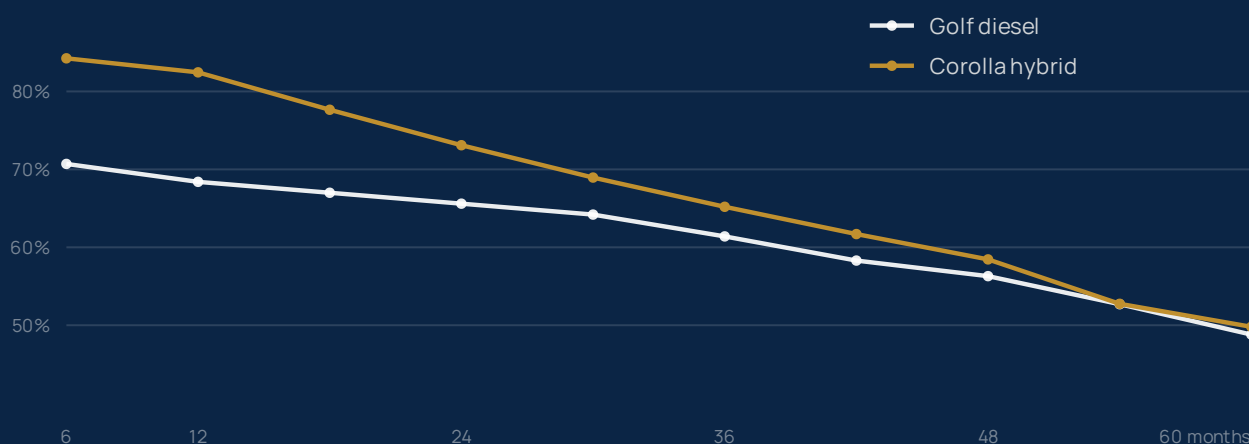


FINANCIAL INSTITUTIONS, LEASING AND INSURERS

The value of the car behind every contract, measured against the market.



Residual value as % of new price, 6 to 60 months: Golf diesel and Corolla hybrid, Spain, 15,000 km/year. Engine grid, 19 Oct 2026.

14

countries in service

P10-P90

band on every valuation

6-72

months of residual value curve



arstdata.com/en/clientes

Contents

The problem	03
Products	04
Use case	05
The monitor, as the client sees it	06
Accuracy	07
Procurement documents	08
Terms	09

ARST Data in figures

ARST Data values used vehicles and projects their residual value from our own aggregated and validated market data in the countries in service. Each country has its own model, and its accuracy is measured in every cycle.

14

countries in service, with models calibrated per country

We only list a country once its model is validated and served on the web and the API.

-7.5 pp

retained by electric against combustion at 4 years in Spain (-12 pp at 6 years)

Derived-data sample of 19 Oct 2026, cells with $n \geq 30$ and 95% CI. In Germany, -4.2 and -8.6 pp.

-19%

median discount of pre-registered cars against the new price in Spain

$n=3,425$ pre-registered cars (p25 -9%, p75 -27%), 15 Oct 2026. Germany -9%, Poland -14%.

23

Chinese brands tracked

Count as of 9 Oct 2026.

COUNTRIES IN SERVICE

Spain, Germany, France, Italy, the United Kingdom, the Netherlands, Austria, Belgium, Luxembourg (BE model), Portugal, Poland, Sweden, Norway and Finland.

Product lines

01	Residual value 6-72	■ Available	02	Portfolio monitor	■ Available
03	Market report	■ Available	04	Today's valuation with adjustments	■ Available
05	Derived data and EV residuals	■ Available	06	Custom models	□ On request
07	Macro and insurance panel	■ Available			

Available: Live on the web and the API. Partly available: Part live; the rest in development. Coming soon: Built or in development; no committed date. On request: Custom service with a trial first.

FOR FINANCIAL INSTITUTIONS, LEASING COMPANIES AND INSURERS

The value of the car behind every contract, measured against the market.

The problem

The car backs a loan, sets the balloon of a lease or decides a total-loss payout. It is almost always valued once, and nobody looks again until the market has already moved.

