

RMBS MIRAVET 2023-1, FT
Data corresponding to the period: 23/03/2023 - 26/05/2023
I. GENERAL INFORMATION ABOUT THE FONDO

Date of Incorporation of the Fondo	16/03/2023
Closing Date of the Bonds	23/03/2023
Sociedad Gestora	InterMoney Titulización, SGFT, S.A.
Loan Issuer	Ribeira Holdings S.À R.L.
Paying Agent	Banco Santander, S.A.
Traded Market	Mercado AIAF
Rating Agencies	S&P / KBRA
Current Rating	
Class A	AAA(sf) (S&P) / AAA(sf) (KBRA)
Class B	AA+(sf) (S&P) / A+(sf) (KBRA)
Class C	AA-(sf) (S&P) / A-(sf) (KBRA)
Class D	A+(sf) (S&P) / BBB(sf) (KBRA)
Class E	A(sf) (S&P) / BB(sf) (KBRA)
Class F	BBB+(sf) (S&P) / B+(sf) (KBRA)
Class R	Not Rated (S&P) / Not Rated (KBRA)
Class X	Not Rated (S&P) / Not Rated (KBRA)
Class Z	Not Rated (S&P) / Not Rated (KBRA)

II. SECURITIES ISSUED BY THE FONDO

Class A	
ISIN Code	ES0305694004
Aggregate Amount Issued	174.800.000,00 €
Aggregate Amount Outstanding	167.408.145,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	95.771,25 €
Class B	
ISIN Code	ES0305694012
Aggregate Amount Issued	16.700.000,00 €
Aggregate Amount Outstanding	16.700.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C	
ISIN Code	ES0305694020
Aggregate Amount Issued	11.400.000,00 €
Aggregate Amount Outstanding	11.400.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class D	
ISIN Code	ES0305694038
Aggregate Amount Issued	6.800.000,00 €
Aggregate Amount Outstanding	6.800.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class E	
ISIN Code	ES0305694046
Aggregate Amount Issued	4.500.000,00 €
Aggregate Amount Outstanding	4.500.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class F	
ISIN Code	ES0305694053
Aggregate Amount Issued	4.500.000,00 €
Aggregate Amount Outstanding	4.500.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class R	
ISIN Code	ES0305694061
Aggregate Amount Issued	4.400.000,00 €
Aggregate Amount Outstanding	4.400.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class X	
ISIN Code	ES0305694079
Aggregate Amount Issued	2.000.000,00 €
Aggregate Amount Outstanding	2.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class Z	
ISIN Code	ES0305694087
Aggregate Amount Issued	85.400.000,00 €
Aggregate Amount Outstanding	85.400.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €

III. ADDITIONAL INFORMATION

Settlement corresponding to the period: 23/03/2023 - 26/05/2023

Bond Payment Notification: 26/05/2023

Cash Flow period: 23/03/2023 - 26/05/2023

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RMBS MIRAVET 2023-1, FT
Settlement Period: 23/03/2023 - 26/05/2023
Payment Date: 26/05/2023

Available Resources (I+II+III+IV+V+VI+VII+VIII+IX):	13.906.271,13
I. Funds received from the Receivables:	9.468.676,91
a) Principal:	1.336.936,93
b) Default recoveries:	115.170,59
c) Prepayments:	954.661,78
d) Interest collection:	517.146,30
e) Penalty interests and fees:	19.045,88
f) Amounts provided by the Seller corresponding to payments made by Borrowers under the Mortgage Loans from the Portfolio Cut-Off Date up to the Incorporation Date (excluded), after deduction of any management and collection services costs.	6.525.715,43
II. Account interests:	37.594,22
III. Liquidity Reserve Fund Required Amount:	4.370.000,00
IV. any indemnification payment made by the Seller to the Fund in connection with a breach of the representations and warranties in accordance with section 2.2.9 of the Additional Information:	0,00
V. any amounts paid by the Original Seller to the Fund in accordance with the Issuance and Subscription Agreements and the Transfer Deed:	0,00
VI. the portion of the Subordinated Loan exceeding the Initial Expenses:	0,00
VII. any excess amounts derived from the proceeds of the subscription or the rated notes, the Class X Notes and the Class Z Notes exceeding the Outstanding Balance of the Receivables on the Portfolio Cut-Off Date to be transferred to the Fund:	0,00
VIII. any excess amounts derived from the proceeds of the Class R Notes exceeding the Liquidity Reserve Fund Amount on the Disbursement Date:	30.000,00
IX. all other amounts credited or transferred during the three Collection Periods immediately preceding such Payment Date into the Cash Flow Account (including any fees and amounts derived from insurance policies):	0,00

