

**Citibank N.A.**  
**FORTUNA CONSUMER LOAN ABS 2025-2 DESIGNATED ACTIVITY COMPANY**  
**Investor Report**



Collection Period End Date: 31-Jan-2026

**Statement Summary:**

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**Deal Information:**

Issuer:	
Seller:	Auxmoney Investments Limited
Servicer:	Creditconnect GMBH
Cash Administrator & Paying Agent:	Citibank, N.A., London Branch
Account Bank:	Citibank Europe PLC
Trustee:	Cafico Trust Company Limited
Data Trustee:	CSC Trustees GMBH
Hedge Counterparty:	BNP Paribas
Closing Date:	06-Oct-2025
Payment Date:	18-Feb-2026
Prior Payment Date:	19-Jan-2026
Next Payment Date:	18-Mar-2026
Days in the Interest Period:	30

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**Note Details:**

Note Description	Beginning Balance	Ending Balance	Currency	Index	Maturity Date
Class A Notes	474,500,000.00	474,500,000.00	EUR	EURIBOR	18-Oct-2033
Class B Notes	58,500,000.00	58,500,000.00	EUR	EURIBOR	18-Oct-2033
Class C Notes	39,000,000.00	39,000,000.00	EUR	EURIBOR	18-Oct-2033
Class D Notes	32,500,000.00	32,500,000.00	EUR	EURIBOR	18-Oct-2033
Class E Notes	22,100,000.00	22,100,000.00	EUR	EURIBOR	18-Oct-2033
Class F Notes	10,400,000.00	10,400,000.00	EUR	EURIBOR	18-Oct-2033
Class G Notes	13,000,000.00	13,000,000.00	EUR	EURIBOR	18-Oct-2033
Class X Notes	1,357,135.73	0.00	EUR	EURIBOR	18-Oct-2033
Sub-Loan	1,150,000.00	582,935.95	EUR	EURIBOR	18-Oct-2033

**Payment Distributions (EUR) - Interest:**

Note Description	Days Accrual (1)	Method (2)	Base Rate (%) (3)	Margin (%) (4)	Interest Rate (%) (5) = (3 + 4)	Accrued Interest Current Period (6)	Prior Unpaid Interest (7)	Total Interest Due (8) = (6 + 7)	Interest Paid (9)	Current Unpaid Interest (10) = (8 - 9)
Class A	30	A/360	1.96900	0.61000	2.57900	1,019,795.40	0.00	1,019,795.40	1,019,795.40	0.00
Class B	30	A/360	1.96900	0.90000	2.86900	139,861.80	0.00	139,861.80	139,861.80	0.00
Class C	30	A/360	1.96900	1.15000	3.11900	101,368.80	0.00	101,368.80	101,368.80	0.00
Class D	30	A/360	1.96900	1.40000	3.36900	91,243.75	0.00	91,243.75	91,243.75	0.00
Class E	30	A/360	1.96900	2.75000	4.71900	86,908.25	0.00	86,908.25	86,908.25	0.00
Class F	30	A/360	1.96900	3.63000	5.59900	48,524.32	0.00	48,524.32	48,524.32	0.00
Class G	30	A/360	1.96900	5.43000	7.39900	80,155.40	0.00	80,155.40	80,155.40	0.00
Class X	30	A/365	0.00000	0.00000	0.00000	0.00	0.00	0.00	0.00	0.00
Sub-Loan	30	A/360	5.00000	0.00000	5.00000	4,791.67	16,770.84	21,562.51	21,562.51	0.00

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**Payment Distributions (EUR) - Principal:**

