

FINAL CONDITIONS

DATED 23 DECEMBER 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 € 15,600,000

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 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 " Notes ").

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

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 checked="" type="checkbox"/> Class A Notes <input type="checkbox"/> Class B Notes <input type="checkbox"/> Class C Notes <input type="checkbox"/> Class Z Notes
3	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.
4	Currency:	Euro (€).
5	Principal Amount:	<input checked="" type="checkbox"/> Class A: EUR 15,600,000. <input type="checkbox"/> Class B: EUR 700,000. <input type="checkbox"/> Class C: EUR 600,000. <input type="checkbox"/> Class Z: EUR 800,000.
6	Number of Notes:	<input checked="" type="checkbox"/> Class A: 156. <input type="checkbox"/> Class B: 7. <input type="checkbox"/> Class C: 6. <input type="checkbox"/> Class Z: 8.
7	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%. (Price of the Notes issued under this Additional Issuance is at par).
8	Denomination per Note:	Class A Notes, Class B Notes, Class C Notes and Class Z Notes: € 100,000.
9	Issuance Date	16 December 2022. <i>(Five (5) business days before a Payment Date).</i>
10	Subscription Date:	The Notes issued under this Additional Issuance have been subscribed on 21 December 2022.
11	Subscription Period:	Started at 9:00 CET and ended at 12:00 CET on the Subscription Date.
12	Disbursement Date	The Notes issued under this Additional Issuance have been disbursed on 23 December 2022. <i>(Additional Disbursement Date 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 January 2023.
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 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 January 2023.

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: AA (high) (sf). <input checked="" type="checkbox"/> MOODY'S Investors Service España, S.A.: Aa2 (sf).

25	Estimated Notes Issuance Expenses:	€ 45,000.
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 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.	16 December 2022	700,000	Eur 1M	0.80%	23 June 2056
Class C	BB (high) (sf) by DBRS and Ba2 (sf) by Moody's.	16 December 2022	600,000	Eur 1M	0.10%	23 June 2056
Class Z	Not rated	16 December 2022	800,000	Eur 1M	0.10%	23 June 2056

NOTES ISSUED BY THE FUND ON THE DATE OF INCORPORATION

The following were the main characteristics of other Notes issued by the Fund on the Date of Incorporation.

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
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 1.40% (Eur 1M as of 21 November 2022) 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 A Notes			
Scenario	1	2	3
Early Repayment Rate (ERR)	0	5	10
Average Life (years)	10.94	7.64	5.67
First Payment Date of Principal	23/01/2023	23/01/2023	23/01/2023
Payment Date on which full redemption occurs	23/04/2043	23/09/2039	26/06/2036
IRR (%)	1.63	1.63	1.63
Duration (years)	9.62	6.88	5.20
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			
Payment Date	Principal Repayment	Gross Interest	Total Flow
23/12/2022			
23/01/2023	637,286.00	212,732.32	850,018.32
23/02/2023	637,038.96	211,852.24	848,891.20
23/03/2023	626,092.00	190,560.48	816,652.48
24/04/2023	614,295.84	216,885.68	831,181.52
23/05/2023	598,346.32	195,763.76	794,110.08
23/06/2023	588,650.00	208,440.00	797,090.00
24/07/2023	576,637.68	207,621.68	784,259.36
23/08/2023	565,212.08	200,164.16	765,376.24
25/09/2023	555,948.08	219,356.08	775,304.16
23/10/2023	551,161.68	185,418.96	736,580.64
23/11/2023	546,529.68	204,533.68	751,063.36
26/12/2023	545,371.68	216,916.56	762,288.24
23/01/2024	534,764.40	183,380.88	718,145.28
23/02/2024	519,942.00	202,294.88	722,236.88
25/03/2024	521,532.32	201,569.20	723,101.52
23/04/2024	523,138.08	187,889.36	711,027.44
23/05/2024	524,743.84	193,679.36	718,423.20
24/06/2024	526,349.60	205,846.08	732,195.68
23/07/2024	527,970.80	185,866.72	713,837.52
23/08/2024	529,607.44	197,956.24	727,563.68
23/09/2024	531,228.64	197,230.56	728,459.20
23/10/2024	532,849.84	190,159.04	723,008.88
25/11/2024	534,501.92	208,393.68	742,895.60
23/12/2024	536,138.56	176,154.96	712,293.52

