

To:

Fanes S.r.l.

Via Vittorio Alfieri n. 1
31015 Conegliano (TV)
Italy

For the kind attention of: Sole Director

BNP PARIBAS, ITALIAN BRANCH

Piazza Lina Bo Bardi, No. 3
20124 Milan
Italy

For the kind attention of: Securities Services - Corporate Trust Services

BANCA FINANZIARIA INTERNAZIONALE S.P.A.

Via Vittorio Alfieri n. 1
31015 Conegliano (TV)
Italia

For the kind attention of: Chief Group Corporate and Investment Banking (as **Computation Agent, Corporate Servicer, Back-Up Servicer Facilitator and Representative of the Noteholders**)

BANCA FINANZIARIA INTERNAZIONALE S.P.A.

Via Vittorio Alfieri n. 1
31015 Conegliano (TV)
Italia

For the kind attention of: Structured Credit Solutions (as **Co-Arranger**)

SVM SECURITISATION VEHICLES MANAGEMENT S.R.L.

Via V. Alfieri, No. 1
31015 Conegliano (TV)
Italy

For the kind attention of: Sole Director

NATIXIS

7, promenade Germaine Sablon
75013 Paris
France

For the kind attention of: Securitised Product Group

Bolzano, 27 January 2026

Dear Sirs,

Re: Amendment Agreement

We make reference to the proposal from Fanes S.r.l. dated the date hereof to enter into an amendment agreement, the content of which we fully reproduce below signed by us as sign of agreement and acceptance.

* * *

“To:

CASSA DI RISPARMIO DI BOLZANO S.P.A.

Via Cassa di Risparmio, No. 12

39100 Bolzano

Italy

For the kind attention of: dott. Nicola Calabrò; dott. Armin Weissenegger; dott. Stefan Facchini

BNP PARIBAS, ITALIAN BRANCH

Piazza Lina Bo Bardi, No. 3

20124 Milan

Italy

For the kind attention of: Securities Services - Corporate Trust Services

BANCA FINANZIARIA INTERNAZIONALE S.P.A.

Via Vittorio Alfieri n. 1

31015 Conegliano (TV)

Italia

For the kind attention of: Chief Group Corporate and Investment Banking (as **Computation Agent, Corporate Servicer, Back-Up Servicer Facilitator and Representative of the Noteholders**)

BANCA FINANZIARIA INTERNAZIONALE S.P.A.

Via Vittorio Alfieri n. 1

31015 Conegliano (TV)

Italia

For the kind attention of: Structured Credit Solutions (as **Co-Arranger**)

SVM SECURITISATION VEHICLES MANAGEMENT S.R.L.

Via V. Alfieri, No. 1

31015 Conegliano (TV)

Italy

For the kind attention of: Sole Director

NATIXIS

7, promenade Germaine Sablon

75013 Paris

France

For the kind attention of: Securitised Product Group

Conegliano, 27 January 2026

Dear Sirs,

Re: Amendment Agreement

Further to our conversations, we set out below our proposal to enter into an amendment agreement.

* * *

AMENDMENT AGREEMENT

BETWEEN:

