

ASSET-BACKED EUROPEAN SECURITISATION TRANSACTION TWENTY-FOUR S.r.l.

Investors Report

Securitisation of auto loans originated by CA AUTO BANK S.p.A.

Euro 454,900,000 Class A Asset Backed Floating Rate Notes due August 2039

Euro 27,700,000 Class B Asset Backed Floating Rate Notes due August 2039

Euro 8,600,000 Class C Asset Backed Floating Rate Notes due August 2039

Euro 7,000,000 Class D Asset Backed Floating Rate Notes due August 2039

Euro 8,600,000 Class E Asset Backed Floating Rate Notes due August 2039

Euro 1,000,000 Class M Asset Backed Floating Rate Notes due August 2039

Euro 8,000,000 Class X Asset Backed Floating Rate Notes due August 2039



www.securitisation-services.com

Contacts

A-BEST TWENTY-FOUR S.r.l.

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Reporting Dates

Collection Period

25/01/2025

21/02/2025

Interest Period

17/02/2025

17/03/2025

Payment Date

17/03/2025

This Investors Report is prepared by Banca Finint 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 will have no liability for the completeness or accuracy of such information.

1. Transaction overview

Principal Parties

| | |
|---------------------------------------|--|
| Issuer: | Asset-Backed European Securitisation Transaction Twenty-Four s.r.l. |
| Originator/Servicer: | CA Auto Bank S.p.A. |
| Issue Date: | 26/07/2024 |
| Arranger | Crédit Agricole Corporate & Investment Bank |
| Representative of the Noteholders | Banca Finint S.p.A |
| Calculation Agent | Banca Finint S.p.A |
| Account Bank | The Bank of New York Mellon SA/NV, Milan Branch |
| Principal Paying Agent | The Bank of New York Mellon SA/NV, Milan Branch |
| Corporate Servicer | CA AUTO BANK S.p.A. |
| Corporate Administrator | Banca Finint S.p.A |
| Back-up Servicer Facilitator | Banca Finint S.p.A |
| Stichting Corporate Services Provider | M&G Trustee Company Limited |
| Standby Swap Counterparty | Crédit Agricole Corporate & Investment Bank |
| Reporting Entity | CA AUTO BANK S.p.A. |
| Reporting Entity Contact Person | Benedetta Reale |
| Reporting Entity Contact Telephone | +39 0110064638 |
| Reporting Entity Contact Emails | benedetta.reale@ca-autobank.com |
| Issuer's LEI code | 8156003524A4F7B21C64 |

Main definitions

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|--------------------------------|--|
| Payment Date | means the 15th (fifteenth) calendar day of each month or, if any such day is not a Business Day, the immediately following Business Day provided that, following the delivery of a Trigger Notice, it shall also be any other Business Day designated as such by the Representative of the Noteholders after consultation with the Servicer, provided that the First Payment Date will fall in October 2024. |
| Interest Period | means each period from (and including) a Payment Date to (but excluding) the next following Payment Date, except for the Initial Interest Period beginning on (and including) the Issue Date and ending on (but excluding) the First Payment Date after the Issue Date. |
| Business Day | means a day (other than a Saturday or Sunday) which is not a bank holiday or a public holiday in Turin, Milan, Luxembourg, London and Paris and which is a TARGET Settlement Day. |
| Delinquent Receivable | means each Receivable (other than a Defaulted Receivable) arising from a Loan Agreement in relation to which the relevant Borrower has failed to timely pay at least one Instalment (or any other sum) due pursuant to the relevant Loan Agreement, provided that (i) the unpaid amount is higher than Euro 25, (ii) the relevant Receivable has been recorded as such in the EDP CAAB System in compliance with the Credit and Collections Policies and, in any case, by no later than 21 (twenty-one) days after the Receivable's due date, and (iii) such Receivable continues to be classified as such. |
| Delinquency Rate | means the ratio (expressed as a percentage), calculated on each Monthly Report Date, between: (a) in relation to the Delinquent Receivables, the sum of (i) the due and unpaid Instalments, and (ii) in relation to the Instalments not yet due, the relevant Net Present Value; and (b) the sum of (i) the Net Present Value of all Receivables other than the Defaulted Receivables and (ii) the due and unpaid Instalments of all Delinquent Receivables. |
| Defaulted Receivable | means each Receivable arising from a Loan Agreement: <p>(a) in relation to which the relevant Borrower has failed to timely pay at least one Instalment (or any other sum) pursuant to the relevant Loan Agreement, provided that (i) the unpaid amount is higher than Euro 100 and 1 per cent. of the outstanding balance of the Borrower, and (ii) the relevant Receivable has been recorded as such in the EDP CAAB System in compliance with the Credit and Collections Policies and, in any case, has remained unpaid for at least 91 (ninety-one) days since the registration in the EDP CAAB System of the oldest continuous overdue; or</p> <p>(b) in relation to which the relevant Borrower is insolvent, or the Servicer has determined that such Receivable cannot be collected and/or recovered, or legal proceedings have been commenced for its collection and/or recovery; or</p> <p>(c) written-off by the Servicer in accordance with the Credit and Collections Policies.</p> |
| Cumulative Gross Default Ratio | means the ratio (expressed as a percentage), calculated, on each Monthly Report Date, by dividing (A) the sum of the principal amount of all the Receivables which have become Defaulted Receivables since the Issue Date by (B) the Net Present Value of the Portfolio as at the Transfer Effective Date. |

2. Assets and Notes

The Notes

Issue Date 26 July 2024

| Classes | Class A | Class B | Class C | Class D | Class E | Class M | Class X |
|---------------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Principal Amount Outstanding on Issue | 454.900.000,00 | 27.700.000,00 | 8.600.000,00 | 7.000.000,00 | 8.600.000,00 | 1.000.000,00 | 8.000.000,00 |
| Currency | EUR | EUR | EUR | EUR | EUR | EUR | EUR |
| Issue Date | 26 July 2023 | 26 July 2023 | 26 July 2023 | 26 July 2023 | 26 July 2023 | 26 July 2023 | 26 July 2023 |
| Final Maturity Date | 15 August 2039 | 15 August 2039 | 15 August 2039 | 15 August 2039 | 15 August 2039 | 15 August 2039 | 15 August 2039 |
| Listing | Luxembourg | Luxembourg | Luxembourg | Luxembourg | Luxembourg | Luxembourg | Luxembourg |
| ISIN code | IT0005607079 | IT0005607087 | IT0005607095 | IT0005607103 | IT0005607111 | IT0005607129 | IT0005607137 |
| Common code | 287014929 | 287014970 | 287015895 | 287015976 | 287016131 | 287016158 | 287016239 |
| Denomination | 100,000 + multiples of 1,000 | 100,000 + multiples of 1,000 | 100,000 + multiples of 1,000 | 100,000 + multiples of 1,000 | 100,000 + multiples of 1,000 | 100,000 + multiples of 1,000 | 100,000 + multiples of 1,000 |
| Indexation | Euribor 1M | Euribor 1M | Euribor 1M | Euribor 1M | Euribor 1M | Euribor 1M | Euribor 1M |
| Margin | 0.85% | 1.30% | 2.20% | 2.70% | 4.25% | 8.50% | 8.50% |
| Payment frequency | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly |

The Portfolio

The monetary receivables and other connected rights arising from an pool of auto loans (finanziamenti) granted by CAAB to customers for the purposes of purchasing Cars (the Receivables and the Portfolio) has been transferred from CAAB to the Issuer pursuant to the terms of a receivables purchase agreement dated 17 July 2024 between the Issuer and CAAB (as from time to time amended and/or supplemented, the Receivables Purchase Agreement)

