



Fortuna Consumer Loan ABS 2022-1 DAC

Report for Distribution dated Aug 18, 2023

Global Corporate Trust
<http://pivot.usbank.com/>





Fortuna Consumer Loan ABS 2022-1 DAC Monthly Investor Report

August 2023

Analyst

Riccardo Rippa
riccardo.rippa@usbank.com
44.207.330.2372

U.S. Bank Global Corporate Trust Address

5th Floor
125 Old Broad Street
London, EC2N 1AR

Distribution Date

18-Aug-23

U.S. Bank Global Corporate Trust Website

<https://pivot.usbank.com>

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Deal Counterparties								
Role	Counterparty	Fitch			DBRS			comments
		Long-Term	Short-Term	Rating Trigger	Long-Term	Short-Term	Rating Trigger	
Issuer	Fortuna Consumer Loan ABS 2022-1 DAC							
Seller	auxmoney Investments Limited							
Retention Holder	auxmoney Investments Limited							
Sub-Lender	auxmoney Investments Limited							
Servicer	CreditConnect GmbH							
Cash Administrator	U.S. Bank Global Corporate Trust Limited							
Interest Determination Agent	U.S. Bank Global Corporate Trust Limited							
Paying Agent	Elavon Financial Services DAC							
Account Bank	Elavon Financial Services DAC	A+	F1	A/F1			A	
Payment Services Provider	Süd-West-Kreditbank GmbH							
Hedge Counterparty	BNP Paribas							
Back-Up Servicer	Loancos GmbH							
Corporate Services Provider	Cafico Corporate Services Limited							
Trustee	Cafico Trust Company Limited							
Data Trustee	Intertrust Trustees GmbH							
Sub-Lender	Areo II S.à r.l., acting solely in relation to its Compartment 24							
Joint Lead Manager	BNP Paribas							
Arranger	Citigroup Global Markets Limited							
Joint Lead Manager	Citigroup Global Markets Limited							

auxmoney investments Limited, as seller and retention holder, has undertaken that for as long as the transaction is outstanding it will retain, on an ongoing basis a material net economic interest of at least 5 per cent. in the securitisation, being 5 per cent. interest in the classes A-G Notes, as required by Article 6(3)(d) of the EU Securitisation Regulation (Regulation (EU) 2017/2402) as amended, varied, superseded or substituted from time to time.



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Note Distribution Detail

Notes	ISIN / Common Code	Original Principal Balance	No. Of Notes	Beginning Principal Balance	Total Principal Distribution	Ending Principal Balance	Total Interest Distribution
Class A Notes	XS2473716210 / 247371621	119,200,000.00	1,192	30,862,860.53	5,953,328.88	24,909,531.65	111,988.40
Class B Notes	XS2473716723 / 247371672	38,300,000.00	383	25,956,916.88	0.00	25,956,916.88	117,661.43
Class C Notes	XS2473717028 / 247371702	23,600,000.00	236	15,994,340.43	0.00	15,994,340.43	78,698.92
Class D Notes	XS2473717457 / 247371745	13,500,000.00	135	9,149,304.91	0.00	9,149,304.91	52,897.05
Class E Notes	XS2473717614 / 247371761	12,400,000.00	124	8,403,805.99	0.00	8,403,805.99	61,251.04
Class X Notes	XS2473719073 / 247371907	4,400,000.00	44	879,926.00	0.00	879,926.00	0.00
Class F Notes	XS2473718000 / 247371800	4,000,000.00	40	2,710,905.16	0.00	2,710,905.16	24,427.20
Class G Notes	XS2473718349 / 247371834	14,000,000.00	140	9,019,511.53	0.00	9,019,511.53	66,018.40
Class R Notes	XS2473718695 / 247371869	500,000.00	5	1.00	0.00	1.00	0.00
Total		229,900,000.00	2,299	102,977,572.42	5,953,328.88	97,024,243.55	512,942.44
Sub-Loan	n.a. / n.a.	3,759,025.20	n.a.	3,759,025.20	0.00	3,759,025.20	0.00



