AutoFlorence 4 S.r.l.

Investors Report

Class A Asset Backed Floating Rate Notes due December 2044	IT0005678435
Class B Asset Backed Floating Rate Notes due December 2044	IT0005678450
Class C Asset Backed Floating Rate Notes due December 2044	IT0005678468
Class D Asset Backed Floating Rate Notes due December 2044	IT0005678476

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Contacts

AutoFlorence 4 S.r.l.
Via V. Alfieri n. 1 - 31015 CONEGLIANO(TV)
Calvi Daniela / Zorzetto Francesca
E-mail: autoflorence4@bancafinint.com
Sito: www.securitisation-services.com

Reporting Dates

Collection Period	01/08/2026	31/08/2026
Interest Period	24/08/2026	24/09/2026
Payment Date	24/09/2026	

This report is prepared by Banca Finanziaria Internazionale S.p.A. as Computation Agent in accordance with definitions and criteria described in the Transaction Documents. Certain information included in this report has been provided by the Parties. Please be advised that Banca Finanziaria Internazionale S.p.A. will have no liability for the completeness or accuracy of such information.

1.1. Transaction overview

Issuer: AutoFlorence 4 S.r.l.
Originator/Servicer: Findomestic Banca SpA
Issue Date: **15/12/2025**
Arranger: BNP PARIBAS

The Notes :

Classes	A	B	C	D
Original Balance	771.400.000,00	36.100.000,00	34.000.000,00	8.500.000,00
Currency	Eur	Eur	Eur	Eur
Final Maturity Date	December 2044	December 2044	December 2044	December 2044
Listing	Luxembourg Stock Exchange	Luxembourg Stock Exchange	Luxembourg Stock Exchange	Luxembourg Stock Exchange
ISIN code	IT0005678435	IT0005678450	IT0005678468	IT0005678476
Payment frequency	Monthly	Monthly	Monthly	Monthly
Indexation	Euribor 1M	Euribor 1M	Euribor 1M	Euribor 1M
Spread	0,69%	1,05%	1,45%	4,96%

Underlying Assets for the Notes: The Portfolio includes, inter alia, Loans which qualify as “consumer loans”, i.e. loans extended to individuals acting outside the scope of their entrepreneurial, commercial, craft or professional activities.

Payment Date: means (a) prior to the delivery of an Issuer Trigger Notice, the 24th day of each month in each year or, if such day is not a Business Day, the immediately following Business Day or if such immediately following Business Day falls in another month, the immediately preceding Business Day, provided that the First Payment Date will fall on 26 January 2026, and (b) following the delivery of an Issuer Trigger Notice, any day on which any payment is required to be made by the Representative of the Noteholders in accordance with the Post-Acceleration Priority of Payments, the Conditions and the Intercreditor Agreement.

Interest Period: each period from (and including) a Payment Date to (but excluding) the immediately following Payment Date, provided that the first Interest Period will commence on the Issue Date (included) and end on the Payment Date falling in January 2026 (excluded).

Principal Parties:

Issuer	AutoFlorence 4 S.r.l.
Originator / Servicer / Subordinated Loan Provider	Findomestic Banca S.p.A.
Lead Manager	BNP Paribas
Arranger	BNP Paribas
Representative of the Noteholders	Banca Finanziaria Internazionale S.p.A.
Calculation Agent	Banca Finanziaria Internazionale S.p.A.
Back-up Servicer Facilitator	Banca Finanziaria Internazionale S.p.A.
Corporate Servicer	Banca Finanziaria Internazionale S.p.A.
Paying Agent / Account Bank	BNP Paribas, Italian branch
Cash Manager	Findomestic Banca S.p.A.
Quotaholder	Stichting Piceno
Stichting Corporate Services Provider	Wilmington Trust SP Services (London) Limited
Reporting Entity	Findomestic Banca S.p.A.
Risk Retention Holder	Findomestic Banca S.p.A.
Class A Swap Counterparty	Findomestic Banca S.p.A.
Class B, C and D Swap Counterparty	Findomestic Banca S.p.A.
Swap Guarantor	BNP Paribas
Set-Off Guarantor	BNP Paribas
Listing Agent	BNP Paribas, Luxembourg branch

The Originator confirms that, as at the date of this report, it continues to hold a material net economic interest of not less than 5 (five) per cent in the Securitisation, in accordance with option (a) of article 6(3) of the EU Securitisation Regulation and the applicable Regulatory Technical Standards (as amended and supplemented from time to time).

1.2 Account-level information section

	Account Identifier (Iban)	Account Type	Account Balance as at the end of the preceeding Collection Period	Amortising Account
(i)	IT73E0347901600000802895401	Collection Account (OTHR)	28.884.643,33	N
(ii)	IT96D0347901600000802895400	Expenses Account (OTHR)	15.874,19	N
(iii)	IT27G0347901600000802895403	Liquidity Reserve Account (CARE)	10.951.107,17	Y
(iv)	IT50F0347901600000802895402	Payments Account (OTHR)	352.754,33	N
(v)	IT04H0347901600000802895404	Set-Off Reserve Account (CARE)	-	N
(vi)	IT78I0347901600000802895405	Class A Swap Cash Collateral Account (OTHR)	-	N
(vii)	IT55J0347901600000802895406	Class B, C and D Swap Cash Collateral Account (OTHR)	-	N

2.1. The Notes - Class A Asset Backed Floating Rate Notes

Interest Period		Payment Date	Before payments		Amounts accrued			Payments		After payments		
			Principal Amount Outstanding	Unpaid Interest	Interest Rate	Days	Interest	Interest	Principal	Principal Amount Outstanding	Pool Factor	Unpaid interest
15/12/2025	26/01/2026	26/01/2026	771.400.000,00	-	2,655%	42	2.389.411,50	2.389.411,50	-	771.400.000,00	1,00000000	-
26/01/2026	24/02/2026	24/02/2026	771.400.000,00		2,657%	29	1.651.074,56	1.651.074,56	-	771.400.000,00	1,00000000	-
24/02/2026	24/03/2026	24/03/2026	771.400.000,00		2,632%	28	1.579.141,51	1.579.141,51	-	771.400.000,00	1,00000000	-
24/03/2026	24/04/2026	24/04/2026	771.400.000,00		2,609%	31	1.733.057,24	1.733.057,24	-	771.400.000,00	1,00000000	-
24/04/2026	26/05/2026	26/05/2026	771.400.000,00		2,626%	32	1.800.619,02	1.800.619,02	-	771.400.000,00	1,00000000	-
26/05/2026	24/06/2026	24/06/2026	771.400.000,00		2,643%	29	1.642.374,88	1.642.374,88	-	771.400.000,00	1,00000000	-
24/06/2026	24/07/2026	24/07/2026	771.400.000,00		2,969%	30	1.908.572,17	1.908.572,17	-	771.400.000,00	1,00000000	-
24/07/2026	24/08/2026	24/08/2026	771.400.000,00		2,871%	31	1.907.093,65	1.907.093,65	-	771.400.000,00	1,00000000	-
24/08/2026	24/09/2026	24/09/2026	771.400.000,00		2,901%	31	1.927.021,48	1.927.021,48	-	771.400.000,00	1,00000000	-

2.2. The Notes - Class B Asset Backed Floating Rate Notes

Interest Period		Payment Date	Before payments		Amounts accrued			Payments		After payments		
			Principal Amount Outstanding	Unpaid Interest	Interest Rate	Days	Interest	Interest	Principal	Principal Amount Outstanding	Pool Factor	Unpaid interest
15/12/2025	26/01/2026	26/01/2026	36.100.000,00	-	3,015%	42	126.981,75	126.981,75	-	36.100.000,00	1,00000000	-
26/01/2026	24/02/2026	24/02/2026	36.100.000,00		3,017%	29	87.736,04	87.736,04	-	36.100.000,00	1,00000000	-
24/02/2026	24/03/2026	24/03/2026	36.100.000,00		2,992%	28	84.008,71	84.008,71	-	36.100.000,00	1,00000000	-
24/03/2026	24/04/2026	24/04/2026	36.100.000,00		2,969%	31	92.294,66	92.294,66	-	36.100.000,00	1,00000000	-
24/04/2026	26/05/2026	26/05/2026	36.100.000,00		2,986%	32	95.817,42	95.817,42	-	36.100.000,00	1,00000000	-
26/05/2026	24/06/2026	24/06/2026	36.100.000,00		3,003%	29	87.328,91	87.328,91	-	36.100.000,00	1,00000000	-
24/06/2026	24/07/2026	24/07/2026	36.100.000,00		3,329%	30	100.147,42	100.147,42	-	36.100.000,00	1,00000000	-
24/07/2026	24/08/2026	24/08/2026	36.100.000,00		3,231%	31	100.439,23	100.439,23	-	36.100.000,00	1,00000000	-
24/08/2026	24/09/2026	24/09/2026	36.100.000,00		3,261%	31	101.371,81	101.371,81	-	36.100.000,00	1,00000000	-

