

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

Investors Report

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

Euro 805,000,000 Class A Asset-Backed Floating Rate Notes due August 2040
Euro 56,400,000 Class B Asset-Backed Floating Rate Notes due August 2040
Euro 16,400,000 Class C Asset-Backed Floating Rate Notes due August 2040
Euro 20,000,000 Class D Asset-Backed Floating Rate Notes due August 2040
Euro 31,000,000 Class E Asset-Backed Floating Rate Notes due August 2040
Euro 2,400,000 Class M Asset-Backed Floating Rate Notes due August 2040
Euro 2,000,000 Class X Asset-Backed Floating Rate Notes due August 2040



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Contacts

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Reporting Dates

Collection Period	23/04/2026	21/05/2026
Interest Period	15/05/2026	15/06/2026
Payment Date	15/06/2026	

This Investors Report is prepared by Banca Finint S.p.A in accordance with the criteria described in the Transaction Documents. Certain information included in this report is provided by the Parties. Please be advised that Banca Finint S.p.A will have no liability for the completeness or accuracy of such information.

1. Transaction overview

Principal Parties

Issuer:	Asset-Backed European Securitisation Transaction Twenty-Four s.r.l.
Originator/Servicer:	CA Auto Bank S.p.A.
Issue Date:	17/11/2025
Arranger	Crédit Agricole Corporate & Investment Bank
Representative of the Noteholders	Banca Finint S.p.A
Calculation Agent	Banca Finint S.p.A
Account Bank	The Bank of New York Mellon SA/NV, Milan Branch
Principal Paying Agent	The Bank of New York Mellon SA/NV, Milan Branch
Corporate Servicer	CA AUTO BANK S.p.A.
Corporate Administrator	Banca Finint S.p.A
Back-up Servicer Facilitator	Banca Finint S.p.A
Stichting Corporate Services Provider	M&G Trustee Company Limited
Standby Swap Counterparty	Crédit Agricole Corporate & Investment Bank
Reporting Entity	CA AUTO BANK S.p.A.
Reporting Entity Contact Person	Benedetta Reale
Reporting Entity Contact Telephone	+39 0110064638
Reporting Entity Contact Emails	benedetta.reale@ca-autobank.com
Issuer's LEI code	8156003524A4F7B21C64

Main definitions

Payment Date	means the 15th (fifteenth) calendar day of each month or, if any such day is not a Business Day, the immediately following Business Day provided that, following the delivery of a Trigger Notice, it shall also be any other Business Day designated as such by the Representative of the Noteholders after consultation with the Servicer, provided that the First Payment Date will fall on 16 February 2026.
Interest Period	means each period from (and including) a Payment Date to (but excluding) the next following Payment Date, except for the Initial Interest Period beginning on (and including) the Issue Date and ending on (but excluding) the First Payment Date after the Issue Date.
Business Day	means a day (other than a Saturday or Sunday) which is not a bank holiday or a public holiday in Turin, Milan, Luxembourg, London and Paris and which is a TARGET Settlement Day.
Delinquent Receivable	means each Receivable (other than a Defaulted Receivable) arising from a Loan Agreement in relation to which the relevant Borrower has failed to timely pay at least one Instalment (or any other sum) due pursuant to the relevant Loan Agreement, provided that (i) the unpaid amount is higher than Euro 25, (ii) the relevant Receivable has been recorded as such in the EDP CAAB System in compliance with the Credit and Collections Policies and, in any case, by no later than 21 (twenty-one) days after the Receivable's due date, and (iii) such Receivable continues to be classified as such.
Delinquency Rate	means the ratio (expressed as a percentage), calculated on each Monthly Report Date, between: (a) in relation to the Delinquent Receivables, the sum of (i) the due and unpaid Instalments, and (ii) in relation to the Instalments not yet due, the relevant Net Present Value; and (b) the sum of (i) the Net Present Value of all Receivables other than the Defaulted Receivables and (ii) the due and unpaid Instalments of all Delinquent Receivables.
Defaulted Receivable	means each Receivable arising from a Loan Agreement: <p>(a) in relation to which the relevant Borrower has failed to timely pay at least one Instalment (or any other sum) pursuant to the relevant Loan Agreement, provided that (i) the unpaid amount is higher than Euro 100 and 1 per cent. of the outstanding balance of the Borrower), and (ii) the relevant Receivable has been recorded as such in the EDP CAAB System in compliance with the Credit and Collections Policies and, in any case, has remained unpaid for at least 91 (ninety-one) days since the registration in the EDP CAAB System of the oldest continuous overdue; or</p> <p>(b) in relation to which the relevant Borrower is insolvent, or the Servicer has determined that such Receivable cannot be collected and/or recovered, or legal proceedings have been commenced for its collection and/or recovery; or</p> <p>(c) written-off by the Servicer in accordance with the Credit and Collections Policies.</p>
Cumulative Gross Default Ratio	means the ratio (expressed as a percentage), calculated, on each Monthly Report Date, by dividing (A) the sum of the principal amount of all the Receivables which have become Defaulted Receivables since the Issue Date by (B) the Net Present Value of the Portfolio as at the Transfer Effective Date.

