

AUTONORIA SPAIN 2019, FT

Data corresponding to the period: 18/12/2019 - 27/01/2020

I. GENERAL INFORMATION ABOUT THE FONDO

Date of Incorporation of the Fondo	13/12/2019
Closing Date of the Bonds	18/12/2019
Management Company	InterMoney Titulización, SGFT, S.A.
Issuer	Banco Cetelem, S.A.U.
Paying Agent	BNP PARIBAS SECURITIES SERVICES, Spanish Branch
Swap Guarantor	BNP PARIBAS PERSONAL FINANCE
Traded Market	Mercado AIAF
Rating Agencies	Moody's / DBRS
Current Rating Bonds	
Class A	Aa1 (sf)/AAA (sf)
Class B	Aa1 (sf)/AA (sf)
Class C	Aa3 (sf)/A (sf)
Class D	Baa2 (sf)/BBB (sf)
Class E	Ba1 (sf)/BB (sf)
Class F	B1 (sf)/B (low) (sf)
Class G	B3 (sf) / C (sf)

II. SECURITIES ISSUED BY THE FONDO

Class A	
ISIN Code	ES0305452007
Aggregate Amount Issued	790.000.000,00 €
Aggregate Amount Outstanding	790.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class B	
ISIN Code	ES0305452015
Aggregate Amount Issued	30.000.000,00 €
Aggregate Amount Outstanding	30.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C	
ISIN Code	ES0305452023
Aggregate Amount Issued	55.000.000,00 €
Aggregate Amount Outstanding	55.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class D	
ISIN Code	ES0305452031
Aggregate Amount Issued	55.000.000,00 €
Aggregate Amount Outstanding	55.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class E	
ISIN Code	ES0305452049
Aggregate Amount Issued	20.000.000,00 €
Aggregate Amount Outstanding	20.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class F	
ISIN Code	ES0305452056
Aggregate Amount Issued	25.000.000,00 €
Aggregate Amount Outstanding	25.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class G	
ISIN Code	ES0305452064
Aggregate Amount Issued	25.000.000,00 €
Aggregate Amount Outstanding	25.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €

III. ADDITIONAL INFORMATION

Settlement corresponding to the period: 18/12/2019 - 27/01/2020

Bond Payment Notification: 27/01/2020

Cash Flow period: 18/12/2019 - 27/01/2020

 Rating corresponding to 21/01/2020. The current Bonds ratings are available on our website www.imtitulizacion.com

IMT/AUTONORIA SPAIN 2019, FT/Payment info/January '20

AUTONORIA SPAIN 2019, FT
Settlement Period: 18/12/2019 - 27/01/2020
Payment Date: 27/01/2020

Available Interest Proceeds	7.971.994,34
(a) Available Interest Collections	14.725,54
(b) Interest Rate Swap Net Amount to be received by the Issuer	0,00
(c) Any early termination Amount received from the Swap Counterparty in excess of the Amount required and applied by the Issuer to purchase one or more replacement interest rate swap agreements, (ii) any Amount received from a replacement interest rate swap counterparty in excess of the Amount required and applied to pay any outgoing interest rate swap counterparty	0,00
(d) Amount to be debited from the existing Liquidity Reserve balance to cover for a Remaining Interest Deficiency	0,00
(e) Any Amounts debited from the Set-Off Reserve	0,00
(f) The Principal Additional Amounts that must be applied as on such Payment Date according to item (1) of the Principal Priority of Payments	0,00
(g) Disbursement proceeds from the Start-up Loan	1.420.000,00
(h) Financial Income	-3.931,20
(i) Any Available Interest Proceeds that have not been applied on the immediately preceding Payment Date.	0,00
(j) Excess of the subscription price of the Class A Notes relative to the Purchase Price of the Initial Receivables	6.541.200,00
(k) Price paid to the Issuer by any third party corresponding to the optional transfer of receivables which have become Defaulted Purchased Receivables	0,00
Total	7.971.994,34