2.3. The Notes - Class C Asset Backed Floating Rate Notes

Interest Period		Payment Date	Before payments		Amounts accrued			Payments		After payments		
			Principal Amount Outstanding	Unpaid Interest	Interest Rate	Days	Interest	Interest	Principal	Principal Amount Outstanding	Pool Factor	Unpaid interest
15/12/2025	26/01/2026	26/01/2026	34.000.000,00	-	3,415%	42	135.461,67	135.461,67	-	34.000.000,00	1,00000000	-
26/01/2026	24/02/2026	24/02/2026	34.000.000,00		3,417%	29	93.587,83	93.587,83	-	34.000.000,00	1,00000000	-
24/02/2026	24/03/2026	24/03/2026	34.000.000,00		3,392%	28	89.699,56	89.699,56	-	34.000.000,00	1,00000000	-
24/03/2026	24/04/2026	24/04/2026	34.000.000,00		3,369%	31	98.636,83	98.636,83	-	34.000.000,00	1,00000000	-
24/04/2026	26/05/2026	26/05/2026	34.000.000,00		3,386%	32	102.332,44	102.332,44	-	34.000.000,00	1,00000000	-
26/05/2026	24/06/2026	24/06/2026	34.000.000,00		3,403%	29	93.204,39	93.204,39	-	34.000.000,00	1,00000000	-
24/06/2026	24/07/2026	24/07/2026	34.000.000,00		3,729%	30	105.655,00	105.655,00	-	34.000.000,00	1,00000000	-
24/07/2026	24/08/2026	24/08/2026	34.000.000,00		3,631%	31	106.307,61	106.307,61	-	34.000.000,00	1,00000000	-
24/08/2026	24/09/2026	24/09/2026	34.000.000,00		3,661%	31	107.185,94	107.185,94	-	34.000.000,00	1,00000000	-

2.4. The Notes - Class D Asset Backed Floating Rate Notes

Interest Period		Payment Date	Before payments		Amounts accrued			Payments		After payments		
			Principal Amount Outstanding	Unpaid Interest	Interest Rate	Days	Interest	Interest	Principal	Principal Amount Outstanding	Pool Factor	Unpaid interest
15/12/2025	26/01/2026	26/01/2026	8.500.000,00	-	6,925%	42	68.672,92	68.672,92	-	8.500.000,00	1,00000000	-
26/01/2026	24/02/2026	24/02/2026	8.500.000,00		6,927%	29	47.430,71	47.430,71	-	8.500.000,00	1,00000000	-
24/02/2026	24/03/2026	24/03/2026	8.500.000,00		6,902%	28	45.629,89	45.629,89	-	8.500.000,00	1,00000000	-
24/03/2026	24/04/2026	24/04/2026	8.500.000,00		6,879%	31	50.350,46	50.350,46	-	8.500.000,00	1,00000000	-
24/04/2026	26/05/2026	26/05/2026	8.500.000,00		6,896%	32	52.103,11	52.103,11	-	8.500.000,00	1,00000000	-
26/05/2026	24/06/2026	24/06/2026	8.500.000,00		6,913%	29	47.334,85	47.334,85	-	8.500.000,00	1,00000000	-
24/06/2026	24/07/2026	24/07/2026	8.500.000,00		7,239%	30	51.276,25	51.276,25	-	8.500.000,00	1,00000000	-
24/07/2026	24/08/2026	24/08/2026	8.500.000,00		7,141%	31	52.268,15	52.268,15	-	8.500.000,00	1,00000000	-
24/08/2026	24/09/2026	24/09/2026	8.500.000,00		7,171%	31	52.487,74	52.487,74	-	8.500.000,00	1,00000000	-

3. Collections

Collection Period		1.Amount collected						Total collected	2. Adjustment Purchase Price under clause 4.2 of the Master Receivables Purchase Agreement	3. Any amount not due to the SPV	4. Insurance premium not financed	5. Accrued B.E.C. (Bollo Estratto Conto)	6. Available Collections (6 = 1 + 2 - 3 - 4 - 5)	of which:		7. Indemnities and other amount to be paid to the Originator pursuant to the Warranty and Indemnity Agreement	8. Indemnities and other payments received pursuant to the Warranty & Ind. Agreem.
		1.1 Collections on performing receivables	1.2 Collections on defaulted receivables	1.3 Early Reimbursements Early Reimbursements (out of wich 1.1)	1.4 Collections cancellation (bonis)	1.5 Collections cancellation (CTX)	1.6 Collections from defaulted contracts (CTX) purchased by third parties							Principal Collections	Interest Collections		
01/12/2025	31/12/2025	27.650.676,74	-	- 6.747.691,48	- 476.677,44	-	-	27.173.999,30	-	-	49.795,82	6.680,00	27.117.523,48	21.132.081,51	5.985.441,97	-	-
01/01/2026	31/01/2026	28.591.323,78	-	- 7.282.549,34	- 617.118,90	-	-	27.974.204,88	-	-	50.224,26	8.262,00	27.915.718,62	22.109.436,32	5.806.282,30	-	-
01/02/2026	28/02/2026	32.380.541,58	-	- 11.309.377,53	- 643.283,22	-	-	31.737.258,36	-	-	51.182,13	9.066,00	31.677.010,23	25.464.997,29	6.212.012,94	-	-
01/03/2026	31/03/2026	33.912.760,45	-	- 11.755.043,94	- 719.270,15	-	-	33.193.490,30	-	-	51.606,14	8.308,00	33.133.576,16	27.095.296,94	6.038.279,22	-	-
01/04/2026	30/04/2026	32.995.767,58	375,46	- 11.320.798,82	- 741.322,74	-	-	32.254.820,30	-	-	51.642,40	9.582,00	32.193.595,90	26.164.785,35	6.028.810,55	-	-
01/05/2026	31/05/2026	33.039.788,13	1.653,26	- 11.433.602,51	- 910.436,99	-	-	32.131.004,40	-	-	51.878,00	9.666,00	32.069.460,40	25.867.335,87	6.202.124,53	-	-
01/06/2026	30/06/2026	33.256.885,18	22.886,07	- 10.779.255,24	- 790.000,42	-	51.775,15	32.541.545,98	-	-	52.952,27	9.794,00	32.478.799,71	26.375.691,61	6.103.108,10	-	-
01/07/2026	31/07/2026	33.210.748,24	910,07	- 11.094.248,79	- 913.637,02	- 160,30	134.113,11	32.431.974,10	-	-	53.351,30	6.768,00	32.371.854,80	26.035.337,75	6.336.517,05	-	-
01/08/2026	31/08/2026	29.626.940,51	495,46	- 8.042.028,79	- 829.329,28	-	44.056,62	28.842.163,31	-	-	53.572,84	9.286,00	28.779.304,47	22.438.103,22	6.341.201,25	-	-

