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Auto Abs Italian Stella Loans S.r.l	Determination Date	31/10/2024
	Calculation Date	20/11/2024
	Payment Date	26/11/2024

Issue Date	25/10/2023
Legal Maturity Date	26/10/2039

INVESTOR REPORT

Timetable

First Selection Date	04/10/2023
Determination Date	31/10/2024
Information Date	12/11/2024
Subsequent Selection Date	20/11/2024
Calculation Date	20/11/2024
Settlement Date	25/11/2024
Payment Date	26/11/2024
Next Payment Date	27/12/2024
Currency	EUR

2 - Counterparties & Distribution List

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3a - Main Events

Determination Date

Main Events and Comments

25/10/2023

Issue Date

3b - Deal summary

Reference period	Initial Balance 25-ott-23	Current Balance 26-nov-24	Preceding Period 28-ott-24
(a) Class A Notes	660.000.000,00	660.000.000,00	660.000.000,00
(b) Class B Notes	42.000.000,00	42.000.000,00	42.000.000,00
(c) Class C Notes	17.250.000,00	17.250.000,00	17.250.000,00
(d) Class D Notes	30.750.000,00	30.750.000,00	30.750.000,00
(e) Class E Notes	10.500.000,00	0,00	0,00
(f) Class Z Notes	1.000.000,00	1.000,00	1.000,00
(g) Total	761.500.000,00	750.001.000,00	750.001.000,00
(h) General Reserve Fund	10.500.000,00	10.500.000,00	10.500.000,00

Credit enhancement : Subordination and General Reserve Fund	Closing Date (EUR)	(%)	Current Period	(%)	Preceding Period	(%)
(1) Subordination in EUR [(b) + (c) + (d) + (e) + (f) + (h)]	112.000.000,00	14,71%	100.501.000,00	13,40%	100.501.000,00	13,40%
(2) Credit enhancement General Reserve Fund in %	10.500.000,00	1,38%	10.500.000,00	1,40%	10.500.000,00	1,40%

Excess Margin (EUR)	Current Period	Annualised Current Period (%)	Preceding Period	Annualised Preceding Period (%)
(+) Available Distribution Amount	48.528.314,39	77,65%	31.204.552,93	49,93%
(-) Compartment Expenses, Servicing Fees and Arranger, RSF Reserve	85.573,01	0,14%	64.246,28	0,10%
(-) Retention Amount	402,13	0,00%	8.334,75	0,01%
(-) Interest Rate Swap Provider	189.104,17	0,30%	38.000,00	0,06%
(-) Interest on Class A Notes	2.191.200,00	3,51%	2.574.000,00	4,12%
(-) Interest on Class B Notes	181.020,00	0,29%	209.160,00	0,33%
(-) Interest on Class C Notes	87.457,50	0,14%	100.395,00	0,16%
(-) Interest on Class D Notes	198.030,00	0,32%	225.705,00	0,36%
(-) Interest on Class E Notes	0,00	0,00%	0,00	0,00%
(-) Regularisation on Negative Interest on General Reserve Account	0,00	0,00%	0,00	0,00%
(-) Transfer to the credit of the General Reserve Account	10.500.000,00	16,80%	10.500.000,00	16,80%
(-) Interest Component Purchase Price Month	44.307,19	0,07%	0,00	0,00%
(-) General Reserve Repayment Amount	0,00	0,00%	0,00	0,00%
(-) Principal Component	32.783.195,39	52,45%	0,00	0,00%
(-) Principal Class A Notes	0,00	0,00%	0,00	0,00%
(-) Principal Class B Notes	0,00	0,00%	0,00	0,00%
(-) Principal Class C Notes	0,00	0,00%	0,00	0,00%
(-) Principal Class D Notes	0,00	0,00%	0,00	0,00%
(-) Principal Class E Notes	0,00	0,00%	0,00	0,00%
(-) Interest on the RSF Reserve Advance Provider	0,00	0,00%	0,00	0,00%
(-) Principapl and payable to the RSF Reserve Advance Provider	0,00	0,00%	0,00	0,00%
(-) Principal Class Z Notes	0,00	0,00%	0,00	0,00%
(-) Residual on Collection Account	47.791,21	0,08%	16.281.170,50	26,05%
(-) Residual on Payment Account	610,88	0,00%	0,00	0,00%
(3) Excess Margin for the period	2.219.622,91	3,55%	1.203.541,40	1,93%

Total Credit enhancement (1) + (3) **16,95%** **15,33%**

Available Distribution Amount (EUR)	Current Period	Preceding Period
Available Distribution Amount	48.528.314,39	31.204.552,93

Distribution (EUR)	Current Period	Current Period
Principal Component Purchase Price of the Additional Receivables (EUR)	32.783.195,39	0,00
Interest Component Purchase Price of the Additional Receivables (penultimate Purchase Date) (EUR)	44.307,19	0,00
Total Interest payments (excluding residual interest) (EUR)	2.657.707,50	3.109.260,00
Total Principal Payments (EUR)	0,00	0,00
Principal Deficiency [Shortfall/Amount]	0,00	0,00
General Reserve Account	10.500.000,00	10.500.000,00
Total Expenses (EUR)	85.573,01	64.246,28
Retention Amount	402,13	8.334,75
Total Variable Return	2.219.622,91	1.203.541,40

Portfolio statistics	Current Period	Current Period
Performing Receivables		
Outstanding Balance before replenishment (EUR)	717.216.193,73	733.741.656,27
Outstanding Balance after replenishment (EUR)	749.999.389,12	733.741.656,27
Number of Performing Receivables (including Additionnal Receivables)	57.401	56.035
Weighted Average Interest Rate on the Performing Receivables (including the Additionnal Receivables)	7,84%	7,82%
Weighted Average Residual Maturity of the Performing Receivables including the Additionnal Receivables (in months)	37,27	36,97
Prepayment on Performing Receivables (EUR)	4.316.446,23	4.223.060,80
Number of Delinquent Receivables	685,00	586,00
Outstanding Balance of the Delinquent Receivables (EUR)	9.999.185,32	8.390.128,38
Unpaid on the Delinquent Receivables (EUR)	266.899,39	233.195,66
Defaulted Receivables		
New Defaulted Receivables (principal amount) (EUR)	237.546,86	288.720,33
Number of new Defaulted Receivables	22,00	20,00
Number of Defaulted Receivables	169,00	147,00
Recoveries on Defaulted Receivables (EUR)	31.274,44	27.442,12
Triggers and Ratios		
3M Default Ratio	0,00	0,00
Occurrence of a Principal Deficiency Shortfall	No	No
Constant Prepayment Rate	6,95%	6,66%

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

4 - Notes Information I

SPV Identification codes

Legal name	Auto Abs Italian Stella Loans S.r.l
LEI	81560077D223209D3A80
VAT Registration Number	12996670969

Republic of Italy Rating

Fitch Rating

BBB

Period of the Compartment

DBRS Rating

BBB (high)

Revolving Period

Rating Details:	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes	Class Z Notes
Rating at Issue Date	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes	Class Z Notes
Fitch Ratings	AAsf	A+sf	BBB+sf	BBB-sf	BB+sf	Unrated
DBRS	AA(high)sf	AA(low)sf	A(high)sf	BBB(high)sf	BBB (low)sf	Unrated
Current Rating						
Fitch Ratings	AAsf	A+sf	BBB+sf	BBB-sf	BB+sf	Unrated
DBRS	AA(high)sf	AA(low)sf	A(high)sf	BBB(high)sf	BBB (low)sf	Unrated

Information on Notes	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes	Class Z Notes
Legal Final Maturity Date	26/10/2039	26/10/2039	26/10/2039	26/10/2039	26/10/2039	26/10/2039
ISIN:	IT0005565798	IT0005565806	IT0005565814	IT0005565822	IT0005565830	IT0005565855
Initial Nominal Amount per Note:	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
Number of Notes:	6.600,00	420,00	172,50	307,50	105,00	10,00
Initial Class Nominal Amount:	660.000.000,00	42.000.000,00	17.250.000,00	30.750.000,00	10.500.000,00	1.000.000,00

	Euribor	Margin	Rate of Interest
Class A Notes Interest Rate	3,102%	1,030%	4,132%
Class B Notes Interest Rate	3,102%	2,250%	5,352%
Class C Notes Interest Rate	3,102%	3,200%	6,302%
Class D Notes Interest Rate	3,102%	4,900%	8,002%
Class E Notes Interest Rate	3,102%	7,940%	11,042%

Note Balance	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes	Class Z Notes
Note Balance (Beginning of Period)	660.000.000,00	42.000.000,00	17.250.000,00	30.750.000,00	0,00	1.000,00
Number of Notes (Beginning of Period)	6.600,00	420,00	172,50	307,50	0,00	0,01
Redemption Amount Paid	0,00	0,00	0,00	0,00	0,00	0,00
Unit Redemption Amount Paid	0,00	0,00	0,00	0,00	0,00	0,00
Note Balance (End of Period)	660.000.000,00	42.000.000,00	17.250.000,00	30.750.000,00	0,00	1.000,00
Number of Notes (End of Period)	6.600,00	420,00	172,50	307,50	0,00	0,01
Pool Factor (End of Period)	100,00%	100,00%	100,00%	100,00%	0,00%	0,10%

Interest Period	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes	Class Z Notes
Next Payment Date	26 November 2024	26 November 2024	26 November 2024	26 November 2024	26 November 2024	26 November 2024
Previous Payment Date	28 October 2024	28 October 2024	28 October 2024	28 October 2024	28 October 2024	28 October 2024
Number of days	29	29	29	29	29	29
Day Count Convention	360	360	360	360	360	360

Interest Payments	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes	Class Z Notes
Interest Amounts (Accrued)	2.191.200,00	181.020,00	87.457,50	198.030,00	0,00	
Interest Paid	2.191.200,00	181.020,00	87.457,50	198.030,00	0,00	
Note Unit Interest paid	332,00	431,00	507,00	644,00	0,00	
Interest Shortfall	0,00	0,00	0,00	0,00	0,00	
Arrears Unit Interest	0,00	0,00	0,00	0,00	0,00	
Variable Return						2.219.622,91

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

Requirements Regulation

The Seller confirms that, at the date of this report, it continues to hold the material net economic interest in the Securitisation through the randomly selected exposures at each relevant Purchase Date, in accordance with option (c) of Article 6, paragraph 3, of the EU Securitisation Regulation and the applicable Regulatory Technical Standards and of article 6(3) of the UK Securitisation Regulation.

The Seller also confirms that:

- there is no change to the manner in which the material net economic interest is held; and
- the material net economic interest is not to be subject to any credit-risk mitigation or hedging, in accordance with Article 6, paragraph 3, of the EU Securitisation Regulation and the applicable Regulatory

First Selection Date	40.999.689,64	5,4666635420%
Previous Selection Date	40.318.253,59	5,3757715239%
Current Selection Date	41.081.993,43	5,4776035855%

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 End of Period	Interest	Amortized Principal	Shortfall Interest	Notional amount	Interest	Amortized Principal	Shortfall Interest
26/11/2024	4,132%	660.000.000,00	660.000.000,00	2.191.200,00	-	-	100.000	332,00	-	-
28/10/2024	4,388%	660.000.000,00	660.000.000,00	2.574.000,00	-	-	100.000	390,00	-	-
26/09/2024	4,638%	660.000.000,00	660.000.000,00	2.547.600,00	-	-	100.000	386,00	-	-
27/08/2024	4,648%	660.000.000,00	660.000.000,00	2.725.800,00	-	-	100.000	413,00	-	-
26/07/2024	4,652%	660.000.000,00	660.000.000,00	2.554.200,00	-	-	100.000	387,00	-	-
26/06/2024	4,835%	660.000.000,00	660.000.000,00	2.567.400,00	-	-	100.000	389,00	-	-
28/05/2024	4,845%	660.000.000,00	660.000.000,00	2.838.000,00	-	-	100.000	430,00	-	-
26/04/2024	4,883%	660.000.000,00	660.000.000,00	2.772.000,00	-	-	100.000	420,00	-	-
26/03/2024	4,894%	660.000.000,00	660.000.000,00	2.600.400,00	-	-	100.000	394,00	-	-
26/02/2024	4,892%	660.000.000,00	660.000.000,00	2.778.600,00	-	-	100.000	421,00	-	-
26/01/2024	4,906%	660.000.000,00	660.000.000,00	2.692.800,00	-	-	100.000	408,00	-	-
27/12/2023	4,939%	660.000.000,00	660.000.000,00	5.702.400,00	-	-	100.000	864,00	-	-

Class B Noteholders

Payment Date	Interest Rate	GLOBAL AMOUNTS in EURO					UNIT AMOUNTS in EURO			
		Notional amount Beginning of Period	Notional amount End of Period	Interest	Amortized Principal	Shortfall Interest	Notional amount	Interest	Amortized Principal	Shortfall Interest
26/11/2024	5,352%	42.000.000,00	42.000.000,00	181.020,00	-	-	100.000	431,00	-	-
28/10/2024	5,608%	42.000.000,00	42.000.000,00	209.160,00	-	-	100.000	498,00	-	-
26/09/2024	5,858%	42.000.000,00	42.000.000,00	204.960,00	-	-	100.000	488,00	-	-
27/08/2024	5,868%	42.000.000,00	42.000.000,00	218.820,00	-	-	100.000	521,00	-	-
26/07/2024	5,872%	42.000.000,00	42.000.000,00	205.380,00	-	-	100.000	489,00	-	-
26/06/2024	6,055%	42.000.000,00	42.000.000,00	204.540,00	-	-	100.000	487,00	-	-
28/05/2024	6,065%	42.000.000,00	42.000.000,00	226.380,00	-	-	100.000	539,00	-	-
26/04/2024	6,103%	42.000.000,00	42.000.000,00	220.500,00	-	-	100.000	525,00	-	-
26/03/2024	6,114%	42.000.000,00	42.000.000,00	206.640,00	-	-	100.000	492,00	-	-
26/02/2024	6,112%	42.000.000,00	42.000.000,00	220.920,00	-	-	100.000	526,00	-	-
26/01/2024	6,126%	42.000.000,00	42.000.000,00	214.200,00	-	-	100.000	510,00	-	-
27/12/2023	6,16%	42.000.000,00	42.000.000,00	452.340,00	-	-	100.000	1.077,00	-	-

Class C Noteholders

Payment Date	Interest Rate	GLOBAL AMOUNTS in EURO					UNIT AMOUNTS in EURO			
		Notional amount Beginning of Period	Notional amount End of Period	Interest	Amortized Principal	Shortfall Interest	Notional amount	Interest	Amortized Principal	Shortfall Interest
26/11/2024	6,302%	17.250.000,00	17.250.000,00	87.457,50	-	-	100.000	507,00	-	-
28/10/2024	6,558%	17.250.000,00	17.250.000,00	100.395,00	-	-	100.000	582,00	-	-
26/09/2024	6,808%	17.250.000,00	17.250.000,00	97.807,50	-	-	100.000	567,00	-	-
27/08/2024	6,818%	17.250.000,00	17.250.000,00	104.535,00	-	-	100.000	606,00	-	-
26/07/2024	6,822%	17.250.000,00	17.250.000,00	97.980,00	-	-	100.000	568,00	-	-
26/06/2024	7,005%	17.250.000,00	17.250.000,00	97.290,00	-	-	100.000	564,00	-	-
28/05/2024	7,015%	17.250.000,00	17.250.000,00	107.467,50	-	-	100.000	623,00	-	-
26/04/2024	7,053%	17.250.000,00	17.250.000,00	104.707,50	-	-	100.000	607,00	-	-
26/03/2024	7,064%	17.250.000,00	17.250.000,00	98.152,50	-	-	100.000	569,00	-	-
26/02/2024	7,062%	17.250.000,00	17.250.000,00	104.880,00	-	-	100.000	608,00	-	-
26/01/2024	7,076%	17.250.000,00	17.250.000,00	101.602,50	-	-	100.000	589,00	-	-
27/12/2023	7,11%	17.250.000,00	17.250.000,00	214.590,00	-	-	100.000	1.244,00	-	-

