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Issue Date	27/04/2022
Legal Maturity Date	28/06/2038

INVESTOR REPORT

Timetable

Initial Selection Date	11/04/2022
Determination Date	31/03/2024
Information Date	08/04/2024
Subsequent Selection Date	15/04/2024
Calculation Date	19/04/2024
Settlement Date	24/04/2024
Payment Date	26/04/2024
Next Payment Date	27/05/2024
Currency	EUR

2 - Counterparties & Distribution List

Stellantis Financial Services Italia S.p.A. (Banca PSA Italia S.p.A/Banque PSA Finance)

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3a - Main Events

Determination Date	Main Events and Comments
27/04/2020	Issue Date

3b - Deal summary

Reference period	Initial Balance 27-apr-22	Current Balance 26-apr-24	Preceding Period 26-mar-24
(a) Class A Notes	288.000.000,00	288.000.000,00	288.000.000,00
(b) Class Z Notes	32.000.000,00	32.000.000,00	32.000.000,00
(c) Total	320.000.000,00	320.000.000,00	320.000.000,00
(d) General Reserve Fund	4.800.000,00	4.800.000,00	4.800.000,00

Credit enhancement : Subordination and General Reserve Fund	Closing Date (EUR)	(%)	Current Period	(%)	Preceding Period	(%)
(1) Subordination in EUR [(b) + (d)]	36.800.000,00	11,50%	36.800.000,00	11,50%	36.800.000,00	11,5%
(2) Credit enhancement General Reserve Fund in %	4.800.000,00	1,50%	4.800.000,00	1,50%	4.800.000,00	1,5%

Excess Margin (EUR)	Current Period	Annualised Current Period (%)	Preceding Period	Annualised Preceding Period (%)
(+) Available Distribution Amount	16.916.045,69	63,44%	16.048.194,41	60,18%
(-) Compartment Expenses, Servicing Fees and Arranger	29.549,89	0,11%	29.269,68	0,11%
(-) Retention Amount	6.347,00	0,02%	639,80	0,00%
(-) Interest on Class A Notes	124.000,00	0,47%	116.000,00	0,44%
(-) Regularisation on Negative Interest on General Reserve Account	0,00	0,00%	0,00	0,00%
(-) Interest on Class Z Notes	27.555,56	0,10%	25.777,78	0,10%
(-) Transfer to the credit of the General Reserve Account	4.800.000,00	18,00%	4.800.000,00	18,00%
(-) Interest Component Purchase Price Month	26.072,96	0,10%	32.520,13	0,12%
(-) General Reserve Repayment Amount	0,00	0,00%	0,00	0,00%
(-) Principal Component	10.337.492,04	38,77%	9.348.411,91	35,06%
(-) Principal Class A Notes	0,00	0,00%	0,00	0,00%
(-) Principal Class Z Notes	0,00	0,00%	0,00	0,00%
(-) Residual on Payment Account	128,44	0,00%	139,36	0,00%
(3) Excess Margin for the period	*1.564.899,80*	*5,87%*	*1.695.435,75*	*6,36%*
Total Credit enhancement (1) + (3)		*17,37%*		*17,86%*

Available Distribution Amount (EUR)	Current Period	Preceding Period
Available Distribution Amount	16.916.045,69	16.048.194,41

Distribution (EUR)	Current Period	Preceding Period
Principal Component Purchase Price of the Additional Receivables (EUR)	10.337.492,04	9.348.411,91
Interest Component Purchase Price of the Additional Receivables (penultimate Purchase Date) (EUR)	26.072,96	32.520,13
Total Interest payments (excluding residual interest) (EUR)	151.555,56	141.777,78
Total Principal Payments (EUR)	0,00	0,00
Principal Deficiency [Shortfall/Amount]	0,00	0,00
General Reserve Account	4.800.000,00	4.800.000,00
Total Expenses (EUR)	29.549,89	29.269,68
Retention Amount	6.347,00	639,80
Total Variable Return	1.564.899,80	1.695.435,75

Portfolio statistics	Current Period	Preceding Period
Performing Receivables		
Outstanding Balance before replenishment (EUR)	309.662.379,52	310.651.448,73
Outstanding Balance after replenishment (EUR)	319.999.871,56	319.999.860,64
Number of Performing Receivables (including Additionnal Receivables)	30.685	30.453
Weighted Average Interest Rate on the Performing Receivables (including the Additionnal Receivables)	6,52%	6,53%
Weighted Average Residual Maturity of the Performing Receivables including the Additionnal Receivables (in months)	24,74	25,89
Prepayment on Performing Receivables (EUR)	2.300.116,43	1.838.916,63
Number of Delinquent Receivables	510,00	537,00
Outstanding Balance of the Delinquent Receivables (EUR)	5.482.165,47	5.758.215,82
Unpaid on the Delinquent Receivables (EUR)	176.996,01	169.184,17
Defaulted Receivables		
New Defaulted Receivables (principal amount) (EUR)	83.465,95	117.101,80
Number of new Defaulted Receivables	13,00	13,00
Number of Defaulted Receivables	188,00	176,00
Recoveries on Defaulted Receivables (EUR)	37.147,79	26.386,92
Triggers and Ratios		
3M Default Ratio	0,132%	0,149%
Occurrence of a Principal Deficiency Shortfall	No	No
Constant Prepayment Rate	8,50%	6,84%

Trigger Analysis	Current Period	Preceding Period
Amortisation Event	No	No
Accelerated Amortisation Event	No	No
Portfolio Performance Triggers	No	No
Eligible Institutions "Required Ratings"		

4 - Notes Information I

SPV identification codes

Legal name	AUTO ABS ITALIAN LOANS S.R.L (series 2022-1)
LEI	8156005A7F686123EA52
VAT Registration Number	11145890965

Republic of Italy Rating

Fitch Rating	*DBRS Rating*
BBB	BBB (high)
Period of the Compartment	Revolving Period

Rating Details:

	Class A Notes	Classe Z Notes
Rating at Issue Date		
Fitch Ratings	AAsf	Unrated
DBRS	AA(high)sf	Unrated
Current Rating		
Fitch Ratings	AAsf	Unrated
DBRS	AA(high)sf	Unrated

Information on Notes

Legal Final Maturity Date	28/06/2038	28/06/2038
ISIN:	IT0005491086	IT0005491094
Initial Nominal Amount per Note:	100.000,00	100.000,00
Number of Notes:	2.880,00	320,00
Initial Class Nominal Amount:	288.000.000,00	32.000.000,00

Rate of Interest

Rate of Interest	0,50%	1,00%

Note Balance	Class A Notes	Class Z Notes
Note Balance (Beginning of Period)	288.000.000,00	32.000.000,00
Number of Notes (Beginning of Period)	2.880	320
Redemption Amount Paid	0,00	0,00
Further Instalments (During the Period)	0,00	0,00
Unit Redemption Amount Paid	0,00	0,00
Note Balance (End of Period)	288.000.000,00	32.000.000,00
Number of Notes (End of Period)	2.880	320
Pool Factor (End of Period)	40,00%	40,00%

Notes Further Installments of the Period	Class A Notes	Class Z Notes
date of Further Installments		
Portfolio to be Purchesed		
Total Further Installments (During the Period)		

Interest Period	Class A Notes	Class Z Notes
Next Payment Date	26 April 2024	26 April 2024
Previous Payment Date	26 March 2024	26 March 2024
Number of days	31	31
Day Count Convention	360	360

Interest Payments	Class A Notes	Class Z Notes
Interest Amounts (Accrued)	124.000,00	27.555,56
Interest Paid	124.000,00	27.555,56
Note Unit Interest paid	43,06	86,11
Interest Shortfall	0,00	0,00
Arrears Unit Interest	0,00	0,00
Variable Return		1.564.899,80

Clean Up Call Offer (10% of the Portfolio)	Yes/No
Possibility to exercises the clean up call	No
Clean up call exercised	No

Notes Further Installments from the Beginning of the transaction		Class A Notes	Class Z Notes
date of First Installments	27 April 2022	288.000.000,00	32.000.000,00
date of Further Installments			
date of Further Installments			
date of Further Installments			
Total Further Installments			

5 - Notes Information II (Historical Data on the previous twelve months)

Class A Noteholders

Payment Date	Interest Rate	GLOBAL AMOUNTS in EURO						UNIT AMOUNTS in EURO			
		Notional amount Beginning of Period	Notional Amount - Further Instalments	Notional amount End of Period	Interest	Amortized Principal	Shortfall Interest	Notional amount	Interest	Amortized Principal	Shortfall Interest
27/06/2022	0,500%	288.000.000,00	-	288.000.000,00	244.000,00	-	-	100.000	84,72	-	-
26/07/2022	0,500%	288.000.000,00	-	288.000.000,00	116.000,00	-	-	100.000	40,28	-	-
26/08/2022	0,500%	288.000.000,00	-	288.000.000,00	124.000,00	-	-	100.000	43,06	-	-
26/09/2022	0,500%	288.000.000,00	-	288.000.000,00	124.000,00	-	-	100.000	43,06	-	-
26/10/2022	0,500%	288.000.000,00	-	288.000.000,00	120.000,00	-	-	100.000	41,67	-	-
28/11/2022	0,500%	288.000.000,00	-	288.000.000,00	132.000,00	-	-	100.000	45,83	-	-
28/12/2022	0,500%	288.000.000,00	-	288.000.000,00	120.000,00	-	-	100.000	41,67	-	-
26/01/2023	0,500%	288.000.000,00	-	288.000.000,00	116.000,00	-	-	100.000	40,28	-	-
27/02/2023	0,500%	288.000.000,00	-	288.000.000,00	128.000,00	-	-	100.000	44,44	-	-
27/03/2023	0,500%	288.000.000,00	-	288.000.000,00	112.000,00	-	-	100.000	38,89	-	-
26/04/2023	0,500%	288.000.000,00	-	288.000.000,00	120.000,00	-	-	100.000	41,67	-	-
26/05/2023	0,500%	288.000.000,00	-	288.000.000,00	120.000,00	-	-	100.000	41,67	-	-
26/06/2023	0,500%	288.000.000,00	-	288.000.000,00	124.000,00	-	-	100.000	43,06	-	-
26/07/2023	0,500%	288.000.000,00	-	288.000.000,00	120.000,00	-	-	100.000	41,67	-	-
29/08/2023	0,500%	288.000.000,00	-	288.000.000,00	136.000,00	-	-	100.000	47,22	-	-
26/09/2023	0,500%	288.000.000,00	-	288.000.000,00	112.000,00	-	-	100.000	38,89	-	-
26/10/2023	0,500%	288.000.000,00	-	288.000.000,00	120.000,00	-	-	100.000	41,67	-	-
27/11/2023	0,500%	288.000.000,00	-	288.000.000,00	128.000,00	-	-	100.000	44,44	-	-
27/12/2023	0,500%	288.000.000,00	-	288.000.000,00	120.000,00	-	-	100.000	41,67	-	-
26/01/2024	0,500%	288.000.000,00	-	288.000.000,00	120.000,00	-	-	100.000	41,67	-	-
26/02/2024	0,500%	288.000.000,00	-	288.000.000,00	124.000,00	-	-	100.000	43,06	-	-
26/03/2024	0,500%	288.000.000,00	-	288.000.000,00	116.000,00	-	-	100.000	40,28	-	-
26/04/2024	0,500%	288.000.000,00	-	288.000.000,00	124.000,00	-	-	100.000	43,06	-	-

Class Z Noteholders

Payment Date	Interest Rate	GLOBAL AMOUNTS in EURO						UNIT AMOUNTS in EURO			
		Notional amount Beginning of Period	Notional Amount - Further Instalments	Notional amount End of Period	Interest	Amortized Principal	Shortfall Interest	Notional amount	Interest	Amortized Principal	Shortfall Interest
27/06/2022	1,000%	32.000.000,00	-	32.000.000,00	54.222,22	-	-	100.000	169,44	-	-
26/07/2022	1,000%	32.000.000,00	-	32.000.000,00	25.777,78	-	-	100.000	80,56	-	-
26/08/2022	1,000%	32.000.000,00	-	32.000.000,00	27.555,56	-	-	100.000	86,11	-	-
26/09/2022	1,000%	32.000.000,00	-	32.000.000,00	27.555,56	-	-	100.000	86,11	-	-
26/10/2022	1,000%	32.000.000,00	-	32.000.000,00	26.666,67	-	-	100.000	83,33	-	-
28/11/2022	1,000%	32.000.000,00	-	32.000.000,00	29.333,33	-	-	100.000	91,67	-	-
28/12/2022	1,000%	32.000.000,00	-	32.000.000,00	26.666,67	-	-	100.000	83,33	-	-
26/01/2023	1,000%	32.000.000,00	-	32.000.000,00	25.777,78	-	-	100.000	80,56	-	-
27/02/2023	1,000%	32.000.000,00	-	32.000.000,00	28.444,44	-	-	100.000	88,89	-	-
27/03/2023	1,000%	32.000.000,00	-	32.000.000,00	24.888,89	-	-	100.000	77,78	-	-
26/04/2023	1,000%	32.000.000,00	-	32.000.000,00	26.666,67	-	-	100.000	83,33	-	-
26/05/2023	1,000%	32.000.000,00	-	32.000.000,00	26.666,67	-	-	100.000	83,33	-	-
26/06/2023	1,000%	32.000.000,00	-	32.000.000,00	27.555,56	-	-	100.000	86,11	-	-
26/07/2023	1,000%	32.000.000,00	-	32.000.000,00	26.666,67	-	-	100.000	83,33	-	-
29/08/2023	1,000%	32.000.000,00	-	32.000.000,00	30.222,22	-	-	100.000	94,44	-	-
26/09/2023	1,000%	32.000.000,00	-	32.000.000,00	24.888,89	-	-	100.000	77,78	-	-
26/10/2023	1,000%	32.000.000,00	-	32.000.000,00	26.666,67	-	-	100.000	83,33	-	-
27/11/2023	1,000%	32.000.000,00	-	32.000.000,00	28.444,44	-	-	100.000	88,89	-	-
27/12/2023	1,000%	32.000.000,00	-	32.000.000,00	26.666,67	-	-	100.000	83,33	-	-
26/01/2024	1,000%	32.000.000,00	-	32.000.000,00	26.666,67	-	-	100.000	83,33	-	-
26/02/2024	1,000%	32.000.000,00	-	32.000.000,00	27.555,56	-	-	100.000	86,11	-	-
26/03/2024	1,000%	32.000.000,00	-	32.000.000,00	25.777,78	-	-	100.000	80,56	-	-
26/04/2024	1,000%	32.000.000,00	-	32.000.000,00	27.555,56	-	-	100.000	86,11	-	-

