

# 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 A Notes** € 138,800,000

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](http://www.imtitulizacion.com)) and the CNMV ([www.cnmv.es](http://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.

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

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

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## **IMPORTANT NOTICE**

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**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.

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

		<input type="checkbox"/> Class C: 100%. <input 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).
<b>8</b>	Denomination per Note:	Class A Notes, Class B Notes, Class C Notes and Class Z Notes: € 100,000.
<b>9</b>	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>
<b>10</b>	Subscription Date:	19 January 2022.
<b>11</b>	Subscription Period:	Will start at 9:00 CET and end at 12:00 CET on the Subscription Date.
<b>12</b>	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>
<b>13</b>	Payment Dates	On each monthly Payment Date with a first applicable Payment Date on 23 March 2022.
<b>14</b>	Amortisation starting date	On Payment Date immediately following the Issuance Period End Date.
<b>15</b>	Legal Maturity Date:	23 June 2056.
<b>16</b>	Interest:	<i>(Additional information on the securities interest can be found in section 21 of these Final Conditions)</i>
<b>17</b>	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>
<b>18</b>	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.
<b>19</b>	Listing and admission to trading:	Application has been made for the Notes to be admitted to trading on AIAF Fixed Income Market.
<b>20</b>	Placement	No

## PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

<b>21</b>	<b>Floating</b> 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 checked="" 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 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

<b>22</b>	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

<b>23</b>	Relevant Rating Agencies:	<input checked="" type="checkbox"/> DBRS Ratings, GMBH, Branch in Spain. <input checked="" type="checkbox"/> MOODY'S Investors Service España, S.A.
<b>24</b>	Ratings:	<input checked="" type="checkbox"/> DBRS Ratings, GMBH, Branch in Spain: AA (high) (sf).

				<input checked="" type="checkbox"/>	MOODY'S Investors Service España, S.A.: Aa2 (sf).
<b>25</b>	Estimated Expenses:	Notes Issuance			€ 65,000.
<b>26</b>	Historic Interest Rates:				Details of historic EURIBOR rates can be obtained from <a href="https://www.emmi-benchmarks.eu/">https://www.emmi-benchmarks.eu/</a> .
<b>27</b>	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]%.
<b>28</b>	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 A Notes on the date of these Final Conditions.

Class	Rating	Issuance Date	Outstanding Nominal Balance	Reference Rate	Margin	Legal Maturity Date
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
Class Z	Not rated	14 January 2022	6,800,000	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:*

<b>Class A Notes</b>			
Scenario	1	2	3
Early Repayment Rate (ERR)	0	5	10
Average Life (years)	10.27	7.31	5.52
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)	10.27	7.31	5.52
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 A Notes - Scenario 1**

<b>Payment Date</b>	<b>Principal Repayment</b>	<b>Gross Interest</b>	<b>Total Flow</b>
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	6,701,069.68	0.00	6,701,069.68
23/02/2023	584,764.40	0.00	584,764.40
23/03/2023	586,430.00	0.00	586,430.00
24/04/2023	586,610.44	0.00	586,610.44
23/05/2023	586,804.76	0.00	586,804.76
23/06/2023	586,985.20	0.00	586,985.20
24/07/2023	587,165.64	0.00	587,165.64
23/08/2023	587,359.96	0.00	587,359.96
25/09/2023	587,540.40	0.00	587,540.40
23/10/2023	587,720.84	0.00	587,720.84
23/11/2023	587,915.16	0.00	587,915.16
26/12/2023	588,095.60	0.00	588,095.60
23/01/2024	588,289.92	0.00	588,289.92
23/02/2024	588,470.36	0.00	588,470.36
25/03/2024	588,650.80	0.00	588,650.80
23/04/2024	588,859.00	0.00	588,859.00
23/05/2024	588,609.16	0.00	588,609.16
24/06/2024	588,803.48	0.00	588,803.48
23/07/2024	588,983.92	0.00	588,983.92
23/08/2024	589,164.36	0.00	589,164.36
23/09/2024	589,358.68	0.00	589,358.68
23/10/2024	589,525.24	0.00	589,525.24
25/11/2024	589,747.32	0.00	589,747.32
23/12/2024	588,484.24	0.00	588,484.24
23/01/2025	588,664.68	0.00	588,664.68
24/02/2025	588,026.20	0.00	588,026.20
24/03/2025	588,220.52	0.00	588,220.52
23/04/2025	588,400.96	0.00	588,400.96
23/05/2025	588,581.40	0.00	588,581.40
23/06/2025	588,761.84	0.00	588,761.84
23/07/2025	588,942.28	0.00	588,942.28