23/01/2025	536,308.40	194,281.52	730,589.92
24/02/2025	537,945.04	199,793.60	737,738.64
24/03/2025	539,612.56	174,147.76	713,760.32
23/04/2025	541,264.64	185,866.72	727,131.36
23/05/2025	542,932.16	185,141.04	728,073.20
23/06/2025	544,584.24	190,575.92	735,160.16
23/07/2025	546,282.64	183,689.68	729,972.32
25/08/2025	547,950.16	201,260.40	749,210.56
23/09/2025	549,633.12	176,154.96	725,788.08
23/10/2025	549,648.56	181,497.20	731,145.76
24/11/2025	551,346.96	192,830.16	744,177.12
23/12/2025	553,045.36	174,039.68	727,085.04
23/01/2026	554,728.32	185,280.00	740,008.32
23/02/2026	556,457.60	184,508.00	740,965.60
23/03/2026	558,140.56	165,964.56	724,105.12
23/04/2026	559,869.84	182,979.44	742,849.28
25/05/2026	560,472.00	188,074.64	748,546.64
23/06/2026	562,201.28	169,731.92	731,933.20
23/07/2026	563,915.12	174,827.12	738,742.24
24/08/2026	565,659.84	185,681.44	751,341.28
23/09/2026	567,389.12	173,329.44	740,718.56
23/10/2026	569,133.84	172,572.88	741,706.72
23/11/2026	570,276.40	177,529.12	747,805.52
23/12/2026	572,036.56	171,044.32	743,080.88
25/01/2027	573,796.72	187,318.08	761,114.80
23/02/2027	574,553.28	163,864.72	738,418.00
23/03/2027	575,634.08	157,503.44	733,137.52
23/04/2027	577,394.24	173,591.92	750,986.16
24/05/2027	579,169.84	172,789.04	751,958.88
23/06/2027	580,945.44	166,443.20	747,388.64
23/07/2027	582,736.48	165,671.20	748,407.68
23/08/2027	583,755.52	170,395.84	754,151.36
23/09/2027	585,546.56	169,577.52	755,124.08
25/10/2027	587,337.60	174,224.96	761,562.56
23/11/2027	589,144.08	157,132.88	746,276.96
23/12/2027	590,966.00	161,764.88	752,730.88
24/01/2028	592,772.48	171,708.24	764,480.72
23/02/2028	593,112.16	160,190.00	753,302.16
23/03/2028	594,362.80	154,075.76	748,438.56
24/04/2028	595,721.52	169,176.08	764,897.60
23/05/2028	596,678.80	152,547.20	749,226.00
23/06/2028	598,516.16	162,243.52	760,759.68
24/07/2028	599,535.20	161,425.20	760,960.40
23/08/2028	601,372.56	155,419.04	756,791.60
25/09/2028	603,225.36	170,071.60	773,296.96
23/10/2028	604,445.12	143,561.12	748,006.24
23/11/2028	605,541.36	158,105.60	763,646.96
26/12/2028	607,394.16	167,415.92	774,810.08

23/01/2029	609,262.40	141,291.44	750,553.84
23/02/2029	609,169.76	155,588.88	764,758.64
23/03/2029	610,497.60	139,778.32	750,275.92
23/04/2029	611,532.08	153,905.92	765,438.00
23/05/2029	612,921.68	148,131.36	761,053.04
25/06/2029	614,079.68	162,042.80	776,122.48
23/07/2029	615,978.80	136,736.64	752,715.44
23/08/2029	616,086.88	150,524.56	766,611.44
24/09/2029	617,970.56	154,508.08	772,478.64
23/10/2029	619,113.12	139,222.48	758,335.60
23/11/2029	621,012.24	147,976.96	768,989.20
24/12/2029	620,471.84	147,127.76	767,599.60
23/01/2030	621,336.48	141,553.92	762,890.40
25/02/2030	620,657.12	154,786.00	775,443.12
25/03/2030	621,969.52	130,560.64	752,530.16
23/04/2030	622,417.28	134,436.08	756,853.36
23/05/2030	622,726.08	138,234.32	760,960.40
24/06/2030	622,849.60	146,571.92	769,421.52
23/07/2030	624,192.88	132,027.44	756,220.32
23/08/2030	625,227.36	140,272.40	765,499.76
23/09/2030	625,752.32	139,407.76	765,160.08
23/10/2030	627,682.32	134,080.96	761,763.28
25/11/2030	629,627.76	146,556.48	776,184.24
23/12/2030	630,770.32	123,566.32	754,336.64
23/01/2031	631,990.08	135,933.76	767,923.84
24/02/2031	630,646.80	139,423.20	770,070.00
24/03/2031	630,862.96	121,219.44	752,082.40
23/04/2031	630,430.64	129,032.08	759,462.72
23/05/2031	630,893.84	128,182.88	759,076.72
23/06/2031	631,712.16	131,595.12	763,307.28
23/07/2031	629,952.00	126,499.92	756,451.92
25/08/2031	631,897.44	138,234.32	770,131.76
23/09/2031	631,387.92	120,663.60	752,051.52
23/10/2031	631,526.88	123,983.20	755,510.08
24/11/2031	633,472.32	131,348.08	764,820.40
23/12/2031	635,402.32	118,224.08	753,626.40
23/01/2032	633,271.60	125,496.32	758,767.92
23/02/2032	631,773.92	124,631.68	756,405.60
23/03/2032	630,770.32	115,769.12	746,539.44
23/04/2032	630,168.16	122,886.96	753,055.12
24/05/2032	631,187.20	122,022.32	753,209.52
23/06/2032	629,272.64	117,235.92	746,508.56
23/07/2032	630,585.04	116,402.16	746,987.20
23/08/2032	630,754.88	119,412.96	750,167.84
23/09/2032	631,804.80	118,548.32	750,353.12
25/10/2032	629,982.88	121,466.48	751,449.36
23/11/2032	630,384.32	109,268.88	739,653.20
23/12/2032	630,461.52	112,202.48	742,664.00

