

# 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 B Notes**                      **€ 700,000**

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 type="checkbox"/>	Class A Notes
	<input checked="" 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 type="checkbox"/>	Class A Notes ES0305564009.
	<input checked="" 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 type="checkbox"/> Class A Notes <input checked="" type="checkbox"/> Class B Notes <input type="checkbox"/> Class C Notes <input type="checkbox"/> Class Z Notes
<b>3</b>	Status:	<input type="checkbox"/> Class A: ( <i>senior</i> ) unsubordinated. <input checked="" 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 type="checkbox"/> Class A: EUR 15,600,000. <input checked="" type="checkbox"/> Class B: EUR 700,000. <input type="checkbox"/> Class C: EUR 600,000. <input type="checkbox"/> Class Z: EUR 800,000.
<b>6</b>	Number of Notes:	<input type="checkbox"/> Class A: 156. <input checked="" type="checkbox"/> Class B: 7. <input type="checkbox"/> Class C: 6. <input type="checkbox"/> Class Z: 8.
<b>7</b>	Issuance Price:	<input type="checkbox"/> Class A: 100%. <input checked="" 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).
<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	16 December 2022. <i>(Five (5) business days before a Payment Date).</i>
<b>10</b>	Subscription Date:	The Notes issued under this Additional Issuance have been subscribed on 21 December 2022.
<b>11</b>	Subscription Period:	Started at 9:00 CET and ended at 12:00 CET on the Subscription Date.
<b>12</b>	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>
<b>13</b>	Payment Dates	On each monthly Payment Date with a first applicable Payment Date on 23 January 2023.
<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 type="checkbox"/> 0.20% for Class A Notes. <input checked="" 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

<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: A (high) (sf). <input checked="" type="checkbox"/> MOODY'S Investors Service España, S.A.: Baa3 (sf).

<b>25</b>	Estimated Notes Issuance Expenses:	€ 45,000.
<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 B Notes on the date of these Final Conditions.

Class	Rating	Issuance Date	Outstanding Nominal Balance	Reference Rate	Margin	Legal Maturity Date
Class A	AA (high) (sf) by DBRS and Aa2 (sf) by Moody's.	16 December 2022	15,600,000	Eur 1M	0.20%	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 1.400% (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:*

<b>Class B Notes</b>			
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 (%)	2.25	2.25	2.25
Duration (years)	9.18	6.62	5.04
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.

<b>Class B Notes - Scenario 1</b>			
Payment Date	Principal Repayment	Gross Interest	Total Flow
23/12/2022			
23/01/2023	27,654.25	12,692.48	40,346.73
23/02/2023	27,643.53	12,640.22	40,283.75
23/03/2023	27,168.50	11,369.90	38,538.40
24/04/2023	26,656.62	12,941.05	39,597.67
23/05/2023	25,964.51	11,680.78	37,645.29
23/06/2023	25,543.75	12,436.54	37,980.29
24/07/2023	25,022.49	12,388.30	37,410.79
23/08/2023	24,526.69	11,942.75	36,469.44
25/09/2023	24,124.69	13,087.78	37,212.47
23/10/2023	23,916.99	11,063.71	34,980.70
23/11/2023	23,715.99	12,203.38	35,919.37
26/12/2023	23,665.74	12,943.06	36,608.80
23/01/2024	23,205.45	10,941.77	34,147.22
23/02/2024	22,562.25	12,070.05	34,632.30
25/03/2024	22,631.26	12,027.17	34,658.43
23/04/2024	22,700.94	11,211.11	33,912.05
23/05/2024	22,770.62	11,556.16	34,326.78
24/06/2024	22,840.30	12,281.77	35,122.07
23/07/2024	22,910.65	11,089.84	34,000.49
23/08/2024	22,981.67	11,811.43	34,793.10
23/09/2024	23,052.02	11,767.88	34,819.90
23/10/2024	23,122.37	11,345.78	34,468.15
25/11/2024	23,194.06	12,433.86	35,627.92