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Note Interest Reconciliation - Accrual

Notes	ISIN / Common Code	Method	Days	Beginning Principal Balance	Rate of Interest	Total Interest Accrued	Other Interest	Total Interest Distribution
Class A Notes	XS2473716210 / 247371621	Actual/360	31	30,862,860.53	4.21400%	111,988.40	0.00	111,988.40
Class B Notes	XS2473716723 / 247371672	Actual/360	31	25,956,916.88	5.26400%	117,661.43	0.00	117,661.43
Class C Notes	XS2473717028 / 247371702	Actual/360	31	15,994,340.43	5.71400%	78,698.92	0.00	78,698.92
Class D Notes	XS2473717457 / 247371745	Actual/360	31	9,149,304.91	6.71400%	52,897.05	0.00	52,897.05
Class E Notes	XS2473717614 / 247371761	Actual/360	31	8,403,805.99	8.46400%	61,251.04	0.00	61,251.04
Class X Notes	XS2473719073 / 247371907	Actual/360	31	879,926.00	10.96400%	8,307.64	58,705.24	0.00
Class F Notes	XS2473718000 / 247371800	Actual/360	31	2,710,905.16	10.46400%	24,427.20	0.00	24,427.20
Class G Notes	XS2473718349 / 247371834	Actual/360	31	9,019,511.53	8.50000%	66,018.40	0.00	66,018.40
Class R Notes	XS2473718695 / 247371869	n.a.	n.a.	1.00	n.a.	n.a.	n.a.	0.00
Total				102,977,572.42		521,250.08	58,705.24	512,942.44
Sub-Loan	n.a. / n.a.	Actual/360	31	3,759,025.20	10.00000%	32,369.38	437,508.75	0.00



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Note Interest Reconciliation - Deferred

Notes	ISIN / Common Code	Beginning Deferred Interest	Interest Accrued on Deferred Interest	Current Period Deferred Interest	Deferred Interest Payments	Ending Deferred Interest
Class A Notes	XS2473716210 / 247371621	0.00	0.00	0.00	0.00	0.00
Class B Notes	XS2473716723 / 247371672	0.00	0.00	0.00	0.00	0.00
Class C Notes	XS2473717028 / 247371702	0.00	0.00	0.00	0.00	0.00
Class D Notes	XS2473717457 / 247371745	0.00	0.00	0.00	0.00	0.00
Class E Notes	XS2473717614 / 247371761	0.00	0.00	0.00	0.00	0.00
Class X Notes	XS2473719073 / 247371907	58,705.24	0.00	58,705.24	0.00	67,012.88
Class F Notes	XS2473718000 / 247371800	0.00	0.00	0.00	0.00	0.00
Class G Notes	XS2473718349 / 247371834	0.00	0.00	0.00	0.00	0.00
Class R Notes	XS2473718695 / 247371869	n.a.	n.a.	n.a.	n.a.	n.a.
Total		58,705.24	0.00	58,705.24	0.00	67,012.88
Sub-Loan	n.a. / n.a.	437,508.75	0.00	437,508.75	0.00	469,878.13



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Note Principal Reconciliation

Notes	Beginning Principal Balance	Total Principal Distribution	Ending Principal Balance	--- Credit Support ---	
				Original (1)	Current (2)
Class A Notes	30,862,860.53	5,953,328.88	24,909,531.65	48.15%	74.33%
Class B Notes	25,956,916.88	0.00	25,956,916.88	31.49%	47.57%
Class C Notes	15,994,340.43	0.00	15,994,340.43	21.23%	31.09%
Class D Notes	9,149,304.91	0.00	9,149,304.91	15.35%	21.66%
Class E Notes	8,403,805.99	0.00	8,403,805.99	9.96%	13.00%
Class X Notes	879,926.00	0.00	879,926.00	0.22%	0.00%
Class F Notes	2,710,905.16	0.00	2,710,905.16	8.22%	10.20%
Class G Notes	9,019,511.53	0.00	9,019,511.53	2.13%	0.91%
Class R Notes	1.00	0.00	1.00	0.00%	0.00%
Total	102,977,572.42	5,953,328.88	97,024,243.55		
Sub-Loan	3,759,025.20	0.00	3,759,025.20		

