

# ARTS Consumer 2023 s.r.l.

## Investors Report

Securitisation of performing consumer loans contracts and other personal loans originated by UniCredit S.p.A.

Euro 669,500,000 Class A Asset Backed Floating Rate Notes due November 2065

Euro 14,900,000 Class B Asset Backed Floating Rate Notes due November 2065

Euro 49,100,000 Class C Asset Backed Floating Rate Notes due November 2065

Euro 27,500,000 Class D Asset Backed Floating Rate Notes due November 2065

Euro 86,300,000 Class E Asset Backed Floating Rate Notes due November 2065

Euro 100,000 Class F Asset Backed Fixed Rate and Variable Return Notes due November 2065

### Contacts

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[www.securitisation-services.com](http://www.securitisation-services.com)

### Reporting Dates

Collection Period	01/09/2023	31/12/2023
Interest Period	11/10/2023	05/02/2024
Payment Date	05/02/2024	

This Investors Report is prepared by Banca Finanziaria Internazionale 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 Finanziaria Internazionale S.p.A. will have no liability for the completeness or accuracy of such information.



## 1. Transaction overview

### Principal Parties

Issuer	ARTS Consumer 2023 s.r.l.
Originator	UniCredit S.p.A.
Servicer	UniCredit S.p.A.
Sole Arranger	UniCredit Bank AG
Representative of the Noteholders	Banca Finint S.p.A.
Calculation Agent	Banca Finint S.p.A.
Account Bank	UniCredit S.p.A.
Cash Manager	UniCredit S.p.A.
Corporate Servicer	doNext S.p.A.
Principal Paying Agent	BNP Paribas
Back-up Servicer Facilitator	Banca Finint S.p.A.
Additional Account Bank	BNP Paribas
Legal Advisor	Studio Legale Cappelli RCCD

### Main definitions

Payment Date	(a) prior to the delivery of a Trigger Notice, the 5th calendar day of February, May, August and November in each year or, if such day is not a Business Day, the immediately following Business Day, and (b) following the delivery of a Trigger Notice, any Business Day on which any payment is required to be made by the Representative of the Noteholders in accordance with the Post Trigger Notice Priority of Payments, the Conditions and the Intercreditor Agreement
Interest Period	each period from (and including) a Payment Date to (but excluding) the next following Payment Date.
Business Day	with reference to and for the purposes of any payment obligation provided for under these Conditions and the identification of the Payment Date and the Determination Date, any Target2 Day and, with reference to any other provision specified under these Conditions, any day, other than Saturday and Sunday, which is not a bank holiday or a public holiday in Milan or London.
Delinquent Receivables	any Receivable, other than a Defaulted Receivable, with respect to which there is at least one Unpaid Instalment.
Default Receivables	any Receivable arising from a Loan Agreement: (i) which has been classified by the Servicer as a Credito in Sofferenza “credito in sofferenza” in accordance with the Circular of the Bank of Italy number 272 of 30 July 2008 (Matrice dei Conti); or (ii) which has been classified by the Servicer as a Inadempienza Probabile an “inadempienza probabile” in accordance with the Circular of the Bank of Italy number 272 of 30 July 2008 (Matrice dei Conti), and in respect of which the relevant credit line granted to the Debtor has been revoked; or (iii) in relation to which there are at least 8 consecutive Unpaid Instalments.