23/12/2024	23,265.08	10,510.29	33,775.37
23/01/2025	23,272.45	11,592.34	34,864.79
24/02/2025	23,343.47	11,920.64	35,264.11
24/03/2025	23,415.83	10,391.03	33,806.86
23/04/2025	23,487.52	11,089.84	34,577.36
23/05/2025	23,559.88	11,046.96	34,606.84
23/06/2025	23,631.57	11,370.57	35,002.14
23/07/2025	23,705.27	10,960.53	34,665.80
25/08/2025	23,777.63	12,008.41	35,786.04
23/09/2025	23,850.66	10,510.96	34,361.62
23/10/2025	23,851.33	10,829.88	34,681.21
24/11/2025	23,925.03	11,505.24	35,430.27
23/12/2025	23,998.73	10,384.33	34,383.06
23/01/2026	24,071.76	11,055.00	35,126.76
23/02/2026	24,146.80	11,009.44	35,156.24
23/03/2026	24,219.83	9,902.60	34,122.43
23/04/2026	24,294.87	10,917.65	35,212.52
25/05/2026	24,321.00	11,221.83	35,542.83
23/06/2026	24,396.04	10,127.05	34,523.09
23/07/2026	24,470.41	10,431.23	34,901.64
24/08/2026	24,546.12	11,079.12	35,625.24
23/09/2026	24,621.16	10,341.45	34,962.61
23/10/2026	24,696.87	10,296.56	34,993.43
23/11/2026	24,746.45	10,592.70	35,339.15
23/12/2026	24,822.83	10,206.11	35,028.94
25/01/2027	24,899.21	11,176.27	36,075.48
23/02/2027	24,932.04	9,777.31	34,709.35
23/03/2027	24,978.94	9,397.42	34,376.36
23/04/2027	25,055.32	10,357.53	35,412.85
24/05/2027	25,132.37	10,309.96	35,442.33
23/06/2027	25,209.42	9,931.41	35,140.83
23/07/2027	25,287.14	9,885.18	35,172.32
23/08/2027	25,331.36	10,166.58	35,497.94
23/09/2027	25,409.08	10,118.34	35,527.42
25/10/2027	25,486.80	10,395.05	35,881.85
23/11/2027	25,565.19	9,375.31	34,940.50
23/12/2027	25,644.25	9,652.02	35,296.27
24/01/2028	25,722.64	10,244.97	35,967.61
23/02/2028	25,737.38	9,557.55	35,294.93
23/03/2028	25,791.65	9,193.74	34,985.39
24/04/2028	25,850.61	10,094.22	35,944.83
23/05/2028	25,892.15	9,101.95	34,994.10
23/06/2028	25,971.88	9,680.83	35,652.71
24/07/2028	26,016.10	9,631.25	35,647.35
23/08/2028	26,095.83	9,272.80	35,368.63
25/09/2028	26,176.23	10,147.82	36,324.05

23/10/2028	26,229.16	8,565.28	34,794.44
23/11/2028	26,276.73	9,433.60	35,710.33
26/12/2028	26,357.13	9,989.03	36,346.16
23/01/2029	26,438.20	8,430.61	34,868.81
23/02/2029	26,434.18	9,283.52	35,717.70
23/03/2029	26,491.80	8,340.16	34,831.96
23/04/2029	26,536.69	9,183.69	35,720.38
23/05/2029	26,596.99	8,838.64	35,435.63
25/06/2029	26,647.24	9,668.77	36,316.01
23/07/2029	26,729.65	8,157.92	34,887.57
23/08/2029	26,734.34	8,981.35	35,715.69
24/09/2029	26,816.08	9,219.20	36,035.28
23/10/2029	26,865.66	8,307.33	35,172.99
23/11/2029	26,948.07	8,829.26	35,777.33
24/12/2029	26,924.62	8,778.34	35,702.96
23/01/2030	26,962.14	8,446.02	35,408.16
25/02/2030	26,932.66	9,235.95	36,168.61
25/03/2030	26,989.61	7,790.76	34,780.37
23/04/2030	27,009.04	8,020.57	35,029.61
23/05/2030	27,022.44	8,247.70	35,270.14
24/06/2030	27,027.80	8,744.84	35,772.64
23/07/2030	27,086.09	7,877.19	34,963.28
23/08/2030	27,130.98	8,368.97	35,499.95
23/09/2030	27,153.76	8,318.05	35,471.81
23/10/2030	27,237.51	7,999.80	35,237.31
25/11/2030	27,321.93	8,744.84	36,066.77
23/12/2030	27,371.51	7,372.68	34,744.19
23/01/2031	27,424.44	8,111.02	35,535.46
24/02/2031	27,366.15	8,319.39	35,685.54
24/03/2031	27,375.53	7,232.65	34,608.18
23/04/2031	27,356.77	7,698.97	35,055.74
23/05/2031	27,376.87	7,648.72	35,025.59
23/06/2031	27,412.38	7,851.73	35,264.11
23/07/2031	27,336.00	7,548.22	34,884.22
25/08/2031	27,420.42	8,247.70	35,668.12
23/09/2031	27,398.31	7,199.82	34,598.13
23/10/2031	27,404.34	7,397.47	34,801.81
24/11/2031	27,488.76	7,836.99	35,325.75
23/12/2031	27,572.51	7,053.76	34,626.27
23/01/2032	27,480.05	7,487.92	34,967.97
23/02/2032	27,415.06	7,435.66	34,850.72
23/03/2032	27,371.51	6,907.70	34,279.21
23/04/2032	27,345.38	7,331.81	34,677.19
24/05/2032	27,389.60	7,280.22	34,669.82
23/06/2032	27,306.52	6,995.47	34,301.99
23/07/2032	27,363.47	6,945.22	34,308.69

