

FINAL CONDITIONS

DATED 14 JANUARY 2022

To the base prospectus (the "**Prospectus**")
registered with the SPANISH SECURITIES MARKET COMMISSION
(COMISIÓN NACIONAL DEL MERCADO DE VALORES) (the "**CNMV**")
on 13 January 2022.

IM ANDBANK RMBS 1

FONDO DE TITULIZACIÓN

€ 313,500,000

Residential mortgage backed securities issuance Programme for the issue of:

Class Z Notes € 6,800,000

Issued under the Prospectus registered with the CNMV.

BACKED BY RECEIVABLES ASSIGNED BY

ANDBANK /
Private Bankers

SOLE ARRANGER



SUBSCRIBER

ANDBANK /
Private Bankers

LEAD MANAGERS

ANDBANK /
Private Bankers



PAYING AGENT



BANK ACCOUNT PROVIDER



These final conditions (the "**Final Conditions**") have been prepared for the purpose of Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Directive 2003/71/EC and must be read in conjunction with the Prospectus (and its supplements when applicable) in order to obtain all the relevant information.

The following Final Conditions (the "**Final Conditions**") include the characteristics of the securities described in detail therein.

The Prospectus and the Final Conditions may be consulted on the website of the Management Company (www.imtitulizacion.com) and the CNMV (www.cnmv.es).

Any websites included and/or referred to in this Prospectus are for information purposes only and do not form part of this Prospectus nor have been scrutinised or approved by the CNMV.

The Fund will issue	<input type="checkbox"/>	Class A Notes
	<input type="checkbox"/>	Class B Notes
	<input type="checkbox"/>	Class C Notes
	<input checked="" type="checkbox"/>	Class Z Notes
		(the " Notes ").

ISIN	<input type="checkbox"/>	Class A Notes ES0305564009.
	<input type="checkbox"/>	Class B Notes ES0305564017.
	<input type="checkbox"/>	Class C Notes ES0305564025.
	<input checked="" type="checkbox"/>	Class Z Notes ES0305564033.

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IMPORTANT NOTICE

NOTHING IN THIS ELECTRONIC TRANSMISSION CONSTITUTES AN OFFER TO SELL OR A SOLICITATION OF AN OFFER TO BUY THE NOTES DESCRIBED IN THE PROSPECTUS IN ANY JURISDICTION WHERE IT IS UNLAWFUL TO DO SO. ANY FORWARDING, DISTRIBUTION OR REPRODUCTION OF THE PROSPECTUS IN WHOLE OR IN PART IS UNAUTHORISED.

FAILURE TO COMPLY WITH THIS DIRECTIVE MAY RESULT IN A VIOLATION OF THE SECURITIES ACT OR THE APPLICABLE LAWS OF OTHER JURISDICTIONS.

THE NOTES ARE NOT INTENDED TO BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO AND SHOULD NOT BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO ANY RETAIL INVESTOR IN THE EUROPEAN ECONOMIC AREA ("EEA"). FOR THESE PURPOSES, A RETAIL INVESTOR MEANS A PERSON WHO IS ONE (OR MORE) OF: (I) A RETAIL CLIENT AS DEFINED IN POINT (11) OF ARTICLE 4(1) OF DIRECTIVE 2014/65/EU (MIFID II); OR (II) A CUSTOMER WITHIN THE MEANING OF DIRECTIVE (EU) 2016/97, WHERE THAT CUSTOMER WOULD NOT QUALIFY AS A PROFESSIONAL CLIENT AS DEFINED IN POINT (10) OF ARTICLE 4(1) OF MIFID II; OR (III) NOT A QUALIFIED INVESTOR AS DEFINED IN REGULATION (EU) 2017/1129 (AS AMENDED, THE "PROSPECTUS REGULATION"). CONSEQUENTLY, NO KEY INFORMATION DOCUMENT REQUIRED BY REGULATION (EU) NO 1286/2014 (THE PRIIPS REGULATION) FOR OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO RETAIL INVESTORS IN THE EEA HAS BEEN PREPARED AND THEREFORE OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO ANY RETAIL INVESTOR IN THE EEA MAY BE UNLAWFUL UNDER THE PRIIPS REGULATION.

The Notes have not been and will not be registered under the United States Securities Act of 1933, as amended (the "**Securities Act**") or the securities laws of any state of the United States or other relevant jurisdiction. The Notes may not at any time be offered, sold or delivered within the United States or to, or for the account or benefit of, any person who is a U.S. Person (as defined in Regulation S under the Securities Act ("**Regulation S**")) by any person referred to in Rule 903(b)(2)(iii) of Regulation S, (x) as part of their distribution at any time or (y) otherwise until 40 calendar days after the completion of the distribution of the securities as determined and certified by the Sole Arranger, in either case except in accordance with Regulation S.