4.1. Interest Available Funds

Collection Period		all Interest Collections	all Recoveries	all amounts of interest accrued and paid on the Accounts	all amounts received from any Eligible Investments	all amounts to be received by the Issuer under or in relation to any Swap Agreement	(i) any early termination amount received from any Swap Counterparty and (ii) any Replacement Swap Premium received from a replacement Swap Counterparty	any amount allocated on such Payment Date under item (viii) (Eighth) of the Pre-Acceleration Principal PoP	any Interest Collections that have not been applied on the immediaterly preceding Payment Date	any amount received by the Issuer from any Transaction Party	**∑ Interest Available Funds**
01/12/2025	31/12/2025	5.985.441,97	-	15.052,83	-	-	-	-	-	-	**6.000.494,80**
01/01/2026	31/01/2026	5.806.282,30	-	45.101,83	-	-	-	-	-	-	**5.851.384,13**
01/02/2026	28/02/2026	6.212.012,94	-	44.997,34	-	-	-	-	-	-	**6.257.010,28**
01/03/2026	31/03/2026	6.038.279,22	-	51.258,11	-	-	-	-	-	-	**6.089.537,33**
01/04/2026	30/04/2026	6.028.435,09	375,46	49.102,15	-	-	-	-	-	-	**6.077.912,70**
01/05/2026	31/05/2026	6.200.471,27	1.653,26	52.540,57	-	-	-	-	-	-	**6.254.665,10**
01/06/2026	30/06/2026	6.080.222,03	22.886,07	54.857,82	-	148.816,94	-	-	-	-	**6.306.782,86**
01/07/2026	31/07/2026	6.335.767,28	749,77	61.683,08	-	82.124,80	-	-	-	-	**6.480.324,93**
01/08/2026	31/08/2026	6.340.705,79	495,46	59.102,12	-	104.097,76	-	-	-	-	**6.504.401,13**

4.2. Principal Available Funds

Collection Period		all Principal Collections	the Set-Off Reserve standing to the credit of the Set-Off Reserve Account on the Calculation Date immediately preceding such Payment Date, in an amount equal to the relevant Set-Off Loss	any amount allocated under items (viii) (Eighth), (x) (Tenth), (xii) (Twelfth), (xiv) (Fourteenth) of the Pre-Acceleration Interest PoP on such Payment Date	any amount standing to the credit of the Reinvestment Ledger	the proceeds deriving from the sale, if any, of the Portfolio	any Principal Collections that have not been applied on the immediately preceding Payment Date	any amount on account of principal received by the Issuer from any Transaction Party	**∑ Principal Available Funds**
01/12/2025	31/12/2025	21.132.081,51	-	-	-	-	-	-	21.132.081,51
01/01/2026	31/01/2026	22.109.436,32	-	-	760.113,47	-	-	-	22.869.549,79
01/02/2026	28/02/2026	25.464.997,29	-	-	441.382,66	-	-	-	25.906.379,95
01/03/2026	31/03/2026	27.095.296,94	-	76.158,86	509.022,75	-	-	-	27.680.478,55
01/04/2026	30/04/2026	26.164.785,35	-	529.025,15	1.061.960,71	-	-	-	27.755.771,21
01/05/2026	31/05/2026	25.867.335,87	-	317.589,74	1.153.251,18	-	-	-	27.338.176,79
01/06/2026	30/06/2026	26.375.691,61	-	163.244,17	731.344,15	-	-	-	27.270.279,93
01/07/2026	31/07/2026	26.035.337,75	-	430.376,46	567.155,04	-	-	-	27.032.869,25
01/08/2026	31/08/2026	22.438.103,22	-	158.777,65	333.014,24	-	-	-	22.929.895,11

5.1. Pre-Acceleration Interest Priority of Payments

Payment Date	Expenses, Retention Amount and Agent Fees	all amounts (if any) due and payable to each Swap Counterparty	Liquidity Reserve Required Amount	interest due and payable on the Class A Notes	Class A Principal Deficiency Sub-Ledger	interest due and payable on the Class B Notes	Class B Principal Deficiency Sub-Ledger	interest due and payable on the Class C Notes	Class C Principal Deficiency Sub-Ledger	interest due and payable on the Class D Notes	Class D Principal Deficiency Sub-Ledger	interest due and payable on the Class B Notes (not already paid under item (ix))	interest due and payable on the Class C Notes (not already paid under item (xi))	interest due and payable on the Class D Notes (not already paid under item (xiii))	any Subordinated Swap Amounts	the Start-up Costs Proceeds due under the Subordinated Loan Agreement	any interest amounts due and payable under the Subordinated Loan Agreement	any indemnities due and payable to the Arranger and the Lead Manager	any other amount due and payable by the Issuer under the Transaction Documents	any surplus as Deferred Purchase Price	Residual balance
	(i)-(ii)-(iii)-(iv)	*(v)*	*(vi)*	*(vii)*	*(viii)*	*(ix)*	*(x)*	*(xi)*	*(xii)*	*(xiii)*	*(ivx)*	*(xv)*	*(xvi)*	*(xvii)*	*(xviii)*	*(xix)*	*(xx)*	*(xxi)*	*(xxii)*	*(xxiii)*	
26/01/2026	324.261,59	102.858,23	-	2.389.411,50	-	126.981,75	-	135.461,67	-	68.672,92	-	-	-	-	-	1.260.500,00	56.546,49	-	-	1.535.800,65	-
24/02/2026	313.435,23	69.591,21	-	1.651.074,56	-	87.736,04	-	93.587,83	-	47.430,71	-	-	-	-	-	-	35.009,99	-	-	3.553.518,56	-
24/03/2026	311.458,21	83.735,28	-	1.579.141,51	-	84.008,71	-	89.699,56	-	45.629,89	-	-	-	-	-	-	33.802,75	-	-	4.029.534,37	-
24/04/2026	325.509,91	109.524,36	-	1.733.057,24	-	92.294,66	-	98.636,83	-	50.350,46	76.158,86	-	-	-	-	-	37.424,47	-	-	3.566.580,54	-
26/05/2026	309.647,85	100.156,74	-	1.800.619,02	-	95.817,42	-	102.332,44	-	52.103,11	529.025,15	-	-	-	-	-	38.631,72	-	-	3.049.579,25	-
24/06/2026	333.742,38	79.132,98	-	1.642.374,88	-	87.328,91	-	93.204,39	-	47.334,85	317.589,74	-	-	-	-	-	35.009,99	-	-	3.618.946,98	-
24/07/2026	312.532,96	-	-	1.908.572,17	-	100.147,42	-	105.655,00	-	51.276,25	163.244,17	-	-	-	-	-	36.217,23	-	-	3.629.137,66	-
24/08/2026	307.941,91	-	-	1.907.093,65	-	100.439,23	-	106.307,61	-	52.268,15	430.376,46	-	-	-	-	-	37.424,47	-	-	3.538.473,45	-
24/09/2026	313.930,14	-	-	1.927.021,48	-	101.371,81	-	107.185,94	-	52.487,74	158.777,65	-	-	-	-	-	37.424,47	-	-	3.806.201,90	-

5.2. Pre-Acceleration Principal Priority of Payments

Payment Date	Interest Deficiency Ledger	Advanced Purchase Price for any Subsequent Portfolio	any remaining Principal Available Funds to the Reinvestment Ledger	Class A Notes Redemption Amount *	Class B Notes Redemption Amount *	Class C Notes Redemption Amount *	Class D Notes Redemption Amount *	any surplus to the Interest Available Funds	Residual balance
	(i)	*(ii)*	*(iii)*	*(iv)*	*(v)*	*(vi)*	*(vii)*	*(viii)*	
26/01/2026	-	20.371.968,04	760.113,47	-	-	-	-	-	-
24/02/2026	-	22.428.167,13	441.382,66	-	-	-	-	-	-
24/03/2026	-	25.397.357,20	509.022,75	-	-	-	-	-	-
24/04/2026	-	26.618.517,84	1.061.960,71	-	-	-	-	-	-
26/05/2026	-	26.602.520,03	1.153.251,18	-	-	-	-	-	-
24/06/2026	-	26.606.832,64	731.344,15	-	-	-	-	-	-
24/07/2026	-	26.703.124,89	567.155,04	-	-	-	-	-	-
24/08/2026	-	26.699.855,01	333.014,24	-	-	-	-	-	-
24/09/2026	-	22.802.808,48	127.086,63	-	-	-	-	-	-

