

STRUCTURED FINANCE TRANSACTION PERFORMANCE REPORTING

ASSET CLASS

RMBS 

TRANSACTION NAME

Asti RMBS IV  ...

TRANSACTION PROFILE

Transaction name	Asti RMBS IV
Issuer LEI	815600BF7FAE2C9B6505
Asset class	RMBS
Closing date	13 November 2024
Country of assets	Italy
Pool type	Static

REPORT INFORMATION

Date of publication	8 January 2025
Last date of investor report	27 December 2024

Asti RMBS IV



Notes profile

	Currency ¹	Coupon type ¹	Frequency ¹	Spread/ Coupon ¹	Outstanding balance ¹		Credit enhancement ¹
					Nov 2024	Dec 2024	Dec 2024
Class A1	EUR	Floating	3M	0.96%	365,700,000	352,998,211	17.78%
Class A2	EUR	Floating	3M	0.85%	186,100,000	170,575,591	17.78%
Class J	EUR	Variable	3M	3.00%	113,195,000	113,195,000	0.00%

	Rating	Validity date
Class A1	AAA (SF)	13 Nov 2024
Class A2	AAA (SF)	13 Nov 2024

Counterparties

Entity role	Entity name	Rating	Validity date
Account bank	BNP Paribas	AA-	13 Dec 2024
Corporate services provider	Kpmg International		
Hedge counterparty ir	Unicredit Bank GmbH		
Issuer	Asti Group Rmbs Iv S.r.l.		
Originator	Cassa Di Risparmio Di Asti S.p.A.		
Paying agent	BNP Paribas	AA-	13 Dec 2024
Ron	Kpmg International		
Seller	Cassa Di Risparmio Di Asti S.p.A.		
Servicer	Cassa Di Risparmio Di Asti S.p.A.		

¹ Source: Transaction report

² Source: EDW

Asti RMBS IV



Portfolio profile

	Nov 2024	Dec 2024
Number of loans ¹	7,703	7,570
Outstanding portfolio balance ¹	664,995,780 EUR	641,064,255 EUR
Weighted average asset yield ¹	4.99%	
Weighted average LTV (Current) ¹	53.92%	
Weighted average LTV (Original) ¹	65.35%	64.92%
Weighted average remaining term ¹	227 months	228 months
Weighted average seasoning ¹	63 months	66 months

