# Pontormo RMBS S.r.l.

#### Originator:

Banca Cambiano 1884 S.p.A.

Euro 360,925,000 Class A2-2017 Asset Backed Floating Rate Notes due May 2060 Euro 107,562,000 Class B2-2017 Asset Backed Floating Rate Notes due May 2060 Euro 285,773,000 Class A2-2019 Asset Backed Floating Rate Notes due May 2060 Euro 1,330,000 Class B2-2019 Asset Backed Floating Rate Notes due May 2060

# **Investors Report**

Collection Period Interest Period from to 01/05/2025 31/05/2025 27/05/2025 25/06/2025

Interest Payment Date

25/06/2025

**Investors Report Date** 

02/07/2025

This Investors Report is based in particular on the Servicer Report and on the Payments Report.

Calculations here contained are made in accordance with the criteria described in the Transaction Documents.

Terms and expressions used in this Investors keport have the respective meanings given to them in the Transaction Documents

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#### 1. Description

 Issuer:
 Pontormo RMBS S.r.l.

 Originator and Servicer:
 Banca Cambiano 1884

Issue Date: 27 November 2017 (Series 2017) - 6 December 2019 (Series 2019)

Arranger: Banca Akros S.p.A.

The Notes:

Notes	Class A2-2017	Class B2-2017	Class A2-2019	Class B2-2019
Original Balance	360.925.000	107.562.000	285.773.000	1.330.000
Currency	Euro	Euro	Euro	Euro
Final Maturity Date	May 2060	May 2060	May 2060	May 2060
Listing	Irish Stock Exchange	N.A.	Irish Stock Exchange	N.A.
ISIN code	IT0005315228	IT0005315244	IT0005391245	IT0005391260
Clearing	Monte Titoli	Monte Titoli	Monte Titoli	Monte Titoli
Indexation	Euribor 1M	N.A.	Euribor 1M	N.A.
Spread	0,45%	N.A.	0,45%	N.A.
Rating Standard & Poor's	AA	N.A.	AA	N.A.
Rating Fitch	AA	N.A.	AA	N.A.

Underlying assets for the Notes: residential mortgage loans classified as performing by the Originators

Payment Date: means 25 day of each month in each year or, if any of such a date does not fall on a Business Day, the following Business Day, until the Final Maturity Date

Interest Period: means each period from (and including) a Payment Date to (but excluding) the following Payment Date provided that the Initial Interest Period shall start on the Issue Date (included) and end on the First Payment Date (excluded).

Agent Bank, Principal Paying Agent and Transaction Bank: The Bank of New York Mellon SA/NV, Milan Branch

Back-up Computation Agent, Representative of the Noteholders, Stichting Corporate Services Provider and Corporate Services Provider: KPMG Fides Servizi di Amministrazione S.p.A.

Computation Agent: ICS Crediti e Partecipazioni S.r.l.

Operating Bank: Banca Cambiano II884 S.p.A.
Back-up Servicer: Blue Factor S.p.A.