Initial Portfolio: Euro 507,748,184.00

Transfer Date: 17 July 2024

The Originator confirms that, it continues to hold the net economic interest in the securitisation as disclosed in the Prospectus, in accordance with option (a) of article 6(3) of the EU Securitisation Regulation (and the applicable Regulatory Technical Standards) and article 6(3) of the UK Securitisation Regulation (as such article is interpreted and applied on the Issue Date and not taking into account any relevant national measures)

3.1. The Notes - Class A Notes

| Interest Period | | | Before payments | | Amounts accrued | | | Payments | | After payments | | |
|-----------------|------------|------------|------------------------------|-----------------|-----------------|------|--------------|--------------|---------------|------------------------------|-------------|-----------------|
| | | | Principal Amount Outstanding | Unpaid Interest | Interest Rate | Days | Interest | Interest | Principal | Principal Amount Outstanding | Pool Factor | Unpaid interest |
| 26/07/2024 | 15/10/2024 | 15/10/2024 | 454.900.000,00 | - | 4,527% | 81 | 4.630.882,00 | 4.630.882,00 | 14.475.463,88 | 440.424.536,12 | 0,96817880 | - |
| 15/10/2024 | 15/11/2024 | 15/11/2024 | 440.424.536,12 | - | 4,095% | 31 | 1.551.209,00 | 1.551.209,00 | 6.977.392,67 | 433.447.143,45 | 0,95284050 | - |
| 15/11/2024 | 16/12/2024 | 16/12/2024 | 433.447.143,45 | - | 3,949% | 31 | 1.473.876,00 | 1.473.876,00 | 7.604.199,38 | 425.842.944,07 | 0,93612430 | - |
| 16/12/2024 | 15/01/2025 | 15/01/2025 | 425.842.944,07 | - | 3,752% | 30 | 1.328.308,00 | 1.328.308,00 | 7.903.250,64 | 417.939.693,43 | 0,91875070 | - |
| 15/01/2025 | 17/02/2025 | 17/02/2025 | 417.939.693,43 | - | 3,700% | 33 | 1.414.739,00 | 1.414.739,00 | 8.360.880,04 | 409.578.813,39 | 0,90037110 | - |
| 17/02/2025 | 17/03/2025 | 17/03/2025 | 409.578.813,39 | - | 3,469% | 28 | 1.100.858,00 | 1.100.858,00 | 7.288.362,31 | 402.290.451,08 | 0,88434920 | - |
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3.2 The Notes - Class B Notes

| Interest Period | | | Before payments | | Amounts accrued | | | Payments | | After payments | | |
|-----------------|------------|------------|------------------------------|-----------------|-----------------|------|------------|------------|------------|------------------------------|-------------|-----------------|
| | | | Principal Amount Outstanding | Unpaid Interest | Interest Rate | Days | Interest | Interest | Principal | Principal Amount Outstanding | Pool Factor | Unpaid interest |
| 26/07/2024 | 15/10/2024 | 15/10/2024 | 27.700.000,00 | - | 4,977% | 81 | 309.963,00 | 309.963,00 | - | 27.700.000,00 | 1,00000000 | - |
| 15/10/2024 | 15/11/2024 | 15/11/2024 | 27.700.000,00 | - | 4,545% | 31 | 108.307,00 | 108.307,00 | - | 27.700.000,00 | 1,00000000 | - |
| 15/11/2024 | 16/12/2024 | 16/12/2024 | 27.700.000,00 | - | 4,399% | 31 | 104.706,00 | 104.706,00 | - | 27.700.000,00 | 1,00000000 | - |
| 16/12/2024 | 15/01/2025 | 15/01/2025 | 27.700.000,00 | - | 4,202% | 30 | 96.950,00 | 96.950,00 | - | 27.700.000,00 | 1,00000000 | - |
| 15/01/2025 | 17/02/2025 | 17/02/2025 | 27.700.000,00 | - | 4,150% | 33 | 105.260,00 | 105.260,00 | 554.138,50 | 27.145.861,50 | 0,97999500 | - |
| 17/02/2025 | 17/03/2025 | 17/03/2025 | 27.145.861,50 | - | 3,919% | 28 | 82.546,00 | 82.546,00 | 483.051,99 | 26.662.809,51 | 0,96255630 | - |
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3.3. The Notes - Class C Notes

| Interest Period | | Payment Date | Before payments | | Amounts accrued | | | Payments | | After payments | | |
|-----------------|------------|--------------|------------------------------|-----------------|-----------------|------|------------|------------|------------|------------------------------|-------------|-----------------|
| | | | Principal Amount Outstanding | Unpaid Interest | Interest Rate | Days | Interest | Interest | Principal | Principal Amount Outstanding | Pool Factor | Unpaid interest |
| 26/07/2024 | 15/10/2024 | 15/10/2024 | 8.600.000,00 | - | 5,877% | 81 | 113.692,00 | 113.692,00 | - | 8.600.000,00 | 1,00000000 | - |
| 15/10/2024 | 15/11/2024 | 15/11/2024 | 8.600.000,00 | - | 5,445% | 31 | 40.248,00 | 40.248,00 | - | 8.600.000,00 | 1,00000000 | - |
| 15/11/2024 | 16/12/2024 | 16/12/2024 | 8.600.000,00 | - | 5,299% | 31 | 39.216,00 | 39.216,00 | - | 8.600.000,00 | 1,00000000 | - |
| 16/12/2024 | 15/01/2025 | 15/01/2025 | 8.600.000,00 | - | 5,102% | 30 | 36.550,00 | 36.550,00 | - | 8.600.000,00 | 1,00000000 | - |
| 15/01/2025 | 17/02/2025 | 17/02/2025 | 8.600.000,00 | - | 5,050% | 33 | 39.732,00 | 39.732,00 | 172.043,00 | 8.427.957,00 | 0,97999500 | - |
| 17/02/2025 | 17/03/2025 | 17/03/2025 | 8.427.957,00 | - | 4,819% | 28 | 31.562,00 | 31.562,00 | 149.972,82 | 8.277.984,18 | 0,96255630 | - |
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3.4. The Notes - Class D Notes

| Interest Period | | | Before payments | | Amounts accrued | | | Payments | | After payments | | |
|-----------------|------------|------------|------------------------------|-----------------|-----------------|------|------------|------------|------------|------------------------------|-------------|-----------------|
| | | | Principal Amount Outstanding | Unpaid Interest | Interest Rate | Days | Interest | Interest | Principal | Principal Amount Outstanding | Pool Factor | Unpaid interest |
| 26/07/2024 | 15/10/2024 | 15/10/2024 | 7.000.000,00 | - | 6,377% | 81 | 100.380,00 | 100.380,00 | - | 7.000.000,00 | 1,00000000 | - |
| 15/10/2024 | 15/11/2024 | 15/11/2024 | 7.000.000,00 | - | 5,945% | 31 | 35.770,00 | 35.770,00 | - | 7.000.000,00 | 1,00000000 | - |
| 15/11/2024 | 16/12/2024 | 16/12/2024 | 7.000.000,00 | - | 5,799% | 31 | 34.930,00 | 34.930,00 | - | 7.000.000,00 | 1,00000000 | - |
| 16/12/2024 | 15/01/2025 | 15/01/2025 | 7.000.000,00 | - | 5,602% | 30 | 32.620,00 | 32.620,00 | - | 7.000.000,00 | 1,00000000 | - |
| 15/01/2025 | 17/02/2025 | 17/02/2025 | 7.000.000,00 | - | 5,550% | 33 | 35.560,00 | 35.560,00 | 140.035,00 | 6.859.965,00 | 0,97999500 | - |
| 17/02/2025 | 17/03/2025 | 17/03/2025 | 6.859.965,00 | - | 5,319% | 28 | 28.350,00 | 28.350,00 | 122.070,90 | 6.737.894,10 | 0,96255630 | - |
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3.5. The Notes - Class E Notes

