

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

Matteo Altoè / Federico Trevisiol

E-mail: artsconsumer2023@bancafinint.com



BANCA FININT

www.securitisation-services.com

Reporting Dates

Collection Period	01/01/2026	31/03/2026
Interest Period	05/02/2026	05/05/2026
Payment Date	05/05/2026	

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.



11. Principal Deficiency Ledgers

Payment Date	Class A Principal Deficiency Sub-Ledger				Class B Principal Deficiency Sub-Ledger				Class C Principal Deficiency Sub-Ledger				Class D Principal Deficiency Sub-Ledger				Class E Principal Deficiency Sub-Ledger				Class F Principal Deficiency Sub-Ledger				Principal Deficiency 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	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
08/02/2024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
08/05/2024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
05/08/2024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
05/11/2024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
05/02/2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
05/05/2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
05/08/2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
05/11/2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
05/02/2026	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
05/05/2026	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



16.1 Portfolio Performance

Portfolio status	During the collection period				In the previous collection period		In two previous collection periods		In three previous collection periods	
	Number of loans	Outstanding amount	% on the current outstanding	% on the number of loans	Number of loans	Outstanding amount	Number of loans	Outstanding amount	Number of loans	Outstanding amount
Performing Loans	38.237	331.621.014,68	92,74%	93,56%	43.073	373.175.033,02	46.731	414.840.227,28	49.915	460.159.168,82
Arrear Loans	1.255	11.334.884,00	3,17%	3,07%	1.259	11.626.266,68	1.436	13.660.581,04	1.606	15.770.558,51
Defaulted Loans (net of recovery)	1.378	14.644.806,84	4,10%	3,37%	1.383	14.942.370,21	1.404	15.158.520,28	1.364	14.613.228,54
Total	40.870	357.600.705,52	100,00%	100,00%	45.715	399.743.669,91	49.571	443.659.328,60	52.885	490.542.955,87

Arrears status	During the collection period				In the previous collection period		In two previous collection periods		In three previous collection periods	
	Number of loans	Outstanding amount	% on the current outstanding	% on the number of loans	Number of loans	Outstanding amount	Number of loans	Outstanding amount	Number of loans	Outstanding amount
1 arrears	475	4.521.363,20	39,89%	37,85%	426	3.966.311,13	478	4.337.289,81	493	4.753.614,94
2 arrears	244	2.084.347,43	18,39%	19,44%	249	2.292.684,82	301	3.021.763,81	363	3.588.891,30
3 arrears	189	1.732.050,64	15,28%	15,06%	192	1.762.175,52	202	1.818.104,44	236	2.171.596,78
4 arrears	137	1.214.693,33	10,72%	10,92%	143	1.220.347,16	174	1.683.541,49	219	2.033.377,51
5 arrears	128	1.046.572,56	9,23%	10,20%	133	1.280.313,99	186	1.895.154,47	170	1.814.495,72
6 arrears	52	506.194,53	4,47%	4,14%	85	847.899,25	70	638.298,66	94	1.060.793,53
7 arrears	30	229.662,31	2,03%	2,39%	31	256.534,81	25	266.428,36	31	347.788,73
8 arrears	-	-	0,00%	0,00%	-	-	-	-	-	-
more than 8 arrears	-	-	0,00%	0,00%	-	-	-	-	-	-
Total	1.255	11.334.884,00	100,01%	100,00%	1.259	11.626.266,68	1.436	13.660.581,04	1.606	15.770.558,51

Defaulted loans (gross of recoveries)	During the collection period	% over the initial portfolio	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the Cumulative Default over the [initial portfolio]
Number of Loans	501	0,64%	519	673	757	2.450	5.750	7,38%
Amount classified as Default	4.607.438,30	0,54%	5.088.475,79	6.686.882,44	7.520.656,45	23.903.452,98	60.506.873,03	7,14%

Recovery on loans classified as default	During the collection period	% over the Cumulative Default	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the Cumulative Default over the [initial portfolio]
Recovered amount	997.408,24	1,65%	1.038.762,32	1.227.900,82	1.478.019,91	4.742.091,29	8.961.042,49	14,81%



16.2 Portfolio Performance

Pre-payments	During the collection period	% over the initial portfolio	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the Cumulative Default over the [initial portfolio]
Principal component	15.761.589,52	1,86%	15.594.742,80	16.954.848,45	23.899.916,95	72.211.097,72	291.852.859,58	34,44%