** during the Amortisation Period*

5.3 Post-Acceleration Priority of Payments

Not Applicable

Payment Date	any Expenses	if the Issuer Trigger Event is not an Insolvency Event Retention Amount	Agent Fees	all amounts (if any) due and payable to each Swap Counterparty	interest due and payable on the Class A Notes	Class A Notes Redemption Amount until the Class A Notes are redeemed in full	interest due and payable on the Class B Notes	Class B Notes Redemption Amount until the Class B Notes are redeemed in full	interest due and payable on the Class C Notes	Class C Notes Redemption Amount until the Class C Notes are redeemed in full	interest due and payable on the Class D Notes	Class D Notes Redemption Amount until the Class D Notes are redeemed in full	any Subordinated Swap Amounts due and payable to each Swap Counterparty	the Start-up Costs Proceeds due under the Subordinated Loan Agreement	any interest amounts due and payable under the Subordinated Loan Agreement	any indemnities due and payable to the Arranger and the Lead Manager	any other amount due and payable by the Issuer under the Transaction Documents	any surplus as Deferred Purchase Price	Residual balance

6. Cash Reserve Amount and accounting balances

Payment Date	Liquidity Reserve Required Amount				Set-Off Reserve Required Amount		
	Liquidity Reserve on the Issue Date	1.3 per cent. of the aggregate of the Principal Amount Outstanding of the Class A Notes, the Class B Notes and the Class C Notes	0.5 per cent. of the aggregate of the principal amount of the Class A Notes, the Class B Notes and the Class C Notes as at the Issue Date	Liquidity Reserve Required Amount	Set-Off Exposure	Set-Off Reserve Required Amount	Set-Off Loss
26/01/2026	10.939.500,00	10.939.500,00	4.207.500,00	10.939.500,00			
24/02/2026	10.939.500,00	10.939.500,00	4.207.500,00	10.939.500,00			
24/03/2026	10.939.500,00	10.939.500,00	4.207.500,00	10.939.500,00			
24/04/2026	10.939.500,00	10.939.500,00	4.207.500,00	10.939.500,00			
26/05/2026	10.939.500,00	10.939.500,00	4.207.500,00	10.939.500,00			
24/06/2026	10.939.500,00	10.939.500,00	4.207.500,00	10.939.500,00			
24/07/2026	10.939.500,00	10.939.500,00	4.207.500,00	10.939.500,00			
24/08/2026	10.939.500,00	10.939.500,00	4.207.500,00	10.939.500,00			
24/09/2026	10.939.500,00	10.939.500,00	4.207.500,00	10.939.500,00			

7. Swap

Senior Notes

Payment Date	Party A* - Floating Rate Player			Party B** - Fixed Rate Player		
	Notional Amount	Floating Rate	Floating Rate Payments	Notional Amount	Fixed Rate	Fixed Rate Payments
26/01/2026	771.400.000,00	1,965%	1.768.434,50	771.400.000,00	2,069%	1.862.031,03
24/02/2026	771.400.000,00	1,967%	1.222.304,73	771.400.000,00	2,069%	1.285.688,09
24/03/2026	771.400.000,00	1,942%	1.165.156,84	771.400.000,00	2,069%	1.241.354,02
24/04/2026	771.400.000,00	1,919%	1.274.717,07	771.400.000,00	2,069%	1.374.356,24
26/05/2026	771.400.000,00	1,936%	1.327.493,69	771.400.000,00	2,069%	1.418.690,31
24/06/2026	771.400.000,00	1,953%	1.213.605,05	771.400.000,00	2,069%	1.285.688,09
24/07/2026	771.400.000,00	2,279%	1.465.017,17	771.400.000,00	2,069%	1.330.022,17
24/08/2026	771.400.000,00	2,181%	1.448.753,48	771.400.000,00	2,069%	1.374.356,24
24/09/2026	771.400.000,00	2,211%	1.468.681,32	771.400.000,00	2,069%	1.374.356,24

Mezzanine Notes

Payment Date	Party A* - Floating Rate Player			Party B** - Fixed Rate Player		
	Notional Amount	Floating Rate	Floating Rate Payments	Notional Amount	Fixed Rate	Fixed Rate Payments
26/01/2026	78.600.000,00	1,965%	180.190,50	78.600.000,00	2,066%	189.452,20
24/02/2026	77.841.292,61	1,967%	123.341,69	77.841.292,61	2,066%	129.549,53
24/03/2026	78.160.023,42	1,942%	118.056,37	78.160.023,42	2,066%	125.594,47
24/04/2026	78.092.383,33	1,919%	129.045,49	78.092.383,33	2,066%	138.930,69
26/05/2026	77.539.445,37	1,936%	133.436,77	77.539.445,37	2,066%	142.396,88
24/06/2026	77.448.154,90	1,953%	121.845,31	77.448.154,90	2,066%	128.895,24
24/07/2026	77.870.061,93	2,279%	147.888,23	77.870.061,93	2,066%	134.066,29
24/08/2026	78.034.251,04	2,181%	146.554,83	78.034.251,04	2,066%	138.827,27
24/09/2026	78.268.391,84	2,211%	149.016,50	78.268.391,84	2,066%	139.243,82

*Party A - Floating Rate Payer: Findomestic Banca S.p.A.

**Party B - Fixed Rate Payer: AutoFlorence 4 S.r.l.

8. Principal Deficiency Ledgers

Collection Period		Class A Principal Deficiency Sub-Ledger				Class B Principal Deficiency Sub-Ledger				Class C Principal Deficiency Sub-Ledger				Class D Principal Deficiency Sub-Ledger			
		PDL at Start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at End	PDL at Start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at End	PDL at Start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at End	PDL at Start	Amount Debit to the PDL	Amount Credit to the PDL	PDL at End
01/12/2025	31/12/2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
01/01/2026	31/01/2026	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
01/02/2026	28/02/2026	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
01/03/2026	31/03/2026	-	-	-	-	-	-	-	-	-	-	-	-	-	76.158,86	76.158,86	-
01/04/2026	30/04/2026	-	-	-	-	-	-	-	-	-	-	-	-	-	529.025,15	529.025,15	-
01/05/2026	31/05/2026	-	-	-	-	-	-	-	-	-	-	-	-	-	317.589,74	317.589,74	-
01/06/2026	30/06/2026	-	-	-	-	-	-	-	-	-	-	-	-	-	163.244,17	163.244,17	-
01/07/2026	31/07/2026	-	-	-	-	-	-	-	-	-	-	-	-	-	430.376,46	430.376,46	-
01/08/2026	31/08/2026	-	-	-	-	-	-	-	-	-	-	-	-	-	158.777,65	158.777,65	-