(1) Determined as follows: Original Principal Balance of all subordinate classes/Total Original Principal Balance

(2) Determined as follows: Ending Principal Balance of all subordinate classes/Total Ending Principal Balance



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Ratings Information

Notes	ISIN / Common Code	--- Original Ratings ---		--- Ratings Change / Change Date ¹ ---	
		Fitch	DBRS	Fitch	DBRS
Class A Notes	XS2473716210 / 247371621	AAA	AAA		
Class B Notes	XS2473716723 / 247371672	AA	AA(low)	AA+	25-Apr-23
Class C Notes	XS2473717028 / 247371702	A-	A	A	25-Apr-23
Class D Notes	XS2473717457 / 247371745	BBB-	BBB	BBB	25-Apr-23
Class E Notes	XS2473717614 / 247371761	BB	BB		
Class X Notes	XS2473719073 / 247371907	NR	CCC		
Class F Notes	XS2473718000 / 247371800	B-	B(high)		
Class G Notes	XS2473718349 / 247371834	NR	NR		
Class R Notes	XS2473718695 / 247371869	NR	NR		

¹ Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to U.S. Bank Trustees Limited within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, U.S. Bank Trustees Limited recommends that investors obtain current rating information directly from the rating agency.



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Cash Reconciliation

<u>Available Collections</u>	
Pre-Enforcement Available Interest Amount	
(a) Interest Collections	831,112.43
(b) Recovery Collections	359,154.20
(c) Debit from the Liquidity Reserve Account	43,514.77
(d) Net Hedging Receipts	210,395.82
(e) Item (xi) of the Pre-Enforcement Principal Priority of Payments	0.00
(f) Any other amount standing to the credit of the Operating Account	68.88
Principal Addition Amounts to cover a Senior Expenses Deficit	0.00
Pre-Enforcement Available Interest Amount	1,444,246.10
Pre-Enforcement Available Principal Amount	
(a) Principal Collections	5,118,259.86
(b) Principal Deficiency Ledger	835,069.02
(c) Final Repurchase Price	0.00
(d) Any amounts standing to the credit of the First Forward Sale Ledger or the Second Forward Sale Ledger	0.00
(e) Any other amount standing to the credit of the Operating Account	0.00
Item (xxiv) of the Pre-Enforcement Interest Priority of Payments	0.00
Pre-Enforcement Available Principal Amount	5,953,328.88

<u>Distributions</u>	
Amounts Distributed by the Issuer	
(see Other Required Information page for further detail)	
Amounts Distributed by the Issuer	89,201.25
Distributions to Noteholders	
Interest Distribution	512,942.44
Principal Distribution	5,953,328.88
Distributions to Noteholders	6,466,271.32
Distributions to Sub Lenders	
Interest Distribution	0.00
Principal Distribution	0.00
Distributions to Sub Lenders	0.00
Other Distributions	
Senior Deferred Consideration	7,033.39
Deferred Purchase Price	0.00
Credit to the Liquidity Reserve Account	0.00
Credit to the Principal Deficiency Ledger	835,069.02
Item (xxiv) of the Pre-Enforcement Interest Priority of Payments	0.00
Principal Addition Amounts to cover a Senior Expenses Deficit	0.00
Item (xi) of the Pre-Enforcement Principal Priority of Payments	0.00
Other Distributions	842,102.41

Total Available Collections 7,397,574.97

Total Distributions 7,397,574.97



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Other Required Information

Amounts Distributed by the Issuer

Statutory Claims	4,025.00
Trustee Expenses	0.00
Corporate Services Provider Fee	0.00
Cash Administrator Fee	0.00
Account Bank Fee	0.00
Payment Services Provider Fee	0.00
Back-Up Servicer Fee	5,900.00
Agents Fee	0.00
Irish Stock Exchange Fee	0.00
Data Trustee Fee	0.00
Rating Agencies Fee	0.00
Issuer Auditors Fee	0.00
Stand-By Back-Up Servicer Fee	0.00
Other Appointed Persons Fee	0.00
Servicing Fee	79,276.25
Replacement Cap Payment	0.00
Amounts Distributed by the Issuer	89,201.25