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	Amount classified as sofferenza, then settled from Closing	Total loss from Closing (including the Collection Period)	Total recoveries from settlements from Closing	Waiver limit as % of original portfolio principal outstanding amount	Residual waiver limit as % of original portfolio principal outstanding amount
Loss up to 89%	-	-	-	-	-	-	-	-	0,00%
Loss up to 93%	-	-	-	-	-	-	-	-	0,00%
Loss up to 95%	-	-	-	-	-	-	-	-	0,00%
Total	-	-	-	-	-	-	-	-	0,00%

Receivables repurchased by the Originator	During the collection period	% over the Outstanding Principal of the Initial Portfolio	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the cumulative repurchase 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	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the cumulative repurchase 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 / Rinegoziazioni tasso d'interesse - Da fisso a fisso	-	-	-	0,00%	-
Amortization plan / Rinegoziazioni piano d'ammortamento	-	-	-	0,00%	-
Payment holiday / Rinegoziazioni aventi ad oggetto sospensione pagamento rate	95.606,71	83.617,86	581.606,26	0,49%	162.720,78

Status of Payment holiday	During the collection period	% over the Outstanding Principal of the Initial Portfolio	In the previous collection period	In two previous collection periods	In three previous collection periods	Total over the four periods	Cumulated	% of the cumuled over the initial portfolio	% still in suspension at the cut off date over the initial portfolio
Performing	3.391,66	0,00%	345.914,71	353.900,61	81.425,20	784.632,18	1.075.134,50	0,13%	0,19%
Delinquent less 3 arrears	697.994,84	0,08%	1.308.142,92	1.088.803,62	496.846,00	3.591.787,38	6.171.658,64	0,73%	4,31%
Delinquent more than 3 arrears	25.910,01	0,00%	39.568,94	63.758,32	64.279,04	193.516,31	745.520,06	0,09%	0,13%
Defaulted	-	0,00%	8.549,21	8.832,70	10.278,58	27.660,49	27.660,49	0,00%	0,03%



17.1 Portfolio description prior the purchase of a further portfolio

General Information about the Portfolio	At the end of the current Collection Period	At the end of the previous Collection Period
Number of Loans:	39.492	44.332
Outstanding Portfolio Amount:	342.955.898,68	384.801.299,70
Average Outstanding Portfolio Amount (1):	8.684,18	8.679,98
Weighted Average Seasoning (months) (2):	37,09	34,07
Weighted Average Remaining Term (months) (3):	57,78	59,43
Weighted Average Interest Rate	8,30%	8,32%

Outstanding amount	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
0,00 - 4.999,99	17.738	44,92%	40.503.783,25	11,82%	20.164	45,49%	45.520.268,59	11,83%
5.000,00 - 9.999,99	9.732	24,64%	69.703.597,06	20,32%	10.713	24,17%	77.112.790,96	20,04%
10.000,00 - 14.999,99	4.980	12,61%	60.712.066,45	17,70%	5.481	12,36%	66.862.364,28	17,38%
15.000,00 - 19.999,99	2.894	7,33%	49.999.879,69	14,58%	3.234	7,29%	55.812.733,70	14,50%
20.000,00 - 24.999,99	1.842	4,66%	41.304.362,42	12,04%	2.115	4,77%	47.440.547,77	12,33%
25.000,00 - 29.999,99	790	2,00%	21.643.022,27	6,31%	941	2,12%	25.692.986,11	6,68%
30.000,00 - 34.999,99	525	1,33%	16.902.327,40	4,93%	579	1,31%	18.672.234,07	4,85%
35.000,00 - 39.999,99	445	1,13%	16.665.642,43	4,86%	453	1,02%	17.017.568,89	4,42%
From and over 40.000,00	546	1,38%	25.521.217,71	7,44%	652	1,47%	30.669.805,33	7,97%
Total	39.492	100,00%	342.955.898,68	100,00%	44.332	100,00%	384.801.299,70	100,00%