| Interest Period | | | Before payments | | Amounts accrued | | | Payments | | After payments | | |
|-----------------|------------|------------|------------------------------|-----------------|-----------------|------|------------|------------|------------|------------------------------|-------------|-----------------|
| | | | Principal Amount Outstanding | Unpaid Interest | Interest Rate | Days | Interest | Interest | Principal | Principal Amount Outstanding | Pool Factor | Unpaid interest |
| 26/07/2024 | 15/10/2024 | 15/10/2024 | 8.600.000,00 | - | 7,927% | 81 | 153.338,00 | 153.338,00 | - | 8.600.000,00 | 1,00000000 | - |
| 15/10/2024 | 15/11/2024 | 15/11/2024 | 8.600.000,00 | - | 7,495% | 31 | 55.470,00 | 55.470,00 | - | 8.600.000,00 | 1,00000000 | - |
| 15/11/2024 | 16/12/2024 | 16/12/2024 | 8.600.000,00 | - | 7,349% | 31 | 54.352,00 | 54.352,00 | - | 8.600.000,00 | 1,00000000 | - |
| 16/12/2024 | 15/01/2025 | 15/01/2025 | 8.600.000,00 | - | 7,152% | 30 | 51.256,00 | 51.256,00 | - | 8.600.000,00 | 1,00000000 | - |
| 15/01/2025 | 17/02/2025 | 17/02/2025 | 8.600.000,00 | - | 7,100% | 33 | 55.900,00 | 55.900,00 | 172.043,00 | 8.427.957,00 | 0,97999500 | - |
| 17/02/2025 | 17/03/2025 | 17/03/2025 | 8.427.957,00 | - | 6,869% | 28 | 44.978,00 | 44.978,00 | 149.972,82 | 8.277.984,18 | 0,96255630 | - |
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3.6. The Notes - Class M Notes

| Interest Period | | | Before payments | | Amounts accrued | | | Payments | | After payments | | |
|-----------------|------------|------------|------------------------------|-----------------|-----------------|------|-----------|-----------|-----------|------------------------------|-------------|-----------------|
| | | | Principal Amount Outstanding | Unpaid Interest | Interest Rate | Days | Interest | Interest | Principal | Principal Amount Outstanding | Pool Factor | Unpaid interest |
| 26/07/2024 | 15/10/2024 | 15/10/2024 | 1.000.000,00 | - | 12,177% | 81 | 27.390,00 | 27.390,00 | - | 1.000.000,00 | 1,00000000 | - |
| 15/10/2024 | 15/11/2024 | 15/11/2024 | 1.000.000,00 | - | 11,745% | 31 | 10.110,00 | 10.110,00 | - | 1.000.000,00 | 1,00000000 | - |
| 15/11/2024 | 16/12/2024 | 16/12/2024 | 1.000.000,00 | - | 11,599% | 31 | 9.980,00 | 9.980,00 | - | 1.000.000,00 | 1,00000000 | - |
| 16/12/2024 | 15/01/2025 | 15/01/2025 | 1.000.000,00 | - | 11,402% | 30 | 9.500,00 | 9.500,00 | - | 1.000.000,00 | 1,00000000 | - |
| 15/01/2025 | 17/02/2025 | 17/02/2025 | 1.000.000,00 | - | 11,350% | 33 | 10.400,00 | 10.400,00 | 20.005,00 | 979.995,00 | 0,97999500 | - |
| 17/02/2025 | 17/03/2025 | 17/03/2025 | 979.995,00 | - | 11,119% | 28 | 8.470,00 | 8.470,00 | 17.438,70 | 962.556,30 | 0,96255630 | - |
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3.7. The Notes - Class X Notes

| Interest Period | | | Before payments | | Amounts accrued | | | Payments | | After payments | | |
|-----------------|------------|------------|------------------------------|-----------------|-----------------|------|------------|------------|--------------|------------------------------|-------------|-----------------|
| | | | Principal Amount Outstanding | Unpaid Interest | Interest Rate | Days | Interest | Interest | Principal | Principal Amount Outstanding | Pool Factor | Unpaid interest |
| 26/07/2024 | 15/10/2024 | 15/10/2024 | 8.000.000,00 | - | 12,177% | 81 | 219.120,00 | 219.120,00 | 1.405.347,20 | 6.594.652,80 | 0,82433160 | - |
| 15/10/2024 | 15/11/2024 | 15/11/2024 | 6.594.652,80 | - | 11,745% | 31 | 66.640,00 | 66.640,00 | 1.828.220,80 | 4.766.432,00 | 0,59580400 | - |
| 15/11/2024 | 16/12/2024 | 16/12/2024 | 4.766.432,00 | - | 11,599% | 31 | 47.600,00 | 47.600,00 | 1.093.515,20 | 3.672.916,80 | 0,45911460 | - |
| 16/12/2024 | 15/01/2025 | 15/01/2025 | 3.672.916,80 | - | 11,402% | 30 | 34.880,00 | 34.880,00 | 967.048,80 | 2.705.868,00 | 0,33823350 | - |
| 15/01/2025 | 17/02/2025 | 17/02/2025 | 2.705.868,00 | - | 11,350% | 33 | 28.080,00 | 28.080,00 | 1.311.893,60 | 1.393.974,40 | 0,17424680 | - |
| 17/02/2025 | 17/03/2025 | 17/03/2025 | 1.393.974,40 | - | 11,119% | 28 | 12.000,00 | 12.000,00 | 338.066,40 | 1.055.908,00 | 0,13198850 | - |
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4. Collections and Recoveries

| Collection Period | | Collections | | | | Cumulative Net Prepayment Losses | Recoveries on Defaulted Receivables | Total Collections and Recoveries |
|-------------------|------------|-----------------------------|------------------|-----------------------------|--|----------------------------------|-------------------------------------|----------------------------------|
| | | Instalment Interest Amounts | Principal Amount | Other Principal Collections | <i>of which Cumulative Prepayments</i> | | | |
| 17/07/2024 | 23/09/2024 | 6.497.855,70 | 14.423.663,94 | - | 1.414.498,13 | - | - | 20.921.519,64 |
| 23/09/2024 | 24/10/2024 | 3.782.162,74 | 6.977.403,27 | 15,17 | 1.736.843,94 | - | - | 10.759.581,18 |
| 24/10/2024 | 22/11/2024 | 3.375.214,70 | 7.204.768,68 | 25,86 | 2.057.820,46 | - | - | 10.580.009,24 |
| 22/11/2024 | 20/12/2024 | 3.148.872,70 | 7.542.948,21 | 43,64 | 3.599.519,56 | - | 27.377,26 | 10.691.864,55 |
| 20/12/2024 | 24/01/2025 | 3.765.197,52 | 8.901.627,86 | 14,83 | 4.098.815,59 | - | 17.129,20 | 12.666.840,21 |
| 25/01/2025 | 21/02/2025 | 2.859.358,67 | 7.278.371,53 | 28,77 | 3.903.424,28 | - | 5.868,33 | 10.137.758,97 |
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5.1 Interest Available Funds