25/08/2025	589,150.48	0.00	589,150.48
23/09/2025	587,471.00	0.00	587,471.00
23/10/2025	587,637.56	0.00	587,637.56
24/11/2025	587,831.88	0.00	587,831.88
23/12/2025	588,026.20	0.00	588,026.20
23/01/2026	588,206.64	0.00	588,206.64
23/02/2026	588,387.08	0.00	588,387.08
23/03/2026	588,581.40	0.00	588,581.40
23/04/2026	588,761.84	0.00	588,761.84
25/05/2026	588,942.28	0.00	588,942.28
23/06/2026	589,136.60	0.00	589,136.60
23/07/2026	589,330.92	0.00	589,330.92
24/08/2026	589,497.48	0.00	589,497.48
23/09/2026	589,677.92	0.00	589,677.92
23/10/2026	589,344.80	0.00	589,344.80
23/11/2026	589,219.88	0.00	589,219.88
23/12/2026	589,414.20	0.00	589,414.20
25/01/2027	589,594.64	0.00	589,594.64
23/02/2027	589,788.96	0.00	589,788.96
23/03/2027	589,955.52	0.00	589,955.52
23/04/2027	590,163.72	0.00	590,163.72
24/05/2027	590,344.16	0.00	590,344.16
23/06/2027	590,524.60	0.00	590,524.60
23/07/2027	590,718.92	0.00	590,718.92
23/08/2027	590,899.36	0.00	590,899.36
23/09/2027	591,093.68	0.00	591,093.68
25/10/2027	591,274.12	0.00	591,274.12
23/11/2027	591,468.44	0.00	591,468.44
23/12/2027	590,954.88	0.00	590,954.88
24/01/2028	591,163.08	0.00	591,163.08
23/02/2028	591,343.52	0.00	591,343.52
23/03/2028	591,537.84	0.00	591,537.84
24/04/2028	590,954.88	0.00	590,954.88
23/05/2028	591,149.20	0.00	591,149.20
23/06/2028	591,329.64	0.00	591,329.64
24/07/2028	591,523.96	0.00	591,523.96
23/08/2028	591,718.28	0.00	591,718.28
25/09/2028	591,884.84	0.00	591,884.84
23/10/2028	592,093.04	0.00	592,093.04
23/11/2028	592,273.48	0.00	592,273.48
26/12/2028	592,453.92	0.00	592,453.92
23/01/2029	592,648.24	0.00	592,648.24
23/02/2029	592,828.68	0.00	592,828.68
23/03/2029	592,398.40	0.00	592,398.40
23/04/2029	592,592.72	0.00	592,592.72
23/05/2029	592,148.56	0.00	592,148.56

25/06/2029	590,968.76	0.00	590,968.76
23/07/2029	589,344.80	0.00	589,344.80
23/08/2029	588,831.24	0.00	588,831.24
24/09/2029	588,983.92	0.00	588,983.92
23/10/2029	587,568.16	0.00	587,568.16
23/11/2029	585,652.72	0.00	585,652.72
24/12/2029	585,847.04	0.00	585,847.04
23/01/2030	584,764.40	0.00	584,764.40
25/02/2030	584,958.72	0.00	584,958.72
25/03/2030	583,459.68	0.00	583,459.68
23/04/2030	582,168.84	0.00	582,168.84
23/05/2030	581,599.76	0.00	581,599.76
24/06/2030	581,780.20	0.00	581,780.20
23/07/2030	581,225.00	0.00	581,225.00
23/08/2030	581,419.32	0.00	581,419.32
23/09/2030	581,585.88	0.00	581,585.88
23/10/2030	581,072.32	0.00	581,072.32
25/11/2030	581,280.52	0.00	581,280.52
23/12/2030	580,295.04	0.00	580,295.04
23/01/2031	579,448.36	0.00	579,448.36
24/02/2031	579,018.08	0.00	579,018.08
24/03/2031	577,963.20	0.00	577,963.20
23/04/2031	576,727.88	0.00	576,727.88
23/05/2031	575,950.60	0.00	575,950.60
23/06/2031	572,910.88	0.00	572,910.88
23/07/2031	573,091.32	0.00	573,091.32
25/08/2031	571,245.28	0.00	571,245.28
23/09/2031	570,523.52	0.00	570,523.52
23/10/2031	570,703.96	0.00	570,703.96
24/11/2031	570,898.28	0.00	570,898.28
23/12/2031	570,426.36	0.00	570,426.36
23/01/2032	570,592.92	0.00	570,592.92
23/02/2032	570,787.24	0.00	570,787.24
23/03/2032	570,953.80	0.00	570,953.80
23/04/2032	571,134.24	0.00	571,134.24
24/05/2032	569,302.08	0.00	569,302.08
23/06/2032	568,302.72	0.00	568,302.72
23/07/2032	567,927.96	0.00	567,927.96
23/08/2032	566,970.24	0.00	566,970.24
23/09/2032	564,569.00	0.00	564,569.00
25/10/2032	563,528.00	0.00	563,528.00
23/11/2032	563,708.44	0.00	563,708.44
23/12/2032	563,278.16	0.00	563,278.16
24/01/2033	563,458.60	0.00	563,458.60
23/02/2033	558,447.92	0.00	558,447.92
23/03/2033	558,087.04	0.00	558,087.04