Quotaholders: Stichting Muitenburg 90% and C.H. S.p.A. 10%

# 1.1. Class A2-2017 Notes

		Before Pay	ments		Amount	s accrued		Payn	nents	Aft	er Payments	
Interest Period	Payment Date	Principal Amount Outstanding	Unpaid Interest	Principal	Interest Rate	Accrual Period (days)	Accrued Interest	Interest Payments	Principal Payments	Principal Amount Outstanding	Pool factor	Unpaid Interest
25/10/2024 25/11/2	25/11/2024	90.333.738,26	-	1.980.998,22	3,555%	31	276.534,16	276.534,16	1.980.998,22	88.352.740,04	0,24479529	_
25/11/2024 27/12/2	24 27/12/2024	88.352.740,04	-	1.742.242,72	3,529%	32	277.152,73	277.152,73	1.742.242,72	86.610.497,32	0,23996813	
27/12/2024 27/01/2	25 27/01/2025	86.610.497,32	=	1.201.154,79	3,296%	31	245.819,84	245.819,84	1.201.154,79	85.409.342,53	0,23664014	-
27/01/2025 25/02/2	25/02/2025	85.409.342,53	=	1.888.626,68	3,225%	29	221.886,35	221.886,35	1.888.626,68	83.520.715,85	0,23140740	-
25/02/2025 25/03/2	25/03/2025	83.520.715,85	-	1.586.915,04	3,045%	28	197.804,90	197.804,90	1.586.915,04	81.933.800,81	0,22701060	-
25/03/2025 28/04/2	25 28/04/2025	81.933.800,81	-	1.730.415,21	2,824%	34	218.526,55	218.526,55	1.730.415,21	80.203.385,60	0,22221621	-
28/04/2025 27/05/2	25 27/05/2025	80.203.389,20	=	1.951.203,86	2,584%	29	166.947,81	166.947,81	1.951.203,86	78.252.185,34	0,21681010	-
27/05/2025 25/06/2	25/06/2025	78.252.185,34	=	1.729.058,13	2,538%	29	159.986,59	159.986,59	1.729.058,13	76.523.127,21	0,21201947	-
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<sup>\*</sup> Due to rounding necessity, the effective Class A2 Principal Amount has been adjusted compared with the After Payments Class A2 Principal Amount Outstanding of the previous period

# 1.2 Class A2-2019 Notes

		Before Pay	ments		Amount	s accrued		Payn	nents	Aft	er Payments	
Interest Period	Payment Date	Principal Amount Outstanding	Unpaid Interest	Principal	Interest Rate	Accrual Period (days)	Accrued Interest	Interest Payments	Principal Payments	Principal Amount Outstanding	Pool factor	Unpaid Interest
25/10/2024 25/11/2024	25/11/2024	113.104.992,59	-	2.480.709,68	3,555%	31	346.242,66	346.242,66	2.480.709,68	110.624.282,91	0,38710544	-
25/11/2024 27/12/2024	27/12/2024	110.624.282,91	=	2.181.728,25	3,529%	32	347.016,08	347.016,08	2.181.728,25	108.442.554,66	0,37947096	-
27/12/2024 27/01/2025	27/01/2025	108.442.554,65	-	1.504.149,04	3,296%	31	307.784,07	307.784,07	1.504.149,04	106.938.405,61	0,37420752	-
27/01/2025 25/02/2025	25/02/2025	106.938.405,61	-	2.365.037,34	3,225%	29	277.817,07	277.817,07	2.365.037,34	104.573.368,27	0,36593159	-
25/02/2025 25/03/2025	25/03/2025	104.573.368,27	-	1.987.216,86	3,045%	28	247.664,59	247.664,59	1.987.216,86	102.586.151,41	0,35897776	-
25/03/2025 28/04/2025	28/04/2025	102.586.151,41	-	2.166.916,64	2,824%	34	273.608,66	273.608,66	2.166.916,64	100.419.234,77	0,35139511	-
28/04/2025 27/05/2025	27/05/2025	100.419.234,77	-	2.443.399,16	2,584%	29	209.028,22	209.028,22	2.443.399,16	97.975.835,61	0,34284497	-
27/05/2025 25/06/2025	25/06/2025	97.975.835,61	-	2.165.216,29	2,538%	29	200.311,60	200.311,60	2.165.216,29	95.810.619,32	0,33526827	-
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<sup>\*</sup> Due to rounding necessity, the effective Class A2 Principal Amount has been adjusted compared with the After Payments Class A2 Principal Amount Outstanding of the previous period