Note Description	Original Balance (1)	Beginning Balance (2)	Principal Paid (3)	Ending Balance (4) = (2 - 3)	Ending Pool Factor (5) = (4 / 1)
Class A Notes	474,500,000.00	474,500,000.00	0.00	474,500,000.00	1.000000
Class B Notes	58,500,000.00	58,500,000.00	0.00	58,500,000.00	1.000000
Class C Notes	39,000,000.00	39,000,000.00	0.00	39,000,000.00	1.000000
Class D Notes	32,500,000.00	32,500,000.00	0.00	32,500,000.00	1.000000
Class E Notes	22,100,000.00	22,100,000.00	0.00	22,100,000.00	1.000000
Class F Notes	10,400,000.00	10,400,000.00	0.00	10,400,000.00	1.000000
Class G Notes	13,000,000.00	13,000,000.00	0.00	13,000,000.00	1.000000
Class X Notes	9,800,000.00	1,357,135.73	1,357,135.73	0.00	0.000000
Sub-Loan	1,150,000.00	1,150,000.00	567,064.05	582,935.95	0.506901

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**Pre-Enforcement Available Interest Amount:**

	Amount (EUR)
(i) the Interest Collections;	5,465,558.56
(ii) the Recovery Collections;	13,331.82
(iii) the sum of (a) the Liquidity Reserve Excess Amount and (b) on each Calculation Date on which the Cash Administrator determines that (A) a Senior Expenses Deficit would occur on the immediately succeeding Payment Date and (B) the Principal Addition Amounts to be applied on that immediately succeeding Payment Date are less than the amount of such Senior Expenses Deficit, the lesser of: (aa) the amount standing to the credit of the Liquidity Reserve Account, including any interest accrued on such account during the Relevant Collection Period; and (bb) the amount of such Senior Expenses Deficit less the amount of the Principal Addition Amounts to be applied on the immediately succeeding Payment Date;	14,972.83
(iv) the Net Hedging Receipts;	0.00
(v) any remaining Pre-Enforcement Available Principal Amount (if any) to be paid in accordance with item (ix) of the Pre-Enforcement Principal Priority of Payments; and	0.00
(vi) any other amount standing to the credit of the Operating Account, representing interest and fees on the Operating Account during the Relevant Collection Period which does not constitute Pre-Enforcement Available Principal Amount.	38,382.62
<b>Total</b>	<b>5,532,245.83</b>

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**Pre-Enforcement Available Principal Amount:**

	Amount (EUR)
(i) after the end of the Replenishment Period, the Principal Collections;	0.00
(ii) the amounts (if any) credited to the Class A Principal Deficiency Sub-Ledger, the Class B Principal Deficiency Sub-Ledger, the Class C Principal Deficiency Sub-Ledger, the Class D Principal Deficiency Sub-Ledger, the Class E Principal Deficiency Sub-Ledger, the Class F Principal Deficiency Sub-Ledger and the Class G Principal Deficiency Sub-Ledger pursuant to items (vii), (ix), (xi), (xiii), (xv), (xvii) and (xxv) of the Pre-Enforcement Interest Priority of Payments;	0.00
(iii) on a Clean-up Call Early Redemption Date, an Illegality and Tax Call Early Redemption Date or an Optional Redemption Early Redemption Date only, the Final Repurchase Price;	0.00
(iv) during the Replenishment Period and only if the Purchase Shortfall Amount has exceeded ten (10) per cent. of the Aggregate Outstanding Note Principal Amount of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes, the Class F Notes and the Class G Notes on two (2) consecutive Payment Dates, an amount equal to any Purchase Shortfall Amount on this Payment Date exceeding ten (10) per cent. of the Aggregate Outstanding Note Principal Amount of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes, the Class F Notes and the Class G Notes, which shall only be applied towards items (ii) to (ix) of the Pre-Enforcement Principal Priority of Payments;	0.00
(v) after the end of the Replenishment Period only, all amounts (if any) standing to the credit of the Purchase Shortfall Ledger;	0.00
(vi) after the end of the Replenishment Period only, all amounts (if any) standing to the credit of the Replenishment Ledger; and	0.00
(vii) any other amount standing to the credit of the Operating Account (other than the Purchase Shortfall Ledger and the Replenishment Ledger) representing principal received into the Operating Account during the Relevant Collection Period, which does not constitute Pre-Enforcement Available Interest Amount.	0.00
<b>Total</b>	<b>0.00</b>