25/04/2033	557,490.20	0.00	557,490.20
23/05/2033	556,102.20	0.00	556,102.20
23/06/2033	554,964.04	0.00	554,964.04
25/07/2033	553,576.04	0.00	553,576.04
23/08/2033	552,923.68	0.00	552,923.68
23/09/2033	552,354.60	0.00	552,354.60
24/10/2033	549,536.96	0.00	549,536.96
23/11/2033	549,120.56	0.00	549,120.56
23/12/2033	549,273.24	0.00	549,273.24
23/01/2034	549,481.44	0.00	549,481.44
23/02/2034	546,747.08	0.00	546,747.08
23/03/2034	544,554.04	0.00	544,554.04
24/04/2034	541,722.52	0.00	541,722.52
23/05/2034	539,015.92	0.00	539,015.92
23/06/2034	537,100.48	0.00	537,100.48
24/07/2034	536,406.48	0.00	536,406.48
23/08/2034	533,436.16	0.00	533,436.16
25/09/2034	532,339.64	0.00	532,339.64
23/10/2034	530,937.76	0.00	530,937.76
23/11/2034	530,396.44	0.00	530,396.44
26/12/2034	527,745.36	0.00	527,745.36
23/01/2035	525,927.08	0.00	525,927.08
23/02/2035	522,151.72	0.00	522,151.72
23/03/2035	519,320.20	0.00	519,320.20
23/04/2035	518,084.88	0.00	518,084.88
23/05/2035	514,573.24	0.00	514,573.24
25/06/2035	513,351.80	0.00	513,351.80
23/07/2035	510,367.60	0.00	510,367.60
23/08/2035	507,952.48	0.00	507,952.48
24/09/2035	506,495.08	0.00	506,495.08
23/10/2035	503,205.52	0.00	503,205.52
23/11/2035	500,943.08	0.00	500,943.08
24/12/2035	499,582.84	0.00	499,582.84
23/01/2036	498,652.88	0.00	498,652.88
25/02/2036	496,515.36	0.00	496,515.36
24/03/2036	495,640.92	0.00	495,640.92
23/04/2036	493,045.36	0.00	493,045.36
23/05/2036	489,991.76	0.00	489,991.76
23/06/2036	488,353.92	0.00	488,353.92
23/07/2036	485,244.80	0.00	485,244.80
25/08/2036	483,468.16	0.00	483,468.16
23/09/2036	479,928.76	0.00	479,928.76
23/10/2036	478,804.48	0.00	478,804.48
24/11/2036	475,709.24	0.00	475,709.24
23/12/2036	474,487.80	0.00	474,487.80
23/01/2037	472,253.12	0.00	472,253.12