# 2.1. Class B2-2017 Notes

			Before Pay	ments		Amount	s accrued		Payn	nents	Aft	ter Payments	
Interest I	Period	Payment Date	Principal Amount Outstanding	Unpaid Interest	Principal	Interest Rate	Accrual Period (days)	Accrued Interest	Interest Payments	Principal Payments	Principal Amount Outstanding	Pool factor	Unpaid Interest
25/10/2024 2	25/11/2024	25/11/2024	107.562.000,00	-	-	Residual	31	693.606,79	693.606,79	-	107.562.000,00	1,00000000	-
25/11/2024 2	27/12/2024	27/12/2024	107.562.000,00	-	-	Residual	32	332.966,30	332.966,30	-	107.562.000,00	1,00000000	-
27/12/2024 2	27/01/2025	27/01/2025	107.562.000,00	-	-	Residual	31	314.886,16	314.886,16	=	107.562.000,00	1,00000000	-
27/01/2025 2	25/02/2025	25/02/2025	107.562.000,00	-	-	Residual	29	668.644,61	668.644,61	-	107.562.000,00	1,00000000	-
25/02/2025 2	25/03/2025	25/03/2025	107.562.000,00	-	-	Residual	28	392.504,13	392.504,13	-	107.562.000,00	1,00000000	-
25/03/2025 2	28/04/2025	28/04/2025	107.562.000,00	-	-	Residual	34	315.088,07	315.088,07	-	107.562.000,00	1,00000000	-
28/04/2025 2	27/05/2025	27/05/2025	107.562.000,00	-	-	Residual	29	655.483,79	655.483,79	-	107.562.000,00	1,00000000	-
27/05/2025 2	25/06/2025	25/06/2025	107.562.000,00	-	-	Residual	29	393.470,78	393.470,78	-	107.562.000,00	1,00000000	-

# 2.2. Class B2-2019 Notes

			Before Pay	ments		Amount	s accrued		Payn	nents	Aft	er Payments	
Interest	: Period	Payment Date	Principal Amount Outstanding	Unpaid Interest	Principal	Interest Rate	Accrual Period (days)	Accrued Interest	Interest Payments	Principal Payments	Principal Amount Outstanding	Pool factor	Unpaid Interest
25/10/2024	25/11/2024	25/11/2024	1.330.000,00	-	-	Residual	31	8.566,51	8.566,51	-	1.330.000,00	1,00000000	-
25/11/2024	27/12/2024	27/12/2024	1.330.000,00	-	-	Residual	32	4.112,36	4.112,36	-	1.330.000,00	1,00000000	-
27/12/2024	27/01/2025	27/01/2025	1.330.000,00	-	-	Residual	31	3.889,06	3.889,06	-	1.330.000,00	1,00000000	-
27/01/2025	25/02/2025	25/02/2025	1.330.000,00	-	-	Residual	29	8.258,21	8.258,21	-	1.330.000,00	1,00000000	-
25/02/2025	25/03/2025	25/03/2025	1.330.000,00	-	-	Residual	28	4.847,69	4.847,69	-	1.330.000,00	1,00000000	-
25/03/2025	28/04/2025	28/04/2025	1.330.000,00	-	-	Residual	34	3.891,55	3.891,55	-	1.330.000,00	1,00000000	-
28/04/2025	27/05/2025	27/05/2025	1.330.000,00	-	-	Residual	29	8.095,67	8.095,67	-	1.330.000,00	1,00000000	-
27/05/2025	25/06/2025	25/06/2025	1.330.000,00	-	-	Residual	29	4.859,63	4.859,63	-	1.330.000,00	1,00000000	_
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## 3.1. Issuer Available Funds

Collectio		all the Collections received by the Issuer in relation to the Claims of the Portfolio	the interest accrued and paid on the amounts standing to the credit of each of the Accounts (except for the Quota Capital Account)	all amounts, if any, received from the Originator pursuant to the Warranty and Indemnity Agreement and/or the Transfer Agreement, all amounts received by the Issuer as indemnities for the renegotiation of the Mortgage Loan Agreements and any payment made to the Issuer by any other party to the Transaction Documents, during the immediately preceding Collection Period	any other amounts paid into the Payments Account during the immediately preceding Collection Period other than Issuer Available Funds utilised on the immediately preceding Payment Date	all amounts transferred on the Cash Reserve Account on the immediately preceding Payment Date	Sums standing to credit Suspension Account *	Issuer Available Funds
01/10/2024	31/10/2024	5.764.130,42	36.767,04	-	-	4.144.472,92	-	9.945.370,38
01/11/2024	30/11/2024	4.873.127,19	22.584,73	-	-	4.144.472,92	-	9.040.184,84
01/12/2024	31/12/2024	3.582.411,85	22.018,04	-	-	4.144.472,92	-	7.748.902,81
01/01/2025	31/01/2025	5.444.717,04	20.141,48	-	-	4.144.472,92	-	9.609.331,44
01/02/2025	28/02/2025	4.410.423,70	18.201,89	-	-	4.144.472,92	-	8.573.098,51
01/03/2025	31/03/2025	4.718.759,50	16.884,86	-	-	4.144.472,92	-	8.880.117,28
01/04/2025	30/04/2025	5.443.586,03	17.887,86	-	-	4.144.472,92	-	9.605.946,81
01/05/2025	31/05/2025	4.667.043,81	15.777,33	-	-	4.144.472,92	-	8.827.294,06

