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

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



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Contacts

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

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Reporting Dates

Collection Period

23/09/2024 24/10/2024

Interest Period

15/10/2024 15/11/2024

Payment Date

15/11/2024

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

Calculation Agent

Banca Finint S.p.A

Banca Finint S.p.A

Account Bank
The Bank of New York Mellon SA/NV, Milan Branch
Principal Paving 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 Luca Saponara

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Reporting Entity Contact Emails <u>luca.saponara@external.ca-autobank.com</u>
Issuer's LEI code <u>8156003524A4F7B21C64</u>

Main definitions

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:

(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

(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

(c) written-off by the Servicer in accordance with the Credit and Collections Policies.

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						
Issue Date	26 July 2023						
Final Maturity Date	15 August 2039						
Listing	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						
Indexation	Euribor 1M						
Margin	0.85%	1.30%	2.20%	2.70%	4.25%	8.50%	8.50%
Payment frequency	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

			Before pa	ayments		Amounts accrued		Paym	ents		After payments	
Interes	t Period	Payment Date	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	-

3.2 The Notes - Class B Notes

			Before p	payments		Amounts accrued		Payn	nents		After payments	
Interes	t Period	Payment Date	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	-

3.3. The Notes - Class C Notes

			Before pa	ayments		Amounts accrued		Payn	nents		After payments	
Interes	t Period	Payment Date	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	-
		 										
		 										
		 										

3.4. The Notes - Class D Notes

			Before pa	ayments		Amounts accrued		Payr	nents		After payments	
Interes	t Period	Payment Date	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	-
					1							
					1							

3.5. The Notes - Class E Notes

			Before pa	ayments		Amounts accrued		Pay	ments		After payments	
Interes	t Period	Payment Date	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	
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3.6. The Notes - Class M Notes

			Before p	ayments		Amounts accrued		Payn	nents		After payments	
Interes	t Period	Payment Date	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	-
					1							

3.7. The Notes - Class X Notes

			Before p	payments		Amounts accrued		Payn	nents		After payments	
Interes	t Period	Payment Date	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	-

4. Collections and Recoveries

			Collect	tions				
Collection	on Period	Instalment Interest Amounts	Principal Amount	Other Principal Collections	of which Cumulative Prepayments	Cumulative Net Prepayment Losses	Recoveries on Defaulted Receivables	Total Collections and Recoveries
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

5.1 Interest Available Funds

Collection	on 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

^{*}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

Collectio	on 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
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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-Acc	eleration Interest Priority of F	ayments																		
Payment Date	Expenses, replenishment 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	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	-	-	27.390,00	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	66.640,00	-	-	-	-	-	-	1.828.220,80	-	0,06

*on the Regulatory Call Early Redemption Date,
**following the Regulatory Call Early Redemption Date,

6.2 Pre-Acce	eleration Principal Priority	of Payments																			
				(A) du	ring the Pro-Rata Amortisation	Period			(B) during the Sequential Redemption Period	on the Regulatory Call			during the Sequent	ial Redemption Period							
Payment Date	all the amounts due under items (i) First to (xi) Eleventh (both included) of the Pre-Acceleration Interest Priority of Payments	Class A Pro-Rata Amortisation Amount	Class B Pro-Rata Amortisation Amount	Class C Pro-Rata Amortisation Amount	Class D Pro-Rata Amortisation Amount	Class E Pro-Rata Amortisation Amount	Class M Pro-Rata Amortisation Amount	following the Regulatory Call Early Redemption Date, principal due and payable on the Originator Regulatory Loan		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	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
15/10/2024		-	-		-	-	-	-	14.475.463,88		-	-	-	-	-		-		-	-	15,1
15/11/2024	-				-	-	-	-	6.977.392,67		-	-	-	-						-	25,7

7. Post-Trigger	Notice Priority of Paymer	nts																						
												NOT APPLICABL	E.											
Payment Date	Expenses, replenishment 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	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
															-									