U.S. RISK RETENTION RULES

THE TRANSACTION DESCRIBED IN THIS PROSPECTUS WILL NOT INVOLVE RISK RETENTION BY THE SELLER (AS SUCH TERM IS DEFINED BELOW) FOR PURPOSES OF THE FINAL RULES PROMULGATED UNDER SECTION 15G OF THE SECURITIES EXCHANGE ACT OF 1934, AS AMENDED (THE "U.S. RISK RETENTION RULES"), AND THE ISSUANCE OF THE NOTES WAS NOT DESIGNED TO COMPLY WITH THE U.S. RISK RETENTION RULES. THE SELLER INTENDS TO RELY ON AN EXEMPTION PROVIDED FOR IN SECTION 20 OF THE U.S. RISK RETENTION RULES REGARDING NON-U.S. TRANSACTIONS THAT MEET CERTAIN REQUIREMENTS. CONSEQUENTLY, EXCEPT WITH THE PRIOR WRITTEN CONSENT OF THE SELLER (A "U.S. RISK RETENTION CONSENT") AND WHERE SUCH SALE FALLS WITHIN THE EXEMPTION PROVIDED BY THE U.S. RISK RETENTION RULES, THE NOTES OFFERED AND SOLD BY THE ISSUER MAY NOT BE PURCHASED BY, OR FOR THE ACCOUNT OR BENEFIT OF, ANY "U.S. PERSON" AS DEFINED IN THE U.S. RISK RETENTION RULES (RISK RETENTION U.S. PERSONS). PROSPECTIVE INVESTORS SHOULD NOTE THAT THE DEFINITION OF "U.S. PERSON" IN THE U.S. RISK RETENTION RULES IS SUBSTANTIALLY SIMILAR TO, BUT NOT IDENTICAL TO, THE DEFINITION OF "U.S. PERSON" IN REGULATION S. EACH PURCHASER OF THE NOTES, OR A BENEFICIAL INTEREST THEREIN, ACQUIRED IN THE INITIAL SYNDICATION OF THE NOTES BY ITS ACQUISITION OF THE NOTES, OR A BENEFICIAL INTEREST THEREIN, WILL BE DEEMED TO HAVE MADE CERTAIN REPRESENTATIONS AND IN CERTAIN CIRCUMSTANCES WILL BE REQUIRED TO MAKE CERTAIN REPRESENTATIONS AND AGREEMENTS (INCLUDING AS A CONDITION TO ACCESSING OR OTHERWISE OBTAINING A COPY OF THIS PROSPECTUS OR OTHER OFFERING MATERIALS RELATING TO THE NOTES), TO THE ISSUER, THE ORIGINATOR, THE MANAGEMENT COMPANY, THE SOLE ARRANGER (AS DEFINED BELOW) AND ON WHICH EACH OF SUCH PERSONS WILL RELY WITHOUT ANY INVESTIGATION, THAT, INCLUDING THAT IT (1) EITHER (i) IS NOT A RISK RETENTION U.S. PERSON OR (ii) HAS OBTAINED A

U.S. RISK RETENTION CONSENT FROM THE SELLER, (2) IS ACQUIRING SUCH NOTE, OR BENEFICIAL INTEREST THEREIN, FOR ITS OWN ACCOUNT AND NOT WITH A VIEW TO DISTRIBUTE SUCH NOTE, AND (3) IS NOT ACQUIRING SUCH NOTE, OR BENEFICIAL INTEREST THEREIN, AS PART OF A SCHEME TO EVADE THE REQUIREMENTS OF THE U.S. RISK RETENTION RULES (INCLUDING ACQUIRING SUCH NOTE THROUGH A NON-RISK RETENTION U.S. PERSON, RATHER THAN A RISK RETENTION U.S. PERSON, AS PART OF A SCHEME TO EVADE THE 10 PER CENT. RISK RETENTION U.S. PERSON LIMITATION IN THE EXEMPTION PROVIDED FOR IN SECTION 20 OF THE U.S. RISK RETENTION RULES).

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Prospective investors should read this Final Conditions and the Prospectus carefully before making an investment.

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PERSONS RESPONSIBLE FOR THE INFORMATION

The securities described in these Final Conditions are issued by IM ANDBANK RMBS 1, FONDO DE TITULIZACIÓN (the "**Fund**" or the "**Issuer**"), with registered office at calle Príncipe de Vergara 131, planta 3ª, and Spanish Tax Identification Number (NIF) no. V04936837.

Mr José Antonio Trujillo del Valle , acting in the name and on behalf of the Management Company, Intermoney Titulización, S.G.F.T., S.A. (the "**Management Company**"), with its registered offices at Calle Príncipe de Vergara 131, Madrid, assumes responsibility for the information contained in these Final Conditions.

Mr José Antonio Trujillo del Valle acts (i) in his capacity of chairman of the Management Company pursuant to his appointment by the Management Company's board of directors meeting held on 16 October 2003, and (ii) under the powers that were conferred to him by the Management Company's board of directors at its meeting held on the 15 April 2021.

DESCRIPTION, CLASS AND CHARACTERISTICS OF THE RELEVANT ISSUED SECURITIES MAIN CHARACTERISTICS OF THE ISSUED SECURITIES

Capitalised words and expressions in this Final Conditions shall have the same meanings as set out in the Prospectus except insofar as the context otherwise requires.

1	Issuer:	The Fund.
2	Note Identification:	<input type="checkbox"/> Class A Notes <input type="checkbox"/> Class B Notes <input type="checkbox"/> Class C Notes <input checked="" type="checkbox"/> Class Z Notes
3	Status:	<input type="checkbox"/> Class A: (<i>senior</i>) unsubordinated. <input type="checkbox"/> Class B: (<i>mezzanine</i>) subordinated. <input type="checkbox"/> Class C: (<i>mezzanine</i>) subordinated. <input checked="" type="checkbox"/> Class Z: (<i>junior</i>) subordinated.
4	Currency:	Euro (€).
5	Principal Amount:	<input type="checkbox"/> Class A: EUR 138,800,000. <input type="checkbox"/> Class B: EUR 6,000,000. <input type="checkbox"/> Class C: EUR 5,200,000. <input checked="" type="checkbox"/> Class Z: EUR 6,800,000.
6	Number of Notes:	<input type="checkbox"/> Class A: 1,388. <input type="checkbox"/> Class B: 60. <input type="checkbox"/> Class C: 52. <input checked="" type="checkbox"/> Class Z: 68.
7	Issuance Price:	<input type="checkbox"/> Class A: 100%. <input type="checkbox"/> Class B: 100%.

		<input type="checkbox"/> Class C: 100%. <input checked="" type="checkbox"/> Class Z: 100%. (Class A Notes, Class B Notes, Class C Notes and Class Z Notes under Initial Issuance shall be issued at par value. Price of the Notes issued under any Additional Issuances can be below, at or above par).
8	Denomination per Note:	Class A Notes, Class B Notes, Class C Notes and Class Z Notes: € 100,000.
9	Issuance Date	14 January 2022. <i>(to occur on the Date of Incorporation and, during the Purchase Period, five (5) business days before a Payment Date).</i>
10	Subscription Date:	19 January 2022.
11	Subscription Period:	Will start at 9:00 CET and end at 12:00 CET on the Subscription Date.
12	Disbursement Date	20 January 2022. <i>(Disbursement Date of the Initial Issuance will be Initial Disbursement Date; and Additional Disbursement Dates will coincide with a Payment Date of the Issuance Period).</i>
13	Payment Dates	On each monthly Payment Date with a first applicable Payment Date on 23 March 2022.
14	Amortisation starting date	On Payment Date immediately following the Issuance Period End Date.
15	Legal Maturity Date:	23 June 2056.
16	Interest:	<i>(Additional information on the securities interest can be found in section 21 of these Final Conditions)</i>
17	Early redemption:	Yes. <i>(Additional information on the Early Redemption of the Notes can be found in section 4.4.3 of the Registration Document)</i>
18	Representation of the securities:	Book-entries managed by the SOCIEDAD DE GESTIÓN DE LOS SISTEMAS DE REGISTRO, COMPENSACIÓN Y LIQUIDACIÓN DE VALORES, IBERCLEAR, with registered office at Plaza de la Lealtad, 1, 28014 Madrid.
19	Listing and admission to trading:	Application has been made for the Notes to be admitted to trading on AIAF Fixed Income Market.
20	Placement	No