## 2. Notes and Assets description

### The Notes

Issue Date: 11th October 2023

Classes	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes	Class F Notes
<i>Principal Amount Outstanding on Issue</i>	669.500.000	14.900.000	49.100.000	27.500.000	86.300.000	100.000
<i>Currency</i>	EUR	EUR	EUR	EUR	EUR	EUR
<i>Issue Date</i>	11 October 2023	11 October 2023	11 October 2023	11 October 2023	11 October 2023	11 October 2023
<i>Final Maturity Date</i>	November 2065	November 2065	November 2065	November 2065	November 2065	November 2065
<i>Listing</i>	Luxembourg	Luxembourg	Luxembourg	Luxembourg	Luxembourg	
<i>ISIN code</i>	IT0005562530	IT0005562548	IT0005562555	IT0005562563	IT0005562571	IT0005562589
<i>Common code</i>	270118909	270119638	270119654	270119662	270119689	270119727
<i>Denomination</i>	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
<i>Type of amortisation</i>	Amortizing	Amortizing	Amortizing	Amortizing	Amortizing	Amortizing
<i>Indexation</i>	Floating Rate	Floating Rate	Floating Rate	Floating Rate	Floating Rate	Fixed Rate
<i>Fixed Rate</i>	0,87% + Euribor3M	2,20% + Euribor3M	3,20% + Euribor3M	5,40% + Euribor3M	13,00% + Euribor3M	0,10%
<i>Payment frequency</i>	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly

### The Portfolio

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

Initial Portfolio: € 847.334.140,98

Transfer Date: 4th September 2023

The Originator confirms that, as at the date of this report, it continues to hold the net economic interest in the securitisation as disclosed in the Prospectus, in accordance with option (d) of Article 405 of CRR, Part II, Chapter 6, Section IV of the Bank of Italy's Circular No. 285 dated 17 December 2013 (as amended and supplemented from time to time) and article 51 of the AIFMR.













































## 16.1 Portfolio Performance

Portfolio status	During the collection period			
	Number of loans	Outstanding amount	% on the current outstanding	% on the number of loans
Performing Loans	78.878	824.214.109,08	98,88%	98,95%
Arrear Loans	836	9.305.005,24	1,12%	1,05%
Defaulted Loans (net of recovery)	-	-	0,00%	0,00%
<b>Total</b>	<b>79.714</b>	<b>833.519.114,32</b>	<b>100,00%</b>	<b>100,00%</b>

Arrears status	During the collection period			
	Number of loans	Outstanding amount	% on the current outstanding	% on the number of loans
1 arrears	388	4.137.176,67	44,46%	46,41%
2 arrears	224	2.650.818,24	28,49%	26,79%
3 arrears	191	2.158.776,24	23,20%	22,85%
4 arrears	33	358.234,09	3,85%	3,95%
5 arrears	-	-	0,00%	0,00%
6 arrears	-	-	0,00%	0,00%
7 arrears	-	-	0,00%	0,00%
8 arrears	-	-	0,00%	0,00%
more than 8 arrears	-	-	0,00%	0,00%
<b>Total</b>	<b>836</b>	<b>9.305.005,24</b>	<b>100,00%</b>	<b>100,00%</b>

Defaulted loans (gross of recoveries)	During the collection period	% over the [initial portfolio]	Cumulated	% of the Cumulative Default over the [initial portfolio]
Number of Loans	-	0,00%	-	0,00%
Amount classified as Default	-	0,00%	-	0,00%

Recovery on loans classified as default	During the collection period	% over the Cumulative Default	Cumulated	% of the Cumulative Default over the [initial portfolio]
Recovered amount	-	0,00%	-	0,00%



**16.2 Portfolio Performance**

Pre-payments	During the collection period	% over the [initial portfolio]	Cumulated	% of the Cumulative Default over the [initial portfolio]
Principal component	21.832.225,70	2,58%	-	0,00%

Out of court settlement	Number of loans settled in the Collection Period	Amount classified as Sofferenza, then settled in the Collection Period	Loss during the Collection Period	Recoveries during the Collection Period
Loss up to 89%	-	-	-	-
Loss up to 93%	-	-	-	-
Loss up to 95%	-	-	-	-
<b>Total</b>	-	-	-	-

Receivables repurchased by the Originator	During the collection period	% over the Outstanding Principal of the Initial Portfolio	Cumulated	% of the Cumulative Default over the [initial portfolio]
Outstanding principal	-	0,00%	-	0,00%
Number of Receivables	-	0,00%	-	0,00%