| Collection Period | | Income Collections* | Income Collections invested in Eligible Investments | all amounts received by the Issuer from any Eligible Investments in excess of the original principal amount invested | all amounts of interest accrued on and credited to the Account | the lower of (i) Interest Shortfall and (ii) the Cash Reserve | any amount paid by the relevant Swap Counterparty to the Issuer | the Interest Available Funds relating to the immediately preceding Payment Date | any amount received by the Issuer | any amount standing to the credit of the Expenses Account | all amounts to be paid pursuant to item (i) First of the Pre-Acceleration Principal Priority of Payments | Interest Available Funds |
|-------------------|------------|---------------------|---|--|--|---|---|---|-----------------------------------|---|--|--------------------------|
| 17/07/2024 | 23/09/2024 | 6.477.855,70 | - | - | 38.446,47 | - | 704.453,85 | - | - | - | - | 7.220.756,02 |
| 23/09/2024 | 24/10/2024 | 3.782.162,74 | - | - | 57.062,78 | - | 75.335,05 | - | - | - | - | 3.914.560,57 |
| 24/10/2024 | 22/11/2024 | 3.375.214,70 | - | - | 52.406,44 | - | 12.264,20 | - | - | - | - | 3.439.885,34 |
| 22/11/2024 | 20/12/2024 | 3.148.872,70 | - | - | 37.473,84 | - | - | - | 61,00 | - | - | 3.186.407,54 |
| 20/12/2024 | 24/01/2025 | 3.765.197,52 | - | - | 41.643,81 | - | - | - | - | - | - | 3.806.841,33 |
| 25/01/2025 | 21/02/2025 | 2.859.358,67 | - | - | 38.821,04 | - | - | - | - | - | - | 2.898.179,71 |
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*On the First Payment Date excluding an amount equal to the Initial Retention Amount, paid on the Issue Date applying the Interest Collections

5.2 Principal Available Funds

| Collection Period | | Principal Collections | Principal Collections invested in Eligible Investments | Any amount to be allocated under items (xiii) thirteenth and (xiv) fourteenth of the Pre-Acceleration Interest Priority of Payments out of the Interest Available Funds | *the amount standing to the credit of the Cash Reserve Account after first deducting any amounts in accordance with item (e) of the definition of the Interest Available Funds | all amounts received from the sale of the whole Portfolio | Principal Available Funds relating to the extent not applied in full on that Payment Date due to the failure of the Servicer to deliver the Monthly Report | ***(A) the Originator Regulatory Loan Principal Redemption Amount (B) any amount to be allocated under item (xvii) Seventeenth of the Pre-Acceleration Interest Priority of Payments | The amount credited to the Principal Funds Account on the Issue Date | Principal Available Funds |
|-------------------|------------|-----------------------|--|---|--|---|--|--|--|---------------------------|
| 17/07/2024 | 23/09/2024 | 14.423.663,94 | - | - | - | - | - | - | 51.815,11 | 14.475.479,05 |
| 23/09/2024 | 24/10/2024 | 6.977.418,44 | - | - | - | - | - | - | - | 6.977.418,44 |
| 24/10/2024 | 22/11/2024 | 7.204.794,54 | - | 399.448,20 | - | - | - | - | - | 7.604.242,74 |
| 22/11/2024 | 20/12/2024 | 7.542.991,85 | - | 360.273,21 | - | - | - | - | - | 7.903.265,06 |
| 20/12/2024 | 24/01/2025 | 8.901.642,69 | - | 517.530,13 | - | - | - | - | - | 9.419.172,82 |
| 25/01/2025 | 21/02/2025 | 7.278.400,30 | - | 932.476,50 | - | - | - | - | - | 8.210.876,80 |
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*on the Calculation Date immediately preceding the earlier of (i) the Final Maturity Date, (ii) the Payment Date following the delivery of a Trigger Notice and (iii) the Payment Date on which there are sufficient funds to redeem the Senior Notes and the Mezzanine Notes in full

**on the Regulatory Call Early Redemption Date

6.1 Pre-Acceleration Interest Priority of Payments

| Payment Date | Expenses, replenishment of the Retention Amount, any amount due to the Representatives of the Noteholders and Agent Fees | All amounts due and payable to each Swap Counterparty | Interest on the Class A Notes | Interest on the Class B Notes | Interest on the Class C Notes | Interest on the Class D Notes | Interest on the Class E Notes | Cash Reserve Account | Principal Shortfall and an amount equal to the amount (if any) paid under item (i) First of the Pre-Acceleration Principal Priority of Payments | Interest on the Class M Notes | Interest on the Class X Notes | to allocate to the Principal Available Funds any amount remaining after making payments due in priority to this item | **in or towards payment of interest due and payable on the Originator Regulatory Loan | Any termination payment due and payable to any Swap Counterparty | Amounts due and payable to the Arrangers and the initial subscribers of the Notes | Any other amount due and payable by the issuer | Amounts due and payable to the Originator | Principal Amount Outstanding of the Class X Notes | Payment of any surplus as Deferred Purchase Price to the Originator | Residual balance |
|--------------|--|---|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|----------------------|---|-------------------------------|-------------------------------|--|---|--|---|--|---|---|---|------------------|
| 15/10/2024 | 238.593,34 | 22.050,45 | 4.630.882,00 | 309.963,00 | 113.692,00 | 100.380,00 | 153.338,00 | - | - | 27.380,00 | 219.120,00 | - | - | - | - | - | - | 1.405.347,20 | - | 0,03 |
| 15/11/2024 | 210.406,48 | 8.179,23 | 1.551.209,00 | 108.307,00 | 40.248,00 | 35.770,00 | 55.470,00 | - | - | 10.110,00 | 66.840,00 | - | - | - | - | - | - | 1.828.220,80 | - | 0,06 |
| 16/12/2024 | 174.226,50 | 8.035,16 | 1.473.876,00 | 104.706,00 | 39.216,00 | 34.930,00 | 54.352,00 | - | 399.448,20 | 9.980,00 | 47.800,00 | - | - | - | - | - | - | 1.093.515,20 | - | 0,28 |
| 15/01/2025 | 193.844,65 | 75.176,47 | 1.328.308,00 | 96.850,00 | 36.550,00 | 32.620,00 | 51.256,00 | - | 360.273,21 | 9.500,00 | 34.880,00 | - | - | - | - | - | - | 967.048,80 | - | 0,41 |
| 17/02/2025 | 184.000,17 | 103.745,94 | 1.414.739,00 | 105.280,00 | 39.732,00 | 35.560,00 | 55.900,00 | - | 517.530,13 | 10.400,00 | 28.080,00 | - | - | - | - | - | - | 1.311.893,60 | - | 0,49 |
| 17/03/2025 | 149.687,94 | 169.184,42 | 1.100.858,00 | 82.546,00 | 31.562,00 | 28.350,00 | 44.978,00 | - | 932.478,50 | 8.470,00 | 12.000,00 | - | - | - | - | - | - | 338.066,40 | - | 0,45 |
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*on the Regulatory Call Early Redemption Date.
 **following the Regulatory Call Early Redemption Date.