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Principal Deficiency Ledger

Current Period Principal Deficiency

	<u>Beginning PDL Balance</u>	<u>Deficiency Allocation</u>	<u>PDL Repayment</u>	<u>Ending PDL Balance</u>
Class G Notes PDL	1,963,092.81	2,762,404.68	835,069.02	1,927,335.66
Class F Notes PDL	0.00	0.00	0.00	0.00
Class E Notes PDL	0.00	0.00	0.00	0.00
Class D Notes PDL	0.00	0.00	0.00	0.00
Class C Notes PDL	0.00	0.00	0.00	0.00
Class B Notes PDL	0.00	0.00	0.00	0.00
Class A Notes PDL	0.00	0.00	0.00	0.00
Total	1,963,092.81	2,762,404.68	835,069.02	1,927,335.66



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Reserve Fund Ledger

		<u>Credits</u>	<u>Debits</u>
<u>Liquidity Reserve Account</u>			
Original Liquidity Reserve Account Amount	1,477,000.00		
Liquidity Reserve Account Amount as at Close / Previous IPD	695,061.70		
Liquidity Reserve Required Amount per Current IPD	651,546.94		
Top ups on IPD		0.00	
Drawings			43,514.77
Closing Balance	<u><u>651,546.94</u></u>		



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Triggers

<u>Event of Default</u>	<u>Breach (Y/N)</u>
(i) the Issuer becomes Insolvent;	No
(ii) the Issuer fails to make a payment of interest on the Most Senior Class of Notes (which failure, in the case of the Class C Notes, Class D Notes, Class E Notes, Class F Notes, Class G Notes, and Class X Notes, occurred only while such Class of Notes is the Most Senior Class of Notes) on any Payment Date (and such default is not remedied within 2 (two) Business Days of its occurrence);	No
(iii) the Issuer fails to perform or observe any of its other material obligations under the Terms and Conditions or the Transaction Documents (other than the Sub-Loan Agreement) and such failure is (if capable of remedy) not remedied within 60 (sixty) calendar days following written notice from the Trustee or any other Secured Party; or	No
(iv) it is or will become unlawful for the Issuer to perform or comply with any of its obligations under or in respect of the Class A Notes, the Class B Notes, the Class C Notes, Class D Notes, Class E Notes, Class X Notes, Class F Notes, Class G Notes, Class R Notes or any Transaction Document.	No