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**Pre-Enforcement Interest Priority of Payments :**

	Amount Paid	Amount Remaining
(i) any due and payable Statutory Claims;	0.00	5,532,245.83
(ii) any due and payable Trustee Expenses;	0.00	5,532,245.83
(iii) any due and payable Administrative Expenses;	1,041.67	5,531,204.16
(iv) any due and payable Servicing Fee;	541,409.91	4,989,794.25
(v) any due and payable Net Hedging Payments and Hedging Termination Payments (provided that the Hedge Counterparty is not the Defaulting Party (as defined in the Hedging Agreement) and there has been no termination of the Hedge (as the case may be) due to a termination event relating to the Hedge Counterparty's downgrade);	51,891.66	4,937,902.59
(vi) (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class A Notes;	1,019,795.40	3,918,107.19
(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 or, during the Replenishment Period, to be credited to the Purchase Shortfall Ledger);	0.00	3,918,107.19
(viii) (on a pro rata and pari passu basis) to the extent that (a) the Class B Notes are the Most Senior Class of Notes or (b) after giving effect to the Pre-Enforcement Interest Priority of Payments, 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;	139,861.80	3,778,245.39
(ix) 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 or, during the Replenishment Period, to be credited to the Purchase Shortfall Ledger);	0.00	3,778,245.39
(x) (on a pro rata and pari passu basis) to the extent that (a) the Class C Notes are the Most Senior Class of Notes or (b) after giving effect to the Pre-Enforcement Interest Priority of Payments, 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;	101,368.80	3,676,876.59

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**Pre-Enforcement Interest Priority of Payments :**

	Amount Paid	Amount Remaining
(xi) 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 or, during the Replenishment Period, to be credited to the Purchase Shortfall Ledger);	0.00	3,676,876.59
(xii) (on a pro rata and pari passu basis) to the extent that (a) the Class D Notes are the Most Senior Class of Notes or (b) after giving effect to the Pre-Enforcement Interest Priority of Payments, 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;	91,243.75	3,585,632.84
(xiii) 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 or, during the Replenishment Period, to be credited to the Purchase Shortfall Ledger);	0.00	3,585,632.84
(xiv) (on a pro rata and pari passu basis) to the extent that (a) the Class E Notes are the Most Senior Class of Notes or (b) after giving effect to the Pre-Enforcement Interest Priority of Payments, 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;	86,908.25	3,498,724.59
(xv) 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 or, during the Replenishment Period, to be credited to the Purchase Shortfall Ledger);	0.00	3,498,724.59
(xvi) (on a pro rata and pari passu basis) to the extent that (a) the Class F Notes are the Most Senior Notes or (b) after giving effect to the Pre-Enforcement Interest Priority of Payments, 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;	48,524.32	3,450,200.27
(xvii) to credit the Class F 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 or, during the Replenishment Period, to be credited to the Purchase Shortfall Ledger);	0.00	3,450,200.27
(xviii) to credit the Liquidity Reserve Account with an amount equal to the Liquidity Reserve Required Amount;	0.00	3,450,200.27

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**Pre-Enforcement Interest Priority of Payments :**

	Amount Paid	Amount Remaining
(xix) (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	3,450,200.27
(xx) (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	3,450,200.27
(xxi) (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	3,450,200.27
(xxii) (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	3,450,200.27
(xxiii) (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 (xvi) above);	0.00	3,450,200.27
(xxiv) (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class G Notes;	80,155.40	3,370,044.87
(xxv) to credit the Class G 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 or, during the Replenishment Period, to be credited to the Purchase Shortfall Ledger);	341,156.16	3,028,888.71
(xxvi) (on a pro rata and pari passu basis) any aggregate Interest Amount due and payable on the Class X Notes;	0.00	3,028,888.71
(xxvii) (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;	1,357,135.73	1,671,752.98
(xxviii) any Hedging Termination Payments due under the Hedging Agreement other than those made under item (v);	0.00	1,671,752.98
(xxix) any due and payable Additional Servicing Fee to the Servicer;	1,083,126.42	588,626.56
(xxx) any due and payable interest amounts on the Sub-Loan;	21,562.51	567,064.05
(xxxi) any due and payable principal amounts under the Sub-Loan until the Sub-Loan is reduced to zero;	567,064.05	0.00

