

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



www.securitisation-services.com

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	01/02/2026	28/02/2026
Interest Period	24/02/2026	24/03/2026
Payment Date	24/03/2026	

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

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 preceding Collection Period	Amortising Account
(i)	IT73E0347901600000802895401	Collection Account (OTHR)	31.769.518,25	N
(ii)	IT96D0347901600000802895400	Expenses Account (OTHR)	20.000,00	N
(iii)	IT27G0347901600000802895403	Liquidity Reserve Account (CARE)	10.948.390,03	Y
(iv)	IT50F0347901600000802895402	Payments Account (OTHR)	459.955,28	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	-

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	-

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	-

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	-

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 (x))	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 (xii))	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)	(xiv)	(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	-

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	-	-	-	-	-	-

* during the Amortisation Period

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			

7. Swap

Senior Notes

Mezzanine Notes

Payment Date	Party A* - Floating Rate Player			Party B** - Fixed Rate Player			Party A* - Floating Rate Player			Party B** - Fixed Rate Player		
	Notional Amount	Floating Rate	Floating Rate Payments	Notional Amount	Fixed Rate	Fixed Rate Payments	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	78.600.000,00	1,965%	180.190,50	78.600.000,00	2,066%	189.452,20
24/02/2026	771.400.000,00	1,967%	1.222.304,73	771.400.000,00	2,069%	1.285.688,09	77.841.292,61	1,967%	123.341,69	77.841.292,61	2,066%	129.549,53
24/03/2026	771.400.000,00	1,942%	1.165.156,84	771.400.000,00	2,069%	1.241.354,02	78.160.023,42	1,942%	118.056,37	78.160.023,42	2,066%	125.594,47

*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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

9. Portfolio Situation before the Purchase of the Subsequent Portfolio

Collection Period		Delinquent Instalments			Delinquent Principal Instalments			Principal Instalments due on any subsequent Schedule Instalment 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

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

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

13. Portfolio Situation after the Purchase of the Subsequent Portfolio

Collection Period		Delinquent Instalments			Delinquent Principal Instalments			Principal Instalments due on any subsequent Schedule Instalment 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

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%

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

18.1. Portfolio description - Stratifications

2. Outstanding Principal by type of payment

Method	Total Portfolio	%
Postal Giro	21.891.907,17	2,58%
Automatic Wire	827.600.476,16	97,42%
Collateral Portfolio Outstanding Principal	849.492.383,33	100,00%

3. Outstanding Principal by Geographical Area

Geographical Area	Outstanding Principal	%
Northern Italy	534.680.105,67	62,94%
Central Italy	163.186.613,88	19,21%
Southern Italy	151.625.663,78	17,85%
Outstanding Principal by Geographical Area	849.492.383,33	100,00%

4. Breakdown by outstanding principal

Outstanding Principal	Outstanding Principal	%
< 5.000	57.872.290,79	6,81%
5.000 - 10.000	121.094.788,19	14,25%
10.000 - 15.000	155.187.472,96	18,27%
15.000 - 20.000	148.539.558,96	17,49%
20.000 - 25.000	122.717.125,91	14,45%
25.000 - 30.000	89.384.157,06	10,52%
30.000 - 35.000	55.570.175,41	6,54%
35.000 - 40.000	33.422.083,36	3,93%
40.000 - 45.000	21.061.674,14	2,48%
45.000 - 50.000	14.732.962,96	1,73%
50.000 - 55.000	9.319.865,36	1,10%
55.000 - 60.000	6.524.026,33	0,77%
60.000 - 65.000	4.491.241,12	0,53%
65.000 - 70.000	2.621.850,46	0,31%
70.000 - 75.000	1.876.144,24	0,22%
> 75.000	5.076.966,08	0,60%
Total Outstanding Principal	849.492.383,33	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	30.779,91	0,00%
4,01 - 4,5	1.032.955,28	0,12%
4,51 - 5,0	42.136.628,80	4,96%
5,01 - 5,5	7.712.759,46	0,91%
5,51 - 6,0	41.625.644,71	4,89%
6,01 - 6,5	23.371.890,82	2,75%
6,51 - 7,0	90.756.942,25	10,68%
7,01 - 7,5	65.137.740,59	7,67%
7,51 - 8,0	118.418.095,58	13,94%
8,01 - 8,5	80.797.213,16	9,51%
8,51 - 9,0	83.800.538,22	9,86%
9,01 - 9,51	84.304.464,62	9,93%
9,51 - 10,0	107.502.816,37	12,65%
10,01 - 10,5	58.139.531,84	6,84%
10,51 - 11,0	36.350.714,65	4,28%
11,01 - 11,5	15.003.831,24	1,77%
11,51 - 12,0	13.943.378,85	1,64%
12,01 - 12,5	5.515.222,27	0,65%
12,51 - 13,0	2.890.970,25	0,34%
13,01 - 13,5	412.821,03	0,05%
13,51 - 14,0	273.492,11	0,03%
14,01 - 14,5	237.790,39	0,03%
14,51 - 15,0	187.061,02	0,02%
>15	-	0,00%
Total Outstanding Principal	849.492.383,33	100,00%

