August 2026

Monthly
ETR Briefing

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Investabill ETR® are fixed value Exchange Traded Receivables that are leases, monetary obligations or Bills issued under Contract for assets, goods and services supplied to investment quality† companies, or credit insured invoices from Investment Grade [IG] insurers. As at M08, Credebt Exchange® reported an Active RSA of EUR 42.46m, with EUR 73.96 m fully allocated. Investor redemptions decreased to EUR 1.00m, while trading activity for M08 totaled EUR 7.55m. Consistent with previous reports, all available ETR were fully utilised

Credebt Control® collections totaled EUR 7.23m, representing 4.21% of the total value of traded ETR. This will continue to be monitored in M09 of 2026

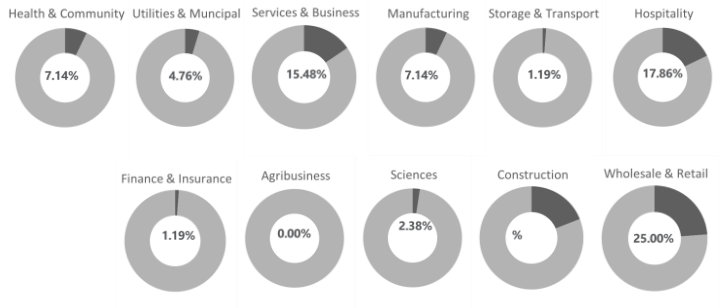
PROFILE, PERFORMANCE & TREND

Base Currency EUR	Investment ETR®
Investment Region	Ireland, EMEA, UK & US
High Yield - Fixed Income	Ireland, EMEA, UK & US
Credebt Index®	**69** (DSO weighted average days)
Currencies	GBP / EUR / USD

10 Largest Investabill ETR® Holdings

Organisation	Rating
EKFB	X1E
CCP Building	E-1
Atradius Credit	X1A
Geogas Trading	X1E
Tarmac Trading	X3B
CBRE Group	X1A
Cork City	X1E
Springisland	X1Q
United Hardware	X1E
Iceland Foods	Q-1

Performance

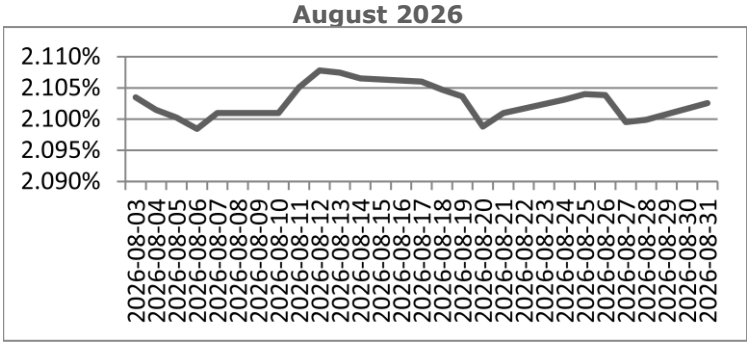


In 2026-M08, trading totaled EUR 7.55m, which is c. 1.510% lower than the EUR 7.66m recorded in 2025-M08. Trading volume increased by 1.208%, while the value-to-volume ratio continued to rise, reflecting an increase in the value and quality of traded ETR. Investor redemptions increased to EUR 1.00m in M08 than the EUR 0.04m from the previous month. The Credebt® Index was recorded at 69 for M08. Demonstrating sustained performance, the Construction sector registered the largest trade in M08 at EUR 0.77m

Top 10 Rated Investabill ETR®

Organisation	Rating
Midland Quarry Products	Q-1/X1Q
Aggregate Industries UK	Q-1/X1Q
Springisland Supermarket	Q-1/X1Q
The Balfour Beatty	Q-1/X1Q
Summerville Healthcare	Q-1/X1Q
Detec Tag Retail	Q-1/X1Q
Harvey Healthcare	Q-1/X1Q
Coolhull Farm	Q-1/X1Q
Score Global	Q-1/X1Q
Hanson UK	Q-1/X1Q

Trend



ETR standard yield began the month at 2.104%. The rate slightly increased in the beginning of M08 and continuous to increase in the middle of the month and reaching its highest point of the month at 2.122%. The rate then slowly decreased in the latter half of M08 to end the month at 2.108%. Investor demand remains below requirements. The new Equitabill ETS is expected to 'fill the gap'. The total RSA recorded for M08 was EUR 42.46m

† Investment quality is a combination of Investment Grade [IG] organisations & other creditworthy organisations, as determined by AIG and other credit rating providers, from time to time.

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