Concentration

	Dec 2024	
	Share	Geo/Business
Top 1 region (borrower) ¹	59.32%	Piemonte

	Nov 2024
	Share
Top 1 obligor ¹	0.27%

¹ Source: Transaction report

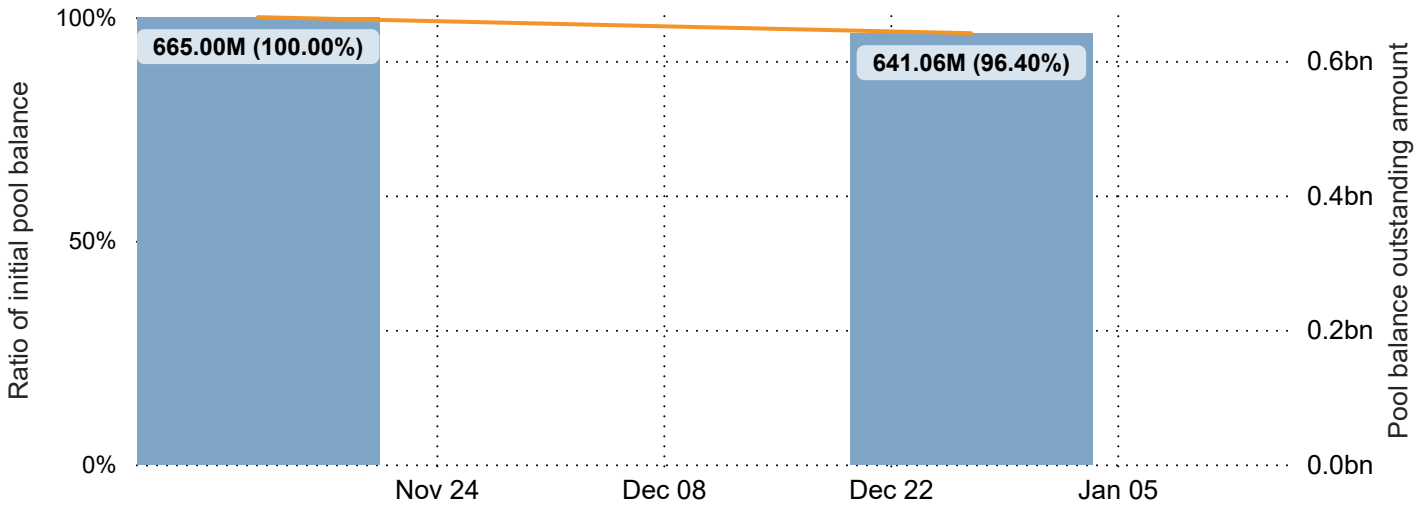
² Source: EDW

Asti RMBS IV