6 - Reserves Required Levels

General Reserve Required Amount	Balance in EUR
(a) on the Issue Date, Euro 4,800,000.00;	
(b) on any Calculation Date during the Revolving Period, 1.50% of the Initial Instalments;	4.800.000,00
(c) on any Calculation Date during the Amortisation Period and the Accelerated Amortisation Period, the lesser of: (i) the General Reserve Required Amount determined on the last Calculation Date of the Revolving Period; and (ii) the greater of (x) 1% of the Principal Amount Outstanding of the Class A Notes and the Class Z Notes and (y) an amount equal to Euro 500,000.00;	
(d) on the General Reserve Final Utilisation Date, zero	
General Reserve Required Amount	**4.800.000,00**

7 - Expenses

Fees	Nominal Basis	Beneficiaries / Rate Basis	VAT Ratio	Frequency	Basis (*)	Amount due	Amount Paid
Servicing Fee		**Stellantis Financial Services Italia S.p.A. (Banca PSA Italia S.p.A.)**					**24.496,07**
Fix: 10.000	10.000,00	100,00%	1,220	Monthly	1/12	1.016,67	
Outstanding Balance Performing Receivables M-1	304.893.232,91	0,09%	1,000	Monthly	1/12	22.866,99	
Outstanding Balance Delinquent and Defaulted Receivables M-	6.693.026,24	0,09%	1,220	Monthly	1/12	612,41	
Calculation Agent		**Zenith Service S.p.A.**					**1.917,73**
Fix: 9.000	9.000,00	100%	1,220	Monthly	30	799,05	
Esma Reporting						1.118,68	
Italian Account Bank		**The Bank of New York Mellon SA/NV, Milan Branch**					**0,00**
Fix: 3000	3.000,00	100,00%	1,000	Monthly	1/12	0,00	
Negative interest						0,00	
Paying Agent		**The Bank of New York Mellon SA/NV, Milan Branch**					**952,00**
Fix: 4.000 (Isin IT0005416174)	4.000,00	100,00%	1,000	Monthly	1/12	952,00	
Fix: 4.000 (Isin IT0005416182)	4.000,00	100,00%	1,000	Monthly	1/12	0,00	
ACCEPTANCE FEE							
Cash Manager		**Stellantis Financial Services Italia S.p.A. (Banca PSA Italia S.p.A.)**					**0,00**
Corporate Servicer		**Zenith Service S.p.A.**					**1.828,96**
Fix: 20.600	20.600,00	100%	1,220	Monthly	30	1.828,96	
UF SOCIETARIO CAP SOCIALE DICEMBRE 2020						0,00	
Representative of Noteholders		**Zenith Service S.p.A.**					**355,13**
Fix: 4.000	4.000,00	100%	1,220	Monthly	30	355,13	
Back-Up Servicer Facilitator		**Santander Consumer Finance S.A.**					**0,00**
Other Fees							**0,00**
Ripristino Quota capital						0,00	
Total Expenses of the month						29.549,89	
Retention Amount Expenses (paid from the Expenses Account)						6.347,00	

8 - Collections & Available Amount

Available Collections	Balance in EUR
(a) all Collections; plus	8.708.833,34
(b) any Non-Conformity Rescission Amount paid by the Seller in connection with the rescission and indemnification procedure as set forth in the Master Receivables Transfer Agreement in respect of Affected Receivables; plus	
(c) any Repurchase Amount paid by the Seller in relation to any Non-Permitted Renegotiation; plus	
(d) any amount received by the Issuer as purchase price for the sale of Repurachesed Receivables pursuant to the Transaction Documents; plus	1.029.788,33
(e) any Adjusted Available Collections; plus	
(f) any amount relating to any Prepayment, including, for the avoidance of doubt, any amount pursuant to Clause 5.5(iii) of the Servicing Agreement.	2.300.116,43
Available Collections	**12.038.738,10**

Available Distribution Amounts	Balance in EUR
means, on any Payment Date and without double counting, the sum of:	
(a) the remaining amount standing to the credit of the Payment Account as of the close of the immediately preceding Payment Date (if any);	139,36
(b) the Available Collections credited to the Payment Account in respect of the Collection Period immediately preceding such Payment Date;	12.038.738,10
(c) the income generated by the Eligible Investments made in respect of the Interest Period ending on such Payment Date from the Collection Account;	0,00
(d) the interest accrued and credited into the Issuer Accounts (other than the General Reserve Account);	29.669,87
(e) the General Reserve Interest Amount;	10.350,57
(f) any Collection received by the Issuer in relation to the Defaulted Receivables; and	37.147,79
(g) all amounts which were on the preceding Settlement Date standing to the credit of the General Reserve Account and which have been credited on the Payment Account during the Revolving Period or the Amortisation Period or the Accelerated Amortisation Period or the Post-Enforcement Period;	4.800.000,00
(h) the remaining amount standing to the credit of the Collections Account as of the Issue Date following (i) the payment of the Principal Component Purchase Price of the Initial Receivables (to the extent not subject to set-off with the amount due by BPSA to the Issuer on the Issue Date as subscription monies in relation to the Class A Notes and the Class Z Notes pursuant to the Master Receivables Transfer Agreement), and (ii) the transfer of the Retention Amount to the Expenses Account.	
(i) the proceeds of any Further Installments made in respect of the Notes as of such Payment Date, expected to be received by the Issuer wtihin such Payment Date; and	
(j) any other amount received by the Issuer from any of the transaction parties pursuant to the Transaction Documents that is not included under items from (a) to (i) above.	
Available Distribution Amounts	**16.916.045,69**

Target Collateral Amount	Balance in EUR
means on any Payment Date during the Revolving Period and the Amortisation Period the difference between	
(i) the Principal Amount Outstanding of the Notes as at the immediately preceding Calculation Date, less	320.000.000,00
(ii) the Outstanding Balance of the Performing Receivables as at the immediately preceding Determination Date.	309.662.379,52
Target Collateral Amount	**10.337.620,48**

9 - Accounts Statements

(A) Collection Account	Payment	Balance
Opening balance of the Collection Account		**0**
Negative interest on Collection Account	28.350,18	28.350,18
(a) on the Issue Date, credited with: (i) the proceeds of the Notes subscribed for by the Class A Notes Subscriber and the Class Z Notes Subscriber (to the extent not subject to set-off with the amounts due to the Seller as Principal Component Purchase Price for the Initial Receivables), pursuant to the terms of the Subscription Agreement; (ii) the Collections in respect of the Initial Receivables sold to the Issuer on the First Purchase Date, received by the Seller from (and excluding) the First Selection Date to the Issue Date (excluded);		28.350,18
(b) on the Issue Date, debited by the Principal Component Purchase Price of the Initial Receivables (to the extent not subject to set-off with the amount due by BPSA to the Issuer on the Issue Date as subscription moneis in relation to the Class A Notes and the Class Z Notes in respect of the Initial Receivables pursuant to the Master Receivables Transfer Agreement);		28.350,18
(c) on the Issue Date, debited by an amount equal to Euro 50.000 to be credited to the Expenses Account as Retention Amount;		28.350,18
(d) on each Business Day from (and including) the Issue Date, credited with any amount of Available Collections received by the Servicer and to be transferred by it in accordance with the provisions of the Servicing Agreement;	12.075.885,89	12.104.236,07
(e) on each Settlement Date, credited with all interest accrued and credited into the Collection Account and by any income generated by Eligible Investments made from the Collection Account;	0,00	12.104.236,07
(f) on each Settlement Date, debited by any amount credited to the Collection Account representing the Available Distribution Amounts required to be transferred on such date to the Payment Account;	-12.104.236,07	0,00
(g) on each Business Day, credited with any residual amount received by the Issuer from any of the transaction parties pursuant to the Transaction Documents (for the avoidance of doubt, such residual amounts being any amount not included under items from (a) to (i) of the definition of Available Distribution Amount);		0,00
(h) on the Settlement Date immediately following each Information Date, credited or debited, as the case may be, with any amount (if any) pursuant to clause 5.6 of the Servicing Agreement.		0,00
Closing balance of Collection Account		**0,00**

9 - Accounts Statements

(B) Payment Account	Payment	Balance
Opening balance of the Payment Account		**139,36**
(a) credited:		
(i) on each Settlement Date, by no later than 11:00 a.m. (Milan time) with the amount credited to the Collection Account representing Available Distribution Amount from the Collection Account in relation to the preceding Collection Period;	12.104.236,07	12.104.375,43
(ii) on each Settlement Date, credited with all monies standing to the credit of the General Reserve Account;	4.810.350,57	16.914.726,00
(iii) on each Settlement Date during the Revolving Period, credited with any Further Instalments paid by the Noteholders in respect of the Notes provided that not set-off is made between the relevant Further Instlament to be paid by the Noteholders to the Issuer against the Noteholders' own right to receive the payment by the Issuer of the Principal Component Purchase Price for the Additional Receivables in accordance with the Transaction Documents;	0,00	16.914.726,00
(iv) on each Settlement Date, credited with all interest accrued and credited into the Payment Account and by any income generated by Eligible Investments made from the Payment Account; and	1.319,69	16.916.045,69
(b) debited:		
(i) on each Payment Date during the Revolving Period and the Amortisation Period, by any amounts payable pursuant to the Priority of Payments;	-16.915.917,25	128,44
(ii) on each Payment Date during the Accelerated Amortisation Period, by any amounts payable pursuant to the Accelerated Amortisation Period Priority of Payments;		128,44
(iii) on each Payment Date during the Post-Enforcement Amortisation Period, if directed by the Representative of the Noteholders, by any amounts payable pursuant to the Post-Enforcement Priority of Payments.		128,44
Closing balance of the Payment Account		**128,44**

(C) General Reserve Account	Payment	Balance
Opening balance of the General Reserve Account		**4.800.000,00**
Amount credited on the Issue Date		4.800.000,00
Negative/Positive Interest on General Reserve Account	10.350,57	4.810.350,57
(a) on each Settlement Date, all amounts standing to the credit of the General Reserve Account shall be transferred to the Payment Account;	-4.810.350,57	0,00
(b) on each Settlement Date, the General Reserve Account shall be credited with all interest accrued and credited into the General Reserve Account and by any income generated by Eligible Investments as communicated by the Cash Manager, made from the General Reserve Account;	0,00	0,00
(c) the General Reserve Account shall be credited on each Payment Date in accordance with the applicable Priority of Payments, during the Revolving Period, the Amortisation Period and the Accelerated Amortisation Period, with such amount that would ensure that the amount standing to the credit of the General Reserve Account is equal to the General Reserve Required Amount applicable on that Payment Date.	4.800.000,00	4.800.000,00
Closing balance of the General Reserve Account		**4.800.000,00**

(D) Expenses Account	Payment	Balance
Opening balance of the Expenses Account		**20.000,00**
Amount credited on the Issue Date		60.000,00
on each Payment Date, be credited with an amount necessary to bring the balance of the Expenses Account up to (but not exceeding) Euro 20.000 as Retention Amount in accordance with the applicable Priority of Payments.	6.347,00	26.347,00
on any Business Day during each Interest Period or after the redemption in full or cancellation of the Notes, as the case may be, debited by an amount equal to (i) all costs, taxes and expenses required to be paid in order to preserve the corporate existence of the Issuer or to maintain it in good standing or to comply with applicable legislation and regulations or to be paid by any applicable law to any Connected Third Party Creditor, and (ii) all costs and taxes required to be paid to maintain the rating of the Notes and in connection with the listing, registration and deposit of the Notes, or any notice to be given to the Notes Subscriber or the other parties to the Transaction Documents.	-6.347,00	20.000,00
Closing balance of the Expenses Account		**20.000,00**

(E) Securities Account	Payment	Balance

10 - Priority of Payments

Period of the FCT	Yes/No
Revolving Period	*Yes*
Amortisation Period	*No*
Accelerated Amortisation Period	*No*

