the Originator Group	100,00%
Class M2 (Self - Retained)	179.200.000.00
Class M2 Notes privately-placed with investors which are not in the Originator Group	0,00%
Class M2 Notes retained by a member of the Originator Group	100,00%
Class M2 Notes publicly-placed with investor's which are not in the Originator Group	0,00%
Class J (Self - Retained)	345.700.000,00
Notes Residual Total Outstanding Amount as of Payment Date	708.386.225,23

Notes with the Originator

74,10%

Agos Ducato, as originator, confirms to maintain a material net economic interest of at least 5% in the securitisation in accordance with Article 405, par. 2, letter (d) of Regulation (EU) 2013/575 (referred to as the Capital Requirements Regulation, CRR) and Article 51, par. 1, letter (d) of Regulation (EU) 2013/231 (referred to as the Alternative Investment Fund Manager Regulation, AIFMR)'

### Trigger

### **Events**

Trigger Notice	
Breach of R&W by the Issuer	NO
Breach of Obligations by the Issuer	NO
Insolvency of the Issuer	NO
Winding-up of the Issuer	NO
Unlawfulness of the Issuer	NO
Breach of Rep&Warranties by the Originator	NO
Breach of Obligations of the Originator	NO
Insolvency of the Originator	NO
Renegotiations of the Originator	NO
Winding-Up/Liquidation of the Originator	NO
Invalidity of the Transaction Documents	NO
Revoking of the Servicer	NO
Breach of Delinquent Relevant Threshold	NO
Breach of Default Relevant Threshold	NO
Cash Reserve shortfall	NO
Balance of General Account higher than € 110,000,000.00	NO

### **Compliance with the Concentration Limits**

Excess Spread > = 7% Single Debtor concentration < = 0,008% of total portfolio Personal Loans: max 75% of total portfolio Used Vehicles: max 8% of total portfolio Average size of Personal loans < = Eur 15,000 Payments by postal bulletin: max 10% of total portfolio Flexible loans: max 75% of total portfolio Insurance Premia <= 10%

N.A.
N.A.

N.A.

N.A.

N.A.

N.A.

N.A.

N.A.

N.A.

N.A.

### ADDITIONAL TERMINATION EVENTS (Hedging Agreement)

### **Fitch Rating Event**

#### **First Level Fitch Required Ratings** "F2" or above and "A-" or above, for so long as the highest ranking Notes have a rating of "AA+sf" or lower (but higher than "A+sf") by Fitch

# Subsequent Fitch Downgrade DBRS RATING EVENT

# Dbrs First Rating Event

First Rating Threshold entity's long-term "A"

### **Dbrs Second Rating Event**

Second Rating Threshold entity's long-term "BBB"

# **Contact Information**

Name of contact	Doriana Bettini
phone number	+39 02 72 303 528
email	doriana.bettini@ca-cib.com
Name of contact	Marta Elia
phone number	+39 02 72 303 235
email	marta.elia@ca-cib.com
Name of contact	Larisa Mocellin
phone number	+39 02 72 303 247
email	larisa.mocellin@ca-cib.com