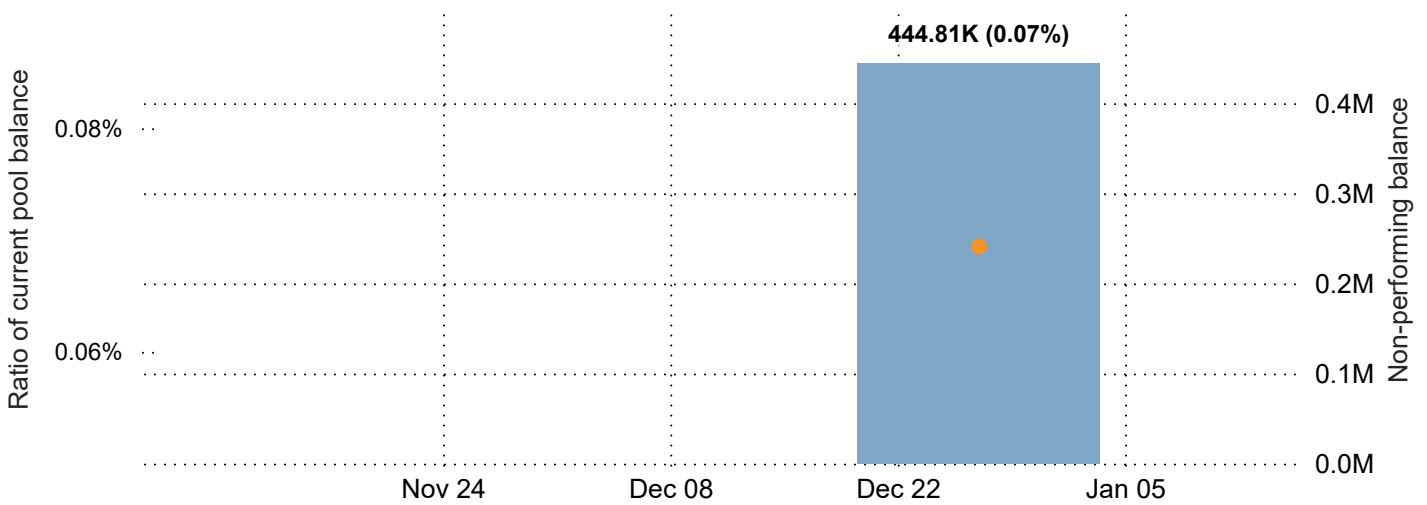
Asset pool balance (currency : EUR)

Source: Transaction report



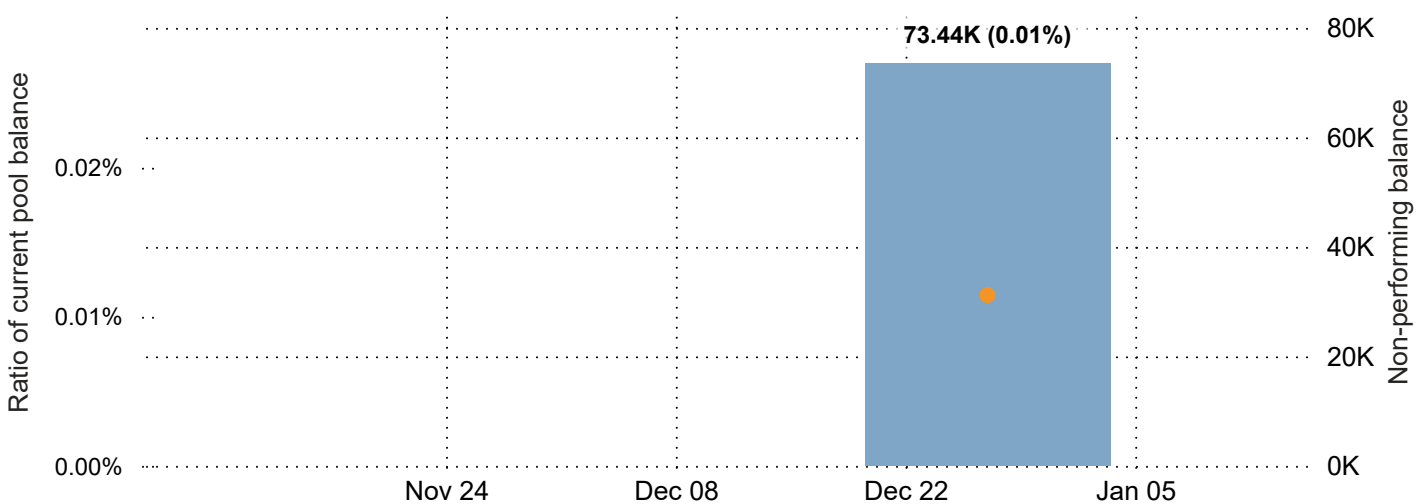
Non-performing balance due for more than 30 days in arrears (currency : EUR)