MAXIRATA

Rate of Interest	Outstanding Principal	%
4,0	-	0,00%
4,01 - 4,5	493.345,59	0,00%
4,51 - 5,0	37.749.290,80	8,77%
5,01 - 5,5	5.805.893,06	1,35%
5,51 - 6,0	34.178.917,76	7,94%
6,01 - 6,5	14.829.543,04	3,44%
6,51 - 7,0	86.256.590,00	13,13%
7,01 - 7,5	26.456.844,04	6,14%
7,51 - 8,0	62.016.371,94	14,40%
8,01 - 8,5	23.682.442,60	5,50%
8,51 - 9,0	36.427.809,67	8,46%
9,01 - 9,51	11.808.446,73	2,74%
9,51 - 10,0	74.849.466,96	17,38%
10,01 - 10,5	32.448.829,14	7,53%
10,51 - 11,0	9.543.881,35	2,22%
11,01 - 11,5	963.831,10	0,22%
11,51 - 12,0	1.618.676,06	0,38%
12,01 - 12,5	582.406,18	0,14%
12,51 - 13,0	638.210,77	0,15%
13,01 - 13,5	7.339,23	0,00%
13,51 - 14,0	12.381,97	0,00%
14,01 - 14,5	69.216,12	0,02%
14,51 - 15,0	-	0,00%
>15	-	0,00%
Total Outstanding Principal	430.649.734,11	100,00%

STANDARD

Rate of Interest	Outstanding Principal	%
3,51 - 4,00	30.779,91	0,01%
4,01 - 4,50	624.609,69	0,15%
4,51 - 5,00	4.286.537,30	1,00%
5,01 - 5,50	1.998.676,40	0,46%
5,51 - 6,00	7.246.626,05	1,73%
6,01 - 6,50	8.542.337,78	2,04%
6,51 - 7,00	34.210.352,26	8,17%
7,01 - 7,50	38.680.896,65	9,24%
7,51 - 8,00	56.401.723,64	13,47%
8,01 - 8,50	57.114.770,56	13,64%
8,51 - 9,00	47.372.728,55	11,31%
9,01 - 9,50	42.496.017,89	10,15%
9,51 - 10,00	32.653.349,41	7,80%
10,01 - 10,50	25.690.702,70	6,13%
10,51 - 11,00	26.806.833,30	6,40%
11,01 - 11,50	14.040.000,14	3,35%
11,51 - 12,00	12.324.702,79	2,94%
12,01 - 12,50	4.932.816,09	1,18%
12,51 - 13,00	2.252.759,48	0,54%
13,01 - 13,50	405.481,80	0,10%
13,51 - 14,00	261.110,14	0,06%
14,01 - 14,50	237.790,39	0,06%
14,51 - 15,00	117.844,90	0,03%
>15	-	0,00%
Total Outstanding Principal	418.842.649,22	100,00%

18.3. Portfolio description - Stratifications

6. Breakdown by Financed year

Financed Year	Outstanding Principal	%
2017	680.272,02	0,08%
2018	3.443.017,07	0,41%
2019	6.059.008,22	0,71%
2020	1.610.951,24	0,19%
2021	3.446.284,63	0,41%
2022	40.387.553,59	4,75%
2023	119.011.165,57	14,01%
2024	288.730.377,31	33,99%
2025	384.002.054,76	45,20%
2026	1.962.837,84	0,23%
Total Outstanding Principal	849.492.383,33	99,77%