23/08/2032	27,370.84	7,124.78	34,495.62
23/09/2032	27,416.40	7,073.19	34,489.59
25/10/2032	27,337.34	7,247.39	34,584.73
23/11/2032	27,354.76	6,519.77	33,874.53
23/12/2032	27,358.11	6,694.64	34,052.75
24/01/2033	27,442.53	7,087.26	34,529.79
23/02/2033	27,526.95	6,594.14	34,121.09
23/03/2033	27,407.02	6,107.05	33,514.07
25/04/2033	27,433.82	7,142.20	34,576.02
23/05/2033	27,476.70	6,013.25	33,489.95
23/06/2033	27,526.95	6,605.53	34,132.48
25/07/2033	27,442.53	6,764.99	34,207.52
23/08/2033	27,526.95	6,082.26	33,609.21
23/09/2033	27,611.37	6,449.42	34,060.79
24/10/2033	27,604.00	6,397.16	34,001.16
23/11/2033	27,483.40	6,139.88	33,623.28
23/12/2033	27,536.33	6,089.63	33,625.96
23/01/2034	27,568.49	6,240.38	33,808.87
23/02/2034	27,624.77	6,188.12	33,812.89
23/03/2034	27,470.00	5,542.24	33,012.24
24/04/2034	27,366.15	6,279.91	33,646.06
23/05/2034	27,289.10	5,642.74	32,931.84
23/06/2034	27,288.43	5,980.42	33,268.85
24/07/2034	27,285.75	5,928.83	33,214.58
23/08/2034	27,222.77	5,687.63	32,910.40
25/09/2034	27,187.26	6,200.85	33,388.11
23/10/2034	27,086.76	5,215.28	32,302.04
23/11/2034	27,068.00	5,722.47	32,790.47
26/12/2034	27,059.96	6,037.37	33,097.33
23/01/2035	27,074.70	5,075.92	32,150.62
23/02/2035	27,157.78	5,568.37	32,726.15
23/03/2035	27,027.13	4,983.46	32,010.59
23/04/2035	27,009.71	5,465.86	32,475.57
23/05/2035	27,005.69	5,240.07	32,245.76
25/06/2035	26,783.92	5,709.74	32,493.66
23/07/2035	26,761.14	4,798.54	31,559.68
23/08/2035	26,631.16	5,262.18	31,893.34
24/09/2035	26,568.18	5,380.10	31,948.28
23/10/2035	26,558.80	4,828.69	31,387.49
23/11/2035	26,442.89	5,111.43	31,554.32
24/12/2035	26,398.00	5,061.18	31,459.18
23/01/2036	26,423.46	4,849.46	31,272.92
25/02/2036	26,442.89	5,280.94	31,723.83
24/03/2036	26,363.83	4,435.40	30,799.23
23/04/2036	26,333.01	4,704.07	31,037.08
23/05/2036	26,270.03	4,655.83	30,925.86

23/06/2036	26,098.51	4,761.02	30,859.53
23/07/2036	26,051.61	4,560.02	30,611.63
25/08/2036	26,044.24	4,963.36	31,007.60
23/09/2036	25,864.68	4,315.47	30,180.15
23/10/2036	25,731.35	4,416.64	30,147.99
24/11/2036	25,621.47	4,661.19	30,282.66
23/12/2036	25,498.86	4,178.79	29,677.65
23/01/2037	25,386.97	4,418.65	29,805.62
23/02/2037	25,400.37	4,370.41	29,770.78
23/03/2037	25,282.45	3,904.09	29,186.54
23/04/2037	25,244.26	4,274.60	29,518.86
25/05/2037	25,243.59	4,363.04	29,606.63
23/06/2037	25,095.52	3,909.45	29,004.97
23/07/2037	25,024.50	3,997.89	29,022.39
24/08/2037	24,908.59	4,215.64	29,124.23
23/09/2037	24,889.83	3,906.77	28,796.60
23/10/2037	24,939.41	3,860.54	28,799.95
23/11/2037	24,900.55	3,942.28	28,842.83
23/12/2037	24,976.93	3,769.42	28,746.35
25/01/2038	24,914.62	4,095.71	29,010.33
23/02/2038	24,990.33	3,555.69	28,546.02
23/03/2038	24,924.67	3,390.20	28,314.87
23/04/2038	24,982.96	3,705.77	28,688.73
24/05/2038	24,969.56	3,658.87	28,628.43
23/06/2038	24,996.36	3,494.72	28,491.08
23/07/2038	24,950.80	3,449.16	28,399.96
23/08/2038	24,948.79	3,516.83	28,465.62
23/09/2038	24,921.99	3,469.26	28,391.25
25/10/2038	24,871.74	3,532.91	28,404.65
23/11/2038	24,836.23	3,157.71	27,993.94
23/12/2038	24,749.13	3,220.69	27,969.82
24/01/2039	24,524.68	3,386.85	27,911.53
23/02/2039	24,552.82	3,130.24	27,683.06
23/03/2039	24,392.69	2,879.66	27,272.35
25/04/2039	24,357.18	3,344.64	27,701.82
23/05/2039	24,365.89	2,796.58	27,162.47
23/06/2039	24,055.01	3,049.84	27,104.85
25/07/2039	23,910.96	3,101.43	27,012.39
23/08/2039	23,711.97	2,767.77	26,479.74
23/09/2039	23,671.10	2,913.83	26,584.93
24/10/2039	23,679.14	2,868.94	26,548.08
23/11/2039	23,599.41	2,732.93	26,332.34
23/12/2039	23,502.93	2,690.05	26,192.98
23/01/2040	23,111.65	2,734.94	25,846.59
23/02/2040	22,688.21	2,691.39	25,379.60
23/03/2040	22,670.79	2,477.66	25,148.45