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**Pre-Enforcement Interest Priority of Payments :**

	Amount Paid	Amount Remaining
(xxxii) any Deferred Purchase Price to the Seller; and	0.00	0.00
(xxxiii) the Transaction Gain to the Issuer.	0.00	0.00

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**Pre-Enforcement Principal Priority of Payments:**

	Amount Paid	Amount Remaining
(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 Notes Repayment Amount and (b) upon or at any time 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;	0.00	0.00
(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 Notes Repayment Amount and (b) upon or at any time 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 Notes Repayment Amount and (b) upon or at any time 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 Notes Repayment Amount and (b) upon or at any time 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 Notes Repayment Amount and (b) upon or at any time following the occurrence of a Sequential Amortisation Trigger Event, to redeem the Class E 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 Notes Repayment Amount and (b) upon or at any time 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

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**Pre-Enforcement Principal Priority of Payments:**

	Amount Paid	Amount Remaining
(viii) only upon or at any time 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; and	0.00	0.00
(ix) only after the Notes (other than the Class X Notes) have been redeemed in full, the balance (if any) to be applied as Pre-Enforcement Available Interest Amount.	0.00	0.00

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**Liquidity Reserve Account:**

	Total (EUR)
Balance at the start of the period	9,750,000.00
Reserve Fund Top Up Amount	0.00
Amount released to Available Distribution Amount	0.00
Reserve Fund Required Amount	9,750,000.00
Credits through Pre-Enforcement Priority of Payments	0.00
Balance at the end of the period	9,750,000.00

**Purchase Shortfall Ledger:**

	Total (EUR)
Balance at the start of the period	120,041.50
Debits	147,587.06
Credits	341,156.16
Balance at the end of the period	313,610.60

**Replenishment Ledger:**

	Total (EUR)
Balance at the start of the period	0.00
Debits	38,110,080.77
Credits	38,110,080.77
Balance at the end of the period	0.00

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**Class A Principal Deficiency Sub-Ledger:**

	Total (EUR)
Starting Balance of the PDL	0.00
Principal Loss debited to the PDL	0.00
Amount credited to the PDL through the Pre-Enforcement Revenue Payments Priorities	0.00
Available Principal Funds applied to fund a Revenue Deficit debited to the PDL	0.00
PDL End Balance	0.00

**Class B Principal Deficiency Sub-Ledger:**

	Total (EUR)
Starting Balance of the PDL	0.00
Principal Loss debited to the PDL	0.00
Amount credited to the PDL through the Pre-Enforcement Revenue Payments Priorities	0.00
Available Principal Funds applied to fund a Revenue Deficit debited to the PDL	0.00
PDL End Balance	0.00

**Class C Principal Deficiency Sub-Ledger:**

	Total (EUR)
Starting Balance of the PDL	0.00
Principal Loss debited to the PDL	0.00
Amount credited to the PDL through the Pre-Enforcement Revenue Payments Priorities	0.00
Available Principal Funds applied to fund a Revenue Deficit debited to the PDL	0.00
PDL End Balance	0.00

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**Class D Principal Deficiency Sub-Ledger:**

	Total ((EUR))
Starting Balance of the PDL	0.00
Principal Loss debited to the PDL	0.00
Amount credited to the PDL through the Pre-Enforcement Revenue Payments Priorities	0.00
Available Principal Funds applied to fund a Revenue Deficit debited to the PDL	0.00
PDL End Balance	0.00