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

21	Floating rate Note provisions:	<input checked="" type="checkbox"/> Applicable to Class A Notes, Class B Notes Class C Notes and Class Z Notes. <input type="checkbox"/> Not Applicable. <i>(If not applicable, delete the remaining subparagraphs of this paragraph)</i>
	(i) Interest Period(s):	According to section 4.8.1 Securities Note.
	(ii) Interest Rate:	According to section 4.8.2 of the Securities Note, shall be the higher of (i) zero percent (0%); and (ii) the result of adding the Reference Rate and a margin for each Class: <input type="checkbox"/> 0.20% for Class A Notes. <input type="checkbox"/> 0.80% for Class B Notes. <input type="checkbox"/> 0.10% for Class C Notes. <input checked="" type="checkbox"/> 0.10% for Class Z Notes.
	(iii) Reference Rate:	EURIBOR, as described in section 4.8.3 of the Securities Note, and subject to Fallback provision in section 4.8.3.2 of the Securities Notes.
	(iv) Payment Date(s):	23 of each month (subject to the Business Day Convention).
	(v) First Payment Date:	23 March 2022.

PROVISIONS RELATING TO REDEMPTION

22	Scheduled amortisation starting date:	23 January 2023. (First Payment Date immediately following the Issuance Period End Date).
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OTHER PROVISIONS APPLICABLE TO THE NOTES

23	Relevant Rating Agencies:	<input checked="" type="checkbox"/> DBRS Ratings, GMBH, Branch in Spain. <input checked="" type="checkbox"/> MOODY'S Investors Service España, S.A.
24	Ratings:	<input checked="" type="checkbox"/> DBRS Ratings, GMBH, Branch in Spain: Not rated.

				<input checked="" type="checkbox"/>	MOODY'S Investors Service España, S.A.: Not rated.
25	Estimated Expenses:	Notes Issuance			€ 65,000.
26	Historic Interest Rates:				Details of historic EURIBOR rates can be obtained from https://www.emmi-benchmarks.eu/ .
27	Distribution:				
	Group of potential Note Subscribers to whom the Notes Issuances intended:			<input type="checkbox"/>	Qualified investors.
				<input checked="" type="checkbox"/>	Seller. Percentage retained [100]%.
28	Excess liquidity fee				0.50%.

INFORMATION ON THE ADMISSION TO TRADING OF THE NOTES

An application will be made for the Notes described in these Final Conditions to be admitted to trading on the AIAF.

The Management Company shall carry out its best efforts to achieve that the admission to trading of the Notes of each Issuance on AIAF is carried out not later than thirty (30) calendar days after the Disbursement Date.

OTHER NOTES ISSUED BY THE FUND ON THIS ISSUANCE DATE

The following are the main characteristics of other Notes issued by the Fund together with the Class Z Notes on the date of these Final Conditions.

Class	Rating	Issuance Date	Outstanding Nominal Balance	Reference Rate	Margin	Legal Maturity Date
Class A	AA (high) (sf) by DBRS and Aa2 (sf) by Moody's.	14 January 2022	138,800,000	Eur 1M	0.20%	23 June 2056
Class B	A (high) (sf) by DBRS and Baa3 (sf) by Moody's.	14 January 2022	6,000,000	Eur 1M	0.80%	23 June 2056
Class C	BB (high) (sf) by DBRS and Ba2 (sf) by Moody's.	14 January 2022	5,200,000	Eur 1M	0.10%	23 June 2056

WEIGHTED AVERAGE LIFE OF THE NOTES, INTERNAL RATE OF RETURN AND ASSUMPTIONS

The information provided in the following tables takes into account the following assumptions:

- (i) Delinquency and default rates of the Receivables will equal to 0% and 0%, respectively;
- (ii) Delinquency and default recoveries rates of the Receivables will not apply due to the delinquency and default rates stated in point (i) above.
- (iii) The prepayment rate used for calculating repayment of the Receivables is 0%, 5 % and 10%;
- (iv) the reference rate will be the -0.598% (Eur 1M as of 28 December 2021) and will be considered constant through the life of the issued Notes.
- (v) The excess liquidity fee payable by the Fund to the Bank Account Provider will be at constant rate which equal to 0.50%;
- (vi) None of Class B Non-Reversible Subordination Event has occurred.
- (vii) None of Class B Reversible Subordination Event has occurred.
- (viii) None of Class C Non-Reversible Subordination Event has occurred.
- (ix) None of Class C Reversible Subordination Event has occurred.

Note: Without prejudice to the provisions of section 4.10 of the Securities Note, the set of assumptions referred to in this section may vary throughout the life of the Programme without modifying this Final Conditions Model:

Class Z Notes			
Scenario	1	2	3
Early Repayment Rate (ERR)	0	5	10
Average Life (years)	13.32	11.94	9.95
First Payment Date of Principal	23/01/2023	23/01/2023	23/01/2023
Payment Date on which full redemption occurs	23/09/2041	23/03/2038	26/12/2034
IRR (%)	0.00	0.00	0.00
Duration (years)	13.32	11.94	9.95
Cumulative Default Ratio (%)	0.00	0.00	0.00

According to 4.2.2.5 of the Additional Information, Bloomberg Finance LP ("**Bloomberg**") has elaborated and published a liability cash flow model that represents the contractual relationship of the Receivables and the payments flowing between the Originator, the Fund and the Noteholders. Cashflow estimations included in the Final Conditions will be materially consistent with those that would be obtained by any investor who would input such hypothesis into the cash flow model provided on Bloomberg.