23/04/2040	22,472.47	2,605.63	25,078.10
23/05/2040	22,271.47	2,480.34	24,751.81
25/06/2040	22,087.89	2,683.35	24,771.24
23/07/2040	22,030.27	2,239.14	24,269.41
23/08/2040	21,878.85	2,436.79	24,315.64
24/09/2040	21,710.01	2,472.97	24,182.98
23/10/2040	21,314.04	2,202.29	23,516.33
23/11/2040	21,223.59	2,314.18	23,537.77
24/12/2040	21,160.61	2,273.98	23,434.59
23/01/2041	21,112.37	2,161.42	23,273.79
25/02/2041	20,954.92	2,334.95	23,289.87
25/03/2041	20,816.23	1,945.68	22,761.91
23/04/2041	20,729.13	1,977.84	22,706.97
23/05/2041	20,321.10	2,008.66	22,329.76
24/06/2041	19,957.29	2,102.46	22,059.75
23/07/2041	19,823.29	1,869.97	21,693.26
23/08/2041	19,725.47	1,961.76	21,687.23
23/09/2041	19,329.50	1,924.24	21,253.74
23/10/2041	18,981.77	1,826.42	20,808.19
25/11/2041	18,881.94	1,971.14	20,853.08
23/12/2041	18,800.20	1,640.16	20,440.36
23/01/2042	18,622.65	1,780.19	20,402.84
24/02/2042	18,244.10	1,800.96	20,045.06
24/03/2042	18,199.88	1,545.02	19,744.90
23/04/2042	18,088.66	1,622.07	19,710.73
23/05/2042	18,144.27	1,588.57	19,732.84
23/06/2042	17,776.44	1,607.33	19,383.77
23/07/2042	17,347.64	1,522.91	18,870.55
25/08/2042	17,204.26	1,640.16	18,844.42
23/09/2042	17,032.07	1,411.02	18,443.09
23/10/2042	16,716.50	1,428.44	18,144.94
24/11/2042	16,767.42	1,490.75	18,258.17
23/12/2042	16,741.29	1,321.24	18,062.53
23/01/2043	16,731.24	1,380.87	18,112.11
23/02/2043	16,683.00	1,348.71	18,031.71
23/03/2043	16,596.57	1,189.92	17,786.49
23/04/2043	678,764.94	1,285.73	680,050.67
TOTAL	6,700,000.00	1,635,611.37	8,335,611.37

**Class B Notes - Scenario 2**

Payment Date	Principal Repayment	Gross Interest	Total Flow
23/12/2022			
23/01/2023	55,571.14	12,692.48	68,263.62
23/02/2023	55,213.36	12,587.29	67,800.65
23/03/2023	54,396.63	11,274.76	65,671.39
24/04/2023	53,551.76	12,778.91	66,330.67
23/05/2023	52,538.05	11,486.48	64,024.53
23/06/2023	51,800.38	12,178.59	63,978.97
24/07/2023	50,971.59	12,080.77	63,052.36
23/08/2023	50,174.96	11,597.70	61,772.66
25/09/2023	49,478.16	12,656.30	62,134.46
23/10/2023	48,974.32	10,653.67	59,627.99
23/11/2023	48,481.20	11,702.89	60,184.09
26/12/2023	48,136.15	12,360.16	60,496.31
23/01/2024	47,403.84	10,405.10	57,808.94
23/02/2024	46,504.03	11,429.53	57,933.56
25/03/2024	46,286.28	11,341.76	57,628.04
23/04/2024	46,069.87	10,527.71	56,597.58
23/05/2024	45,854.13	10,806.43	56,660.56
24/06/2024	45,638.39	11,437.57	57,075.96
23/07/2024	45,425.33	10,283.83	55,709.16
23/08/2024	45,211.60	10,907.60	56,119.20
23/09/2024	44,999.88	10,821.84	55,821.72
23/10/2024	44,788.16	10,390.36	55,178.52
25/11/2024	44,578.45	11,339.08	55,917.53
23/12/2024	44,368.07	9,544.82	53,912.89
23/01/2025	44,102.08	10,482.82	54,584.90
24/02/2025	43,894.38	10,734.74	54,629.12
24/03/2025	43,688.02	9,317.69	53,005.71
23/04/2025	43,482.33	9,903.27	53,385.60
23/05/2025	43,277.98	9,823.54	53,101.52
23/06/2025	43,073.63	10,069.43	53,143.06
23/07/2025	42,870.62	9,665.42	52,536.04
25/08/2025	42,668.95	10,545.80	53,214.75
23/09/2025	42,467.95	9,191.73	51,659.68
23/10/2025	42,203.97	9,430.92	51,634.89
24/11/2025	42,004.98	9,976.97	51,981.95
23/12/2025	41,806.66	8,967.28	50,773.94
23/01/2026	41,609.01	9,506.63	51,115.64
23/02/2026	41,412.70	9,427.57	50,840.27
23/03/2026	41,217.06	8,444.68	49,661.74