9. Portfolio Situation before the Purchase of the Subsequent Portfolio

Collection Period		Delinquent Instalments			Delinquent Principal Instalments			Principal Instalments due on any subsequent Schedule Instalm. Dates			Outstanding Principal					Outstanding Balance				
		Performing Receivables	Delinquent Receivables	Collateral Portfolio	Performing Receivables	Delinquent Receivables	Collateral Portfolio	Performing Receivables	Delinquent Receivables	Collateral Portfolio	Performing Receivables	Delinquent Receivables	Collateral Portfolio	Defaulted Receivables	Accounting Portfolio	Performing Receivables	Delinquent Receivables	Collateral Portfolio	Defaulted Receivables	Accounting Portfolio
01/12/2025	31/12/2025	- 493.912,95	34.820,75	- 459.092,20	- 615.728,39	20.227,95	- 595.500,44	828.193.784,67	1.271.040,34	829.464.825,01	827.578.056,28	1.291.268,29	828.869.324,57	-	828.869.324,57	827.699.871,72	1.305.861,09	829.005.732,81	-	829.005.732,81
01/01/2026	31/01/2026	- 979.447,26	81.007,06	- 898.440,20	- 1.384.482,62	48.571,65	- 1.335.910,97	826.467.235,45	2.000.531,81	828.467.767,26	825.082.752,83	2.049.103,46	827.131.856,29	-	827.131.856,29	825.487.788,19	2.081.538,87	827.569.327,06	-	827.569.327,06
01/02/2026	28/02/2026	- 830.126,08	99.120,34	- 731.005,74	- 1.110.413,92	60.170,62	- 1.050.243,30	822.950.413,10	2.194.856,33	825.145.269,43	821.839.999,18	2.255.026,95	824.095.026,13	-	824.095.026,13	822.120.287,02	2.293.976,67	824.414.263,69	-	824.414.263,69
01/03/2026	31/03/2026	- 1.473.934,78	144.375,20	- 1.329.559,58	- 1.799.098,62	88.360,45	- 1.710.738,17	821.644.858,58	2.386.807,12	824.031.665,70	819.845.759,96	2.475.167,57	822.320.927,53	-	822.320.927,53	820.170.923,80	2.531.182,32	822.702.106,12	80.512,21	822.782.618,33
01/04/2026	30/04/2026	- 1.424.703,34	138.647,64	- 1.286.055,70	- 1.826.669,52	85.936,29	- 1.740.733,23	821.762.079,25	2.224.288,85	823.986.368,10	819.935.409,73	2.310.225,14	822.245.634,87	-	822.245.634,87	820.337.375,91	2.362.936,49	822.700.312,40	649.335,10	823.349.647,50
01/05/2026	31/05/2026	- 1.044.868,39	162.176,33	- 882.692,06	- 1.364.610,86	101.375,29	- 1.263.235,57	821.377.623,74	2.548.841,12	823.926.464,86	820.013.012,88	2.650.216,41	822.663.229,29	-	822.663.229,29	820.332.755,35	2.711.017,45	823.043.772,80	988.520,66	824.032.293,46
01/06/2026	30/06/2026	- 1.580.475,24	240.832,82	- 1.339.642,42	- 1.992.917,20	148.096,26	- 1.844.820,94	820.862.342,28	3.713.604,81	824.575.947,09	818.869.425,08	3.861.701,07	822.731.126,15	-	822.731.126,15	819.281.867,04	3.954.437,63	823.236.304,67	965.067,82	824.201.372,49
01/07/2026	31/07/2026	- 1.423.972,69	244.111,76	- 1.179.860,93	- 1.771.630,58	148.203,96	- 1.623.426,62	821.252.677,80	3.339.285,65	824.591.963,45	819.481.047,22	3.487.489,61	822.968.536,83	-	822.968.536,83	819.828.705,11	3.583.397,41	823.412.102,52	969.383,36	824.381.485,88
01/08/2026	31/08/2026	- 729.510,49	293.626,86	- 435.883,63	- 925.243,15	176.891,52	- 748.351,63	823.781.932,10	4.037.930,50	827.819.862,60	822.856.688,95	4.214.822,02	827.071.510,97	-	827.071.510,97	823.052.421,61	4.331.557,36	827.383.978,97	994.266,63	828.378.245,60

10. Arrears

Collection Period		Delinquent Receivables - Outstanding Principal										Riporto Instalments (related to Delinquent Receivables)	
		Less than 1 Instalment in arrear	1 Instalment in arrear	2 Instalments in arrear	3 Instalments in arrear	4 Instalments in arrear	5 Instalments in arrear	6 Instalments in arrear	7 Instalments in arrear	more than 7 Instalments in arrear	**Total**	Outstanding Principal of loans with Riporto Instalments	Amount of Riporto Instalments
01/12/2025	31/12/2025	140.364,98	791.753,63	136.036,20	223.113,48	-	-	-	-	-	1.291.268,29	-	-
01/01/2026	31/01/2026	138.773,37	676.746,21	586.685,62	395.590,70	251.307,56	-	-	-	-	2.049.103,46	-	-
01/02/2026	28/02/2026	269.146,15	832.004,93	295.054,43	269.162,14	338.351,74	251.307,56	-	-	-	2.255.026,95	78.843,62	2.495,67
01/03/2026	31/03/2026	50.166,34	778.445,91	476.536,02	348.736,20	278.081,78	311.586,58	231.614,74	-	-	2.475.167,57	115.424,44	3.690,57
01/04/2026	30/04/2026	79.025,76	834.169,28	372.252,98	434.662,40	245.320,59	213.880,21	128.541,80	2.372,12	-	2.310.225,14	137.152,81	5.328,44
01/05/2026	31/05/2026	70.977,43	1.049.123,81	487.565,68	395.299,03	367.356,37	221.511,82	58.382,27	-	-	2.650.216,41	344.832,11	14.770,60
01/06/2026	30/06/2026	225.300,24	1.467.067,50	1.042.989,22	337.820,96	283.153,62	307.637,09	139.350,17	58.382,27	-	3.861.701,07	809.680,70	35.239,85
01/07/2026	31/07/2026	168.109,66	947.843,84	1.047.665,00	680.505,86	221.876,16	251.495,35	78.151,34	91.842,40	-	3.487.489,61	986.639,55	45.954,03
01/08/2026	31/08/2026	532.184,78	1.060.573,96	688.864,24	819.636,65	646.070,77	216.380,89	179.003,38	72.107,35	-	4.214.822,02	1.125.360,13	51.643,23

11. Portfolio performance

Collection Period		Nr. of contracts	Outstanding Principal of the Defaulted Receivables * (1)	Outstanding Principal of the Portfolio at the beginning of the period ** (2)	Current Default Ratio (a) = (1) /(2)	Nr. of contracts	Delinquent Instalments *** (1)	Outstanding Principal of the Portfolio at the beginning of the period ** (2)	Current Delinquency Ratio (a) = (1) /(2)	Cumulative Outstanding Principal of the Defaulted receivables as at the end of the relevant collection period **** (1)	Outstanding Principal of the Initial Portfolio (2)	Cumulative Gross Default Ratio (a) = (1) /(2)
01/12/2025	31/12/2025	-	-	850.001.406,08	0,000%	92	34.820,75	850.001.406,08	0,004%	-	850.001.406,08	0,000%
01/01/2026	31/01/2026		-	849.241.292,61	0,000%	152	81.007,06	849.241.292,61	0,010%	-	850.001.406,08	0,000%
01/02/2026	28/02/2026		-	849.560.023,42	0,000%	166	96.624,67	849.560.023,42	0,011%	-	850.001.406,08	0,000%
01/03/2026	31/03/2026	4,00	76.158,86	849.492.383,33	0,009%	188	140.684,63	849.492.383,33	0,017%	76.158,86	850.001.406,08	0,009%
01/04/2026	30/04/2026	28,00	529.025,15	848.939.445,37	0,062%	187	133.319,20	848.939.445,37	0,016%	605.184,01	850.001.406,08	0,071%
01/05/2026	31/05/2026	26,00	317.589,74	848.848.154,90	0,037%	228	147.405,73	848.848.154,90	0,017%	922.773,75	850.001.406,08	0,109%
01/06/2026	30/06/2026	15,00	163.244,17	849.270.061,93	0,019%	296	205.592,97	849.270.061,93	0,024%	1.086.017,92	850.001.406,08	0,128%
01/07/2026	31/07/2026	32,00	430.376,46	849.434.251,04	0,051%	271	198.157,73	849.434.251,04	0,023%	1.516.394,38	850.001.406,08	0,178%
01/08/2026	31/08/2026	11,00	158.777,65	849.668.391,84	0,019%	309	241.983,63	849.668.391,84	0,028%	1.675.172,03	850.001.406,08	0,197%

* The sum of the Outstanding Principal as at the default date of the Receivables classified as Defaulted Receivables during the relevant Collection Period

** Outstanding Principal of the collateral portfolio at the beginning of the period (included repurchased outstanding)

*** The sum of all Delinquent Instalments (other than Riporto Instalment) as at the END OF THE RELEVANT COLLECTION PERIOD

**** The sum of the Outstanding Principal of the defaulted loans from the beginning of the transaction to the end of the relevant collection period

12. The Subsequent Portfolio

Payment Date	Principal Amount Outst. of the Notes as at this Target Report Date	Collateral Portfolio Outstanding Principal as at the end of the Collection Period	**Target Amount**	**Subsequent Portfolio**	Nr. of contracts	Outstanding Principal
	(i)	(ii)	max[(i)-(ii);0]			
26/01/2026	850.000.000,00	829.509.796,99	20.490.203,01	20.371.968,04	1.563,00	20.371.968,04
24/02/2026	850.000.000,00	827.461.124,35	22.538.875,65	22.428.167,13	1.680,00	22.428.167,13
24/03/2026	850.000.000,00	824.485.800,04	25.514.199,96	25.397.357,20	1.874,00	25.397.357,20
24/04/2026	850.000.000,00	823.261.596,85	26.738.403,15	26.618.517,84	1.917,00	26.618.517,84
26/05/2026	850.000.000,00	823.292.264,66	26.707.735,34	26.602.520,03	1.927,00	26.602.520,03
24/06/2026	850.000.000,00	823.285.718,46	26.714.281,54	26.606.832,64	1.926,00	26.606.832,64
24/07/2026	850.000.000,00	823.182.708,48	26.817.291,52	26.703.124,89	2.014,00	26.703.124,89
24/08/2026	850.000.000,00	823.208.057,36	26.791.942,64	26.699.855,01	2.030,00	26.699.855,01
24/09/2026	850.000.000,00	827.077.344,80	22.922.655,20	22.802.808,48	1.742,00	22.802.808,48