Class D Noteholders

Payment Date	Interest Rate	GLOBAL AMOUNTS in EURO					UNIT AMOUNTS in EURO			
		Notional amount Beginning of Period	Notional amount End of Period	Interest	Amortized Principal	Shortfall Interest	Notional amount	Interest	Amortized Principal	Shortfall Interest
26/11/2024	8,002%	30.750.000,00	30.750.000,00	198.030,00	-	-	100.000	644,00	-	-
28/10/2024	8,258%	30.750.000,00	30.750.000,00	225.705,00	-	-	100.000	734,00	-	-
26/09/2024	8,508%	30.750.000,00	30.750.000,00	218.017,50	-	-	100.000	709,00	-	-
27/08/2024	8,518%	30.750.000,00	30.750.000,00	232.777,50	-	-	100.000	757,00	-	-
26/07/2024	8,522%	30.750.000,00	30.750.000,00	218.325,00	-	-	100.000	710,00	-	-
26/06/2024	8,705%	30.750.000,00	30.750.000,00	215.557,50	-	-	100.000	701,00	-	-
28/05/2024	8,715%	30.750.000,00	30.750.000,00	238.005,00	-	-	100.000	774,00	-	-
26/04/2024	8,753%	30.750.000,00	30.750.000,00	231.547,50	-	-	100.000	753,00	-	-
26/03/2024	8,764%	30.750.000,00	30.750.000,00	216.787,50	-	-	100.000	705,00	-	-
26/02/2024	8,762%	30.750.000,00	30.750.000,00	231.855,00	-	-	100.000	754,00	-	-
26/01/2024	8,776%	30.750.000,00	30.750.000,00	224.782,50	-	-	100.000	731,00	-	-
27/12/2023	8,81%	30.750.000,00	30.750.000,00	473.857,50	-	-	100.000	1.541,00	-	-

Class E Noteholders

Payment Date	Interest Rate	GLOBAL AMOUNTS in EURO					UNIT AMOUNTS in EURO			
		Notional amount Beginning of Period	Notional amount End of Period	Interest	Amortized Principal	Shortfall Interest	Notional amount	Interest	Amortized Principal	Shortfall Interest
26/07/2024	11,562%	-	-	-	-	-	100.000	-	-	-
26/06/2024	11,745%	247.777,01	-	2.310,00	247.777,01	-	100.000	932,29	2.359,78	-
28/05/2024	11,755%	1.082.250,44	247.777,01	11.235,00	834.473,43	-	100.000	1.038,11	7.947,37	-
26/04/2024	11,793%	2.928.330,41	1.082.250,44	29.715,00	1.846.079,97	-	100.000	1.014,74	17.581,71	-
26/03/2024	11,804%	4.699.597,43	2.928.330,41	44.625,00	1.771.267,02	-	100.000	949,55	16.869,21	-
26/02/2024	11,802%	6.667.517,10	4.699.597,43	67.725,00	1.967.919,67	-	100.000	1.015,75	18.742,09	-
26/01/2024	11,816%	8.920.860,40	6.667.517,10	87.780,00	2.253.343,30	-	100.000	983,99	21.460,41	-
27/12/2023	11,85%	10.500.000,00	8.920.860,40	217.665,00	1.579.139,60	-	100.000	2.073,00	15.039,42	-

Class Z Noteholders

Payment Date	Interest Rate	GLOBAL AMOUNTS in EURO					UNIT AMOUNTS in EURO			
		Notional amount Beginning of Period	Notional amount End of Period	Interest	Amortized Principal	Shortfall Interest	Notional amount	Interest	Amortized Principal	Shortfall Interest
26/11/2024		1.000,00	1.000,00	-	-	-	-	-	-	-
28/10/2024		1.000,00	1.000,00	-	-	-	-	-	-	-
26/09/2024		1.000,00	1.000,00	-	-	-	-	-	-	-
27/08/2024		1.000,00	1.000,00	-	-	-	-	-	-	-
26/07/2024		1.000,00	1.000,00	-	-	-	-	-	-	-
26/06/2024		1.000.000,00	1.000,00	999.000,00	-	-	-	99.900,00	-	-
28/05/2024		1.000.000,00	1.000.000,00	-	-	-	-	-	-	-
26/04/2024		1.000.000,00	1.000.000,00	-	-	-	-	-	-	-
26/03/2024		1.000.000,00	1.000.000,00	-	-	-	-	-	-	-
26/02/2024		1.000.000,00	1.000.000,00	-	-	-	-	-	-	-
26/01/2024		1.000.000,00	1.000.000,00	-	-	-	-	-	-	-
27/12/2023		1.000.000,00	1.000.000,00	-	-	-	-	-	-	-

6 - Reserves Required Levels

General Reserve Required Amount	Balance in EUR
(a) in respect of the Issue Date, an amount equal to 1.40 per cent. of the aggregate Principal Amount Outstanding of the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes as at the Issue Date; and	10.500.000,00
(b) in respect of each Payment Date, an amount equal to 1.40 per cent. of the aggregate Principal Amount Outstanding of the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes as at the relevant Payment Date provided that such amount cannot be lower than an amount equal to 1.40 per cent. of the aggregate Principal Amount Outstanding of the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes as at the Issue Date,	10.500.000,00
General Reserve Required Amount	10.500.000,00
RSF Reserve Account	
(a) an initial loan in an amount equal to the Required Replacement Servicer Fee Reserve Amount within sixty (60) days from the occurrence of a RSF Reserve Funding Trigger Event (such date, the RSF Reserve Initial Funding Date); and	0,00
(b) in case the RSF Reserve Advance Provider receives a notice from the Issuer that a further loan in a further amount equal to the RSF Reserve Shortfall Amount is needed, such further loan for an amount equal to the RSF Reserve Shortfall Amount within sixty (60) days from the date of the receipt by the RSF Reserve Advance Provider of the relevant notice from the Issuer (such advance, the RSF Reserve Funding Advance and together with the Required Replacement Servicer Fee Reserve Amount, the RSF Reserve Funding Advances)	0,00

7 - Expenses

Fees	Beneficiaries							Amount Paid
	Nominal Basis	Rate Basis	VAT Ratio	Frequency	Basis (*)	Amount due		
Servicing Fee		SFSI S.p.A.					56.266,99 *	
Fix: 10.000	10.000,00	100,00%	1,220	Monthly	1/12	1.016,67		
Outstanding Balance Performing Receivables M-1	725.351.527,89	0,09%	1,000	Monthly	1/12	54.401,36		
Outstanding Balance Delinquent and Defaulted Receivables M-	9.278.268,14	0,09%	1,220	Monthly	1/12	848,96		
Calculation Agent		Zenith Global S.p.A.					2.378,90	
Fix: 11.000	11.000,00	100%	1,220	Monthly	31	1.218,90		
Fix: 11.000	11.000,00	100%	1,220	Monthly	31	1.160,00		
Italian Account Bank		The Bank of New York Mellon SA/NV, Milan Branch					418,67	
Fix: 5000	5.000,00	100,00%	1,000	Monthly	1/12	418,67		
Paying Agent		The Bank of New York Mellon SA/NV, Milan Branch					2.100,00	
Isin IT0005565798		100,00%	1,000	Monthly	1/12	350,00		
Isin IT0005565806		100,00%	1,000	Monthly	1/12	350,00		
Isin IT0005565814		100,00%	1,000	Monthly	1/12	350,00		
Isin IT0005565822		100,00%	1,000	Monthly	1/12	350,00		
Isin IT0005565830		100,00%	1,000	Monthly	1/12	350,00		
Isin IT0005565855		100,00%	1,000	Monthly	1/12	350,00		
Cash Manager		SFSI S.p.A.					0,00	
Corporate Servicer		Zenith Global S.p.A.					2.644,30	
Fix: 15.000	15.000,00	100%	1,220	Monthly	31	1.555,68		
Fix: 4.000	4.000,00	100%	1,220	Monthly	31	518,55		
Fix: 15.000	2.000,00	100%	1,220	Monthly	31	207,42		
Fix: 4.000	2.000,00	100%	1,220	Monthly	31	51,86		
Fix: 2.000	2.000,00	100%	1,220	Monthly	31	51,86		
Fix: 2.000	4.000,00	100%	1,220	Monthly	31	69,00		
Fix: 2.000	2.000,00	100%	1,220	Monthly	31	60,00		
Fix: 2.000	4.000,00	100%	1,220	Monthly	31	62,00		
Fix: 2.000	4.000,00	100%	1,220	Monthly	31	67,91		
Representative of Noteholders		Zenith Global S.p.A.					414,15	
Fix: 4.000	4.000,00	100%	1,220	Monthly	31	414,15		
Back-Up Servicer Facilitator		Santander Consumer Finance S.A.					0,00	
Other Fees							21.350,00	
<i>Fitch Ratings Ireland Limited</i>						21.350,00		
<i>PRICEWATERHOUSECOOPERS SPA</i>						0,00		
* The Servicing Fee will be paid as per the item (u) of the Interest Available Distribution Amounts								
Total Expenses of the month						85.573,02		
Retention Amount Expenses (paid from the Expenses Account)						402,13		

Auto Abs Italian Stella Loans S.r.l	Determination Date	31/10/2024
	Calculation Date	20/11/2024
	Payment Date	26/11/2024

7b - SWAP

	<i>Notional Amount</i>	<i>Convention</i>	<i>Days</i>	<i>Fix Rate</i>	<i>Net Amount</i>
Previous Payment Date 28/10/2024					
Party A - Fixed Rate	750.000.000,00	ACT/360	29,00	3,415	-2.063.229,17
Party B - Variable Rate	750.000.000,00	ACT/360	29,00	3,102	1.874.125,00
					-189.104,17

8 - Collections & Available Amount

Available Collections	Balance in EUR
(a) All Collections; plus	17.268.019,88
(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 the Purchased Receivables pursuant to the Transaction Documents; plus	87.784,19
(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 (meaning any amount due under the relevant Auto Loan Contract in respect of which the Debtor is released upon the exercise of the relevant Prepayment).	4.316.446,23
Available Collections	21.672.250,30
Available Distribution Amounts	Balance in EUR
Interest Available Distribution Amount	
means, in respect of any Payment Date, the aggregate of the following amounts (without double counting):	
(a) the interest components received by the Issuer in respect of the Purchased Receivables (other than Defaulted Receivables) comprised in the Portfolio during the immediately preceding Collection Period, net of any amount allocated pursuant to item (i) of the Principal Available Distribution Amounts in respect of such Payment Date;	5.311.848,52
(b) the income received in respect of the Eligible Investments (if any) made using funds standing to the credit of the Issuer Accounts, following liquidation thereof on the immediately preceding Eligible Investments Maturity Date;	
(c) the General Reserve as at the immediately preceding Payment Date after making payments due under the Pre-Enforcement Interest Priority of Payments on that date (or, in respect of the First Payment Date, the General Reserve as at the Issue Date), with the exception of (i) the Legal Final Maturity Date, (ii) the Payment Date on which there will be sufficient Available Distribution Amounts (including the General Reserve) to redeem in full the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes and the Class E Notes, and (iii) the Payment Date following the delivery of a Trigger Notice;	10.500.000,00
(d) all amounts of positive interest accrued and paid on the Issuer Accounts, other than the Expenses Account, during the immediately preceding Collection Period, net of any applicable withholding or expenses;	74.893,59
(e) payments made to the Issuer by any other party to the Transaction Documents during the immediately preceding Collection Period, excluding those amounts constituting Principal Available Distribution Amount and excluding any RSF Reserve Funding Advances;	0,00
(f) any amounts received by the Issuer under the Interest Rate Swap Agreement and, only to the extent that an Interest Rate Swap Provider Default occurs, or when the early termination has been designated as a consequence of a "Termination Event" (as this term is defined in the Interest Rate Swap Agreement) in which the Interest Rate Swap Provider is the "Affected Party" (as this term is defined in the Interest Rate Swap Agreement) and the Interest Rate Swap Agreement is early terminated, the following amounts: (i) any amounts held by the Issuer as collateral; or (ii) if the amount determined pursuant to Section 6 (e) of the ISDA Master Agreement in case of early termination is payable by the Issuer to the Interest Rate Swap Provider and the amounts held by the Issuer as collateral are higher than such amount, the amount of collateral held which exceeds the amount payable to the Interest Rate Swap Provider. For the avoidance of doubt, the amount determined pursuant to Section 6 (e) of the ISDA Master Agreement in case of early termination shall be paid by the Issuer to the Interest Rate Swap Provider using the collateral amounts held by the Issuer. In the event that such collateral amounts are not sufficient, the amount determined pursuant to Section 6 (e) of the ISDA Master Agreement in case of early termination (or the part of that amount not covered by the collateral held by the Issuer) shall be paid according to the Pre-Enforcement Interest Priority of Payments or the Post-Enforcement Priority of Payments, as applicable;	0,00
(g) the Interest Component Purchase Price received by the Issuer in relation to the sale and/or repurchase of any Receivables (other than Defaulted Receivables) made during the immediately preceding Collection Period;	266,70
(h) any Recoveries, including any purchase price received in relation to the sale of any Defaulted Receivables, received by the Issuer in respect of any Defaulted Receivables during the Collection Period immediately preceding such Calculation Date;	3.558,65
(i) any Principal Available Distribution Amounts to be allocated in or towards provision of the Interest Available Distribution Amounts on such Payment Date in accordance with the Pre-Enforcement Principal Priority of Payments and the Transaction Documents;	0,00
(j) on the Regulatory Call Early Redemption Date only, the Seller Loan Interest Redemption Amount;	0,00
(k) the principal components received by the Issuer in respect of the Purchased Receivables described under item (a) of the Principal Available Distribution Amounts, in the amount needed and available so as to recover any funds erroneously allocated in or towards provision of the Principal Available Distribution Amounts on any preceding Payment Date and not yet recovered pursuant to this item; and	0,00
(l) any other amount standing to the credit of the Collection Account as at the end of the Collection Period immediately preceding the relevant Calculation Date, but excluding those amounts constituting Principal Available Distribution Amounts.	0,00
Interest Available Distribution Amounts	15.890.567,46
Principal Available Distribution Amounts	
means in respect of any Payment Date, the aggregate of the following amounts (without double counting):	
(a) the principal components received by the Issuer in respect of the Purchased Receivables (other than Defaulted Receivables) comprised in the Portfolio during the immediately preceding Collection Period and net of any amount allocated pursuant to item (k) of the Interest Available Distribution Amounts in respect of such Payment Date;	16.224.751,75
(b) the amounts allocated under items (k) (eleventh), (l) (twelfth), (m) (thirteenth), (n) (fourteenth) and (o) (fifteenth) of the Pre-Enforcement Interest Priority of Payments out of the Interest Available Distribution Amounts;	237.546,86
(c) the amounts actually credited to and/or retained in, on the immediately preceding Payment Date, the Collection Account under items (i) (first) and (iii) (third), of the Pre-Enforcement Principal Priority of Payments, if any;	16.281.170,50
(d) payments made to the Issuer by the Seller pursuant to the Master Receivables Transfer Agreement during the immediately preceding Collection Period in respect of indemnities or damages for breach of representations or warranties;	0,00
(e) the Principal Component Purchase Price received by the Issuer in relation to the sale and/or repurchase of any Receivables (other than Defaulted Receivables) made in accordance with the Master Receivables Transfer Agreement during the immediately preceding Collection Period;	87.517,49
(f) on the Calculation Date immediately preceding the Cancellation Date, the balance standing to the credit of the Expenses Account at such date;	0,00
(g) in respect of the earlier of (i) the Legal Final Maturity Date, (ii) the Payment Date on which there will be sufficient Available Distribution Amounts (including the General Reserve) to redeem in full the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes and the Class E Notes, and (iii) the Payment Date following the delivery of a Trigger Notice, all amounts standing to the credit of the General Reserve Account;	0,00
(h) on the Regulatory Call Early Redemption Date only, the Seller Loan Principal Redemption Amount, which will be applied solely in accordance with item (e) (fifth) of the Pre-Enforcement Principal Priority of Payments on such Regulatory Call Early Redemption Date; and	0,00
(i) the interest components received by the Issuer in respect of the Purchased Receivables (other than Defaulted Receivables) described under item (a) of the Interest Available Distribution Amounts, in the amount needed and available so as to recover any funds erroneously allocated in or towards provision of the Interest Available Distribution Amounts on any preceding Payment Date and not yet recovered pursuant to this item.	44.307,19
Principal Available Distribution Amounts	32.875.293,79
Target Collateral Amount	Balance in EUR
means on any Payment Date during the Revolving Period and the Amortisation	
(i) the Principal Amount Outstanding of the Notes as at the immediately preceding Calculation Date, less	750.000.000,00
(ii) the Outstanding Balance of the Performing Receivables as at the immediately preceding Determination Date.	717.216.193,73
Target Collateral Amount	32.783.806,27

