

Issuer Available Funds

Interest Available Funds

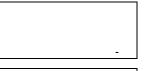
- (a) Interests on the Issuer Accounts and Net proceeds from Eligible Investments
- (b) Collections of Interests and Collections of Fees
- (c) Any amount due and payable by Hedging counterparties
- (d) Recoveries including any purchase price for the sale of the Defaulted Receivables under clause 16 of the Master Transfer Agreement
- (e) Portion of purchase price under clause 16 of the Master Transfer Agreement in excess of the Notes
- (f) Portion of the Positive Price Adjustment and/or Partial Purchase Option Purchase Price in excess of the OA of the Receivables which are not Defaulted Receivables
- (g) Positive Price Adjustment and/or Partial Purchase Option Purchase Price for Defaulted Receviables
- Positive balance of the Cash Reserve Account (without considering Interest Accrued) if senior notes still outstanding
- Positive balance of the Payment Interruption Risk Reserve Account (without considering Interest Accrued) if senior notes still outstanding
- Positive balance of the Rata Posticipata Cash Reserve Account (without considering Interest Accrued)
- (k) Any other amount
- Any amount credited to the Cash Reserve Account (after on the PD on which the senior notes will be redeemed in full) in excess item i of the Principal Available Funds)

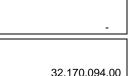
Total Interest Available Funds

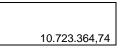
| - | (a |
|--------------|-----|
| | (b |
| 3.528.382,44 | |
| - | (c) |
| | (d |

213.806,36

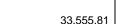














46.669.203,35

Principal Available Funds

| (a) | Collections of Principal | received during | the Reference P | eriod |
|-----|--------------------------|-----------------|-----------------|-------|
|-----|--------------------------|-----------------|-----------------|-------|

Any amount received by the Issuer under any commingling Guarantee or any amount drawn out the Commingling Account

- c) Portion of the Positive Price Adjustment and/or Partial Purchase Option Purchase Price up to the OA of the
- d) Any amount to be paid by Agos pursuant to Clause 4 of the Warranty and Indemnity Agrrement
- (e) Purchase Price (clause 16 of the Transer Agreement) corresponding to the Notes Principal Amount Outstanding
- (f) Amounts credited to the Defaulted Account
- (g) Any amount credited to the Cash Reserve Account but not in excess of the amount credited on the Isssue Date (after Senior Notes totally redeemed)
- (h) Any amount credited to the Payment Interruption Risk Reserve Account (after Senor Notes totally redeemed)

| 18.344.662,99 |
|---------------|
| 10.044.002,99 |
| _ |
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| |
| - |
| _ |
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| |