23/04/2026	41,021.42	9,270.79	50,292.21
25/05/2026	40,786.92	9,489.88	50,276.80
23/06/2026	40,593.29	8,527.76	49,121.05
23/07/2026	40,401.67	8,747.52	49,149.19
24/08/2026	40,209.38	9,252.03	49,461.41
23/09/2026	40,019.77	8,599.45	48,619.22
23/10/2026	39,829.49	8,526.42	48,355.91
23/11/2026	39,619.11	8,735.46	48,354.57
23/12/2026	39,430.84	8,381.03	47,811.87
25/01/2027	39,243.24	9,139.47	48,382.71
23/02/2027	39,022.81	7,962.28	46,985.09
23/03/2027	38,811.76	7,620.58	46,432.34
23/04/2027	38,627.51	8,363.61	46,991.12
24/05/2027	38,443.93	8,290.58	46,734.51
23/06/2027	38,261.02	7,952.23	46,213.25
23/07/2027	38,078.78	7,882.55	45,961.33
23/08/2027	37,871.08	8,072.83	45,943.91
23/09/2027	37,690.18	8,001.14	45,691.32
25/10/2027	37,510.62	8,185.39	45,696.01
23/11/2027	37,331.73	7,351.91	44,683.64
23/12/2027	37,153.51	7,536.83	44,690.34
24/01/2028	36,975.96	7,966.30	44,942.26
23/02/2028	36,749.50	7,400.82	44,150.32
23/03/2028	36,555.20	7,089.27	43,644.47
24/04/2028	36,364.25	7,751.23	44,115.48
23/05/2028	36,161.91	6,959.96	43,121.87
23/06/2028	35,989.05	7,371.34	43,360.39
24/07/2028	35,789.39	7,303.00	43,092.39
23/08/2028	35,617.87	7,002.17	42,620.04
25/09/2028	35,447.69	7,630.63	43,078.32
23/10/2028	35,257.41	6,413.91	41,671.32
23/11/2028	35,063.11	7,033.66	42,096.77
26/12/2028	34,894.94	7,416.90	42,311.84
23/01/2029	34,727.44	6,233.68	40,961.12
23/02/2029	34,498.30	6,835.34	41,333.64
23/03/2029	34,314.72	6,115.09	40,429.81
23/04/2029	34,123.10	6,705.36	40,828.46
23/05/2029	33,944.21	6,426.64	40,370.85
25/06/2029	33,757.95	7,000.83	40,758.78
23/07/2029	33,595.14	5,881.93	39,477.07
23/08/2029	33,378.06	6,448.75	39,826.81
24/09/2029	33,217.26	6,591.46	39,808.72
23/10/2029	33,034.35	5,914.76	38,949.11
23/11/2029	32,874.22	6,259.81	39,134.03
24/12/2029	32,641.06	6,197.50	38,838.56
23/01/2030	32,451.45	5,938.21	38,389.66

25/02/2030	32,216.28	6,466.17	38,682.45
25/03/2030	32,042.75	5,431.69	37,474.44
23/04/2030	31,843.09	5,568.37	37,411.46
23/05/2030	31,642.09	5,702.37	37,344.46
24/06/2030	31,435.73	6,020.62	37,456.35
23/07/2030	31,265.55	5,400.20	36,665.75
23/08/2030	31,088.67	5,713.76	36,802.43
23/09/2030	30,897.72	5,654.80	36,552.52
23/10/2030	30,747.64	5,415.61	36,163.25
25/11/2030	30,598.90	5,895.33	36,494.23
23/12/2030	30,427.38	4,949.96	35,377.34
23/01/2031	30,259.88	5,422.31	35,682.19
24/02/2031	30,016.67	5,538.22	35,554.89
24/03/2031	29,822.37	4,794.52	34,616.89
23/04/2031	29,609.98	5,081.95	34,691.93
23/05/2031	29,423.05	5,027.68	34,450.73
23/06/2031	29,248.85	5,139.57	34,388.42
23/07/2031	29,002.29	4,920.48	33,922.77
25/08/2031	28,860.92	5,353.97	34,214.89
23/09/2031	28,651.88	4,653.82	33,305.70
23/10/2031	28,461.60	4,761.69	33,223.29
24/11/2031	28,323.58	5,023.66	33,347.24
23/12/2031	28,185.56	4,502.40	32,687.96
23/01/2032	27,934.31	4,759.68	32,693.99
23/02/2032	27,704.50	4,706.75	32,411.25
23/03/2032	27,488.76	4,353.66	31,842.42
23/04/2032	27,285.08	4,602.23	31,887.31
24/05/2032	27,126.96	4,550.64	31,677.60
23/06/2032	26,890.45	4,353.66	31,244.11
23/07/2032	26,742.38	4,304.75	31,047.13
23/08/2032	26,564.83	4,397.21	30,962.04
23/09/2032	26,410.73	4,346.96	30,757.69
25/10/2032	26,180.92	4,435.40	30,616.32
23/11/2032	26,013.42	3,973.10	29,986.52
23/12/2032	25,836.54	4,062.88	29,899.42
24/01/2033	25,709.91	4,283.31	29,993.22
23/02/2033	25,584.62	3,968.41	29,553.03
23/03/2033	25,336.05	3,659.54	28,995.59
25/04/2033	25,177.93	4,262.54	29,440.47
23/05/2033	25,029.19	3,573.11	28,602.30
23/06/2033	24,886.48	3,908.78	28,795.26
25/07/2033	24,664.71	3,986.50	28,651.21
23/08/2033	24,543.44	3,569.09	28,112.53
23/09/2033	24,422.84	3,768.75	28,191.59
24/10/2033	24,248.64	3,722.52	27,971.16
23/11/2033	24,010.79	3,557.70	27,568.49