\*(a) on any Payment Date other than (i) the Final Maturity Date or (ii) on any Payment Date following the sending of a Trigger Notice, the sums standing to the credit of the Suspension Account only to the extent necessary to cover the shortfall (if any) in the payments of amount due under items [(First) to (Sixth)] of the Pre-Acceleration Order of Priority on such Payment Date, following application of any other item of the Issuer Available Funds, determined by the Computation Agent in accordance with the Cash Administration and Agency Agreement; and (b) on the Final Maturity Date or on any Payment Date following the sending of a Trigger Notice, the sums standing to the credit of the Suspension Account.

### 4.1. Pre-Acceleration Order of Priority

- Prior to the service of a Trigger Notice -

Payment Date	Issuer Available Funds		Interest due and payable on the Class A Notes	to credit the Target Cash Reserve Amount into the Cash Reserve Account	Amortised Principal	Amount due by the Issuer to the Servicer / Originator (*)	Interest Accruals	Purchase price adjustements and any amount due by the Issuer to the relevant Class B Notes subscriber pursuant to the Notes Subscription Agreement (**)	Restitution of the insurance price and relevant expenses to the relevant originator	Class B Notes Interest Payment Amount	Principal Amount Outstanding of Class B Notes (***)	after full and final settlement of all the payments due under this Order of Priority and full redemption of all the Notes, to pay any surplus remaining on the balance of the Accounts	
25/11/2024	9.945.370,38	14.239,01	622.776,82	4.144.472,92	4.461.707,90	-	-	-	-	702.173,30	-	-	0,43
27/12/2024	9.040.184,84	10.490,71	624.168,81	4.144.472,92	3.923.970,97	-	-	-	-	337.078,66	-	-	2,77
27/01/2025	7.748.902,81	26.746,25	553.603,91	4.144.472,92	2.705.303,83	-	-	-	-	318.775,22	-	-	0,68
25/02/2025	9.609.331,44	34.587,20	499.703,42	4.144.472,92	4.253.664,02	-	-	-	-	676.902,82	-	-	1,06
25/03/2025	8.573.098,51	11.668,44	445.469,49	4.144.472,92	3.574.131,90	-	-	-	-	397.351,82	-	-	3,94
28/04/2025	8.880.117,28	27.195,59	492.135,21	4.144.472,92	3.897.331,85	-	-	-	-	318.979,62	-	-	2,09
27/05/2025	9.605.946,81	27.312,45	375.976,03	4.144.472,92	4.394.603,02	-	-	-	-	663.579,46	-	-	2,09 2,93
25/06/2025	8.827.294,06	29.914,25	360.298,19	4.144.472,92	3.894.274,42	-	-	-	-	398.330,41	-	-	3,87

<sup>\*</sup> to pay the Originator any amount due by the Issuer as a restitution of the indemnities paid by the Originator to the Issuer under the terms of the Warranty and Indemnity Agreements and (ii) the Servicer any amount due by the Issuer under the Servicing Agreement, to the extent not already paid under other items of this Order of Priority;

<sup>\*\*</sup> to pay (pari passu and pro rata according to the amounts then due) to (a) the Originator any amount due and payable in respect of purchase price adjustments due in relation to its respective Claims, not listed under the relevant Transfer Agreement but matching the criteria listed in the relevant Transfer Agreement, and any amount due and payable by the Issuer pursuant to the Warranty and Indemnity Agreements (save for amounts due and payable as a restitution of indemnities paid by the Originator, referred to under item (Ninth) above) and pursuant to the Notes Subscription Agreements and (b) the Class B Notes Subscriber or the Originator any amount due by the Issuer pursuant to the Notes Subscription Agreements;

