

AUTONORIA SPAIN 2019, FT

Data corresponding to the period: 28/12/2020 - 25/01/2021

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	763.830.776,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	96.687,44 €
Class B	
ISIN Code	ES0305452015
Aggregate Amount Issued	30.000.000,00 €
Aggregate Amount Outstanding	29.006.232,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	96.687,44 €
Class C	
ISIN Code	ES0305452023
Aggregate Amount Issued	55.000.000,00 €
Aggregate Amount Outstanding	53.178.092,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	96.687,44 €
Class D	
ISIN Code	ES0305452031
Aggregate Amount Issued	55.000.000,00 €
Aggregate Amount Outstanding	53.178.092,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	96.687,44 €
Class E	
ISIN Code	ES0305452049
Aggregate Amount Issued	20.000.000,00 €
Aggregate Amount Outstanding	19.337.488,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	96.687,44 €
Class F	
ISIN Code	ES0305452056
Aggregate Amount Issued	25.000.000,00 €
Aggregate Amount Outstanding	24.171.860,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	96.687,44 €
Class G	
ISIN Code	ES0305452064
Aggregate Amount Issued	25.000.000,00 €
Aggregate Amount Outstanding	24.171.860,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	96.687,44 €

III. ADDITIONAL INFORMATION

Settlement corresponding to the period: 28/12/2020 - 25/01/2021

Bond Payment Notification: 25/01/2021

Cash Flow period: 28/12/2020 - 25/01/2021

 Rating corresponding to 20/11/2020. The current Bonds ratings are available on our website www.imtitulizacion.com

IMT/AUTONORIA SPAIN 2019, FT/Payment info/Jan '21

AUTONORIA SPAIN 2019, FT
Settlement Period: 28/12/2020 - 25/01/2021
Payment Date: 28/12/2020

Available Interest Proceeds	6.485.786,43
(a) Available Interest Collections	6.513.748,35
(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) Excess funds from the Start-up Loan	0,00
(h) Financial Income	-27.961,92
(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	0,00
(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	6.485.786,43

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	307.822,57	307.822,57	0,00
(2) Interest Rate Swap Net Amount, due and payable to the Swap Counterparty	0,00	144.544,57	144.544,57	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	77.973,00	77.973,00	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	8.796,00	8.796,00	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	33.236,50	33.236,50	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	54.626,00	54.626,00	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	35.420,00	35.420,00	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	66.635,00	66.635,00	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	115.022,50	115.022,50	0,00
(17) Class G Principal Deficiency Sub-Ledger	0,00	296.019,92	296.019,92	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	2.336,37	2.336,37	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	0,00	0,00	0,00
(28) Payment of principal of the Start-Up Loan	0,00	0,00	0,00	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	5.343.354,00	5.343.354,00	0,00
Total	0,00	6.485.786,43	6.485.786,43	0,00

Available Principal Proceeds (During the Normal Redemption Period)	33.125.657,40
(a) Available Principal Collections	32.829.637,47
(b) The Amounts, if any, to be credited to the Principal Deficiency Ledger	296.019,92
(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	0,01
(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	33.125.657,40

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	0,00	0,00	0,00
(3) Class A Notes Redemption Amount	0,00	26.169.224,00	26.169.224,00	0,00
(4) Class B Notes Redemption Amount	0,00	993.768,00	993.768,00	0,00
(5) Class C Notes Redemption Amount	0,00	1.821.908,00	1.821.908,00	0,00
(6) Class D Notes Redemption Amount	0,00	1.821.908,00	1.821.908,00	0,00
(7) Class E Notes Redemption Amount	0,00	662.512,00	662.512,00	0,00
(8) Class F Notes Redemption Amount	0,00	828.140,00	828.140,00	0,00
(9) Class G Notes Redemption Amount	0,00	828.140,00	828.140,00	0,00
Total	0,00	33.125.600,00	33.125.600,00	0,00

NOTE: A remainder amount of the Notes Redemption Amount of EUR 57,4 is deposited in the Reinvestment Account of the Fund