23/12/2033	23,874.11	3,513.48	27,387.59
23/01/2034	23,726.04	3,585.84	27,311.88
23/02/2034	23,592.71	3,540.95	27,133.66
23/03/2034	23,340.79	3,157.71	26,498.50
24/04/2034	23,118.35	3,563.06	26,681.41
23/05/2034	22,912.66	3,187.86	26,100.52
23/06/2034	22,752.53	3,364.74	26,117.27
24/07/2034	22,591.73	3,321.19	25,912.92
23/08/2034	22,398.10	3,173.12	25,571.22
25/09/2034	22,221.22	3,445.14	25,666.36
23/10/2034	22,009.50	2,885.02	24,894.52
23/11/2034	21,844.68	3,152.35	24,997.03
26/12/2034	21,686.56	3,311.81	24,998.37
23/01/2035	21,541.17	2,773.13	24,314.30
23/02/2035	21,435.31	3,029.07	24,464.38
23/03/2035	21,212.20	2,699.43	23,911.63
23/04/2035	21,054.08	2,948.00	24,002.08
23/05/2035	20,901.99	2,814.67	23,716.66
25/06/2035	20,635.33	3,053.86	23,689.19
23/07/2035	20,477.21	2,556.05	23,033.26
23/08/2035	20,262.81	2,791.22	23,054.03
24/09/2035	20,085.93	2,841.47	22,927.40
23/10/2035	19,937.86	2,539.30	22,477.16
23/11/2035	19,735.52	2,676.65	22,412.17
24/12/2035	19,571.37	2,639.13	22,210.50
23/01/2036	19,445.41	2,518.53	21,963.94
25/02/2036	19,316.77	2,730.92	22,047.69
24/03/2036	19,137.88	2,284.03	21,421.91
23/04/2036	18,985.12	2,412.00	21,397.12
23/05/2036	18,817.62	2,377.16	21,194.78
23/06/2036	18,594.51	2,420.71	21,015.22
23/07/2036	18,438.40	2,308.82	20,747.22
25/08/2036	18,301.72	2,502.45	20,804.17
23/09/2036	18,079.95	2,166.78	20,246.73
23/10/2036	17,883.64	2,208.32	20,091.96
24/11/2036	17,700.06	2,320.21	20,020.27
23/12/2036	17,511.12	2,071.64	19,582.76
23/01/2037	17,330.89	2,181.52	19,512.41
23/02/2037	17,211.63	2,148.69	19,360.32
23/03/2037	17,030.06	1,910.84	18,940.90
23/04/2037	16,888.02	2,083.70	18,971.72
25/05/2037	16,766.08	2,117.87	18,883.95
23/06/2037	16,571.78	1,889.40	18,461.18
23/07/2037	16,418.35	1,924.24	18,342.59
24/08/2037	16,243.48	2,020.72	18,264.20
23/09/2037	16,116.85	1,864.61	17,981.46

23/10/2037	16,022.38	1,835.13	17,857.51
23/11/2037	15,887.71	1,865.95	17,753.66
23/12/2037	15,807.98	1,776.17	17,584.15
25/01/2038	15,662.59	1,922.23	17,584.82
23/02/2038	15,584.20	1,661.60	17,245.80
23/03/2038	15,438.81	1,577.18	17,015.99
23/04/2038	15,353.05	1,717.21	17,070.26
24/05/2038	15,233.79	1,688.40	16,922.19
23/06/2038	15,133.96	1,605.99	16,739.95
23/07/2038	15,001.30	1,577.85	16,579.15
23/08/2038	14,890.08	1,601.97	16,492.05
23/09/2038	14,768.14	1,573.83	16,341.97
25/10/2038	14,635.48	1,595.94	16,231.42
23/11/2038	14,511.53	1,420.40	15,931.93
23/12/2038	14,364.80	1,442.51	15,807.31
24/01/2039	14,157.77	1,510.85	15,668.62
23/02/2039	14,065.31	1,390.25	15,455.56
23/03/2039	13,889.10	1,273.67	15,162.77
25/04/2039	13,770.51	1,473.33	15,243.84
23/05/2039	13,672.02	1,226.10	14,898.12
23/06/2039	13,433.50	1,331.96	14,765.46
25/07/2039	13,270.69	1,348.71	14,619.40
23/08/2039	13,085.10	1,198.63	14,283.73
23/09/2039	663,207.54	1,256.25	664,463.79
<b>TOTAL</b>	<b>6,700,000.00</b>	<b>1,141,998.25</b>	<b>7,841,998.25</b>