Priority of Payments during the Revolving Period and the Amortisation Period	Payment due	Amount Paid	Arrears	Balance in EUR
Available Distribution Amounts				**16.916.045,69**
(a) first, pari passu and pro rata, in or towards satisfaction of (i) all costs, taxes and expenses required to be paid in order to preserve the corporate existence of the Issuer or to maintain it in good standing or to comply with applicable legislation and regulations or to be paid by any applicable law to any Connected Third Party Creditor to the extent that such costs, taxes and expenses are not met by utilising the amounts standing to the credit of the Expenses Account, (ii) all costs and taxes required to be paid to maintain the rating of the Notes and in connection with the listing, registration and deposit of the Notes, or any notice to be given to the Noteholders or the other parties to the Transaction Documents;	0,00	0,00	0,00	16.916.045,69
(b) second, in or towards satisfaction of payment of the fees, expenses and all other amounts due to the Representative of the Noteholders;	355,13	355,13	0,00	16.915.690,56
(c) third, pari passu and pro rata according to the respective amounts thereof, in or towards satisfaction of (i) the fees, expenses and all other amounts due and payable to the Cash Manager, the Calculation Agent, the Account Banks, the Paying Agent, the Corporate Servicer and the Back-Up Servicer Facilitator, (ii) the Servicing Fees due and payable to the Servicer;	29.194,76	29.194,76	0,00	16.886.495,80
(d) fourth, in or towards transfer into the Expenses Account of the amount (if any) necessary to ensure that the balance standing to the credit of the Expenses Account is equal to the Retention Amount;	6.347,00000	6.347,00	0,00	16.880.148,80
(e) fifth, pari passu and pro rata in or towards satisfaction of the Class A Notes Interest Amounts due and payable on such Payment Date;	124.000,00	124.000,00	0,00	16.756.148,80
(f) sixth, in or towards satisfaction of the transfer to the General Reserve Account of the General Reserve Replenishment Amount	4.800.000,00	4.800.000,00	0,00	11.956.148,80
(g) seventh, during the Revolving Period, in or towards (i) (a) satisfaction of the payment to the Seller of the Principal Component Purchase Price of each Additional Receivable purchased on the Subsequent Purchase Date preceding such Payment Date, up to the Target Collateral Amount; then (b) credit to the Payment Account any difference between the Target Collateral Amount and the amounts paid under letter (a) above; and (ii) satisfaction of the payment to the Seller of the Principal Component Purchase Price of each Additional Receivable purchased on the Subsequent Purchase Date preceding such Payment Date that exceeds the Target Collateral Amount to made (in whole or in part) only using the Further Instalments paid on the Notes on such Payment Date;	10.337.620,480	10.337.620,48	0,00	1.618.528,32
(h) eighth, during the Amortisation Period, pari passu and pro rata, in or towards satisfaction of the Class A Notes Amortisation Amount due to the Class A Noteholders;	0,00	0,00	0,00	1.618.528,32
(i) ninth, pari passu and pro rata according to the respective amounts thereof, in or towards payment of any amount due and payable to the Arranger pursuant to the Subscription Agreement;	0,00	0,00	0,00	1.618.528,32
(j) tenth, in or towards satisfaction of the payment of the Interest Component Purchase Price of the Purchased Receivables due and payable on such Payment Date or of any portion of Interest Component Purchase Price of the Purchased Receivables remaining unpaid on such Payment Date;	26.072,96	26.072,96	0,00	1.592.455,36
(k) eleventh, in or towards satisfaction of the General Reserve Interest Amount due and payable to the General Reserve Subordinated Loan Provider as at such Payment Date;	0,00	0,00	0,00	1.592.455,36
(l) twelfth, in or towards repayment to the General Reserve Subordinated Loan Provider of any General Reserve Repayment Amount under the General Reserve Subordinated Loan Agreement;	0,00	0,00	0,00	1.592.455,36
(m) thirteenth, pari passu and pro rata according to the respective amounts thereof, in or towards satisfaction of any other amount due and payable to the Seller and the Other Issuer Secured Creditors pursuant to the Transaction Documents to which they are, respectively, a party, to the extent not already paid under this Priority of Payments;	0,00	0,00	0,00	1.592.455,36
(n) fourteenth, pari passu and pro rata, in or towards satisfaction of the Class Z Notes Interest Amounts due and payable on such Payment Date;	27.555,56	27.555,56	0,00	1.564.899,80
(o) fiftheenth, after redemption in full of the Class A Notes, pari passu and pro rata, in or towards satisfaction of the Class Z Notes Amortisation Amount due to the Class Z Noteholders until the aggregate Principal Amount Outstanding on the Class Z Notes is equal to Euro 10,000;	0,00	0,00	0,00	1.564.899,80
(p) sixteenth, up to, but excluding, the Legal Final Maturity Date, pari passu and pro rata, in or towards satisfaction of the payment of the Variable Return on the Class Z Notes;	1.564.899,80	1.564.899,80	0,00	0,00
(q) seventeenth, on the Legal Final Maturity Date, to repay the principal on the Class Z Notes and to pay the Variable Return (if any) to the same.	0,00	0,00	0,00	0,00

10 - Priority of Payments

Priority of Payments during the Accelerated Amortisation Period	Payment due	Amount Paid	Arrears	Balance in EUR
Available Distribution Amounts				
(a) first, pari passu and pro rata according to the respective amounts thereof, in or towards satisfaction of (i) all costs, taxes and expenses required to be paid in order to preserve the corporate existence of the Issuer or to maintain it in good standing or in connection with the winding-up of the Issuer or to comply with applicable legislation and regulations or to be paid by any applicable law to any Connected Third Party Creditor, (ii) all costs and taxes required to be paid to maintain the listing and rating of the Class A Notes and in connection with the registration and deposit of the Notes, or any notice to be given to the Noteholders or the other parties to the Transaction Documents;				
(b) second, in or towards satisfaction of the fees, expenses and all other amounts due and payable to the Representative of the Noteholders;				
(c) third, pari passu and pro rata according to the respective amounts thereof, in or towards satisfaction of (i) the fees, expenses and all other amounts due and payable to the Cash Manager, the Calculation Agent, the Account Banks, the Paying Agent, the Corporate Servicer and the Back-Up Servicer Facilitator, (ii) the Servicing Fees due and payable to the Servicer;				
(d) fourth, in or towards transfer into the Expenses Account of the amount (if any) necessary to ensure that the balance standing to the credit of the Expenses Account is equal to the Retention Amount;				
(e) fifth, pari passu and pro rata, in or towards satisfaction of the Class A Notes Interest Amounts due and payable on such Payment Date;				
(f) sixth, in or towards satisfaction of the transfer to the General Reserve Account of the General Reserve Replenishment Amount;				
(g) seventh, pari passu and pro rata, in or towards redemption in full of the Class A Notes;				
(h) eighth, pari passu and pro rata according to the respective amounts thereof, in or towards payment of any amount due and payable to the Arranger pursuant to the Subscription Agreement;				
(i) ninth, in or towards payment to the Seller of any amount of Purchase Price under the Purchased Receivables remaining unpaid;				
(j) tenth, in or towards satisfaction of the General Reserve Interest Amount due and payable to the General Reserve Subordinated Loan Provider as at such Payment Date;				
(k) eleventh, in or towards repayment to the General Reserve Subordinated Loan Provider of any General Reserve Repayment Amount under the General Reserve Subordinated Loan Agreement;				
(l) twelfth, pari passu and pro rata according to the respective amounts thereof, in or towards satisfaction of any other amount due and payable to the Seller and any other Transaction Party pursuant to the Transaction Documents to which it is a party, to the extent not already paid under this Priority of Payments; and				
(m) thirteenth, pari passu and pro rata, in or towards satisfaction of the Class Z Notes Interest Amounts due and payable on such Payment Date;				
(n) fourteenth, after redemption in full of the Class A Notes, pari passu and pro rata, in or towards redemption in full of the Class Z Notes;				
(o) fifteenth, pari passu and pro rata, to the payment of the Variable Return to the Class Z Noteholder.				

11 - Triggers

Amortisation Event	Event Occured (Yes/no)
means the occurrence of any of the following events:	
(a) for 4 consecutive Purchase Dates the Seller does not transfer Receivables to the Issuer, except if the Seller confirms to the Issuer and the Representative of the Noteholders that such absence of transfer is due to technical reasons (providing documentary evidence thereof) and is remedied on the following Purchase Date or unless such event is attributable to Covid-19 emergency; or	No
(b) the amount standing to the Payment Account exceeds 10% of the Principal Amount Outstanding of the Notes for 3 (three) consecutive Payment Dates unless such event is attributable to Covid-19 emergency.	No

Accelerated Amortisation Event	Event Occured (Yes/no)
means the occurrence of any of the following events:	
(a) any Portfolio Performance Trigger is breached; or	No
(b) a Servicer Termination Event occurs; or	No
(c) a Seller Event of Default occurs; or	No
(d) on any Payment Date, the balance of the General Reserve Account is not replenished up to the General Reserve Required Amount.	No

Portfolio Performance Trigger	Ratios	Limits	Trigger Breached (Yes/No)
(a) the 3m Default Ratio is above 0.35%; and	0,132%	0,60%	No
(b) the occurrence of a Principal Deficiency Shortfall.			No

11 - Triggers

Global Portfolio Revolving Criteria	Ratios	Limits	Trigger Breached (Yes/No)
Initial Receivables - Additional Receivables			
(1) the Outstanding Balance of the Performing Receivables relating to one Debtor does not exceed 0.1% of the Outstanding Balance of all Performing Receivables;	0,02%	< 0,1%	NO
(2) the Outstanding Balance of the Performing Receivables relating to the 10 largest Debtors does not exceed 1% of the Outstanding Balance of all Performing Receivables;	0,16%	< 1%	NO
(3) the average remaining maturity of the Purchased Receivables (including the Additional Receivables), weighted by their respective Outstanding Balance, is not higher than 48 months;	24,74	< 48 M	NO
(4) the Outstanding Balance of Performing Receivables arising from Auto Loan Contracts relating to the financing to Commercial Debtors does not exceed 12.5% of the aggregate Outstanding Balance of all Purchased Receivables;	5,00%	< 12,5%	NO
(5) the Outstanding Balance of Performing Receivables arising from Auto Loan Contracts relating to the financing Used Cars does not exceed 15% of the aggregate Outstanding Balance of all Purchased Receivables;	11,05%	< 15%	NO
(6) the average Effective Interest Rate of all Purchased Receivables (including the Additional Receivables), weighted by their respective Outstanding Balance is greater than or equal to 3%;	6,52%	> 3%	NO
(7) the Outstanding Balance of Performing Receivables relating to Auto Loan Contracts granted to Debtors located/resident in the Italian regions of Puglia, Campania, Basilicata, Calabria, Sicilia and Sardinia, does not exceed 35% of the Outstanding Balance of all Performing Receivables;	26,16%	< 35%	NO
(8) the Outstanding Balance of Performing Receivables arising from Auto Loan Contracts whose Debtors do not pay by direct debit (R.I.D.) does not exceed 10% of the Outstanding Balance of all Performing Receivables.	0,61%	< 10%	NO
(9) The Outstanding Balance of performing Receivables araising from Ballooon Auto Loan Contracts does not exceed 80% of the aggregated Outstanding Balance of all Purchased Receivables;	70,79%	< 80%	NO
(10) the Outstanding Balance of the Performing Receivables arising from Auto Loans having an amortisation plan with two phases of constant monthly Instalments of principal and interest does not exceed 5% of the aggregate Outstanding Balance of all Purchased Receivables.	0,91%	< 5%	NO

Type of Rating Trigger	Rating			Event Occured (Yes/no)
	Fitch		DBRS	
	Short Term	Long Term		
Issuer Account Bank : BNY	F1+	AA	AA (high)	
Account Bank Required Ratings	**F1 or**	**A -**	**A(low)**	No

Economic Interest	Holder	% Hold by BPSA	Amount	% on Oustanding Balance of the Notes	Retention of net economic interest by BPSA
Class A Notes	Stellantis Financial Services Italia S.p.A. (BANCA PSA ITALIA S.P.A.)	100%	288.000.000,00	90%	90%
Class Z Notes	Stellantis Financial Services Italia S.p.A. (BANCA PSA ITALIA S.P.A.)	100%	32.000.000,00	10%	10%
Total			**320.000.000,00**		

Retain a material net economic interest of not less than 5 (five) per cent. in the Securitisation by holding all the **Yes**

11 - Triggers

Trigger Events	Event Occured (Yes/no)
(a) Non payment of interest	No
(b) Non payment of principal	No
(c) Breach of Obligations	No
(d) Breach of Representations and Warranties	No
(e) Insolvency Proceedings	No
(f) Arrangement of indebtedness	No
(g) Unlawfulness	No

Definitions

Constant Prepayment Rate means the annual equivalent rate of the ratio which shall be determined by the Calculation Agent on each Determination Date as being equal to A / B where:
(a) “A” is the aggregate prepayment amounts of Performing Receivables during the immediately preceding Collection Period; and
(b) “B” is the aggregate Outstanding Balance of all Performing Receivables as at such Determination Date.

3m Default Ratio means the sum of the last 3 available Default Ratios which shall be determined by the Calculation Agent on each Determination Date.

Default Ratio means the ratio which shall be determined by the Calculation Agent on each Determination Date as being equal to A / B where:
(a) “A” is the aggregate Defaulted Amounts, as at such Determination Date; and
(b) “B” is the aggregate Outstanding Balance of all Performing Receivables as at such Determination Date.

Defaulted Receivable means a Receivable in respect of which:
(a) any amount due and payable under the relevant Auto Loan Contract has remained unpaid past its due date for 150 calendar days or more; or
(b) the Servicer, acting in accordance with the Servicing Procedures, has terminated the relevant Auto Loan Contract, written off or made provision against any definitive losses in respect of such Receivable at any time prior to the expiry of the period referred to in (a) above.

Principal Deficiency Shortfall means the event which occurs when, on a Payment Date during the Revolving Period or the Amortisation Period, the amount paid respectively under item [seventh] or [eighth] of the Priority of Payments during the Revolving Period and the Amortisation Period is lower than the relevant Target Collateral Amount (it being understood that a Principal Deficiency Shortfall is not meant to have occurred on the Payment Date during the Amortisation Period on which the funds available to the Issuer are sufficient to redeem the Class A Notes in full).