9 - Accounts Statements

(A) Collection Account	Payment	Balance
Opening balance of the Collection Account		16.281.170,50
Interest on Collection Account	49.657,95	16.330.828,45
(a) on the Issue Date, credited with:		
(i) the net proceeds of the Senior Notes and the Mezzanine Notes subscribed for by the Lead Manager pursuant to the terms of the Senior Notes and Mezzanine Notes Subscription Agreement;		
(ii) the net proceeds of the Junior Notes subscribed for by the Class Z Notes Subscriber pursuant to the terms of the Junior Notes Subscription Agreement;	0,00	16.330.828,45
(iii) 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 (but excluding) the Issue Date;		
(b) on the Issue Date, debited by the Principal Component Purchase Price of the Initial Receivables to be paid to the Seller by crediting the relevant amount on the Seller Account;	0,00	16.330.828,45
(c) on the Issue Date, debited by an amount equal to Euro 1,000,000 to be credited to the Expenses Account as Retention Amount;		16.330.828,45
(d) on each Business Day from (and including) the Issue Date, credited with any amount of Available Collections and Recoveries (if any) received by the Servicer and to be transferred by it in accordance with the provisions of the Servicing Agreement;	21.672.250,30	38.003.078,75
(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	38.003.078,75
(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;	-38.003.078,75	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;		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.	47.791,21	47.791,21
Closing balance of Collection Account		47.791,21

9 - Accounts Statements

(B) Payment Account	Payment	Balance
Opening balance of the Payment Account		0,00
(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;	38.003.078,75	38.003.078,75
(ii) on each Settlement Date, credited with all monies standing to the credit of the General Reserve Account;	10.519.451,93	48.522.530,68
(iii) 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	5.783,71	48.528.314,39
(iv)* Swap to receive and Expenses Account to release	0,00	48.528.314,39
(b) debited:		
(i) on each Payment Date before the delivery of a Trigger Event Notice, by any amounts payable pursuant to the Pre-Enforcement Interest Priority of Payments and the Pre-Enforcement Principal Priority of Payments;	-48.479.912,30	48.402,09
(ii) on each Payment Date after the delivery of a Trigger Event Notice, if directed by the Representative of the Noteholders, by any amounts payable pursuant to the Post-Enforcement Priority of Payments.		48.402,09
* remaining Principal Available Distribution Amounts into the Collection Account	-47.791,21	610,88
Closing balance of the Payment Account		610,88
(C) General Reserve Account	Payment	Balance
Opening balance of the General Reserve Account		10.500.000,00
Amount credited on the Issue Date	10.500.000,00	10.500.000,00
Interest on General Reserve Account	19.451,93	10.519.451,93
(a) on each Settlement Date, all amounts standing to the credit of the General Reserve Account shall be transferred to the Payment Account;	-10.519.451,93	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 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.	10.500.000,00	10.500.000,00
Closing balance of the General Reserve Account		10.500.000,00
(D) Expenses Account	Payment	Balance
Opening balance of the Expenses Account		35.000,00
Amount credited on the Issue Date	1.000.000,00	1.000.000,00
on each Payment Date, be credited with an amount necessary to bring the balance of the Expenses Account up to (but not exceeding) Euro 35,000 as Retention Amount in accordance with the applicable Priority of Payments.	402,13	35.402,13
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.	-402,13	35.000,00
Closing balance of the Expenses Account		35.000,00
(E) Collateral Account	Payment	Balance
Opening balance of the Collateral Account		
(i) any cash constituting "Eligible Credit Support" (as defined in the Interest Rate Swap Agreement) pursuant to the Interest Rate Swap Agreement		
(ii) any termination amount		
Closing balance of the Collateral Account		
(F) RSF Reserve Account	Payment	Balance
Opening balance of the RSF Reserve Account		
Amount credited on the Issue Date		
(i) an amount equal to the Required Replacement Servicer Fee Reserve Amount		
[...]		
Closing balance of the RSF Reserve Account		
(G) Securities Account	Payment	Balance

10a - Interest Priority of Payments

Period of the FCT	Yes/No			
Revolving Period	Yes			
Pro-Rata Amortisation Period	No			
Sequential Redemption Period	No			
Priority of Payments during the Revolving Period and the Amortisation Period	Payment due	Amount Paid	Arrears	Balance in EUR
Interest Available Distribution Amounts				15.890.567,46
(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;	21.350,00	21.350,00	0,00	15.869.217,46
(b) second, in or towards satisfaction of payment of the fees, expenses and all other amounts due to the Representative of the Noteholders;	414,15	414,15	0,00	15.868.803,31
(c) third, pari passu and pro rata according to the respective amounts thereof, in or towards satisfaction of: (A) the fees, expenses and all other amounts due and payable to the Cash Manager, the Calculation Agent, the Account Bank, the Paying Agent, the Corporate Servicer and the Back-Up Servicer Facilitator; and (B) solely to the extent that the Funds standing to the credit of the RSF Reserve Account are insufficient to settle the fees to be paid to the Successor Servicer and any costs, expenses, amounts in respect of taxes (excluding, for the avoidance of doubt, any income taxes or other general taxes due in the ordinary course of business) and other amounts due and payable to any Successor Servicer (including any expenses, costs and fees incurred in the course of replacement) (collectively, the Replacement Servicing Costs) which are due and payable on such date, to pay such amounts to the Successor Servicer;	7.541,87	7.541,87	0,00	15.861.261,44
(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;	402,13	402,13	0,00	15.860.859,31
(e) fifth, to pay, pari passu and pro rata according to the respective amounts thereof, all amounts (if any) due and payable to the Interest Rate Swap Provider under the Interest Rate Swap Agreement (including termination payments but excluding any Subordinated Swap Amounts);	189.104,17	189.104,17	0,00	15.671.755,14
(f) sixth, pari passu and pro rata in or towards satisfaction of the Class A Notes Interest Amounts due and payable on such Payment Date;	2.191.200,00	2.191.200,00	0,00	13.480.555,14
(g) seventh, pari passu and pro rata in or towards satisfaction of the Class B Notes Interest Amounts due and payable on such Payment Date;	181.020,00	181.020,00	0,00	13.299.535,14
(h) eighth, pari passu and pro rata in or towards satisfaction of the Class C Notes Interest Amounts due and payable on such Payment Date;	87.457,50	87.457,50	0,00	13.212.077,64
(i) ninth, pari passu and pro rata in or towards satisfaction of the Class D Notes Interest Amounts due and payable on such Payment Date;	198.030,00	198.030,00	0,00	13.014.047,64
(j) tenth, in or towards payment into the General Reserve Account of an amount equal to the General Reserve Replenishment Amount;	10.500.000,00	10.500.000,00	0,00	2.514.047,64
(k) eleventh, in or towards reduction, in sequential order, of the debit balance of the Class A Principal Deficiency Sub-Ledger, the Class B Principal Deficiency Sub-Ledger, the Class C Principal Deficiency Sub-Ledger and the Class D Principal Deficiency Sub-Ledger for an amount equal to the aggregate of the Principal Addition Amounts which have been recorded as a debit on the Class A Principal Deficiency Sub-Ledger, the Class B Principal Deficiency Sub-Ledger, the Class C Principal Deficiency Sub-Ledger and the Class D Principal Deficiency Sub-Ledger respectively on any preceding Payment Date and which have not been previously cured in accordance with this Pre-Enforcement Interest Priority of Payments;	0,00	0,00	0,00	2.514.047,64
(l) twelfth, in or towards reduction of the Class A Principal Deficiency Sub-Ledger to 0 (zero) by allocating the relevant amounts to the Principal Available Distribution Amounts;	0,00	0,00	0,00	2.514.047,64
(m) thirteenth, in or towards reduction of the Class B Principal Deficiency Sub-Ledger to 0 (zero) by allocating the relevant amounts to the Principal Available Distribution Amounts;	0,00	0,00	0,00	2.514.047,64
(n) fourteenth, in or towards reduction of the Class C Principal Deficiency Sub-Ledger to 0 (zero) by allocating the relevant amounts to the Principal Available Distribution Amounts;	0,00	0,00	0,00	2.514.047,64
(o) fifteenth, in or towards reduction of the Class D Principal Deficiency Sub-Ledger to 0 (zero) by allocating the relevant amounts to the Principal Available Distribution Amounts;	237.546,86	237.546,86	0,00	2.276.500,78
(p) sixteenth, pari passu and pro rata in or towards satisfaction of the Class E Notes Interest Amounts due and payable on such Payment Date;	0,00	0,00	0,00	2.276.500,78
(q) seventeenth, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class E Notes up to the Class E Notes Target Amortisation Amount until the Class E Notes are redeemed in full;	0,00	0,00	0,00	2.276.500,78
(r) eighteenth, to pay any, pari passu and pro rata according to the respective amounts thereof, any Subordinated Swap Amounts due and payable to the Interest Rate Swap Provider;	0,00	0,00	0,00	2.276.500,78
(s) nineteenth, in or towards satisfaction, pari passu and pro rata according to the respective amounts thereof, of all amounts due and payable to the Joint Lead Managers under the terms of the Senior Notes and Mezzanine Notes Subscription Agreement;	0,00	0,00	0,00	2.276.500,78
(t) twentieth, in or towards satisfaction of all amounts of interest due and payable to the Seller under the Seller Loan (if any);	0,00	0,00	0,00	2.276.500,78
(u) twenty-first, pari passu and pro rata according to the respective amounts thereof, in or towards satisfaction of the Servicing Fees due and payable to the Servicer;	56.266,99	56.266,99	0,00	2.220.233,79
(v) twenty-second, in or towards satisfaction, pari passu and pro rata according to the respective amounts thereof, of any and all outstanding fees, costs, liabilities and any other expenses to be paid to fulfill obligations to any Other Issuer Secured Creditor incurred in the course of the Issuer's business in relation to the Securitisation (other than amounts already provided for in this Pre-Enforcement Interest Priority of Payments);	0,00	0,00	0,00	2.220.233,79
(w) twenty-third, if a RSF Reserve Funding Failure has occurred which has not been remedied prior to such Payment Date, to credit the RSF Reserve Account with the amount necessary to cause the balance of such account to be at least equal to the Replacement Servicer Fee Reserve Required Amount;	0,00	0,00	0,00	2.220.233,79
(x) twenty-fourth, to pay any interest due and payable to the RSF Reserve Advance Provider pursuant to clause 21.2(c) of the Intercreditor Agreement;	0,00	0,00	0,00	2.220.233,79
(y) twenty-fifth, to pay any principal due and payable to the RSF Reserve Advance Provider pursuant to clause 21.2(d)(ii) of the Intercreditor Agreement;	0,00	0,00	0,00	2.220.233,79
(z) twenty-sixth, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class Z Notes until such Class Z Notes are redeemed in full (in the case of all Payment Dates other than the Cancellation Date, up to an amount that makes the aggregate Principal Amount Outstanding of all the Class Z Notes not lower than Euro 1,000); and	0,00	0,00	0,00	2.220.233,79
(aa) twenty-seventh, in or towards satisfaction of the Variable Return (if any) on the Class Z Notes.	2.219.622,91	2.219.622,91	0,00	610,88

10a - Interest 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.

10b - Principal Priority of Payments

Period of the FCT	Yes/No
Revolving Period	Yes
Pro-Rata Amortisation Period	No
Sequential Redemption Period	No

Priority of Payments during the Revolving Period and the Amortisation Period	Payment due	Amount Paid	Arrears	Balance in EUR
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Principal Available Distribution Amounts **32.875.293,79**

(a) first, if a Monthly Servicing Report Delivery Failure Event has occurred and is not remedied within 3 (three) Business Days from the Information Date (or such longer period as may be agreed between the Servicer and the Calculation Agent), in or towards payment or retention, as the case may be, of all the Principal Available Distribution Amounts into the Collection Account;	0,00	0,00	0,00	32.875.293,79
(b) second, in or towards application of any Principal Addition Amounts to meet any Senior Expenses Deficit;	0,00	0,00	0,00	32.875.293,79
(c) third, during the Revolving Period:				
(A) in or towards payment to the Seller of the amount due as Interest Component Purchase Price in respect of the Initial Receivable purchased under the Master Receivables Transfer Agreement	44.307,19	44.307,19	0,00	32.830.986,60
(B) in or towards payment to the Seller of the amount due as Purchase Price in respect of any Additional Receivable purchased under the Master Receivables Transfer Agreement; and	32.783.195,39	32.783.195,39	0,00	47.791,21
(C) thereafter, in or towards payment or retention, as the case may be, of all remaining Principal Available Distribution Amounts into the Collection Account;	47.791,21	47.791,21	0,00	0,00
(d) fourth:				
(A) during the Pro-Rata Amortisation Period, in or towards repayment, pari passu and pro rata according to the respective amounts thereof, of (i) any amount to be paid as principal on the Class A Notes (net of any outstanding balance of the Class A Principal Deficiency Sub-Ledger, after giving effect to any adjustments in the relevant sub-ledger for the Collection Period immediately preceding such Payment Date); (ii) any amount to be paid as principal on the Class B Notes pari passu and pro rata among themselves (net of any outstanding balance of the Class B Principal Deficiency Sub-Ledger, after giving effect to any adjustments in the relevant sub-ledger for the Collection Period immediately preceding such Payment Date); (iii) any amount to be paid as principal on the Class C Notes pari passu and pro rata among themselves (net of any outstanding balance of the Class C Principal Deficiency Sub-Ledger, after giving effect to any adjustments in the relevant sub-ledger for the Collection Period immediately preceding such Payment Date); (iv) any amount to be paid as principal on the Class D Notes pari passu and pro rata among themselves (net of any outstanding balance of the Class D Principal Deficiency Sub-Ledger, after giving effect to any adjustments in the relevant sub-ledger for the Collection Period immediately preceding such Payment Date); and (v) any amount to be paid as principal to the Seller under the Seller Loan on any Payment Date following the Regulatory Call Early Redemption Date, until all such Class A Notes, Class B Notes, Class C Notes and Class D Notes are redeemed in full and any amount to be paid as principal to the Seller under the Seller Loan on any Payment Date following the Regulatory Call Early Redemption Date has been paid in full; or	0,00	0,00	0,00	0,00
(B) during the Sequential Redemption Period, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class A Notes until the Class A Notes are redeemed in full;	0,00	0,00	0,00	0,00
(e) fifth, on the Regulatory Call Early Redemption Date, to pay any amounts comprising the Regulatory Call Allocated Principal Amount in accordance with the Regulatory Call Priority of Payments;	0,00	0,00	0,00	0,00
(f) sixth, during the Sequential Redemption Period, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class B Notes until the Class B Notes are redeemed in full;	0,00	0,00	0,00	0,00
(g) seventh, during the Sequential Redemption Period, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class C Notes until the Class C Notes are redeemed in full;	0,00	0,00	0,00	0,00
(h) eighth, during the Sequential Redemption Period, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class D Notes until the Class D Notes are redeemed in full;	0,00	0,00	0,00	0,00
(i) ninth, during the Sequential Redemption Period, in or towards repayment, of any amount to be paid as principal to the Seller under the Seller Loan; and	0,00	0,00	0,00	0,00
(j) tenth, during the Amortisation Period, in or towards satisfaction, pari passu and pro rata according to the respective amounts thereof, of all amounts due and payable to the Joint Lead Managers under the terms of the Senior Notes and the Mezzanine Notes Subscription Agreement, to the extent not paid under item (xix) (nineteenth) of the Pre-Enforcement Interest Priority of Payments.	0,00	0,00	0,00	0,00

Regulatory Call Priority of Payments	Payment due	Amount Paid	Arrears	Balance in EUR
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- (i) first, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class B Notes until the Class B Notes are redeemed in full;
- (ii) second, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class C Notes until the Class C Notes are redeemed in full;
- (iii) third, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class D Notes until the Class D Notes are redeemed in full; and
- (iv) fourth, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class E Notes until the Class E Notes are redeemed in full.