<sup>\*\*\*</sup> following full redemption of the Class A Notes

## 4.2 Acceleration Order of Priority

- Following the service of a Trigger Notice -

Payment Date	Issuer Available Funds	Expenses	Interest due and payable on the Class A Notes	Principal Amount Outstanding on the Class A Notes	Amount due by the Issuer to the Servicer / Originator (*)	Interest Accruals	Purchase price adjustements and any amount due by the Issuer to the relevant Class B Notes subscriber pursuant to the Notes Subscription Agreement (**)	Restitution of the insurance price and relevant expenses to the relevant originator	Class B Notes Interest Payment Amount	Principal Amount Outstanding of Class B Notes (***)	after full and final settlement of all the payments due under this Order of Priority and full redemption of all the Notes, to pay any surplus remaining on the balance of the Accounts	Final
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<sup>\*</sup> to pay the Originator any amount due by the Issuer as a restitution of the indemnities paid by the Originator to the Issuer under the terms of the Warranty and Indemnity Agreements and (ii) the Servicer any amount due by the Issuer under the Servicing Agreement, to the extent not already paid under other items of this Order of Priority;

<sup>\*\*</sup> to pay (pari passu and pro rata according to the amounts then due) to (a) the Originator any amount due and payable in respect of purchase price adjustments due in relation to its respective Claims, not listed under the relevant Transfer Agreement but matching the criteria listed in the relevant Transfer Agreement, and any amount due and payable by the Issuer pursuant to the Warranty and Indemnity Agreements (save for amounts due and payable as a restitution of indemnities paid by the Originator, referred to under item (Ninth) above) and pursuant to the Notes Subscription Agreements and (b) the Class B Notes Subscriber or the Originator any amount due by the Issuer

<sup>\*\*\*</sup> following full redemption of the Class A Notes

## 5. Collateral Portfolio

			Outstanding	Principal		ι	Oue and Unpaid Pri	ncipal Instalment	:s				
Collectio	n Period	Perfoming Residential Mortgage Loans	Late Performing Residential Mortgage Loans*	Delinquent Residential Mortgage Loans**	Impaired Claims	Perfoming Residential Mortgage Loans	Late Performing Residential Mortgage Loans*	Delinquent Residential Mortgage Loans**	Impaired Claims	Accrued Interest	Unpaid Interest Instalments	Defaulted Claims***	Total Portfolio
01/10/2024	31/10/2024	293.108.046,60	1.648.116,52	831.854,85	1.944.751,26	-	21.427,16	31.268,95	69.630,15	2.379.329,24	107.112,58	-	297.655.095,49
01/11/2024	30/11/2024	289.465.365,81	1.481.596,29	739.215,08	1.957.921,59	-	8.397,22	28.122,70	50.503,06	2.445.307,97	80.339,63	-	293.731.121,75
01/12/2024	31/12/2024	286.671.741,23	1.544.601,95	715.140,64	2.010.080,95	-	10.054,80	27.410,32	46.787,35	2.521.702,17	77.356,67	-	291.025.817,24
01/01/2025	31/01/2025	281.141.865,68	2.499.811,59	1.024.744,04	1.985.261,94	1	34.920,17	37.514,27	48.034,47	2.229.462,83	97.039,07	1	286.772.152,16
01/02/2025	28/02/2025	277.909.517,48	1.149.725,40	1.939.355,53	2.102.259,63	-	6.892,19	46.127,91	44.138,18	2.279.135,68	87.489,81	-	283.198.016,32
01/03/2025	31/03/2025	274.733.717,17	1.117.255,52	1.058.764,00	2.306.931,04	1	8.517,60	29.214,12	46.282,93	2.346.704,31	69.607,46	-	279.300.682,38
01/04/2025	30/04/2025	269.476.612,30	1.761.484,21	1.261.796,95	2.293.579,31	-	26.189,20	35.503,84	50.910,62	2.101.411,67	90.599,31	-	274.906.076,43
01/05/2025	31/05/2025	266.616.096,36	683.661,44	1.529.834,61	2.092.455,63	-	6.907,84	47.534,99	35.307,27	2.156.486,03	69.956,85	-	271.011.798,14