<b>Class B Notes - Scenario 3</b>			
<b>Payment Date</b>	<b>Principal Repayment</b>	<b>Gross Interest</b>	<b>Total Flow</b>
23/12/2022			
23/01/2023	83,487.36	12,692.48	96,179.84
23/02/2023	82,550.03	12,534.36	95,084.39
23/03/2023	81,165.14	11,180.29	92,345.43
24/04/2023	79,766.18	12,618.78	92,384.96
23/05/2023	78,215.13	11,294.19	89,509.32
23/06/2023	76,949.50	11,925.33	88,874.83
24/07/2023	75,608.16	11,779.27	87,387.43
23/08/2023	74,311.04	11,260.69	85,571.73
25/09/2023	73,123.13	12,236.88	85,360.01
23/10/2023	72,131.53	10,257.70	82,389.23
23/11/2023	71,160.70	11,220.49	82,381.19
26/12/2023	70,339.95	11,800.71	82,140.66

23/01/2024	69,156.73	9,892.55	79,049.28
23/02/2024	67,828.12	10,821.17	78,649.29
25/03/2024	67,155.44	10,692.53	77,847.97
23/04/2024	66,488.12	9,883.84	76,371.96
23/05/2024	65,828.84	10,102.93	75,931.77
24/06/2024	65,173.58	10,647.64	75,821.22
23/07/2024	64,525.69	9,534.10	74,059.79
23/08/2024	63,883.16	10,068.76	73,951.92
23/09/2024	63,245.99	9,948.16	73,194.15
23/10/2024	62,616.19	9,511.32	72,127.51
25/11/2024	61,991.08	10,336.09	72,327.17
23/12/2024	61,372.00	8,663.77	70,035.77
23/01/2025	60,706.02	9,475.81	70,181.83
24/02/2025	60,099.00	9,662.74	69,761.74
24/03/2025	59,497.34	8,352.22	67,849.56
23/04/2025	58,901.71	8,839.98	67,741.69
23/05/2025	58,310.77	8,731.44	67,042.21
23/06/2025	57,726.53	8,912.34	66,638.87
23/07/2025	57,146.98	8,519.05	65,666.03
25/08/2025	56,572.12	9,255.38	65,827.50
23/09/2025	56,003.96	8,033.30	64,037.26
23/10/2025	55,384.88	8,207.50	63,592.38
24/11/2025	54,827.44	8,646.35	63,473.79
23/12/2025	54,274.69	7,739.17	62,013.86
23/01/2026	53,727.30	8,169.98	61,897.28
23/02/2026	53,184.60	8,068.14	61,252.74
23/03/2026	52,647.93	7,196.47	59,844.40
23/04/2026	52,115.28	7,867.14	59,982.42
25/05/2026	51,552.48	8,019.23	59,571.71
23/06/2026	51,031.22	7,176.37	58,207.59
23/07/2026	50,513.98	7,329.80	57,843.78
24/08/2026	50,000.76	7,719.74	57,720.50
23/09/2026	49,493.57	7,145.55	56,639.12
23/10/2026	48,991.07	7,055.10	56,046.17
23/11/2026	48,473.83	7,197.14	55,670.97
23/12/2026	47,981.38	6,876.21	54,857.59
25/01/2027	47,492.28	7,467.15	54,959.43
23/02/2027	46,979.06	6,478.23	53,457.29
23/03/2027	46,479.91	6,174.05	52,653.96
23/04/2027	46,004.88	6,747.57	52,752.45
24/05/2027	45,534.54	6,660.47	52,195.01
23/06/2027	45,068.89	6,362.32	51,431.21
23/07/2027	44,607.26	6,279.24	50,886.50
23/08/2027	44,128.88	6,404.53	50,533.41
23/09/2027	43,676.63	6,320.78	49,997.41
25/10/2027	43,227.73	6,439.37	49,667.10

23/11/2027	42,782.85	5,758.65	48,541.50
23/12/2027	42,343.33	5,879.25	48,222.58
24/01/2028	41,907.16	6,188.12	48,095.28
23/02/2028	41,436.15	5,724.48	47,160.63
23/03/2028	40,994.62	5,460.50	46,455.12
24/04/2028	40,559.12	5,944.91	46,504.03
23/05/2028	40,117.59	5,315.78	45,433.37
23/06/2028	39,703.53	5,606.56	45,310.09
24/07/2028	39,271.38	5,531.52	44,802.90
23/08/2028	38,864.69	5,280.94	44,145.63
25/09/2028	38,461.35	5,730.51	44,191.86
23/10/2028	38,047.29	4,796.53	42,843.82
23/11/2028	37,633.23	5,238.06	42,871.29
26/12/2028	37,241.95	5,500.03	42,741.98
23/01/2029	36,854.02	4,602.90	41,456.92
23/02/2029	36,423.88	5,026.34	41,450.22
23/03/2029	36,031.26	4,477.61	40,508.87
23/04/2029	35,635.96	4,889.66	40,525.62
23/05/2029	35,252.05	4,666.55	39,918.60
25/06/2029	34,867.47	5,061.85	39,929.32
23/07/2029	34,502.32	4,235.07	38,737.39
23/08/2029	34,100.99	4,623.67	38,724.66
24/09/2029	33,743.21	4,706.08	38,449.29
23/10/2029	33,372.03	4,204.92	37,576.95
23/11/2029	33,022.29	4,432.05	37,454.34
24/12/2029	32,621.63	4,369.07	36,990.70
23/01/2030	32,255.14	4,168.74	36,423.88
25/02/2030	31,861.18	4,520.49	36,381.67
25/03/2030	31,512.78	3,780.81	35,293.59
23/04/2030	31,149.64	3,859.87	35,009.51
23/05/2030	30,787.17	3,936.25	34,723.42
24/06/2030	30,426.04	4,138.59	34,564.63
23/07/2030	30,091.71	3,696.39	33,788.10
23/08/2030	29,755.37	3,894.71	33,650.08
23/09/2030	29,412.33	3,837.76	33,250.09
23/10/2030	29,100.11	3,660.21	32,760.32
25/11/2030	28,791.24	3,967.74	32,758.98
23/12/2030	28,470.31	3,317.17	31,787.48
23/01/2031	28,153.40	3,618.67	31,772.07
24/02/2031	27,789.59	3,680.31	31,469.90
24/03/2031	27,461.29	3,172.45	30,633.74
23/04/2031	27,123.61	3,349.33	30,472.94
23/05/2031	26,806.03	3,299.08	30,105.11
23/06/2031	26,498.50	3,358.71	29,857.21
23/07/2031	26,147.42	3,201.93	29,349.35
25/08/2031	25,868.03	3,469.26	29,337.29