Auto Abs Italian Stella Loans S.r.l	Determination Date
	Calculation Date
	Payment Date

11 - Post-Enforcement Priority of Payments

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

Post-Enforcement Priority of Payments	Payment due	Amount Paid	Arrears	Balance in EUR
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Available Distribution Amounts

(a) first, if a Monthly Servicing Report Delivery Failure Event has occurred and is not remedied within 3 (three) Business Days from the Information Date (or such longer period as may be agreed between the Servicer and the Computation Agent), in or towards payment or retention, as the case may be, of all the Principal Available Distribution Amounts into the Collection Account;

(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 of the Senior Notes and the Mezzanine Notes and the rating of the Rated 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 to the Representative of the Noteholders;

(c) third, pari passu and pro rata according to the respective amounts thereof, in or towards satisfaction:

(A) of the fees, expenses and all other amounts due and payable to the Cash Manager, the Calculation Agent, the Account Bank, the Paying Agent, the Corporate Servicer and the Back-Up Servicer Facilitator; and

(B) solely to the extent that the funds standing to the credit of the RSF Reserve Account are insufficient to settle any Replacement Servicing Costs which are due and payable on such date, to pay such amounts to the Successor 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, to pay, pari passu and pro rata according to the respective amounts thereof, all amounts (if any) due and payable to the Interest Rate Swap Provider under the Interest Rate Swap Agreement (including termination payments but excluding any Subordinated Swap Amounts);

(f) sixth, pari passu and pro rata, in or towards satisfaction of all Class A Notes Interest Amounts due and payable on such Payment Date;

(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, in or towards satisfaction of all Class B Notes Interest Amounts due and payable on such Payment Date;

(i) ninth, pari passu and pro rata, in or towards redemption in full of the Class B Notes;

(j) tenth, pari passu and pro rata, in or towards satisfaction of all Class C Notes Interest Amounts due and payable on such Payment Date;

(k) eleventh, pari passu and pro rata, in or towards redemption in full of the Class C Notes;

(l) twelfth, pari passu and pro rata, in or towards satisfaction of all Class D Notes Interest Amounts due and payable on such Payment Date;

(m) thirteenth, pari passu and pro rata, in or towards redemption in full of the Class D Notes;

(n) fourteenth, pari passu and pro rata, in or towards satisfaction of all Class E Notes Interest Amounts due and payable on such Payment Date;

(o) fifteenth, pari passu and pro rata, in or towards redemption in full of the Class E Notes;

(p) sixteenth, to pay any, pari passu and pro rata according to the respective amounts thereof, any Subordinated Swap Amounts due and payable to the Interest Rate Swap Provider;

(q) seventeenth, in or towards satisfaction, pari passu and pro rata according to the respective amounts thereof, of all amounts due and payable to the Joint Lead Managers under the terms of the Senior Notes and the Mezzanine Notes Subscription Agreement;

(r) eighteenth, in or towards satisfaction, pari passu and pro rata according to the respective amounts thereof, of all amounts due and payable to the Servicer;

(s) nineteenth, in or towards satisfaction, pari passu and pro rata according to the respective amounts thereof, of any and all outstanding fees, costs, liabilities and any other expenses to be paid to fulfill obligations to any Other Issuer Secured Creditor incurred in the course of the Issuer's business in relation to the Securitisation (other than amounts already provided for in this Post-Enforcement Priority of Payments);

(t) twentieth, if a RSF Reserve Funding Failure has occurred which has not been remedied prior to such Payment Date, to credit the RSF Reserve Account with the amount necessary to cause the balance of such account to be at least equal to the Replacement Servicer Fee Reserve Required Amount;

(u) twenty-first, to pay any interest due and payable to the RSF Reserve Advance Provider pursuant to clause 21.2(c) of the Intercreditor Agreement;

(v) twenty-second, to pay any principal due and payable to the RSF Reserve Advance Provider pursuant to clause 21.2(d)(i) of the Intercreditor Agreement;

(w) twenty third, in or towards repayment, pro rata and pari passu, of the Principal Amount Outstanding of the Class Z Notes until the Class Z Notes are redeemed in full; and

(x) twenty-fourth, in or towards satisfaction of the Variable Return (if any) on the Class Z Notes.

12 - Triggers

Amortisation Event	Event Occurred (Yes/no)
means the occurrence of any of the following events:	
(a) Sequential Redemption Event occurs; or	No
(b) any of the representations and warranties given by SFS Italia under any of the Transaction Documents to which it is party is or proves to have been incorrect or misleading when made, or deemed to be made, in any respect which is deemed material in the Representative of the Noteholders' opinion when made or repeated, provided that such breach remains unremedied for 30 (thirty) days after the Representative of the Noteholders has given written notice thereof to the Issuer and SFS Italia declaring that such breach is, in its opinion, materially prejudicial to the interest of the Noteholders; or	No
(c) SFS Italia is in breach of any of its obligations under any of the Transaction Documents which is deemed material in the Representative of the Noteholders' opinion when made, provided that such breach remains unremedied for 30 (thirty) days after the Representative of the Noteholders has given written notice thereof to the Issuer and SFS Italia declaring that such breach is, in its opinion, materially prejudicial to the interest of the Noteholders; or	No
(d) the Default Ratio Rolling Average, calculated on the relevant Servicer Report Date, is higher than the Default Ratio Rolling Average Threshold; or	No
(e) the Delinquency Ratio for the immediately preceding Collection Period, calculated on the relevant Information Date, is higher than the Delinquency Ratio Threshold; or	No
(f) on any Payment Date, a debit balance remains outstanding on the Class A Principal Deficiency Sub-Ledger, the Class B Principal Deficiency Sub-Ledger, the Class C Principal Deficiency Sub-Ledger or the Class D Principal Deficiency Sub-Ledger, following the relevant payments and/or provisions required to be made by the Issuer on such date in accordance with the Pre-Enforcement Interest Priority of	No
(g) on any Payment Date, the amount standing to the credit of the General Reserve Account is lower than the General Reserve Required Amount following the relevant payments and/or provisions required to be made by the Issuer on such date in accordance with the Pre-Enforcement Interest Priority of Payments; or	No
(h) the Available Collections and/or Recoveries are not transferred by the Servicer into the Collection Account, irrevocably and in cleared funds, pursuant to the terms and conditions of the Servicing Agreement; or	No
(i) other than as a result of force majeure, notwithstanding the occurrence of which the Servicer has used its reasonable endeavours to deliver the Monthly Servicing Report in the circumstances, the Servicer fails to deliver a Monthly Servicing Report on the due date therefor in accordance with the Servicing Agreement and such failure continues for a period of 7 (seven) Business Days; or	No
(j) the Seller fails, during the Revolving Period, to transfer Additional Receivables to the Issuer for 3 (three) consecutive Purchase Dates; or	No
(k) the Issuer receives a Trigger Event Notice; or	No
(l) the Issuer delivers a Regulatory Redemption Notice or a notice of redemption after the occurrence of an Issuer Tax Event.	No

Accelerated Amortisation Event	Event Occurred (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 Default Ratio;	0,033%	0,35%	No
(b) the Default Ratio Rolling Average;	0,041%	0,50%	No
(c) the Delinquency Ratio;	1,394%	5,00%	No
(d) the Delinquency Ratio Rolling Average; and	1,210%	5,00%	No
(e) the Cumulative Loss Ratio	0,313%	1,75%	No

12 - 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 1.0% of the Outstanding Balance of all Performing Receivables;	0,12%	< 1%	NO
(3) the average remaining maturity of all Purchased Receivables (including the Additional Receivables purchased as at the relevant Subsequent Purchase Date), weighted by their respective Outstanding Balance, is not higher than 48 months;	37,27	< 48 M	NO
(4) the Outstanding Balance of the Performing Receivables arising from Auto Loan Contracts relating to the financing to Commercial Debtors does not exceed 10.0% of the aggregate Outstanding Balance of all Purchased Receivables;	5,80%	< 10,0%	NO
(5) the Outstanding Balance of the Performing Receivables arising from Auto Loan Contracts relating to the financing Used Cars does not exceed 15.0% of the aggregate Outstanding Balance of all Purchased Receivables;	14,54%	< 15%	NO
(6) the average Effective Interest Rate of the Additional Receivables purchased as at the relevant Subsequent Purchase Date, weighted by their respective Outstanding Balance is greater than or equal to 7.75%;	8,18%	> 7,75%	NO
(7) the Outstanding Balance of the 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;	25,99%	< 35%	NO
(8) the Outstanding Balance of the Performing Receivables arising from Auto Loan Contracts whose Debtors do not pay by direct debit (R.I.D.) does not exceed 10.0% of the Outstanding Balance of all Performing Receivables;	0,52%	< 10%	NO
(9) the Outstanding Balance of Performing Receivables arising from Balloon Auto Loan Contracts does not exceed 70.0% of the aggregate Outstanding Balance of all Purchased Receivables;	56,68%	< 70%	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 5.0% of the aggregate Outstanding Balance of all Purchased Receivables.	5,00%	< 5%	NO

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

Economic Interest	Holder	% Hold by SFSI	Amount	% on Outstanding Balance of the Notes	Retention of net economic interest by SFSI
Class A Notes	Private Placement	N/A	660.000.000,00		
Class B Notes	Public Placement	N/A	42.000.000,00		
Class C Notes	Public Placement	N/A	17.250.000,00		
Class D Notes	Public Placement	N/A	30.750.000,00		
Class E Notes	Public Placement	N/A	0,00		
Class Z Notes	STELLANTIS FINANCIAL SERVICES ITALIA S.P.A	100%	1.000,00	0,00%	
Total			750.001.000,00		

Retain a material net economic interest of not less than 5 (five) per cent in the Securitisation according to the option (c) of Article 6, paragraph 3, of the EU Securitisation Regulation

Trigger Events	Event Occurred (Yes/no)
(a) N on payment of interest	No
(b) N on payment of principal	No
(c) B reach of Obligations	No
(d) B reach of Representations and Warranties	No
(e) I nsolvency Proceedings	No
(f) A rrangement of indebtedness	No
(g) I nlawfulness	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.

Default Ratio means with reference to the last day of each Collection Period during the Revolving Period, the ratio expressed as a percentage between:

- (a) the Defaulted Amounts with reference to the relevant Collection Period (excluding, for the avoidance of doubt, any Receivables which have become Defaulted Receivables before such Collection Period) and
(b) the aggregate Outstanding Balance of all Receivables as at the last day of the immediately preceding Collection Period, as determined by the Servicer in the Monthly Servicing Report.

Defaulted Receivable means a Receivable in respect of which:

- (a) the Servicer considers the relevant Debtor is unlikely to pay its credit obligations, the parent undertaking or any of its subsidiaries in full, without recourse by the Servicer to actions such as realizing security; or
(b) the relevant Debtor is past due more than 90 days on any of its material credit obligation.

Default Ratio Rolling Average means, with reference to the last day of each Collection Period during the Revolving Period, the average of the Default Ratio for the three immediately preceding Collection Periods as determined by the Servicer in the Monthly Servicing Report, provided that, as at the last day of the first Collection Period, it shall be equal to the Default Ratio for the relevant Collection Period, and as at the last day of the second Collection Period it shall be equal to the average of the Default Ratio for the two first Collection Periods.

Delinquency Ratio means, with reference to the last day of each Collection Period, the ratio expressed as a percentage between: (i) the aggregate of the Outstanding Balance of all the Receivables comprised in the Portfolio which are Delinquent Receivables as at the last day of the relevant Collection Period, and (ii) the aggregate Outstanding Balance of all the Receivables comprised in the Collateral Aggregate Portfolio, as at the last day of the relevant Collection Period.

Delinquency Ratio Rolling Average means, with reference to the last day of each Collection Period, the average of the Delinquency Ratio for the three immediately preceding Collection Periods as determined by the Servicer in the Monthly Servicing Report; provided that, as at the last day of the first Collection Period, it shall be equal to the Delinquency Ratio for the relevant Collection Period and, as at the last day of the second Collection Period, it shall be equal to the average of the Delinquency Ratio for the two first Collection Periods.

Cumulative Loss Ratio means, with reference to the last day of each Collection Period, the ratio expressed as a percentage between:

- (a) the aggregate of the Outstanding Balance of the Defaulted Receivables during the period from the First Purchase Date until the last day of each relevant Collection Period reduced by the amount of the Recoveries received in respect of the Defaulted Receivables during such period; and
(b) the aggregate Outstanding Balance of the Initial Receivables, as at the Issue Date.