- (1) **FANES S.R.L.**, a limited liability company, with a sole quotaholder, incorporated under the laws of the Republic of Italy, whose registered office is at Via V. Alfieri No. 1, 31015 Conegliano (TV), Italy, quota capital €10,000 fully paid up, fiscal code, VAT code and enrolment with the Treviso-Belluno Companies Register No. 04213700265, having as sole corporate object the realisation of securitisation transactions pursuant to Article 3 of Law No. 130 of 30 April 1999, as amended and supplemented from time to time (the **Issuer**);
- (2) **CASSA DI RISPARMIO DI BOLZANO S.P.A.**, a bank incorporated under the laws of the Republic of Italy, whose registered office is at Via Cassa di Risparmio No. 12, 39100 Bolzano, Italy, fiscal code, VAT code and enrolment with the Companies Register of Bolzano No. 00152980215, registered under No. 6045.9 with the roll of banks held by the Bank of Italy pursuant to Article 13 of the Consolidated Banking Act (**CR Bolzano**, the **Servicer**, the **Senior Notes Subscriber**, the **Junior Notes Subscriber** or the **Cash Manger**);
- (3) **BNP PARIBAS**, a company incorporated under the laws of France licensed to conduct banking operations, having its registered office at Boulevard des Italiens no. 16, Paris, France, registered with the Chamber of Commerce of Paris under number 662 042 449, with a fully paid-up share capital of Euro 2,233,569,514, which acts for the purposes hereof through the Securities Services Business Line of its Italian branch, whose offices are located in Piazza Lina Bo Bardi no. 3, Milano, enrolled in the register of the banks held by the Bank of Italy under no. 5482, Fiscal code and VAT code no. 04449690157, REA no. 731270 (**BNP Paribas**, the **Account Bank** or the **Paying Agent**);
- (4) **NATIXIS**, a credit institution incorporated under the laws of France as a *société anonyme*, enrolled in the companies' register of Paris under number 542 044 524, having its registered office at 7, promenade Germaine Sablon, 75013 Paris, France (**Natixis**, a **Co-Arranger** or the **Lead Manager**);
- (5) **BANCA FINANZIARIA INTERNAZIONALE S.P.A.**, *breviter* "BANCA FININT S.P.A.", a bank incorporated under the laws of Italy as a joint stock company (*società per azioni*), having its registered office in Via V. Alfieri, 1, 31015 Conegliano (TV), Italy, share capital of Euro 91,743,007.00 fully paid up, tax code and enrolment in the companies' register of Treviso-Belluno number 04040580963, VAT Group "Gruppo IVA FININT S.P.A." - VAT number 04977190265, registered in the Register of the Banks under number 5580 pursuant to article 13 of the Consolidated Banking Act and in the Register of the Banking groups as Parent Company of the Banca Finanziaria Internazionale Banking Group, member of the "*Fondo Interbancario di Tutela dei Depositi*" and of the "*Fondo Nazionale di Garanzia*", as successor of **FISG**, further to the merger by way of incorporation (*fusione per incorporazione*) of FISG into Banca Finanziaria Internazionale S.p.A., which took place on 28 October 2020 (**Banca Finint**, a **Co-Arranger** and, together with Natixis, the **Co-Arrangers**) and as successor of **Securitisation Services** further to the merger by way of incorporation (*fusione per incorporazione*) of Securitisation Services into Banca Finanziaria Internazionale S.p.A., which took place on 28 October 2020 (**Banca Finint**, the **Computation Agent**, the **Corporate Servicer**, the **Back-Up Servicer Facilitator** or the **Representative of the Noteholders**) and
- (6) **SVM SECURITISATION VEHICLES MANAGEMENT S.R.L.**, a limited liability company, with a sole quotaholder, incorporated under the laws of the Republic of Italy, fiscal code, VAT code and enrolment with the Treviso-Belluno Companies Register No. 03546650262, quota capital €30,000 fully paid up, having its registered office at Via V. Alfieri No. 1, 31015 Conegliano (TV), Italy (hereinafter, **SVM** or the **Sole Quotaholder**).

hereinafter jointly referred to as the **Parties** and, each, a **Party**.

WHEREAS:

- (A) The Issuer carried out a securitisation transaction (the **Securitisation**) through the issuance of Euro 355,900,000.00 Series 2018-1-A1 Asset Backed Floating Rate Notes due December 2061 (the **Class A1 Notes**), Euro 90,000,000.00 Series 2018-1-A2 Asset Backed Fixed Rate Notes due December 2061 (the **Class A2 Notes** and, together with the Class A1 Notes, the **Class A Notes** or the **Senior Notes**), and Euro 61,315,000.00 Series 2018-1-J Asset Backed Fixed Rate and Variable Return Notes due December 2061 (the **Class J Notes** or the **Junior Notes** and, together with the Senior Notes, the **Notes**) pursuant to the Italian Securitisation Law on or about 18 June 2018.
- (B) By this amendment agreement (the **Agreement**), the Parties wish to amend certain provisions of the Intercreditor Agreement (as defined below).