23/09/2031	25,545.76	3,002.94	28,548.70
23/10/2031	25,240.24	3,059.22	28,299.46
24/11/2031	24,968.89	3,213.99	28,182.88
23/12/2031	24,700.22	2,868.27	27,568.49
23/01/2032	24,363.21	3,019.69	27,382.90
23/02/2032	24,041.61	2,973.46	27,015.07
23/03/2032	23,731.40	2,738.96	26,470.36
23/04/2032	23,432.58	2,883.01	26,315.59
24/05/2032	23,164.58	2,838.12	26,002.70
23/06/2032	22,849.01	2,704.12	25,553.13
23/07/2032	22,592.40	2,662.58	25,254.98
23/08/2032	22,319.04	2,708.14	25,027.18
23/09/2032	22,062.43	2,665.93	24,728.36
25/10/2032	21,762.27	2,708.81	24,471.08
23/11/2032	21,501.64	2,416.69	23,918.33
23/12/2032	21,239.00	2,460.24	23,699.24
24/01/2033	21,007.85	2,582.85	23,590.70
23/02/2033	20,779.38	2,383.19	23,162.57
23/03/2033	20,479.89	2,188.22	22,668.11
25/04/2033	20,236.68	2,537.96	22,774.64
23/05/2033	20,000.17	2,118.54	22,118.71
23/06/2033	19,771.03	2,308.15	22,079.18
25/07/2033	19,494.99	2,343.66	21,838.65
23/08/2033	19,282.60	2,089.73	21,372.33
23/09/2033	19,070.88	2,196.93	21,267.81
24/10/2033	18,830.35	2,160.75	20,991.10
23/11/2033	18,554.98	2,056.90	20,611.88
23/12/2033	18,339.91	2,022.73	20,362.64
23/01/2034	18,121.49	2,055.56	20,177.05
23/02/2034	17,912.45	2,020.72	19,933.17
23/03/2034	17,637.08	1,794.93	19,432.01
24/04/2034	17,382.48	2,016.70	19,399.18
23/05/2034	17,138.60	1,796.94	18,935.54
23/06/2034	16,922.86	1,888.06	18,810.92
24/07/2034	16,708.46	1,856.57	18,565.03
23/08/2034	16,477.31	1,765.45	18,242.76
25/09/2034	16,258.89	1,908.83	18,167.72
23/10/2034	16,021.71	1,591.92	17,613.63
23/11/2034	15,813.34	1,731.95	17,545.29
26/12/2034	15,610.33	1,812.35	17,422.68
23/01/2035	15,416.03	1,510.85	16,926.88
23/02/2035	15,244.51	1,643.51	16,888.02
23/03/2035	15,011.35	1,458.59	16,469.94
23/04/2035	14,815.71	1,585.89	16,401.60
23/05/2035	14,624.09	1,507.50	16,131.59
25/06/2035	14,374.18	1,629.44	16,003.62

23/07/2035	14,183.23	1,357.42	15,540.65
23/08/2035	13,965.48	1,476.01	15,441.49
24/09/2035	13,768.50	1,496.78	15,265.28
23/10/2035	13,588.27	1,331.96	14,920.23
23/11/2035	13,382.58	1,398.29	14,780.87
24/12/2035	13,197.66	1,372.83	14,570.49
23/01/2036	13,034.18	1,304.49	14,338.67
25/02/2036	12,871.37	1,408.34	14,279.71
24/03/2036	12,683.10	1,173.17	13,856.27
23/04/2036	12,510.91	1,233.47	13,744.38
23/05/2036	12,776.90	1,210.69	13,987.59
23/06/2036	647,494.03	1,226.77	648,720.80
<b>TOTAL</b>	<b>6,700,000.00</b>	<b>847,093.73</b>	<b>7,547,093.73</b>

**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**