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Pre-Enforcement Interest Priority of Payments		
	This IPD	Last IPD
<u>Pre-Enforcement Available Interest Amount</u>	1,444,246.10	1,487,883.53
(i) any due and payable Statutory Claims;	4,025.00	0.00
(ii) any due and payable Trustee Expenses;	0.00	0.00
(iii) (on a pro rata and pari passu basis) any due and payable Administrative Expenses and the Issuer Corporate Benefit to the Issuer;		
(i) the Corporate Services Provider under the Corporate Services Agreement;	0.00	1,050.00
(ii) the Cash Administrator under the Cash Administration Agreement;	0.00	0.00
(iii) the Account Bank under the Account Bank Agreement and the relevant Account Mandate (if any);	0.00	0.00
(iv) the Payment Services Provider under the Payment Services and Cash Sweeping Agreement;	0.00	0.00
(v) the Back-Up Servicer under the Back-Up Servicing Agreement;	5,900.00	5,900.00
(vi) the Agents under the Agency Agreement;	0.00	0.00
(vii) the Irish Stock Exchange;	0.00	0.00
(viii) the Data Trustee under the Data Trust Agreement;	0.00	0.00
(ix) the Rating Agencies;	0.00	18,500.00
(x) the auditors of the Issuer;	0.00	7,134.00
(xi) the Back-Up Servicer but being on stand-by in accordance with the Servicing Agreement; and	0.00	0.00
(xii) such other Persons appointed by the Issuer as service providers.	0.00	0.00
(iv) any due and payable Servicing Fee;	79,276.25	83,835.75
(v) any Replacement Cap Payment payable to a replacement Hedge Counterparty;	0.00	0.00
(vi) on a pro rata and pari passu basis:		
(a) any aggregate Interest Amount due and payable on the Class A Notes; and	111,988.40	122,466.08
(b) any Senior Deferred Consideration amounts;	7,033.39	6,980.23
(vii) to credit the Class A Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amount to be applied in repayment of principal as part of the Pre-Enforcement Available Principal Amount);	0.00	0.00
(viii) (on a pro rata and pari passu basis) to the extent that (i) the Class B Notes are the Most Senior Class of Notes or (ii) the amount in debit on the Class B Principal Deficiency Sub-Ledger is less than 50 per cent. of the Aggregate Outstanding Note Principal Amount of the Class B Notes, any aggregate Interest Amount due and payable on the Class B Notes;	117,661.43	107,684.28
(ix)		
(a) first, to credit the Class B Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amount to be applied in repayment of principal as part of the Pre-Enforcement Available Principal Amount); and	0.00	0.00
(b) second, (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class B Notes (to the extent not paid under item (viii) above);	0.00	0.00



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Pre-Enforcement Interest Priority of Payments			
(x)	(on a pro rata and pari passu basis) to the extent that (i) the Class C Notes are the Most Senior Class of Notes or (ii) the amount in debit on the Class C Principal Deficiency Sub-Ledger is less than 25 per cent. of the Aggregate Outstanding Note Principal Amount of the Class C Notes any aggregate Interest Amount due and payable on the Class C Notes;	78,698.92	72,152.28
(xi)	(a) first, to credit the Class C Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amount to be applied in repayment of principal as part of the Pre-Enforcement Available Principal Amount); and	0.00	0.00
	(b) second, (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class C Notes (to the extent not paid under item (x) above);	0.00	0.00
(xii)	(on a pro rata and pari passu basis) to the extent that (i) the Class D Notes are the Most Senior Class of Notes or (ii) the amount in debit on the Class D Principal Deficiency Sub-Ledger is less than 25 per cent. of the Aggregate Outstanding Note Principal Amount of the Class D Notes any aggregate Interest Amount due and payable on the Class D Notes;	52,897.05	48,643.20
(xiii)	(a) first, to credit the Class D Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amount to be applied in repayment of principal as part of the Pre-Enforcement Available Principal Amount); and	0.00	0.00
	(b) second, (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class D Notes (to the extent not paid under item (xii) above);	0.00	0.00
(xiv)	(on a pro rata and pari passu basis) to the extent that (i) the Class E Notes are the Most Senior Class of Notes or (ii) the amount in debit on the Class E Principal Deficiency Sub-Ledger is less than 25 per cent. of the Aggregate Outstanding Note Principal Amount of the Class E Notes any aggregate Interest Amount due and payable on the Class E Notes;	61,251.04	56,527.88
(xv)	(a) first, to credit the Class E Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amount to be applied in repayment of principal as part of the Pre-Enforcement Available Principal Amount); and	0.00	0.00
	(b) second, (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class E Notes (to the extent not paid under item (xiv) above);	0.00	0.00
(xvi)	(on a pro rata and pari passu basis) to the extent that (i) the Class F Notes are the Most Senior Class of Notes or (ii) the amount in debit on the Class F Principal Deficiency Sub-Ledger is less than 25 per cent. of the Aggregate Outstanding Note Principal Amount of the Class F Notes any aggregate Interest Amount due and payable on the Class F Notes;	24,427.20	22,602.00
(xvii)	(a) first, to credit in the Class F Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon; and	0.00	0.00
	(b) second, (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class F Notes (to the extent not paid under item (xvii) above);	0.00	0.00
(xviii)	to credit the Liquidity Reserve Account with an amount equal to the Liquidity Reserve Required Amount;	0.00	0.00