1.190.659,61

| | - |
|--|---|
| | |
| | |

Total Principal Available Funds

19.535.322,60

Order of Priority in respect of the Interest Available Funds

| | | Amounts Due | Amounts Paid | Amounts carried forward |
|------|--|---------------|---------------|----------------------------|
| 1 | Taxes and Expenses | 28.731,31 | 28.731,31 | |
| 2 | Interest and Expenses Component to the Servicer (on a Cancellation Date) | - | - | |
| 3 | Remuneration to Representative of Noteholders (including costs and expenses) | - | - | |
| 4 (a |) Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Programme Administrator, Depositary Bank, Securitisation Administrator, the BUS Facilitator and the BUS (to the extent | 4.624,84 | 4.624,84 | |
| 4 (b |) Expenses Required Amount to the Expenses Account | 112,40 | 112,40 | |
| 5 | Any amount due and payable to Hedging Counterparties under Hedging Agreement | 100.187,38 | 100.187,38 | |
| 6 | Servicing Fee to the Servicer or to the Sub-Servicer | 207.235,14 | 207.235,14 | |
| 7 (a |) Interests on Class A Notes | - | - | |
| 7 (b |) Interests on Class M1 Notes | 29.749,06 | 29.749,06 | |
| 8 | Interests on Class M2 Notes | 129.408,40 | 129.408,40 | |
| 9 | Payment Interruption Risk Reserve Account up to Payment Interruption Reserve Required Amount | 10.723.364,74 | 10.723.364,74 | |
| 10 | Defaulted Interest Amount | - | - | |
| 11 | Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Defaulted | 1.190.659,61 | 1.190.659,61 | |
| 12 | Cash Reserve Required Amount to the Cash Reserve Account (if and where applicable) | 32.170.094,00 | 32.170.094,00 | - |
| 13 | Amounts due and payable to Hedging Counterparties upon early termination of the Hedging Agreement | - | - | |
| 14 | Rata Posticipata Cah Reserve Account up to the Interest Components not collected by the Issuer | - | - | |
| 15 | Any amounts due the Joint Arrangers and Joint Lead Managers | - | - | |
| 16 | Payments due to Originator under clause 6 of the Warranty and Indemnity Agreement | - | - | |
| 17 | Payments due to Junior Subscriberr under clause [9] of the Junior Notes Subscription Agreement | - | - | |
| 18 | Class J Base Interest(*) | 703.250,00 | 703.250,00 | - |
| 19 | Class J Additional Interest | 1.381.786,48 | 1.381.786,48 | - |
| | | | | |

(*) -

Order of Priority in respect of the Principal Available Funds

| | | Amounts Due | Amounts Paid | Amounts carried forward |
|---|---|---------------|---------------|----------------------------|
| 1 | Defaulted Interest Amount | _ | _ | _ |
| 2 | Following the commencement of the Amortisation Period, to pay Class A principal amount | | | |
| 3 | During the Purchase Period, the Purchase Price of any Subsequent Portfolio purchased on such Payment Date | - | _ | - |
| 4 | Class M1/M2 principal amount | 19.535.322,60 | 19.535.311,00 | 11,60 |
| 5 | Principal Component to the Servicer (on a Cancellation Date) | - | _ | |
| 6 | Negative Price Adjustment | - | _ | _ |
| 7 | Principal of Class J Notes (after the Class M1/M2 Notes are totally redeemed) | - | _ | _ |
| 8 | Additional Interest to Class J Notes | - | _ | _ |

| The 2015-2 Series Notes : Amortisation A | Amounts |
|--|-------------------------|
| Principal Available for redeem | 19.535.322,60 |
| Class A Notes Initial Outstanding Principal | - |
| RATING DBRS | |
| RATING DBKS | AAA (sf) |
| Class A Redeemed Amount | |
| principal paid on Class A Notes | - |
| Class A Notes Residual Outstanding Principal | - |
| Interest Payment Amount due and paid on Class A | - |
| nterest Payment Date | 27/02/201 |
| Interest Period | 29/01/2018 - 27/02/2018 |
| Interest amount | |
| Class M1 Notes Initial Outstanding Principal | 35.819.460,00 |
| RATING DBRS | A (high) |
| RATING FITCH | A+ |
| Class M1 Redeemed Amount | 3.651.462,17 |
| principal paid on Class M1 Notes | 3.651.460,00 |
| Class M1 Notes Residual Outstanding Principal | 32.168.000,00 |
| Interest Payment Amount due and paid on Class M1 | 29.749,06 |
| Interest Payment Date | 27/02/201 |
| Interest Period | 29/01/2018 - 27/02/2018 |
| Interest amount | 29.749,06 |
| Class M2 Notes Initial Outstanding Principal | 155.814.651,00 |
| RATING DBRS | A (high) |
| RATING FITCH | A+ |
| Class M2 Redeemed Amount | 15.883.860,43 |
| principal paid on Class M2 Notes | 15.883.851,00 |
| Class M2 Notes Residual Outstanding Principal | 139.930.800,00 |
| Interest Payment Amount due and paid on Class M2 | 129.408,40 |
| Interest Payment Date | 27/02/201 |
| Interest Period | 29/01/2018 - 27/02/2018 |
| Interest amount | 129.408,40 |
| Class J Notes Initial Outstanding Principal | 291.000.000,00 |
| Class J Redeemed Amount | n.a. |
| principal paid on Class J Notes | n.a. |
| Class J Notes Residual Outstanding Principal | 291.000.000,00 |
| Interest Payment Amount due and paid on Class J | 2.085.036,48 |
| Interest Payment Date | 27/02/201 |
| Interest Period | 29/01/2018 - 27/02/2018 |
| Interest amount from coupon | 703.250,00 |

