Fitch Ratings – São Paulo – 04 de Maio de 2026

Facta INSS CB FIDC

Sumário do Emissor

Analistas

Analista Primário	Daniel Onaga	+55 (11) 4504-2619
Analista Secundário	Anna Almeida	+55 (11) 4504 2602

Emissão	Novembro, 2022
Classe dos Ativo(s)	Crédito Direto ao Consumo
País	Brasil
Moeda	BRL

Emissão	Moeda	Montante Inicial	Rating Atual	Data	Ação	ISIN
Senior 2022-2	BRL	300,900,000	AAAsf(bra)	20/06/2025	Afirmado	BR0E28CTF018
Senior 2023-1	BRL	124,100,000	AAAsf(bra)	20/06/2025	Afirmado	BR0E28CTF000
Mezanino 2022-A2	BRL	53,100,000	CCCsf(bra)	20/06/2025	Afirmado	BR0E28CTF034
Mezanino 2023 A1	BRL	21,900,000	CCCsf(bra)	20/06/2025	Afirmado	BR0E28CTF026
Subordinada	BRL	1,000,000	NA	NA	NA	NA

Perspectiva	Observação	Tipo
		Positiva
		Negativa
		Indefinida
		Estável

Monitoramento

Últimas informações em: 31 de Março de 2026.

Perfomance dos Ativos

	Caixa	A vencer	Saldos em Atraso 1-30 dias	Saldos em Atraso 31-60 dias	Saldos em Atraso 61-90 dias	Saldos em Atraso 91-180 dias	Saldos em Atraso acima 180 dias
nov-22	0	0	0	0	0	0	0
dez-22	0	169,722,158	0	0	0	0	1,572
jan-23	0	289,603,924	0	0	0	0	20,149
fev-23	0	302,851,861	0	0	0	0	476,422
mar-23	21,323,176	304,529,801	0	0	0	0	514,622
abr-23	118,199,172	301,965,949	18,645,227	1,035,893	739,103	510,782	0
mai-23	49,855,429	403,881,233	15,668,513	1,977,177	571,053	713,734	0
jun-23	46,938,010	401,407,049	13,345,648	1,639,760	501,580	403,243	7,757
jul-23	46,183,425	397,915,540	14,784,712	1,833,653	598,707	392,805	170,148
ago-23	46,183,425	396,302,437	16,255,593	1,840,490	503,916	270,699	438,631
set-23	41,157,906	393,461,314	12,975,877	3,868,177	523,962	358,624	609,157
out-23	39,220,991	390,893,383	16,716,220	4,398,853	454,605	485,592	786,079
nov-23	36,980,695	387,949,362	17,196,390	3,481,009	743,410	377,138	1,049,278
dez-23	34,862,110	384,878,967	17,196,390	3,481,009	743,410	377,138	1,415,456
jan-24	33,491,544	383,237,873	17,196,390	3,481,009	743,410	377,138	1,904,182
fev-24	31,610,497	358,094,232	14,968,486	3,439,445	558,584	627,027	2,300,258
mar-24	29,607,035	354,964,755	14,555,380	3,483,512	674,479	475,677	2,976,668
abr-24	27,885,044	352,346,541	14,452,852	3,299,692	850,879	594,754	3,440,962
mai-24	26,232,780	348,925,285	14,777,631	3,086,102	820,920	690,980	3,853,828
jun-24	24,253,659	345,213,260	14,643,041	3,218,574	856,898	659,847	4,309,270
jul-24	22,758,252	342,469,729	14,785,221	3,071,925	1,183,764	667,608	4,909,520
ago-24	35,295,526	322,014,094	14,140,914	3,016,348	892,508	997,093	5,613,663
set-24	32,360,902	316,591,095	14,402,819	3,113,234	904,081	708,477	6,284,530
out-24	30,281,405	312,370,953	15,680,458	3,364,013	785,657	804,704	6,871,116
nov-24	28,711,439	308,420,970	15,223,479	3,547,506	1,000,994	630,953	7,890,374
dez-24	27,115,012	303,420,903	16,101,332	3,989,621	1,206,617	872,262	8,556,524
jan-25	25,076,651	298,722,979	15,523,714	3,023,918	1,068,097	775,772	9,303,904
fev-25	24,950,506	295,077,389	13,328,720	4,957,185	960,623	942,096	9,879,915
mar-25	30,466,734	291,134,959	13,230,379	2,780,655	919,732	799,574	10,651,717
abr-25	27,883,511	287,404,498	13,242,181	2,867,185	667,440	735,551	11,395,449
mai-25	27,257,210	283,722,396	13,249,301	2,921,347	872,946	516,713	12,190,541
jun-25	24,557,750	279,470,925	13,603,936	2,917,954	960,150	657,451	12,925,829
jul-25	22,145,737	276,417,741	13,453,958	3,026,902	957,384	736,875	13,713,823
ago-25	21,057,679	272,951,261	13,203,148	2,859,557	1,001,150	810,699	14,251,316
set-25	20,372,412	269,531,005	13,070,448	2,832,157	797,143	833,377	14,913,206
out-25	21,181,196	266,483,348	12,702,185	2,788,590	849,175	623,698	14,908,013
nov-25	21,719,171	261,921,061	12,753,008	2,640,148	848,744	672,239	14,741,693
dez-25	21,923,533	258,581,169	14,892,056	1,626,519	267,486	370,364	12,368,537
jan-26	21,157,147	255,277,258	14,341,758	1,643,951	732,837	272,727	12,095,147
fev-26	20,943,617	254,264,721	10,213,685	1,614,020	743,606	590,422	12,574,057
mar-26	21,490,977	250,579,344	9,287,402	2,157,337	842,112	640,223	13,048,749