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Pre-Enforcement Interest Priority of Payments		
(xix) (on a pro rata and pari passu basis) to the extent that (i) the Class G Notes are the Most Senior Class of Notes or (ii) the amount in debit on the Class G Principal Deficiency Sub-Ledger is less than 25 per cent. of the Aggregate Outstanding Note Principal Amount of the Class G Notes any aggregate Interest Amount due and payable on the Class G Notes;	66,018.40	61,758.20
(xx)		
(a) first, to credit in the Class G Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon; and	835,069.02	872,649.63
(b) second, (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class G Notes (to the extent not paid under item (xix) above);	0.00	0.00
(xxi) (on a pro rata and pari passu basis),		
(a) first, to any Class X Notes Interest Amount due and payable on the Class X Notes; and	0.00	0.00
(b) second, to the Class X Notes Redemption Amount due and payable;	0.00	0.00
(xxii) (on a pro rata and pari passu basis) to the redemption of the Class G Notes until the Aggregate Outstanding Note Principal Amount of the Class G Notes is reduced to an amount equal to 90 per cent. of the Aggregate Outstanding Note Principal Amount of the Class G Notes as at the Closing Date;	0.00	0.00
(xxiii) any Deferred Purchase Price to the Seller;	0.00	0.00
(xxiv) on any date on or following the Step-Up Date, to be applied as Pre-Enforcement Available Principal Amount;	0.00	0.00
(xxv) to the redemption of the Class R Notes, pro rata and pari passu until €1 principal amount of the Class R Notes remains outstanding and, from the date that all of the Security Assets and Charged Accounts have been realised and no Available Distribution Amounts remain available for distribution in accordance with the applicable Priority of Payments until redeemed in full; and	0.00	0.00
(xxvi) the remainder, to the payment on a pro rata and pari passu basis to the Class R Noteholders by way of interest.	0.00	0.00
Total paid	<u><u>1,444,246.10</u></u>	<u><u>1,487,883.53</u></u>



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Pre-Enforcement Principal Priority of Payments		
	This IPD	Last IPD
<u>Pre-Enforcement Available Principal Amount</u>	5,953,328.88	6,216,395.07
(i) any Principal Addition Amounts to be applied to meet any Senior Expenses Deficit;	0.00	0.00
(ii) (A) prior to the occurrence of a Sequential Amortisation Trigger Event, to redeem the Class A Notes on a pro rata and pari passu basis to each Class A Noteholder, in an aggregate amount equal to the Class A Repayment Amount; and (B) at any time on or following the occurrence of a Sequential Amortisation Trigger Event to redeem the Class A Notes on a pro rata and pari passu basis until the Class A Notes are redeemed in full;	5,953,328.88	6,216,395.07
(iii) (A) prior to the occurrence of a Sequential Amortisation Trigger Event, to redeem the Class B Notes on a pro rata and pari passu basis to each Class B Noteholder, in an aggregate amount equal to the Class B Repayment Amount; and (B) at any time on or following the occurrence of a Sequential Amortisation Trigger Event to redeem the Class B Notes on a pro rata and pari passu basis until the Class B Notes are redeemed in full;	0.00	0.00
(iv) (A) prior to the occurrence of a Sequential Amortisation Trigger Event, to redeem the Class C Notes on a pro rata and pari passu basis to each Class C Noteholder, in an aggregate amount equal to the Class C Repayment Amount; and (B) at any time on or following the occurrence of a Sequential Amortisation Trigger Event to redeem the Class C Notes on a pro rata and pari passu basis until the Class C Notes are redeemed in full;	0.00	0.00
(v) (A) prior to the occurrence of a Sequential Amortisation Trigger Event, to redeem the Class D Notes on a pro rata and pari passu basis to each Class D Noteholder, in an aggregate amount equal to the Class D Repayment Amount; and (B) at any time on or following the occurrence of a Sequential Amortisation Trigger Event to redeem the Class D Notes on a pro rata and pari passu basis until the Class D Notes are redeemed in full;	0.00	0.00
(vi) (A) prior to the occurrence of a Sequential Amortisation Trigger Event, to redeem the Class E Notes on a pro rata and pari passu basis to each Class E Noteholder, in an aggregate amount equal to the Class E Repayment Amount; and (B) at any time on or following the occurrence of a Sequential Amortisation Trigger Event to redeem the Class D Notes on a pro rata and pari passu basis until the Class E Notes are redeemed in full;	0.00	0.00
(vii) (A) prior to the occurrence of a Sequential Amortisation Trigger Event, to redeem the Class F Notes on a pro rata and pari passu basis to each Class F Noteholder, in an aggregate amount equal to the Class F Repayment Amount; and (B) at any time on or following the occurrence of a Sequential Amortisation Trigger Event to redeem the Class F Notes on a pro rata and pari passu basis until the Class F Notes are redeemed in full;	0.00	0.00
(viii) (A) prior to the occurrence of a Sequential Amortisation Trigger Event, to redeem the Class G Notes on a pro rata and pari passu basis to each Class G Noteholder, in an aggregate amount equal to the Class G Repayment Amount; and (B) at any time on or following the occurrence of a Sequential Amortisation Trigger Event to redeem the Class G Notes on a pro rata and pari passu basis until the Class G Notes are redeemed in full;	0.00	0.00
(ix) (on a pro rata and pari passu basis) any due and payable interest amounts on the Sub-Loan;	0.00	0.00