13 - Information on the portfolio Receivables

Minimum Effective Interest Rate	1,99%
Weighted Average Effective Interest Rate	7,84%

Evolution of the Outstanding Balance of the Performing Receivables	Number	Amount
Outstanding Balance of the Receivables Previous Month	56.035	733.741.656,27
Principal redemption on Performing Receivables		11.869.995,39
Principal redemption on Early Settlement		4.316.446,23
Outstanding Balance of the Receivables going on Defaulted	22	237.546,86
Outstanding Balance of the Repurchased Receivables by Stellantis Financial Services Italia S.P.A. <i>included the Non Permitted Renegotiations</i>	494	101.474,06
Outstanding Balance of the Performing Receivables at the end of the Collection Period	55.444	717.216.193,73
Outstanding Balance of the Additional Receivables - Principal Component Purchase Price (including the R	1.957	32.783.195,39
Outstanding Balance of the Performing Receivables after Replenishment	57.401	749.999.389,12

Evolution of the Unpaid Balance of the Performing Receivables	Amount
Unpaid Balance of the Performing Receivables on the previous Collection Period	233.195,66
Unpaid Balance of Receivables going on Defaulted	44.338,13
Unpaid Balance on Repurchased Receivables	176,48
Variation of Unpaid Balance on repurchased Receivables	0,00
Variation of Unpaid Balance on Performing Receivables	78.218,34
Unpaid Balance of the Performing Receivables at the end of the Collection Period	266.899,39

Evolution of the Overpayment Balance of the Performing Receivables	Amount
Overpayments Balance of the Performing Receivables on the previous Collection Period	-561.540,34
Overpayments Balance of Performing Receivables going on Defaulted	0,00
Overpayments Balance on Repurchased Receivables	-0,02
Variation of Overpayments Balance on Repurchased Receivables	0,00
Variation of Overpayments Balance on Performing Receivables	-394.746,47
Overpayments Balance of the Performing Receivables at the end of the Collection Period	-956.286,79

Set Off Amount

No deposit activity for this transaction

14 - Stratification Tables

Portfolio cut-off date	
Number of Loans (Performing)	57.401
Number of Obligors (Performing)	55.736
Outstanding Loan Principal Amount (Performing)	749.999.389,12
Average Outstanding Loan Principal Amount (Performing Loans)	13.065,96
Weighted Average Interest Rate (Performing)	7,84%
Weighted Average Original Maturity (months) (Performing)	55,13
Weighted Average Seasoning (months) (Performing)	18,05
Weighted Average Remaining Maturity (months) (Performing)	37,27
Weighted Average original LTV (Performing)	77%
Largest Borrower Concentration (Euro)	117.172,94
Largest Borrower Concentration (%)	0,016%

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 Receivables	
	Number	%	Amount	%
[12,00 - 18,00]	6	0,01%	52.976	0,01%
[18,00 - 24,00]	16	0,03%	36.228	0,00%
[24,00 - 30,00]	389	0,68%	1.552.367	0,21%
[30,00 - 36,00]	114	0,20%	435.104	0,06%
[36,00 - 42,00]	14.375	25,04%	189.200.462	25,23%
[42,00 - 48,00]	128	0,22%	828.792	0,11%
[48,00 - 54,00]	21.531	37,51%	270.097.169	36,01%
[54,00 - 60,00]	104	0,18%	962.451	0,13%
[60,00 - 66,00]	9.933	17,30%	132.251.664	17,63%
[66,00 - 72,00]	97	0,17%	1.088.758	0,15%
[72,00 - 78,00]	3.851	6,71%	39.353.442	5,25%
[78,00 - 84,00]	89	0,16%	1.278.866	0,17%
[84,00 - 90,00]	2.105	3,67%	28.246.449	3,77%
[90,00 - 96,00]	4.663	8,12%	84.614.660	11,28%
TOTAL	57.401	100%	749.999.389	100%
Minimum :	12			
Maximum :	96			
Weighted Average :	55,13			

Seasoning in Months	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[00,00 - 06,00]	3.443	6,00%	57.038.510	7,61%
[06,00 - 12,00]	5.626	9,80%	75.706.126	10,09%
[12,00 - 18,00]	20.556	35,81%	286.360.990	38,18%
[18,00 - 24,00]	10.679	18,60%	146.639.858	19,55%
[24,00 - 30,00]	10.548	18,38%	127.694.759	17,03%
[30,00 - 36,00]	3.512	6,12%	39.782.829	5,30%
[36,00 - 42,00]	617	1,07%	5.857.747	0,78%
[42,00 - 48,00]	852	1,48%	7.548.273	1,01%
[48,00 - 54,00]	304	0,53%	1.695.861	0,23%
[54,00 - 60,00]	42	0,07%	236.209	0,03%
[60,00 - 66,00]	169	0,29%	384.030	0,05%
[66,00 - 72,00]	743	1,29%	846.227	0,11%
[72,00 - 78,00]	218	0,38%	138.370	0,02%
[78,00 - 84,00]	75	0,13%	69.598	0,01%
[84,00 - 90,00]	17	0,03%	0	0,00%
TOTAL	57.401	100%	749.999.389	100%
Minimum :	1,00			
Maximum :	84,00			
Weighted Average :	18,05			

Current Term to Maturity in Months	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[00,00 - 06,00]	3.369	5,87%	18.994.019	2,53%
[06,00 - 12,00]	4.418	7,70%	49.002.947	6,53%
[12,00 - 18,00]	4.670	8,14%	60.133.771	8,02%
[18,00 - 24,00]	8.365	14,57%	110.456.969	14,73%
[24,00 - 30,00]	5.338	9,30%	71.632.047	9,55%
[30,00 - 36,00]	10.094	17,59%	125.042.297	16,67%
[36,00 - 42,00]	4.648	8,10%	56.863.545	7,58%
[42,00 - 48,00]	5.875	10,24%	84.637.277	11,28%
[48,00 - 54,00]	1.758	3,06%	24.692.133	3,29%
[54,00 - 60,00]	2.035	3,55%	29.517.484	3,94%
[60,00 - 66,00]	547	0,95%	8.180.662	1,09%
[66,00 - 72,00]	1.170	2,04%	18.231.592	2,43%
[72,00 - 78,00]	762	1,33%	13.013.020	1,74%
[78,00 - 84,00]	2.491	4,34%	45.941.120	6,13%
[84,00 - 90,00]	1.068	1,86%	18.887.062	2,52%
[90,00 - 96,00]	793	1,38%	14.773.444	1,97%
TOTAL	57.401	100%	749.999.389	100%
Minimum :	0			
Maximum :	95			
Weighted Average :	37,27			

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%	0,00	0,00%
2016	0	0,00%	0	0,00%
2017	36	0,06%	7.344	0,00%
2018	585	1,02%	388.829	0,05%
2019	609	1,06%	1.074.043	0,14%
2020	617	1,07%	4.206.275	0,56%
2021	1.634	2,85%	15.975.878	2,13%
2022	17.002	29,62%	207.106.640	27,61%
2023	30.224	52,65%	421.702.592	56,23%
2024	6.694	11,66%	99.537.788	13,27%
TOTAL	57.401	100%	749.999.389	100%

14 - Stratification Tables

Original Financed Amount (€)	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[0,00 - 2,000,00]	0	0,00%	0,00	0,00%
[2,000,00 - 4,000,00]	18	0,03%	39.276	0,01%
[4,000,00 - 6,000,00]	371	0,65%	1.201.755	0,16%
[6,000,00 - 8,000,00]	2.595	4,52%	12.269.518	1,64%
[8,000,00 - 10,000,00]	4.672	8,14%	29.573.132	3,94%
[10,000,00 - 12,000,00]	6.920	12,06%	54.829.133	7,31%
[12,000,00 - 14,000,00]	7.544	13,14%	74.089.024	9,88%
[14,000,00 - 16,000,00]	7.963	13,87%	91.120.465	12,15%
[16,000,00 - 18,000,00]	6.710	11,69%	89.077.008	11,88%
[18,000,00 - 20,000,00]	5.077	8,84%	76.205.304	10,16%
[20,000,00 - 22,000,00]	4.349	7,58%	72.273.731	9,64%
[22,000,00 - 24,000,00]	3.164	5,51%	58.750.234	7,83%
[24,000,00 - 26,000,00]	2.475	4,31%	49.953.357	6,66%
[26,000,00 - 28,000,00]	1.717	2,99%	38.002.293	5,07%
[28,000,00 - 30,000,00]	1.287	2,24%	30.544.214	4,07%
[30,000,00 - 32,000,00]	898	1,56%	22.461.376	2,99%
[32,000,00 - 34,000,00]	556	0,97%	15.155.177	2,02%
[34,000,00 - 36,000,00]	412	0,72%	11.795.313	1,57%
[36,000,00 - 38,000,00]	244	0,43%	7.423.475	0,99%
[38,000,00 - 40,000,00]	169	0,29%	5.526.363	0,74%
[40,000,00 - 42,000,00]	99	0,17%	3.299.498	0,44%
[42,000,00 - 44,000,00]	50	0,09%	1.756.608	0,23%
[44,000,00 - 46,000,00]	36	0,06%	1.285.790	0,17%
[46,000,00 - 48,000,00]	24	0,04%	900.204	0,12%
[48,000,00 - 50,000,00]	13	0,02%	555.466	0,07%
[50,000,00 - 52,000,00]	11	0,02%	454.571	0,06%
[52,000,00 - 54,000,00]	3	0,01%	73.640,17	0,01%
[54,000,00 - 56,000,00]	2	0,00%	45.279	0,01%
[56,000,00 - 58,000,00]	2	0,00%	106.397	0,01%
[58,000,00 - 60,000,00]	1	0,00%	50.474,99	0,01%
[60,000,00 - 62,000,00]	5	0,01%	240.851	0,03%
[62,000,00 - 64,000,00]	1	0,00%	60.693,81	0,01%
[64,000,00 - 66,000,00]	1	0,00%	63.235,46	0,01%
[66,000,00 - 68,000,00]	1	0,00%	56.455	0,01%
[68,000,00 - 70,000,00]	3	0,01%	188.545	0,03%
[70,000,00 - 72,000,00]	1	0,00%	61.825	0,01%
[72,000,00 - 74,000,00]	2	0,00%	134.584	0,02%
[74,000,00 - 76,000,00]	2	0,00%	139.725	0,02%
[76,000,00 - 78,000,00]	1	0,00%	75.605	0,01%
[78,000,00 - 80,000,00]	0	0,00%	0	0,00%
[80,000,00 - 82,000,00]	1	0,00%	81.517	0,01%
[82,000,00 - 84,000,00]	0	0,00%	0	0,00%
[84,000,00 - 86,000,00]	0	0,00%	0	0,00%
[86,000,00 - 88,000,00]	0	0,00%	0	0,00%
[88,000,00 - 90,000,00]	1	0,00%	78.282	0,01%
TOTAL	57.401	100%	749.999.389	100%
Minimum :			3.350,00	
Maximum :			89.390,75	
Weighted Average :			19.783,55	

Outstanding Principal Amount (€)	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[0,00 - 2,000,00]	2.051	3,57%	1.128.546	0,15%
[2,000,00 - 4,000,00]	1.326	2,31%	4.097.822	0,55%
[4,000,00 - 6,000,00]	3.468	6,04%	18.052.837	2,41%
[6,000,00 - 8,000,00]	5.843	10,18%	41.057.164	5,47%
[8,000,00 - 10,000,00]	6.927	12,07%	62.648.252	8,35%
[10,000,00 - 12,000,00]	7.840	13,66%	86.350.345	11,51%
[12,000,00 - 14,000,00]	7.609	13,26%	98.785.595	13,17%
[14,000,00 - 16,000,00]	6.019	10,49%	90.040.381	12,01%
[16,000,00 - 18,000,00]	4.617	8,04%	78.200.480	10,43%
[18,000,00 - 20,000,00]	3.431	5,98%	64.992.293	8,67%
[20,000,00 - 22,000,00]	2.628	4,58%	55.079.279	7,34%
[22,000,00 - 24,000,00]	1.893	3,30%	43.494.488	5,80%
[24,000,00 - 26,000,00]	1.343	2,34%	33.504.750	4,47%
[26,000,00 - 28,000,00]	935	1,63%	25.139.584	3,35%
[28,000,00 - 30,000,00]	552	0,96%	15.985.051	2,13%
[30,000,00 - 32,000,00]	392	0,68%	12.119.118	1,62%
[32,000,00 - 34,000,00]	206	0,36%	6.795.693	0,91%
[34,000,00 - 36,000,00]	132	0,23%	4.610.027	0,61%
[36,000,00 - 38,000,00]	81	0,14%	2.988.874	0,40%
[38,000,00 - 40,000,00]	39	0,07%	1.520.994	0,20%
[40,000,00 - 42,000,00]	19	0,03%	779.799	0,10%
[42,000,00 - 44,000,00]	15	0,03%	646.236	0,09%
[44,000,00 - 46,000,00]	7	0,01%	314.615	0,04%
[46,000,00 - 48,000,00]	3	0,01%	140.904	0,02%
[48,000,00 - 50,000,00]	3	0,01%	145.856	0,02%
[50,000,00 - 52,000,00]	3	0,01%	152.978,15	0,02%
[52,000,00 - 54,000,00]	1	0,00%	52.422,56	0,01%
[54,000,00 - 56,000,00]	1	0,00%	55.756	0,01%
[56,000,00 - 58,000,00]	2	0,00%	114.040,53	0,02%
[58,000,00 - 60,000,00]	1	0,00%	58.887,23	0,01%
[60,000,00 - 62,000,00]	4	0,01%	243.715	0,03%
[62,000,00 - 64,000,00]	2	0,00%	125.595,95	0,02%
[64,000,00 - 66,000,00]	1	0,00%	64.652	0,01%
[66,000,00 - 68,000,00]	2	0,00%	133.324	0,02%
[68,000,00 - 70,000,00]	1	0,00%	68.556	0,01%
[70,000,00 - 72,000,00]	0	0,00%	0	0,00%
[72,000,00 - 74,000,00]	0	0,00%	0	0,00%
[74,000,00 - 76,000,00]	2	0,00%	150.678	0,02%
[76,000,00 - 78,000,00]	0	0,00%	0	0,00%
[78,000,00 - 80,000,00]	1	0,00%	78.282	0,01%
[80,000,00 - 82,000,00]	1	0,00%	81.517	0,01%
[82,000,00 - 84,000,00]	0	0,00%	0	0,00%
TOTAL	57.401	100%	749.999.389	100%
Minimum :			0	
Maximum :			81.517	
Weighted Average :			13.065,96	

14 - Stratification Tables

Original Loan to Value Ratio	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[0% - 10,00% [	1	0,00%	2.733	0,00%
[10,00% - 20,00% [	68	0,12%	239.322	0,03%
[20,00% - 30,00% [	673	1,17%	3.140.354	0,42%
[30,00% - 40,00% [	1.915	3,34%	11.649.781	1,55%
[40,00% - 50,00% [	3.953	6,89%	29.080.383	3,88%
[50,00% - 60,00% [	6.781	11,81%	65.994.199	8,80%
[60,00% - 70,00% [	9.450	16,46%	119.326.223	15,91%
[70,00% - 80,00% [	12.437	21,67%	179.085.880	23,88%
[80,00% - 90,00% [	12.331	21,48%	192.741.677	25,70%
[90,00% - 100,00% [	6.255	10,90%	98.401.898	13,12%
[100,00%]	3.537	6,16%	50.336.938	6,71%
TOTAL	57.401	100%	749.999.389	100%
	Minimum	9,96%		
	Maximum	100,00%		
	Weighted Average :	76,55%		

Effective Interest Rate	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[1,00% - 2,00% [	11	0,02%	45.014	0,01%
[2,00% - 3,00% [	422	0,74%	5.253.397	0,70%
[3,00% - 4,00% [	844	1,47%	8.398.762	1,12%
[4,00% - 5,00% [	1.642	2,86%	18.885.607	2,52%
[5,00% - 6,00% [	6.120	10,66%	86.801.708	11,57%
[6,00% - 7,00% [	8.747	15,24%	123.289.331	16,44%
[7,00% - 8,00% [	14.238	24,80%	180.938.911	24,13%
[8,00% - 9,00% [	16.554	28,84%	198.569.302	26,48%
[9,00% - 10,00% [	5.960	10,38%	84.495.500	11,27%
[10,00% - 11,00% [	1.460	2,54%	20.281.921	2,70%
[11,00% - 12,00% [	750	1,31%	10.676.787	1,42%
[12,00% - 13,00% [	293	0,51%	5.079.071	0,68%
[13,00% - 14,00% [	276	0,48%	5.280.689	0,70%
[14,00% - 15,00% [	63	0,11%	1.276.875	0,17%
[15,00% - 16,00% [	21	0,04%	726.513	0,10%
TOTAL	57.401	100%	749.999.389	100%
	Minimum :	1,99%		
	Maximum :	15,07%		
	Weighted Average :	7,84%		