24/01/2033	632,406.96	118,779.92	751,186.88
23/02/2033	634,352.40	110,519.52	744,871.92
23/03/2033	631,588.64	102,351.76	733,940.40
25/04/2033	632,206.24	119,706.32	751,912.56
23/05/2033	633,194.40	100,776.88	733,971.28
23/06/2033	634,352.40	110,704.80	745,057.20
25/07/2033	632,406.96	113,375.92	745,782.88
23/08/2033	634,352.40	101,934.88	736,287.28
23/09/2033	636,297.84	108,095.44	744,393.28
24/10/2033	636,128.00	107,215.36	743,343.36
23/11/2033	633,348.80	102,907.60	736,256.40
23/12/2033	634,568.56	102,058.40	736,626.96
23/01/2034	635,309.68	104,590.56	739,900.24
23/02/2034	636,606.64	103,710.48	740,317.12
23/03/2034	633,040.00	92,887.04	725,927.04
24/04/2034	630,646.80	105,254.48	735,901.28
23/05/2034	628,871.20	94,570.00	723,441.20
23/06/2034	628,855.76	100,221.04	729,076.80
24/07/2034	628,794.00	99,356.40	728,150.40
23/08/2034	627,342.64	95,311.12	722,653.76
25/09/2034	626,524.32	103,926.64	730,450.96
23/10/2034	624,208.32	87,405.84	711,614.16
23/11/2034	623,776.00	95,913.28	719,689.28
26/12/2034	623,590.72	101,178.32	724,769.04
23/01/2035	623,930.40	85,074.40	709,004.80
23/02/2035	625,844.96	93,334.80	719,179.76
23/03/2035	622,834.16	83,514.96	706,349.12
23/04/2035	622,432.72	91,605.52	714,038.24
23/05/2035	622,340.08	87,822.72	710,162.80
25/06/2035	617,229.44	95,697.12	712,926.56
23/07/2035	616,704.48	80,426.96	697,131.44
23/08/2035	613,709.12	88,193.28	701,902.40
24/09/2035	612,257.76	90,169.60	702,427.36
23/10/2035	612,041.60	80,921.04	692,962.64
23/11/2035	609,370.48	85,661.12	695,031.60
24/12/2035	608,336.00	84,827.36	693,163.36
23/01/2036	608,922.72	81,276.16	690,198.88
25/02/2036	609,370.48	88,502.08	697,872.56
24/03/2036	607,548.56	74,343.60	681,892.16
23/04/2036	606,838.32	78,836.64	685,674.96
23/05/2036	605,386.96	78,033.76	683,420.72
23/06/2036	601,434.32	79,793.92	681,228.24
23/07/2036	600,353.52	76,428.00	676,781.52
25/08/2036	600,183.68	83,190.72	683,374.40
23/09/2036	596,045.76	72,320.96	668,366.72
23/10/2036	592,973.20	74,034.80	667,008.00
24/11/2036	590,441.04	78,126.40	668,567.44
23/12/2036	587,615.52	70,035.84	657,651.36

23/01/2037	585,037.04	74,050.24	659,087.28
23/02/2037	585,345.84	73,247.36	658,593.20
23/03/2037	582,628.40	65,434.72	648,063.12
23/04/2037	581,748.32	71,641.60	653,389.92
25/05/2037	581,732.88	73,123.84	654,856.72
23/06/2037	578,320.64	65,511.92	643,832.56
23/07/2037	576,684.00	67,009.60	643,693.60
24/08/2037	574,012.88	70,653.44	644,666.32
23/09/2037	573,580.56	65,465.60	639,046.16
23/10/2037	574,723.12	64,709.04	639,432.16
23/11/2037	573,827.60	66,067.76	639,895.36
23/12/2037	575,587.76	63,180.48	638,768.24
25/01/2038	574,151.84	68,646.24	642,798.08
23/02/2038	575,896.56	59,582.96	635,479.52
23/03/2038	574,383.44	56,819.20	631,202.64
23/04/2038	575,726.72	62,115.12	637,841.84
24/05/2038	575,417.92	61,312.24	636,730.16
23/06/2038	576,035.52	58,579.36	634,614.88
23/07/2038	574,985.60	57,807.36	632,792.96
23/08/2038	574,939.28	58,934.48	633,873.76
23/09/2038	574,321.68	58,147.04	632,468.72
25/10/2038	573,163.68	59,212.40	632,376.08
23/11/2038	572,345.36	52,912.88	625,258.24
23/12/2038	570,338.16	53,978.24	624,316.40
24/01/2039	565,165.76	56,772.88	621,938.64
23/02/2039	565,814.24	52,465.12	618,279.36
23/03/2039	562,124.08	48,265.44	610,389.52
25/04/2039	561,305.76	56,062.64	617,368.40
23/05/2039	561,506.48	46,860.40	608,366.88
23/06/2039	554,342.32	51,106.40	605,448.72
25/07/2039	551,022.72	51,971.04	602,993.76
23/08/2039	546,437.04	46,397.20	592,834.24
23/09/2039	545,495.20	48,836.72	594,331.92
24/10/2039	545,680.48	48,080.16	593,760.64
23/11/2039	543,843.12	45,810.48	589,653.60
23/12/2039	541,619.76	45,084.80	586,704.56
23/01/2040	532,602.80	45,841.36	578,444.16
23/02/2040	522,844.72	45,100.24	567,944.96
23/03/2040	522,443.28	41,518.16	563,961.44
23/04/2040	517,873.04	43,664.32	561,537.36
23/05/2040	513,241.04	41,564.48	554,805.52
25/06/2040	509,010.48	44,976.72	553,987.20
23/07/2040	507,682.64	37,519.20	545,201.84
23/08/2040	504,193.20	40,838.80	545,032.00
24/09/2040	500,302.32	41,440.96	541,743.28
23/10/2040	491,177.28	36,917.04	528,094.32
23/11/2040	489,092.88	38,785.28	527,878.16
24/12/2040	487,641.52	38,105.92	525,747.44