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Pre-Enforcement Principal Priority of Payments

(x) (on a pro rata and pari passu basis) any due and payable principal amount on the Sub-Loan until the Sub-Loan is reduced to zero; and	0.00	0.00
(xi) only after the Class G Notes have been redeemed in full, the balance (if any) to be applied as Pre-Enforcement Available Interest Amounts.	0.00	0.00
Total paid	<u><u>5,953,328.88</u></u>	<u><u>6,216,395.07</u></u>



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Post-Enforcement Priority of Payments		
	This IPD	Last IPD
<u>Post-Enforcement Available Distribution Amount</u>	0.00	0.00
(i) any due and payable Statutory Claims;	0.00	0.00
(ii) any due and payable Trustee Expenses;	0.00	0.00
(iii) (on a pro rata and pari passu basis) any due and payable Administrative Expenses and the Issuer Corporate Benefit to the Issuer;		
(i) the Corporate Services Provider under the Corporate Services Agreement;	0.00	0.00
(ii) the Cash Administrator under the Cash Administration Agreement;	0.00	0.00
(iii) the Account Bank under the Account Bank Agreement and the relevant Account Mandate (if any);	0.00	0.00
(iv) the Payment Services Provider under the Payment Services and Cash Sweeping Agreement;	0.00	0.00
(v) the Back-Up Servicer under the Back-Up Servicing Agreement;	0.00	0.00
(vi) the Agents under the Agency Agreement;	0.00	0.00
(vii) the Irish Stock Exchange;	0.00	0.00
(viii) the Data Trustee under the Data Trust Agreement;	0.00	0.00
(ix) the Rating Agencies;	0.00	0.00
(x) the auditors of the Issuer;	0.00	0.00
(xi) the Back-Up Servicer but being on stand-by in accordance with the Servicing Agreement; and	0.00	0.00
(xii) such other Persons appointed by the Issuer as service providers.	0.00	0.00
(iv) any due and payable Servicing Fee;	0.00	0.00
(v) any Replacement Cap Payment payable to a replacement Hedge Counterparty;	0.00	0.00
(vi) on a pro rata and pari passu basis:		
(a) any aggregate Interest Amount due and payable on the Class A Notes; and	0.00	0.00
(b) any Senior Deferred Consideration amounts;	0.00	0.00
(vii) (on a pro rata and pari passu basis) the redemption of the Class A Notes until the Aggregate Outstanding Note Principal Amount of the Class A Notes is reduced to zero;	0.00	0.00
(viii) (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class B Notes;	0.00	0.00
(ix) (on a pro rata and pari passu basis) the redemption of the Class B Notes until the Aggregate Outstanding Note Principal Amount of the Class B Notes is reduced to zero;	0.00	0.00
(x) (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class C Notes;	0.00	0.00
(xi) (on a pro rata and pari passu basis) the redemption of the Class C Notes until the Aggregate Outstanding Note Principal Amount of the Class C Notes is reduced to zero;	0.00	0.00
(xii) (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class D Notes;	0.00	0.00
(xiii) (on a pro rata and pari passu basis) the redemption of the Class D Notes until the Aggregate Outstanding Note Principal Amount of the Class D Notes is reduced to zero;	0.00	0.00