8. Cash Reserve Amount and accounting balances

		Provided that the Target Cas	h Reserve Amount will be equal	to 0 (zero) on the earlier of:		Balance of the Target	Cash Reserve Amount	
Payment Date	Target Cash Reserve Amount	Payment Date following the service of a Trigger Notice	Final Maturity Date	Cancellation Date	Target Cash Reserve Amount	Cash Reserve Amount as at the current Payment Date	credited into the Cash Reserve Account at the current Payment Date	Shortfall
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	-	-
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9. Determinat	ion & Trigger E	vents										
							Sequential Redemption	Event	ı			
Collection	on Period	on any Monthly Report Date Average Delinquency Rat	e, the Delinquency Rate exceed e Threshold, as indicated in the	ds the Three-Month Rolling e relevant Monthly Report	on any Monthly Report Cumulative Gross Defau	Date, the Cumulative Gross De It Threshold, as indicated in the	fault Ratio exceeds the relevant Monthly Report	the appointment of the Servicer is terminated by the Issuer giving written notice in accordance with	as indicated in the Payme Date, the Uncle	ents Report related to the immedi eared Principal Shortfall Limit has	iately preceding Payment s 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
		Three-Month Rolling Average Delinquency Rate	Three-Month Rolling Average Delinquency Rate Threshold	Occured or Not	Cumulative Gross Default Ratio	Cumulative Gross Default Threshold	Occured or Not	the Servicing Agreement	Principal Shortfall	Interest Available Funds	Occured or Not	Portfolio Repurchase Option
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
		-										+

				Trigger Events					Events		
Collection	on Period	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	
		non paymon	Broadin or outer obligations	and warranties by the Issuer	co.rc.rcy	Cinamanica	Period	Period	NPV of the Portfolio Outstanding Amount	Threshold	Occured or Not
17/07/2024	23/09/2024	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	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	Occurred	Not Occurred	487.229.744,00	50.774.818,48	Not Occurred

10. Portfolio performance - Arrears

			0 - 30 days			31 - 60 days			61 - 90 days	
Collection	on period	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

			Past Due >90+			Unlikely to pay			NPL (sofferenza)	
Collection	on period	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	-	-	-	-	-	-	-	-	-

11. Repurchase / Renegotiations

		Defaulted Receivables According to Clause 4.2 (c) of the Servicing Agree Amount Percentage Limit			and Repurchased							Renegotiations				
Collection	on Period				According to Clau	eceivables repurchas use 8.1.(c) of the Mas Purchase Agreement	ster Receivables	Rene	gotiations "Salto R	ata"	Renegotiation	s "Cambio Data S	cadenza Rata"	Renegotia	ations "Rinegoziazio	ne 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%
																-
											·			·		

12. Prepayments

Collection	on 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	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	15.147,53	156.112,90	1.595.880,84	749.246,10	770.970,43	21.724,33

13. Collateral Data

		Portfolio Outstar	nding Balance	Weighted Average	Weighted Average	Weighted Average	Weighted Average
Collection	on Period	By number	By NPV	Original Maturity (months)	Remaining Maturity (months)	Seasoning (months)	Nominal Interest Rate (TAN)
17/07/2024	23/09/2024	22.537	494.163.595,32	81,80	77,64	9,22	8,53%
23/09/2024	24/10/2024	22.436	487.229.744,00	81,80	76,70	10,25	8,54%

				Dist	tribution by New	and Used Car Lo	oans						Distribution by	Borrower Type			
Collection	on Period		New	Car Loans			Used	Car Loans			VAT	borrower			Non VA	AT borrower	
		By Number	By Number % By NPV % 9.337 41,43% 243,446,372,69 49,26% 9.307 41,48% 240,386,302,78 49,34%			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%

															Distribution by	/ Geographic Area					
Collection Period		Direct Debit Loans (RID)				Postal Accou	unt 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%
										-											
										-											
										-											
										1											
										1											

15. Top 10 Debtors by NPV

Collection Period		1		:	2	;	3	4	4	5		
Collection	on Period	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%	

Collection Period		6	3	1	7	1	3	9)	10		
		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%	

16. SWAP

		CAAB	Swap		CAAB Swap						
Payment Date	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			

		CACIB STA	NDBY SWAP			CACIB STAN	IDBY SWAP (I)		CACIB STANDBY SWAP (II)				
Payment Date	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	-	0,00	0,09	8.600.000,00	

^{*} 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