Application of the Available Resources (Ref. 3.4.7.2 of the Additional Information)	Paid	Due on this Payment Date	Due and not paid on the previous Payment Date	Due and not paid on this Payment Date
(i) Primary Servicer Remuneration Fee:	112.515,50	112.515,50	0,00	0,00
(ii) Ordinary Expenses (other than the Primary Servicer Remuneration Fee) and Extraordinary Expenses of the Fund:	372.228,68	372.228,68	0,00	0,00
(iii) Payment of interest on Class A Notes:	1.264.468,24	1.264.468,24	0,00	0,00
(iv) to credit the Liquidity Reserve Fund up to the Liquidity Reserve Fund Required Amount:	4.370.000,00	4.370.000,00	-	0,00
(v) Payment of interest on the Class B Notes (other than Subordinated Class B Interest Amounts):	129.710,57	129.710,57	0,00	0,00
(vi) Payment of interest on the Class C Notes (other than Subordinated Class C Interest Amounts)	98.678,40	98.678,40	0,00	0,00
(vii) Payment of interest on the Class D Notes (other than Subordinated Class D Interest Amounts):	64.905,32	64.905,32	0,00	0,00
(viii) Payment of interest on the Class E Notes (other than Subordinated Class E Interest Amounts):	46.952,10	46.952,10	0,00	0,00
(ix) Payment of interest on the Class F Notes (other than Subordinated Class F Interest Amounts):	54.952,20	54.952,20	0,00	0,00
(x) Sequentially in an aggregate amount equal to the Target Amortisation Amount in the following order of priority:	0,00	0,00	0,00	0,00
(i) repayment, pro rata and pari passu, of principal amounts outstanding on the Class A Notes:	7.391.855,00	53.097.929,72	0,00	45.706.074,72
(ii) repayment, pro rata and pari passu, of principal amounts outstanding on the Class B Notes:	0,00	0,00	0,00	0,00
(iii) repayment, pro rata and pari passu, of principal amounts outstanding on the Class C Notes:	0,00	0,00	0,00	0,00
(iv) repayment, pro rata and pari passu, of principal amounts outstanding on the Class D Notes:	0,00	0,00	0,00	0,00
(v) repayment, pro rata and pari passu, of principal amounts outstanding on the Class E Notes:	0,00	0,00	0,00	0,00
(vi) repayment, pro rata and pari passu, of principal amounts outstanding on the Class F Notes:	0,00	0,00	0,00	0,00
(xi) Subordinated Class B Interest Amounts:	0,00	0,00	0,00	0,00
(xii) Subordinated Class C Interest Amounts:	0,00	0,00	0,00	0,00
(xiii) Subordinated Class D Interest Amounts:	0,00	0,00	0,00	0,00
(xiv) Subordinated Class E Interest Amounts:	0,00	0,00	0,00	0,00
(xv) Subordinated Class F Interest Amounts:	0,00	0,00	0,00	0,00
(xvi) Payment of interest on the Class R Notes:	0,00	53.731,04	0,00	53.731,04
(xvii) up to and including the Step-Up Date, to pay the Class X Payment on the Class X Notes:	0,00	40.165,20	0,00	40.165,20
(xviii) to redeem the Floating Rate Notes sequentially in the following order of priority until the Floating Rate Notes have been redeemed in full:	0,00	0,00	0,00	0,00
(i) the Class A Notes	0,00	0,00	0,00	0,00
(ii) the Class B Notes	0,00	0,00	0,00	0,00
(iii) the Class C Notes	0,00	0,00	0,00	0,00
(iv) the Class D Notes	0,00	0,00	0,00	0,00
(v) the Class E Notes	0,00	0,00	0,00	0,00
(vi) the Class F Notes	0,00	0,00	0,00	0,00
(vii) the Class R Notes	0,00	0,00	0,00	0,00
(xix) after the Step-Up Date, to pay the Class X Payment on the Class X Notes:	0,00	0,00	0,00	0,00
(xx) repayment, pro rata and pari passu, of principal amounts outstanding on the Class Z Notes, until the Principal Amount Outstanding on each Class Z Note has been reduced to 10.000 €:	0,00	0,00	0,00	0,00
(xxi) repayment, pro rata and pari passu, of principal amounts outstanding on the Class X Notes:	0,00	0,00	0,00	0,00
(xxii) Payment of interest on the Subordinated Loan:	0,00	57.195,56	0,00	57.195,56
(xxiii) repayment of principal outstanding under the Subordinated Loan:	0,00	0,00	0,00	0,00
(xxiv) repayment, pro rata and pari passu, of principal amounts outstanding on the Class Z Notes, after the Principal Amount Outstanding on each Class Z Note has been reduced to 10.000 €:	0,00	0,00	0,00	0,00
(xxv) the Class Z Payment on the Class Z Notes:	0,00	0,00	0,00	0,00
(xxvi) Variable Fee:	0,00	0,00	0,00	0,00
TOTAL	13.906.266,01	59.612.340,73	0,00	45.706.074,72