Allimentation	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
Others	16.983	29,59%	212.145.801	28,29%
Diesel	13.770	23,99%	208.719.756	27,83%
Petrol	25.783	44,92%	320.848.985	42,78%
GPL	865	1,51%	8.284.847	1,10%
TOTAL	57.401	100%	749.999.389	100%

Car Brand	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
Peugeot	19.138	33,34%	266.113.339	35,48%
Citroen	15.473	26,96%	178.121.895	23,75%
Others	22.790	39,70%	305.764.155	40,77%
TOTAL	57.401	100%	749.999.389	100%

Payment Mode	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
Direct debit	57.063	99,41%	746.107.545	99,48%
Postal Transfer	313	0,55%	3.627.957	0,48%
Manual Payment	17	0,03%	176.090	0,02%
Other	8	0,01%	87.797	0,01%
TOTAL	57.401	100%	749.999.389	100%

Zone of Residence	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
North	26.105	45,48%	343.735.270	45,83%
Center	16.281	28,36%	211.354.881	28,18%
South (*)	15.015	26,16%	194.909.239	25,99%
TOTAL	57.401	100%	749.999.389	100%

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

Region of Residence	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
Lombardia	10.099	17,59%	129.684.604	17,29%
Lazio	6.757	11,77%	89.538.049	11,94%
Emilia Romagna	5.623	9,80%	70.167.727	9,36%
Toscana	5.386	9,38%	72.549.903	9,67%
Campania	4.930	8,59%	64.276.174	8,57%
Veneto	4.812	8,38%	63.936.712	8,52%
Sicilia	4.055	7,06%	53.223.607	7,10%
Piemonte	2.637	4,59%	35.388.340	4,72%
Puglia	2.268	3,95%	30.458.839	4,06%
Calabria	2.023	3,52%	25.937.479	3,46%
Abruzzo	1.455	2,53%	19.244.020	2,57%
Friuli-Venezia Giulia	1.418	2,47%	18.033.253	2,40%
Sardegna	1.253	2,18%	15.287.806	2,04%
Marche	1.252	2,18%	15.895.075	2,12%
Umbria	1.038	1,81%	14.399.605	1,92%
Liguria	940	1,64%	12.471.575	1,66%
Basilicata	486	0,85%	5.725.332	0,76%
Trentino-Alto Adige	432	0,75%	6.389.388	0,85%
Valle d'Aosta	381	0,66%	5.281.495	0,70%
Molise	156	0,27%	2.110.405	0,28%
TOTAL	57.401	100%	749.999.389	100%

Type of contract	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
Balloon Standard	777	1,35%	9.435.843	1,26%
Balloon Loyalty	26.706	46,53%	415.642.891	55,42%
Linear	29.918	52,12%	324.920.655	43,32%
TOTAL	57.401	100%	749.999.389	100%

Balloon payment as % of PRICE CAR	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
[0% - 10,00% [	30.984	53,98%	332.678.021,73	44,36%
[10,00% - 20,00% [	241	0,42%	3.123.408	0,42%
[20,00% - 30,00% [	190	0,33%	2.918.524	0,39%
[30,00% - 40,00% [	2.398	4,18%	35.233.545	4,70%
[40,00% - 50,00% [	10.226	17,82%	154.113.118	20,55%
[50,00% - 60,00% [	10.324	17,99%	166.893.731	22,25%
[60,00% - 70,00% [	3.038	5,29%	55.039.041	7,34%
[70,00% - 80,00% [	0	0,00%	0	0,00%
TOTAL	57.401	100%	749.999.389	100%

14 - Stratification Tables

Client Type	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
Private	54.595	95,11%	706.462.680	94,20%
Corporate	2.806	4,89%	43.536.709	5,80%
TOTAL	57.401	100%	749.999.389	100%

Purpose of Financing	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
New Cars	47.957	83,55%	640.969.483	85,46%
Used Cars	9.444	16,45%	109.029.906	14,54%
TOTAL	57.401	100%	749.999.389	100%

Number of contract subscribed	Number of Obligor		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
1	56.813	99,53%	741.503.627	98,87%
2	238	0,42%	7.042.080	0,94%
3	19	0,03%	740.235	0,10%
4	4	0,01%	173.160	0,02%
5	5	0,01%	370.049	0,05%
6	1	0,00%	78.785	0,01%
7	0	0,00%	0	0,00%
8	1	0,00%	91.453	0,01%
TOTAL	57.081	100%	749.999.389	100%

Delinquent Receivables	Number of Contracts		Outstanding Balance of the Performing Receivables		Delinquent Amount	
	Number	%	Amount	%	Amount	%
= 0 days	56.714	98,80%	739.973.172	98,66%	0	0,00%
>0 - 30 days	585	1,02%	8.580.936	1,144%	196.789	73,73%
30 - 60 days	64	0,11%	937.168	0,125%	32.087	12,02%
60 - 90 days	24	0,04%	327.958	0,044%	19.514	7,31%
90 - 120 days	2	0,00%	41.019	0,005%	2.542	0,95%
120 - 150 days	6	0,01%	73.574	0,010%	8.491	3,18%
150 - 180 days	2	0,00%	53.347	0,007%	5.920	2,22%
>180 days	4	0,01%	12.217	0,002%	1.557	0,58%
TOTAL	57.401	100%	749.999.389	100%	266.899	100%

MultiStep Contract	Number of Contracts		Outstanding Balance of the Performing Receivables	
	Number	%	Amount	%
MultiStep Balloon	49	0,09%	580.724	0,08%
MultiStep Linear	1.923	3,35%	36.904.777	4,92%
No MultiStep	55.429	96,56%	712.513.888	95,00%
TOTAL	57.401	100%	749.999.389	100%

15-1 - 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
31/10/2023	0	0.00											
30/11/2023	0	0.00											
31/12/2023	1	27.023.33	409.04	818.08	1.227.12	1.636.16	2.045.20	2.454.24	2.863.28	3.272.32	3.681.36	4.090.40	4.499.44
31/01/2024	10	148.087.36	254.48	127.45	3.203.43	3.947.35	5.331.18	5.763.84	6.258.57	6.912.85	7.567.13	7.914.41	
28/02/2024	17	205.996.58	1.628.17	4.342.01	6.414.44	29.448.74	30.490.33	31.999.76	34.658.68	35.257.26	37.872.84		
31/03/2024	12	221.959.18	535.88	3.898.60	27.000.97	26.614.81	26.484.53	26.792.43	27.176.79	27.276.61			
30/04/2024	22	326.818.93	1.374.22	2.654.95	5.409.28	9.293.84	11.047.52	11.659.88	12.776.30				
31/05/2024	14	173.154.86	1.020.74	3.060.27	3.198.24	3.686.02	5.024.70	5.521.79					
30/06/2024	12	162.360.67	402.34	1.716.36	3.468.24	5.344.46	6.716.47						
31/07/2024	18	245.089.97	2.001.88	573.42	13.443.03	17.621.58							
31/08/2024	21	372.595.54	258.77	2.811.82	14.705.71								
30/09/2024	20	288.720.83	2.085.20	4.630.78									
31/10/2024	22	237.946.86	3.558.65										
30/11/2024	0	0.00											
31/12/2024	0	0.00											

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
31/10/2023	0	0											
30/11/2023	0	0											
31/12/2023	1	27.023	2%	3%	5%	6%	8%	9%	11%	12%	14%	15%	17%
31/01/2024	10	148.087	0%	0%	2%	3%	4%	4%	5%	5%	5%	5%	
28/02/2024	17	205.997	1%	2%	2%	10%	11%	11%	12%	13%	13%	13%	
31/03/2024	12	221.959	0%	2%	2%	12%	12%	12%	12%	12%	12%	12%	
30/04/2024	22	326.819	0%	1%	2%	2%	3%	3%	4%	4%			
31/05/2024	14	173.154	1%	2%	2%	2%	3%	3%	4%				
30/06/2024	12	162.361	0%	1%	2%	2%	3%	4%					
31/07/2024	18	245.090	1%	0%	5%	7%							
31/08/2024	21	372.596	0%	1%	4%								
30/09/2024	20	288.720	1%	2%									
31/10/2024	22	237.947	1%										
30/11/2024	0	0											
31/12/2024	0	0											

15-2 - 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
31/10/2023	0	0											
30/11/2023	0	0											
31/12/2023	1	27.023	26.614,20	26.614,20	25.796,21	25.387,17	24.978,13	24.569,09	23.751,01	23.751,01	23.341,97	22.932,93	22.523,89
31/01/2024	10	148.087	148.214,81	148.214,81	144.883,93	144.145,01	142.756,18	142.323,52	141.828,79	141.174,51	140.520,23	140.172,95	
28/02/2024	17	265.997	266.318,41	261.654,52	259.583,14	255.547,69	251.506,38	243.966,80	241.137,80	238.219,39	234.323,04		
31/03/2024	12	223.959	223.423,20	220.060,58	196.958,21	197.344,37	197.474,65	197.146,75	196.782,39	196.682,57			
30/04/2024	22	326.819	325.444,71	324.163,98	321.409,65	317.525,09	315.771,41	315.159,05	314.043,63				
31/05/2024	14	173.154	172.133,72	170.094,19	169.956,22	169.468,44	168.126,78	167.632,67					
30/06/2024	12	162.261	161.858,33	160.544,31	158.792,43	156.916,21	155.544,20						
31/07/2024	18	245.090	247.091,85	245.663,39	231.646,94	227.468,39							
31/08/2024	21	372.596	374.346,72	369.763,72	357.889,81								
30/09/2024	20	388.720	386.638,43	384.089,55									
31/10/2024	22	237.547	233.988,21										
30/11/2024	0	0											
31/12/2024	0	0											

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
31/10/2023	0	0											
30/11/2023	0	0											
31/12/2023	1	27.023	98%	98%	95%	94%	93%	91%	88%	88%	86%	85%	83%
31/01/2024	10	148.087	100%	98%	97%	96%	96%	96%	95%	95%	95%	95%	
28/02/2024	17	265.997	99%	98%	98%	115%	89%	89%	88%	87%	87%		
31/03/2024	12	223.959	100%	98%	98%	98%	98%	98%	98%	98%	98%		
30/04/2024	22	326.819	100%	99%	98%	97%	97%	96%	96%				
31/05/2024	14	173.154	99%	98%	98%	98%	97%	97%					
30/06/2024	12	162.261	100%	99%	98%	97%	96%						
31/07/2024	18	245.090	101%	100%	95%	93%							
31/08/2024	21	372.596	100%	99%	96%								
30/09/2024	20	388.720	99%	98%									
31/10/2024	22	237.547	99%										
30/11/2024	0	0											
31/12/2024	0	0											