12 - Information on the portfolio Receivables

Minimum Effective Interest Rate	1,99%
Weighted Average Effective Interest Rate	6,52%

Evolution of the Outstanding Balance of the Performing Receivables	Number	Amount
Outstanding Balance of the Receivables Previous Month	**30.453**	**319.999.860,64**
Principal redemption on Performing Receivables		6.906.222,58
Principal redemption on Early Settlement		2.300.116,43
Outstanding Balance of the Receivables going on Defaulted	13	83.465,95
Outstanding Balance of the Repurchased Receivables by Banca PSA Italia S.p.A.	613	1.047.676,16
included the Non Permitted Renegociations		
Outstanding Balance of the Performing Receivables at the end of the Collection Period	**29.806**	**309.662.379,52**
Outstanding Balance of the Additional Receivables - Principal Component Purchase Price (including the Re	879	10.337.492,04
Outstanding Balance of the Performing Receivables after Replenishment	**30.685**	**319.999.871,56**

Evolution of the Unpaid Balance of the Performing Receivables	Amount
Unpaid Balance of the Performing Receivables on the previous Collection Period	**169.184,17**
Unpaid Balance of Receivables going on Defaulted	10.313,40
Unpaid Balance on Repurchased Receivables	3.027,12
Variation of Unpaid Balance on repurchased Receivables	
Variation of Unpaid Balance on Performing Receivables	21.152,36
Unpaid Balance of the Performing Receivables at the end of the Collection Period	**176.996,01**

Evolution of the Overpayment Balance of the Performing Receivables	Amount
Overpayments Balance of the Performing Receivables on the previous Collection Period	**-1.022.309,18**
Overpayments Balance of Performing Receivables going on Defaulted	-25,29
Overpayments Balance on Repurchased Receivables	0,00
Variation of Overpayments Balance on Repurchased Receivables	0,00
Variation of Overpayments Balance on Performing Receivables	46.002,48
Overpayments Balance of the Performing Receivables at the end of the Collection Period	**-976.281,41**

Set Off Amount	*No deposit activity for this transaction*

13 - Stratification Tables

Portfolio cut-off date	
Number of Loans (Performing)	30.685
Number of Obligors (Performing)	30.580
Outstanding Loan Principal Amount (Performing)	319.999.871,56
Average Outstanding Loan Principal Amount (Performing Loans)	10.428,54
Weighted Average Interest Rate (Performing)	6,52%
Weighted Average Original Maturity (months) (Performing)	48,78
Weighted Average Seasoning (months) (Performing)	24,61
Weighted Average Remaining Maturity (months) (Performing)	24,74
Weighted Average original LTV (Performing)	77%
Largest Borrower Concentration (Euro)	57.428,28
Largest Borrower Concentration (%)	0,018%

Portfolio Description of the Performing Receivables taking into account the Additional Receivables

Original Term to Maturity in Months	Number of Contracts		Outstanding Balance of the Performing	
	Number	%	Amount	%
[12.00 - 18.00 [	1	0,00%	8.646	0,00%
[18.00 - 24.00 [	1	0,00%	5.512	0,00%
[24.00 - 30.00 [	267	0,87%	947.129	0,30%
[30.00 - 36.00 [	44	0,14%	118.087	0,04%
[36.00 - 42.00 [	8.163	26,60%	91.207.966	28,50%
[42.00 - 48.00 [	63	0,21%	255.593	0,08%
[48.00 - 54.00 [	13.148	42,85%	148.708.599	46,47%
[54.00 - 60.00 [	53	0,17%	381.549	0,12%
[60.00 - 66.00 [	5.865	19,11%	51.920.146	16,23%
[66.00 - 72.00 [	45	0,15%	404.755	0,13%
[72.00 - 78.00 [	2.216	7,22%	17.211.471	5,38%
[78.00 - 84.00 [	36	0,12%	334.019	0,10%
[84.00 - 90.00 [	734	2,39%	7.598.649	2,37%
[90.00 - 96.00 [	49	0,16%	897.750	0,28%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**
Minimum :	12			
Maximum :	96			
Weighted Average :	48,78			

Seasoning in Months	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[00,00 - 06,00 [	828	2,70%	11.021.112	3,44%
[06,00 - 12,00 [	2.447	7,97%	37.654.605	11,77%
[12,00 - 18,00 [	2.675	8,72%	36.108.518	11,28%
[18,00 - 24,00 [	2.944	9,59%	31.058.604	9,71%
[24,00 - 30,00 [	9.357	30,49%	108.584.649	33,93%
[30,00 - 36,00 [	4.609	15,02%	47.434.023	14,82%
[36,00 - 42,00 [	3.690	12,03%	27.827.089	8,70%
[42,00 - 48,00 [	2.191	7,14%	16.580.371	5,18%
[48,00 - 54,00 [	124	0,40%	602.934	0,19%
[54,00 - 60,00 [	695	2,26%	1.379.683	0,43%
[60,00 - 66,00 [	585	1,91%	1.175.480	0,37%
[66,00 - 72,00 [	407	1,33%	444.882	0,14%
[72,00 - 78,00 [	103	0,34%	109.333	0,03%
[78,00 - 84,00 [	23	0,07%	18.587	0,01%
[84,00 - 90,00 [	7	0,02%	0	0,00%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**
Minimum :	2,00			
Maximum :	84,00			
Weighted Average :	24,61			

Current Term to Maturity in Months	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[00,00 - 06,00 [	3.617	11,79%	19.037.724	5,95%
[06,00 - 12,00 [	6.468	21,08%	64.766.934	20,24%
[12,00 - 18,00 [	3.650	11,90%	35.168.589	10,99%
[18,00 - 24,00 [	5.630	18,35%	64.872.785	20,27%
[24,00 - 30,00 [	2.648	8,63%	26.320.945	8,23%
[30,00 - 36,00 [	2.772	9,03%	32.076.575	10,02%
[36,00 - 42,00 [	1.890	6,16%	21.299.719	6,66%
[42,00 - 48,00 [	1.999	6,51%	25.062.891	7,83%
[48,00 - 54,00 [	717	2,34%	11.113.640	3,47%
[54,00 - 60,00 [	755	2,46%	11.676.186	3,65%
[60,00 - 66,00 [	141	0,46%	2.101.375	0,66%
[66,00 - 72,00 [	212	0,69%	3.331.198	1,04%
[72,00 - 78,00 [	35	0,11%	626.283	0,20%
[78,00 - 84,00 [	102	0,33%	1.647.274	0,51%
[84,00 - 90,00 [	0	0,00%	0	0,00%
[90,00 - 96,00 [	49	0,16%	897.750	0,28%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**
Minimum :	0			
Maximum :	91			
Weighted Average :	24,74			

Origination in Year	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
2013	0	0,00%	0,00	0,00%
2014	0	0,00%	0,00	0,00%
2015	0	0,00%	0	0,00%
2016	0	0,00%	0	0,00%
2017	62	0,20%	69.053	0,02%
2018	690	2,25%	982.829	0,31%
2019	1.169	3,81%	2.570.161	0,80%
2020	3.772	12,29%	28.603.200	8,94%
2021	10.556	34,40%	108.496.237	33,91%
2022	9.857	32,12%	112.724.385	35,23%
2023	4.579	14,92%	66.554.006	20,80%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**

13 - Stratification Tables

Original Financed Amount (€)	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[0,00 - 2,000,00 [	1	0,00%	0,00	0,00%
[2,000,00 - 4,000,00 [	24	0,08%	36.294	0,01%
[4,000,00 - 6,000,00 [	397	1,29%	976.528	0,31%
[6,000,00 - 8,000,00 [	1.685	5,49%	6.429.747	2,01%
[8,000,00 - 10,000,00 [	2.895	9,43%	15.704.820	4,91%
[10,000,00 - 12,000,00 [	4.423	14,41%	28.952.410	9,05%
[12,000,00 - 14,000,00 [	4.281	13,95%	34.518.761	10,79%
[14,000,00 - 16,000,00 [	4.267	13,91%	40.938.504	12,79%
[16,000,00 - 18,000,00 [	3.435	11,19%	38.877.677	12,15%
[18,000,00 - 20,000,00 [	2.533	8,25%	32.907.376	10,28%
[20,000,00 - 22,000,00 [	2.178	7,10%	31.147.439	9,73%
[22,000,00 - 24,000,00 [	1.481	4,83%	23.563.025	7,36%
[24,000,00 - 26,000,00 [	1.032	3,36%	18.249.645	5,70%
[26,000,00 - 28,000,00 [	681	2,22%	13.439.963	4,20%
[28,000,00 - 30,000,00 [	470	1,53%	10.065.735	3,15%
[30,000,00 - 32,000,00 [	304	0,99%	6.898.107	2,16%
[32,000,00 - 34,000,00 [	215	0,70%	5.351.723	1,67%
[34,000,00 - 36,000,00 [	121	0,39%	3.230.375	1,01%
[36,000,00 - 38,000,00 [	81	0,26%	2.292.620	0,72%
[38,000,00 - 40,000,00 [	69	0,22%	2.155.083	0,67%
[40,000,00 - 42,000,00 [	45	0,15%	1.487.171	0,46%
[42,000,00 - 44,000,00 [	16	0,05%	634.787	0,20%
[44,000,00 - 46,000,00 [	12	0,04%	492.856	0,15%
[46,000,00 - 48,000,00 [	11	0,04%	419.662	0,13%
[48,000,00 - 50,000,00 [	14	0,05%	627.630	0,20%
[50,000,00 - 52,000,00 [	11	0,04%	464.259	0,15%
[52,000,00 - 54,000,00 [	1	0,00%	46.500	0,01%
[54,000,00 - 56,000,00 [	1	0,00%	43.854	0,01%
[56,000,00 - 58,000,00 [	1	0,00%	47.322	0,01%
[58,000,00 - 60,000,00 [	0	0,00%	0	0,00%
[60,000,00 - 62,000,00 [	0	0,00%	0	0,00%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**
Minimum :	1.000,00			
Maximum :	72.093.613,62			
Weighted Average :	18.829,13			

Outstanding Principal Amount (€)	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[0,00 - 2,000,00 [	2.477	8,07%	1.685.725	0,53%
[2,000,00 - 4,000,00 [	2.111	6,88%	6.514.778	2,04%
[4,000,00 - 6,000,00 [	3.037	9,90%	15.407.357	4,81%
[6,000,00 - 8,000,00 [	3.812	12,42%	26.800.869	8,38%
[8,000,00 - 10,000,00 [	4.409	14,37%	39.728.882	12,42%
[10,000,00 - 12,000,00 [	3.841	12,52%	42.106.430	13,16%
[12,000,00 - 14,000,00 [	3.267	10,65%	42.478.947	13,27%
[14,000,00 - 16,000,00 [	2.636	8,59%	39.438.073	12,32%
[16,000,00 - 18,000,00 [	1.754	5,72%	29.704.644	9,28%
[18,000,00 - 20,000,00 [	1.161	3,78%	22.035.574	6,89%
[20,000,00 - 22,000,00 [	789	2,57%	16.514.237	5,16%
[22,000,00 - 24,000,00 [	476	1,55%	10.929.919	3,42%
[24,000,00 - 26,000,00 [	312	1,02%	7.794.244	2,44%
[26,000,00 - 28,000,00 [	193	0,63%	5.215.709	1,63%
[28,000,00 - 30,000,00 [	144	0,47%	4.166.259	1,30%
[30,000,00 - 32,000,00 [	89	0,29%	2.756.074	0,86%
[32,000,00 - 34,000,00 [	52	0,17%	1.723.265	0,54%
[34,000,00 - 36,000,00 [	30	0,10%	1.052.882	0,33%
[36,000,00 - 38,000,00 [	25	0,08%	923.008	0,29%
[38,000,00 - 40,000,00 [	17	0,06%	665.207	0,21%
[40,000,00 - 42,000,00 [	15	0,05%	614.886	0,19%
[42,000,00 - 44,000,00 [	10	0,03%	427.759	0,13%
[44,000,00 - 46,000,00 [	9	0,03%	406.780	0,13%
[46,000,00 - 48,000,00 [	11	0,04%	520.467	0,16%
[48,000,00 - 50,000,00 [	8	0,03%	387.898	0,12%
[50,000,00 - 52,000,00 [	0	0,00%	0	0,00%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**
Minimum :	0			
Maximum :	49.516			
Weighted Average :	10.428,54			

13 - Stratification Tables

Original Loan to Value Ratio	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[0% - 10,00% [	2	0,01%	573	0,00%
[10.00% - 20.00% [	44	0,14%	145.044	0,05%
[20.00% - 30.00% [	322	1,05%	1.291.650	0,40%
[30.00% - 40.00% [	807	2,63%	3.922.154	1,23%
[40.00% - 50.00% [	1.710	5,57%	10.207.556	3,19%
[50.00% - 60.00% [	2.960	9,65%	24.382.283	7,62%
[60.00% - 70.00% [	4.886	15,92%	51.596.002	16,12%
[70.00% - 80.00% [	6.791	22,13%	78.661.991	24,58%
[80.00% - 90.00% [	6.848	22,32%	81.776.500	25,56%
[90.00% - 100.00%[	4.123	13,44%	46.197.105	14,44%
[100,00%]	2.192	7,14%	21.819.013	6,82%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**
Minimum	7,46%			
Maximum	100,00%			
Weighted Average :	77,40%			

Effective Interest Rate	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[1,00% - 2,00% [	121	0,39%	302.893	0,09%
[2,00% - 3,00% [	524	1,71%	2.100.989	0,66%
[3,00% - 4,00% [	1.546	5,04%	9.796.738	3,06%
[4,00% - 5,00% [	2.947	9,60%	24.002.234	7,50%
[5,00% - 6,00% [	10.386	33,85%	104.911.260	32,78%
[6,00% - 7,00% [	8.761	28,55%	99.922.358	31,23%
[7,00% - 8,00% [	3.151	10,27%	37.753.920	11,80%
[8,00% - 9,00% [	2.596	8,46%	31.459.038	9,83%
[9,00% - 10,00% [	489	1,59%	7.296.400	2,28%
[10,00% - 11,00% [	110	0,36%	1.601.055	0,50%
[11,00% - 12,00% [	44	0,14%	633.217	0,20%
[12,00% - 13,00% [	6	0,02%	124.707	0,04%
[13,00% - 14,00% [	4	0,01%	95.062,67	0,03%
[14,00% - 15,00% [	0	0,00%	0,00	0,00%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100,00%**
Minimum :	1,99%			
Maximum :	13,51%			
Weighted Average :	6,52%			