7. Breakdown by original tenor

Original tenor (months)	Outstanding Principal	%
0 - 6	32.752,39	0,00%
7 - 12	432.941,97	0,05%
13 - 24	11.993.125,94	1,41%
25 - 36	60.600.075,37	7,13%
37 - 48	167.726.457,75	19,74%
49 - 60	324.821.574,72	38,24%
61 - 72	149.623.757,09	17,61%
73 - 84	62.749.710,19	7,39%
85 - 96	34.678.542,54	4,08%
97 - 108	143.746,06	0,02%
> = 109	36.689.699,31	4,32%
Total Outstanding Principal	849.492.383,33	100,00%

MAXIRATA

Original tenor (months)	Outstanding Principal	%
0 - 12	-	0,00%
13 - 24	351.655,82	0,08%
25 - 36	14.926.524,32	3,47%
37 - 48	83.193.111,98	19,32%
49 - 60	234.204.360,77	54,38%
61 - 72	96.116.078,90	22,32%
73 - 84	1.526.033,06	0,35%
85 - 96	331.969,26	0,08%
97 - 108	-	0,00%
> = 109	-	0,00%
Total Outstanding Principal	430.649.734,11	100,00%

STANDARD

Original tenor (months)	Outstanding Principal	%
0 - 6	32.752,39	0,01%
7 - 13	432.941,97	0,10%
13 - 24	11.641.470,12	2,78%
25 - 36	45.673.551,05	10,90%
37 - 48	84.533.345,77	20,18%
49 - 60	90.617.213,95	21,64%
61 - 72	53.507.678,19	12,78%
73 - 84	61.223.677,13	14,62%
85 - 96	34.346.573,28	8,20%
97 - 108	143.746,06	0,03%
> = 109	36.689.699,31	8,76%
Total Outstanding Principal	418.842.649,22	100,00%

18.4. Portfolio description - Stratifications

8. Breakdown by Residual life

Residual life (months)	Outstanding Principal	%
1 - 6	22.964.096,38	2,7033%
7 - 12	32.959.143,59	3,8799%
13 - 24	127.798.130,21	15,0441%
25 - 36	201.846.398,68	23,7608%
37 - 48	213.875.410,11	25,1768%
49 - 60	115.303.680,38	13,5732%
61 - 72	49.420.905,11	5,8177%
73 - 84	39.518.463,71	4,6520%
85 - 96	18.970.614,15	2,2332%
97 - 108	10.022.065,75	1,1798%
> = 109	16.813.475,26	1,9792%
Total Outstanding Principal	849.492.383,33	100,00%
Weighted Average Residual Life	41,22	

MAXIRATA		
Residual life (months)	Outstanding Principal	%
1 - 6	19.668.965,20	4,5673%
7 - 12	24.096.555,95	5,5954%
13 - 24	87.763.338,25	20,3793%
25 - 36	130.537.354,07	30,3117%
37 - 48	126.373.248,03	29,3448%
49 - 60	42.210.272,61	9,8015%
61 - 72	-	0,0000%
73 - 84	-	0,0000%
85 - 96	-	0,0000%
97 - 108	-	0,0000%
> = 109	-	0,0000%
Total Outstanding Principal	430.649.734,11	100,00%
Weighted Average Residual Life	31,05	

STANDARD		
Residual life (months)	Outstanding Principal	%
1 - 6	3.295.131,18	0,7867%
7 - 12	8.862.587,64	2,1160%
13 - 24	40.034.791,96	9,5584%
25 - 36	71.309.044,61	17,0253%
37 - 48	87.502.162,08	20,8914%
49 - 60	73.093.407,77	17,4513%
61 - 72	49.420.905,11	11,7994%
73 - 84	39.518.463,71	9,4352%
85 - 96	18.970.614,15	4,5293%
97 - 108	10.022.065,75	2,3928%
> = 109	16.813.475,26	4,0143%
Total Outstanding Principal	418.842.649,22	100,00%
Weighted Average Residual Life	51,70	