23/02/2037	471,198.24	0.00	471,198.24
23/03/2037	471,323.16	0.00	471,323.16
23/04/2037	471,475.84	0.00	471,475.84
25/05/2037	468,075.24	0.00	468,075.24
23/06/2037	466,950.96	0.00	466,950.96
23/07/2037	464,383.16	0.00	464,383.16
24/08/2037	463,661.40	0.00	463,661.40
23/09/2037	463,356.04	0.00	463,356.04
23/10/2037	462,148.48	0.00	462,148.48
23/11/2037	461,232.40	0.00	461,232.40
23/12/2037	460,010.96	0.00	460,010.96
25/01/2038	459,441.88	0.00	459,441.88
23/02/2038	456,985.12	0.00	456,985.12
23/03/2038	456,818.56	0.00	456,818.56
23/04/2038	455,361.16	0.00	455,361.16
24/05/2038	454,639.40	0.00	454,639.40
23/06/2038	452,918.28	0.00	452,918.28
23/07/2038	451,724.60	0.00	451,724.60
23/08/2038	450,558.68	0.00	450,558.68
23/09/2038	448,546.08	0.00	448,546.08
25/10/2038	448,268.48	0.00	448,268.48
23/11/2038	446,533.48	0.00	446,533.48
23/12/2038	442,313.96	0.00	442,313.96
24/01/2039	442,452.76	0.00	442,452.76
23/02/2039	437,122.84	0.00	437,122.84
23/03/2039	435,332.32	0.00	435,332.32
25/04/2039	432,667.36	0.00	432,667.36
23/05/2039	428,697.68	0.00	428,697.68
23/06/2039	424,797.40	0.00	424,797.40
25/07/2039	423,284.48	0.00	423,284.48
23/08/2039	422,243.48	0.00	422,243.48
23/09/2039	420,355.80	0.00	420,355.80
24/10/2039	419,467.48	0.00	419,467.48
23/11/2039	414,456.80	0.00	414,456.80
23/12/2039	405,420.92	0.00	405,420.92
23/01/2040	395,552.24	0.00	395,552.24
23/02/2040	393,498.00	0.00	393,498.00
23/03/2040	389,611.60	0.00	389,611.60
23/04/2040	385,253.28	0.00	385,253.28
23/05/2040	383,504.40	0.00	383,504.40
25/06/2040	379,631.88	0.00	379,631.88
23/07/2040	376,495.00	0.00	376,495.00
23/08/2040	373,538.56	0.00	373,538.56
24/09/2040	365,460.40	0.00	365,460.40
23/10/2040	361,213.12	0.00	361,213.12
23/11/2040	359,325.44	0.00	359,325.44

24/12/2040	356,646.60	0.00	356,646.60
23/01/2041	350,817.00	0.00	350,817.00
25/02/2041	346,111.68	0.00	346,111.68
25/03/2041	341,350.84	0.00	341,350.84
23/04/2041	333,730.72	0.00	333,730.72
23/05/2041	328,137.08	0.00	328,137.08
24/06/2041	326,610.28	0.00	326,610.28
23/07/2041	323,154.16	0.00	323,154.16
23/08/2041	319,337.16	0.00	319,337.16
23/09/2041	14,092,308.48	0.00	14,092,308.48
<b>Total</b>	<b>138,800,000.00</b>	<b>0.00</b>	<b>138,800,000.00</b>

<b>Class A Notes - Scenario 2</b>			
<b>Payment Date</b>	<b>Principal Repayment</b>	<b>Gross Interest</b>	<b>Total Flow</b>
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	12,657,213.64	0.00	12,657,213.64
23/02/2023	1,084,000.24	0.00	1,084,000.24
23/03/2023	1,078,711.96	0.00	1,078,711.96
24/04/2023	1,072,077.32	0.00	1,072,077.32
23/05/2023	1,065,442.68	0.00	1,065,442.68
23/06/2023	1,058,877.44	0.00	1,058,877.44
24/07/2023	1,052,326.08	0.00	1,052,326.08
23/08/2023	1,045,802.48	0.00	1,045,802.48
25/09/2023	1,039,348.28	0.00	1,039,348.28
23/10/2023	1,032,894.08	0.00	1,032,894.08
23/11/2023	1,026,509.28	0.00	1,026,509.28
26/12/2023	1,020,110.60	0.00	1,020,110.60
23/01/2024	1,013,795.20	0.00	1,013,795.20
23/02/2024	1,007,493.68	0.00	1,007,493.68
25/03/2024	1,001,219.92	0.00	1,001,219.92
23/04/2024	995,001.68	0.00	995,001.68