Performance das cotas seniores

Série Sênior (2022-2)

	Saldo Devedor Inicial	Integralizações	Amortização (Juros + Principal)	Saldo Devedor Final

nov-22	0	0	0	0
dez-22	0	0	0	0
jan-23	0	0	0	0
fev-23	0	0	0	0
mar-23	0	0	0	0
abr-23	0	124,100,000	0	124,216,507
mai-23	124,216,507	0	3,141,848	126,449,006
jun-23	126,449,006	0	1,718,292	124,956,193
jul-23	124,956,193	0	3,099,458	124,878,114
ago-23	124,878,114	0	3,008,226	123,519,881
set-23	123,519,881	0	3,095,776	121,870,648
out-23	121,870,648	0	2,898,394	120,446,997
nov-23	120,446,997	0	3,005,108	118,868,849
dez-23	118,868,849	0	2,808,084	117,297,111
jan-24	117,297,111	0	2,713,727	116,005,179
fev-24	116,005,179	0	2,810,701	114,370,612
mar-24	114,370,612	0	2,766,971	112,814,605
abr-24	112,814,605	0	2,656,800	111,437,826
mai-24	111,437,826	0	2,687,358	109,941,131
jun-24	109,941,131	0	2,710,721	108,344,892
jul-24	108,344,892	0	2,582,885	107,024,310
ago-24	107,024,310	0	2,732,255	105,484,058
set-24	105,484,058	0	2,660,721	103,951,881
out-24	103,951,881	0	2,607,630	102,576,010
nov-24	102,576,010	0	2,712,337	100,894,243
dez-24	100,894,243	0	2,514,436	99,552,661
jan-25	99,552,661	0	2,616,915	98,182,576
fev-25	98,182,576	0	2,811,170	96,556,288
mar-25	96,556,288	0	2,533,320	95,151,838
abr-25	95,151,838	0	2,751,672	93,614,742
mai-25	93,614,742	0	2,628,671	92,264,847
jun-25	92,264,847	0	2,816,655	90,661,694
jul-25	90,661,694	0	2,687,880	89,356,765
ago-25	89,356,765	0	2,850,731	87,750,091
set-25	87,750,091	0	2,709,560	86,320,480
out-25	86,320,480	0	2,745,913	84,888,925
nov-25	84,888,925	0	2,782,031	83,176,948
dez-25	83,176,948	0	2,534,701	81,855,632
jan-26	81,855,632	0	2,659,268	80,367,347
fev-26	80,367,347	0	2,483,779	78,668,435
mar-26	78,668,435	0	2,284,449	77,385,425

Série Senior (2023-1)