Status of Receivables repurchased by the Originator	During the collection period	% over the Outstanding Principal of the Initial Portfolio	Cumulated	% of the Cumulative Default over the [initial portfolio]
Performing	-	0,00%	-	0,00%
Delinquent less 3 arrears	-	0,00%	-	0,00%
Delinquent more than 3 arrears	-	0,00%	-	0,00%
Defaulted	-	0,00%	-	0,00%

Renegotiation	Total Renegotiation amount from renegotiations completed during the period	Renegotiation loss of the collection period	Aggregated renegotiation losses (including the collection period)	% on the initial portfolio	Renegotiation Blocked Amount
Interest rate - Fixed to fixed / Rinegoiazioni tasso d'interesse - Da fisso a fisso	-	-	-	0,00%	-
Amortization plan / Rinegoiazioni piano d'ammortamento	-	-	-	0,00%	-
Payment holiday / Rinegoiazioni aventi ad oggetto sospensione pagamento rate	7.963,50	999,09	7.963,50	0,01%	3.077,72

Status of Payment holiday	During the collection period	% over the Outstanding Principal of the Initial Portfolio	Cumulated	% of the cumuled over the initial portfolio	% still in suspension at the cut off date over the initial portfolio
Performing	3.022,66	0,00%	-	0,00%	0,00%
Delinquent less 3 arrears	-	0,00%	-	0,00%	0,00%
Delinquent more than 3 arrears	-	0,00%	-	0,00%	0,00%
Defaulted	-	0,00%	-	0,00%	0,00%





**17.1 Portfolio description prior the purchase of a further portfolio**

General Information about the Portfolio	At the end of the current Collection Period
Number of Loans:	79.714
Outstanding Portfolio Amount:	833.519.114,32
Average Outstanding Portfolio Amount (1):	10.456,37
Weighted Average Seasoning (months) (2):	9,67
Weighted Average Remaining Term (months) (3):	75,71
Weighted Average Interest Rate	8,48%

Outstanding amount	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
0,00 - 4.999,99	28.298	35,51%	87.782.873,52	10,54%
5.000,00 - 9.999,99	22.330	28,01%	163.488.738,38	19,61%
10.000,00 - 14.999,99	11.766	14,76%	143.590.252,39	17,23%
15.000,00 - 19.999,99	6.665	8,36%	115.231.079,45	13,82%
20.000,00 - 24.999,99	3.919	4,92%	87.185.275,26	10,46%
25.000,00 - 29.999,99	3.054	3,83%	83.973.049,33	10,07%
30.000,00 - 34.999,99	1.316	1,65%	42.658.177,16	5,12%
35.000,00 - 39.999,99	752	0,94%	28.120.978,66	3,37%
From and over 40.000,00	1.614	2,02%	81.488.690,17	9,78%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>

Portfolio Seasoning (months)	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
from 1 (included) to 12 (excluded) months	69.882	87,67%	729.861.306,24	87,56%
from 12(included) to 24 (excluded) months	9.832	12,33%	103.657.808,08	12,44%
from 24 (included) to 36 (excluded) months	-	0,00%	-	0,00%
from 36 (included) to 48 (excluded) months	-	0,00%	-	0,00%
from 48 (included) to 60 (excluded) months	-	0,00%	-	0,00%
from 60 (included) to 72 (excluded) months	-	0,00%	-	0,00%
from 72 (included) to 84 (excluded) months	-	0,00%	-	0,00%
from 84 (included) to 96 (excluded) months	-	0,00%	-	0,00%
over 96(included) months	-	0,00%	-	0,00%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>