**Class E Principal Deficiency Sub-Ledger:**

	Total (EUR)
Starting Balance of the PDL	0.00
Principal Loss debited to the PDL	0.00
Amount credited to the PDL through the Pre-Enforcement Revenue Payments Priorities	0.00
Available Principal Funds applied to fund a Revenue Deficit debited to the PDL	0.00
PDL End Balance	0.00

**Class F Principal Deficiency Sub-Ledger:**

	Total (EUR)
Starting Balance of the PDL	0.00
Principal Loss debited to the PDL	0.00
Amount credited to the PDL through the Pre-Enforcement Revenue Payments Priorities	0.00
Available Principal Funds applied to fund a Revenue Deficit debited to the PDL	0.00
PDL End Balance	0.00

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**Class G Principal Deficiency Sub-Ledger:**

	Total (EUR)
Starting Balance of the PDL	0.00
Principal Loss debited to the PDL	341,156.16
Amount credited to the PDL through the Pre-Enforcement Revenue Payments Priorities	341,156.16
Available Principal Funds applied to fund a Revenue Deficit debited to the PDL	0.00
PDL End Balance	0.00

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**Replenishment Period End Date:**

Description	Result
(i) the Payment Date falling twelve (12) months after the Closing Date (including) an	No
(ii) the day on which an Early Amortisation Event occurs (excluding).	No

**Early Amortisation Events:**

Description	Result
(i) as of any Calculation Date during the Replenishment Period, the Cumulative Defaulted Receivables Ratio, as calculated by the Cash Administrator on behalf of the Issuer, is greater than (a) on the first Calculation Date, 0.5 %; and (b) thereafter, 0.5 % multiplied by the number of months (or parts of a month) elapsed since the initial Cut-Off Date; or	No
(ii) Insolvency in respect of the Seller; or	No
(iii) a Servicer Termination Event which is continuing; or	No
(iv) the Hedge Counterparty has been downgraded below the replacement triggers and no replacement Hedge Counterparty has been appointed, after application of relevant grace periods; or	No
(v) on any Payment Date, upon giving effect to the Pre-Enforcement Interest Priority of Payments, there is insufficient Pre-Enforcement Available Interest Amount in order to fund the Liquidity Reserve Account up to the Liquidity Reserve Required Amount ; or	No
(vi) on any two (2) consecutive Payment Dates, after giving effect to the Pre-Enforcement Interest Priority of Payments, the debit balance of the Principal Deficiency Sub-Ledger relating to the Class G Notes exceeds 0.00 % of the Aggregate Outstanding Portfolio Principal Balance as of the immediately preceding Cut-Off Date; or	No
(vii) on any two (2) consecutive Payment Dates the amount standing to the credit of the Purchase Shortfall Ledger exceeds 10 % of the sum of the Aggregate Outstanding Note Principal Amount of all Classes of Notes other than the Class X Notes ; or	No
(viii) the weighted average yield of all Purchased Receivables is lower than 9.7 %; or	No
(ix) the weighted average yield of all Additional Receivables purchased during the Replenishment Period is lower than 9.7 %.	No

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**Issuer Events of Default:**

Description	Result
(i) the Issuer becomes Insolvent;	No
(ii) the Issuer fails to make a payment of interest on the Most Senior Class of Notes on any Payment Date (and such default is not remedied within two (2) 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 thirty (30) Business 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 Notes or any Transaction Document.	No