- 01 Collateral and residuals set at origination and never reviewed
- 02 Contracts whose car is already worth less than what is owed, with no warning
- 03 Payouts disputed for lack of a reference value

Products that apply

PRODUCT	USE	STATUS
Portfolio monitor Web · Excel · PDF report · JSON API	Revalues the book with the live engine and flags underwater contracts.	■ Available
Residual value 6-72 Web · JSON API · PDF report	A 6-to-72-month curve by annual mileage: the grid of a lease contract.	■ Available
Derived data and EV residuals Excel · CSV · JSON API	Aggregated indices, curves and tables, in Excel, CSV or API.	■ Available
Today's valuation with adjustments Web · JSON API · PDF report	Value of the car in average condition, with damage and condition adjustments, and a PDF for the claim file.	■ Available
Market report Web · PDF report · CSV	Fortnightly market read for the risk committee.	■ Available
Custom models PDF report · JSON API · Excel	Curves calibrated with your own recovery history.	□ On request
Macro and insurance panel Web · CSV	Insurance supervisor data next to your valuations.	■ Available

PRODUCTS · FINANCIAL INSTITUTIONS, LEASING AND INSURERS

01 **Residual value 6-72** ■ Available

A 6-to-72-month curve by annual mileage: the grid of a lease contract.

Live on the web and the API.

- Today's value with a P10 · P50 · P90 interval
- Curve every 6 months up to 72, by kilometres per year
- PDF report per valuation and JSON response over the API
- Accuracy measured in every cycle; results on request
- Second opinion on your residual table, in batch

FORMATS Web · JSON API · PDF report

02 **Portfolio monitor** ■ Available

Revalues the book with the live engine and flags underwater contracts.

Live at arstdata.com/cartera for every country the valuation tool covers; it revalues itself on the 1st of every month.

- One portfolio across countries: CSV or Excel upload of up to 5,000 vehicles, with a template and no plates or owner data
- Value today and from 6 to 72 months with a range, weighted LTV and gap against the agreed residual
- Contracts worth less than what is owed, and concentration by make, fuel and country
- Stress scenarios (moderate, severe, electric transition) and automatic monthly revaluation
- Excel (summary, vehicles, grid, concentration and scenarios), committee PDF and API

FORMATS Web · Excel · PDF report · JSON API

05 **Derived data and EV residuals** ■ Available

Aggregated indices, curves and tables, in Excel, CSV or API.

Spain and Germany live, with a free sample; one-off extract or update every 15 days, by country or by family.

- Prices: price indices by model, year and country
- Depreciation: curves as % of the new price, by model
- Residual value 6-72 months: tables by model and version
- Turnover: days on market by model and country
- Electric residual risk against combustion, by model
- Every cell with at least 30 observations and a 95% confidence interval

FORMATS Excel · CSV · JSON API

USE CASE · FINANCIAL INSTITUTIONS

Reviewing the collateral of a balloon-payment loan

Scenario: a bank finances a 2019 Volkswagen Golf with 92,000 km in Spain, with a balloon payment due in 12 months. The engine valued it on 26 Oct 2026.

- 1 Today's market value: €12,080, with an interval from €10,210 to €13,950.
- 2 Projected value at 12 months: €9,509. If the agreed balloon payment is above that figure, the contract goes on the watch list.
- 3 With the portfolio monitor the review repeats every month for every contract and the list is ranked by risk.

Usage scenario. The figures are those returned by the engine and those from our measurements, with their date.