Class Z Notes - Scenario 1

Payment Date	Principal Repayment	Gross Interest	Total Flow
21/01/2022			
23/03/2022	0.00	0.00	0.00
25/04/2022	0.00	0.00	0.00
23/05/2022	0.00	0.00	0.00
23/06/2022	0.00	0.00	0.00
25/07/2022	0.00	0.00	0.00
23/08/2022	0.00	0.00	0.00
23/09/2022	0.00	0.00	0.00
24/10/2022	0.00	0.00	0.00
23/11/2022	0.00	0.00	0.00
23/12/2022	0.00	0.00	0.00
23/01/2023	525,493.80	0.00	525,493.80
23/02/2023	26,446.56	0.00	26,446.56
23/03/2023	24,082.88	0.00	24,082.88
24/04/2023	22,361.12	0.00	22,361.12
23/05/2023	23,317.20	0.00	23,317.20
23/06/2023	22,374.72	0.00	22,374.72
24/07/2023	22,194.52	0.00	22,194.52
23/08/2023	22,383.56	0.00	22,383.56
25/09/2023	21,056.20	0.00	21,056.20
23/10/2023	22,788.84	0.00	22,788.84
23/11/2023	21,449.92	0.00	21,449.92
26/12/2023	20,502.00	0.00	20,502.00
23/01/2024	22,217.64	0.00	22,217.64
23/02/2024	20,896.40	0.00	20,896.40
25/03/2024	20,708.72	0.00	20,708.72
23/04/2024	21,273.12	0.00	21,273.12
23/05/2024	20,718.92	0.00	20,718.92
24/06/2024	19,771.68	0.00	19,771.68
23/07/2024	20,717.56	0.00	20,717.56
23/08/2024	19,785.28	0.00	19,785.28
23/09/2024	19,594.20	0.00	19,594.20
23/10/2024	19,798.20	0.00	19,798.20
25/11/2024	18,463.36	0.00	18,463.36
23/12/2024	20,162.00	0.00	20,162.00
23/01/2025	18,862.52	0.00	18,862.52
24/02/2025	18,294.72	0.00	18,294.72
24/03/2025	19,591.48	0.00	19,591.48
23/04/2025	18,668.72	0.00	18,668.72
23/05/2025	18,487.84	0.00	18,487.84
23/06/2025	17,930.24	0.00	17,930.24
23/07/2025	18,120.64	0.00	18,120.64

25/08/2025	16,814.36	0.00	16,814.36
23/09/2025	18,102.28	0.00	18,102.28
23/10/2025	17,563.72	0.00	17,563.72
24/11/2025	16,630.76	0.00	16,630.76
23/12/2025	17,548.08	0.00	17,548.08
23/01/2026	16,631.44	0.00	16,631.44
23/02/2026	16,446.48	0.00	16,446.48
23/03/2026	17,355.64	0.00	17,355.64
23/04/2026	16,074.52	0.00	16,074.52
25/05/2026	15,531.20	0.00	15,531.20
23/06/2026	16,432.88	0.00	16,432.88
23/07/2026	15,873.24	0.00	15,873.24
24/08/2026	14,972.92	0.00	14,972.92
23/09/2026	15,516.92	0.00	15,516.92
23/10/2026	15,320.40	0.00	15,320.40
23/11/2026	14,781.16	0.00	14,781.16
23/12/2026	14,947.76	0.00	14,947.76
25/01/2027	13,680.24	0.00	13,680.24
23/02/2027	14,936.88	0.00	14,936.88
23/03/2027	15,130.68	0.00	15,130.68
23/04/2027	13,839.36	0.00	13,839.36
24/05/2027	13,659.84	0.00	13,659.84
23/06/2027	13,838.00	0.00	13,838.00
23/07/2027	13,641.48	0.00	13,641.48
23/08/2027	13,104.28	0.00	13,104.28
23/09/2027	12,916.60	0.00	12,916.60
25/10/2027	12,383.48	0.00	12,383.48
23/11/2027	13,252.52	0.00	13,252.52
23/12/2027	12,723.48	0.00	12,723.48
24/01/2028	11,815.68	0.00	11,815.68
23/02/2028	12,346.76	0.00	12,346.76
23/03/2028	12,499.08	0.00	12,499.08
24/04/2028	11,264.20	0.00	11,264.20
23/05/2028	12,135.28	0.00	12,135.28
23/06/2028	11,243.80	0.00	11,243.80
24/07/2028	11,057.48	0.00	11,057.48
23/08/2028	11,217.28	0.00	11,217.28
25/09/2028	9,988.52	0.00	9,988.52
23/10/2028	11,543.68	0.00	11,543.68
23/11/2028	10,313.56	0.00	10,313.56
26/12/2028	9,422.08	0.00	9,422.08
23/01/2029	10,991.52	0.00	10,991.52
23/02/2029	9,743.04	0.00	9,743.04
23/03/2029	10,622.28	0.00	10,622.28
23/04/2029	9,369.04	0.00	9,369.04
23/05/2029	9,547.20	0.00	9,547.20