23/05/2024	988,408.68	0.00	988,408.68
24/06/2024	982,259.84	0.00	982,259.84
23/07/2024	976,124.88	0.00	976,124.88
23/08/2024	970,031.56	0.00	970,031.56
23/09/2024	963,979.88	0.00	963,979.88
23/10/2024	957,928.20	0.00	957,928.20
25/11/2024	951,959.80	0.00	951,959.80
23/12/2024	944,728.32	0.00	944,728.32
23/01/2025	938,815.44	0.00	938,815.44
24/02/2025	932,208.56	0.00	932,208.56
24/03/2025	926,365.08	0.00	926,365.08
23/04/2025	920,535.48	0.00	920,535.48
23/05/2025	914,761.40	0.00	914,761.40
23/06/2025	908,987.32	0.00	908,987.32
23/07/2025	903,268.76	0.00	903,268.76
25/08/2025	897,591.84	0.00	897,591.84
23/09/2025	890,360.36	0.00	890,360.36
23/10/2025	884,738.96	0.00	884,738.96
24/11/2025	879,145.32	0.00	879,145.32
23/12/2025	873,593.32	0.00	873,593.32
23/01/2026	868,082.96	0.00	868,082.96
23/02/2026	862,572.60	0.00	862,572.60
23/03/2026	857,103.88	0.00	857,103.88
23/04/2026	851,662.92	0.00	851,662.92
25/05/2026	846,277.48	0.00	846,277.48
23/06/2026	840,878.16	0.00	840,878.16
23/07/2026	835,548.24	0.00	835,548.24
24/08/2026	830,218.32	0.00	830,218.32
23/09/2026	824,930.04	0.00	824,930.04
23/10/2026	819,253.12	0.00	819,253.12
23/11/2026	813,784.40	0.00	813,784.40
23/12/2026	808,593.28	0.00	808,593.28
25/01/2027	803,416.04	0.00	803,416.04
23/02/2027	798,280.44	0.00	798,280.44
23/03/2027	793,172.60	0.00	793,172.60
23/04/2027	788,092.52	0.00	788,092.52
24/05/2027	783,026.32	0.00	783,026.32
23/06/2027	778,001.76	0.00	778,001.76
23/07/2027	773,004.96	0.00	773,004.96
23/08/2027	768,035.92	0.00	768,035.92
23/09/2027	763,094.64	0.00	763,094.64
25/10/2027	758,181.12	0.00	758,181.12
23/11/2027	753,295.36	0.00	753,295.36
23/12/2027	747,909.92	0.00	747,909.92
24/01/2028	743,079.68	0.00	743,079.68
23/02/2028	738,277.20	0.00	738,277.20



23/03/2028	733,502.48	0.00	733,502.48
24/04/2028	728,186.44	0.00	728,186.44
23/05/2028	723,481.12	0.00	723,481.12
23/06/2028	718,761.92	0.00	718,761.92
24/07/2028	714,112.12	0.00	714,112.12
23/08/2028	709,476.20	0.00	709,476.20
25/09/2028	704,840.28	0.00	704,840.28
23/10/2028	700,259.88	0.00	700,259.88
23/11/2028	695,693.36	0.00	695,693.36
26/12/2028	691,140.72	0.00	691,140.72
23/01/2029	686,643.60	0.00	686,643.60
23/02/2029	682,132.60	0.00	682,132.60
23/03/2029	677,246.84	0.00	677,246.84
23/04/2029	672,791.36	0.00	672,791.36
23/05/2029	667,961.12	0.00	667,961.12
25/06/2029	662,617.32	0.00	662,617.32
23/07/2029	657,023.68	0.00	657,023.68
23/08/2029	652,207.32	0.00	652,207.32
24/09/2029	647,918.40	0.00	647,918.40
23/10/2029	642,546.84	0.00	642,546.84
23/11/2029	636,869.92	0.00	636,869.92
24/12/2029	632,692.04	0.00	632,692.04
23/01/2030	627,667.48	0.00	627,667.48
25/02/2030	623,517.36	0.00	623,517.36
25/03/2030	618,284.60	0.00	618,284.60
23/04/2030	613,204.52	0.00	613,204.52
23/05/2030	608,651.88	0.00	608,651.88
24/06/2030	604,612.80	0.00	604,612.80
23/07/2030	600,115.68	0.00	600,115.68
23/08/2030	596,132.12	0.00	596,132.12
23/09/2030	592,162.44	0.00	592,162.44
23/10/2030	587,776.36	0.00	587,776.36
25/11/2030	583,876.08	0.00	583,876.08
23/12/2030	579,240.16	0.00	579,240.16
23/01/2031	574,715.28	0.00	574,715.28
24/02/2031	570,481.88	0.00	570,481.88
24/03/2031	565,887.60	0.00	565,887.60
23/04/2031	561,196.16	0.00	561,196.16
23/05/2031	556,851.72	0.00	556,851.72
23/06/2031	551,091.52	0.00	551,091.52
23/07/2031	547,399.44	0.00	547,399.44
25/08/2031	542,458.16	0.00	542,458.16
23/09/2031	538,266.40	0.00	538,266.40
23/10/2031	534,643.72	0.00	534,643.72
24/11/2031	531,062.68	0.00	531,062.68
23/12/2031	527,093.00	0.00	527,093.00