ENGINE VALUATION · 26 OCT 2026

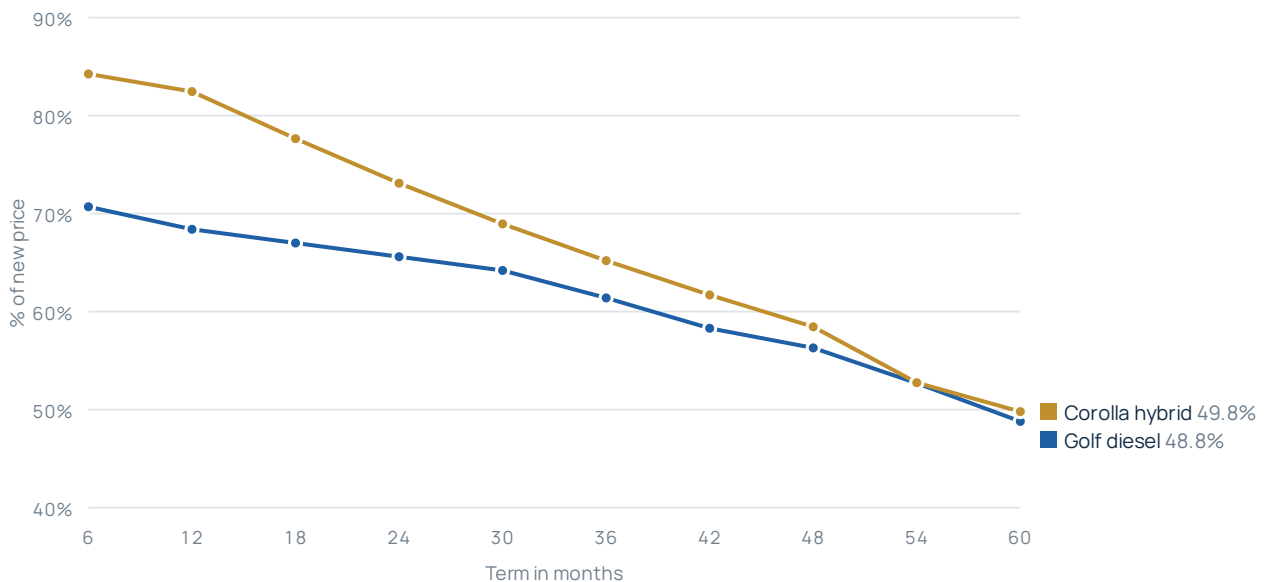
Volkswagen Golf 2019 · 92,000 km · diesel · Spain

Market value (P50) €12,080

P10-P90 interval €10,210 - €13,950

Value at 12 months €9,509

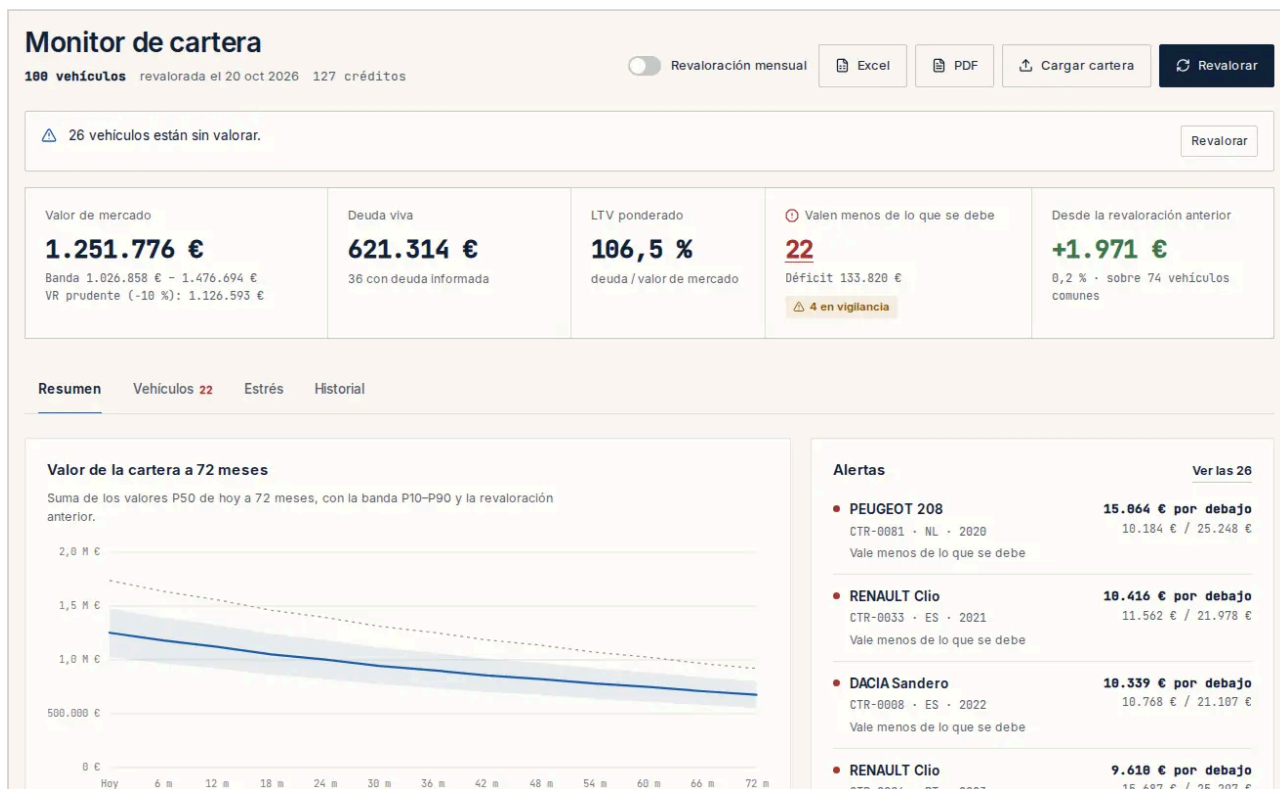
Residual value as % of new price, by term (Spain, 15,000 km/year)