16 - Amortisation Schedule in EUR
 Constant Prepayment Rate 0% - Default Rate 0%

Amortisation Date	Aggregate Principal	Scheduled Principal	Scheduled Interest	Class A Interest	Class B Interest	Class C Interest	Class D Interest
November 2024	749,929,398.12	1,900	4,000	450,000,000.00	43,000,000.00	17,250,000.00	30,750,000.00
December 2024	758,022,335.40	11,977,115.63	4,899,891	649,460,104.80	41,579,799.60	16,974,521.67	30,258,916.30
January 2025	774,778,808.80	11,243,426.07	4,821,105	637,805,889.32	40,587,647.50	16,669,216.03	29,715,864.11
February 2025	791,487,472.70	11,813,136.07	4,743,996	625,810,18	39,824,292.68	16,356,465.92	29,157,074.83
March 2025	806,986,159.10	14,151,313.62	4,665,726	613,537,57.59	39,031,819.13	16,040,765.71	28,576,867.57
April 2025	821,879,404.48	15,025,409.34	4,613,992	598,228,493.20	37,178,176.87	15,289,668.36	27,719,746.64
May 2025	836,254,111.11	15,723,003.48	4,574,424	584,418,669.69	35,217,111.11	14,544,444.44	26,757,111.11
June 2025	850,207,005.13	16,273,003.48	4,538,886	571,062,746.44	33,167,025.13	14,400,776.11	25,874,114.47
July 2025	863,979,050.71	16,722,000.80	4,516,273	558,138,482.21	31,090,637.06	13,900,460.22	24,886,002.13
August 2025	877,524,411.24	17,080,499.41	4,501,026	545,639,069.81	28,918,329.29	13,198,979.53	23,796,919.91
September 2025	890,912,810.09	17,360,400.72	4,501,312	533,064,658	26,654,119.01	12,206,977.30	22,542,873.28
October 2025	904,100,113.12	17,580,499.41	4,503,769	520,914,114.50	24,300,000.00	11,110,000.00	21,190,000.00
November 2025	917,146,902.87	17,746,407.15	4,487,424	497,745,812.38	21,847,460.83	12,181,992.84	22,057,248.02
December 2025	929,912,010.71	17,854,808.10	4,474,834	495,760,729.00	20,266,726.21	12,000,990.87	21,419,726.83
January 2026	942,430,000.00	17,913,011.42	4,471,751	494,417,111.42	18,659,074.45	11,900,000.00	20,799,000.00
February 2026	954,746,877.58	17,966,376.41	4,471,980	493,213,174.11	17,409,160.17	11,813,814.44	20,367,430.84
March 2026	966,912,420.29	18,020,421.09	4,476,081	492,132,079.68	16,179,786.23	11,760,000.00	19,914,176.11
April 2026	978,980,877.66	17,912,570.63	4,475,492	491,161,511.01	15,222,976.16	11,509,436.64	19,466,821.83
May 2026	990,980,113.86	17,760,844.36	4,476,844	490,348,666.64	14,444,444.44	11,200,000.00	18,999,999.99
June 2026	1,002,912,778.91	17,577,056.08	4,480,966	489,650,744.00	13,774,501.83	9,200,998.97	18,454,545.00
July 2026	1,014,765,520.81	17,352,248.11	4,486,187	489,075,075.89	13,200,939.17	8,586,444.01	17,814,452.80
August 2026	1,026,540,499.49	17,096,193.32	4,492,189	488,609,897.36	12,699,491.36	8,000,000.00	17,169,249.99
September 2026	1,038,247,758.06	16,810,883.51	4,497,980	488,348,119.36	12,359,019.09	7,712,451.29	16,584,249.99
October 2026	1,049,884,411.86	16,500,429.84	4,503,506	488,260,124.38	12,162,381.00	7,500,000.00	16,000,000.00
November 2026	1,061,459,866.06	16,167,566.31	4,508,899	488,348,866.03	12,099,313.29	6,980,122.07	15,443,004.35
December 2026	1,072,980,113.86	15,817,113.05	4,514,097	488,580,753.08	12,143,383.51	6,500,000.00	14,913,113.05
January 2027	1,084,454,113.86	15,449,113.05	4,519,597	488,954,646.03	12,283,383.51	6,000,000.00	14,413,113.05
February 2027	1,095,889,113.86	15,063,113.05	4,524,397	489,468,539.08	12,500,000.00	5,500,000.00	13,913,113.05
March 2027	1,107,284,113.86	14,659,113.05	4,528,397	490,122,432.13	12,780,000.00	5,000,000.00	13,413,113.05
April 2027	1,118,639,113.86	14,237,113.05	4,531,597	490,916,325.18	13,120,000.00	4,500,000.00	12,913,113.05
May 2027	1,129,954,113.86	13,797,113.05	4,533,997	491,840,218.23	13,520,000.00	4,000,000.00	12,413,113.05
June 2027	1,141,229,113.86	13,339,113.05	4,535,597	492,894,111.28	13,980,000.00	3,500,000.00	11,913,113.05
July 2027	1,152,464,113.86	12,863,113.05	4,536,397	494,068,004.33	14,500,000.00	3,000,000.00	11,413,113.05
August 2027	1,163,659,113.86	12,369,113.05	4,536,397	495,361,897.38	15,080,000.00	2,500,000.00	10,913,113.05
September 2027	1,174,814,113.86	11,857,113.05	4,535,597	496,775,790.43	15,720,000.00	2,000,000.00	10,413,113.05
October 2027	1,185,929,113.86	11,327,113.05	4,533,997	498,309,683.48	16,420,000.00	1,500,000.00	9,913,113.05
November 2027	1,196,994,113.86	10,781,113.05	4,531,597	500,963,576.53	17,180,000.00	1,000,000.00	9,413,113.05
December 2027	1,208,009,113.86	10,219,113.05	4,528,397	504,737,469.58	18,000,000.00	500,000.00	8,913,113.05
January 2028	1,218,974,113.86	9,642,113.05	4,524,397	509,631,362.63	18,880,000.00	0	8,413,113.05
February 2028	1,229,799,113.86	9,050,113.05	4,519,597	515,645,255.68	19,820,000.00	0	7,913,113.05
March 2028	1,240,484,113.86	8,443,113.05	4,514,097	522,779,148.73	20,820,000.00	0	7,413,113.05
April 2028	1,251,029,113.86	7,811,113.05	4,507,980	531,033,041.78	21,880,000.00	0	6,913,113.05
May 2028	1,261,434,113.86	7,164,113.05	4,500,480	540,406,934.83	23,000,000.00	0	6,413,113.05
June 2028	1,271,699,113.86	6,501,113.05	4,491,597	550,900,827.88	24,180,000.00	0	5,913,113.05
July 2028	1,281,824,113.86	5,821,113.05	4,481,113	562,514,720.93	25,420,000.00	0	5,413,113.05
August 2028	1,291,809,113.86	5,124,113.05	4,469,113	575,248,614.00	26,720,000.00	0	4,913,113.05
September 2028	1,301,654,113.86	4,411,113.05	4,455,113	589,112,507.05	28,080,000.00	0	4,413,113.05
October 2028	1,311,369,113.86	3,684,113.05	4,439,113	604,116,400.10	29,500,000.00	0	3,913,113.05
November 2028	1,320,954,113.86	2,941,113.05	4,421,113	620,340,293.15	31,000,000.00	0	3,413,113.05
December 2028	1,330,409,113.86	2,184,113.05	4,401,113	637,794,186.20	32,580,000.00	0	2,913,113.05
January 2029	1,339,734,113.86	1,411,113.05	4,378,113	656,468,079.25	34,330,000.00	0	2,413,113.05
February 2029	1,348,929,113.86	614,113.05	4,351,113	676,361,972.30	36,250,000.00	0	1,913,113.05
March 2029	1,357,994,113.86	0	4,320,113	697,475,865.35	38,340,000.00	0	1,413,113.05
April 2029	1,366,929,113.86	0	4,285,113	719,809,758.40	40,600,000.00	0	913,113.05
May 2029	1,375,734,113.86	0	4,246,113	743,363,651.45	43,030,000.00	0	413,113.05
June 2029	1,384,409,113.86	0	4,202,113	768,137,544.50	45,630,000.00	0	0
July 2029	1,392,954,113.86	0	4,154,113	794,131,437.55	48,400,000.00	0	0
August 2029	1,401,369,113.86	0	4,101,113	821,345,330.60	51,340,000.00	0	0
September 2029	1,409,644,113.86	0	4,043,113	850,849,223.65	54,450,000.00	0	0
October 2029	1,417,779,113.86	0	3,980,113	882,553,116.70	57,730,000.00	0	0
November 2029	1,425,774,113.86	0	3,912,113	916,457,009.75	61,180,000.00	0	0
December 2029	1,433,629,113.86	0	3,839,113	952,560,902.80	64,800,000.00	0	0
January 2030	1,441,344,113.86	0	3,761,113	990,864,795.85	69,500,000.00	0	0
February 2030	1,448,919,113.86	0	3,678,113	1,031,368,688.90	74,300,000.00	0	0
March 2030	1,456,354,113.86	0	3,590,113	1,074,072,581.95	79,200,000.00	0	0
April 2030	1,463,649,113.86	0	3,497,113	1,118,476,475.00	84,200,000.00	0	0
May 2030	1,470,794,113.86	0	3,400,113	1,164,580,368.05	89,300,000.00	0	0
June 2030	1,477,789,113.86	0	3,300,113	1,212,384,261.10	94,500,000.00	0	0
July 2030	1,484,634,113.86	0	3,196,113	1,261,888,154.15	100,000,000.00	0	0
August 2030	1,491,329,113.86	0	3,089,113	1,313,092,047.20	105,700,000.00	0	0
September 2030	1,497,874,113.86	0	2,979,113	1,366,005,940.25	111,700,000.00	0	0
October 2030	1,504,269,113.86	0	2,865,113	1,420,729,833.30	117,900,000.00	0	0
November 2030	1,510,514,113.86	0	2,747,113	1,477,263,726.35	124,300,000.00	0	0
December 2030	1,516,609,113.86	0	2,625,113	1,535,607,619.40	130,900,000.00	0	0
January 2031	1,522,554,113.86	0	2,500,113	1,595,761,512.45	137,700,000.00	0	0
February 2031	1,528,349,113.86	0	2,372,113	1,657,725,405.50	144,700,000.00	0	0
March 2031	1,533,994,113.86	0	2,241,113	1,722,499,298.55	151,900,000.00	0	0
April 2031	1,539,489,113.86	0	2,107,113	1,790,083,191.60	159,300,000.00	0	0
May 2031	1,544,834,113.86	0	1,970,113	1,860,477,084.65	166,900,000.00	0	0
June 2031	1,550,029,113.86	0	1,830,113	1,933,680,977.70	174,700,000.00	0	0
July 2031	1,555,074,113.86	0	1,687,113	2,019,194,870.75	182,700,000.00	0	0
August 2031	1,560,069,113.86	0	1,542,113	2,117,018,763.80	190,900,000.00	0	0
September 2031	1,564,914,113.86	0	1,395,113	2,227,152,656.85	199,300,000.00	0	0
October 2031	1,569,609,113.86	0	1,245,113	2,349,606,549.90	207,900,000.00	0	0
November 2031	1,574,154,113.86	0	1,092,113	2,485,270,442.95	216,700,000.00	0	0
December 2031	1,578,549,113.86	0	936,113	2,634,144,336.00	225,700,000.00	0	0
January 2032	1,582,794,113.86	0	777,113	2,796,328,229.05	234,900,000.00	0	0
February 2032	1,586,889,113.86	0	614,113	2,971,922,122.10	244,300,000.00	0	0
March 2032	1,590,834,113.86	0	447,113	3,160,366,015.15	253,900,000.00	0	0
April 2032	1,594,629,113.86	0	278,113				

16 - Amortisation Schedule in EUR
 Constant Prepayment Rate 5,52% - Default Rate 0%

Determination Date	Aggregate Principal Balance	Scheduled Principal Amount	Scheduled Interest Amount	Prepayment Amount	Class A Net	Class B Net	Class C Net	Class D Net
October 2024	744 636 391,32	11 622 051,95	4 877 849,00	3 426 424,91	650 000 000,00	42 000 000,00	12 700 000,00	30 750 000,00
November 2024	718 125 251,22	13 121 861,36	4 780 870,17	3 379 792,75	613 950 821,93	40 110 000,00	16 518 897,27	27 641 684,69
December 2024	709 377 066,52	13 644 046,52	4 679 766,30	3 330 769,68	612 212 743,13	39 271 174,31	16 133 096,70	26 956 021,81
January 2025	684 758 081,34	13 892 488,78	4 575 548,27	3 276 756,52	602 147 649,06	38 188 486,76	15 737 849,90	26 466 466,18
February 2025	665 846 878,28	14 061 886,98	4 469 453,76	3 227 670,60	594 838 939,08	37 233 046,90	15 329 246,61	26 000 611,71
March 2025	645 779 104,00	14 153 300,31	4 342 179,26	3 182 222,89	588 248 149,14	36 183 664,00	14 851 931,44	25 576 968,11
April 2025	624 147 819,14	14 164 114,14	4 214 444,48	3 139 666,60	582 371 174,14	35 134 174,14	14 399 574,14	25 187 474,14
May 2025	601 527 481,04	14 098 488,41	4 084 620,72	3 097 236,48	577 129 679,69	34 084 729,69	13 957 173,71	24 844 651,14
June 2025	587 500 721,72	14 040 128,67	3 964 128,51	3 057 503,64	572 120 544,44	33 038 674,63	13 520 302,05	24 547 834,64
July 2025	572 500 721,72	13 988 206,94	3 852 169,64	3 019 509,59	567 310 119,19	32 000 000,00	13 098 878,89	24 294 741,99
August 2025	565 436 181,38	13 931 468,79	3 751 566,47	2 983 205,63	562 748 780,67	30 985 740,50	12 681 786,31	23 978 483,64
September 2025	556 037 683,68	13 879 510,90	3 659 020,90	2 949 180,94	558 388 939,94	30 000 000,00	12 281 540,90	23 690 618,90
October 2025	507 023 697,86	16 583 878,80	3 472 874,71	2 820 026,96	446 181 991,69	28 493 361,29	11 661 559,29	20 787 996,66
November 2025	489 711 180,49	14 610 916,21	3 314 989,25	2 732 136,16	430 998 176,40	27 427 220,25	11 264 715,20	20 500 643,43
December 2025	471 411 270,96	14 506 316,16	3 219 258,19	2 652 224,99	416 250 000,00	26 311 000,00	10 888 471,16	20 229 626,16
January 2026	454 637 621,22	16 199 819,38	3 119 870,26	2 577 961,46	400 931 631,43	25 209 740,46	10 496 879,13	19 965 127,11
February 2026	438 131 628,87	16 164 700,06	3 027 096,38	2 509 629,88	390 000 000,00	24 000 000,00	10 100 000,00	19 700 000,00
March 2026	414 134 268,62	15 538 440,13	2 876 546,45	1 968 280,12	364 760 906,05	23 110 000,00	9 534 307,75	19 395 493,90
April 2026	395 919 077,11	15 181 893,81	2 658 918,30	1 793 956,71	322 056 843,48	20 694 526,51	8 417 984,63	18 504 951,21
May 2026	359 730 061,37	15 019 220,31	2 438 418,69	1 683 884,87	298 528 191,58	18 999 157,65	7 803 225,46	18 010 071,58
June 2026	331 580 076,75	15 179 047,25	2 295 481,82	1 508 908,76	278 370 963,39	17 124 906,66	6 275 546,95	17 300 000,00
July 2026	301 580 076,75	15 179 047,25	2 149 996,37	1 455 376,46	263 390 963,39	16 088 156,09	6 336 354,89	17 364 866,39
August 2026	282 174 204,04	15 18 280,31	2 085 538,80	1 397 420,14	250 000 000,00	15 084 189,71	6 336 354,89	17 364 866,39
September 2026	270 842 677,47	13 320 028,24	1 938 801,85	1 311 509,92	23 990 000,00	15 144 623,87	6 220 385,52	11 088 174,62
October 2026	258 174 204,04	15 18 280,31	1 860 600,93	92 788,66	20 000 000,00	15 000 000,00	6 220 385,52	11 088 174,62
November 2026	243 111 356,78	14 650 70 38	1 747 242,00	1 177 754,84	14 031 565 39	13 030 433,50	5 984 086,55	9 977 101,41
December 2026	228 978 324 33	13 727 118 46	1 662 539 21	1 118 937 15	20 850 822 86	12 845 003 86	5 275 646 51	9 404 434 34
January 2027	215 011 262 62	13 388 409 94	1 579 989 89	1 055 272 39	18 920 000 00	12 041 784 99	4 946 733 10	8 815 909 42
February 2027	203 888 268 28	10 933 628 12	1 475 656 42	989 266 44	17 826 301 64	11 406 182 80	4 884 846 57	8 311 248 14
March 2027	197 544 210 11	11 381 83 66	1 400 600 93	92 788 66	16 000 000 00	10 933 628 12	4 815 909 42	7 815 909 42
April 2027	172 236 745 63	14 464 444 60	1 294 740 94	862 301 79	15 168 873 73	9 645 201 96	3 961 453 00	7 061 731 62
May 2027	155 460 466 60	16 099 791 71	1 186 115 00	792 38 25	13 678 414 36	8 500 240 51	3 174 515 36	6 171 006 58
June 2027	141 185 185 18	15 033 202 62	1 088 250 00	720 000 00	12 000 000 00	7 500 000 00	2 500 000 00	5 000 000 00
July 2027	131 985 239 66	8 511 014 84	996 384 89	649 510 24	11 617 548 47	7 393 227 63	3 035 674 56	5 411 418 87
August 2027	124 131 609 62	7 628 623 06	938 766 04	602 407 37	10 924 000 00	6 584 118 80	2 837 800 79	5 000 000 00
September 2027	116 594 891 41	7 175 068 13	886 418 54	574 628 59	10 214 400 00	6 524 280 35	2 679 815 14	4 778 709 28
October 2027	109 053 978 12	6 651 000 00	840 600 00	540 000 00	9 500 000 00	6 400 000 00	2 500 000 00	4 500 000 00
November 2027	103 613 203 87	6 111 575 89	790 741 19	505 928 39	8 179 416 18	6 221 418 67	2 390 585 81	4 261 110 09
December 2027	98 173 698 33	5 581 351 10	740 081 57	478 244 44	6 801 391 11	5 487 761 32	2 258 000 11	4 035 146 68
January 2028	92 809 376 36	4 818 707 03	700 185 29	451 630 00	5 479 474 32	4 292 611 24	1 136 790 79	3 807 000 00
February 2028	88 031 762 20	4 444 176 72	672 876 12	427 408 33	4 746 478 55	4 408 812 34	2 024 744 55	3 609 126 85
March 2028	83 831 762 20	4 044 898 89	650 788 16	404 900 00	4 389 483 99	4 384 841 89	1 886 044 87	3 338 421 00
April 2028	74 822 184 79	6 135 728 18	593 340 49	374 212 35	4 049 598 19	4 187 178 10	1 801 139 27	3 000 000 00
May 2028	69 431 762 20	5 581 000 00	560 000 00	350 000 00	3 600 000 00	3 600 000 00	1 600 000 00	2 600 000 00
June 2028	61 409 026 91	5 513 166 49	503 614 39	309 349 62	3 040 515 58	3 438 511 00	1 412 422 57	2 517 756 75
July 2028	56 421 251 28	4 720 197 91	460 117 55	282 516 72	2 893 326 70	3 159 629 88	1 297 209 13	2 311 300 43
August 2028	51 000 000 00	3 907 000 00	432 000 00	250 000 00	2 500 000 00	2 500 000 00	1 200 000 00	2 100 000 00
September 2028	46 087 608 62	2 727 700 42	408 881 95	244 080 86	2 407 710 40	2 404 441 13	1 152 001 17	2 031 620 69
October 2028	41 700 000 00	2 355 000 00	381 000 00	220 000 00	2 200 000 00	2 200 000 00	1 000 000 00	1 800 000 00
November 2028	44 980 544 08	2 302 886 86	368 712 98	218 510 19	2 031 410 17	2 118 594 08	1 028 566 36	1 844 227 33
December 2028	42 736 968 11	2 160 444 86	350 117 63	206 916 15	1 740 000 00	2 084 406 11	979 480 27	1 661 742 86
January 2029	40 422 151 63	1 950 913 13	315 281 18	195 881 93	1 512 000 00	2 015 104 18	920 111 61	1 500 000 00
February 2029	38 422 847 71	1 811 716 17	316 096 16	189 960 00	1 312 291 14	1 811 697 25	881 780 14	1 375 345 38
March 2029	36 144 114 64	2 011 484 42	303 000 00	176 000 00	1 100 000 00	2 008 670 18	812 300 12	1 468 800 00
April 2029	34 021 621 34	2 020 874 83	284 829 19	166 606 67	90 000 000 00	1 900 246 26	782 112 07	1 384 912 82
May 2029	32 127 376 28	2 027 212 19	268 72 84	154 410 00	80 000 000 00	1 800 000 00	759 462 71	1 314 866 69
June 2029	30 484 759 26	1 524 218 74	254 905 52	147 944 78	60 827 125 12	1 707 160 71	701 543 51	1 249 900 00
July 2029	28 188 241 24	1 956 116 64	241 872 77	140 247 28	44 992 277 96	1 580 761 22	652 946 90	1 161 947 04
August 2029	26 800 548 04	1 387 180 74	226 999 70	130 600 00	3 666 219 85	1 506 906 96	618 396 66	1 102 512 52
September 2029	25 426 754 54	1 361 081 94	214 939 00	123 711 86	2 237 601 31	1 422 746 45	584 846 40	1 041 660 97
October 2029	23 941 116 18	1 354 710 01	203 364 97	118 680 00	1 070 000 00	1 380 000 00	500 306 28	981 650 00
November 2029	21 330 116 38	1 322 613 98	191 946 26	110 115 80	80 000 000 00	1 360 112 49	517 931 56	921 048 43
December 2029	19 096 116 38	1 295 051 00	180 000 00	97 950 00	1 144 954 14	1 103 751 31	453 538 84	868 107 96
January 2030	17 000 000 00	1 264 000 00	160 000 00	90 000 00	1 000 000 00	1 000 000 00	400 000 00	800 000 00
February 2030	15 713 131 88	1 212 689 92	157 520 00	78 238 97	80 000 000 00	1 828 093 59	479 969 59	814 000 00
March 2030	14 476 762 78	1 164 000 00	152 336 00	72 000 00	60 000 000 00	1 748 000 00	410 000 00	750 000 00
April 2030	13 489 461 88	1 120 711 42	98 887 62	66 601 63	41 686 26 63	744 244 07	305 671 62	544 880 00
May 2030	12 442 124 94	1 080 196 94	66 074 42	61 120 00	30 000 000 00	678 991 14	276 462 90	497 800 00
June 2030	11 400 000 00	1 050 000 00	50 000 00	50 000 00	20 000 000 00	513 333 33	213 333 33	450 000 00
July 2030	9 953 877 55	1 033 896 63	34 773 94	50 779 01	8 759 065 43	557 395 07	238 930 12	408 092 83
August 2030	8 804 000 00	1 014 820 80	28 150 00	49 768 80	6 818 818 15	492 695 16	204 531 75	360 000 00
September 2030	7 836 761 18	994 488 69	49 185 29	48 900 01	6 914 487 40	440 012 83	180 730 56	322 152 35
October 2030	6 857 000 00	975 000 00	41 000 00	48 000 00	6 000 000 00	400 000 00	150 000 00	250 000 00
November 2030	5 830 587 20	945 156 45	72 244 63	51 500 22	5 166 476 11	318 775 89	135 032 95	240 710 00
December 2030	4 837 011							