Interest Priority of Payments (Ref. Section 3.4.7.4 of the Additional Information)	Due and not paid on the previous Payment Date	Due on this Payment Date	Paid	Due and not paid on this Payment Date
(1) Payment pro rata of the Ordinary and/or Extraordinary Expenses of the Fund	0,00	421.416,66	421.416,66	0,00
(2) Interest Rate Swap Net Amount. due and payable to the Swap Counterparty	0,00	90.575,56	90.575,56	0,00
(3) If the credit balance of the Liquidity Reserve is less than the Liquidity Reserve Required Amount, credit of the Liquidity Reserve up to the Liquidity Reserve Required Amount	0,00	0,00	0,00	0,00
(4) Class A Notes Interest Amount	0,00	205.400,00	205.400,00	0,00
(5) Class A Principal Deficiency Sub-Ledger	0,00	0,00	0,00	0,00
(6) Payment on a pari passu and pro rata basis of the Class B Notes Interest Amount	0,00	16.131,00	16.131,00	0,00
(7) Class B Principal Deficiency Sub-Ledger	0,00	0,00	0,00	0,00
(8) Payment on a pari passu and pro rata basis of the Class C Notes Interest Amount	0,00	54.021,00	54.021,00	0,00
(9) Class C Principal Deficiency Sub-Ledger	0,00	0,00	0,00	0,00
(10) Payment on a pari passu and pro rata basis of the Class D Notes Interest Amount	0,00	84.573,50	84.573,50	0,00
(11) Class D Principal Deficiency Sub-Ledger	0,00	0,00	0,00	0,00
(12) Payment on a pari passu and pro rata basis of the Class E Notes Interest Amount	0,00	52.976,00	52.976,00	0,00
(13) Class E Principal Deficiency Sub-Ledger	0,00	0,00	0,00	0,00
(14) Payment on a pari passu and pro rata basis of the Class F Notes Interest Amount	0,00	98.165,00	98.165,00	0,00
(15) Class F Principal Deficiency Sub-Ledger	0,00	0,00	0,00	0,00
(16) Payment on a pari passu and pro rata basis of the Class G Notes Interest Amount	0,00	164.077,50	164.077,50	0,00
(17) Class G Principal Deficiency Sub-Ledger	0,00	0,00	0,00	0,00
(18) Payment on a pari passu and pro rata basis of the Class B Notes Interest Amount payable in respect of the Class B Notes (to the extent not already paid)	0,00	0,00	0,00	0,00
(19) Payment on a pari passu and pro rata basis of the Class C Notes Interest Amount payable in respect of the Class C Notes (to the extent not already paid)	0,00	0,00	0,00	0,00
(20) Payment on a pari passu and pro rata basis of the Class D Notes Interest Amount payable in respect of the Class D Notes (to the extent not already paid)	0,00	0,00	0,00	0,00
(21) Payment on a pari passu and pro rata basis of the Class E Notes Interest Amount payable in respect of the Class E Notes (to the extent not already paid)	0,00	0,00	0,00	0,00
(22) Payment on a pari passu and pro rata basis of the Class F Notes Interest Amount payable in respect of the Class F Notes (to the extent not already paid)	0,00	0,00	0,00	0,00
(23) Payment on a pari passu and pro rata basis of the Class G Notes Interest Amount payable in respect of the Class G Notes (to the extent not already paid)	0,00	0,00	0,00	0,00
(24) Interest Rate Swap Subordinated Termination Amounts	0,00	0,00	0,00	0,00
(25) Payment of interest on the Liquidity Reserve Loan;	0,00	3.337,67	3.337,67	0,00
(26) Payment of interest on the Set-off Reserve Facility;	0,00	0,00	0,00	0,00
(27) Payment of interest of the Start-Up Loan	0,00	13.333,33	13.333,33	0,00
(28) Payment of principal of the Start-Up Loan	0,00	2.000.000,00	2.000.000,00	0,00
(29) Payment of any other Amount. due and payable by the Issuer	0,00	0,00	0,00	0,00
(30) Variable Fee	0,00	4.767.987,12	4.767.987,12	0,00
Total	0,00	7.971.994,34	7.971.994,34	0,00

Available Principal Proceeds (During the Normal Redemption Period)	5.542.990,83
(a) Available Principal Collections	5.542.990,83
(b) The Amounts, if any, to be credited to the Principal Deficiency Ledger	0,00
(c) Any Amount to be debited from the Purchase Reserve	0,00
(d) After the termination of the Revolving Period, the entire credit balance of the Purchase Reserve	0,00
(e) Amounts debited from the Set-Off Reserve	0,00
(f) Portfolio Liquidation Price	0,00
(g) Principal Additional Amounts that must be applied to item (1) of the Principal Priority of Payments	0,00
Total	5.542.990,83

Principal Priority of Payments (Ref. Section 3.4.7.4 of the Additional Information)	Due and not paid on the previous Payment Date	Due on this Payment Date	Paid	Due and not paid on this Payment Date
(1) Credit to the Interest Deficiency Ledger, an Amount equal to the Principal Additional Amounts	0,00	0,00	0,00	0,00
(2) During the Revolving Period, payment of the Purchase Price of the Additional Receivables and any excess will be credited to the Purchase Reserve	0,00	5.542.990,83	5.542.990,83	0,00
(3) Class A Notes Redemption Amount	0,00	0,00	0,00	0,00
(4) Class B Notes Redemption Amount	0,00	0,00	0,00	0,00
(5) Class C Notes Redemption Amount	0,00	0,00	0,00	0,00
(6) Class D Notes Redemption Amount	0,00	0,00	0,00	0,00
(7) Class E Notes Redemption Amount	0,00	0,00	0,00	0,00
(8) Class F Notes Redemption Amount	0,00	0,00	0,00	0,00
(9) Class G Notes Redemption Amount	0,00	0,00	0,00	0,00
Total	0,00	5.542.990,83	5.542.990,83	0,00