	Saldo Devedor Inicial	Integralizações	Amortização (Juros + Principal)	Saldo Devedor Final
nov-22	0	170,000,000	0	171,386,984
dez-22	171,386,984	0	0	172,560,012
jan-23	172,560,012	130,900,000	0	304,494,765
fev-23	304,494,765	0	6,986,642	300,900,000
mar-23	300,900,000	0	8,524,202	299,556,225
abr-23	299,556,225	0	6,905,583	295,208,186
mai-23	295,208,186	0	7,599,621	292,338,075
jun-23	292,338,075	0	7,550,023	288,548,551
jul-23	288,548,551	0	7,483,777	284,763,648
ago-23	284,763,648	0	7,071,674	281,451,644
set-23	281,451,644	0	7,268,528	277,476,626
out-23	277,476,626	0	6,816,252	274,015,397
nov-23	274,015,397	0	7,056,307	270,202,736
dez-23	270,202,736	0	6,605,736	266,404,977
jan-24	266,404,977	0	6,390,120	263,242,521
fev-24	263,242,521	0	6,607,758	259,302,447
mar-24	259,302,447	0	6,505,909	255,540,944
abr-24	255,540,944	0	6,253,689	252,185,331
mai-24	252,185,331	0	6,320,341	248,558,135
jun-24	248,558,135	0	6,370,516	244,706,158
jul-24	244,706,158	0	6,079,013	241,476,652
ago-24	241,476,652	0	6,413,485	237,751,257
set-24	237,751,257	0	6,249,281	234,044,311
out-24	234,044,311	0	6,126,872	230,689,110
nov-24	230,689,110	0	6,359,515	226,646,191
dez-24	226,646,191	0	5,911,758	223,367,593
jan-25	223,367,593	0	6,138,932	220,024,339
fev-25	220,024,339	0	6,571,126	216,107,015
mar-25	216,107,015	0	5,945,489	212,686,354
abr-25	212,686,354	0	6,430,480	208,969,104
mai-25	208,969,104	0	6,152,081	205,669,471
jun-25	205,669,471	0	6,567,506	201,805,238
jul-25	201,805,238	0	6,276,582	198,604,589

ago-25	198,604,589	0	6,634,382	194,733,080
set-25	194,733,080	0	6,316,451	191,254,709
out-25	191,254,709	0	6,394,878	187,771,608
nov-25	187,771,608	0	6,467,881	183,668,864
dez-25	183,668,864	0	5,917,018	180,428,977
jan-26	180,428,977	0	6,182,499	176,820,395
fev-26	176,820,395	0	5,807,732	172,749,299
mar-26	172,749,299	0	5,431,387	169,591,507

Performance das cotas mezanino

Série Mezanino (2022-A2)

	Saldo Devedor Inicial	Integralizações	Amortização (Juros + Principal)	Saldo Devedor Final
nov-22	0	30,000,000	0	30,304,265
dez-22	30,304,265	0	0	30,826,223
jan-23	30,826,223	23,100,000	0	53,888,950
fev-23	53,888,950	0	0	53,721,887
mar-23	53,721,887	0	1,379,291	52,958,859
abr-23	52,958,859	0	1,535,830	52,158,611
mai-23	52,158,611	0	1,361,490	51,682,754
jun-23	51,682,754	0	1,514,067	51,005,089
jul-23	51,005,089	0	1,503,179	50,637,520
ago-23	50,637,520	0	1,703,722	49,752,754
set-23	49,752,754	0	1,536,744	49,040,551
out-23	49,040,551	0	1,334,778	48,436,145
nov-23	48,436,145	0	1,427,887	47,754,981
dez-23	47,754,981	0	1,403,319	47,076,657
jan-24	47,076,657	0	1,263,662	46,538,922
fev-24	46,538,922	0	1,314,520	45,828,492
mar-24	45,828,492	0	1,294,480	45,156,864
abr-24	45,156,864	0	1,240,940	44,577,367
mai-24	44,577,367	0	1,257,607	43,936,209
jun-24	43,936,209	0	1,271,170	43,242,240
jul-24	43,242,240	0	1,204,280	42,690,908
ago-24	42,690,908	0	1,281,067	42,025,940
set-24	42,025,940	0	1,243,387	41,364,428
out-24	41,364,428	0	1,213,304	40,783,769
nov-24	40,783,769	0	1,264,903	40,044,793
dez-24	40,044,793	0	1,159,000	39,477,452
jan-25	39,477,452	0	1,203,398	38,898,333
fev-25	38,898,333	0	1,295,772	38,188,460
mar-25	38,188,460	0	1,153,700	37,589,674
abr-25	37,589,674	0	1,254,992	36,927,113
mai-25	36,927,113	0	1,192,439	36,355,024
jun-25	36,355,024	0	1,109,865	35,833,374
jul-25	35,833,374	0	1,009,700	34,220,514
ago-25	34,220,514	0	102,675	34,170,221
set-25	34,170,221	0	0	33,780,384
out-25	33,780,384	0	0	34,001,286
nov-25	34,001,286	0	0	34,144,164
dez-25	34,144,164	0	0	34,102,406
jan-26	34,102,406	0	0	34,188,035
fev-26	34,188,035	0	0	33,457,579
mar-26	33,457,579	0	0	34,545,586

Série Mezanino (2023-A1)