23/01/2041	486,529.84	36,222.24	522,752.08
25/02/2041	482,901.44	39,140.40	522,041.84
25/03/2041	479,705.36	32,609.28	512,314.64
23/04/2041	477,698.16	33,149.68	510,847.84
23/05/2041	468,295.20	33,659.20	501,954.40
24/06/2041	459,911.28	35,234.08	495,145.36
23/07/2041	456,823.28	31,343.20	488,166.48
23/08/2041	454,569.04	32,871.76	487,440.80
23/09/2041	445,444.00	32,254.16	477,698.16
23/10/2041	437,430.64	30,617.52	468,048.16
25/11/2041	435,130.08	33,026.16	468,156.24
23/12/2041	433,246.40	27,483.20	460,729.60
23/01/2042	429,154.80	29,830.08	458,984.88
24/02/2042	420,431.20	30,185.20	450,616.40
24/03/2042	419,412.16	25,892.88	445,305.04
23/04/2042	416,849.12	27,174.40	444,023.52
23/05/2042	418,130.64	26,618.56	444,749.20
23/06/2042	409,654.08	26,942.80	436,596.88
23/07/2042	399,772.48	25,522.32	425,294.80
25/08/2042	396,468.32	27,483.20	423,951.52
23/09/2042	392,500.24	23,638.64	416,138.88
23/10/2042	385,228.00	23,932.00	409,160.00
24/11/2042	386,401.44	24,981.92	411,383.36
23/12/2042	385,799.28	22,140.96	407,940.24
23/01/2043	385,567.68	23,144.56	408,712.24
23/02/2043	384,456.00	22,604.16	407,060.16
23/03/2043	382,464.24	19,948.48	402,412.72
23/04/2043	15,641,986.08	21,554.24	15,663,540.32
TOTAL	154,400,000.00	27,412,515.68	181,812,515.68

Class A Notes - Scenario 2			
Payment Date	Principal Repayment	Gross Interest	Total Flow
23/12/2022			
23/01/2023	1,280,624.48	212,732.32	1,493,356.80
23/02/2023	1,272,379.52	210,972.16	1,483,351.68
23/03/2023	1,253,558.16	188,970.16	1,442,528.32
24/04/2023	1,234,088.32	214,183.68	1,448,272.00
23/05/2023	1,210,727.60	192,505.92	1,403,233.52
23/06/2023	1,193,728.16	204,116.80	1,397,844.96
24/07/2023	1,174,628.88	202,464.72	1,377,093.60
23/08/2023	1,156,270.72	194,374.16	1,350,644.88
25/09/2023	1,140,213.12	212,114.72	1,352,327.84
23/10/2023	1,128,602.24	178,563.60	1,307,165.84

23/11/2023	1,117,238.40	196,134.32	1,313,372.72
26/12/2023	1,109,286.80	207,143.04	1,316,429.84
23/01/2024	1,092,410.88	174,379.36	1,266,790.24
23/02/2024	1,071,674.96	191,564.08	1,263,239.04
25/03/2024	1,066,656.96	190,081.84	1,256,738.80
23/04/2024	1,061,669.84	176,448.32	1,238,118.16
23/05/2024	1,056,698.16	181,111.20	1,237,809.36
24/06/2024	1,051,726.48	191,687.60	1,243,414.08
23/07/2024	1,046,816.56	172,356.72	1,219,173.28
23/08/2024	1,041,891.20	182,809.60	1,224,700.80
23/09/2024	1,037,012.16	181,373.68	1,218,385.84
23/10/2024	1,032,133.12	174,132.32	1,206,265.44
25/11/2024	1,027,300.40	190,035.52	1,217,335.92
23/12/2024	1,022,452.24	159,958.40	1,182,410.64
23/01/2025	1,016,322.56	175,691.76	1,192,014.32
24/02/2025	1,011,536.16	179,922.32	1,191,458.48
24/03/2025	1,006,780.64	156,175.60	1,162,956.24
23/04/2025	1,002,040.56	165,980.00	1,168,020.56
23/05/2025	997,331.36	164,652.16	1,161,983.52
23/06/2025	992,622.16	168,759.20	1,161,381.36
23/07/2025	987,943.84	161,996.48	1,149,940.32
25/08/2025	983,296.40	176,741.68	1,160,038.08
23/09/2025	978,664.40	154,044.88	1,132,709.28
23/10/2025	972,581.04	158,059.28	1,130,640.32
24/11/2025	967,995.36	167,215.20	1,135,210.56
23/12/2025	963,425.12	150,292.96	1,113,718.08
23/01/2026	958,870.32	159,325.36	1,118,195.68
23/02/2026	954,346.40	157,997.52	1,112,343.92
23/03/2026	949,837.92	141,523.04	1,091,360.96
23/04/2026	945,329.44	155,388.16	1,100,717.60
25/05/2026	939,925.44	159,047.44	1,098,972.88
23/06/2026	935,463.28	142,928.08	1,078,391.36
23/07/2026	931,047.44	146,602.80	1,077,650.24
24/08/2026	926,616.16	155,063.92	1,081,680.08
23/09/2026	922,246.64	144,132.40	1,066,379.04
23/10/2026	917,861.68	142,897.20	1,060,758.88
23/11/2026	913,013.52	146,402.08	1,059,415.60
23/12/2026	908,674.88	140,457.68	1,049,132.56
25/01/2027	904,351.68	153,180.24	1,057,531.92
23/02/2027	899,271.92	133,447.92	1,032,719.84
23/03/2027	894,408.32	127,719.68	1,022,128.00
23/04/2027	890,162.32	140,179.76	1,030,342.08
24/05/2027	885,931.76	138,944.56	1,024,876.32
23/06/2027	881,716.64	133,278.08	1,014,994.72
23/07/2027	877,516.96	132,104.64	1,009,621.60
23/08/2027	872,730.56	135,300.72	1,008,031.28
23/09/2027	868,561.76	134,096.40	1,002,658.16
25/10/2027	864,423.84	137,184.40	1,001,608.24