Source: Transaction report

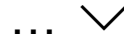


Non-performing balance due for more than 90 days in arrears (currency : EUR)

Source: Transaction report

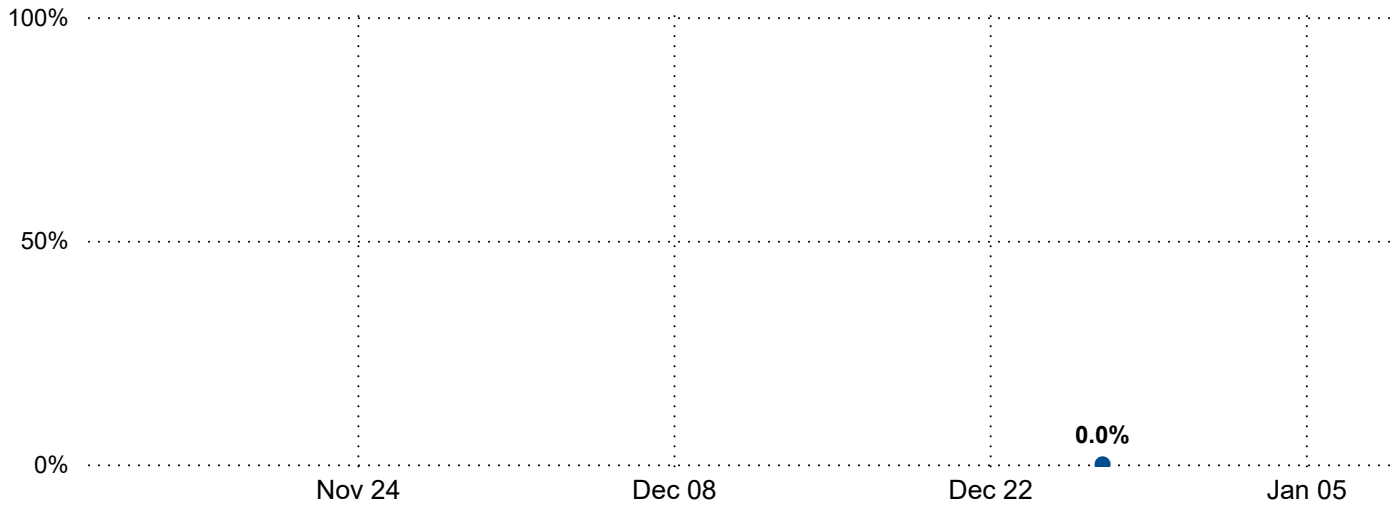


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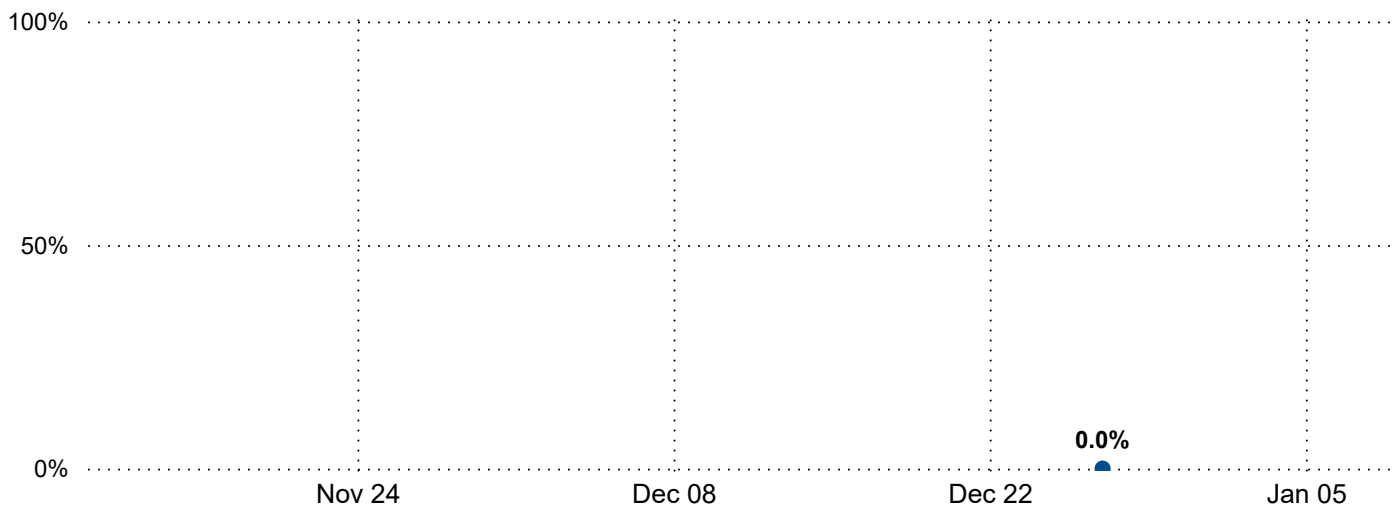
Cumulative default ratio (default : 15M)

Source: Transaction report



Cumulative recovery ratio (default : 15M)

Source: Transaction report



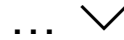
Annualised constant prepayment rate (CPR)

Asti RMBS IV



Annualised constant default ratio (CDR)