13. Portfolio Situation after the Purchase of the Subsequent Portfolio

Collection Period		Delinquent Instalments			Delinquent Principal Instalments			Principal Instalments due on any subsequent Schedule Instalm. Dates			Outstanding Principal					Outstanding Balance				
		Performing Receivables	Delinquent Receivables	Collateral Portfolio	Performing Receivables	Delinquent Receivables	Collateral Portfolio	Performing Receivables	Delinquent Receivables	Collateral Portfolio	Performing Receivables	Delinquent Receivables	Collateral Portfolio	Defaulted Receivables	Accounting Portfolio	Performing Receivables	Delinquent Receivables	Collateral Portfolio	Defaulted Receivables	Accounting Portfolio
01/12/2025	31/12/2025	- 493.912,95	34.820,75	- 459.092,20	- 615.728,39	20.227,95	- 595.500,44	848.565.752,71	1.271.040,34	849.836.793,05	847.950.024,32	1.291.268,29	849.241.292,61	-	849.241.292,61	848.071.839,76	1.305.861,09	849.377.700,85	-	849.377.700,85
01/01/2026	31/01/2026	- 979.447,26	81.007,06	- 898.440,20	- 1.384.482,62	48.571,65	- 1.335.910,97	848.895.402,58	2.000.531,81	850.895.934,39	847.510.919,96	2.049.103,46	849.560.023,42	-	849.560.023,42	847.915.955,32	2.081.538,87	849.997.494,19	-	849.997.494,19
01/02/2026	28/02/2026	- 830.126,08	99.120,34	- 731.005,74	- 1.110.413,92	60.170,62	- 1.050.243,30	848.347.770,30	2.194.856,33	850.542.626,63	847.237.356,38	2.255.026,95	849.492.383,33	-	849.492.383,33	847.517.644,22	2.293.976,67	849.811.620,89	-	849.811.620,89
01/03/2026	31/03/2026	- 1.473.934,78	144.375,20	- 1.329.559,58	- 1.799.098,62	88.360,45	- 1.710.738,17	848.263.376,42	2.386.807,12	850.650.183,54	846.464.277,80	2.475.167,57	848.939.445,37	-	848.939.445,37	846.789.441,64	2.531.182,32	849.320.623,96	80.512,21	849.401.136,17
01/04/2026	30/04/2026	- 1.424.703,34	138.647,64	- 1.286.055,70	- 1.826.669,52	85.936,29	- 1.740.733,23	848.364.599,28	2.224.288,85	850.588.888,13	846.537.929,76	2.310.225,14	848.848.154,90	-	848.848.154,90	846.939.895,94	2.362.936,49	849.302.832,43	649.335,10	849.952.167,53
01/05/2026	31/05/2026	- 1.044.868,39	162.176,33	- 882.692,06	- 1.364.610,86	101.375,29	- 1.263.235,57	847.984.456,38	2.548.841,12	850.533.297,50	846.619.845,52	2.650.216,41	849.270.061,93	-	849.270.061,93	846.939.587,99	2.711.017,45	849.650.605,44	988.520,66	850.639.126,10
01/06/2026	30/06/2026	- 1.580.475,24	240.832,82	- 1.339.642,42	- 1.992.917,20	148.096,26	- 1.844.820,94	847.565.467,17	3.713.604,81	851.279.071,98	845.572.549,97	3.861.701,07	849.434.251,04	-	849.434.251,04	845.984.991,93	3.954.437,63	849.939.429,56	965.067,82	850.904.497,38
01/07/2026	31/07/2026	- 1.423.972,69	244.111,76	- 1.179.860,93	- 1.771.630,58	148.203,96	- 1.623.426,62	847.952.532,81	3.339.285,65	851.291.818,46	846.180.902,23	3.487.489,61	849.668.391,84	-	849.668.391,84	846.528.560,12	3.583.397,41	850.111.957,53	969.383,36	851.081.340,89
01/08/2026	31/08/2026	- 729.510,49	293.626,86	- 435.883,63	- 925.243,15	176.891,52	- 748.351,63	846.584.740,58	4.037.930,50	850.622.671,08	845.659.497,43	4.214.822,02	849.874.319,45	-	849.874.319,45	845.855.230,09	4.331.557,36	850.186.787,45	994.266,63	851.181.054,08

14. Collateralization

Collection Period		Principal Amount Outstanding					Portfolio Principal Balance after the purchase of the subsequent portfolio	Reinvestment Ledger	Collateralisation
		Class A Notes	Class B Notes	Class C Notes	Class D Notes	TOTAL NOTES			
01/12/2025	31/12/2025	771.400.000,00	36.100.000,00	34.000.000,00	8.500.000,00	850.000.000,00	849.241.292,61	-	99,9%
01/01/2026	31/01/2026	771.400.000,00	36.100.000,00	34.000.000,00	8.500.000,00	850.000.000,00	849.560.023,42	-	99,9%
01/02/2026	28/02/2026	771.400.000,00	36.100.000,00	34.000.000,00	8.500.000,00	850.000.000,00	849.492.383,33	-	99,9%
01/03/2026	31/03/2026	771.400.000,00	36.100.000,00	34.000.000,00	8.500.000,00	850.000.000,00	848.939.445,37	80.512,21	99,9%
01/04/2026	30/04/2026	771.400.000,00	36.100.000,00	34.000.000,00	8.500.000,00	850.000.000,00	848.848.154,90	649.335,10	99,9%
01/05/2026	31/05/2026	771.400.000,00	36.100.000,00	34.000.000,00	8.500.000,00	850.000.000,00	849.270.061,93	988.520,66	99,9%
01/06/2026	30/06/2026	771.400.000,00	36.100.000,00	34.000.000,00	8.500.000,00	850.000.000,00	849.434.251,04	965.067,82	99,9%
01/07/2026	31/07/2026	771.400.000,00	36.100.000,00	34.000.000,00	8.500.000,00	850.000.000,00	849.668.391,84	969.383,36	100,0%
01/08/2026	31/08/2026	771.400.000,00	36.100.000,00	34.000.000,00	8.500.000,00	850.000.000,00	849.874.319,45	994.266,63	100,0%

15. Sequential Redemption Event

Collection Period		Sequential Redemption Event*		
		Condition (a)	**Condition (b)**	**Condition (c)**
		Class D Principal Deficiency Sub-Ledger > 0,50% * Outstanding Principal of the Portfolio on such Payment Date	Cumulative Gross Default Ratio > Relevant Trigger	Clean-up Call Condition has occurred but the Clean-up Call Option has not been exercised
01/12/2025	31/12/2025	Not Occurred	Not Occurred	Not Occurred
01/01/2026	31/01/2026	Not Occurred	Not Occurred	Not Occurred
01/02/2026	28/02/2026	Not Occurred	Not Occurred	Not Occurred
01/03/2026	31/03/2026	Not Occurred	Not Occurred	Not Occurred
01/04/2026	30/04/2026	Not Occurred	Not Occurred	Not Occurred
01/05/2026	31/05/2026	Not Occurred	Not Occurred	Not Occurred
01/06/2026	30/06/2026	Not Occurred	Not Occurred	Not Occurred
01/07/2026	31/07/2026	Not Occurred	Not Occurred	Not Occurred
01/08/2026	31/08/2026	Not Occurred	Not Occurred	Not Occurred