23/11/2027	860,301.36	123,211.20	983,512.56
23/12/2027	856,194.32	126,314.64	982,508.96
24/01/2028	852,102.72	133,525.12	985,627.84
23/02/2028	846,884.00	124,044.96	970,928.96
23/03/2028	842,406.40	118,810.80	961,217.20
24/04/2028	838,006.00	129,912.16	967,918.16
23/05/2028	833,343.12	116,649.20	949,992.32
23/06/2028	829,359.60	123,535.44	952,895.04
24/07/2028	824,758.48	122,392.88	947,151.36
23/08/2028	820,805.84	117,359.44	938,165.28
25/09/2028	816,884.08	127,889.52	944,773.60
23/10/2028	812,499.12	107,493.28	919,992.40
23/11/2028	808,021.52	117,884.40	925,905.92
26/12/2028	804,146.08	124,307.44	928,453.52
23/01/2029	800,286.08	104,467.04	904,753.12
23/02/2029	795,005.60	114,564.80	909,570.40
23/03/2029	790,775.04	102,490.72	893,265.76
23/04/2029	786,359.20	112,372.32	898,731.52
23/05/2029	782,236.72	107,709.44	889,946.16
25/06/2029	777,944.40	117,328.56	895,272.96
23/07/2029	774,192.48	98,584.40	872,776.88
23/08/2029	769,189.92	108,080.00	877,269.92
24/09/2029	765,484.32	110,473.20	875,957.52
23/10/2029	761,269.20	99,124.80	860,394.00
23/11/2029	757,579.04	104,914.80	862,493.84
24/12/2029	752,205.92	103,864.88	856,070.80
23/01/2030	747,836.40	99,526.24	847,362.64
25/02/2030	742,416.96	108,373.36	850,790.32
25/03/2030	738,418.00	91,034.24	829,452.24
23/04/2030	733,816.88	93,334.80	827,151.68
23/05/2030	729,184.88	95,573.60	824,758.48
24/06/2030	724,429.36	100,900.40	825,329.76
23/07/2030	720,507.60	90,509.28	811,016.88
23/08/2030	716,431.44	95,758.88	812,190.32
23/09/2030	712,031.04	94,770.72	806,801.76
23/10/2030	708,572.48	90,771.76	799,344.24
25/11/2030	705,144.80	98,800.56	803,945.36
23/12/2030	701,192.16	82,959.12	784,151.28
23/01/2031	697,332.16	90,879.84	788,212.00
24/02/2031	691,727.44	92,809.84	784,537.28
24/03/2031	687,249.84	80,349.76	767,599.60
23/04/2031	682,355.36	85,182.48	767,537.84
23/05/2031	678,047.60	84,271.52	762,319.12
23/06/2031	674,033.20	86,139.76	760,172.96
23/07/2031	668,351.28	82,465.04	750,816.32
25/08/2031	665,093.44	89,737.28	754,830.72
23/09/2031	660,276.16	78,002.88	738,279.04
23/10/2031	655,891.20	79,809.36	735,700.56