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Post-Enforcement Priority of Payments

(xiv) (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class E Notes;	0.00	0.00
(xv) (on a pro rata and pari passu basis) the redemption of the Class E Notes until the Aggregate Outstanding Note Principal Amount of the Class E Notes is reduced to zero;	0.00	0.00
(xvi) (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class F Notes;	0.00	0.00
(xvii) (on a pro rata and pari passu basis) the redemption of the Class F Notes until the Aggregate Outstanding Note Principal Amount of the Class F Notes is reduced to zero;	0.00	0.00
(xviii) (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class G Notes;	0.00	0.00
(xix) (on a pro rata and pari passu basis) the redemption of the Class G Notes until the Aggregate Outstanding Note Principal Amount of the Class G Notes is reduced to zero;	0.00	0.00
(xx) (on a pro rata and pari passu basis) any Class X Notes Interest Amount due and payable on the Class X Notes;	0.00	0.00
(xxi) (on a pro rata and pari passu basis) the redemption of the Class X Notes until the Aggregate Outstanding Note Principal Amount of the Class X Notes is reduced to zero;	0.00	0.00
(xxii) to the redemption of the Class R Notes, pro rata and pari passu until €1 principal amount of the Class R Notes remains outstanding and, from the date that all of the Security Assets and Charged Accounts have been realised and no Available Distribution Amounts remain available for distribution in accordance with the applicable Priority of Payments such date until redeemed in full;	0.00	0.00
(xxiii) any Deferred Purchase Price to the Seller;	0.00	0.00
(xxiv) (on a pro rata and pari passu basis) any due and payable interest amounts on the Sub-Loan;	0.00	0.00
(xxv) (on a pro rata and pari passu basis) any due and payable principal amounts under the Sub-Loan until the Sub-Loan is reduced to zero; and	0.00	0.00
(xxvi) the remainder, to the payment on a pro rata and pari passu basis to the Class R Noteholders by way of interest.	0.00	0.00
Total paid	<u><u>0.00</u></u>	<u><u>0.00</u></u>



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Pool Characteristics

Opening Balance (aggregate of Current Balance of all Eligible Loans of previous Monthly Reporting Period)	107,516,645.78	
Aggregate number of New Loans added through Forward Sale	0.00	
Aggregate number of Additional PPI Loans added during Monthly Reporting Period	3,649.67	
Principal Collections from Loans for Monthly Reporting Period	5,343,745.44	
Receivables defaulted during Monthly Reporting Period	799,311.87	
Repurchased Loans during Monthly Reporting Period	0.00	
End Balance (aggregate of Current Balance of all Eligible Loans of Monthly Reporting Period)	95,131,660.99	
End Balance of all Additional PPI Loans of Monthly Reporting Period	100,159.43	
Number of Receivables Outstanding	13,291	
Volume Weighted Average Initial Term	70.25	
Volume Weighted Average Remaining Term	52.40	
Volume Weighted Average Interest Rate	9.85%	
Portfolio Performance	Outstanding	# of Loans
Performing (Dunning Level 0)	87,158,009.01	12,240
Dunning Level 1	4,750,961.36	653
Dunning Level 2	1,654,599.63	212
Dunning Level 3	988,533.96	124
Dunning Level 4	579,557.03	62

For additional pool information, please see Portfolio Overview report available on <http://pivot.usbank.com/>



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