Collection Period End Date: 31-Jan-2026

**Portfolio Overview:**

<b>Pool Characteristics</b>	
Opening Balance (aggregate of Current Balance of all Eligible Loans of previous Monthly Reporting Period)	€ 649,879,958.50
Aggregate of New Loans added during Monthly Reporting Period	€ 0.00
Aggregate amount of Additional PPI Receivables added during Monthly Reporting Period	€ 5,558.09
Receivables defaulted during Monthly Reporting Period	€ 341,156.16
Aggregate Purchase Price of New Loans added during Replenishment	€ 38,110,083.91
Repurchased Loans during Monthly Reporting Period	€ 0.00
End Balance (aggregate of Current Balance of all Eligible Loans of Monthly Reporting Period)	€ 649,686,389.40
End Balance of all Additional PPI Loans of Monthly Reporting Period	€ 6,438,550.41
Number of Receivables Outstanding	87,069
Volume Weighted Average Initial Term	74.16
Volume Weighted Average Remaining Term	67.98
Volume Weighted Average Interest Rate	9.71%



Collection Period End Date: 31-Jan-2026

**Portfolio Overview:**

Portfolio Performance	Amount	# of Loans
Performing (Dunning Level 0)	€ 638,896,786.90	85,340
Dunning Level 1	€ 7,295,297.19	1,190
Dunning Level 2 (Delinquent Loans)	€ 2,103,209.53	302
Dunning Level 3	€ 1,112,475.48	190
Dunning Level 4	€ 278,620.23	47
Cumulative Defaulted Loans	€ 574,881.43	103
Repurchased: Breach of Warranty Affected Loans	€ 0.00	0
Prepayment amount during Current Period	€ 25,722,083.30	
Annualised Prepayment Rate	37.09%	

\*Additional loan by loan prepayments data can be found in Annex 6 file on European DataWarehouse website

**Citibank N.A.**  
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Collection Period End Date: 31-Jan-2026

**Overview of Defaults, Delinquencies and Recoveries:**

Performing (Dunning Level 0)	€ 127,904,665	99.73%
Dunning Level 1	€ 249,280	0.19%
Dunning Level 2	€ 85,542	0.07%
Dunning Level 3	€ 8,670	0.01%
Dunning Level 4	€ 0	0.00%
<b>Total</b>	<b>€ 128,248,158</b>	<b>100.00%</b>
Dunning Level Score Class AA	Amount (€)	Amount (% within Score Class)
Performing (Dunning Level 0)	€ 198,740,199	99.17%
Dunning Level 1	€ 1,152,047	0.57%
Dunning Level 2	€ 417,668	0.21%
Dunning Level 3	€ 96,227	0.05%
Dunning Level 4	€ 5,125	0.00%
<b>Total</b>	<b>€ 200,411,265</b>	<b>100.00%</b>
Dunning Level Score Class A	Amount (€)	Amount (% within Score Class)



Collection Period End Date: 31-Jan-2026

**Overview of Defaults, Delinquencies and Recoveries:**

Performing (Dunning Level 0)	€ 114,233,612	98.40%
Dunning Level 1	€ 1,238,849	1.07%
Dunning Level 2	€ 332,576	0.29%
Dunning Level 3	€ 213,938	0.18%
Dunning Level 4	€ 74,335	0.06%
Total	€ 116,093,311	100.00%
Dunning Level Score Class B	Amount (€)	Amount (% within Score Class)
Performing (Dunning Level 0)	€ 78,859,189	97.73%
Dunning Level 1	€ 1,219,694	1.51%
Dunning Level 2	€ 404,219	0.50%
Dunning Level 3	€ 182,630	0.23%
Dunning Level 4	€ 21,394	0.03%

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**Overview of Defaults, Delinquencies and Recoveries:**

Total	€ 80,687,126	100.00%
Dunning Level Score Class C	Amount (€)	Amount (% within Score Class)
Performing (Dunning Level 0)	€ 81,193,842	96.14%
Dunning Level 1	€ 2,084,607	2.47%
Dunning Level 2	€ 597,574	0.71%
Dunning Level 3	€ 448,092	0.53%
Dunning Level 4	€ 131,009	0.16%
Total	€ 84,455,124	100.00%
Dunning Level Score Class D	Amount (€)	Amount (% within Score Class)
Performing (Dunning Level 0)	€ 37,965,280	95.41%
Dunning Level 1	€ 1,350,821	3.39%
Dunning Level 2	€ 265,631	0.67%
Dunning Level 3	€ 162,918	0.41%