25/06/2029	8,304.84	0.00	8,304.84
23/07/2029	9,866.12	0.00	9,866.12
23/08/2029	8,624.44	0.00	8,624.44
24/09/2029	8,115.80	0.00	8,115.80
23/10/2029	8,950.84	0.00	8,950.84
23/11/2029	8,071.60	0.00	8,071.60
24/12/2029	7,888.68	0.00	7,888.68
23/01/2030	8,055.96	0.00	8,055.96
25/02/2030	6,835.36	0.00	6,835.36
25/03/2030	8,374.88	0.00	8,374.88
23/04/2030	7,843.80	0.00	7,843.80
23/05/2030	7,319.52	0.00	7,319.52
24/06/2030	6,443.68	0.00	6,443.68
23/07/2030	7,299.80	0.00	7,299.80
23/08/2030	6,415.80	0.00	6,415.80
23/09/2030	6,239.00	0.00	6,239.00
23/10/2030	6,409.68	0.00	6,409.68
25/11/2030	5,197.92	0.00	5,197.92
23/12/2030	6,706.16	0.00	6,706.16
23/01/2031	5,506.64	0.00	5,506.64
24/02/2031	4,998.00	0.00	4,998.00
24/03/2031	6,153.32	0.00	6,153.32
23/04/2031	5,298.56	0.00	5,298.56
23/05/2031	5,130.60	0.00	5,130.60
23/06/2031	4,594.76	0.00	4,594.76
23/07/2031	4,766.12	0.00	4,766.12
25/08/2031	3,570.00	0.00	3,570.00
23/09/2031	4,729.40	0.00	4,729.40
23/10/2031	4,214.64	0.00	4,214.64
24/11/2031	3,373.48	0.00	3,373.48
23/12/2031	4,184.04	0.00	4,184.04
23/01/2032	12,505.20	0.00	12,505.20
23/02/2032	58,668.36	0.00	58,668.36
23/03/2032	59,187.20	0.00	59,187.20
23/04/2032	58,386.16	0.00	58,386.16
24/05/2032	58,246.08	0.00	58,246.08
23/06/2032	58,249.48	0.00	58,249.48
23/07/2032	57,993.80	0.00	57,993.80
23/08/2032	57,458.64	0.00	57,458.64
23/09/2032	57,234.92	0.00	57,234.92
25/10/2032	56,500.52	0.00	56,500.52
23/11/2032	57,233.56	0.00	57,233.56
23/12/2032	56,757.56	0.00	56,757.56
24/01/2033	55,921.84	0.00	55,921.84
23/02/2033	56,429.12	0.00	56,429.12
23/03/2033	56,450.20	0.00	56,450.20

25/04/2033	54,622.36	0.00	54,622.36
23/05/2033	56,042.88	0.00	56,042.88
23/06/2033	54,791.00	0.00	54,791.00
25/07/2033	54,183.76	0.00	54,183.76
23/08/2033	54,887.56	0.00	54,887.56
23/09/2033	54,015.80	0.00	54,015.80
24/10/2033	53,807.04	0.00	53,807.04
23/11/2033	53,704.36	0.00	53,704.36
23/12/2033	53,516.00	0.00	53,516.00
23/01/2034	0.00	0.00	0.00
23/02/2034	0.00	0.00	0.00
23/03/2034	0.00	0.00	0.00
24/04/2034	0.00	0.00	0.00
23/05/2034	0.00	0.00	0.00
23/06/2034	0.00	0.00	0.00
24/07/2034	0.00	0.00	0.00
23/08/2034	0.00	0.00	0.00
25/09/2034	0.00	0.00	0.00
23/10/2034	0.00	0.00	0.00
23/11/2034	0.00	0.00	0.00
26/12/2034	0.00	0.00	0.00
23/01/2035	0.00	0.00	0.00
23/02/2035	0.00	0.00	0.00
23/03/2035	0.00	0.00	0.00
23/04/2035	0.00	0.00	0.00
23/05/2035	0.00	0.00	0.00
25/06/2035	0.00	0.00	0.00
23/07/2035	0.00	0.00	0.00
23/08/2035	0.00	0.00	0.00
24/09/2035	0.00	0.00	0.00
23/10/2035	0.00	0.00	0.00
23/11/2035	0.00	0.00	0.00
24/12/2035	0.00	0.00	0.00
23/01/2036	0.00	0.00	0.00
25/02/2036	0.00	0.00	0.00
24/03/2036	0.00	0.00	0.00
23/04/2036	0.00	0.00	0.00
23/05/2036	0.00	0.00	0.00
23/06/2036	0.00	0.00	0.00
23/07/2036	0.00	0.00	0.00
25/08/2036	0.00	0.00	0.00
23/09/2036	0.00	0.00	0.00
23/10/2036	0.00	0.00	0.00
24/11/2036	0.00	0.00	0.00
23/12/2036	0.00	0.00	0.00
23/01/2037	0.00	0.00	0.00

23/02/2037	0.00	0.00	0.00
23/03/2037	0.00	0.00	0.00
23/04/2037	0.00	0.00	0.00
25/05/2037	0.00	0.00	0.00
23/06/2037	0.00	0.00	0.00
23/07/2037	0.00	0.00	0.00
24/08/2037	0.00	0.00	0.00
23/09/2037	0.00	0.00	0.00
23/10/2037	0.00	0.00	0.00
23/11/2037	0.00	0.00	0.00
23/12/2037	0.00	0.00	0.00
25/01/2038	0.00	0.00	0.00
23/02/2038	0.00	0.00	0.00
23/03/2038	0.00	0.00	0.00
23/04/2038	0.00	0.00	0.00
24/05/2038	0.00	0.00	0.00
23/06/2038	0.00	0.00	0.00
23/07/2038	0.00	0.00	0.00
23/08/2038	0.00	0.00	0.00
23/09/2038	0.00	0.00	0.00
25/10/2038	0.00	0.00	0.00
23/11/2038	0.00	0.00	0.00
23/12/2038	0.00	0.00	0.00
24/01/2039	0.00	0.00	0.00
23/02/2039	0.00	0.00	0.00
23/03/2039	0.00	0.00	0.00
25/04/2039	0.00	0.00	0.00
23/05/2039	0.00	0.00	0.00
23/06/2039	0.00	0.00	0.00
25/07/2039	0.00	0.00	0.00
23/08/2039	0.00	0.00	0.00
23/09/2039	0.00	0.00	0.00
24/10/2039	0.00	0.00	0.00
23/11/2039	0.00	0.00	0.00
23/12/2039	0.00	0.00	0.00
23/01/2040	0.00	0.00	0.00
23/02/2040	0.00	0.00	0.00
23/03/2040	0.00	0.00	0.00
23/04/2040	0.00	0.00	0.00
23/05/2040	0.00	0.00	0.00
25/06/2040	0.00	0.00	0.00
23/07/2040	0.00	0.00	0.00
23/08/2040	0.00	0.00	0.00
24/09/2040	0.00	0.00	0.00
23/10/2040	0.00	0.00	0.00
23/11/2040	0.00	0.00	0.00

24/12/2040	0.00	0.00	0.00
23/01/2041	0.00	0.00	0.00
25/02/2041	0.00	0.00	0.00
25/03/2041	0.00	0.00	0.00
23/04/2041	0.00	0.00	0.00
23/05/2041	0.00	0.00	0.00
24/06/2041	0.00	0.00	0.00
23/07/2041	0.00	0.00	0.00
23/08/2041	0.00	0.00	0.00
23/09/2041	3,520,437.52	0.00	3,520,437.52
Total	6,800,000.00	0.00	6,800,000.00