18.5. Portfolio description - Stratifications

9. Breakdown by Seasoning

Seasoning (months)	Outstanding Principal	%
1 - 6	135.571.183,11	15,9591%
7 - 12	236.780.612,34	27,8732%
13 - 24	294.185.256,24	34,6307%
25 - 36	125.705.021,14	14,7977%
37 - 48	41.717.353,52	4,9109%
49 - 60	3.580.847,35	0,4215%
61 - 72	1.299.560,21	0,1530%
73 - 84	6.196.664,76	0,7295%
85 - 96	3.579.110,01	0,4213%
97 - 108	751.561,43	0,0885%
> = 109	125.213,22	0,0147%
Total Outstanding Principal	849.492.383,33	100,00%
Weighted Average Seasoning	17,60	

MAXIRATA		
Seasoning (months)	Outstanding Principal	%
1 - 6	55.045.748,66	12,7820%
7 - 12	101.324.275,48	23,5282%
13 - 24	139.995.069,29	32,5079%
25 - 36	90.871.023,02	21,1009%
37 - 48	40.333.794,37	9,3658%
49 - 60	3.079.823,29	0,7152%
61 - 72	-	0,0000%
73 - 84	-	0,0000%
85 - 96	-	0,0000%
97 - 108	-	0,0000%
> = 109	-	0,0000%
Total Outstanding Principal	430.649.734,11	100,00%
Weighted Average Seasoning	19,63	

STANDARD		
Seasoning (months)	Outstanding Principal	%
1 - 6	80.525.434,45	19,2257%
7 - 12	135.456.336,86	32,3406%
13 - 24	154.190.186,95	36,8134%
25 - 36	34.833.998,12	8,3167%
37 - 48	1.383.559,15	0,3303%
49 - 60	501.024,06	0,1196%
61 - 72	1.299.560,21	0,3103%
73 - 84	6.196.664,76	1,4795%
85 - 96	3.579.110,01	0,8545%
97 - 108	751.561,43	0,1794%
> = 109	125.213,22	0,0299%
Total Outstanding Principal	418.842.649,22	100,00%
Weighted Average Seasoning	15,50	

18.6. Portfolio description - Stratifications

10. Breakdown by Contract Type

Contract Type	Outstanding Principal	%
Standard	418.842.649,22	49,3051%
Maxirata	430.649.734,11	50,6949%
Total Outstanding Principal	849.492.383,33	100,00%

11. Breakdown by Sale Channel

Contract Type	Outstanding Principal	%
Broker	1.856.857,41	0,2186%
Dealer	847.635.525,92	99,7814%
Total Outstanding Principal	849.492.383,33	100,00%

12. Breakdown by Scheduled Instalment Date

Contract Type	Outstanding Principal	%
Instalment Date 5	696.954.645,32	82,0437%
Instalment Date 20	152.537.738,01	17,9563%
Total Outstanding Principal	849.492.383,33	100,00%

13. Breakdown by Product Type

Product Type	Outstanding Principal	%
New cars	237.161.681,55	0,5777%
Used cars	484.964.647,68	27,9180%
Motorbike	70.787.138,60	57,0888%
Camper	51.671.201,30	6,0826%
Other	4.907.714,20	8,3329%
Total Outstanding Principal	849.492.383,33	100,00%

MAXIRATA

Product Type	Outstanding Principal	%
New cars	166.579.571,87	19,6093%
Used cars	246.906.096,74	29,0651%
Motorbike	14.396.652,64	1,6947%
Camper	394.348,90	0,0464%
Other	2.373.063,96	0,2794%
Total Outstanding Principal	430.649.734,11	50,69%

STANDARD

Product Type	Outstanding Principal	%
New cars	70.582.109,68	8,3087%
Used cars	238.058.550,94	28,0236%
Motorbike	56.390.485,96	6,6381%
Camper	51.276.852,40	6,0362%
Other	2.534.650,24	0,2984%
Total Outstanding Principal	418.842.649,22	49,31%

Client Employment type	Outstanding Principal	%
Employees	575.281.697,78	67,7206%
Retired People	86.540.884,19	10,1874%
Self-employed	168.807.601,04	19,8716%
Other	18.862.200,32	2,2204%
Total Outstanding Principal	849.492.383,33	100,00%