Remaining Term (months)	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
from 1 (included) to 12 (excluded) months	2.355	2,96%	2.207.604,34	0,25%
from 12(included) to 24 (excluded) months	2.975	3,73%	7.042.590,32	0,84%
from 24 (included) to 36 (excluded) months	13.745	17,24%	58.481.364,86	7,02%
from 36 (included) to 48 (excluded) months	7.167	8,99%	50.012.255,92	6,00%
from 48 (included) to 60 (excluded) months	8.799	11,04%	80.658.780,52	9,68%
from 60 (included) to 72 (excluded) months	4.775	5,99%	52.720.597,71	6,33%
from 72 (included) to 84 (excluded) months	32.646	40,95%	382.241.828,62	45,86%
from 84 (included) to 96 (excluded) months	318	0,40%	7.144.974,15	0,86%
over 96(included) months	6.934	8,70%	193.009.117,88	23,16%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114</b>	<b>100,00%</b>



**17.2 Portfolio description prior the purchase of a further portfolio**

At the end of the current Collection Period				
By Region	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
ABRUZZO	948	1,18%	10.190.197,06	1,24%
BASILICATA	225	0,28%	2.171.286,29	0,26%
CALABRIA	878	1,10%	9.437.928,55	1,13%
CAMPANIA	4.982	6,25%	50.814.801,44	6,10%
EMILIA ROMAGNA	8.905	11,17%	96.640.879,04	11,59%
FRIULI VENEZIA GIULIA	1.766	2,22%	16.127.559,87	1,93%
LAZIO	10.553	13,24%	106.790.856,36	12,81%
LIGURIA	1.370	1,72%	13.673.651,42	1,64%
LOMBARDIA	11.153	13,99%	115.467.918,78	13,85%
MARCHE	1.372	1,72%	15.265.953,31	1,83%
MOLISE	356	0,45%	3.670.027,64	0,44%
PIEMONTE	8.288	10,40%	80.990.898,10	9,72%
PUGLIA	3.604	4,52%	41.981.435,14	5,04%
SARDEGNA	1.301	1,63%	13.924.552,99	1,67%
SICILIA	9.820	12,32%	109.888.652,81	13,18%
TOSCANA	2.950	3,70%	31.990.783,58	3,84%
TRENTINO ALTO ADIGE	1.011	1,27%	9.483.489,09	1,14%
UMBRIA	1.987	2,49%	21.433.417,58	2,57%
VALLE D'AOSTA	293	0,37%	2.935.991,50	0,35%
VENETO	7.952	9,98%	80.638.833,77	9,67%
ESTERO	-	0,00%	-	0,00%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>

At the end of the current Collection Period				
Payment Frequency	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Monthly	79.714	100,00%	833.519.114,32	100,00%
Bi monthly	-	0,00%	-	0,00%
Quarterly	-	0,00%	-	0,00%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>

At the end of the current Collection Period				
Payment Type	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Addebito diretto in conto corrente	79.603	97,62%	831.964.484,59	97,43%
R.I.D.	107	0,13%	1.469.346,36	0,18%
Bollettino postale	-	0,00%	-	0,00%
Altro	4	2,25%	85.283,37	2,39%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>



### 17.3 Portfolio description prior the purchase of a further portfolio

Type of products	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Credit Express Compact	5.389	6,76%	112.997.239,03	13,56%
Credit Express Dynamic	68.413	85,82%	548.433.204,89	65,79%
Other	5.912	7,42%	172.088.670,40	20,65%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>

Current Interest Rate	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
1,000 - 2,999	-	0,00%	-	0,00%
3,000 - 3,999	-	0,01%	-	-0,01%
4,000 - 4,999	-	0,00%	-	0,00%
5,000 - 5,999	-	0,00%	-	0,00%
6,000 - 6,999	1.096	1,37%	36.247.452,38	4,35%
7,000 - 7,999	5.839	7,32%	115.095.224,16	13,81%
8,000 - 8,999	40.063	50,26%	470.074.037,69	56,40%
9,000 - 9,999	32.716	41,04%	212.102.400,09	25,45%
10,000 - 10,999	-	0,00%	-	0,00%
11,000 - 11,999	-	0,00%	-	0,00%
12,000 - 12,999	-	0,00%	-	0,00%
13,000 - 13,999	-	0,00%	-	0,00%
14,000 - 14,999	-	0,00%	-	0,00%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>