NOW IT IS HEREBY AGREED as follows:

1. DEFINITIONS AND INTERPRETATION

1.1 Definitions

All capitalised words and expressions used and not defined herein shall have the same meaning as set out in the master definitions agreement (the **Master Definitions Agreement**) entered into between the Parties on 15 June 2018 in the context of the Securitisation.

1.2 Interpretation

The principles of interpretation and construction set out in the Master Definitions Agreement shall apply to this Agreement.

2. AMENDMENTS

Subject to Clause 3 (*Effectiveness of the amendments*) below, each of the Parties hereby acknowledges and agrees that paragraph (a) of Article 21.4 (*Disposal of Individual Receivables*) of the Intercreditor Agreement will be amended as follows (the amendments are shown in track changes for ease of reference):

- (a) Considering that the Originator intends to maintain good relationships with its clients, before the Final Maturity Date the Originator shall have the right to make an offer to repurchase individual Receivables comprised in the Portfolio for an aggregate amount which does not exceed € 10 per cent. of the Outstanding Balance of the Portfolio as of the Valuation Date and to the extent that the purchase price is at least equal to:
 - (i) in respect of individual Receivables which are Delinquent Receivables or Defaulted Receivables, the amount set out in a certificate provided to the Issuer by the Originator and issued by the Expert, stating that the purchase price for the relevant Receivables is at market value (based upon such Expert's evaluation of the Receivables); or
 - (ii) in respect of individual Receivables other than the Receivables specified in paragraph ~~(a)~~(i) immediately above, the Outstanding Balance.

3. EFFECTIVENESS OF THE AMENDMENTS

- (a) The Parties agree that the amendments provided for by Clause 2 (*Amendments*) of this Agreement shall have effect from the date hereof.

- (b) For the avoidance of doubt, any reference in the Transaction Documents to the “Intercreditor Agreement” shall be a reference to the Intercreditor Agreement as amended by this Agreement and any reference in the Intercreditor Agreement as amended by this Agreement to “this Intercreditor Agreement” shall be a reference to the Intercreditor Agreement as amended by this Agreement.

4. NO NOVATION

The Parties expressly confirm and acknowledge that any and all actions undertaken in connection with this Agreement shall not be deemed to have a novation effect (*effetto novativo*), in full or in part, on the Transaction Documents.

5. MISCELLANEOUS

- (a) Subject to the terms of this Agreement, the Transaction Documents will remain in full force and effect and, from the date of effectiveness of the amendments provided for hereunder, the Transaction Documents and this Agreement will be read and construed as one document.
- (b) In case of conflict with any other Transaction Document, the provisions of this Agreement shall prevail.
- (c) This Agreement may be executed in any number of counterparts, and this has the same effect as if the signatures on the counterparts were on a single copy of this Agreement.
- (d) This Agreement constitutes the entire agreement and understanding of the Parties with respect to its subject matter and supersedes all oral communication and prior writings (except as otherwise provided herein) with respect thereto.

6. GOVERNING LAW AND JURISDICTION

6.1 Governing law

This Agreement, and any non-contractual obligation arising out of or in connection therewith, are governed by, and shall be construed in accordance with, Italian law.

6.2 Jurisdiction

Any dispute which may arise in relation to the interpretation or the execution of this Agreement, or any non-contractual obligation arising out of or in connection therewith, shall be subject to the exclusive jurisdiction of the Courts of Bolzano.

* * *

Should you agree with the above, please accept our proposal by returning to us a copy of our proposal duly signed by an authorised representative of yours as a sign of agreement and acceptance.

Yours faithfully,

FANES S.R.L. ”

* * *

For acceptance,

Cassa di Risparmio di Bolzano S.p.A.