AUTONORIA SPAIN 2019, FT
Bond Payment Report
Payment Date: 27/01/2020

ISIN Code	Class A		Class B		Class C		Class D		Class E		Class F		Class G	
	ES0305452007	ES0305452015	ES0305452023	ES0305452031	ES0305452049	ES0305452056	ES0305452064	18/12/2019	27/01/2020	18/12/2019	27/01/2020	18/12/2019	27/01/2020	18/12/2019
Accrual Period	18/12/2019	27/01/2020	18/12/2019	27/01/2020	18/12/2019	27/01/2020	18/12/2019	27/01/2020	18/12/2019	27/01/2020	18/12/2019	27/01/2020	18/12/2019	27/01/2020
Interest Rate	-0,466%	-0,466%	-0,466%	-0,466%	-0,466%	-0,466%	-0,466%	-0,466%	-0,466%	-0,466%	-0,466%	-0,466%	6,000%	6,000%
Spread	0,700%	0,950%	1,350%	1,850%	2,850%	4,000%	0,000%							
Current Coupon	0,234%	0,484%	0,884%	1,384%	2,384%	3,534%	6,000%							
Floor														
	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND
Original Principal Balance	790.000.000,00	100.000,00	30.000.000,00	100.000,00	55.000.000,00	100.000,00	55.000.000,00	100.000,00	20.000.000,00	100.000,00	25.000.000,00	100.000,00	25.000.000,00	100.000,00
Balance on the prior Payment Date	790.000.000,00	100.000,00	30.000.000,00	100.000,00	55.000.000,00	100.000,00	55.000.000,00	100.000,00	20.000.000,00	100.000,00	25.000.000,00	100.000,00	25.000.000,00	100.000,00
Principal Payment	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Balance after this Payment Date	790.000.000,00	100.000,00	30.000.000,00	100.000,00	55.000.000,00	100.000,00	55.000.000,00	100.000,00	20.000.000,00	100.000,00	25.000.000,00	100.000,00	25.000.000,00	100.000,00
Current Factor	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%
Gross Interest due and not paid on the prior Payment Date	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Gross Interest Accrued	205.400,00	26,00	16.131,00	53,77	54.021,00	98,22	84.573,50	153,77	52.976,00	264,88	98.165,00	392,66	164.077,50	656,31
Gross Interest Payment	205.400,00	26,00	16.131,00	53,77	54.021,00	98,22	84.573,50	153,77	52.976,00	264,88	98.165,00	392,66	164.077,50	656,31
Gross Interest due and not paid	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00

IMT/AUTONORIA SPAIN 2019, FT/ Bond Payment Report/January 20

Note: The Gross Interest of the Bonds could be subject or not to Withholding tax in accordance with current legislation.

AUTONORIA SPAIN 2019,FT
Cash Flow Period: 18/12/2019 - 27/01/2020

Concept	Amount	
	<u>Income</u>	<u>Payments</u>
<u>I. Principal</u>	<u>5.542.990,83</u>	<u>2.000.000,00</u>
Principal Collections	5.542.990,83	
Effective Purchase Price of Additional Receivables		5.542.990,83
Bond Amortisations		0,00
Subordinated Loan Amortisations		2.000.000,00
<u>II. Interest</u>	<u>9.063.274,34</u>	<u>1.293.870,56</u>
Excess of the subscription price of the Class A Notes relative to the Purchase Price of the Initial Receivables	6.541.200,00	
Disbursement proceeds from the Start-up Loan	2.000.000,00	
Interest Collections	14.725,54	
Swap	511.280,00	601.855,56
Account Interest	-3.931,20	
Bonds Interest		675.344,00
Subordinated Loan Interests		16.671,00
<u>III. Periodical Payments</u>		<u>421.416,66</u>
<u>IV. Variable Fee</u>		<u>5.347.987,12</u>
TOTAL INCOME/ PAYMENT	<u>14.606.265,17</u>	<u>9.063.274,34</u>
Reinvestment Account Initial Balance 18/12/2019	9.300.000,00	
Funds deposited for next Payment Date:		
Liquidity Reserve Loan		9.300.000,00
Purchase Reserve		0,00
TOTAL	<u>23.906.265,17</u>	<u>23.906.265,17</u>
Tax Withholdings on 27/01/2020	128.315,36	
Temporarily reinvested until 20/02/2020		128.315,36