Source: ARST Data residual-value grid, median across versions, 19 Oct 2026.

PORTFOLIO MONITOR

The monitor, as the client sees it



Test portfolio of 100 vehicles across several countries. Real screenshot of arstdata.com/cartera.

- Market value of every contract against its outstanding debt
- Contracts whose car is already worth less than what is owed
- Portfolio curve to 72 months and stress scenarios
- Automatic revaluation on the 1st of every month; Excel, PDF and API

ACCURACY

We measure the accuracy of every market in every cycle. Results are available on request to professional clients.

How it is measured

Accuracy is measured in every cycle; results are available on request to professional clients. We never deliver raw data: only valuations and aggregates.

PROCUREMENT DOCUMENTS

What procurement, legal and compliance usually ask for.

The documents we sign with companies, in Spanish and English. Public ones are at arstdata.com/documentacion; we send the rest with your details already filled in.

Master Licence and Services Agreement With a model Service Order and an annex for supervised entities (DORA and EBA guidelines).

Service Level Agreement (SLA) Monthly availability of 98.5%, response times by priority and service credits.

Data Processing Agreement GDPR art. 28, for portfolios uploaded to the monitor. No third-party AI processes portfolios.

Confidentiality agreement One page, to receive the free sample of 100 cars.

General Terms Website, credits and one-off valuations, with the legal notice.

TERMS

Delivery

Web · JSON API · Excel · PDF report

We never deliver individual records: only valuations and aggregates.

How we work

01 Demonstration

30 minutes with a sample of your vehicles or contracts.

02 Trial

Valuation of a sample of your book, compared with your own figures.

03 Proposal

Scope, countries, formats and price, in writing.

Integration

Web User access at arstdata.com; PDF reports.

API REST with JSON responses and a key per client; documentation at arstdata.com/api.

Files Excel and CSV for books and tables.

NEXT STEP

Request your 100-car sample

Free and under NDA: we value 100 vehicles from your book, today and at maturity, and show where the agreed residual sits above the market. Spain, France or Italy; cars up to 8 years old.

info@arstdata.com
+34 681 63 95 93

Pricing

RV second opinion on your book

Free 100-car sample · trial €3,500 · report €5,000-8,000 + VAT

Quarterly second opinion (monitor + 4 reports)

Monitor + €6,000/year + VAT

Portfolio monitor (up to 20,000 vehicles)

€390 up to 1,000 · €990 up to 5,000 · €1,990 up to 20,000 vehicles, per month + VAT

Quarterly report, read-only (1 country, calendar quarter)

60 credits per issue · 1 free issue per company

Professional fortnightly report (web, PDF, CSV and history)

€290-440/month per country + VAT

Custom models

Trial €3,500 · €900/day + VAT

Derived data: all five families, one country

€1,200-1,800/month · one-off extract = 4 months + VAT

RV tables 6-72 months, one country

€600-900/month + VAT

API by volume (annual contract)

€490 with 2,000 · €1,490 with 10,000 · €3,490 with 40,000 valuations per month + VAT

Today's valuation on the web (credit packs)

€2.17-3.00 per valuation, incl. VAT

Prices + VAT. 12-month contract; paying the year upfront = 10 months. Price per mid-size country (ES, IT, NL); large country (DE, UK, FR) ×1.5; small ×0.6. Several countries: -15% (3-5), -30% (6-9), -40% (10 or more).

Let us talk about your book.

30 minutes with a sample of your vehicles or contracts and your country's figures.

EMAIL info@arstdata.com

PHONE [+34 681 63 95 93](tel:+34681639593)

WEB arstdata.com