Debtors	Amount	%
Number of debtors	73.848	92,64%
Top 10 debtors (% of Outstanding Principal of the Master Portfolio)	117.130,81	0,01%
Top 20 debtors (% of Outstanding Principal of the Master Portfolio)	847.737	0,10%

Type of Interest	Amount	%
Receivables paying a Fixed Rate	833.519.114,32	100,00%
Receivables paying a Floating Rate	Page-27	0,00%



**18.1 Portfolio description after the purchase of a further portfolio**

General Information about the Portfolio	At the end of the current Collection Period
Number of Loans:	79.714
Outstanding Portfolio Amount:	833.519.114,32
Average Outstanding Portfolio Amount (1):	10.456,37
Weighted Average Seasoning (months) (2):	9,67
Weighted Average Remaining Term (months) (3):	75,71
Weighted Average Interest Rate	8,48%

Outstanding amount	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
0,00 - 4.999,99	28.298	35,51%	87.782.873,52	10,54%
5.000,00 - 9.999,99	22.330	28,01%	163.488.738,38	19,61%
10.000,00 - 14.999,99	11.766	14,76%	143.590.252,39	17,23%
15.000,00 - 19.999,99	6.665	8,36%	115.231.079,45	13,82%
20.000,00 - 24.999,99	3.919	4,92%	87.185.275,26	10,46%
25.000,00 - 29.999,99	3.054	3,83%	83.973.049,33	10,07%
30.000,00 - 34.999,99	1.316	1,65%	42.658.177,16	5,12%
35.000,00 - 39.999,99	752	0,94%	28.120.978,66	3,37%
From and over 40.000,00	1.614	2,02%	81.488.690,17	9,78%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>

Portfolio Seasoning (months)	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
from 1 (included) to 12 (excluded) months	69.882	87,67%	729.861.306,24	87,56%
from 12(included) to 24 (excluded) months	9.832	12,33%	103.657.808,08	12,44%
from 24 (included) to 36 (excluded) months	-	0,00%	-	0,00%
from 36 (included) to 48 (excluded) months	-	0,00%	-	0,00%
from 48 (included) to 60 (excluded) months	-	0,00%	-	0,00%
from 60 (included) to 72 (excluded) months	-	0,00%	-	0,00%
from 72 (included) to 84 (excluded) months	-	0,00%	-	0,00%
from 84 (included) to 96 (excluded) months	-	0,00%	-	0,00%
over 96(included) months	-	0,00%	-	0,00%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>

Remaining Term (months)	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
from 1 (included) to 12 (excluded) months	2.355	2,96%	2.207.604,34	0,25%
from 12(included) to 24 (excluded) months	2.975	3,73%	7.042.590,32	0,84%
from 24 (included) to 36 (excluded) months	13.745	17,24%	58.481.364,86	7,02%
from 36 (included) to 48 (excluded) months	7.167	8,99%	50.012.255,92	6,00%
from 48 (included) to 60 (excluded) months	8.799	11,04%	80.658.780,52	9,68%
from 60 (included) to 72 (excluded) months	4.775	5,99%	52.720.597,71	6,33%
from 72 (included) to 84 (excluded) months	32.646	40,95%	382.241.828,62	45,86%
from 84 (included) to 96 (excluded) months	318	0,40%	7.144.974,15	0,86%
over 96(included) months	6.934	8,70%	193.009.117,88	23,16%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>