24/11/2031	652,710.56	84,194.32	736,904.88
23/12/2031	649,529.92	75,455.28	724,985.20
23/01/2032	643,739.92	79,763.04	723,502.96
23/02/2032	638,444.00	78,882.96	717,326.96
23/03/2032	633,472.32	72,969.44	706,441.76
23/04/2032	628,778.56	77,122.80	705,901.36
24/05/2032	625,134.72	76,258.16	701,392.88
23/06/2032	619,684.40	72,969.44	692,653.84
23/07/2032	616,272.16	72,135.68	688,407.84
23/08/2032	612,180.56	73,695.12	685,875.68
23/09/2032	608,629.36	72,861.36	681,490.72
25/10/2032	603,333.44	74,343.60	677,677.04
23/11/2032	599,473.44	66,592.72	666,066.16
23/12/2032	595,397.28	68,090.40	663,487.68
24/01/2033	592,479.12	71,780.56	664,259.68
23/02/2033	589,591.84	66,500.08	656,091.92
23/03/2033	583,863.60	61,343.12	645,206.72
25/04/2033	580,219.76	71,440.88	651,660.64
23/05/2033	576,792.08	59,891.76	636,683.84
23/06/2033	573,503.36	65,511.92	639,015.28
25/07/2033	568,392.72	66,808.88	635,201.60
23/08/2033	565,598.08	59,814.56	625,412.64
23/09/2033	562,818.88	63,165.04	625,983.92
24/10/2033	558,804.48	62,377.60	621,182.08
23/11/2033	553,323.28	59,629.28	612,952.56
23/12/2033	550,173.52	58,888.16	609,061.68
23/01/2034	546,761.28	60,092.48	606,853.76
23/02/2034	543,688.72	59,335.92	603,024.64
23/03/2034	537,883.28	52,928.32	590,811.60
24/04/2034	532,757.20	59,721.92	592,479.12
23/05/2034	528,017.12	53,437.84	581,454.96
23/06/2034	524,326.96	56,386.88	580,713.84
24/07/2034	520,621.36	55,661.20	576,282.56
23/08/2034	516,159.20	53,175.36	569,334.56
25/09/2034	512,083.04	57,730.16	569,813.20
23/10/2034	507,204.00	48,358.08	555,562.08
23/11/2034	503,405.76	52,835.68	556,241.44
26/12/2034	499,761.92	55,506.80	555,268.72
23/01/2035	496,411.44	46,474.40	542,885.84
23/02/2035	493,971.92	50,766.72	544,738.64
23/03/2035	488,830.40	45,239.20	534,069.60
23/04/2035	485,186.56	49,408.00	534,594.56
23/05/2035	481,681.68	47,169.20	528,850.88
25/06/2035	475,536.56	51,183.60	526,720.16
23/07/2035	471,892.72	42,830.56	514,723.28
23/08/2035	466,951.92	46,783.20	513,735.12
24/09/2035	462,875.76	47,616.96	510,492.72
23/10/2035	459,463.52	42,552.64	502,016.16

23/11/2035	454,800.64	44,868.64	499,669.28
24/12/2035	451,017.84	44,235.60	495,253.44
23/01/2036	448,115.12	42,212.96	490,328.08
25/02/2036	445,150.64	45,764.16	490,914.80
24/03/2036	441,028.16	38,275.76	479,303.92
23/04/2036	437,507.84	40,421.92	477,929.76
23/05/2036	433,647.84	39,850.64	473,498.48
23/06/2036	428,506.32	40,576.32	469,082.64
23/07/2036	424,908.80	38,692.64	463,601.44
25/08/2036	421,759.04	41,935.04	463,694.08
23/09/2036	416,648.40	36,314.88	452,963.28
23/10/2036	412,124.48	37,009.68	449,134.16
24/11/2036	407,893.92	38,893.36	446,787.28
23/12/2036	403,539.84	34,724.56	438,264.40
23/01/2037	399,386.48	36,561.92	435,948.40
23/02/2037	396,638.16	36,006.08	432,644.24
23/03/2037	392,453.92	32,022.56	424,476.48
23/04/2037	389,180.64	34,925.28	424,105.92
25/05/2037	386,370.56	35,496.56	421,867.12
23/06/2037	381,892.96	31,667.44	413,560.40
23/07/2037	378,357.20	32,254.16	410,611.36
24/08/2037	374,327.36	33,859.92	408,187.28
23/09/2037	371,409.20	31,250.56	402,659.76
23/10/2037	369,232.16	30,756.48	399,988.64
23/11/2037	366,128.72	31,266.00	397,394.72
23/12/2037	364,291.36	29,768.32	394,059.68
25/01/2038	360,940.88	32,207.84	393,148.72
23/02/2038	359,134.40	27,838.32	386,972.72
23/03/2038	355,783.92	26,433.28	382,217.20
23/04/2038	353,807.60	28,780.16	382,587.76
24/05/2038	351,059.28	28,286.08	379,345.36
23/06/2038	348,758.72	26,911.92	375,670.64
23/07/2038	345,701.60	26,448.72	372,150.32
23/08/2038	343,138.56	26,850.16	369,988.72
23/09/2038	340,328.48	26,386.96	366,715.44
25/10/2038	337,271.36	26,742.08	364,013.44
23/11/2038	334,414.96	23,808.48	358,223.44
23/12/2038	331,033.60	24,179.04	355,212.64
24/01/2039	326,262.64	25,321.60	351,584.24
23/02/2039	324,131.92	23,298.96	347,430.88
23/03/2039	320,071.20	21,353.52	341,424.72
25/04/2039	317,338.32	24,688.56	342,026.88
23/05/2039	315,068.64	20,550.64	335,619.28
23/06/2039	309,572.00	22,326.24	331,898.24
25/07/2039	305,820.08	22,604.16	328,424.24
23/08/2039	301,543.20	20,087.44	321,630.64
23/09/2039	15,283,469.28	21,060.16	15,304,529.44
TOTAL	154,400,000.00	19,139,671.04	173,539,671.04