	Saldo Devedor Inicial	Integralizações	Amortização (Juros + Principal)	Saldo Devedor Final
nov-22	0	0	0	0
dez-22	0	0	0	0
jan-23	0	0	0	0
fev-23	0	0	0	0
mar-23	0	0	0	0
abr-23	0	21,900,000	0	21,900,000
mai-23	21,900,000	0	0	21,900,000
jun-23	21,900,000	0	690,652	22,415,972
jul-23	22,415,972	0	377,194	22,087,788
ago-23	22,087,788	0	607,401	21,837,199
set-23	21,837,199	0	662,306	21,539,125
out-23	21,539,125	0	569,181	21,290,731
nov-23	21,290,731	0	610,368	21,008,594
dez-23	21,008,594	0	599,864	20,727,674
jan-24	20,727,674	0	538,770	20,508,677
fev-24	20,508,677	0	561,423	20,213,587
mar-24	20,213,587	0	552,851	19,935,568
abr-24	19,935,568	0	529,483	19,698,231
mai-24	19,698,231	0	537,099	19,433,670
jun-24	19,433,670	0	543,367	19,145,721
jul-24	19,145,721	0	514,030	18,920,940

ago-24	18,920,940	0	548,323	18,645,818
set-24	18,645,818	0	531,908	18,372,206
out-24	18,372,206	0	518,840	18,134,521
nov-24	18,134,521	0	542,072	17,826,415
dez-24	17,826,415	0	495,251	17,594,698
jan-25	17,594,698	0	515,317	17,357,800
fev-25	17,357,800	0	556,849	17,062,546
mar-25	17,062,546	0	493,746	16,816,907
abr-25	16,816,907	0	539,365	16,542,743
mai-25	16,542,743	0	511,718	16,309,133
jun-25	16,309,133	0	475,025	16,098,155
jul-25	16,098,155	0	440,957	15,433,304
ago-25	15,433,304	0	65,040	15,412,595
set-25	15,412,595	0	0	15,275,829
out-25	15,275,829	0	0	15,391,387
nov-25	15,391,387	0	0	15,472,928
dez-25	15,472,928	0	0	15,481,013
jan-26	15,481,013	0	0	15,540,916
fev-26	15,540,916	0	0	15,261,069
mar-26	15,261,069	0	0	15,736,298

Emissão de Cotas

Informação Inicial – Cota Sênior - 2022-2			
Montante Inicial	300,900,000	Índice de Referência	CDI
Carência (meses)	3	Rendimento esperado	CDI + 3,00%
Prazo Total (meses)	99		
Vencimento Final	Fev-2031		
Moeda	BRL		

Informação Inicial – Cota Sênior - 2023-1			
Montante Inicial	124,100,000	Índice de Referência	CDI
Carência (meses)	3	Rendimento esperado	CDI + 3,00%
Prazo Total (meses)	99		
Vencimento Final	Jul-2031		
Moeda	BRL		

Informação Inicial – Cota Mezanino - 2022-A2			
Montante Inicial	53,100,000	Índice de Referência	CDI
Carência (meses)	3	Rendimento esperado	CDI + 7,00%
Prazo Total (meses)	99		
Vencimento Final	Fev-2031		
Moeda	BRL		

Informação Inicial – Cota Mezanino - 2023-A1			
Montante Inicial	21,900,000	Índice de Referência	CDI
Carência (meses)	3	Rendimento esperado	CDI + 7,00%
Prazo Total (meses)	99		
Vencimento Final	Jul-2031		
Moeda	BRL		

Partes da Transação			
		Rating de Curto Prazo	Rating de Longo Prazo
Cedente	Facta Financeira S.A. CFI	NA	NA
Servicer	Facta Financeira S.A. CFI	NA	NA
Agente Fiduciário	Oliveira Trust Distribuidora de Títulos e Valores Mobiliarios S.A.	NA	NA
Coordenador Líder	XP Investimentos S.A.	F1+(bra)	AAA(bra)/OS

N.A. – Não Avaliada.

Perfil da Transação: A operação consiste na securitização de recebíveis originados por meio de CCBs originadas por meio de saques ou compras com cartões de crédito benefício consignado emitidos pela Facta, destinados a empréstimos consignados para aposentados e pensionistas do INSS. As séries classificadas têm três meses de carência para pagamento de principal e juros e serão amortizadas em 84 parcelas programadas, que começaram a ser pagas em março de 2023 para as séries sênior 2022-2 e mezanino 2022-A2. As cotas mezanino só podem ser amortizadas caso o índice de cobertura esteja acima do valor mínimo.

Todas as séries são remuneradas pelo Certificado de Depósito Interbancário (CDI) acrescidos de spread de 3,0% para as séries sênior e de 7,0% para as mezanino. O rating da emissão contempla pagamento integral de juros e principal até o vencimento legal das séries.