23/01/2032	523,525.84	0.00	523,525.84
23/02/2032	520,000.32	0.00	520,000.32
23/03/2032	516,474.80	0.00	516,474.80
23/04/2032	512,990.92	0.00	512,990.92
24/05/2032	508,313.36	0.00	508,313.36
23/06/2032	504,163.24	0.00	504,163.24
23/07/2032	500,415.64	0.00	500,415.64
23/08/2032	496,334.92	0.00	496,334.92
23/09/2032	491,463.04	0.00	491,463.04
25/10/2032	487,396.20	0.00	487,396.20
23/11/2032	484,092.76	0.00	484,092.76
23/12/2032	480,428.44	0.00	480,428.44
24/01/2033	477,152.76	0.00	477,152.76
23/02/2033	470,906.76	0.00	470,906.76
23/03/2033	467,381.24	0.00	467,381.24
25/04/2033	463,744.68	0.00	463,744.68
23/05/2033	459,677.84	0.00	459,677.84
23/06/2033	455,805.32	0.00	455,805.32
25/07/2033	451,780.12	0.00	451,780.12
23/08/2033	448,226.84	0.00	448,226.84
23/09/2033	444,729.08	0.00	444,729.08
24/10/2033	439,996.00	0.00	439,996.00
23/11/2033	436,650.92	0.00	436,650.92
23/12/2033	433,625.08	0.00	433,625.08
23/01/2034	430,654.76	0.00	430,654.76
23/02/2034	426,088.24	0.00	426,088.24
23/03/2034	421,854.84	0.00	421,854.84
24/04/2034	417,316.08	0.00	417,316.08
23/05/2034	412,860.60	0.00	412,860.60
23/06/2034	408,877.04	0.00	408,877.04
24/07/2034	405,587.48	0.00	405,587.48
23/08/2034	401,090.36	0.00	401,090.36
25/09/2034	397,648.12	0.00	397,648.12
23/10/2034	394,053.20	0.00	394,053.20
23/11/2034	390,944.08	0.00	390,944.08
26/12/2034	386,738.44	0.00	386,738.44
23/01/2035	383,004.72	0.00	383,004.72
23/02/2035	378,285.52	0.00	378,285.52
23/03/2035	374,079.88	0.00	374,079.88
23/04/2035	370,762.56	0.00	370,762.56
23/05/2035	366,279.32	0.00	366,279.32
25/06/2035	363,017.52	0.00	363,017.52
23/07/2035	358,867.40	0.00	358,867.40
23/08/2035	355,050.40	0.00	355,050.40
24/09/2035	351,733.08	0.00	351,733.08
23/10/2035	347,541.32	0.00	347,541.32

23/11/2035	343,877.00	0.00	343,877.00
24/12/2035	340,712.36	0.00	340,712.36
23/01/2036	337,783.68	0.00	337,783.68
25/02/2036	334,272.04	0.00	334,272.04
24/03/2036	331,398.88	0.00	331,398.88
23/04/2036	327,720.68	0.00	327,720.68
23/05/2036	323,834.28	0.00	323,834.28
23/06/2036	320,683.52	0.00	320,683.52
23/07/2036	316,838.76	0.00	316,838.76
25/08/2036	313,660.24	0.00	313,660.24
23/09/2036	309,662.80	0.00	309,662.80
23/10/2036	306,859.04	0.00	306,859.04
24/11/2036	303,139.20	0.00	303,139.20
23/12/2036	300,335.44	0.00	300,335.44
23/01/2037	297,087.52	0.00	297,087.52
23/02/2037	294,408.68	0.00	294,408.68
23/03/2037	292,298.92	0.00	292,298.92
23/04/2037	290,216.92	0.00	290,216.92
25/05/2037	286,497.08	0.00	286,497.08
23/06/2037	283,859.88	0.00	283,859.88
23/07/2037	280,584.20	0.00	280,584.20
24/08/2037	278,182.96	0.00	278,182.96
23/09/2037	275,976.04	0.00	275,976.04
23/10/2037	273,380.48	0.00	273,380.48
23/11/2037	270,937.60	0.00	270,937.60
23/12/2037	268,383.68	0.00	268,383.68
25/01/2038	266,135.12	0.00	266,135.12
23/02/2038	263,039.88	0.00	263,039.88
23/03/2038	13,771,736.00	0.00	13,771,736.00
<b>Total</b>	<b>138,800,000.00</b>	<b>0.00</b>	<b>138,800,000.00</b>