2. Assets and Notes

The Notes

Issue Date 17 November 2025

Classes	Class A	Class B	Class C	Class D	Class E	Class M	Class X
Principal Amount Outstanding on Issue	805.000.000,00	56.400.000,00	16.400.000,00	20.000.000,00	31.000.000,00	2.400.000,00	2.000.000,00
Currency	EUR	EUR	EUR	EUR	EUR	EUR	EUR
Issue Date	17 November 2025	17 November 2025	17 November 2025	17 November 2025	17 November 2025	17 November 2025	17 November 2025
Final Maturity Date	16 August 2040	16 August 2040	16 August 2040	16 August 2040	16 August 2040	16 August 2040	16 August 2040
Listing	Luxembourg	Luxembourg	Luxembourg	Luxembourg	Luxembourg	Luxembourg	Luxembourg
ISIN code	IT0005675373	IT0005675381	IT0005675399	IT0005675407	IT0005675415	IT0005675423	IT0005675431
Common code	322391951	322392010	322392028	322392052	322392079	322392141	322392222
Denomination	100,000 + multiples of 1,000	100,000 + multiples of 1,000	100,000 + multiples of 1,000	100,000 + multiples of 1,000	100,000 + multiples of 1,000	100,000 + multiples of 1,000	100,000 + multiples of 1,000
Indexation	Euribor 1M	Euribor 1M	Euribor 1M	Euribor 1M	Euribor 1M	Euribor 1M	Euribor 1M
Margin	0,720%	1,150%	1,300%	1,600%	1,750%	2,500%	2,500%
Payment frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly

The Portfolio

The monetary receivables and other connected rights arising from two pools of auto loans granted by CA Auto Bank S.p.A. to customers for the purposes of purchasing Cars (the Receivables) have been transferred to the Issuer pursuant to (i) a receivables purchase agreement dated 17 July 2024 relating to the initial portfolio (the Initial Receivables Purchase Agreement) and (ii) a receivables purchase agreement dated 22 October 2025 relating to the additional portfolio (the Additional Receivables Purchase Agreement), in each case as amended and/or supplemented from time to time (together, the Receivables Purchase Agreements).

Portfolio: Euro 931,176,211.00

Initial Transfer Date: 17 July 2024

Additional Transfer Date: 22 October 2025

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

3.1. The Notes - Class A Notes

Interest Period			Before payments		Amounts accrued			Payments		After payments		
			Principal Amount Outstanding	Unpaid Interest	Interest Rate	Days	Interest	Interest	Principal	Principal Amount Outstanding	Pool Factor	Unpaid interest
17/11/2025	16/02/2026	15/10/2024	805.000.000,00	-	2,784%	91	5.659.150,00	5.659.150,00	65.531.508,00	739.468.492,00	0,91859440	-
16/02/2026	16/03/2026	16/03/2026	739.468.492,00	-	2,688%	28	1.545.600,00	1.545.600,00	21.450.835,00	718.017.657,00	0,89194740	-
16/03/2026	15/04/2026	15/04/2026	718.017.657,00	-	2,660%	30	1.585.850,00	1.585.850,00	22.848.073,50	695.169.583,50	0,86356470	-
15/04/2026	15/05/2026	15/05/2026	695.169.583,50	-	2,723%	30	1.569.750,00	1.569.750,00	23.461.403,00	671.708.180,50	0,83442010	-
15/05/2026	15/06/2026	15/06/2026	671.708.180,50	-	2,692%	31	1.553.650,00	1.553.650,00	21.116.438,00	650.591.742,50	0,80818850	-