Class Z Notes - Scenario 2			
Payment Date	Principal Repayment	Gross Interest	Total Flow
21/01/2022			
23/03/2022	0.00	0.00	0.00
25/04/2022	0.00	0.00	0.00
23/05/2022	0.00	0.00	0.00
23/06/2022	0.00	0.00	0.00
25/07/2022	0.00	0.00	0.00
23/08/2022	0.00	0.00	0.00
23/09/2022	0.00	0.00	0.00
24/10/2022	0.00	0.00	0.00
23/11/2022	0.00	0.00	0.00
23/12/2022	0.00	0.00	0.00
23/01/2023	512,847.16	0.00	512,847.16
23/02/2023	24,416.76	0.00	24,416.76
23/03/2023	22,050.36	0.00	22,050.36
24/04/2023	20,171.52	0.00	20,171.52
23/05/2023	20,985.48	0.00	20,985.48
23/06/2023	19,882.52	0.00	19,882.52
24/07/2023	19,554.08	0.00	19,554.08
23/08/2023	19,613.92	0.00	19,613.92
25/09/2023	18,137.64	0.00	18,137.64
23/10/2023	19,697.56	0.00	19,697.56
23/11/2023	18,232.16	0.00	18,232.16
26/12/2023	17,190.40	0.00	17,190.40
23/01/2024	18,710.88	0.00	18,710.88
23/02/2024	17,278.80	0.00	17,278.80
25/03/2024	16,961.92	0.00	16,961.92
23/04/2024	17,382.16	0.00	17,382.16

23/05/2024	16,713.04	0.00	16,713.04
24/06/2024	15,657.00	0.00	15,657.00
23/07/2024	16,447.16	0.00	16,447.16
23/08/2024	15,408.12	0.00	15,408.12
23/09/2024	15,094.64	0.00	15,094.64
23/10/2024	15,172.16	0.00	15,172.16
25/11/2024	13,766.60	0.00	13,766.60
23/12/2024	15,293.20	0.00	15,293.20
23/01/2025	13,905.32	0.00	13,905.32
24/02/2025	13,249.12	0.00	13,249.12
24/03/2025	14,384.72	0.00	14,384.72
23/04/2025	13,389.20	0.00	13,389.20
23/05/2025	13,083.20	0.00	13,083.20
23/06/2025	12,452.84	0.00	12,452.84
23/07/2025	12,516.08	0.00	12,516.08
25/08/2025	11,161.52	0.00	11,161.52
23/09/2025	12,299.16	0.00	12,299.16
23/10/2025	11,664.72	0.00	11,664.72
24/11/2025	10,686.88	0.00	10,686.88
23/12/2025	11,466.84	0.00	11,466.84
23/01/2026	10,471.32	0.00	10,471.32
23/02/2026	10,208.84	0.00	10,208.84
23/03/2026	10,993.56	0.00	10,993.56
23/04/2026	9,678.44	0.00	9,678.44
25/05/2026	9,041.28	0.00	9,041.28
23/06/2026	9,843.68	0.00	9,843.68
23/07/2026	9,213.32	0.00	9,213.32
24/08/2026	8,265.40	0.00	8,265.40
23/09/2026	8,692.44	0.00	8,692.44
23/10/2026	8,429.28	0.00	8,429.28
23/11/2026	7,830.20	0.00	7,830.20
23/12/2026	7,911.80	0.00	7,911.80
25/01/2027	6,636.80	0.00	6,636.80
23/02/2027	7,754.72	0.00	7,754.72
23/03/2027	7,838.36	0.00	7,838.36
23/04/2027	6,562.68	0.00	6,562.68
24/05/2027	6,327.40	0.00	6,327.40
23/06/2027	6,416.48	0.00	6,416.48
23/07/2027	6,167.60	0.00	6,167.60
23/08/2027	5,583.48	0.00	5,583.48
23/09/2027	5,344.80	0.00	5,344.80
25/10/2027	4,766.12	0.00	4,766.12
23/11/2027	5,527.72	0.00	5,527.72
23/12/2027	4,963.32	0.00	4,963.32
24/01/2028	4,065.04	0.00	4,065.04
23/02/2028	4,498.20	0.00	4,498.20

23/03/2028	4,590.00	0.00	4,590.00
24/04/2028	3,366.68	0.00	3,366.68
23/05/2028	4,121.48	0.00	4,121.48
23/06/2028	50,866.72	0.00	50,866.72
24/07/2028	72,938.84	0.00	72,938.84
23/08/2028	72,615.84	0.00	72,615.84
25/09/2028	70,992.68	0.00	70,992.68
23/10/2028	71,990.92	0.00	71,990.92
23/11/2028	70,367.76	0.00	70,367.76
26/12/2028	69,080.52	0.00	69,080.52
23/01/2029	70,078.08	0.00	70,078.08
23/02/2029	68,478.04	0.00	68,478.04
23/03/2029	68,830.28	0.00	68,830.28
23/04/2029	67,201.00	0.00	67,201.00
23/05/2029	66,896.36	0.00	66,896.36
25/06/2029	65,271.16	0.00	65,271.16
23/07/2029	66,189.84	0.00	66,189.84
23/08/2029	64,499.36	0.00	64,499.36
24/09/2029	63,519.48	0.00	63,519.48
23/10/2029	63,895.52	0.00	63,895.52
23/11/2029	62,566.12	0.00	62,566.12
24/12/2029	0.00	0.00	0.00
23/01/2030	0.00	0.00	0.00
25/02/2030	0.00	0.00	0.00
25/03/2030	0.00	0.00	0.00
23/04/2030	0.00	0.00	0.00
23/05/2030	0.00	0.00	0.00
24/06/2030	0.00	0.00	0.00
23/07/2030	0.00	0.00	0.00
23/08/2030	0.00	0.00	0.00
23/09/2030	0.00	0.00	0.00
23/10/2030	2.72	0.00	2.72
25/11/2030	5.44	0.00	5.44
23/12/2030	0.00	0.00	0.00
23/01/2031	0.00	0.00	0.00
24/02/2031	0.00	0.00	0.00
24/03/2031	0.00	0.00	0.00
23/04/2031	0.00	0.00	0.00
23/05/2031	0.00	0.00	0.00
23/06/2031	0.00	0.00	0.00
23/07/2031	0.00	0.00	0.00
25/08/2031	0.00	0.00	0.00
23/09/2031	0.00	0.00	0.00
23/10/2031	2.72	0.00	2.72
24/11/2031	4.08	0.00	4.08
23/12/2031	0.00	0.00	0.00