Alimentation	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
Others	7.237	23,58%	68.578.873	21,43%
Diesel	9.313	30,35%	116.279.132	36,34%
Petrol	13.989	45,59%	133.699.173	41,78%
GPL	146	0,48%	1.442.694	0,45%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**

Car Brand	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
Peugeot	14.680	47,84%	167.214.004	52,25%
Citroen	11.753	38,30%	103.918.415	32,47%
Others	4.252	13,86%	48.867.453	15,27%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**

Payment Mode	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
Direct debit	30.474	99,31%	318.047.689	99,39%
Postal Transfer	200	0,65%	1.895.345	0,59%
Manual Payment	11	0,04%	56.837	0,02%
Other	0	0,00%	0	0,00%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**

Zone of Residence	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
North	14.719	47,97%	151.335.808	47,29%
Center	8.019	26,13%	84.962.025	26,55%
South (*)	7.947	25,90%	83.702.038	26,16%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**

*(Puglia, Campania, Basilicata, Calabria, Sicilia e Sardegna)

Region of Residence	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
Lombardia	5.948	19,38%	59.179.796	18,49%
Lazio	3.577	11,66%	37.484.106	11,71%
Emilia Romagna	2.730	8,90%	29.759.202	9,30%
Veneto	2.725	8,88%	28.359.929	8,86%
Sicilia	2.415	7,87%	25.193.865	7,87%
Campania	2.391	7,79%	25.246.530	7,89%
Toscana	2.277	7,42%	24.208.965	7,57%
Piemonte	1.478	4,82%	14.895.032	4,65%
Puglia	1.109	3,61%	12.613.605	3,94%
Calabria	1.096	3,57%	11.406.738	3,56%
Abruzzo	884	2,88%	9.307.259	2,91%
Friuli-Venezia Giulia	845	2,75%	8.425.922	2,63%
Marche	661	2,15%	7.308.289	2,28%
Sardegna	646	2,11%	6.343.596	1,98%
Umbria	549	1,79%	5.870.381	1,83%
Liguria	548	1,79%	5.737.673	1,79%
Basilicata	290	0,95%	2.897.705	0,91%
Valle d'Aosta	224	0,73%	2.230.471	0,70%
Trentino-Alto Adige	221	0,72%	2.747.783	0,86%
Molise	71	0,23%	783.025	0,24%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**

Type of contract	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
Balloon Standard	899	2,93%	8.382.221	2,62%
Balloon Loyalty	16.709	54,45%	218.139.803	68,17%
Linear	13.077	42,62%	93.477.848	29,21%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**

Balloon payment as % of PRICE CAR	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[0% - 10,00% [	14.370	46,83%	101.880.049,51	31,84%
[10,00% - 20,00% [	294	0,96%	2.900.650	0,91%
[20,00% - 30,00% [	127	0,41%	1.621.184	0,51%
[30,00% - 40,00% [	1.533	5,00%	17.355.922	5,42%
[40,00% - 50,00% [	6.990	22,78%	87.962.688	27,49%
[50,00% - 60,00% [	6.112	19,92%	87.268.451	27,27%
[60,00% - 70,00% [	1.259	4,10%	21.010.928	6,57%
[70,00% - 80,00% [	0	0,00%	0	0,00%
TOTAL	**30.685**	**100,00%**	**319.999.872**	**100%**

13 - Stratification Tables

Client Type	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
Private	29.120	94,90%	303.998.817	95,00%
Corporate	1.565	5,10%	16.001.054	5,00%
TOTAL	30.685	100,00%	319.999.872	100%

Purpose of Financing	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
New Cars	25.496	83,09%	284.654.806	88,95%
Used Cars	5.189	16,91%	35.345.066	11,05%
TOTAL	30.685	100,00%	319.999.872	100%

Number of contract subscribed	Number of Obligor		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
1	30.488	99,70%	318.119.721	99,41%
2	83	0,27%	1.664.289	0,52%
3	7	0,02%	175.001	0,05%
4	1	0,00%	10.627	0,00%
5	0	0,00%	0	0,00%
6	1	0,00%	30.234	0,01%
7	0	0,00%	0	0,00%
8	0	0,00%	0	0,00%
TOTAL	30.580	100,00%	319.999.872	100%

Delinquent Receivables	Number of Contracts		Outstanding Balance of the Performing Receivables		Delinquent Amount	
	Number	%	Amount	%	Amount	%
= 0 days	30.165	98,31%	314.484.787	98,28%	0	0,00%
>0 - 30 days	447	1,46%	4.913.403	1,535%	138.066	78,01%
30 - 60 days	54	0,18%	436.967	0,137%	28.885	16,32%
60 - 90 days	16	0,05%	151.435	0,047%	8.055	4,55%
90 - 120 days	2	0,01%	13.280	0,004%	1.820	1,03%
120 - 150 days	1	0,00%	0	0,000%	170	0,10%
150 - 180 days	0	0,00%	0	0,000%	0	0,00%
TOTAL	30.685	100,00%	319.999.872	100%	176.996	100,00%

MultiStep Contract	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
MultiStep Balloon	207	0,67%	2.250.882	0,70%
MultiStep Linear	37	0,12%	672.015	0,21%
No MultiStep	30.441	99,20%	317.076.974	99,09%
TOTAL	30.685	100,00%	319.999.872	100%

AUTO ABS ITALIAN LOANS S.R.L (series 2022-1)		
	Determination Dat	31/03/2024
	Calculation Date	19/04/2024
	Payment Date	26/04/2024

13-1 - Static Default Credit Recoveries

Determination Date	Number of Defaulted receivables	Outstanding Balance of the Defaulted receivables	Recoveries of the month	Recoveries after 1 month	Recoveries after 2 months	Recoveries after 3 months	Recoveries after 4 months	Recoveries after 5 months	Recoveries after 6 months	Recoveries after 7 months	Recoveries after 8 months	Recoveries after 9 months	Recoveries after 10 months	Recoveries after 11 months	Recoveries after 12 months	Recoveries after 13 months	Recoveries after 14 months	Recoveries after 15 months	Recoveries after 16 months	Recoveries after 17 months	Recoveries after 18 months	Recoveries after 19 months	Recoveries after 20 months	Recoveries after 21 months
31/05/2022																								
30/06/2022	1	23.208,02	359,18	359,18																				
31/07/2022	1	14.913,97	-16,01	-32,02	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.188,67	1.329,42	
31/08/2022	6	66.273,71	654,96	5.694,32	5.978,05	7.288,39	7.503,81	8.511,78	10.184,99	11.786,41	12.813,70	14.379,88	15.167,17	16.242,35	17.368,50	18.743,48	19.103,60	19.958,72	21.560,84	21.663,25	22.579,41	23.990,57		
30/09/2022	2	18.272,81	324,00	2.087,13	2.735,13	2.088,13	3.059,13	3.059,13	3.710,13	4.034,13	3.710,13	4.034,13	4.034,13	3.710,13	4.034,13	3.710,13	3.710,13	3.710,13	3.710,13	3.710,13	3.710,13			
31/10/2022	3	35.218,00	1.326,61	1.363,30	2.442,79	3.297,29	3.648,44	3.999,59	4.505,64	5.011,69	5.133,48	5.255,27	5.761,32	6.267,37	6.773,42	6.895,21	7.017,00	7.138,79	7.260,58	7.415,48				
30/11/2022	4	74.481,52	400,14	710,26	3.073,48	2.967,08	3.086,77	4.638,68	5.134,62	5.858,14	5.998,09	6.372,93	8.434,70	9.151,64	9.306,36	10.774,33	10.964,94	11.155,55	12.511,03					
31/12/2022	7	104.680,35	3.278,13	4.123,86	6.705,66	6.979,85	8.199,05	9.418,25	10.261,89	11.103,09	11.944,29	11.623,19	12.567,24	13.305,01	14.969,22	15.468,42	16.309,91	16.808,82						
31/01/2023	7	93.048,57	1.423,34	13.867,74	15.762,42	19.014,36	20.267,30	21.740,15	23.503,89	24.491,45	26.649,79	28.625,52	31.650,55	33.808,69	34.425,74	36.257,57	38.415,91							
28/02/2023	8	134.403,24	2.162,66	3.031,12	8.156,47	8.504,62	8.457,99	9.126,70	10.066,24	10.475,78	10.885,32	11.294,86	11.348,23	11.757,77	12.367,31	13.327,02								
31/03/2023	7	91.638,55	1.983,84	3.485,98	4.589,39	4.589,39	4.844,27	5.102,15	4.798,15	4.798,15	8.053,03	8.053,03	8.053,03	8.170,90	10.745,05									
30/04/2023	9	122.913,30	9.514,03	9.975,02	10.895,84	11.887,50	12.471,35	13.377,20	14.119,05	14.448,03	15.256,75	15.937,73	16.682,58	24.909,43										
31/05/2023	8	100.872,76	5.199,21	6.539,65	7.565,44	8.348,87	10.673,82	11.973,36	13.999,98	14.466,77	15.862,44	18.057,99	18.556,75											
30/06/2023	9	105.653,71	1.502,13	3.700,72	5.835,61	7.851,39	9.396,06	10.389,49	12.357,60	13.046,89	14.841,07	16.162,98												
31/07/2023	5	48.664,78	913,93	2.960,66	6.549,02	8.814,87	9.571,29	10.883,98	12.066,69	14.243,77	15.440,49													
31/08/2023	9	73.187,26	269,17	3.912,31	7.409,24	11.779,59	13.303,46	14.426,17	16.875,04	17.743,53														
30/09/2023	13	142.182,07	4.992,99	8.433,25	12.559,05	16.687,85	21.086,38	23.085,25	26.771,28															
31/10/2023	17	142.213,74	1.028,72	4.088,28	5.622,96	10.056,32	11.714,01	13.277,37																
30/11/2023	11	85.013,04	1.864,19	3.009,73	4.611,47	5.645,91	6.901,09																	
31/12/2023	19	137.627,39	5.443,04	10.243,86	11.882,07	14.537,95																		
31/01/2024	16	207.988,24	1.084,51	2.976,66	4.713,98																			
29/02/2024	13	117.101,80	1.858,47	6.377,57																				
31/03/2024	13	83.465,95	-200,57																					

Determination Date	Number of Defaulted receivables	Outstanding Balance of the Defaulted receivables	Recoveries of the month	Recoveries after 1 month	Recoveries after 2 months	Recoveries after 3 months	Recoveries after 4 months	Recoveries after 5 months	Recoveries after 6 months	Recoveries after 7 months	Recoveries after 8 months	Recoveries after 9 months	Recoveries after 10 months	Recoveries after 11 months	Recoveries after 12 months	Recoveries after 13 months	Recoveries after 14 months	Recoveries after 15 months	Recoveries after 16 months	Recoveries after 17 months	Recoveries after 18 months	Recoveries after 19 months	Recoveries after 20 months	Recoveries after 21 months
31/05/2022																								
30/06/2022	1	23.208	2%	2%																				
31/07/2022	1	14.914	0%	0%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	9%	
31/08/2022	6	66.274	1%	9%	9%	11%	11%	13%	15%	18%	19%	22%	23%	25%	26%	28%	29%	30%	33%	33%	34%	36%		
30/09/2022	2	18.273	2%	11%	15%	11%	17%	17%	20%	22%	20%	22%	22%	20%	22%	20%	20%	20%	20%	20%	20%			
31/10/2022	3	35.218	4%	4%	7%	9%	10%	11%	13%	14%	15%	15%	16%	18%	19%	20%	20%	20%	21%	21%				
30/11/2022	4	74.482	1%	1%	4%	4%	4%	6%	7%	8%	8%	9%	11%	12%	12%	14%	15%	15%	17%					
31/12/2022	7	104.680	3%	4%	6%	7%	8%	9%	10%	11%	11%	11%	12%	13%	14%	15%	16%	16%						
31/01/2023	7	93.049	2%	15%	17%	20%	22%	23%	25%	26%	29%	31%	34%	36%	37%	39%	41%							
28/02/2023	8	134.403	2%	2%	6%	6%	6%	7%	7%	8%	8%	8%	8%	9%	9%	10%								
31/03/2023	7	91.639	2%	4%	5%	5%	5%	6%	5%	5%	9%	9%	9%	9%	12%									
30/04/2023	9	122.913	8%	8%	9%	10%	10%	11%	11%	12%	12%	13%	14%	20%										
31/05/2023	8	100.873	5%	6%	7%	8%	11%	12%	14%	14%	16%	18%	18%											
30/06/2023	9	105.654	1%	4%	6%	7%	9%	10%	12%	12%	14%	15%												
31/07/2023	5	48.665	2%	6%	13%	18%	20%	22%	25%	29%	32%													
31/08/2023	9	73.187	0%	5%	10%	16%	18%	20%	23%	24%														
30/09/2023	13	142.182	4%	6%	9%	12%	15%	16%	19%															
31/10/2023	17	142.214	1%	3%	4%	7%	8%	9%																
30/11/2023	11	85.013	2%	4%	5%	7%	8%																	
31/12/2023	19	137.627	4%	7%	9%	11%																		
31/01/2024	16	207.988	1%	1%	2%																			
29/02/2024	13	117.102	2%	5%																				
31/03/2024	13	83.466	0%																					

AUTO ABS ITALIAN LOANS S.R.L (series 2022-1)	
Determination Dat	31/03/2024
Calculation Date	19/04/2024
Payment Date	26/04/2024