6.2 Pro-Acceleration Principal Priority of Payments

| Payment Date | all the amounts due under items (i) First to (vi) Eleventh (both included) of the Pro-Acceleration Interest Priority of Payments | (A) during the Pro-Rate Amortisation Period | | | | | | | (B) during the Sequential Redemption Period | during the Sequential Redemption Period | | | | | | Any termination payment due and payable to a Swap Counterparty | Any amounts due and payable to the Arrangers and Arrangers and the initial subscribers of the Notes | Any amounts due and payable to the Originator | in or towards payment of any surplus as Deferred Purchase Price to the Originator | Residual balance | | | | | |
|--------------|--|---|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--|---|--|--|--|--|--|--|--|---|---|---|------------------|--|---|---|-------|--|
| | | Class A Pro-Rate Amortisation Amount | Class B Pro-Rate Amortisation Amount | Class C Pro-Rate Amortisation Amount | Class D Pro-Rate Amortisation Amount | Class E Pro-Rate Amortisation Amount | Class M Pro-Rate Amortisation Amount | following the Regulatory Call Early Redemption Date, principal due and payable on the Originator Regulatory Loan | Principal Amount Outstanding of the Class A Notes | on the Regulatory Call Early Redemption Date, to pay any amounts comprising the Regulatory Call Allocated Principal Amount in accordance with the Regulatory Call Priority of Payments | Repayment of the Principal Amount Outstanding of the Class B Notes (in full) | Repayment of the Principal Amount Outstanding of the Class C Notes (in full) | Repayment of the Principal Amount Outstanding of the Class D Notes (in full) | Repayment of the Principal Amount Outstanding of the Class E Notes (in full) | Repayment of the Principal Amount Outstanding of the Class M Notes (in full) | | | | | | following the Regulatory Call Early Redemption Date, principal due and payable on the Originator Regulatory Loan | | | | |
| 15/10/2024 | - | - | - | - | - | - | - | - | 14.475.463,88 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 15,17 | |
| 15/11/2024 | - | - | - | - | - | - | - | - | 6.977.392,67 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 25,77 | |
| 16/12/2024 | - | - | - | - | - | - | - | - | 7.604.199,38 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 43,36 | |
| 15/01/2025 | - | - | - | - | - | - | - | - | 7.903.250,64 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 14,42 | |
| 17/02/2025 | - | 8.360.880,04 | 554.138,50 | 172.043,00 | 140.035,00 | 172.043,00 | 20.005,00 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 28,28 | |
| 17/03/2025 | - | 7.288.362,31 | 483.051,99 | 148.972,82 | 122.070,90 | 149.972,82 | 17.438,70 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 7,26 | |
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| 7. Post-Trigger Notice Priority of Payments | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|-------------------------------|---|-------------------------------|---|-------------------------------|---|-------------------------------|---|-------------------------------|---|-------------------------------|---|-------------------------------|--|---|--|--|--|---|---|---|------------------|
| NOT APPLICABLE | | | | | | | | | | | | | | | | | | | | | | | | |
| Payment Date | Expenses, reimbursement of the Retention Amount, any amount due to the Representative of the Noteholders and Agent Fees | all amounts due and payable to each Swap Counterparty | Interest on the Class A Notes | Principal Amount Outstanding of the Class A Notes (in full) | Interest on the Class B Notes | Principal Amount Outstanding of the Class B Notes (in full) | Interest on the Class C Notes | Principal Amount Outstanding of the Class C Notes (in full) | Interest on the Class D Notes | Principal Amount Outstanding of the Class D Notes (in full) | Interest on the Class E Notes | Principal Amount Outstanding of the Class E Notes (in full) | Interest on the Class M Notes | Principal Amount Outstanding of the Class M Notes (in full) | Interest on the Class X Notes | following the Regulatory Call Early Redemption Date, payment of interest due and payable on the Originator Regulatory Loan | following the Regulatory Call Early Redemption Date, payment of Principal due and payable on the Originator Regulatory Loan | any termination payment due and payable to any Swap Counterparty | amounts due and payable to the Arrangers | any other amount due and payable by the Issuer | amounts due and payable to the Originator | Principal Amount Outstanding of the Class X Notes (in full) | payment of any surplus as Deferred Purchase Price to the Originator | Residual balance |
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8. Cash Reserve Amount and accounting balances

| Payment Date | Target Cash Reserve Amount | Provided that the Target Cash Reserve Amount will be equal to 0 (zero) on the earlier of: | | | Target Cash Reserve Amount | Balance of the Target Cash Reserve Amount as at the current Payment Date | Cash Reserve Amount credited into the Cash Reserve Account at the current Payment Date | Shortfall |
|--------------|----------------------------|---|---------------------|-------------------|----------------------------|--|--|-----------|
| | | Payment Date following the service of a Trigger Notice | Final Maturity Date | Cancellation Date | | | | |
| 15/10/2024 | 8.000.000,00 | - | - | - | 8.000.000,00 | 8.000.000,00 | - | - |
| 15/11/2024 | 8.000.000,00 | - | - | - | 8.000.000,00 | 8.000.000,00 | - | - |
| 16/12/2024 | 8.000.000,00 | - | - | - | 8.000.000,00 | 8.000.000,00 | - | - |
| 15/01/2025 | 8.000.000,00 | - | - | - | 8.000.000,00 | 8.000.000,00 | - | - |
| 17/02/2025 | 8.000.000,00 | - | - | - | 8.000.000,00 | 8.000.000,00 | - | - |
| 17/03/2025 | 8.000.000,00 | - | - | - | 8.000.000,00 | 8.000.000,00 | - | - |
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9. Determination & Trigger Events

| Collection Period | | Sequential Redemption Event | | | | | | | | | | |
|-------------------|------------|--|--|-----------------|--|------------------------------------|-----------------|--|---|--------------------------|-----------------|---|
| | | on any Monthly Report Date, the Delinquency Rate exceeds the Three-Month Rolling Average Delinquency Rate Threshold, as indicated in the relevant Monthly Report | | | on any Monthly Report Date, the Cumulative Gross Default Ratio exceeds the Cumulative Gross Default Threshold, as indicated in the relevant Monthly Report | | | the appointment of the Servicer is terminated by the Issuer giving written notice in accordance with the Servicing Agreement | as indicated in the Payments Report related to the immediately preceding Payment Date, the Uncleared Principal Shortfall Limit has been reached | | | the Clean-up Call Event, a Tax Call Event or an Illegality Call Event has occurred but the Originator has not exercised the Portfolio Repurchase Option |
| | | Three-Month Rolling Average Delinquency Rate | Three-Month Rolling Average Delinquency Rate Threshold | Occurred or Not | Cumulative Gross Default Ratio | Cumulative Gross Default Threshold | Occurred or Not | | Principal Shortfall | Interest Available Funds | Occurred or Not | |
| 17/07/2024 | 23/09/2024 | 0,08% | 5,50% | Not Occurred | 0,00% | 2,00% | Not Occurred | Not Occurred | - | 7.220.756,02 | Not Occurred | Not Occurred |
| 23/09/2024 | 24/10/2024 | 0,23% | 5,50% | Not Occurred | 0,00% | 2,00% | Not Occurred | Not Occurred | - | 3.914.560,57 | Not Occurred | Not Occurred |
| 24/10/2024 | 22/11/2024 | 0,33% | 5,50% | Not Occurred | 0,08% | 2,00% | Not Occurred | Not Occurred | 399.448,20 | 3.439.885,34 | Not Occurred | Not Occurred |
| 22/11/2024 | 20/12/2024 | 0,37% | 5,50% | Not Occurred | 0,15% | 2,00% | Not Occurred | Not Occurred | 360.273,21 | 3.186.407,54 | Not Occurred | Not Occurred |
| 20/12/2024 | 24/01/2025 | 0,30% | 5,50% | Not Occurred | 0,25% | 2,00% | Not Occurred | Not Occurred | 517.530,13 | 3.806.841,33 | Not Occurred | Not Occurred |
| 25/01/2025 | 21/02/2025 | 0,33% | 5,50% | Not Occurred | 0,44% | 2,00% | Not Occurred | Not Occurred | 932.476,50 | 2.898.179,71 | Not Occurred | Not Occurred |
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| Collection Period | | Trigger Events | | | | | Events | | | | |
|-------------------|------------|----------------|-----------------------------|--|--------------|--------------|------------------------------|------------------------------|---|--------------|-----------------|
| | | Non-payment | Breach of other obligations | Breach of representations and warranties by the issuer | Insolvency | Unlawfulness | Sequential Redemption Period | Pro-Rata Amortisation Period | Clean-up Call Event | | |
| | | | | | | | | | NPV of the Portfolio Outstanding Amount | Threshold | Occurred or Not |
| 17/07/2024 | 23/09/2024 | Not Occurred | Not Occurred | Not Occurred | Not Occurred | Not Occurred | Not Occurred | 494.163.595,32 | 50.774.818,48 | Not Occurred | |
| 23/09/2024 | 24/10/2024 | Not Occurred | Not Occurred | Not Occurred | Not Occurred | Not Occurred | Not Occurred | 487.229.744,00 | 50.774.818,48 | Not Occurred | |
| 24/10/2024 | 22/11/2024 | Not Occurred | Not Occurred | Not Occurred | Not Occurred | Not Occurred | Not Occurred | 479.692.936,49 | 50.774.818,48 | Not Occurred | |
| 22/11/2024 | 20/12/2024 | Not Occurred | Not Occurred | Not Occurred | Not Occurred | Not Occurred | Not Occurred | 471.430.193,82 | 50.774.818,48 | Not Occurred | |
| 20/12/2024 | 24/01/2025 | Not Occurred | Not Occurred | Not Occurred | Not Occurred | Not Occurred | Not Occurred | 461.537.762,65 | 50.774.818,48 | Not Occurred | |
| 25/01/2025 | 21/02/2025 | Not Occurred | Not Occurred | Not Occurred | Not Occurred | Not Occurred | Not Occurred | 453.208.843,12 | 50.774.818,48 | Not Occurred | |
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10. Portfolio performance - Arrears