Portfolio Performance

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

Maximum Purchase Amount

Subsequent Porfolio

Other portfolio details

Principal Amount Outstanding Number of Receivables Current number of Receivables Average age (seasoning) of the Portfolio (in months) Weighted average remaining term to maturity of the Portfolio (in months) Rate of Return of the Portfolio

| CURRENT | PREVIOUS |
|----------------|----------------|
| 425.435.189,48 | 444.970.512,08 |
| - | |
| - 1 | · · · · |

| 445.959.246,48 | 464.483.979,40 |
|----------------|----------------|
| 447.840,00 | 447.840,00 |
| 72.759,00 | 78.031,00 |
| 38,00 | 37,00 |
| 55,00 | 56,00 |
| 9,24 | 9,23 |

Collateral Pool Performance (end of Reference Period)

| | | Late Installments for | | | | | | |
|--|--------------|-----------------------|--------------------|----------------|--------------------------|-----------------------|------------|------------|
| | 1 month | 2 months | 3 months | 4 months | 5 months | 6 months | 7 months | 8 months |
| Principal Amount Outstanding (including any Accrual of Interest) | 9.202.760,60 | 4.289.824,32 | 3.152.442,22 | 2.566.529,09 | 1.771.041,86 | 1.509.570,43 | 922.460,51 | 104.717,69 |
| Principal Installments due but unpaid | 222.628,16 | 181.153,80 | 175.851,06 | 173.542,13 | 133.396,12 | 152.006,37 | 110.882,56 | 15.348,73 |
| Insterest Installments due but unpaid | 85.635,02 | 75.463,05 | 81.971,54 | 86.919,96 | 77.737,92 | 74.528,41 | 53.220,04 | 6.348,08 |
| Others Installments due but unpaid | 221.940,35 | 146.725,74 | 137.177,88 | 106.539,79 | 80.115,17 | 67.783,49 | 40.513,76 | 3.340,64 |
| Number of Receivables | 1.848 | 709 | 456 | 328 | 226 | 178 | 122 | 13 |
| | | | | Defa | ults | | | |
| | new defaults | cumulated gross | of which Cumulated | new recoveries | cumulated recoveries | Cumulated | | |
| | | defaults (a) | Written off | | including those deriving | defaults net of | | |
| | | | | | from repurchases of def. | recovered amounts (a- | | |
| | | | | | rec. (b) | b) | | |
| | | | | | | | | |
| Principal Amount Outstanding (including any Accrual of Interest) | 1.190.659,61 | 32.717.177,12 | 10.561.885,97 | 180.060,36 | 1.628.115,23 | 20.527.175,92 | | |
| Number of Receivables | 190.00 | 5.882.00 | 1.927.00 | | 171.00 | - | 1 | |

Pool concentration (including subsequent portfolio to be offered)