* applicable during the Amortisation Period

16. Revolving Period Termination Event

Collection Period		Breach of obligations by Findomestic	Breach of representations and warranties by Findomestic	Insolvency of Findomestic	Winding up of Findomestic	Breach of Cumulative Gross Default Ratio	Termination of Servicer's appointment	Amount of Principal Available Funds credited to the Reinvestment Ledger	Failure to offer for sale Subsequent Portfolios	Liquidity Reserve Shortfall	Class D Principal Deficiency Sub-Ledger	Service of an Issuer Trigger Notice	Service of an early redemption notice for regulatory or taxation reasons	Event of Default or Termination Event has occurred under any Swap Agreement
01/12/2025	31/12/2025	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/01/2026	31/01/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/02/2026	28/02/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/03/2026	31/03/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/04/2026	30/04/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/05/2026	31/05/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/06/2026	30/06/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/07/2026	31/07/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/08/2026	31/08/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred

17. Issuer Trigger Events

Collection Period		Non-payment	Breach of other obligations	Breach of representations and warranties	Insolvency of the Issuer	Unlawfulness
01/12/2025	31/12/2025	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/01/2026	31/01/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/02/2026	28/02/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/03/2026	31/03/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/04/2026	30/04/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/05/2026	31/05/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/06/2026	30/06/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/07/2026	31/07/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred
01/08/2026	31/08/2026	Not Occurred	Not Occurred	Not Occurred	Not Occurred	Not Occurred

18.1. Portfolio description - Stratifications

2. Outstanding Principal by type of payment

Method	Total Portfolio	%
Postal Giro	23.730.945,95	2,79%
Automatic Wire	826.143.373,50	97,21%
Collateral Portfolio Outstanding Principal	849.874.319,45	100,00%

3. Outstanding Principal by Geographical Area

Geographical Area	Outstanding Principal	%
Northern Italy	535.272.924,86	62,98%
Central Italy	162.013.292,28	19,06%
Southern Italy	152.588.102,31	17,95%
Outstanding Principal by Geographical Area	849.874.319,45	100,00%

4. Breakdown by outstanding principal

Outstanding Principal	Outstanding Principal	%
< 5.000	59.760.547,43	7,03%
5.000 - 10.000	126.472.862,51	14,88%
10.000 - 15.000	157.829.462,38	18,57%
15.000 - 20.000	150.773.319,70	17,74%
20.000 - 25.000	123.840.151,15	14,57%
25.000 - 30.000	85.576.327,48	10,07%
30.000 - 35.000	54.996.265,18	6,47%
35.000 - 40.000	30.719.692,08	3,61%
40.000 - 45.000	19.189.644,91	2,26%
45.000 - 50.000	13.724.597,32	1,61%
50.000 - 55.000	8.837.425,52	1,04%
55.000 - 60.000	5.493.586,67	0,65%
60.000 - 65.000	3.799.360,90	0,45%
65.000 - 70.000	2.137.442,53	0,25%
70.000 - 75.000	1.871.642,50	0,22%
> 75.000	4.851.991,19	0,57%
Total Outstanding Principal	**849.874.319,45**	**100,00%**

18.2. Portfolio description - Stratifications

5. Breakdown by rate of interest

Rate of Interest	Outstanding Principal	%
= 3.0	-	0,00%
3,01 - 3,5	-	0,00%
3,51 - 4,0	49.472,96	0,01%
4,01 - 4,5	1.112.985,45	0,13%
4,51 - 5,0	37.210.181,12	4,38%
5,01 - 5,5	6.439.342,42	0,76%
5,51 - 6,0	38.047.146,46	4,48%
6,01 - 6,5	24.740.287,85	2,91%
6,51 - 7,0	91.405.662,29	10,76%
7,01 - 7,5	65.308.273,14	7,68%
7,51 - 8,0	123.848.977,61	14,57%
8,01 - 8,5	80.035.423,61	9,42%
8,51 - 9,0	80.071.816,78	9,42%
9,01 - 9,51	51.568.183,10	6,07%
9,51 - 10,0	115.637.122,04	13,61%
10,01 - 10,5	55.230.171,48	6,50%
10,51 - 11,0	35.674.611,75	4,20%
11,01 - 11,5	14.788.530,26	1,74%
11,51 - 12,0	14.091.677,36	1,66%
12,01 - 12,5	6.801.701,99	0,80%
12,51 - 13,0	5.864.333,99	0,69%
13,01 - 13,5	647.672,58	0,08%
13,51 - 14,0	660.972,61	0,08%
14,01 - 14,5	230.384,88	0,03%
14,51 - 15,0	397.990,76	0,05%
>15	11.396,96	0,00%
Total Outstanding Principal	**849.874.319,45**	**100,00%**

MAXIRATA

Rate of Interest	Outstanding Principal	%
4.0		0,00%
4,01 - 4,5	321.120,77	0,07%
4,51 - 5,0	33.482.260,17	7,61%
5,01 - 5,5	5.024.193,46	1,14%
5,51 - 6,0	30.378.592,70	6,91%
6,01 - 6,5	15.807.099,28	3,59%
6,51 - 7,0	56.635.506,51	12,88%
7,01 - 7,5	27.126.081,63	6,17%
7,51 - 8,0	65.493.048,31	14,89%
8,01 - 8,5	24.077.247,97	5,47%
8,51 - 9,0	34.729.918,71	7,90%
9,01 - 9,50	12.077.904,64	2,75%
9,51 - 10,0	84.365.092,89	19,18%
10,01 - 10,5	31.040.020,20	7,06%
10,51 - 11,0	9.422.108,02	2,14%
11,01 - 11,5	882.839,78	0,20%
11,51 - 12,0	2.769.867,65	0,63%
12,01 - 12,5	1.988.000,37	0,45%
12,51 - 13,0	3.660.686,91	0,83%
13,01 - 13,5	38.689,71	0,01%
13,51 - 14,0	227.444,57	0,05%
14,01 - 14,5	5.710,83	0,00%
14,51 - 15,0	270.768,00	0,06%
>15	11.396,96	0,00%
Total Outstanding Principal	**439.835.600,04**	**100,00%**

STANDARD

Rate of Interest	Outstanding Principal	%
3,51 - 4,00	49.472,96	0,01%
4,01 - 4,50	791.864,68	0,19%
4,51 - 5,00	3.727.920,95	0,91%
5,01 - 5,50	1.415.148,96	0,35%
5,51 - 6,00	7.668.553,76	1,87%
6,01 - 6,50	8.933.188,57	2,18%
6,51 - 7,00	34.770.155,78	8,48%
7,01 - 7,50	38.182.191,51	9,31%
7,51 - 8,00	58.355.929,30	14,23%
8,01 - 8,50	55.958.175,64	13,65%
8,51 - 9,00	45.341.898,07	11,06%
9,01 - 9,50	39.490.278,46	9,63%
9,51 - 10,00	31.272.029,15	7,63%
10,01 - 10,50	24.190.151,28	5,90%
10,51 - 11,00	26.252.503,73	6,40%
11,01 - 11,50	13.905.690,48	3,39%
11,51 - 12,00	11.321.809,71	2,76%
12,01 - 12,50	4.813.701,62	1,17%
12,51 - 13,00	2.203.647,08	0,54%
13,01 - 13,50	608.982,87	0,15%
13,51 - 14,00	433.528,04	0,11%
14,01 - 14,50	224.674,05	0,05%
14,51 - 15,00	127.222,76	0,03%
>15	-	0,00%
Total Outstanding Principal	**410.038.719,41**	**100,00%**

18.3. Portfolio description - Stratifications

6. Breakdown by Financed year

Financed Year	Outstanding Principal	%
2016	42.655,89	0,01%
2017	495.822,92	0,06%
2018	2.328.980,70	0,27%
2019	3.639.444,65	0,43%
2020	1.099.184,44	0,13%
2021	2.038.795,11	0,24%
2022	28.943.656,49	3,41%
2023	106.763.478,17	12,56%
2024	261.449.455,14	30,76%
2025	378.160.318,76	44,50%
2026	64.912.527,18	7,64%
Total Outstanding Principal	**849.874.319,45**	**100,00%**