**18.2 Portfolio description after the purchase of a further portfolio**

At the end of the current Collection Period				
By Region	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
ABRUZZO	948	1,18%	10.190.197,06	1,24%
BASILICATA	225	0,28%	2.171.286,29	0,26%
CALABRIA	878	1,10%	9.437.928,55	1,13%
CAMPANIA	4.982	6,25%	50.814.801,44	6,10%
EMILIA ROMAGNA	8.905	11,17%	96.640.879,04	11,59%
FRIULI VENEZIA GIULIA	1.766	2,22%	16.127.559,87	1,93%
LAZIO	10.553	13,24%	106.790.856,36	12,81%
LIGURIA	1.370	1,72%	13.673.651,42	1,64%
LOMBARDIA	11.153	13,99%	115.467.918,78	13,85%
MARCHE	1.372	1,72%	15.265.953,31	1,83%
MOLISE	356	0,45%	3.670.027,64	0,44%
PIEMONTE	8.288	10,40%	80.990.898,10	9,72%
PUGLIA	3.604	4,52%	41.981.435,14	5,04%
SARDEGNA	1.301	1,63%	13.924.552,99	1,67%
SICILIA	9.820	12,32%	109.888.652,81	13,18%
TOSCANA	2.950	3,70%	31.990.783,58	3,84%
TRENTINO ALTO ADIGE	1.011	1,27%	9.483.489,09	1,14%
UMBRIA	1.987	2,49%	21.433.417,58	2,57%
VALLE D'AOSTA	293	0,37%	2.935.991,50	0,35%
VENETO	7.952	9,98%	80.638.833,77	9,67%
ESTERO	-	0,00%	-	0,00%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>

At the end of the current Collection Period				
Payment Frequency	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Monthly	79.714	100,00%	833.519.114,32	100,00%
Bi monthly	-	0,00%	-	0,00%
Quarterly	-	0,00%	-	0,00%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>

At the end of the current Collection Period				
Payment Type	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Addebito diretto in conto corrente	79.603	97,62%	831.964.484,59	97,43%
R.I.D.	107	0,13%	1.469.346,36	0,18%
Bollettino postale	-	0,00%	-	0,00%
Altro	4	2,25%	85.283,37	2,39%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>



### 18.3 Portfolio description after the purchase of a further portfolio

Type of products	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Credit Express Compact	5.389	6,76%	112.997.239,03	13,56%
Credit Express Dynamic	68.413	85,82%	548.433.204,89	65,79%
Other	5.912	7,42%	172.088.670,40	20,65%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>

Current Interest Rate	At the end of the current Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
1,000 - 2,999	-	0,00%	-	0,00%
3,000 - 3,999	-	0,01%	-	-0,01%
4,000 - 4,999	-	0,00%	-	0,00%
5,000 - 5,999	-	0,00%	-	0,00%
6,000 - 6,999	1.096	1,37%	36.247.452,38	4,35%
7,000 - 7,999	5.839	7,32%	115.095.224,16	13,81%
8,000 - 8,999	40.063	50,26%	470.074.037,69	56,40%
9,000 - 9,999	32.716	41,04%	212.102.400,09	25,45%
10,000 -10,999	-	0,00%	-	0,00%
11,000 - 11,999	-	0,00%	-	0,00%
12,000 - 12,999	-	0,00%	-	0,00%
13,000 - 13,999	-	0,00%	-	0,00%
14,000 - 14,999	-	0,00%	-	0,00%
<b>Total</b>	<b>79.714</b>	<b>100,00%</b>	<b>833.519.114,32</b>	<b>100,00%</b>

Debtors	Amount	%
Number of debtors	73.848	92,64%
Top 10 debtors (% of Outstanding Principal of the Master Portfolio)	117.130,81	0,01%
Top 20 debtors (% of Outstanding Principal of the Master Portfolio)	847.737	0,10%

Type of Interest	Amount	%
Receivables paying a Fixed Rate	833.519.114,32	100,00%
Receivables paying a Floating Rate	-	0,00%

Future receivables	During the collection period	% over the Outstanding Principal of the Initial Portfolio
Outstanding principal	-	0,00%
Number of Receivables	-	0,00%