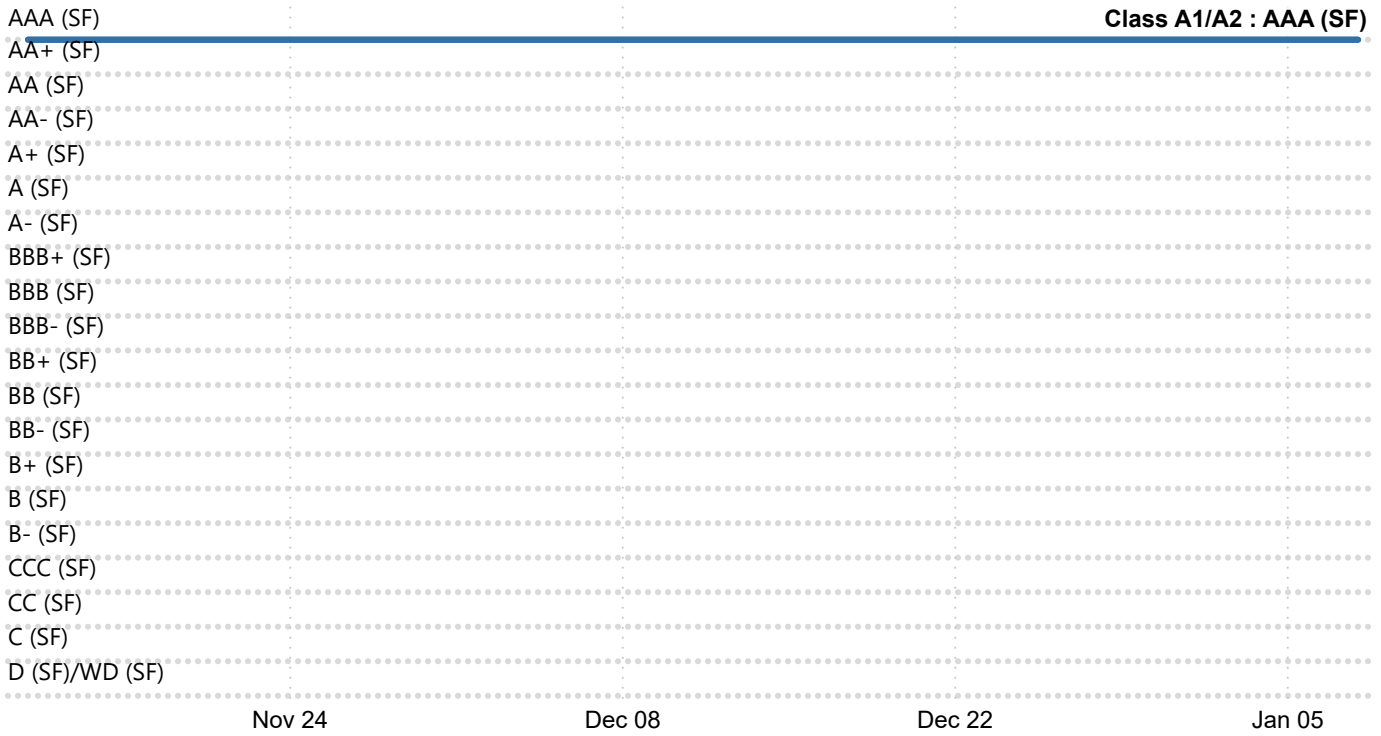
Asti RMBS IV



Rating history

Source: Scope

● Class A1 ● Class A2



13 Nov 2024

Class A1 AAA (SF)

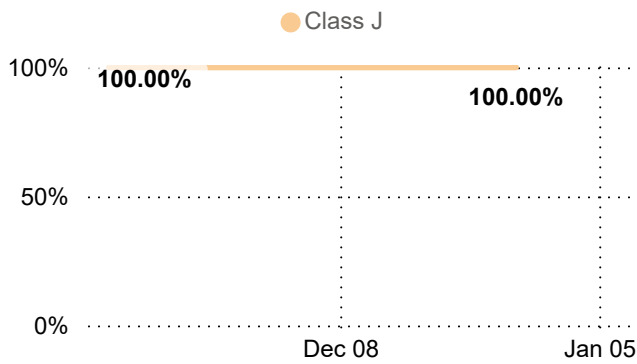
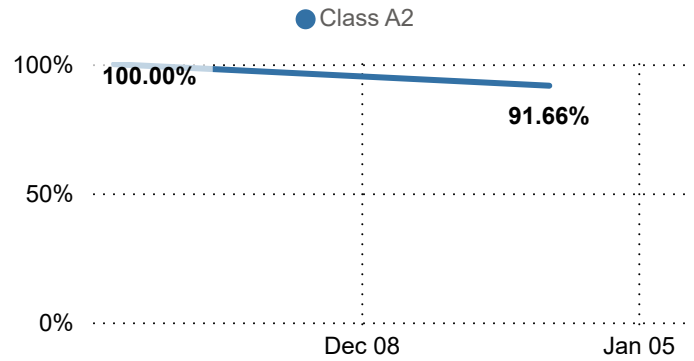
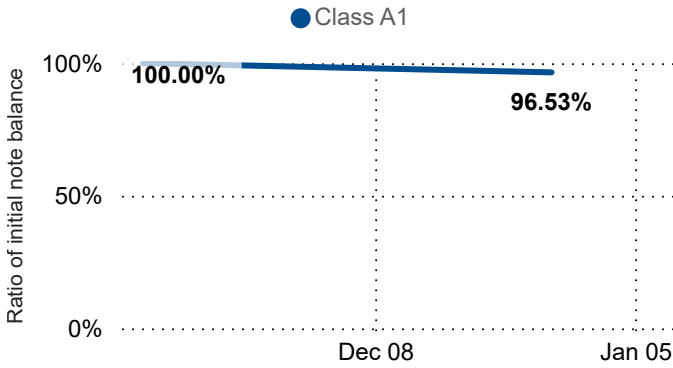
Class A2 AAA (SF)