Class A Notes - Scenario 3

Payment Date	Principal Repayment	Gross Interest	Total Flow
23/12/2022			
23/01/2023	1,923,947.52	212,732.32	2,136,679.84
23/02/2023	1,902,346.96	210,076.64	2,112,423.60
23/03/2023	1,870,432.48	187,379.84	2,057,812.32
24/04/2023	1,838,193.76	211,481.68	2,049,675.44
23/05/2023	1,802,450.16	189,294.40	1,991,744.56
23/06/2023	1,773,284.00	199,870.80	1,973,154.80
24/07/2023	1,742,373.12	197,415.84	1,939,788.96
23/08/2023	1,712,481.28	188,723.12	1,901,204.40
25/09/2023	1,685,106.16	205,089.52	1,890,195.68
23/10/2023	1,662,254.96	171,924.40	1,834,179.36
23/11/2023	1,639,882.40	188,043.76	1,827,926.16
26/12/2023	1,620,968.40	197,770.96	1,818,739.36
23/01/2024	1,593,701.36	165,794.72	1,759,496.08
23/02/2024	1,563,083.84	181,358.24	1,744,442.08
25/03/2024	1,547,582.08	179,212.08	1,726,794.16
23/04/2024	1,532,203.84	165,655.76	1,697,859.60
23/05/2024	1,517,010.88	169,315.04	1,686,325.92
24/06/2024	1,501,910.56	178,455.52	1,680,366.08
23/07/2024	1,486,980.08	159,788.56	1,646,768.64
23/08/2024	1,472,173.12	168,759.20	1,640,932.32
23/09/2024	1,457,489.68	166,721.12	1,624,210.80
23/10/2024	1,442,976.08	159,402.56	1,602,378.64
25/11/2024	1,428,570.56	173,236.80	1,601,807.36
23/12/2024	1,414,304.00	145,197.76	1,559,501.76
23/01/2025	1,398,956.64	158,815.84	1,557,772.48
24/02/2025	1,384,968.00	161,950.16	1,546,918.16
24/03/2025	1,371,102.88	139,979.04	1,511,081.92
23/04/2025	1,357,376.72	148,146.80	1,505,523.52
23/05/2025	1,343,758.64	146,340.32	1,490,098.96
23/06/2025	1,330,294.96	149,366.56	1,479,661.52
23/07/2025	1,316,939.36	142,773.68	1,459,713.04
25/08/2025	1,303,691.84	155,125.68	1,458,817.52
23/09/2025	1,290,598.72	134,636.80	1,425,235.52
23/10/2025	1,276,332.16	137,554.96	1,413,887.12
24/11/2025	1,263,486.08	144,919.84	1,408,405.92
23/12/2025	1,250,748.08	129,696.00	1,380,444.08
23/01/2026	1,238,133.60	136,921.92	1,375,055.52
23/02/2026	1,225,627.20	135,223.52	1,360,850.72
23/03/2026	1,213,259.76	120,601.84	1,333,861.60
23/04/2026	1,200,984.96	131,857.60	1,332,842.56

25/05/2026	1,188,015.36	134,405.20	1,322,420.56
23/06/2026	1,176,003.04	120,277.60	1,296,280.64
23/07/2026	1,164,083.36	122,856.08	1,286,939.44
24/08/2026	1,152,256.32	129,387.20	1,281,643.52
23/09/2026	1,140,568.24	119,768.08	1,260,336.32
23/10/2026	1,128,988.24	118,239.52	1,247,227.76
23/11/2026	1,117,068.56	120,632.72	1,237,701.28
23/12/2026	1,105,720.16	115,244.16	1,220,964.32
25/01/2027	1,094,448.96	125,156.64	1,219,605.60
23/02/2027	1,082,621.92	108,574.08	1,191,196.00
23/03/2027	1,071,119.12	103,478.88	1,174,598.00
23/04/2027	1,060,172.16	113,082.56	1,173,254.72
24/05/2027	1,049,333.28	111,631.20	1,160,964.48
23/06/2027	1,038,602.48	106,628.64	1,145,231.12
23/07/2027	1,027,964.32	105,239.04	1,133,203.36
23/08/2027	1,016,940.16	107,338.88	1,124,279.04
23/09/2027	1,006,518.16	105,933.84	1,112,452.00
25/10/2027	996,173.36	107,925.60	1,104,098.96
23/11/2027	985,921.20	96,515.44	1,082,436.64
23/12/2027	975,792.56	98,538.08	1,074,330.64
24/01/2028	965,741.12	103,710.48	1,069,451.60
23/02/2028	954,886.80	95,944.16	1,050,830.96
23/03/2028	944,711.84	91,512.88	1,036,224.72
24/04/2028	934,675.84	99,634.32	1,034,310.16
23/05/2028	924,500.88	89,088.80	1,013,589.68
23/06/2028	914,958.96	93,967.84	1,008,926.80
24/07/2028	905,000.16	92,701.76	997,701.92
23/08/2028	895,628.08	88,502.08	984,130.16
25/09/2028	886,333.20	96,036.80	982,370.00
23/10/2028	876,791.28	80,380.64	957,171.92
23/11/2028	867,249.36	87,791.84	955,041.20
26/12/2028	858,232.40	92,192.24	950,424.64
23/01/2029	849,292.64	77,153.68	926,446.32
23/02/2029	839,380.16	84,240.64	923,620.80
23/03/2029	830,332.32	75,053.84	905,386.16
23/04/2029	821,222.72	81,940.08	903,162.80
23/05/2029	812,375.60	78,203.60	890,579.20
25/06/2029	803,513.04	84,842.80	888,355.84
23/07/2029	795,098.24	70,977.68	866,075.92
23/08/2029	785,849.68	77,493.36	863,343.04
24/09/2029	777,604.72	78,867.52	856,472.24
23/10/2029	769,050.96	70,483.60	839,534.56
23/11/2029	760,991.28	74,281.84	835,273.12
24/12/2029	751,758.16	73,231.92	824,990.08
23/01/2030	743,312.48	69,866.00	813,178.48
25/02/2030	734,233.76	75,764.08	809,997.84
25/03/2030	726,204.96	63,365.76	789,570.72
23/04/2030	717,836.48	64,693.60	782,530.08