13-2 - Static Default Credit Losses

Determination Date	Number of Defaulted receivables	Outstanding Balance of the Defaulted receivables	Losses of the month	Losses after 1 month	Losses after 2 months	Losses after 3 months	Losses after 4 months	Losses after 5 months	Losses after 6 months	Losses after 7 months	Losses after 8 months	Losses after 9 months	Losses after 10 months	Losses after 11 months	Losses after 12 months	Losses after 13 months	Losses after 14 months	Losses after 15 months	Losses after 16 months	Losses after 17 months	Losses after 18 months	Losses after 19 months	Losses after 20 months	Losses after 21 months
31/05/2022																								
30/06/2022	1	23.208,02	22.848,84	22.848,84	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02	23.208,02
31/07/2022	1	14.914	14.929,98	14.945,99	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.725,30	13.584,55	
31/08/2022	6	66.274	65.618,75	60.579,39	60.295,66	58.985,32	58.769,90	57.761,93	54.487,30	54.487,30	53.460,01	51.893,83	51.106,54	50.031,36	48.905,21	47.530,23	47.170,11	46.314,99	44.712,87	44.610,46	43.694,30	42.283,14		
30/09/2022	2	18.273	17.948,81	16.185,68	15.537,68	16.184,68	15.213,68	14.562,68	14.562,68	14.238,68	14.562,68	14.238,68	14.238,68	14.562,68	14.238,68	14.562,68	14.562,68	14.562,68	14.562,68	14.562,68	14.562,68			
31/10/2022	3	35.218	33.891,39	33.854,70	32.775,21	31.920,71	31.218,41	31.218,41	30.712,36	30.206,31	30.084,52	29.962,73	29.456,68	28.950,63	28.444,58	28.322,79	28.201,00	28.079,21	27.957,42	27.802,52				
30/11/2022	4	74.482	74.081,38	73.771,26	71.408,04	71.394,75	71.394,75	69.842,84	69.346,90	68.623,38	68.483,43	68.108,59	66.046,82	65.329,88	65.175,16	63.707,19	63.516,58	63.325,97	61.970,49					
31/12/2022	7	104.680	101.402,22	100.556,49	97.700,50	97.700,50	96.481,30	95.262,10	94.418,46	93.577,26	92.736,06	93.057,16	92.113,11	91.375,34	89.711,13	89.211,93	88.370,44	87.871,53						
31/01/2023	7	93.049	91.625,23	77.286,15	77.286,15	74.034,21	72.781,27	71.308,42	69.544,68	68.557,12	66.398,78	64.423,05	61.398,02	59.239,88	58.622,83	56.791,00	54.632,66							
28/02/2023	8	134.403	131.372,12	131.372,12	126.246,77	125.898,62	125.945,25	125.276,54	124.337,00	123.927,46	123.517,92	123.108,38	123.055,01	122.645,47	122.035,93	121.076,22								
31/03/2023	7	91.639	89.654,71	88.152,57	87.049,16	87.049,16	86.794,28	86.536,40	86.840,40	86.840,40	83.585,52	83.585,52	83.585,52	83.467,65	80.893,50									
30/04/2023	9	122.913	113.399,27	112.938,28	112.017,46	111.025,80	110.441,95	109.536,10	108.794,25	108.465,27	107.656,55	106.975,57	106.230,72	98.003,87										
31/05/2023	8	100.873	95.673,55	94.333,11	93.307,32	92.523,89	90.198,94	88.899,40	86.872,78	86.405,99	85.010,32	82.814,77	82.316,01											
30/06/2023	9	105.654	104.151,58	101.952,99	99.818,10	97.802,32	96.257,65	95.264,22	93.296,11	92.606,82	90.812,64	89.490,73												
31/07/2023	5	48.665	47.750,85	45.704,12	42.115,76	39.849,91	39.093,49	37.780,80	36.598,09	34.421,01	33.224,29													
31/08/2023	9	73.187	72.918,09	69.274,95	65.778,02	61.407,67	59.883,80	58.761,09	56.312,22	55.443,73														
30/09/2023	13	142.182	137.189,08	133.748,82	129.623,02	125.494,22	121.095,69	119.096,82	115.410,79															
31/10/2023	17	142.214	141.185,02	138.125,46	136.590,78	132.157,42	130.499,73	128.936,37																
30/11/2023	11	85.013	83.148,85	82.003,31	80.401,57	79.367,13	78.111,95																	
31/12/2023	19	137.627	132.184,35	127.383,53	125.745,32	123.089,44																		
31/01/2024	16	207.988	206.903,73	205.011,58	203.274,26																			
31/01/2024	13	117.102	115.243,33	110.724,23																				
31/01/2024	13	83.466	83.666,52																					

Determination Date	Number of Defaulted receivables	Outstanding Balance of the Defaulted receivables	Losses of the month	Losses after 1 month	Losses after 2 months	Losses after 3 months	Losses after 4 months	Losses after 5 months	Losses after 6 months	Losses after 7 months	Losses after 8 months	Losses after 9 months	Losses after 10 months	Losses after 11 months	Losses after 12 months	Losses after 13 months	Losses after 14 months	Losses after 15 months	Losses after 16 months	Losses after 17 months	Losses after 18 months	Losses after 19 months	Losses after 20 months	Losses after 21 months
31/05/2022																								
30/06/2022	1	23.208	98%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
31/07/2022	1	14.914	100%	100%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	91%	
31/08/2022	6	66.274	99%	91%	91%	89%	89%	87%	82%	82%	81%	78%	77%	75%	74%	72%	71%	70%	67%	67%	66%	64%		
30/09/2022	2	18.273	98%	89%	85%	89%	83%	80%	80%	78%	80%	78%	78%	80%	78%	80%	80%	80%	80%	80%	80%			
31/10/2022	3	35.218	96%	96%	93%	91%	89%	89%	87%	86%	85%	85%	84%	82%	81%	80%	80%	80%	79%	79%				
30/11/2022	4	74.482	99%	99%	96%	96%	96%	94%	93%	92%	92%	91%	89%	88%	88%	86%	85%	85%	83%					
31/12/2022	7	104.680	97%	96%	93%	93%	92%	91%	90%	89%	89%	89%	88%	87%	86%	85%	84%	84%						
31/01/2023	7	93.049	98%	83%	83%	80%	78%	77%	75%	74%	71%	69%	66%	64%	63%	61%	59%							
28/02/2023	8	134.403	98%	98%	94%	94%	94%	93%	93%	92%	92%	92%	92%	91%	91%	90%								
31/03/2023	7	91.639	98%	96%	95%	95%	95%	94%	95%	95%	91%	91%	91%	91%	88%									
30/04/2023	9	122.913	92%	92%	91%	90%	90%	89%	89%	88%	88%	87%	86%	80%										
31/05/2023	8	100.873	95%	94%	93%	92%	89%	88%	86%	86%	84%	82%	82%											
30/06/2023	9	105.654	99%	96%	94%	93%	91%	90%	88%	88%	86%	85%												
31/07/2023	5	48.665	98%	94%	87%	82%	80%	78%	75%	71%	68%													
31/08/2023	9	73.187	100%	95%	90%	84%	82%	80%	77%	76%														
30/09/2023	13	142.182	96%	94%	91%	88%	85%	84%	81%															
31/10/2023	17	142.214	99%	97%	96%	93%	92%	91%																
30/11/2023	11	85.013	98%	96%	95%	93%	92%																	
31/12/2023	19	137.627	96%	93%	91%	89%																		
31/01/2024	16	207.988	99%	99%	98%																			
31/01/2024	13	117.102	98%	95%																				
31/01/2024	13	83.466	100%																					

14 - Amortisation Schedule in EUR

Constant Prepayment Rate 0% - Default Rate 0%

Determination Date	Aggregate Principal Balance	Scheduled Principal Amount	Scheduled Interest Amount	Class A Notes	Class B Notes
March 2024	319.999.871,56	0,00	0,00	288.000.000,00	32.000.000,00
April 2024	312.842.609,26	7.157.262,30	1.737.454	280.842.737,70	32.000.000,00
May 2024	304.225.222,05	8.617.387,21	1.701.546	272.225.350,49	32.000.000,00
June 2024	294.508.991,74	9.716.230,31	1.658.247	262.509.120,18	32.000.000,00
July 2024	284.066.088,97	10.442.902,76	1.608.894	252.066.217,41	32.000.000,00
August 2024	274.315.983,56	9.750.105,41	1.555.829	242.316.112,00	32.000.000,00
September 2024	260.235.386,96	14.080.596,60	1.505.821	228.235.515,40	32.000.000,00
October 2024	247.748.918,97	12.486.467,99	1.433.095	215.749.047,41	32.000.000,00
November 2024	233.475.238,10	14.273.680,87	1.368.767	201.475.366,54	32.000.000,00
December 2024	220.628.341,68	12.846.896,42	1.294.793	188.628.470,12	32.000.000,00
January 2025	205.369.328,16	15.259.013,52	1.227.773	173.369.456,60	32.000.000,00
February 2025	189.301.944,52	16.067.383,64	1.147.193	157.302.072,96	32.000.000,00
March 2025	178.301.303,95	11.000.640,58	1.061.676	146.301.432,39	32.000.000,00
April 2025	170.853.357,13	7.447.946,81	1.005.215	138.853.485,57	32.000.000,00
May 2025	163.053.165,40	7.800.191,73	967.787	131.053.293,84	32.000.000,00
June 2025	155.564.369,40	7.488.796,00	927.123	123.564.497,84	32.000.000,00
July 2025	147.203.720,27	8.360.649,13	887.607	115.203.848,71	32.000.000,00
August 2025	140.362.042,41	6.841.677,85	841.778	108.362.170,85	32.000.000,00
September 2025	130.381.756,52	9.980.285,90	804.532	98.381.884,96	32.000.000,00
October 2025	119.564.702,83	10.817.053,68	751.225	87.564.831,27	32.000.000,00
November 2025	109.288.051,77	10.276.651,06	693.129	77.288.180,21	32.000.000,00
December 2025	99.918.621,33	9.369.430,44	637.443	67.918.749,77	32.000.000,00
January 2026	89.000.908,19	10.917.713,14	586.240	57.001.036,63	32.000.000,00
February 2026	78.010.696,41	10.990.211,78	526.555	46.010.824,85	32.000.000,00
March 2026	70.712.240,12	7.298.456,29	466.374	38.712.368,56	32.000.000,00
April 2026	67.521.597,61	3.190.642,51	425.626	35.521.726,05	32.000.000,00
May 2026	64.184.237,05	3.337.360,56	408.070	32.184.365,49	32.000.000,00
June 2026	60.892.429,11	3.291.807,94	389.652	28.892.557,55	32.000.000,00
July 2026	56.280.234,15	4.612.194,95	371.388	24.280.362,59	32.000.000,00
August 2026	52.864.639,26	3.415.594,89	344.385	20.864.767,70	32.000.000,00
September 2026	46.460.758,35	6.403.880,92	324.467	14.460.886,79	32.000.000,00
October 2026	42.213.197,44	4.247.560,91	285.045	10.213.325,88	32.000.000,00
November 2026	38.762.891,12	3.450.306,32	259.657	6.763.019,56	32.000.000,00
December 2026	35.980.029,56	2.782.861,56	239.439	3.980.158,00	32.000.000,00
January 2027	33.287.768,98	2.692.260,57	223.081	1.287.897,42	32.000.000,00
February 2027	30.602.759,90	2.685.009,08	207.322	0,00	30.602.888,34
March 2027	27.976.750,76	2.626.009,14	191.701	0,00	27.976.879,20
April 2027	26.274.696,49	1.702.054,27	175.885	0,00	26.274.824,93
May 2027	24.314.946,55	1.959.749,94	165.817	0,00	24.315.074,99
June 2027	22.607.060,30	1.707.886,24	154.139	0,00	22.607.188,74
July 2027	20.743.843,40	1.863.216,90	144.024	0,00	20.743.971,84
August 2027	19.117.540,17	1.626.303,23	132.747	0,00	19.117.668,61
September 2027	14.681.883,21	4.435.656,96	122.638	0,00	14.682.011,65
October 2027	12.720.453,34	1.961.429,88	94.203	0,00	12.720.581,78
November 2027	11.759.394,61	961.058,73	81.761	0,00	11.759.523,05
December 2027	10.917.766,69	841.627,91	75.800	0,00	10.917.895,13
January 2028	10.209.691,26	708.075,43	70.669	0,00	10.209.819,70
February 2028	9.332.765,35	876.925,91	66.304	0,00	9.332.893,79
March 2028	8.531.344,02	801.421,33	60.908	0,00	8.531.472,46
April 2028	7.827.010,21	704.333,81	55.961	0,00	7.827.138,65
May 2028	6.964.429,79	862.580,43	51.678	0,00	6.964.558,23
June 2028	6.082.604,94	881.824,84	46.346	0,00	6.082.733,38
July 2028	5.180.483,17	902.121,77	40.918	0,00	5.180.611,61
August 2028	4.540.540,06	639.943,11	35.354	0,00	4.540.668,50
September 2028	2.979.242,78	1.561.297,28	31.329	0,00	2.979.371,22
October 2028	2.419.569,96	559.672,82	21.060	0,00	2.419.698,40
November 2028	2.157.117,22	262.452,73	17.434	0,00	2.157.245,66
December 2028	1.969.980,32	187.136,90	15.669	0,00	1.970.108,76
January 2029	1.793.238,41	176.741,91	14.403	0,00	1.793.366,85
February 2029	1.626.676,88	166.561,53	13.201	0,00	1.626.805,32
March 2029	1.481.582,43	145.094,45	12.063	0,00	1.481.710,87
April 2029	1.352.192,24	129.390,19	11.053	0,00	1.352.320,68
May 2029	1.226.857,72	125.334,52	10.140	0,00	1.226.986,16
June 2029	1.105.378,01	121.479,72	9.252	0,00	1.105.506,45
July 2029	991.198,92	114.179,09	8.386	0,00	991.327,36
August 2029	878.183,57	113.015,35	7.568	0,00	878.312,01
September 2029	773.795,89	104.387,68	6.757	0,00	773.924,33
October 2029	707.467,56	66.328,33	5.996	0,00	707.596,00
November 2029	644.405,61	63.061,96	5.507	0,00	644.534,05
December 2029	585.780,11	58.625,49	5.040,02	0,00	585.908,55
January 2030	528.903,96	56.876,15	4.600,66	0,00	529.032,40
February 2030	476.400,03	52.503,94	4.173,86	0,00	476.528,47
March 2030	426.406,28	49.993,75	3.776,90	0,00	426.534,72
April 2030	379.690,39	46.715,88	3.396,81	0,00	379.818,83
May 2030	333.927,75	45.762,64	3.039,50	0,00	334.056,19
June 2030	289.805,15	44.122,60	2.689,13	0,00	289.933,59
July 2030	245.804,23	44.000,92	2.350,20	0,00	245.932,67
August 2030	204.015,34	41.788,89	2.010,91	0,00	204.143,78
September 2030	161.960,29	42.055,05	1.686,27	0,00	162.088,73
October 2030	142.976,57	18.983,72	1.359,79	0,00	143.105,01
November 2030	128.009,57	14.967,00	1.205,62	0,00	128.138,01
December 2030	114.253,96	13.755,61	1.082,61	0,00	114.382,40
January 2031	100.383,96	13.870,00	968,22	0,00	100.512,40
February 2031	86.398,59	13.985,37	852,85	0,00	86.527,03
March 2031	72.296,86	14.101,73	736,49	0,00	72.425,30
April 2031	58.077,77	14.219,09	619,13	0,00	58.206,21
May 2031	47.740,31	10.337,46	500,76	0,00	47.868,75
June 2031	33.283,47	14.456,84	381,38	0,00	33.411,91
July 2031	18.706,22	14.577,24	260,98	0,00	18.834,66
August 2031	9.007,54	9.698,68	139,54	0,00	9.135,98
September 2031	2.417,91	6.589,63	17,06	0,00	2.546,35
October 2031	0,00	2.417,91	5,00	0,00	128,44
Totaux	**5.604.319.741,93**	**319.999.871,56**	**31.871.793,98**	**4.177.385.139,29**	**1.426.946.419,11**
Vie Moyenne	**1,46**			**1,21**	**3,72**