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

Balance Sheet

ASSETS	
Outstanding Balance	749.999.389,12
Performing Receivables	
Net Outstanding Receivable Amount	749.999.389,12
Reserves	
General Reserve Account	10.500.000,00
Collection Account	47.791,21
Payment Account	610,88
Expenses Account	35.000,00
Total Assets	760.582.791,21
Loss Sheet on the Period	
CHARGES and EXPENSES	
Total Expenses	
Total Interest Payments and Expenses	2.932.384,68
Interest Component Purchase Price	44.307,19
Retention Amount	402,13
Negative Interest Amount	0,00
Variable Return	2.219.622,91
Total Charges and Expenses	5.196.716,92

LIABILITIES	
Principal Amount Outstanding	
Class A Notes	660.000.000,00
Class B Notes	42.000.000,00
Class C Notes	17.250.000,00
Class D Notes	30.750.000,00
Notes	750.000.000,00
Liabilities	
General Reserve Liability	10.500.000,00
Interest Liability	
Additional Interest Liability	
Expenses Account	35.000,00
Total Liabilities	760.535.000,00
REVENUES	
Available Collections	
Interest Collections	5.196.716,92
Principal Deficiency	0,00
Financial income	0,00
Interest Account M-1	0,00
Total Revenues	5.196.716,92

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

Account/Line ID	Outstanding Balance	Losses	Recovery	Date of issue on Defaulted
Total	2.491.253,21	2.348.359,69	142.895,58	
620068511	27.033,33	22.523,89	4.499,44	31/12/2023
610062642	15.556,59	15.905,06	-348,47	31/01/2024
610076794	15.229,91	14.888,51	341,40	31/01/2024
610080918	17.242,81	16.932,00	310,81	31/01/2024
610100816	12.909,65	12.909,65	-	31/01/2024
610100918	-	199,03	-	31/01/2024
620044842	24.164,50	20.368,52	3.795,98	31/01/2024
620065381	28.412,62	27.004,22	1.414,40	31/01/2024
620083746	14.969,66	14.247,12	722,54	31/01/2024
620094453	18.703,40	18.788,72	-85,32	31/01/2024
710641711	890,22	671,82	1.562,04	31/01/2024
610039262	7.128,97	5.212,22	1.916,75	29/02/2024
610063121	25.704,32	25.360,78	343,54	29/02/2024
610079148	20.233,90	20.310,13	-76,23	29/02/2024
610089376	24.909,87	24.909,87	-	29/02/2024
610095035	36.826,46	31.831,37	4.995,09	29/02/2024
610099091	26.176,46	26.176,46	-	29/02/2024
610101176	14.470,01	14.470,01	-	29/02/2024
610103117	27.933,50	28.318,50	-385,00	29/02/2024
620080308	25.418,48	25.734,70	-316,22	29/02/2024
620084518	22.196,61	17.114,48	23.908,09	29/02/2024
620085347	16.709,53	15.705,45	3.000,08	29/02/2024
620109346	25.215,51	25.268,39	-52,88	29/02/2024
710690751	-	184,22	184,22	29/02/2024
710691081	371,40	380,96	-79,56	29/02/2024
710838040	8.208,96	4.621,44	3.587,52	29/02/2024
720796261	4.484,60	4.673,08	-188,48	29/02/2024
720835270	-	-	-	29/02/2024
610028141	14.951,71	13.818,61	2.133,10	31/03/2024
610038371	9.152,20	9.152,20	-	31/03/2024
610073366	33.334,65	33.399,89	-65,24	31/03/2024
610073886	23.738,05	24.379,24	-641,19	31/03/2024
610088907	21.460,05	21.487,64	-27,59	31/03/2024
610088936	-	-	-	31/03/2024
610095140	29.105,65	29.240,81	-135,16	31/03/2024
610095137	21.800,26	21.294,44	505,82	31/03/2024
610105751	20.458,35	12.286,61	21.688,95	31/03/2024
620031272	21.442,73	20.874,23	568,50	31/03/2024
620043425	27.440,28	24.502,28	2.938,00	31/03/2024
710647537	1.035,25	721,83	313,42	31/03/2024
610025112	10.219,63	10.158,83	23,79	30/04/2024
610039042	16.516,74	16.185,44	331,30	30/04/2024
610062093	21.399,58	19.806,61	1.592,97	30/04/2024
610066402	17.900,15	16.438,70	1.461,45	30/04/2024
610065681	14.749,79	14.749,79	-	30/04/2024
6100791620	26.701,55	27.334,75	-633,20	30/04/2024
610082581	18.855,78	18.855,78	-	30/04/2024
610092142	13.437,23	13.437,23	-	30/04/2024
610101792	9.885,87	7.631,81	2.254,04	30/04/2024
610104146	7.747,96	7.768,18	-20,22	30/04/2024
610107152	13.570,29	11.782,99	1.787,30	30/04/2024
620075553	13.471,56	13.488,21	-16,65	30/04/2024
620043071	26.686,51	23.960,30	2.726,21	30/04/2024
620062681	31.233,89	31.233,89	-	30/04/2024
620077531	-	333,91	333,91	30/04/2024
620078981	31.270,03	31.058,12	211,90	30/04/2024
620095082	20.966,44	20.928,63	37,81	30/04/2024
710693177	-	285,06	285,06	30/04/2024
710708012	-	208,90	208,90	30/04/2024
710718071	-	-	-	30/04/2024
720851302	9.326,93	7.136,19	2.190,74	30/04/2024
620165596	22.879,01	22.879,01	-	30/04/2024
610051101	14.760,66	14.869,86	-109,20	31/05/2024
610062751	20.533,87	19.090,69	1.433,18	31/05/2024
610070037	-	226,13	-	31/05/2024
610082711	14.368,36	14.440,04	-71,68	31/05/2024
610085726	12.165,34	12.545,17	-379,83	31/05/2024
610087678	37.896,77	37.896,77	-	31/05/2024
610114330	25.595,79	26.233,84	-638,05	31/05/2024
620105771	-	645,90	645,90	31/05/2024
710622151	-	380,00	380,00	31/05/2024
710693692	-	210,13	210,13	31/05/2024
720888102	7.965,77	6.650,18	1.315,59	31/05/2024
720929441	13.739,69	13.226,67	2.509,63	31/05/2024
620137818	24.142,21	24.142,21	-	31/05/2024
610017511	-	378,27	378,27	30/06/2024
610031732	10.214,67	10.237,82	-13,15	30/06/2024
610095358	-	-	-	30/06/2024
610090566	24.701,83	20.852,48	3.849,35	30/06/2024
610104688	7.870,08	6.436,18	1.433,90	30/06/2024
610110816	14.570,17	14.582,63	-12,51	30/06/2024
620145912	20.460,04	20.435,79	1.024,25	30/06/2024
620114636	24.427,70	24.427,70	-	30/06/2024
710644822	-	201,26	201,26	30/06/2024
710698882	1.547,13	1.547,13	-	30/06/2024
610105292	33.090,07	33.090,07	-	30/06/2024
620118079	19.361,03	19.532,93	-171,90	30/06/2024
610025824	-	121,58	121,58	31/07/2024
610027571	6.355,68	6.866,94	-508,95	31/07/2024
610035552	9.328,16	9.358,36	-30,20	31/07/2024
610077926	19.766,85	19.766,85	-	31/07/2024
610079424	12.132,13	1.790,33	13.922,46	31/07/2024
610097628	24.580,03	25.214,60	-634,57	31/07/2024
610097868	24.590,03	25.318,11	-728,08	31/07/2024
610112588	-	1.036,51	1.036,51	31/07/2024
620013740	12.967,34	12.307,46	659,88	31/07/2024
620078022	-	-	-	31/07/2024
620095862	31.750,29	31.868,49	-118,20	31/07/2024
620064160	15.516,75	15.516,75	-	31/07/2024
620087046	23.109,42	20.704,42	2.405,00	31/07/2024
620087308	20.691,12	21.000,53	-309,40	31/07/2024
620112618	26.004,24	26.485,87	-481,63	31/07/2024
710705436	2.247,52	2.281,96	-34,44	31/07/2024
720914752	-	171,64	171,64	31/07/2024
610132896	20.040,00	20.040,00	-	31/07/2024
610406842	10.866,97	9.852,21	1.014,76	31/08/2024
610053948	20.585,01	20.638,69	-53,68	31/08/2024
610094138	15.671,35	15.727,87	-56,52	31/08/2024
610095266	14.853,13	14.853,13	-	31/08/2024
610100736	6.377,04	14.760,39	-616,65	31/08/2024
610105836	20.709,64	21.061,68	-358,04	31/08/2024
620011831	-	267,88	267,88	31/08/2024
620108051	10.546,49	4.205,45	10.966,84	31/08/2024
620022942	9.501,77	9.206,32	295,45	31/08/2024
620049621	13.345,18	13.684,92	-339,74	31/08/2024
620078658	28.467,59	28.571,08	-103,49	31/08/2024
620096812	14.168,92	13.105,16	1.063,76	31/08/2024
620100876	14.808,09	14.853,45	-45,36	31/08/2024
710013621	11.199,56	10.931,36	268,20	31/08/2024
610137188	27.987,80	27.987,80	-	31/08/2024
620134192	20.444,31	20.444,31	-	31/08/2024
620142591	26.454,83	26.546,54	-91,71	31/08/2024
620167190	43.848,12	44.004,51	-156,39	31/08/2024
620197181	15.492,44	15.492,44	-	31/08/2024
620208492	31.069,80	30.633,17	436,63	31/08/2024
620233836	16.177,70	16.217,12	-39,42	31/08/2024
610082822	12.961,14	12.961,14	-	30/09/2024
610086348	14.882,70	13.736,16	1.146,54	30/09/2024
610090257	23.986,32	24.051,34	-65,02	30/09/2024
610093785	16.250,13	16.550,13	-300,00	30/09/2024
610094716	23.764,44	22.984,36	779,08	30/09/2024
620011961	22.466,71	22.498,97	-31,26	30/09/2024
620004272	11.211,52	11.233,18	-21,66	30/09/2024
620005212	13.142,65	13.142,65	-	30/09/2024
620016201	14.655,37	14.297,49	357,88	30/09/2024
620043712	20.047,84	20.126,74	-78,90	30/09/2024
620063882	19.366,32	17.981,40	1.384,92	30/09/2024
620101382	15.307,20	15.343,26	-36,06	30/09/2024
710551272	-	-	-	30/09/2024
720850120	-	-	-	30/09/2024
720908162	-	233,87	233,87	30/09/2024
620130388	31.652,17	31.728,93	-76,76	30/09/2024
610093469	3.134,40	2.681,61	452,79	30/09/2024
610207801	19.966,64	19.038,92	927,72	30/09/2024
620200196	25.926,68	25.966,14	-42,46	30/09/2024
610027021	10.520,58	10.520,58	-	31/10/2024
610037522	21.163,61	21.163,61	-	31/10/2024
610078970	11.599,94	11.155,48	444,46	31/10/2024
610081847	-	-	-	31/10/2024
610082446	11.250,58	11.250,58	-	31/10/2024
610084808	23.571,19	23.600,22	-29,03	31/10/2024
610091548	23.439,00	22.662,93	776,07	31/10/2024
610099786	6.432,49	6.496,41	-63,92	31/10/2024
610115211	6.275,01	6.068,94	206,07	31/10/2024
620010882	13.395,70	11.893,11	502,59	31/10/2024
620016241	-	-	-	31/10/2024
620031362	12.878,91	13.567,97	-689,06	31/10/2024
620032102	13.961,61	13.699,98	261,63	31/10/2024
620087196	14.622,50	14.140,50	482,00	31/10/2024
710690241	1.358,89	526,26	832,63	31/10/2024
720786960	-	-	-	31/10/2024
720797140	8.743,58	8.743,58	-	31/10/2024
720808101	3.769,40	3.669,54	99,86	31/10/2024
610133848	20.709,71	20.709,71	-	31/10/2024
610161486	14.932,06	15.203,06	-270,99	31/10/2024
620154596	14.511,11	14.523,66	-12,55	31/10/2024
710810081	6.430,98	6.430,98	-	31/10/2024