<sup>\*</sup> Performing Residential Mortgage Loans with Delinquent Instalments ( >10 and < = 30 days delay)

\*\*Delinquent Residential Mortgage Loans (> 30 days delay, excluding Impaired Claims) - Crediti in Ritardo

\*\*\*Gross Defaults without taking into account any recovery

# 6. Bond collateralisation

			Princip	oal Amount Outst	anding		Coll	lateral	
Collectio	n Period	Payment Date	Class A Notes	Class B Notes	Total	Collateral Portfolio	Cash Reserves Available Amount	Retention Amount	Total
01/10/2024	31/10/2024	25/11/2024	198.977.022,95	108.892.000,00	307.869.022,95	297.655.095,49	4.144.472,92	53.216,00	301.852.784,41
01/11/2024	30/11/2024	27/12/2024	195.053.051,98	108.892.000,00	303.945.051,98	293.731.121,75	4.144.472,92	53.216,00	297.928.810,67
01/12/2024	31/12/2024	27/01/2025	192.347.748,14	108.892.000,00	301.239.748,14	291.025.817,24	4.144.472,92	53.216,00	295.223.506,16
01/01/2025	31/01/2025	25/02/2025	188.094.084,12	108.892.000,00	296.986.084,12	286.772.152,16	4.144.472,92	53.216,00	290.969.841,08
01/02/2025	28/02/2025	25/03/2025	184.519.952,22	108.892.000,00	293.411.952,22	283.198.016,32	4.144.472,92	53.216,00	287.395.705,24
01/03/2025	31/03/2025	28/04/2025	180.622.620,37	108.892.000,00	289.514.620,37	279.300.682,38	4.144.472,92	53.216,00	283.498.371,30
01/04/2025	30/04/2025	27/05/2025	176.228.020,95	108.892.000,00	285.120.020,95	274.906.076,43	4.144.472,92	53.216,00	279.103.765,35
01/05/2025	31/05/2025	25/06/2025	172.333.746,53	108.892.000,00	281.225.746,53	271.011.798,14	4.144.472,92	53.216,00	275209487,06

## 7. Portfolio performance

		Arrears ratio		Cumu	lative Gross Defa	ult Ratio	Cumulative N	et Default Ratio	Delin	quent 90 Claims	ratio		Prepa	ayments ratio	
Collection Period	Delinquent Mortgage Loans* (a)	Collateral Portfolio Outstanding Balance** (b)	Arrears Ratio (a)/(b)	Cumulative Defaulted Loans *** (f)	Initial Principal Portfolio (e)	Cumulative Gross Default Ratio (f)/(e)	Cumulative Recoveries *** (g)	Cumulative Net Default Ratio [(f)-(g)]/(e)]	Outstanding Delinquent 90 Claims **** (h)	Collateral Portfolio Outstanding Balance** (i)	Delinquent 90 Claims ratio (h)/(i)	Outstanding Principal of the prepaid Claims (I)	Outstanding Balance of the Claims (m)	Prepayments ratio (I)/(m)	Constant Prepayment ratio (annualised) {[1+(I)/(m)]^4-1}
01/10/2024 31/10/2024	2.877.505,21	297.655.095,49	0,97%	0,00	626.552.472,00	0,00%	0,00	0,00%	2.161.970,35	297.655.095,49	0,73%	1.871.528,51	302.116.803,82	0,62%	2,50%
01/11/2024 30/11/2024	2.775.762,43	293.731.121,75	0,95%	0,00	626.552.472,00	0,00%	0,00	0,00%	1.489.225,47	293.731.121,75	0,51%	1.376.761,54	297.655.095,49	0,46%	1,86%
01/12/2024 31/12/2024	2.799.419,26	291.025.817,24	0,96%	0,00	626.552.472,00	0,00%	0,00	0,00%	1.599.089,24	291.025.817,24	0,55%	867.524,46	293.731.121,75	0,30%	1,19%
01/01/2025 31/01/2025	3.095.554,72	286.772.152,16	1,08%	0,00	626.552.472,00	0,00%	0,00	0,00%	1.864.715,96	286.772.152,16	0,65%	1.665.675,96	291.025.817,24	0,57%	2,31%
01/02/2025 28/02/2025	4.131.881,25	283.198.016,32	1,46%	0,00	626.552.472,00	0,00%	0,00	0,00%	1.468.662,83	283.198.016,32	0,52%	1.727.667,50	286.772.152,16	0,60%	2,43%
01/03/2025 31/03/2025	3.441.192,09	279.300.682,38	1,23%	0,00	626.552.472,00	0,00%	0,00	0,00%	1.611.909,29	279.300.682,38	0,58%	1.895.668,52	283.198.016,32	0,67%	2,70%
01/04/2025 30/04/2025		274.906.076,43	1,32%	0,00	626.552.472,00	0,00%	0,00	0,00%	1.784.893,30	274.906.076,43	0,65%		279.300.682,38	0,71%	2,88%
01/05/2025 31/05/2025	3.705.132,50	271.011.798,14	1,37%	0,00	626.552.472,00	0,00%	0,00	0,00%	1.803.536,33	271.011.798,14	0,67%	2.048.524,23	274.906.076,43	0,75%	3,01%