AUTO ABS ITALIAN LOANS S.R.L (series 2022-1)		
	Determination Date	31/03/2024
	Calculation Date	19/04/2024
	Payment Date	26/04/2024

14 - Amortisation Schedule in EUR

Constant Prepayment Rate 6,23% - Default Rate 0%

Determination Date	Aggregate Principal Balance	Scheduled Principal Amount	Scheduled Interest Amount	Prepayment Amount	Class A Notes	Class B Notes
March 2024	319.999.871,56				288.000.000,00	32.000.000,00
April 2024	311.219.060,05	7.120.118,49	1.728.437,26	1.660.693,02	279.219.188,49	32.000.000,00
May 2024	301.075.759,98	8.528.176,55	1.683.931,01	1.615.123,52	269.075.888,42	32.000.000,00
June 2024	289.947.534,83	9.565.741,98	1.632.563,27	1.562.483,17	257.947.663,27	32.000.000,00
July 2024	278.214.999,78	10.227.803,68	1.575.754,92	1.504.731,38	246.215.128,22	32.000.000,00
August 2024	267.271.437,62	9.499.718,74	1.515.874,68	1.443.843,42	235.271.566,06	32.000.000,00
September 2024	252.236.583,55	13.647.804,10	1.459.536,93	1.387.049,97	220.236.711,99	32.000.000,00
October 2024	238.887.694,44	12.039.865,04	1.381.837,83	1.309.024,07	206.887.822,88	32.000.000,00
November 2024	223.956.218,11	13.691.728,57	1.312.960,86	1.239.747,77	191.956.346,55	32.000.000,00
December 2024	210.534.797,07	12.259.162,67	1.235.557,14	1.162.258,37	178.534.925,51	32.000.000,00
January 2025	194.956.830,17	14.485.361,25	1.165.523,74	1.092.605,65	162.956.958,61	32.000.000,00
February 2025	178.771.479,75	15.173.589,24	1.083.376,83	1.011.761,18	146.771.608,19	32.000.000,00
March 2025	167.508.930,74	10.334.784,43	997.414,19	927.764,59	135.509.059,18	32.000.000,00
April 2025	159.678.796,68	6.960.818,36	939.469,65	869.315,70	127.678.925,12	32.000.000,00
May 2025	151.597.924,67	7.252.192,10	899.795,64	828.679,90	119.598.053,11	32.000.000,00
June 2025	143.884.642,40	6.926.539,40	857.514,95	786.742,86	111.884.770,84	32.000.000,00
July 2025	135.445.126,21	7.692.802,70	816.705,24	746.713,49	103.445.254,65	32.000.000,00
August 2025	128.479.714,38	6.262.496,62	770.517,30	702.915,21	96.479.842,82	32.000.000,00
September 2025	118.724.950,81	9.087.996,54	732.602,86	666.767,03	86.725.079,25	32.000.000,00
October 2025	108.309.972,80	9.798.834,96	680.511,67	616.143,05	76.310.101,24	32.000.000,00
November 2025	98.486.891,29	9.260.988,73	624.625,50	562.092,77	66.487.019,73	32.000.000,00
December 2025	89.576.165,08	8.399.611,97	571.461,74	511.114,25	57.576.293,52	32.000.000,00
January 2026	79.374.455,31	9.736.839,22	522.831,64	464.870,54	47.374.583,75	32.000.000,00
February 2026	69.211.898,45	9.750.629,81	467.164,91	411.927,05	37.212.026,89	32.000.000,00
March 2026	62.411.050,10	6.441.661,59	411.624,35	359.186,76	30.411.178,54	32.000.000,00
April 2026	59.285.691,67	2.801.465,82	373.710,81	323.892,62	27.285.820,11	32.000.000,00
May 2026	56.062.937,82	2.915.080,81	356.436,51	307.673,04	24.063.066,26	32.000.000,00
June 2026	52.911.619,59	2.860.370,20	338.583,01	290.948,02	20.911.748,03	32.000.000,00
July 2026	48.650.122,59	3.986.903,28	321.037,52	274.593,73	16.650.251,03	32.000.000,00
August 2026	45.460.436,73	2.937.207,89	296.150,63	252.477,97	13.460.565,17	32.000.000,00
September 2026	39.746.135,80	5.478.376,37	277.574,42	235.924,56	7.746.264,24	32.000.000,00
October 2026	35.925.031,21	3.614.835,35	242.584,47	206.269,24	3.925.159,65	32.000.000,00
November 2026	32.817.489,40	2.921.102,84	219.831,24	186.438,98	817.617,84	32.000.000,00
December 2026	30.303.374,67	2.343.802,87	201.662,04	170.311,87	0,00	30.303.503,11
January 2027	27.890.381,56	2.255.728,66	186.909,87	157.264,45	0,00	27.890.510,00
February 2027	25.507.661,74	2.237.978,00	172.804,74	144.741,81	0,00	25.507.790,18
March 2027	23.197.843,55	2.177.441,90	158.954,90	132.376,29	0,00	23.197.971,99
April 2027	21.673.464,39	1.403.990,06	145.084,33	120.389,10	0,00	21.673.592,83
May 2027	19.952.817,72	1.608.168,59	136.068,97	112.478,08	0,00	19.952.946,16
June 2027	18.455.052,97	1.394.216,26	125.830,06	103.548,50	0,00	18.455.181,41
July 2027	16.846.152,03	1.513.125,35	116.962,44	95.775,59	0,00	16.846.280,47
August 2027	15.444.853,36	1.313.872,74	107.245,05	87.425,93	0,00	15.444.981,80
September 2027	11.799.777,82	3.564.921,88	98.563,73	80.153,66	0,00	11.799.906,26
October 2027	10.170.327,58	1.568.213,32	75.317,36	61.236,93	0,00	10.170.456,02
November 2027	9.353.143,63	764.403,33	65.030,67	52.780,62	0,00	9.353.272,07
December 2027	8.638.667,06	665.936,87	59.976,53	48.539,71	0,00	8.638.795,50
January 2028	8.036.479,17	557.356,08	55.626,83	44.831,81	0,00	8.036.607,61
February 2028	7.308.089,34	686.683,17	51.919,75	41.706,66	0,00	7.308.217,78
March 2028	6.645.860,85	624.301,94	47.447,11	37.926,56	0,00	6.645.989,29
April 2028	6.065.547,06	545.823,98	43.366,86	34.489,81	0,00	6.065.675,50
May 2028	5.369.080,65	664.988,24	39.840,23	31.478,17	0,00	5.369.209,09
June 2028	4.664.920,65	676.296,25	35.544,36	27.863,74	0,00	4.665.049,09
July 2028	3.952.439,26	688.272,00	31.218,39	24.209,39	0,00	3.952.567,70
August 2028	3.446.217,92	485.709,49	26.832,93	20.511,85	0,00	3.446.346,36
September 2028	2.249.476,23	1.178.856,97	23.655,07	17.884,73	0,00	2.249.604,67
October 2028	1.817.414,48	420.387,72	15.818,58	11.674,03	0,00	1.817.542,92
November 2028	1.611.869,34	196.113,36	13.027,21	9.431,78	0,00	1.611.997,78
December 2028	1.464.395,08	139.109,19	11.647,52	8.365,07	0,00	1.464.523,52
January 2029	1.326.095,17	130.700,18	10.651,13	7.599,72	0,00	1.326.223,61
February 2029	1.196.680,58	122.532,60	9.711,14	6.881,99	0,00	1.196.809,02
March 2029	1.084.284,01	106.186,19	8.828,07	6.210,37	0,00	1.084.412,45
April 2029	984.455,21	94.201,73	8.046,84	5.627,07	0,00	984.583,65
May 2029	888.570,75	90.775,47	7.344,10	5.109,00	0,00	888.699,19
June 2029	796.432,39	87.526,97	6.665,81	4.611,39	0,00	796.560,83
July 2029	710.459,30	81.839,87	6.011,12	4.133,22	0,00	710.587,74
August 2029	626.186,90	80.585,35	5.396,51	3.687,05	0,00	626.315,34
September 2029	548.890,07	74.047,13	4.792,72	3.249,70	0,00	549.018,51
October 2029	499.235,87	46.805,65	4.231,19	2.848,56	0,00	499.364,31
November 2029	452.375,26	44.269,74	3.866	2.590,87	0,00	452.503,70
December 2029	409.085,84	40.941,74	3.519,75	2.347,68	0,00	409.214,28
January 2030	367.448,88	39.513,94	2.623,95	2.123,02	0,00	367.577,32
February 2030	329.254,84	36.287,10	1.624,30	1.906,94	0,00	329.383,28
March 2030	293.173,20	34.372,92	1.382,59	1.708,72	0,00	293.301,64
April 2030	259.699,18	31.952,55	824,62	1.521,47	0,00	259.827,62
May 2030	227.213,31	31.138,12	736,64	1.347,75	0,00	227.341,75
June 2030	196.167,76	29.866,39	1.141,43	1.179,16	0,00	196.296,20
July 2030	165.520,27	29.629,45	915,66	1.018,05	0,00	165.648,71
August 2030	136.667,40	27.993,87	1.801,42	859,00	0,00	136.795,84
September 2030	107.932,18	28.025,97	2.025,56	709,26	0,00	108.060,62
October 2030	94.786,74	12.585,31	2.251,92	560,13	0,00	94.915,18
November 2030	84.423,90	9.870,92	2.752,71	491,91	0,00	84.552,34
December 2030	74.960,86	9.024,91	3.018,45	438,13	0,00	75.089,30
January 2031	65.519,10	9.052,74	631,94	389,02	0,00	65.647,54
February 2031	56.098,40	9.080,67	553,75	340,02	0,00	56.226,84
March 2031	46.698,57	9.108,71	475,72	291,13	0,00	46.827,01
April 2031	37.319,37	9.136,85	397,84	242,35	0,00	37.447,81
May 2031	30.517,57	6.608,13	320,11	193,68	0,00	30.646,01
June 2031	21.165,74	9.193,45	242,53	158,38	0,00	21.294,18
July 2031	11.834,00	9.221,91	165,10	109,84	0,00	11.962,44
August 2031	5.668,81	6.103,77	87,82	61,41	0,00	5.797,25
September 2031	1.513,79	4.125,60	10,68	29,42	0,00	1.642,23
October 2031	0,00	1.505,94	3,11	7,86	0,00	128,44
Totaux	**5.254.623.893,98**	**292.730.119,31**	**29.642.910,67**	**27.269.752,25**	**3.894.626.489,17**	**1.360.009.221,29**
Vie Moyenne	**1,37**				**1,13**	**3,54**

15 - Balance Sheet & Profit and Loss Sheet on the Period

Balance Sheet

ASSETS		LIABILITIES	
Outstanding Balance	**319.999.871,56**	**Principal Amount Outstanding**	
Performing Receivables		Class A Notes	288.000.000,00
		Class Z Notes	32.000.000,00
Net Outstanding Receivable Amount	319.999.871,56	Notes	320.000.000,00
Reserves		**Liabilities**	
General Reserve Account	4.800.000,00	General Reserve Liability	**4.800.000,00**
Collection Account	0,00	Interest Liability	
Payment Account	128,44	Additional Interest Liability	
Expenses Account	20.000,00	Expenses Account	20.000,00
Total Assets	324.820.000,00	Total Liabilities	324.820.000,00