| | current | previous |
|---|----------------|----------------|
| Pool of the New Vehicles | 5,28% | 5,35% |
| Pool of the Used Vehicles | 6,36% | 6,52% |
| Pool of the Personal Loans | 84,30% | 83,89% |
| Pool of the Furniture Loans (Mobili) | 3,89% | 4,03% |
| Pool of the Special Purpose Loans (Altro Finalizzato) | 0,16% | 0,20% |
| Number of Receivables | 447.840,00 | 447.840,00 |
| Current Number of Receivables | 72.759,00 | 78.031,00 |
| Weighted Average age (seasoning) of the Portfolio (in months) | 38,00 | 37,00 |
| Weighted average remaining term to maturity of the Portfolio (in months) | 55,00 | 56,00 |
| Weighted average Rate of Return of the Portfolio | 9,24 | 9,23 |
| Number of loans in the Ref. Period that allows a "rata posticipata" | 57.643,00 | 58.884,00 |
| Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata" | 294.572.238,69 | 306.347.312,05 |
| Number of loans in the Ref. Period for which the Debtors have excercised a "rata posticipata" | 128,00 | 138,00 |
| Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have excercised a "rata posticipata" | 1.865.829,48 | 2.000.372,60 |
| Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata" | 29.350,33 | 29.569,86 |
| Amount of the Instalment in the Ref. Period in principal not paid by the Debtors following a "rata posticipata" | 33.925,04 | 38.274,86 |
| Extra UE debtors (%) | 1,15 | 1,15 |
| Co-borrowers (%) | 42,62 | 42,39 |

Reserves Calculation

| Cash Reserve Required Amount | 32.170.094,00 |
|--|------------------------------------|
| Balance of the Cash Reserve Account (current) | 32.170.094,00 |
| Balance of the Cash Reserve Account (previous) | 32.170.094,00 |
| Rata Posticipata Cash Reserve Account | |
| have exercised, during the relevant Reference Period, the option to postpone the payment of the relevant Installments is higher than 5% of the PAO of all the Flexible Receivables as of the Cut-Off Date preceding each CD | |
| Principal Amount Outstanding of the Flexible Receivables CD-1 Principal Amount Outstanding of the Flexible Receivables that have excercised CD-1 Principal Amount Outstanding of the Flexible Receivables CD-2 Principal Amount Outstanding of the Flexible Receivables that have excercised CD-2 | 63,42% 0,63% 62,24% 0,65% |
| Commingling Reserve Required Amount | 21.446.729,49 |
| Balance of the Commingling Reserve Account (current) | 21.446.729,49 |
| Balance of the Commingling Reserve Account (previous) | 21.446.729,49 |
| Payment Interruption Risk Reserve Required Amount | 10.723.364,74 |
| Balance of the Payment Interruption Risk Reserve Account (current) | 10.723.364,74 |
| Balance of the Payment Interruption Risk Reserve Account (previous) | 10.723.364,74 |

Asset & Liabilities Reconciliation

| Asset | Amount € MM | Size (% of assets) | Liabilities | Amount € MM | Size (% of assets) |
|-----------------------------------|-------------|--------------------|-------------|-------------|--------------------|
| Receivables | 425.435.189 | 91,88% | Class A | - | 0,00% |
| Payment Interruption Risk Reserve | 10.723.365 | 2,32% | Class M1 | 32.168.000 | |
| Commingling Reserve | 21.446.729 | 4,63% | Class M2 | 139.930.800 | 30,22% |
| Cash Reserve | 5.443.431 | 1,18% | Class J | 291.000.000 | 62,84% |
| Subsequent Portfolio | - | 0,00% | | | |
| TOTAL | 463.048.715 | | TOTAL | 463.098.800 | |

Principal Amount Outstanding of the Receivables which have become Defaulted Receivables to the Defaulted Account since Inception

Amount Due Amount Paid

| 32.717.177,12 |
|---------------|
| 32.717.177,12 |

Replenishment Amount



CRR statement

| Class A (Public Placement) Class A Notes privately-placed with investors which are not in the Originator Group Class A Notes retained by a member of the Originator Group | - 0,00% 0,00% |
|---|---|
| Class A Notes publicly-placed with investor's which are not in the Originator Group | 100,00% |
| Class M1 Class M1 Notes privately-placed with investors which are not in the Originator Group Class M1 Notes retained by a member of the Originator Group | 32.168.000,00 0,00% 0,00% |
| Class M1 Notes publicly-placed with investor's which are not in the Originator Group | 100,00% |
| Class M2 (Self - Retained) Class M2 Notes privately-placed with investors which are not in the Originator Group Class M2 Notes retained by a member of the Originator Group Class M2 Notes publicly-placed with investor's which are not in the Originator Group | 139.930.800,00 0,00% 100,00% 0,00% |
| Class J (Self - Retained) | 291.000.000,00 |
| Notes Residual Total Outstanding Amount as of Payment Date 27/02/2018 | 463.098.800,00 |