23/01/2032	0.00	0.00	0.00
23/02/2032	0.68	0.00	0.68
23/03/2032	5.44	0.00	5.44
23/04/2032	2.72	0.00	2.72
24/05/2032	0.00	0.00	0.00
23/06/2032	0.00	0.00	0.00
23/07/2032	1.36	0.00	1.36
23/08/2032	6.80	0.00	6.80
23/09/2032	4.08	0.00	4.08
25/10/2032	3.40	0.00	3.40
23/11/2032	0.00	0.00	0.00
23/12/2032	0.00	0.00	0.00
24/01/2033	0.00	0.00	0.00
23/02/2033	0.00	0.00	0.00
23/03/2033	0.68	0.00	0.68
25/04/2033	0.00	0.00	0.00
23/05/2033	4.76	0.00	4.76
23/06/2033	0.00	0.00	0.00
25/07/2033	0.00	0.00	0.00
23/08/2033	0.00	0.00	0.00
23/09/2033	0.00	0.00	0.00
24/10/2033	0.00	0.00	0.00
23/11/2033	0.00	0.00	0.00
23/12/2033	0.00	0.00	0.00
23/01/2034	0.00	0.00	0.00
23/02/2034	0.00	0.00	0.00
23/03/2034	0.00	0.00	0.00
24/04/2034	0.00	0.00	0.00
23/05/2034	0.00	0.00	0.00
23/06/2034	0.00	0.00	0.00
24/07/2034	0.00	0.00	0.00
23/08/2034	0.00	0.00	0.00
25/09/2034	0.00	0.00	0.00
23/10/2034	0.00	0.00	0.00
23/11/2034	0.00	0.00	0.00
26/12/2034	0.00	0.00	0.00
23/01/2035	0.00	0.00	0.00
23/02/2035	0.00	0.00	0.00
23/03/2035	0.00	0.00	0.00
23/04/2035	0.00	0.00	0.00
23/05/2035	0.00	0.00	0.00
25/06/2035	0.00	0.00	0.00
23/07/2035	0.00	0.00	0.00
23/08/2035	0.00	0.00	0.00
24/09/2035	0.00	0.00	0.00
23/10/2035	0.00	0.00	0.00

23/11/2035	0.00	0.00	0.00
24/12/2035	0.00	0.00	0.00
23/01/2036	0.00	0.00	0.00
25/02/2036	0.00	0.00	0.00
24/03/2036	0.00	0.00	0.00
23/04/2036	0.00	0.00	0.00
23/05/2036	0.00	0.00	0.00
23/06/2036	0.00	0.00	0.00
23/07/2036	0.00	0.00	0.00
25/08/2036	0.00	0.00	0.00
23/09/2036	0.00	0.00	0.00
23/10/2036	0.00	0.00	0.00
24/11/2036	0.00	0.00	0.00
23/12/2036	0.00	0.00	0.00
23/01/2037	0.00	0.00	0.00
23/02/2037	0.00	0.00	0.00
23/03/2037	0.00	0.00	0.00
23/04/2037	0.00	0.00	0.00
25/05/2037	0.00	0.00	0.00
23/06/2037	0.00	0.00	0.00
23/07/2037	0.00	0.00	0.00
24/08/2037	0.00	0.00	0.00
23/09/2037	0.00	0.00	0.00
23/10/2037	0.00	0.00	0.00
23/11/2037	0.00	0.00	0.00
23/12/2037	0.00	0.00	0.00
25/01/2038	0.00	0.00	0.00
23/02/2038	0.00	0.00	0.00
23/03/2038	4,311,641.32	0.00	4,311,641.32
Total	6,800,000.00	0.00	6,800,000.00

Class Z Notes - Scenario 3			
Payment Date	Principal Repayment	Gross Interest	Total Flow
21/01/2022			
23/03/2022	0.00	0.00	0.00
25/04/2022	0.00	0.00	0.00
23/05/2022	0.00	0.00	0.00
23/06/2022	0.00	0.00	0.00
25/07/2022	0.00	0.00	0.00
23/08/2022	0.00	0.00	0.00
23/09/2022	0.00	0.00	0.00

24/10/2022	0.00	0.00	0.00
23/11/2022	0.00	0.00	0.00
23/12/2022	0.00	0.00	0.00
23/01/2023	500,501.08	0.00	500,501.08
23/02/2023	22,492.36	0.00	22,492.36
23/03/2023	20,082.44	0.00	20,082.44
24/04/2023	18,107.04	0.00	18,107.04
23/05/2023	18,759.84	0.00	18,759.84
23/06/2023	17,541.96	0.00	17,541.96
24/07/2023	17,088.40	0.00	17,088.40
23/08/2023	16,998.64	0.00	16,998.64
25/09/2023	15,429.88	0.00	15,429.88
23/10/2023	16,833.40	0.00	16,833.40
23/11/2023	15,279.60	0.00	15,279.60
26/12/2023	14,122.24	0.00	14,122.24
23/01/2024	15,502.64	0.00	15,502.64
23/02/2024	13,988.28	0.00	13,988.28
25/03/2024	13,551.72	0.00	13,551.72
23/04/2024	13,877.44	0.00	13,877.44
23/05/2024	13,079.80	0.00	13,079.80
24/06/2024	11,968.00	0.00	11,968.00
23/07/2024	12,635.76	0.00	12,635.76
23/08/2024	11,517.84	0.00	11,517.84
23/09/2024	11,129.56	0.00	11,129.56
23/10/2024	11,098.96	0.00	11,098.96
25/11/2024	9,647.16	0.00	9,647.16
23/12/2024	11,023.48	0.00	11,023.48
23/01/2025	9,591.40	0.00	9,591.40
24/02/2025	8,872.64	0.00	8,872.64
24/03/2025	9,887.88	0.00	9,887.88
23/04/2025	8,841.36	0.00	8,841.36
23/05/2025	8,473.48	0.00	8,473.48
23/06/2025	7,774.44	0.00	7,774.44
23/07/2025	7,752.68	0.00	7,752.68
25/08/2025	6,398.80	0.00	6,398.80
23/09/2025	7,416.08	0.00	7,416.08
23/10/2025	6,721.80	0.00	6,721.80
24/11/2025	5,715.40	0.00	5,715.40
23/12/2025	6,402.20	0.00	6,402.20
23/01/2026	5,396.48	0.00	5,396.48
23/02/2026	5,069.40	0.00	5,069.40
23/03/2026	5,773.88	0.00	5,773.88
23/04/2026	4,430.88	0.00	4,430.88
25/05/2026	3,779.44	0.00	3,779.44
23/06/2026	4,491.40	0.00	4,491.40
23/07/2026	3,835.20	0.00	3,835.20