<b>Class A Notes - Scenario 3</b>			
<b>Payment Date</b>	<b>Principal Repayment</b>	<b>Gross Interest</b>	<b>Total Flow</b>
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	18,368,209.04	0.00	18,368,209.04
23/02/2023	1,536,710.32	0.00	1,536,710.32
23/03/2023	1,520,956.52	0.00	1,520,956.52
24/04/2023	1,504,009.04	0.00	1,504,009.04
23/05/2023	1,487,228.12	0.00	1,487,228.12
23/06/2023	1,470,641.52	0.00	1,470,641.52
24/07/2023	1,454,207.60	0.00	1,454,207.60
23/08/2023	1,437,954.12	0.00	1,437,954.12
25/09/2023	1,421,881.08	0.00	1,421,881.08
23/10/2023	1,405,946.84	0.00	1,405,946.84
23/11/2023	1,390,206.92	0.00	1,390,206.92
26/12/2023	1,374,605.80	0.00	1,374,605.80
23/01/2024	1,359,185.12	0.00	1,359,185.12
23/02/2024	1,343,917.12	0.00	1,343,917.12
25/03/2024	1,328,815.68	0.00	1,328,815.68
23/04/2024	1,313,853.04	0.00	1,313,853.04
23/05/2024	1,298,737.72	0.00	1,298,737.72
24/06/2024	1,284,094.32	0.00	1,284,094.32
23/07/2024	1,269,603.60	0.00	1,269,603.60
23/08/2024	1,255,279.44	0.00	1,255,279.44
23/09/2024	1,241,094.08	0.00	1,241,094.08
23/10/2024	1,227,047.52	0.00	1,227,047.52
25/11/2024	1,213,181.40	0.00	1,213,181.40
23/12/2024	1,198,343.68	0.00	1,198,343.68
23/01/2025	1,184,769.04	0.00	1,184,769.04
24/02/2025	1,170,708.60	0.00	1,170,708.60
24/03/2025	1,157,425.44	0.00	1,157,425.44
23/04/2025	1,144,267.20	0.00	1,144,267.20
23/05/2025	1,131,261.64	0.00	1,131,261.64
23/06/2025	1,118,381.00	0.00	1,118,381.00
23/07/2025	1,105,653.04	0.00	1,105,653.04
25/08/2025	1,093,036.12	0.00	1,093,036.12
23/09/2025	1,079,253.28	0.00	1,079,253.28
23/10/2025	1,066,941.72	0.00	1,066,941.72
24/11/2025	1,054,741.20	0.00	1,054,741.20
23/12/2025	1,042,679.48	0.00	1,042,679.48
23/01/2026	1,030,742.68	0.00	1,030,742.68
23/02/2026	1,018,930.80	0.00	1,018,930.80
23/03/2026	1,007,229.96	0.00	1,007,229.96
23/04/2026	995,681.80	0.00	995,681.80
25/05/2026	984,244.68	0.00	984,244.68
23/06/2026	972,904.72	0.00	972,904.72
23/07/2026	961,717.44	0.00	961,717.44

24/08/2026	950,627.32	0.00	950,627.32
23/09/2026	939,648.24	0.00	939,648.24
23/10/2026	928,474.84	0.00	928,474.84
23/11/2026	917,551.28	0.00	917,551.28
23/12/2026	906,933.08	0.00	906,933.08
25/01/2027	896,439.80	0.00	896,439.80
23/02/2027	886,043.68	0.00	886,043.68
23/03/2027	875,758.60	0.00	875,758.60
23/04/2027	865,598.44	0.00	865,598.44
24/05/2027	855,521.56	0.00	855,521.56
23/06/2027	845,569.60	0.00	845,569.60
23/07/2027	835,728.68	0.00	835,728.68
23/08/2027	825,971.04	0.00	825,971.04
23/09/2027	816,324.44	0.00	816,324.44
25/10/2027	806,802.76	0.00	806,802.76
23/11/2027	797,350.48	0.00	797,350.48
23/12/2027	787,620.60	0.00	787,620.60
24/01/2028	778,404.28	0.00	778,404.28
23/02/2028	769,271.24	0.00	769,271.24
23/03/2028	760,221.48	0.00	760,221.48
24/04/2028	750,880.24	0.00	750,880.24
23/05/2028	742,038.68	0.00	742,038.68
23/06/2028	733,294.28	0.00	733,294.28
24/07/2028	724,647.04	0.00	724,647.04
23/08/2028	716,083.08	0.00	716,083.08
25/09/2028	707,616.28	0.00	707,616.28
23/10/2028	699,246.64	0.00	699,246.64
23/11/2028	690,960.28	0.00	690,960.28
26/12/2028	682,757.20	0.00	682,757.20
23/01/2029	674,651.28	0.00	674,651.28
23/02/2029	666,614.76	0.00	666,614.76
23/03/2029	658,383.92	0.00	658,383.92
23/04/2029	650,527.84	0.00	650,527.84
23/05/2029	642,477.44	0.00	642,477.44
25/06/2029	634,135.56	0.00	634,135.56
23/07/2029	625,696.52	0.00	625,696.52
23/08/2029	617,868.20	0.00	617,868.20
24/09/2029	610,470.16	0.00	610,470.16
23/10/2029	602,405.88	0.00	602,405.88
23/11/2029	594,202.80	0.00	594,202.80
24/12/2029	587,068.48	0.00	587,068.48
23/01/2030	579,448.36	0.00	579,448.36
25/02/2030	572,480.60	0.00	572,480.60
25/03/2030	564,832.72	0.00	564,832.72
23/04/2030	557,365.28	0.00	557,365.28
23/05/2030	550,314.24	0.00	550,314.24