Notes with the Originator

93,05%

Agos Ducato, as originator, confirms to maintain a material net economic interest of at least 5% in the securitisation in accordance with Article 405, par. 2, letter (d) of Regulation (EU) 2013/575 (referred to as the Capital Requirements Regulation, CRR) and Article 51, par. 1, letter (d) of Regulation (EU) 2013/231 (referred to as the Alternative Investment Fund Manager Regulation, AIFMR)'

Trigger

Events

| Breach of R&W by the IssuerNOBreach of Obligations by the IssuerNOInsolvency of the IssuerNOWinding-up of the IssuerNOUnlawfulness of the IssuerNOBreach of Rep&Warranties by the OriginatorNOBreach of Obligations of the OriginatorNOBreach of Deligations of the OriginatorNOInsolvency of the OriginatorNOInvalidity of the Transaction DocumentsNORevoking of the ServicerNOBreach of Delinquent Relevant ThresholdNOBreach of Delinquent Relevant ThresholdNOCash Reserve shortfallNOBalance of General Account higher than € 110,000,000.00NODefault Account not creditedNO | Trigger Notice | |
|--|---|----|
| Insolvency of the IssuerNOWinding-up of the IssuerNOUnlawfulness of the IssuerNOBreach of Rep&Warranties by the OriginatorNOBreach of Obligations of the OriginatorNOInsolvency of the OriginatorNOInsolvency of the OriginatorNORenegotiations of the OriginatorNOWinding-Up/Liquidation of the OriginatorNOInvalidity of the Transaction DocumentsNORevoking of the ServicerNOBreach of Delinquent Relevant ThresholdNOBreach of Default Relevant ThresholdNOBalance of General Account higher than € 110,000,000.00NO | Breach of R&W by the Issuer | NO |
| Winding-up of the IssuerNOUnlawfulness of the IssuerNOBreach of Rep&Warranties by the OriginatorNOBreach of Obligations of the OriginatorNOInsolvency of the OriginatorNORenegotiations of the OriginatorNOWinding-Up/Liquidation of the OriginatorNOInvalidity of the Transaction DocumentsNORevoking of the ServicerNOBreach of Delinquent Relevant ThresholdNOBreach of Default Relevant ThresholdNOBalance of General Account higher than € 110,000,000.00NO | Breach of Obligations by the Issuer | NO |
| Unlawfulness of the Issuer NO Breach of Rep&Warranties by the Originator NO Breach of Obligations of the Originator NO Insolvency of the Originator NO Insolvency of the Originator NO Renegotiations of the Originator NO Winding-Up/Liquidation of the Originator NO Invalidity of the Transaction Documents NO Revoking of the Servicer NO Breach of Delinquent Relevant Threshold NO Breach of Default Relevant Threshold NO Balance of General Account higher than € 110,000,000.00 NO | Insolvency of the Issuer | NO |
| Breach of Rep&Warranties by the Originator NO Breach of Obligations of the Originator NO Insolvency of the Originator NO Renegotiations of the Originator NO Winding-Up/Liquidation of the Originator NO Invalidity of the Transaction Documents NO Revoking of the Servicer NO Breach of Delinquent Relevant Threshold NO Breach of Default Relevant Threshold NO Balance of General Account higher than € 110,000,000.00 NO | Winding-up of the Issuer | NO |
| Breach of Obligations of the Originator NO Insolvency of the Originator NO Renegotiations of the Originator NO Winding-Up/Liquidation of the Originator NO Invalidity of the Transaction Documents NO Revoking of the Servicer NO Breach of Delinquent Relevant Threshold NO Breach of Default Relevant Threshold NO Cash Reserve shortfall NO Balance of General Account higher than € 110,000,000.00 NO | Unlawfulness of the Issuer | NO |