23/05/2030	709,483.44	65,975.12	775,458.56
24/06/2030	701,161.28	69,356.48	770,517.76
23/07/2030	693,456.72	61,945.28	755,402.00
23/08/2030	685,705.84	65,264.88	750,970.72
23/09/2030	677,800.56	64,323.04	742,123.60
23/10/2030	670,605.52	61,343.12	731,948.64
25/11/2030	663,487.68	66,500.08	729,987.76
23/12/2030	656,091.92	55,599.44	711,691.36
23/01/2031	648,788.80	60,648.32	709,437.12
24/02/2031	640,404.88	61,682.80	702,087.68
24/03/2031	632,839.28	53,175.36	686,014.64
23/04/2031	625,057.52	56,124.40	681,181.92
23/05/2031	617,738.96	55,290.64	673,029.60
23/06/2031	610,652.00	56,294.24	666,946.24
23/07/2031	602,561.44	53,654.00	656,215.44
25/08/2031	596,122.96	58,147.04	654,270.00
23/09/2031	588,696.32	50,318.96	639,015.28
23/10/2031	581,655.68	51,276.24	632,931.92
24/11/2031	575,402.48	53,870.16	629,272.64
23/12/2031	569,211.04	48,080.16	617,291.20
23/01/2032	561,444.72	50,612.32	612,057.04
23/02/2032	554,033.52	49,824.88	603,858.40
23/03/2032	546,884.80	45,903.12	592,787.92
23/04/2032	539,998.56	48,311.76	588,310.32
24/05/2032	533,822.56	47,570.64	581,393.20
23/06/2032	526,550.32	45,331.84	571,882.16
23/07/2032	520,636.80	44,621.60	565,258.40
23/08/2032	514,337.28	45,393.60	559,730.88
23/09/2032	508,423.76	44,683.36	553,107.12
25/10/2032	501,506.64	45,409.04	546,915.68
23/11/2032	495,500.48	40,499.12	535,999.60
23/12/2032	489,448.00	41,240.24	530,688.24
24/01/2033	484,121.20	43,293.76	527,414.96
23/02/2033	478,856.16	39,943.28	518,799.44
23/03/2033	471,954.48	36,685.44	508,639.92
25/04/2033	466,349.76	42,537.20	508,886.96
23/05/2033	460,899.44	35,512.00	496,411.44
23/06/2033	455,618.96	38,677.20	494,296.16
25/07/2033	449,257.68	39,279.36	488,537.04
23/08/2033	444,363.20	35,017.92	479,381.12
23/09/2033	439,484.16	36,824.40	476,308.56
24/10/2033	433,941.20	36,222.24	470,163.44
23/11/2033	427,595.36	34,477.52	462,072.88
23/12/2033	422,639.12	33,906.24	456,545.36
23/01/2034	417,605.68	34,446.64	452,052.32
23/02/2034	412,788.40	33,875.36	446,663.76
23/03/2034	406,442.56	30,077.12	436,519.68
24/04/2034	400,575.36	33,798.16	434,373.52

23/05/2034	394,955.20	30,108.00	425,063.20
23/06/2034	389,983.52	31,652.00	421,635.52
24/07/2034	385,042.72	31,111.60	416,154.32
23/08/2034	379,715.92	29,598.48	409,314.40
25/09/2034	374,682.48	31,991.68	406,674.16
23/10/2034	369,216.72	26,680.32	395,897.04
23/11/2034	364,414.88	29,027.20	393,442.08
26/12/2034	359,736.56	30,370.48	390,107.04
23/01/2035	355,258.96	25,321.60	380,580.56
23/02/2035	351,306.32	27,544.96	378,851.28
23/03/2035	345,933.20	24,441.52	370,374.72
23/04/2035	341,424.72	26,587.68	368,012.40
23/05/2035	337,008.88	25,275.28	362,284.16
25/06/2035	331,249.76	27,297.92	358,547.68
23/07/2035	326,849.36	22,758.56	349,607.92
23/08/2035	321,831.36	24,734.88	346,566.24
24/09/2035	317,292.00	25,090.00	342,382.00
23/10/2035	313,138.64	22,326.24	335,464.88
23/11/2035	308,398.56	23,437.92	331,836.48
24/12/2035	304,137.12	23,005.60	327,142.72
23/01/2036	300,369.76	21,863.04	322,232.80
25/02/2036	296,617.84	23,607.76	320,225.60
24/03/2036	292,279.20	19,655.12	311,934.32
23/04/2036	288,311.12	20,674.16	308,985.28
23/05/2036	294,440.80	20,288.16	314,728.96
23/06/2036	14,921,354.96	20,550.64	14,941,905.60
TOTAL	154,400,000.00	14,197,234.40	168,597,234.40

These Final Conditions have been countersigned on all their pages and signed in Madrid, on 23 December 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**