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**Overview of Defaults, Delinquencies and Recoveries:**

Dunning Level 4	€ 46,757	0.12%
Total	€ 39,791,406	100.00%

**Weighted Average Yield:**

Weighted Average Yield	Actual	Limit	Breached
Weighted Average Yield of all Purchased Receivables	9.71%	9.7%	No
Weighted Average Yield of all Additional Receivables purchased during the Replenishment Period	9.89%	9.7%	No

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**Portfolio 2 - Stratification Tables:**

1. Rating Class					
	Rating Class	Amount (€)	Amount (%)	Receivables (#)	Receivables (%)
	AAA	€ 128,248,158	19.74%	22204	25.50%
	AA	€ 200,411,265	30.85%	22814	26.20%
	A	€ 116,093,311	17.87%	13436	15.43%
	B	€ 80,687,126	12.42%	10037	11.53%
	C	€ 84,455,124	13.00%	11771	13.52%
	D	€ 39,791,406	6.12%	6807	7.82%
	Total	€ 649,686,389	100%	87,069	100%
2. Location Profile					
	Location Profile	Amount (€)	Amount (%)	Receivables (#)	Receivables (%)
	Brandenburg	€ 25,975,554	4.00%	3432	3.94%
	Berlin	€ 25,905,011	3.99%	3512	4.03%
	Baden-Württemberg	€ 77,332,847	11.90%	9984	11.47%
	Bavaria	€ 90,447,633	13.92%	11927	13.70%
	Bremen	€ 4,688,742	0.72%	659	0.76%
	Hesse	€ 47,591,229	7.33%	6276	7.21%
	Hamburg	€ 14,471,439	2.23%	1921	2.21%
	Mecklenburg-Vorpommern	€ 14,553,730	2.24%	2071	2.38%
	Lower Saxony	€ 69,907,405	10.76%	9328	10.71%
	North Rhine-Westphalia	€ 141,454,052	21.77%	19295	22.16%
	Rhineland-Palatinate	€ 36,031,603	5.55%	4749	5.45%

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**Portfolio 2 - Stratification Tables:**

3. Occupation Profile	Schleswig-Holstein	€ 26,689,249	4.11%	3528	4.05%
	Saarland	€ 9,206,341	1.42%	1157	1.33%
	Saxony	€ 27,842,192	4.29%	4045	4.65%
	Saxony-Anhalt	€ 20,027,907	3.08%	2757	3.17%
	Thuringia	€ 17,561,457	2.70%	2428	2.79%
	Total	€ 649,686,389	100%	87,069	100%
4. Outstanding Principal Amount	Occupation Profile (based on ESMA Annex I)	Amount (€)	Amount (%)	Receivables (#)	Receivables (%)
	Employed - Private Sector (EMRS)	€ 543,833,022	83.71%	74565	85.64%
	Employed - Public Sector (EMBL)	€ 26,214,497	4.03%	2892	3.32%
	Self-employed (SFEM)	€ 46,439,340	7.15%	3906	4.49%
	Student (STNT)	€ 3,983,316	0.61%	977	1.12%
	Pensioner (PNNR)	€ 25,620,206	3.94%	3707	4.26%
	Unemployed (UNEM)	€ 0	0.00%	0	0.00%
	Other (OTHR)	€ 3,596,008	0.55%	1022	1.17%
	Total	€ 649,686,389	100%	87,069	100%
4. Outstanding Principal Amount	Outstanding Principal (EUR)	Amount (€)	Amount (%)	Receivables (#)	Receivables (%)
	0 - 2000	€ 17,564,180	2.70%	14640	16.81%
	2000 - 4000	€ 48,703,210	7.50%	16613	19.08%
	4000 - 6000	€ 78,482,003	12.08%	15922	18.29%