| Collection period | | 0 - 30 days | | | 31 - 60 days | | | 61 - 90 days | | |
|-------------------|------------|---------------------|---------------------|-----------------------------|---------------------|---------------------|-----------------------------|---------------------|---------------------|-----------------------------|
| | | Number of contracts | Instalment Past Due | NPV (Principal not yet due) | Number of contracts | Instalment Past Due | NPV (Principal not yet due) | Number of contracts | Instalment Past Due | NPV (Principal not yet due) |
| 17/07/2024 | 23/09/2024 | 48 | 23.669,18 | 1.557.676,48 | 28 | 14.998,80 | 835.405,76 | 4 | 5.343,68 | 316.539,00 |
| 23/09/2024 | 24/10/2024 | 76 | 30.477,47 | 2.124.745,69 | 37 | 27.840,39 | 1.142.628,39 | 26 | 29.958,09 | 999.264,58 |
| 24/10/2024 | 22/11/2024 | 83 | 45.850,93 | 2.317.631,48 | 23 | 30.488,11 | 731.406,97 | 14 | 20.710,40 | 619.065,88 |
| 22/11/2024 | 20/12/2024 | 75 | 40.503,09 | 2.208.613,53 | 26 | 30.223,16 | 888.226,36 | 19 | 34.122,05 | 610.775,52 |
| 20/12/2024 | 24/01/2025 | 89 | 52.609,02 | 2.433.827,59 | 19 | 15.755,54 | 430.226,19 | 23 | 61.579,56 | 738.458,37 |
| 25/01/2025 | 21/02/2025 | 63 | 32.892,34 | 1.530.924,70 | 31 | 44.699,49 | 1.144.762,94 | 12 | 12.769,78 | 270.043,59 |
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| Collection period | | Past Due >90+ | | | Unlikely to pay | | | NPL (sofferenza) | | |
|-------------------|------------|---------------------|---------------------|-----------------------------|---------------------|---------------------|-----------------------------|---------------------|---------------------|-----------------------------|
| | | Number of contracts | Instalment Past Due | NPV (Principal not yet due) | Number of contracts | Instalment Past Due | NPV (Principal not yet due) | Number of contracts | Instalment Past Due | NPV (Principal not yet due) |
| 17/07/2024 | 23/09/2024 | - | - | - | - | - | - | - | - | - |
| 23/09/2024 | 24/10/2024 | - | - | - | - | - | - | - | - | - |
| 24/10/2024 | 22/11/2024 | 6 | 13.460,39 | 385.987,81 | - | - | - | - | - | - |
| 22/11/2024 | 20/12/2024 | 13 | 25.965,15 | 733.756,26 | - | - | - | - | - | - |
| 20/12/2024 | 24/01/2025 | 25 | 234.724,23 | 1.042.527,31 | - | - | - | - | - | - |
| 25/01/2025 | 21/02/2025 | 52 | 701.352,08 | 1.472.685,56 | 1 | 2.148,00 | 33.542,40 | - | - | - |
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11. Repurchase / Renegotiations

| Collection Period | | Defaulted sold and Repurchased | | | | | | Renegotiations | | | | | | | | |
|-------------------|------------|---|------------|-------|---|------------|-------|-----------------------------|------------|-------|--|------------|-------|------------------------------------|------------|-------|
| | | Defaulted Receivables According to Clause 4.2 (c) of the Servicing Agreement | | | Receivables repurchased According to Clause 8.1.(c) of the Master Receivables Purchase Agreement | | | Renegotiations "Salto Rata" | | | Renegotiations "Cambio Data Scadenza Rata" | | | Renegotiations "Rinegoiazione PAF" | | |
| | | Amount | Percentage | Limit | Amount | Percentage | Limit | Amount | Percentage | Limit | Amount | Percentage | Limit | Amount | Percentage | Limit |
| 17/07/2024 | 23/09/2024 | - | 0,00% | 2,00% | - | 0,00% | 5,00% | 25.921,81 | 0,01% | 1,00% | 185.604,20 | 0,04% | 2,00% | - | 0,00% | 2,00% |
| 23/09/2024 | 24/10/2024 | - | 0,00% | 2,00% | - | 0,00% | 5,00% | 35.480,30 | 0,01% | 1,00% | 319.546,67 | 0,06% | 2,00% | - | 0,00% | 2,00% |
| 24/10/2024 | 22/11/2024 | - | 0,00% | 2,00% | - | 0,00% | 5,00% | 43.224,44 | 0,01% | 1,00% | 500.122,03 | 0,10% | 2,00% | - | 0,00% | 2,00% |
| 22/11/2024 | 20/12/2024 | - | 0,00% | 2,00% | - | 0,00% | 5,00% | 53.696,87 | 0,01% | 1,00% | 619.495,92 | 0,12% | 2,00% | - | 0,00% | 2,00% |
| 20/12/2024 | 24/01/2025 | - | 0,00% | 2,00% | - | 0,00% | 5,00% | 57.455,52 | 0,01% | 1,00% | 880.321,80 | 0,17% | 2,00% | - | 0,00% | 2,00% |
| 25/01/2025 | 21/02/2025 | - | 0,00% | 2,00% | - | 0,00% | 5,00% | 67.673,17 | 0,01% | 1,00% | 941.328,97 | 0,19% | 2,00% | - | 0,00% | 2,00% |
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12. Prepayments