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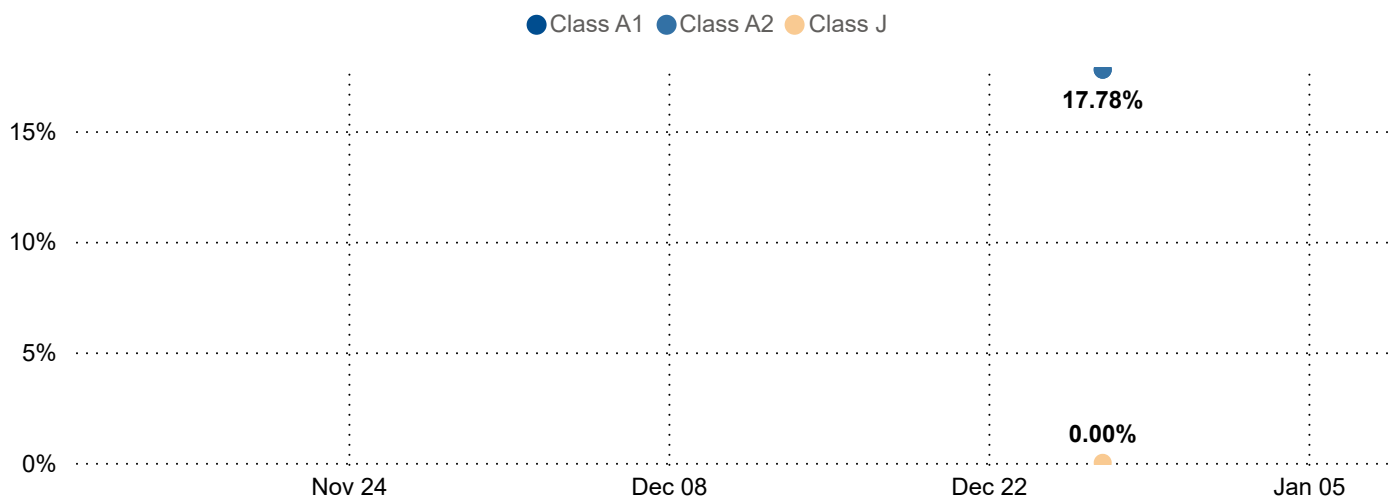
Outstanding notes balance

Source: Transaction report



Credit enhancement

Source: Transaction report

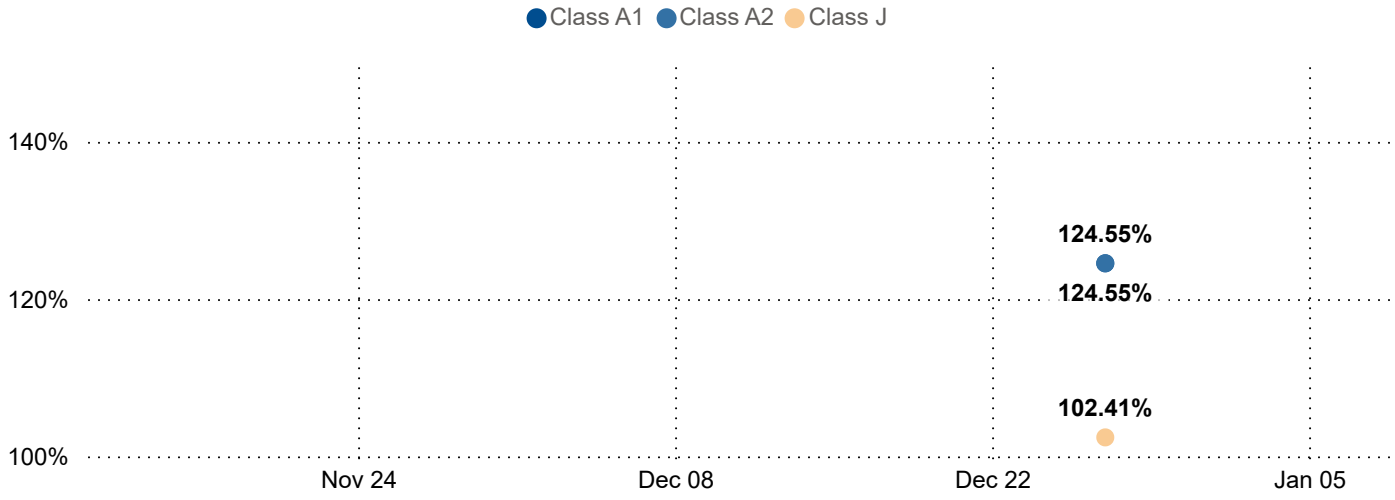


Asti RMBS IV



Notes overcollateralisation

Source: Transaction report



Asti RMBS IV



Remarks on the transaction

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Field name	Description
Credit enhancement	Either as per the investor report or computed as the ratio of (i) the sum of those liabilities' nominal value which rank junior to the notes under consideration, and (ii) the sum of all liabilities' nominal value.
Cumulative default ratio	Ratio of (i) the sum of defaulted amounts since closing and (ii) the initial portfolio balance.
Cumulative recovery ratio	Ratio of (i) the sum of recovered amounts (as per the investor report definition) and (ii) the sum of defaulted amounts since closing.
Notes overcollateralisation	Ratio of (i) the sum of the aggregate loan balance and the reserve account's balance and (ii) the sum of the relevant notes' and all those notes' nominal value which rank pari-passu or senior to the relevant note.
Outstanding notes balance	The relevant note's nominal value at the relevant date.
Outstanding portfolio balance	Aggregate loan balance at the relevant date.

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