24/06/2030	543,665.72	0.00	543,665.72
23/07/2030	536,781.24	0.00	536,781.24
23/08/2030	530,271.52	0.00	530,271.52
23/09/2030	523,845.08	0.00	523,845.08
23/10/2030	517,196.56	0.00	517,196.56
25/11/2030	510,922.80	0.00	510,922.80
23/12/2030	504,218.76	0.00	504,218.76
23/01/2031	497,653.52	0.00	497,653.52
24/02/2031	491,352.00	0.00	491,352.00
24/03/2031	484,842.28	0.00	484,842.28
23/04/2031	478,360.32	0.00	478,360.32
23/05/2031	472,128.20	0.00	472,128.20
23/06/2031	465,077.16	0.00	465,077.16
23/07/2031	459,386.36	0.00	459,386.36
25/08/2031	452,973.80	0.00	452,973.80
23/09/2031	447,060.92	0.00	447,060.92
23/10/2031	441,578.32	0.00	441,578.32
24/11/2031	436,151.24	0.00	436,151.24
23/12/2031	430,529.84	0.00	430,529.84
23/01/2032	425,213.80	0.00	425,213.80
23/02/2032	419,967.16	0.00	419,967.16
23/03/2032	414,762.16	0.00	414,762.16
23/04/2032	409,626.56	0.00	409,626.56
24/05/2032	403,824.72	0.00	403,824.72
23/06/2032	398,397.64	0.00	398,397.64
23/07/2032	393,248.16	0.00	393,248.16
23/08/2032	387,946.00	0.00	387,946.00
23/09/2032	382,227.44	0.00	382,227.44
25/10/2032	377,036.32	0.00	377,036.32
23/11/2032	372,331.00	0.00	372,331.00
23/12/2032	367,473.00	0.00	367,473.00
24/01/2033	362,864.84	0.00	362,864.84
23/02/2033	356,591.08	0.00	356,591.08
23/03/2033	351,955.16	0.00	351,955.16
25/04/2033	347,277.60	0.00	347,277.60
23/05/2033	342,405.72	0.00	342,405.72
23/06/2033	337,672.64	0.00	337,672.64
25/07/2033	332,911.80	0.00	332,911.80
23/08/2033	328,456.32	0.00	328,456.32
23/09/2033	324,070.24	0.00	324,070.24
24/10/2033	319,045.68	0.00	319,045.68
23/11/2033	314,826.16	0.00	314,826.16
23/12/2033	310,828.72	0.00	310,828.72
23/01/2034	306,886.80	0.00	306,886.80
23/02/2034	302,112.08	0.00	302,112.08
23/03/2034	297,559.44	0.00	297,559.44

24/04/2034	292,881.88	0.00	292,881.88
23/05/2034	288,315.36	0.00	288,315.36
23/06/2034	284,026.44	0.00	284,026.44
24/07/2034	280,153.92	0.00	280,153.92
23/08/2034	275,670.68	0.00	275,670.68
25/09/2034	271,784.28	0.00	271,784.28
23/10/2034	267,856.24	0.00	267,856.24
23/11/2034	264,219.68	0.00	264,219.68
26/12/2034	13,754,968.96	0.00	13,754,968.96
<b>Total</b>	<b>138,800,000.00</b>	<b>0.00</b>	<b>138,800,000.00</b>

**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**