Portfolio Seasoning (months)	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
from 1 (included) to 12 (excluded) months	77	0,19%	21.138,73	0,01%	43	0,09%	8.107,55	0,00%
from 12 (included) to 24 (excluded) months	-	0,00%	-	0,00%	-	0,00%	-	0,00%
from 24 (included) to 36 (excluded) months	17.230	43,63%	127.270.729,81	37,11%	36.298	81,88%	304.182.610,17	79,05%
from 36 (included) to 48 (excluded) months	22.185	56,18%	215.664.030,14	62,88%	7.991	18,03%	80.610.581,98	20,95%
from 48 (included) to 60 (excluded) months	-	0,00%	-	0,00%	-	0,00%	-	0,00%
from 60 (included) to 72 (excluded) months	-	0,00%	-	0,00%	-	0,00%	-	0,00%
from 72 (included) to 84 (excluded) months	-	0,00%	-	0,00%	-	0,00%	-	0,00%
from 84 (included) to 96 (excluded) months	-	0,00%	-	0,00%	-	0,00%	-	0,00%
over 96 (included) months	-	0,00%	-	0,00%	-	0,00%	-	0,00%
Total	39.492	100,00%	342.955.898,68	100,00%	44.332	100,00%	384.801.299,70	100,00%

Remaining Term (months)	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
from 1 (included) to 12 (excluded) months	6.516	16,50%	6.108.091,94	1,79%	7.969	17,97%	7.473.650,02	1,96%
from 12 (included) to 24 (excluded) months	4.635	11,74%	17.738.465,26	5,17%	4.514	10,18%	16.322.409,36	4,24%
from 24 (included) to 36 (excluded) months	4.025	10,19%	23.703.120,02	6,91%	5.265	11,88%	31.225.793,93	8,11%
from 36 (included) to 48 (excluded) months	7.351	18,61%	62.963.090,12	18,36%	3.979	8,98%	33.710.892,12	8,76%
from 48 (included) to 60 (excluded) months	11.768	29,80%	108.456.849,95	31,62%	17.059	38,48%	161.775.869,35	42,04%
from 60 (included) to 72 (excluded) months	163	0,41%	3.078.424,20	0,90%	260	0,59%	4.512.791,00	1,17%
from 72 (included) to 84 (excluded) months	2.646	6,70%	60.478.574,78	17,63%	358	0,81%	8.436.175,98	2,19%
from 84 (included) to 96 (excluded) months	2.378	6,02%	60.140.973,53	17,54%	4.913	11,08%	120.909.114,63	31,42%
over 96 (included) months	10	0,03%	288.308,88	0,08%	15	0,03%	434.603,31	0,11%
Total	39.492	100,00%	342.955.898,68	100,00%	44.332	100,00%	384.801.299,70	100,00%

17.2 Portfolio description prior the purchase of a further portfolio

By Region	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
ABRUZZO	487	1,24%	4.209.881,67	1,22%	547	1,24%	4.793.849,61	1,25%
BASILICATA	105	0,27%	815.925,89	0,24%	116	0,26%	885.438,47	0,23%
CALABRIA	407	1,03%	3.914.565,65	1,14%	456	1,03%	4.299.441,39	1,12%
CAMPANIA	2.428	6,15%	20.920.369,62	6,10%	2.698	6,09%	23.256.687,60	6,04%
EMILIA ROMAGNA	4.025	10,19%	36.479.244,10	10,64%	4.603	10,38%	41.604.460,86	10,81%
FRIULI VENEZIA GIULIA	913	2,31%	6.871.263,99	2,00%	1.034	2,33%	7.787.766,98	2,02%
LAZIO	5.302	13,43%	43.845.663,84	12,78%	5.912	13,34%	49.262.018,24	12,80%
LIGURIA	665	1,68%	5.483.420,62	1,60%	754	1,70%	6.152.883,52	1,60%
LOMBARDIA	5.446	13,79%	45.504.326,42	13,27%	6.144	13,86%	51.412.377,09	13,36%
MARCHE	733	1,86%	6.683.683,52	1,95%	820	1,85%	7.449.434,69	1,94%
MOLISE	201	0,51%	1.669.220,69	0,49%	219	0,49%	1.810.433,57	0,47%
PIEMONTE	4.078	10,33%	33.062.455,33	9,64%	4.566	10,30%	37.175.745,74	9,66%
PUGLIA	1.867	4,73%	19.148.467,44	5,58%	2.080	4,69%	21.215.664,37	5,51%
SARDEGNA	693	1,75%	6.400.116,83	1,87%	769	1,73%	7.151.456,79	1,86%
SICILIA	5.250	13,29%	49.466.609,25	14,42%	5.794	13,07%	54.608.143,90	14,19%
TOSCANA	1.375	3,48%	12.234.584,77	3,57%	1.551	3,50%	13.757.418,16	3,58%
TRENTINO ALTO ADIGE	481	1,22%	3.595.812,64	1,05%	540	1,22%	4.013.656,73	1,04%
UMBRIA	1.005	2,54%	9.312.576,86	2,72%	1.121	2,53%	10.422.156,16	2,71%
VALLE D'AOSTA	155	0,39%	1.396.678,07	0,41%	179	0,40%	1.586.730,68	0,41%
VENETO	3.876	9,81%	31.941.031,48	9,31%	4.429	9,99%	36.155.535,15	9,40%
ESTERO	-	0,00%	-	0,00%	-	0,00%	-	0,00%
Total	39.492	100,00%	342.955.898,68	100,00%	44.332	100,00%	384.801.299,70	100,00%