| Collection Period | | Number of Contracts | Past-Due on Prepayments | Residual value NPV (Principal + Interest) | Residual Interest NPV | Interest Due on Late Payments | Penalties on Prepayments | Early Payments | Total Payments Received | Net Loss | Residual Interest as of SPV's Amortising Plan | Final Result Profit |
|-------------------|------------|---------------------|-------------------------|---|-----------------------|-------------------------------|--------------------------|----------------|-------------------------|--------------|---|---------------------|
| 17/07/2024 | 23/09/2024 | 64 | - | 1.949.848,02 | 535.349,89 | 1,08 | 12.331,41 | 10.208,14 | 1.416.622,48 | 523.018,48 | 539.433,32 | 16.414,84 |
| 23/09/2024 | 24/10/2024 | 83 | - | 2.501.237,57 | 764.393,63 | 2,27 | 15.147,53 | 156.112,90 | 1.595.880,84 | 749.246,10 | 770.970,43 | 21.724,33 |
| 24/10/2024 | 22/11/2024 | 107 | - | 2.919.573,91 | 861.753,45 | 132,16 | 17.417,17 | 62.823,48 | 2.012.546,31 | 844.336,28 | 869.670,22 | 25.333,94 |
| 22/11/2024 | 20/12/2024 | 130 | 31.809,99 | 5.004.106,73 | 1.436.397,16 | 587,94 | 27.532,82 | 125.065,39 | 3.502.574,93 | 1.408.864,34 | 1.446.339,67 | 37.475,33 |
| 20/12/2024 | 24/01/2025 | 172 | 42.884,42 | 5.724.515,39 | 1.668.584,22 | 748,45 | 29.203,70 | 106.798,97 | 4.021.968,77 | 1.639.380,52 | 1.682.056,33 | 42.675,81 |
| 25/01/2025 | 21/02/2025 | 175 | 36.708,05 | 5.381.472,36 | 1.514.756,13 | 694,33 | 29.387,92 | 91.939,71 | 3.841.566,82 | 1.485.368,21 | 1.526.517,69 | 41.149,48 |
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13. Collateral Data

| Collection Period | | Portfolio Outstanding Balance | | Weighted Average Original Maturity (months) | Weighted Average Remaining Maturity (months) | Weighted Average Seasoning (months) | Weighted Average Nominal Interest Rate (TAN) |
|-------------------|------------|-------------------------------|----------------|---|--|-------------------------------------|--|
| | | By number | By NPV | | | | |
| 17/07/2024 | 23/09/2024 | 22.537 | 494.163.595,32 | 86,62 | 77,64 | 9,22 | 8,53% |
| 23/09/2024 | 24/10/2024 | 22.436 | 487.229.744,00 | 86,62 | 76,70 | 10,25 | 8,54% |
| 24/10/2024 | 22/11/2024 | 22.283 | 479.692.936,49 | 86,62 | 75,80 | 11,20 | 8,53% |
| 22/11/2024 | 20/12/2024 | 22.131 | 471.430.193,82 | 86,62 | 74,94 | 12,12 | 8,54% |
| 20/12/2024 | 24/01/2025 | 21.928 | 461.537.762,65 | 86,62 | 73,86 | 13,27 | 8,54% |
| 25/01/2025 | 21/02/2025 | 21.716 | 453.208.843,12 | 86,62 | 72,92 | 14,19 | 8,53% |
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14. Stratification

| Collection Period | | Distribution by New and Used Car Loans | | | | | | | | Distribution by Borrower Type | | | | | | | |
|-------------------|------------|--|--------|----------------|--------|----------------|--------|----------------|--------|-------------------------------|--------|----------------|--------|------------------|--------|----------------|--------|
| | | New Car Loans | | | | Used Car Loans | | | | VAT borrower | | | | Non VAT borrower | | | |
| | | By Number | % | By NPV | % | By Number | % | By NPV | % | By Number | % | By NPV | % | By Number | % | By NPV | % |
| 17/07/2024 | 23/09/2024 | 9.337 | 41,43% | 243.446.372,69 | 49,26% | 13.200 | 58,57% | 250.717.222,63 | 50,74% | 19.262 | 85,47% | 385.768.697,63 | 78,06% | 3.275 | 14,53% | 108.394.897,69 | 21,94% |
| 23/09/2024 | 24/10/2024 | 9.307 | 41,48% | 240.386.302,78 | 49,34% | 13.129 | 58,52% | 246.843.441,22 | 50,66% | 19.170 | 85,44% | 380.222.062,35 | 78,04% | 3.266 | 14,56% | 107.007.681,65 | 21,96% |
| 24/10/2024 | 22/11/2024 | 9.252 | 41,52% | 237.193.921,57 | 49,45% | 13.031 | 58,48% | 242.499.014,92 | 50,55% | 19.028 | 85,39% | 374.223.439,77 | 78,01% | 3.255 | 14,61% | 105.469.496,72 | 21,99% |
| 22/11/2024 | 20/12/2024 | 9.202 | 41,58% | 233.668.410,11 | 49,57% | 12.929 | 58,42% | 237.761.783,71 | 50,43% | 18.905 | 85,42% | 368.312.913,87 | 78,13% | 3.226 | 14,58% | 103.117.279,95 | 21,87% |
| 20/12/2024 | 24/01/2025 | 9.120 | 41,59% | 228.888.884,48 | 49,59% | 12.808 | 58,41% | 232.648.878,17 | 50,41% | 20.059 | 91,48% | 399.707.292,03 | 86,60% | 1.869 | 8,52% | 61.830.470,62 | 13,40% |
| 25/01/2025 | 21/02/2025 | 9.056 | 41,70% | 225.395.540,37 | 49,73% | 12.660 | 58,30% | 227.813.302,75 | 50,27% | 19.864 | 91,47% | 392.530.172,29 | 86,61% | 1.852 | 8,53% | 60.678.670,83 | 13,39% |
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| Collection Period | | Distribution of portfolio by payment type | | | | | | | | Distribution by Geographic Area | | | | | | | | | | | |
|-------------------|------------|---|--------|----------------|--------|---------------------------|-------|--------------|-------|---------------------------------|--------|----------------|--------|-----------|--------|----------------|--------|-----------|--------|----------------|--------|
| | | Direct Debit Loans (RID) | | | | Postal Account Loans (BP) | | | | North | | | | Centre | | | | South | | | |
| | | By Number | % | By NPV | % | By Number | % | By NPV | % | By Number | % | By NPV | % | By Number | % | By NPV | % | By Number | % | By NPV | % |
| 17/07/2024 | 23/09/2024 | 22.392 | 99,36% | 491.723.135,73 | 99,51% | 145 | 0,64% | 2.440.459,59 | 0,49% | 10.164 | 45,10% | 229.698.659,97 | 46,48% | 6.995 | 31,04% | 143.232.273,89 | 28,98% | 5.378 | 23,86% | 121.232.661,46 | 24,53% |
| 23/09/2024 | 24/10/2024 | 22.298 | 99,38% | 484.953.650,92 | 99,53% | 138 | 0,62% | 2.276.093,08 | 0,47% | 10.105 | 45,04% | 226.328.721,69 | 46,45% | 6.970 | 31,07% | 141.303.398,91 | 29,00% | 5.361 | 23,89% | 119.597.623,40 | 24,55% |
| 24/10/2024 | 22/11/2024 | 22.141 | 99,36% | 477.356.962,37 | 99,51% | 142 | 0,64% | 2.335.974,12 | 0,49% | 10.024 | 44,98% | 222.889.411,63 | 46,47% | 6.927 | 31,09% | 139.171.143,40 | 29,01% | 5.332 | 23,93% | 117.632.381,46 | 24,52% |
| 22/11/2024 | 20/12/2024 | 21.986 | 99,34% | 469.080.923,68 | 99,50% | 145 | 0,66% | 2.349.270,14 | 0,50% | 9.941 | 44,92% | 219.183.770,08 | 46,49% | 6.891 | 31,14% | 136.844.759,92 | 29,03% | 5.299 | 23,94% | 115.401.663,82 | 24,48% |
| 20/12/2024 | 24/01/2025 | 21.785 | 99,35% | 459.247.247,75 | 99,50% | 143 | 0,65% | 2.290.514,90 | 0,50% | 9.822 | 44,79% | 214.440.067,12 | 46,46% | 6.846 | 31,22% | 134.270.479,04 | 29,09% | 5.260 | 23,99% | 112.827.216,49 | 24,45% |
| 25/01/2025 | 21/02/2025 | 21.574 | 99,35% | 450.993.634,96 | 99,51% | 142 | 0,65% | 2.215.208,16 | 0,49% | 9.702 | 44,68% | 210.361.731,66 | 46,42% | 6.803 | 31,33% | 132.221.080,79 | 29,17% | 5.211 | 24,00% | 110.626.030,67 | 24,41% |
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15. Top 10 Debtors by NPV