| Insolvency of the Originator NO Renegotiations of the Originator NO Winding-Up/Liquidation of the Originator NO Invalidity of the Transaction Documents NO Revoking of the Servicer NO Breach of Delinquent Relevant Threshold NO Breach of Default Relevant Threshold NO Balance of General Account higher than € 110,000,000.00 NO | Breach of Rep&Warranties by the Originator | NO |
| Renegotiations of the Originator NO Winding-Up/Liquidation of the Originator NO Invalidity of the Transaction Documents NO Revoking of the Servicer NO Breach of Delinquent Relevant Threshold NO Breach of Default Relevant Threshold NO Cash Reserve shortfall NO Balance of General Account higher than € 110,000,000.00 NO | Breach of Obligations of the Originator | NO |
| Winding-Up/Liquidation of the Originator NO Invalidity of the Transaction Documents NO Revoking of the Servicer NO Breach of Delinquent Relevant Threshold NO Breach of Default Relevant Threshold NO Cash Reserve shortfall NO Balance of General Account higher than € 110,000,000.00 NO | Insolvency of the Originator | NO |
| Invalidity of the Transaction Documents NO Revoking of the Servicer NO Breach of Delinquent Relevant Threshold NO Breach of Default Relevant Threshold NO Cash Reserve shortfall NO Balance of General Account higher than € 110,000,000.00 NO | Renegotiations of the Originator | NO |
| Revoking of the Servicer NO Breach of Delinquent Relevant Threshold NO Breach of Default Relevant Threshold NO Cash Reserve shortfall NO Balance of General Account higher than € 110,000,000.00 NO | Winding-Up/Liquidation of the Originator | NO |
| Breach of Delinquent Relevant Threshold NO Breach of Default Relevant Threshold NO Cash Reserve shortfall NO Balance of General Account higher than € 110,000,000.00 NO | Invalidity of the Transaction Documents | NO |
| Breach of Default Relevant Threshold NO Cash Reserve shortfall NO Balance of General Account higher than € 110,000,000.00 NO | Revoking of the Servicer | NO |
| Cash Reserve shortfallNOBalance of General Account higher than € 110,000,000.00NO | Breach of Delinquent Relevant Threshold | NO |
| Balance of General Account higher than € 110,000,000.00 NO | Breach of Default Relevant Threshold | NO |
| | Cash Reserve shortfall | NO |
| Default Account not credited NO | Balance of General Account higher than € 110,000,000.00 | NO |
| | Default Account not credited | NO |

Compliance with the Concentration Limits

| Excess Spread > = 7% | YES |
|---|-----|
| Single Debtor concentration < = 0,008% of total portfolio | YES |
| Personal Loans: max 75% of total portfolio | YES |
| Used Vehicles: max 8% of total portfolio | YES |
| Average size of Personal loans < = Eur 15,000 | YES |
| Payments by postal bulletin: max 5% of total portfolio | YES |
| Flexible loans: max 75% of total portfolio | YES |
| Insurance Premia <= 10% | YES |
| | |

ADDITIONAL TERMINATION EVENTS (Hedging Agreement)

Fitch Rating Event

First Level Fitch Required Ratings "F2" or above and "A-" or above, for so long as the highest ranking Notes have a rating of "AA+sf" or lower (but higher than "A+sf") by Fitch

| Subsequent Fitch Downgrade | N.A. | N.A. |
|--|------|------|
| DBRS RATING EVENT | | |
| Dbrs First Rating Event First Rating Threshold entity's long-term "A" | N.A. | N.A. |
| Dbrs Second Rating Event | N.A. | N.A. |

N.A.

N.A.

Second Rating Threshold entity's long-term "BBB"

Contact Information

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|-----------------|----------------------------|
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