24/08/2026	63,783.32	0.00	63,783.32
23/09/2026	95,729.72	0.00	95,729.72
23/10/2026	94,392.84	0.00	94,392.84
23/11/2026	92,726.16	0.00	92,726.16
23/12/2026	91,745.60	0.00	91,745.60
25/01/2027	89,468.96	0.00	89,468.96
23/02/2027	89,523.36	0.00	89,523.36
23/03/2027	88,597.88	0.00	88,597.88
23/04/2027	86,367.48	0.00	86,367.48
24/05/2027	85,155.04	0.00	85,155.04
23/06/2027	84,258.80	0.00	84,258.80
23/07/2027	83,047.72	0.00	83,047.72
23/08/2027	81,549.68	0.00	81,549.68
23/09/2027	80,383.48	0.00	80,383.48
25/10/2027	0.00	0.00	0.00
23/11/2027	0.00	0.00	0.00
23/12/2027	0.00	0.00	0.00
24/01/2028	0.00	0.00	0.00
23/02/2028	0.00	0.00	0.00
23/03/2028	0.00	0.00	0.00
24/04/2028	0.00	0.00	0.00
23/05/2028	0.00	0.00	0.00
23/06/2028	0.00	0.00	0.00
24/07/2028	0.00	0.00	0.00
23/08/2028	0.00	0.00	0.00
25/09/2028	0.00	0.00	0.00
23/10/2028	0.00	0.00	0.00
23/11/2028	0.00	0.00	0.00
26/12/2028	0.00	0.00	0.00
23/01/2029	0.00	0.00	0.00
23/02/2029	0.00	0.00	0.00
23/03/2029	0.00	0.00	0.00
23/04/2029	0.00	0.00	0.00
23/05/2029	0.00	0.00	0.00
25/06/2029	0.00	0.00	0.00
23/07/2029	0.00	0.00	0.00
23/08/2029	0.00	0.00	0.00
24/09/2029	0.00	0.00	0.00
23/10/2029	0.00	0.00	0.00
23/11/2029	0.00	0.00	0.00
24/12/2029	0.00	0.00	0.00
23/01/2030	0.00	0.00	0.00
25/02/2030	0.00	0.00	0.00
25/03/2030	0.00	0.00	0.00
23/04/2030	0.00	0.00	0.00
23/05/2030	0.00	0.00	0.00

24/06/2030	0.00	0.00	0.00
23/07/2030	0.00	0.00	0.00
23/08/2030	0.00	0.00	0.00
23/09/2030	0.00	0.00	0.00
23/10/2030	0.00	0.00	0.00
25/11/2030	0.00	0.00	0.00
23/12/2030	0.00	0.00	0.00
23/01/2031	0.00	0.00	0.00
24/02/2031	0.00	0.00	0.00
24/03/2031	0.00	0.00	0.00
23/04/2031	0.00	0.00	0.00
23/05/2031	0.00	0.00	0.00
23/06/2031	0.00	0.00	0.00
23/07/2031	0.00	0.00	0.00
25/08/2031	0.00	0.00	0.00
23/09/2031	0.00	0.00	0.00
23/10/2031	0.00	0.00	0.00
24/11/2031	0.00	0.00	0.00
23/12/2031	0.00	0.00	0.00
23/01/2032	0.00	0.00	0.00
23/02/2032	0.00	0.00	0.00
23/03/2032	0.00	0.00	0.00
23/04/2032	0.00	0.00	0.00
24/05/2032	0.00	0.00	0.00
23/06/2032	0.00	0.00	0.00
23/07/2032	0.00	0.00	0.00
23/08/2032	0.00	0.00	0.00
23/09/2032	0.00	0.00	0.00
25/10/2032	0.00	0.00	0.00
23/11/2032	0.00	0.00	0.00
23/12/2032	0.00	0.00	0.00
24/01/2033	0.00	0.00	0.00
23/02/2033	0.00	0.00	0.00
23/03/2033	0.00	0.00	0.00
25/04/2033	0.00	0.00	0.00
23/05/2033	0.00	0.00	0.00
23/06/2033	0.00	0.00	0.00
25/07/2033	0.00	0.00	0.00
23/08/2033	0.00	0.00	0.00
23/09/2033	0.00	0.00	0.00
24/10/2033	0.00	0.00	0.00
23/11/2033	0.00	0.00	0.00
23/12/2033	0.00	0.00	0.00
23/01/2034	0.00	0.00	0.00
23/02/2034	0.00	0.00	0.00
23/03/2034	0.00	0.00	0.00

24/04/2034	0.00	0.00	0.00
23/05/2034	0.00	0.00	0.00
23/06/2034	0.00	0.00	0.00
24/07/2034	0.00	0.00	0.00
23/08/2034	0.00	0.00	0.00
25/09/2034	0.00	0.00	0.00
23/10/2034	0.00	0.00	0.00
23/11/2034	0.00	0.00	0.00
26/12/2034	4,624,387.60	0.00	4,624,387.60
Total	6,800,000.00	0.00	6,800,000.00

These Final Conditions have been countersigned on all their pages and signed in Madrid, on 14 January 2022.

Signature: _____

Mr. José Antonio Trujillo del Valle.

Signed on behalf of INTERMONEY TITULIZACIÓN, S.G.F.T., S.A. on behalf of **IM ANDBANK RMBS 1, FONDO DE TITULIZACIÓN**