| Collection Period | | 1 | | 2 | | 3 | | 4 | | 5 | |
|-------------------|------------|------------|-------|------------|-------|------------|-------|------------|-------|------------|-------|
| | | By NPV | % | By NPV | % | By NPV | % | By NPV | % | By NPV | % |
| 17/07/2024 | 23/09/2024 | 782.325,09 | 0,16% | 424.899,95 | 0,09% | 379.779,88 | 0,08% | 375.147,21 | 0,08% | 306.498,26 | 0,06% |
| 23/09/2024 | 24/10/2024 | 771.597,86 | 0,16% | 423.369,12 | 0,09% | 377.347,18 | 0,08% | 366.129,07 | 0,07% | 304.584,27 | 0,06% |
| 24/10/2024 | 22/11/2024 | 760.515,63 | 0,16% | 421.547,20 | 0,09% | 374.723,51 | 0,08% | 369.022,94 | 0,07% | 302.548,50 | 0,06% |
| 22/11/2024 | 20/12/2024 | 749.235,72 | 0,16% | 419.572,78 | 0,09% | 371.998,16 | 0,08% | 365.726,23 | 0,07% | 300.447,77 | 0,06% |
| 20/12/2024 | 24/01/2025 | 738.882,90 | 0,16% | 418.541,97 | 0,09% | 369.854,94 | 0,08% | 357.027,54 | 0,07% | 298.721,78 | 0,06% |
| 25/01/2025 | 21/02/2025 | 727.481,86 | 0,16% | 416.537,87 | 0,09% | 367.096,28 | 0,08% | 359.751,79 | 0,07% | 296.601,03 | 0,06% |
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| Collection Period | | 6 | | 7 | | 8 | | 9 | | 10 | |
|-------------------|------------|------------|-------|------------|-------|------------|-------|------------|-------|------------|-------|
| | | By NPV | % | By NPV | % | By NPV | % | By NPV | % | By NPV | % |
| 17/07/2024 | 23/09/2024 | 300.196,99 | 0,06% | 284.245,69 | 0,06% | 257.294,73 | 0,05% | 244.853,94 | 0,05% | 244.169,40 | 0,05% |
| 23/09/2024 | 24/10/2024 | 299.112,39 | 0,06% | 281.854,78 | 0,06% | 256.057,94 | 0,05% | 242.835,66 | 0,05% | 242.573,86 | 0,05% |
| 24/10/2024 | 22/11/2024 | 297.855,87 | 0,06% | 279.326,41 | 0,06% | 254.679,84 | 0,05% | 240.848,50 | 0,05% | 240.669,61 | 0,05% |
| 22/11/2024 | 20/12/2024 | 296.510,88 | 0,06% | 276.722,93 | 0,06% | 239.053,30 | 0,05% | 238.422,81 | 0,05% | 238.103,05 | 0,05% |
| 20/12/2024 | 24/01/2025 | 295.719,02 | 0,06% | 274.523,24 | 0,06% | 237.654,38 | 0,05% | 237.214,72 | 0,05% | 236.611,40 | 0,05% |
| 25/01/2025 | 21/02/2025 | 294.355,76 | 0,06% | 271.889,54 | 0,06% | 235.935,28 | 0,05% | 235.836,42 | 0,05% | 234.332,53 | 0,05% |
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16. SWAP

| Payment Date | CAAB Swap | | | | CAAB Swap | | | |
|--------------|-----------------|---------------|----------------------------------|------------------------|-----------------|------------|-------------------------------|---------------------|
| | Notional Amount | Floating Rate | Floating Rate Day Count Fraction | Floating Rate Payments | Notional Amount | Fixed Rate | Fixed Rate Day Count Fraction | Fixed Rate Payments |
| 15/10/2024 | 515.800.000,00 | 3,677% | 0,225000 | 4.267.342,35 | 515.800.000,00 | 3,070% | 0,225000 | 3.562.888,50 |
| 15/11/2024 | 499.919.188,92 | 3,245% | 0,086111 | 1.396.926,97 | 499.919.188,92 | 3,070% | 0,086111 | 1.321.591,92 |
| 16/12/2024 | 491.113.575,45 | 3,099% | 0,086111 | 1.310.577,50 | 491.113.575,45 | 3,070% | 0,086111 | 1.298.313,30 |
| 15/01/2025 | 482.415.860,87 | 2,902% | 0,083333 | 1.166.642,36 | 482.415.860,87 | 3,070% | 0,083333 | 1.234.180,58 |
| 17/02/2025 | 473.545.561,43 | 2,850% | 0,091667 | 1.237.137,78 | 473.545.561,43 | 3,070% | 0,091667 | 1.332.636,13 |
| 17/03/2025 | 462.814.523,29 | 2,619% | 0,077778 | 942.753,18 | 462.814.523,29 | 3,070% | 0,077778 | 1.105.098,23 |
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| Payment Date | CACIB STANDBY SWAP | | | | CACIB STANDBY SWAP (I) | | | | CACIB STANDBY SWAP (II) | | | |
|--------------|--------------------|----------------|----------------------------------|------------------------|------------------------|------------|-------------------------------|-----------------------------------|-------------------------|-------------|-------------------------------|---------------------|
| | Notional Amount | Floating Rate* | Floating Rate Day Count Fraction | Floating Rate Payments | Notional Amount | Fixed Rate | Fixed Rate Day Count Fraction | Fixed Rate Payments (Standby Fee) | Notional Amount | Fixed Rate* | Fixed Rate Day Count Fraction | Fixed Rate Payments |
| 15/10/2024 | - | - | - | - | 515.800.000,00 | 3,070% | 0,225000 | 22.050,45 | - | - | - | - |
| 15/11/2024 | - | - | - | - | 499.919.188,92 | 3,070% | 0,086111 | 8.179,23 | - | - | - | - |
| 16/12/2024 | - | - | - | - | 491.113.575,45 | 3,070% | 0,086111 | 8.035,16 | - | - | - | - |
| 15/01/2025 | - | - | - | - | 482.415.860,87 | 3,070% | 0,083333 | 7.638,25 | - | - | - | - |
| 17/02/2025 | - | - | - | - | 473.545.561,43 | 3,070% | 0,091667 | 8.247,59 | - | - | - | - |
| 17/03/2025 | - | - | - | - | 462.814.523,29 | 3,070% | 0,077778 | 6.839,37 | - | - | - | - |
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* Each Period End Date commencing after the occurrence of an Early Termination Date in respect of the CAAB Swap Transaction following the service of a CAAB Default Notice