7. Breakdown by original tenor

Original tenor (months)	Outstanding Principal	%
0 - 6	4.369,72	0,00%
7 - 12	230.687,95	0,03%
13 - 24	8.749.610,08	1,03%
25 - 36	51.506.139,73	6,06%
37 - 48	158.419.914,07	18,64%
49 - 60	329.992.043,76	38,83%
61 - 72	159.071.094,47	18,72%
73 - 84	67.213.619,93	7,91%
85 - 96	38.629.280,66	4,55%
97 - 108	223.716,75	0,03%
> = 109	35.833.842,33	4,22%
Total Outstanding Principal	**849.874.319,45**	**100,00%**

MAXIRATA		
Original tenor (months)	Outstanding Principal	%
0 - 12	-	0,00%
13 - 24	329.575,98	0,07%
25 - 36	11.978.481,61	2,72%
37 - 48	77.764.427,78	17,68%
49 - 60	238.337.637,52	54,19%
61 - 72	104.332.210,09	23,72%
73 - 84	4.951.128,40	1,13%
85 - 96	2.142.138,66	0,49%
97 - 108	-	0,00%
> = 109	-	0,00%
Total Outstanding Principal	**439.835.600,04**	**100,00%**

STANDARD		
Original tenor (months)	Outstanding Principal	%
0 - 6	4.369,72	0,00%
7 - 13	230.687,95	0,06%
13 - 24	8.420.034,10	2,05%
25 - 36	39.527.658,12	9,64%
37 - 48	80.655.486,29	19,67%
49 - 60	91.654.406,24	22,35%
61 - 72	54.738.884,38	13,35%
73 - 84	62.262.491,53	15,18%
85 - 96	36.487.142,00	8,90%
97 - 108	223.716,75	0,05%
> = 109	35.833.842,33	8,74%
Total Outstanding Principal	**410.038.719,41**	**100,00%**

18.4. Portfolio description - Stratifications

8. Breakdown by Residual life

Residual life (months)	Outstanding Principal	%
1 - 6	22.739.977,32	2,6757%
7 - 12	50.288.088,29	5,9171%
13 - 24	163.975.111,18	19,2940%
25 - 36	218.458.409,04	25,7048%
37 - 48	183.165.778,48	21,5521%
49 - 60	89.525.149,13	10,5339%
61 - 72	48.110.895,68	5,6609%
73 - 84	32.041.551,45	3,7702%
85 - 96	18.520.440,40	2,1792%
97 - 108	12.226.354,08	1,4386%
> = 109	10.822.564,40	1,2734%
Total Outstanding Principal	**849.874.319,45**	**100,00%**
Weighted Average Residual Life	**38,59**	

MAXIRATA		
Residual life (months)	**Outstanding Principal**	**%**
1 - 6	19.220.331,74	4,3699%
7 - 12	38.986.046,87	8,8638%
13 - 24	116.485.861,63	26,4840%
25 - 36	140.211.685,04	31,8782%
37 - 48	100.569.028,65	22,8651%
49 - 60	24.303.818,93	5,5257%
61 - 72	58.827,18	0,0134%
73 - 84	-	0,0000%
85 - 96	-	0,0000%
97 - 108	-	0,0000%
> = 109	-	0,0000%
Total Outstanding Principal	**439.835.600,04**	**100,00%**
Weighted Average Residual Life	**28,32**	

STANDARD		
Residual life (months)	**Outstanding Principal**	**%**
1 - 6	3.519.645,58	0,8584%
7 - 12	11.302.041,42	2,7563%
13 - 24	47.489.249,55	11,5817%
25 - 36	78.246.724,00	19,0828%
37 - 48	82.596.749,83	20,1436%
49 - 60	65.221.330,20	15,9061%
61 - 72	48.052.068,50	11,7189%
73 - 84	32.041.551,45	7,8143%
85 - 96	18.520.440,40	4,5168%
97 - 108	12.226.354,08	2,9818%
> = 109	10.822.564,40	2,6394%
Total Outstanding Principal	**410.038.719,41**	**100,00%**
Weighted Average Residual Life	**49,63**	

18.5. Portfolio description - Stratifications

9. Breakdown by Seasoning

Seasoning (months)	Outstanding Principal	%
1 - 6	57.445.432,91	6,7593%
7 - 12	157.645.333,55	18,5493%
13 - 24	353.148.441,95	41,5530%
25 - 36	198.160.693,21	23,3165%
37 - 48	64.105.586,44	7,5429%
49 - 60	11.286.439,53	1,3280%
61 - 72	509.840,38	0,0600%
73 - 84	2.819.695,43	0,3318%
85 - 96	2.851.240,32	0,3355%
97 - 108	1.700.113,73	0,2000%
> = 109	201.502,00	0,0237%
Total Outstanding Principal	**849.874.319,45**	**100,00%**
Weighted Average Seasoning	**21,03**	

MAXIRATA		
Seasoning (months)	**Outstanding Principal**	**%**
1 - 6	19.761.320,99	4,4929%
7 - 12	67.397.141,49	15,3233%
13 - 24	168.554.252,54	38,3221%
25 - 36	115.803.347,04	26,3288%
37 - 48	57.636.565,92	13,1041%
49 - 60	10.319.757,04	2,3463%
61 - 72	363.215,02	0,0826%
73 - 84	-	0,0000%
85 - 96	-	0,0000%
97 - 108	-	0,0000%
> = 109	-	0,0000%
Total Outstanding Principal	**439.835.600,04**	**100,00%**
Weighted Average Seasoning	**23,19**	

STANDARD		
Seasoning (months)	**Outstanding Principal**	**%**
1 - 6	37.684.111,92	9,1904%
7 - 12	90.248.192,06	22,0097%
13 - 24	184.594.189,41	45,0187%
25 - 36	82.357.346,17	20,0853%
37 - 48	6.469.020,52	1,5777%
49 - 60	966.682,49	0,2358%
61 - 72	146.625,36	0,0358%
73 - 84	2.819.695,43	0,6877%
85 - 96	2.851.240,32	0,6954%
97 - 108	1.700.113,73	0,4146%
> = 109	201.502,00	0,0491%
Total Outstanding Principal	**410.038.719,41**	**100,00%**
Weighted Average Seasoning	**18,71**	

18.6. Portfolio description - Stratifications

10. Breakdown by Contract Type

Contract Type	Outstanding Principal	%
Standard	410.038.719,41	48,2470%
Maxirata	439.835.600,04	51,7530%
Total Outstanding Principal	**849.874.319,45**	**100,00%**

11. Breakdown by Sale Channel

Contract Type	Outstanding Principal	%
Broker	1.720.581,15	0,2025%
Dealer	848.153.738,30	99,7975%
Total Outstanding Principal	**849.874.319,45**	**100,00%**

12. Breakdown by Scheduled Instalment Date

Contract Type	Outstanding Principal	%
Instalment Date 5	700.716.133,09	82,4494%
Instalment Date 20	149.158.186,36	17,5506%
Total Outstanding Principal	**849.874.319,45**	**100,00%**

13. Breakdown by Product Type

Product Type	Outstanding Principal	%
New cars	241.681.254,62	0,5547%
Used cars	488.528.599,26	28,4373%
Motorbike	64.401.111,07	57,4825%
Camper	50.548.816,26	5,9478%
Other	4.714.538,24	7,5777%
Total Outstanding Principal	**849.874.319,45**	**100,00%**

MAXIRATA

Product Type	Outstanding Principal	%
New cars	169.756.394,89	38,5954%
Used cars	253.692.927,85	57,6790%
Motorbike	13.687.645,54	3,1120%
Camper	419.662,02	0,0954%
Other	2.278.969,74	0,5181%
Total Outstanding Principal	**439.835.600,04**	**100,00%**

STANDARD

Product Type	Outstanding Principal	%
New cars	71.924.859,73	17,5410%
Used cars	234.835.671,41	57,2716%
Motorbike	50.713.465,53	12,3680%
Camper	50.129.154,24	12,2255%
Other	2.435.568,50	0,5940%
Total Outstanding Principal	**410.038.719,41**	**100,00%**

Client Employment type	Outstanding Principal	%
Employees	574.820.527,54	67,6359%
Retired People	85.525.129,58	10,0633%
Self-employed	169.130.176,76	19,9006%
Other	20.398.485,57	2,4002%
Total Outstanding Principal	**849.874.319,45**	**100,00%**