<sup>\*</sup> Including Impaired Claims \*\* As at the Collection Date \*\*\* Since the Effective Date \*\*\*\* Other than Defaulted Claims

## 8. Portfolio description

			by In	iterest Rate	1	Client	's concenti	ration	Unp	aid Outstand	ing Principal b	y Age		Unpaid Int	erest by Age		De	linquent Clai	ms
Collection	on Period	Fixed Rate	Floating Rate	Modular Loans	Fixed Instalment & Variable Maturity Loans	First Client	First 10 Clients	First 20 Clients	31 - 60 days	61 - 90 days	91 - 180 days	over 180 days	31 - 60 days	61 - 90 days	91 - 180 days	over 180 days	Delinquent Claims	Delinquent 60 Claims	Delinquent 90 Claims
01/10/2024	31/10/2024	30,49%	39,66%	29,29%	0,55%	0,40%	2,10%	3,45%	160.998,84	0,00	596.520,76	1.565.449,59	1.232,14	0,00	8.697,98	82.932,64	0,78%	0,73%	0,73%
01/11/2024	30/11/2024	30,55%	39,61%	29,29%	0,55%	0,41%	2,12%	3,49%	638.032,26	116.597,71	413.174,45	1.076.051,02	7.280,17	1.386,75	8.925,62	57.479,73	0,76%	0,55%	0,51%
01/12/2024	31/12/2024	30,62%	39,64%	29,19%	0,55%	0,41%	2,13%	3,51%	473.974,96	0,00	574.422,83	1.024.666,41	3.205,10	0,00	10.541,39	56.732,00	0,71%	0,55%	0,55%
01/01/2025		30,85%	39,54%	29,06%	0,55%	0,40%	2,13%	3,52%	0,00	659.883,54	610.114,12	1.254.601,84	0,00		7.489,15	64.136,75	0,88%	0,88%	0,65%
01/02/2025	28/02/2025	30,93%	39,61%	28,90%	0,55%	0,41%	2,15%	3,55%	1.384.500,77	490.625,62	504.052,44	964.610,39	15.303,10	5.437,42	8.205,98	53.673,73	1,18%	0,69%	0,52%
01/03/2025		31,01%	39,57%	28,86%	0,56%	0,41%	2,17%	3,59%	555.353,22	336.684,25	807.510,12	804.399,17	4.050,11	3.306,93	12.936,68	44.002,09	0,90%	0,70%	0,58%
01/04/2025	30/04/2025	31,10%	39,48%	28,86%	0,56%	0,42%	2,20%	3,64%	503.272,72	424.029,13	981.336,47	803.556,83	3.058,77	4.242,26	18.303,21	44.915,92	0,99%	0,80%	0,65%
01/05/2025	31/05/2025	31,32%	39,46%	28,66%	0,56%	0,42%	2,22%	3,67%	984.612,11	0,00	511.324,49	1.292.211,84	10.610,06	0,00	8.006,73	47.871,34	1,03%	0,67%	0,67%

9. Net Economic Interest				
The Sellers confirm to maintain a material net economic interest	est of at least 5% in the securitisation in accordance		017/2402	
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