LIQUIDITY RESERVE LOAN

Prior Liquidity Reserve Loan Amount:	9.300.000,00
Liquidity Reserve Required Amount :	8.991.931,92
Repayment of the Liquidity Reserve	308.068,08
Final Liquidity Reserve Loan Amount:	8.991.931,92

AUTONORIA SPAIN 2019,FT
Bond Payment Report
 Data corresponding to the period: 28/12/2020 - 25/01/2021

	Class A		Class B		Class C		Class D		Class E		Class F		Class G	
ISIN Code	ES0305452007		ES0305452015		ES0305452023		ES0305452031		ES0305452049		ES0305452056		ES0305452064	
Accrual Period	28/12/2020	25/01/2021	28/12/2020	25/01/2021	28/12/2020	25/01/2021	28/12/2020	25/01/2021	28/12/2020	25/01/2021	28/12/2020	25/01/2021	28/12/2020	25/01/2021
Interest Rate	-0,573%		-0,573%		-0,573%		-0,573%		-0,573%		-0,573%		6,000%	
Spread	0,700%		0,950%		1,350%		1,850%		2,850%		4,000%		0,000%	
Current Coupon	0,127%		0,377%		0,777%		1,277%		2,277%		3,427%		6,000%	
Floor	0,000%		0,000%		0,000%		0,000%		0,000%		0,000%		-	
	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	26.169.224,00	3.312,56	993.768,00	3.312,56	1.821.908,00	3.312,56	1.821.908,00	3.312,56	662.512,00	3.312,56	828.140,00	3.312,56	828.140,00	3.312,56
Balance after this Payment Date	763.830.776,00	96.687,44	29.006.232,00	96.687,44	53.178.092,00	96.687,44	53.178.092,00	96.687,44	19.337.488,00	96.687,44	24.171.860,00	96.687,44	24.171.860,00	96.687,44
Current Factor	96,69%	96,69%	96,69%	96,69%	96,69%	96,69%	96,69%	96,69%	96,69%	96,69%	96,69%	96,69%	96,69%	96,69%
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	77.973,00	9,87	8.796,00	29,32	33.236,50	60,43	54.626,00	99,32	35.420,00	177,10	66.635,00	266,54	115.022,50	460,09
Gross Interest Payment	77.973,00	9,87	8.796,00	29,32	33.236,50	60,43	54.626,00	99,32	35.420,00	177,10	66.635,00	266,54	115.022,50	460,09
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

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

IMT/AUTONORIA SPAIN 2019, FT / Bond Payment Report/Jan 21

AUTONORIA SPAIN 2019,FT
Cash Flow Period: 28/12/2020 - 25/01/2021

<i>Concept</i>	<i>Amount</i>	
	<i><u>Income</u></i>	<i><u>Payments</u></i>
<u>I. Principal</u>	<u>32.829.637,47</u>	<u>33.125.600,00</u>
Principal Collections	32.829.637,47	
Effective Purchase Price of Additional Receivables		0,00
Bond Amortisations		33.125.600,00
Subordinated Loan Amortisations		0,00
<u>II. Interest</u>	<u>6.762.540,76</u>	<u>815.344,27</u>
Excess funds from the Start-up Loan	0,00	
Interest Collections	6.513.748,35	
Swap	276.754,33	421.298,90
Account Interest	-27.961,92	
Bonds Interest		391.709,00
Subordinated Loan Interests		2.336,37
<u>III. Periodical Payments</u>		<u>307.822,57</u>
<u>IV. Variable Fee</u>		<u>5.343.354,00</u>
TOTAL INCOME/ PAYMENT	39.592.178,23	39.592.120,84
Repayment Liquidity Reserve Loan		308.068,08
Reinvestment Account Initial Balance 28/12/2020	9.300.000,01	
Funds deposited for next Payment Date:		
Liquidity Reserve Loan		8.991.931,92
Purchase Reserve		0,00
Rounding error		57,40
TOTAL	48.892.178,24	48.892.178,24
Tax Withholdings on 25/01/2021	74.424,71	
Temporarily reinvested until 22/02/2020		74.424,71

IMT/AUTONORIA SPAIN 2019, FT/Cash Flow/Jan'21