Payment Frequency	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Monthly	39.492	100,00%	342.955.898,68	100,00%	44.332	100,00%	384.801.299,70	100,00%
Bi monthly	-	0,00%	-	0,00%	-	0,00%	-	0,00%
Quarterly	-	0,00%	-	0,00%	-	0,00%	-	0,00%
Total	39.492	100,00%	342.955.898,68	100,00%	44.332	100,00%	384.801.299,70	100,00%

Payment Type	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Addebito diretto in conto corrente	39.024	98,82%	337.818.562,84	98,50%	43.867	98,95%	379.545.783,35	98,63%
R.I.D.	306	0,77%	2.958.824,28	0,86%	305	0,69%	2.998.354,17	0,78%
Bollettino postale	-	0,00%	-	0,00%	-	0,00%	-	0,00%
Altro	162	0,41%	2.178.511,56	0,64%	160	0,36%	2.257.162,18	0,59%
Total	39.492	100,00%	342.955.898,68	100,00%	44.332	100,00%	384.801.299,70	100,00%



17.3 Portfolio description prior the purchase of a further portfolio

Type of products	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
Credit Express Compact	3.333	8,44%	59.969.874,51	17,48%	3.613	8,15%	65.568.703,71	17,04%
Credit Express Dynamic	31.325	79,32%	174.691.353,52	50,94%	35.709	80,55%	203.246.929,18	52,82%
Other	4.834	12,24%	108.294.670,65	31,58%	5.010	11,30%	115.985.666,81	30,14%
Total	39.492	100,00%	342.955.898,68	100,00%	44.332	100,00%	384.801.299,70	100,00%

Current Interest Rate	At the end of the current Collection Period				At the end of the previous Collection Period			
	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding	Number of Loans	% on Total Number of Loans Outstanding	Amount Outstanding	% on Total Amount Outstanding
1,000 - 2,999	-	0,00%	-	0,00%	-	0,00%	-	0,00%
3,000 - 3,999	-	0,01%	-	0,00%	-	0,00%	-	0,00%
4,000 - 4,999	-	0,00%	-	0,00%	-	0,00%	-	0,00%
5,000 - 5,999	-	0,00%	-	0,00%	-	0,00%	-	0,00%
6,000 - 6,999	1.032	2,61%	25.028.140,78	7,30%	1.072	2,42%	26.754.641,92	6,95%
7,000 - 7,999	4.874	12,34%	65.725.882,84	19,16%	5.166	11,65%	72.266.805,40	18,78%
8,000 - 8,999	19.846	50,25%	189.171.582,44	55,16%	22.149	49,96%	212.238.778,27	55,16%
9,000 - 9,999	13.740	34,79%	63.030.292,62	18,38%	15.945	35,97%	73.541.074,11	19,11%
10,000 - 10,999	-	0,00%	-	0,00%	-	0,00%	-	0,00%
11,000 - 11,999	-	0,00%	-	0,00%	-	0,00%	-	0,00%
12,000 - 12,999	-	0,00%	-	0,00%	-	0,00%	-	0,00%
13,000 - 13,999	-	0,00%	-	0,00%	-	0,00%	-	0,00%
14,000 - 14,999	-	0,00%	-	0,00%	-	0,00%	-	0,00%
Total	39.492	100,00%	342.955.898,68	100,00%	44.332	100,00%	384.801.299,70	100,00%

Debtors	Amount	%
Number of debtors	37.843	95,82%
Top 1 debtors (% of Outstanding Principal of the Master Portfolio)	73.337,69	0,02%
Top 10 debtors (% of Outstanding Principal of the Master Portfolio)	638.156	0,19%

Type of Interest	Amount	%
Receivables paying a Fixed Rate	342.955.898,68	100,00%
Receivables paying a Floating Rate	-	0,00%