Calculation detail for the Available Amount of Principal	
Target Amortisation Amount (Minimum between 1 and 2)	7.391.860,12
1. Theoretical Amount of Principal (Difference between A and B)	53.097.932,97
A) the Principal Amount Outstanding of the Class A, B, C, D, E, F, R and Z Notes at the relevant Calculation Date minus the Liquidity Reserve Fund Required Amount at the relevant Calculation Date	304.130.000,00
B) the Outstanding Balance of the Non-Defaulted Receivables as at the end of the most recent Collection Period	251.032.067,03
2. Available Amount after payments (i) to (ix)	7.391.860,12
Amount applied	7.391.855,00
Rounding error	5,12
Principal Deficiency	45.706.072,85

Delinquency and default information:	
Principal in Arrears	
Previous month	0,00
Current month	2.006.358,99
Defaulted amount of the period	42.212.593,03

Calculation detail for the Minimum Level Required of the Reserve Fund:		
Triggers information: Decrease of the minimum level of the Reserve Fund.		
Concept	%	Amount
1. Principal Amount Outstanding of the Class A Notes (determined prior to any redemption of the Class A Notes that occurs	2,500	4.370.000,00
2. Principal Amount Outstanding of the Class A Notes on the Disbursement Date	1,000	1.748.000,00
3. Zero		0,00
Minimum level Required=Max(1,2,3)		4.370.000,00
Withholding of the Minimum Level Required of the Reserve Fund		4.370.000,00
Reserve Fund deficit		0,00

Other Liabilities:				
Subordinated Loans	Initial Balance	Outstanding Principal Balance	Outstanding Principal Balance Not Due	Coupon
Subordinated Loan for Initial Expenses	2.500.000,00	2.500.000,00	2.500.000,00	12,8690%
	Gross Interest	Withholdings Percentage	Withholdings Taxes	Net Interest
	0,00	19,00%	0,00	0,00