Loss Sheet on the Period

CHARGES and EXPENSES		REVENUES	
Total Expenses		**Available Collections**	
Total Interest Payments and Expenses	181.105,45	Interest Collections	1.738.265,41
Interest Component Purchase Price	26.072,96	Principal Deficiency	0,00
Retention Amount	6.347,00	Financial income	139,36
Negative Interest Amount	-40.020,44	Interest Account M-1	0,00
Variable Return	**1.564.899,80**		
Total Charges and Expenses	1.738.404,77	Total Revenues	1.738.404,77

AUTO ABS ITALIAN LOANS S.R.L (series 2022-1)		
	Determination Date	31/03/2024
	Calculation Date	19/04/2024
	Payment Date	26/04/2024

Default, Recovery and Loss Information Provided at Loan Level on completed Write-offs

Receivables ID	Outstanding Balance	Losses	Recoveries	Date of going on Defaulted
Total	**2.023.022,78**	**1.729.577,50**	**293.445,28**	
7208803111	23.208,02	23.208,02	-	30/06/2022
7208803101	14.913,97	13.584,55	1.329,42	31/07/2022
7107348011	2.678,58	127,30	2.551,28	31/08/2022
7108577801	10.999,61	4.597,03	6.402,58	31/08/2022
7108831111	12.016,78	6.787,78	5.229,00	31/08/2022
7208340911	16.850,26	11.955,28	4.894,98	31/08/2022
7208655651	14.767,41	12.065,35	2.702,06	31/08/2022
7208740021	8.961,07	6.750,40	2.210,67	31/08/2022
7108061802	-	- 464,13	464,13	30/09/2022
7109184401	18.272,81	15.026,81	3.246,00	30/09/2022
7105373402	926,80	- 286,50	1.213,30	31/10/2022
7108561611	17.056,31	12.623,80	4.432,51	31/10/2022
7208374121	17.234,89	15.465,22	1.769,67	31/10/2022
7208158321	7.320,63	3.511,59	3.809,04	30/11/2022
7209064441	31.526,83	32.062,71	- 535,88	30/11/2022
7209195681	23.720,27	17.123,47	6.596,80	30/11/2022
7209312031	11.913,79	9.272,72	2.641,07	30/11/2022
7107174471	5.400,12	5.733,12	- 333,00	31/12/2022
7108253111	8.813,48	8.077,03	736,45	31/12/2022
7208055521	13.535,26	8.862,36	4.672,90	31/12/2022
7208808611	17.050,80	15.820,82	1.229,98	31/12/2022
7209056011	16.882,47	12.524,49	4.357,98	31/12/2022
7209113962	11.257,22	8.042,90	3.214,32	31/12/2022
6100152082	31.741,00	28.810,81	2.930,19	31/12/2022
7108397801	4.228,12	208,91	4.019,21	31/01/2023
7108889202	6.682,12	- 185,92	6.868,04	31/01/2023
7208362212	12.656,87	6.363,97	6.292,90	31/01/2023
7208829912	16.695,56	10.381,36	6.314,20	31/01/2023
7208933101	16.665,18	11.779,16	4.886,02	31/01/2023
7209119631	21.479,64	15.220,10	6.259,54	31/01/2023
7108541381	14.641,08	10.865,08	3.776,00	31/01/2023
7109140602	21.528,14	19.754,56	1.773,58	28/02/2023
7208241822	11.528,48	11.064,43	464,05	28/02/2023
7208347812	11.361,43	11.361,43	-	28/02/2023
7208573011	20.291,01	19.315,71	975,30	28/02/2023
7208722911	22.168,65	20.548,18	1.620,47	28/02/2023
7209054971	17.720,05	13.032,19	4.687,86	28/02/2023
6200302692	16.613,45	14.052,95	2.560,50	28/02/2023
6200303492	13.192,03	11.946,77	1.245,26	28/02/2023
7108884312	10.535,01	9.623,01	912,00	31/03/2023
7207642312	7.270,35	- 351,84	7.622,19	31/03/2023
7207826515	13.756,76	13.525,41	231,35	31/03/2023
7208185911	7.337,01	7.219,14	117,87	31/03/2023
7209265402	12.574,90	11.714,18	860,72	31/03/2023
7209298502	19.880,07	18.716,45	1.163,62	31/03/2023
6100043671	20.284,45	20.447,15	- 162,70	31/03/2023
7106539202	4.644,00	2.520,00	2.124,00	30/04/2023
7108152911	4.123,67	2.057,67	2.066,00	30/04/2023
7208376711	18.619,79	15.303,48	3.316,31	30/04/2023
7208701812	6.434,36	6.470,48	- 36,12	30/04/2023
7209067112	9.057,06	6.855,32	2.201,74	30/04/2023
7209101812	10.505,69	2.386,87	8.118,82	30/04/2023
7209219111	-	- 258,84	258,84	30/04/2023
6100395991	35.914,25	32.644,81	3.269,44	30/04/2023
6200487691	33.614,48	30.024,08	3.590,40	30/04/2023
6100014702	8.343,72	4.632,03	3.711,69	31/05/2023
7107025502	3.247,16	186,99	3.060,17	31/05/2023
7108809401	12.242,49	8.725,29	3.517,20	31/05/2023
7208268132	9.254,98	8.170,49	1.084,49	31/05/2023
7209183002	15.568,12	10.322,33	5.245,79	31/05/2023
7209261401	16.195,75	15.509,50	686,25	31/05/2023
6200282882	20.667,94	20.098,18	569,76	31/05/2023
6200379791	15.352,60	14.671,20	681,40	31/05/2023
7109355122	6.006,75	3.435,23	2.571,52	30/06/2023
7207277221	-	- 110,91	110,91	30/06/2023
7208010202	12.951,58	12.217,33	734,25	30/06/2023
7208124612	6.203,36	5.059,05	1.144,31	30/06/2023
7208652601	20.775,70	20.775,70	-	30/06/2023
7209176401	25.505,24	21.339,50	4.165,74	30/06/2023
7209303821	14.766,20	11.263,04	3.503,16	30/06/2023
7209321042	14.659,74	13.521,75	1.137,99	30/06/2023
7106621492	4.785,14	1.990,04	2.795,10	30/06/2023
7108397012	7.230,69	1.795,84	5.434,85	31/07/2023
7109215192	13.205,53	10.445,28	2.760,25	31/07/2023
7207319722	3.708,39	2.566,38	1.142,01	31/07/2023
7208948401	23.997,05	18.110,29	5.886,76	31/07/2023
7106559692	523,12	306,50	216,62	31/07/2023
7108085102	-	- 609,45	609,45	31/08/2023
7108331102	11.867,14	7.088,24	4.778,90	31/08/2023
7207311012	-	- 224,78	224,78	31/08/2023
7208125722	-	- 346,36	346,36	31/08/2023
7209201112	17.011,97	13.586,25	3.425,72	31/08/2023
7209275112	9.456,69	9.357,63	99,06	31/08/2023
7109075371	13.557,42	9.805,30	3.752,12	31/08/2023
6100257891	19.888,63	15.381,49	4.507,14	31/08/2023
7106818091	1.405,41	1.405,41	-	31/08/2023
7107271761	4.639,91	3.582,91	1.057,00	30/09/2023
7108254512	5.812,78	3.559,73	2.253,05	30/09/2023
7108420611	16.998,45	11.811,85	5.186,60	30/09/2023
7108605112	7.701,39	7.363,39	338,00	30/09/2023
7207269921	12.778,83	10.137,55	2.641,28	30/09/2023
7207899512	7.316,55	5.292,35	2.024,20	30/09/2023
7208655401	9.944,42	8.773,46	1.170,96	30/09/2023
7208663601	17.131,52	14.943,11	2.188,41	30/09/2023
7208667602	8.978,17	7.075,70	1.902,47	30/09/2023
7208780411	19.026,90	15.633,98	3.392,92	30/09/2023
6100168382	10.666,13	9.792,32	873,81	30/09/2023
6200381892	20.192,95	16.835,67	3.357,28	30/09/2023
7106875472	994,07	608,77	385,30	30/09/2023

6100010101	5.089,35	5.111,10	- 21,75	31/10/2023
6100010221	19.406,18	16.404,03	3.002,15	31/10/2023
7107998601	6.202,86	5.737,45	465,41	31/10/2023
7108327311	7.440,30	5.112,30	2.328,00	31/10/2023
7108979612	5.534,59	5.592,64	- 58,05	31/10/2023
7207913212	6.974,79	7.028,69	- 53,90	31/10/2023
7208120312	9.244,41	9.323,81	- 79,40	31/10/2023
7208463611	15.331,14	13.281,12	2.050,02	31/10/2023
7208804911	15.931,37	15.791,30	140,07	31/10/2023
7208939621	18.116,40	16.045,87	2.070,53	31/10/2023
7208990122	5.577,63	5.592,98	- 15,35	31/10/2023
7209242412	15.113,16	15.158,29	- 45,13	31/10/2023
6100156381	7.288,93	5.953,23	1.335,70	31/10/2023
7108567901	1.485,69	1.659,94	- 174,25	31/10/2023
6100325791	3.220,01	1.974,11	1.245,90	31/10/2023
6200513992	-	- 343,56	343,56	31/10/2023
7106745002	256,93	- 486,93	743,86	31/10/2023
7108703102	-	- 185,77	185,77	30/11/2023
7208137721	11.720,10	11.195,72	524,38	30/11/2023
7208154802	5.190,73	4.122,37	1.068,36	30/11/2023
7208203901	-	- 141,98	141,98	30/11/2023
7208413311	-	- 236,21	236,21	30/11/2023
7209150142	12.413,40	10.605,23	1.808,17	30/11/2023
7209191911	24.767,28	23.766,68	1.000,60	30/11/2023
7209277551	8.888,53	8.571,15	317,38	30/11/2023
6100155722	5.021,92	5.021,92	-	30/11/2023
7107030061	806,89	491,30	315,59	30/11/2023
6201032492	16.204,19	14.901,54	1.302,65	30/11/2023
6100047322	12.135,84	10.068,11	2.067,73	31/12/2023
6200040081	15.612,04	14.707,58	904,46	31/12/2023
6200050121	14.226,91	12.755,17	1.471,74	31/12/2023
7108209611	-	- 286,03	286,03	31/12/2023
7109076622	3.886,74	3.886,74	-	31/12/2023
7109078621	7.324,30	5.271,58	2.052,72	31/12/2023
7207109121	10.663,07	9.085,47	1.577,60	31/12/2023
7207501811	4.570,52	3.388,42	1.182,10	31/12/2023
7207807022	6.104,65	6.151,19	- 46,54	31/12/2023
7208356612	11.290,12	11.359,52	- 69,40	31/12/2023
7208980612	-	-	-	31/12/2023
7209132501	-	-	-	31/12/2023
7209167242	8.727,35	8.875,50	- 148,15	31/12/2023
6100129681	1.875,10	1.900,81	- 25,71	31/12/2023
6200321792	17.587,01	15.968,10	1.618,91	31/12/2023
7106351991	-	- 1.100,26	1.100,26	31/12/2023
7106392981	-	- 279,25	279,25	31/12/2023
7106960581	1.464,52	983,28	481,24	31/12/2023
6200349072	22.159,22	20.353,51	1.805,71	31/12/2023
7107141981	-	- 123,85	123,85	31/01/2024
7109325801	20.640,71	20.640,71	-	31/01/2024
7208093921	-	-	-	31/01/2024
7208130311	6.669,49	5.758,33	911,16	31/01/2024
7208600911	12.251,69	11.025,84	1.225,85	31/01/2024
7208876201	13.964,60	13.467,65	496,95	31/01/2024
7209000101	19.450,93	19.450,93	-	31/01/2024
7209213932	10.446,25	10.096,91	349,34	31/01/2024
6200288681	25.599,40	26.065,66	- 466,26	31/01/2024
6100396692	5.302,39	4.576,24	726,15	31/01/2024
6100682381	14.795,16	14.850,72	- 55,56	31/01/2024
6100446751	18.058,89	18.125,94	- 67,05	31/01/2024
6100449351	18.058,89	18.125,94	- 67,05	31/01/2024
7106638331	-	- 251,70	251,70	31/01/2024
6100758888	6.894,21	6.969,09	- 74,88	31/01/2024
6200610261	35.855,63	34.495,85	1.359,78	31/01/2024
6100047402	9.009,40	8.288,86	720,54	29/02/2024
7207661312	-	-	-	29/02/2024
7208772001	17.953,70	16.709,24	1.244,46	29/02/2024
7208898402	12.754,22	10.999,16	1.755,06	29/02/2024
6100059192	13.110,86	12.185,60	925,26	29/02/2024
6100135291	971,92	- 1.008,82	1.980,74	29/02/2024
6100395292	-	-	-	29/02/2024
6100427092	23.882,81	24.387,81	- 505,00	29/02/2024
7105891792	-	- 296,84	296,84	29/02/2024
7106756741	-	-	-	29/02/2024
7107327921	860,31	869,96	- 9,65	29/02/2024
6100981975	25.579,72	25.610,40	- 30,68	29/02/2024
6101236096	12.978,86	12.978,86	-	29/02/2024
7108470101	4.998,07	4.998,07	-	31/03/2024
7108951201	1.005,14	1.005,14	-	31/03/2024
7208110621	11.452,98	11.810,13	- 357,15	31/03/2024
7209041642	9.534,98	9.534,98	-	31/03/2024
7209204001	9.259,93	9.259,93	-	31/03/2024
7209232702	11.685,25	11.733,56	- 48,31	31/03/2024
6100160492	20.559,73	20.585,58	- 25,85	31/03/2024
6100292982	-	-	-	31/03/2024
6200473891	12.715,85	12.763,28	- 47,43	31/03/2024
7106912391	-	-	-	31/03/2024
7106509392	2.254,02	2.254,02	-	31/03/2024
7106806371	-	-	-	31/03/2024
7106805412	-	- 278,17	278,17	31/03/2024