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**Portfolio 2 - Stratification Tables:**

5. Original Term	6000 - 8000	€ 60,838,111	9.36%	8776	10.08%
	8000 - 10000	€ 73,870,222	11.37%	8131	9.34%
	10000 - 20000	€ 258,090,315	39.73%	18544	21.30%
	20000 - 40000	€ 104,436,162	16.07%	4278	4.91%
	40000 - 60000	€ 7,518,079	1.16%	162	0.19%
	60000 - 80000	€ 184,107	0.03%	3	0.00%
	> 80000	€ 0	0.00%	0	0.00%
	Total	€ 649,686,389	100%	87,069	100%
6. Remaining Term	Initial Term	Amount (€)	Amount (%)	Receivables (#)	Receivables (%)
	12m	€ 10,745,643	1.65%	5947	6.83%
	24m	€ 34,584,698	5.32%	11234	12.90%
	36m	€ 46,900,120	7.22%	10632	12.21%
	48m	€ 58,855,668	9.06%	9786	11.24%
	60m	€ 62,937,561	9.69%	8077	9.28%
	72m	€ 41,067,911	6.32%	4530	5.20%
	84m	€ 158,937,330	24.46%	15725	18.06%
	96m	€ 235,657,458	36.27%	21138	24.28%
	Total	€ 649,686,389	100%	87,069	100%
	Remaining Term	Amount (€)	Amount (%)	Receivables (#)	Receivables (%)

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**Portfolio 2 - Stratification Tables:**

	0-12m	€ 13,686,743	2.11%	8003	9.19%
	13-24m	€ 37,433,671	5.76%	11786	13.54%
	25-36m	€ 49,950,996	7.69%	10522	12.08%
	37-48m	€ 60,454,950	9.31%	9459	10.86%
	49-60m	€ 78,420,754	12.07%	9372	10.76%
	61-72m	€ 45,945,071	7.07%	4789	5.50%
	73-84m	€ 129,500,366	19.93%	12470	14.32%
	84m-120m				
	>120m	€ 234,293,838	36.06%	20668	23.74%
	Total	€ 649,686,389	100%	87,069	100%
7. Nominal Fixed Interest Rate					
	Interest Rate	Amount (€)	Amount (%)	Receivables (#)	Receivables (%)
	0 - <2%	€ 0	0.00%	0	0.00%
	2.1% - 3%	€ 0	0.00%	0	0.00%
	3.1% - 6%	€ 179,935,018	27.70%	24133	27.72%
	6.1 - 9%	€ 114,943,943	17.69%	13823	15.88%
	9.1 - 11%	€ 121,985,499	18.78%	14398	16.54%
	11.1% - 13%	€ 77,527,298	11.93%	10165	11.67%
	13,1 - 15%	€ 44,924,844	6.91%	6486	7.45%
	> 15%	€ 110,369,787	16.99%	18064	20.75%
	Total	€ 649,686,389	100%	87,069	100%
8. Weighted Average Nominal Interest Rat					

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**Portfolio 2 - Stratification Tables:**

Rating Class	WA Nominal Interest Rate	WA Remaining Term
AAA	5.98%	56.29
AA	7.92%	69.35
A	10.03%	70.75
B	11.60%	71.59
C	13.97%	73.22
D	0.00%	0.00

**EU and UK Risk Retention Undertaking:**

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 loan receivables randomly selected by the Seller, equivalent to no less than five (5) per cent. of the aggregate Outstanding Principal Amount of the Purchased Receivables sold and assigned by it to the Issuer on the Closing Date and on each Purchase Date , where such retained loan receivables would otherwise have been securitised by selling and transferring such retained loan receivables to the Issuer as part of the Transaction , as required by Article 6(3)(c) of the EU Securitisation Regulation (Regulation (EU) 2017/2402) as amended, varied, superseded or substituted from time to time.