RMBS MIRAVET 2023-1, FT
BOND PAYMENT REPORT
PAYMENT DATE: 26/05/2023

	A NOTES		B NOTES		C NOTES		D NOTES		E NOTES		F NOTES		R NOTES		X NOTES (*)		Z NOTES	
ISIN Code	ES0305694004		ES0305694012		ES0305694020		ES0305694038		ES0305694046		ES0305694053		ES0305694061		ES0305694079		ES0305694087	
Accrual Period:	23/03/2023	26/05/2023	23/03/2023	26/05/2023	23/03/2023	26/05/2023	23/03/2023	26/05/2023	23/03/2023	26/05/2023	23/03/2023	26/05/2023	23/03/2023	26/05/2023	23/03/2023	26/05/2023	23/03/2023	26/05/2023
Current Reference Rate	2,869%		2,869%		2,869%		2,869%		2,869%		2,869%		2,869%		-		-	
Spread	1,200%		1,500%		2,000%		2,500%		3,000%		4,000%		4,000%		-		-	
Current Coupon	4,069%		4,369%		4,869%		5,369%		5,869%		6,869%		6,869%		0,0009		-	
	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND
Original Principal Balance	174.800.000,00	100.000,00	16.700.000,00	100.000,00	11.400.000,00	100.000,00	6.800.000,00	100.000,00	4.500.000,00	100.000,00	4.500.000,00	100.000,00	4.400.000,00	100.000,00	2.000.000,00	100.000,00	85.400.000,00	100.000,00
Balance on the prior Payment Date	174.800.000,00	100.000,00	16.700.000,00	100.000,00	11.400.000,00	100.000,00	6.800.000,00	100.000,00	4.500.000,00	100.000,00	4.500.000,00	100.000,00	4.400.000,00	100.000,00	2.000.000,00	100.000,00	85.400.000,00	100.000,00
Principal Payment	7.391.855,00	4.228,75	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	0,00	0,00
Balance after this Payment Date	167.408.145,00	95.771,25	16.700.000,00	100.000,00	11.400.000,00	100.000,00	6.800.000,00	100.000,00	4.500.000,00	100.000,00	4.500.000,00	100.000,00	4.400.000,00	100.000,00	2.000.000,00	100.000,00	85.400.000,00	100.000,00
Current Factor	95,77%	95,77%	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%	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	0,00	0,00	0,00	0,00
Gross Interest Accrued	1.264.468,24	723,38	129.710,57	776,71	98.678,40	865,60	64.905,32	954,49	46.952,10	1.043,38	54.952,20	1.221,16	53.731,04	1.221,16	40.165,20	2.008,26	0,00	0,00
Gross Interest Payment	1.264.468,24	723,38	129.710,57	776,71	98.678,40	865,60	64.905,32	954,49	46.952,10	1.043,38	54.952,20	1.221,16	53.731,04	1.221,16	40.165,20	2.008,26	0,00	0,00
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	53.731,04	1.221,16	40.165,20	2.008,26	0,00	0,00

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(*) X Notes Gross Interest Accrued was calculated with the aggregate Outstanding Balance of the Non-Defaulted Receivables calculated as at the end of the Collection Period immediately preceding the relevant Payment Date. This Balance on 30/04/2023 was 251.032.067,03 €

RMBS MIRAVET 2023-1, FT
Cash Flow Period: 23/03/2023 - 26/05/2023

Concept	Amount	
	<u>Income</u>	<u>Payment</u>
<u>I. Principal</u>	<u>2.406.769,30</u>	<u>7.391.855,00</u>
Credit Right Amortisations	2.406.769,30	
Bond Amortisations		7.391.855,00
Subordinated Loan Amortisations		0,00
<u>II. Interest</u>	<u>573.786,40</u>	<u>1.659.666,83</u>
Interest received from Credit Rights	536.192,18	
Account Interest	37.594,22	
Interest paid for Bonds		1.659.666,83
Subordinated Loan Interests		0,00
<u>III. Periodical Payments</u>	<u>0,00</u>	<u>484.744,18</u>
Gestora		17.173,30
Paying Agent		5.000,00
Back-up Servicer		155.995,75
Iberclear		0,00
Auditor		0,00
Other		12.251,25
Rating Agencies' Fees		0,00
Expenses from the Primary Servicer		36.430,67
Amounts to fund the Reserve for Customer Expenses		145.268,81
AIAF		108,90
Service commission		112.515,50
Variable Commission		0,00
<u>III. Others</u>	<u>6.555.715,43</u>	<u>0,00</u>
Amounts provided by the Seller from the Portfolio Cut-Off	6.525.715,43	
Excess amounts from the Class R Notes	30.000,00	
TOTAL INCOME / PAYMENT	9.536.271,13	9.536.266,01
Initial Balance 23/03/2023	4.370.000,00	
Deposited funds for next Payment Date:		
Reserve Fund		4.370.000,00
Deposit of interest (*)		5,12
TOTAL	13.906.271,13	13.906.271,13
Tax Withholding on 26/05/2023	0,00	
Temporarily reinvested until 20/06/2023		0,00

(*) Derived from rounding of the pro rata distribution among each of the Bonds comprising each Series.