

AUTONORIA SPAIN 2021, FT
Data corresponding to the period: 25/08/2022 - 26/09/2022
I. GENERAL INFORMATION ABOUT THE FONDO

Date of Incorporation of the Fondo	23/06/2021
Closing Date of the Bonds	28/06/2021
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
Traded Market	Mercado AIAF
Rating Agencies	Moody's / Fitch
Current Rating Bonds	
Class A	Aa1 (sf)/AAA (sf)
Class B	Aa2 (sf)/AA+ (sf)
Class C	A2 (sf)/A (sf)
Class D	Baa2 (sf)/BBB+ (sf)
Class E	Ba2 (sf)/BB+ (sf)
Class F	B1 (sf)/B+ (sf)
Class G	- / NR

II. SECURITIES ISSUED BY THE FONDO

Class A SERIES	
ISIN Code	ES0305565006
Aggregate Amount Issued	790.000.000,00 €
Aggregate Amount Outstanding	720.481.343,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	91.200,17 €
Class B SERIES	
ISIN Code	ES0305565014
Aggregate Amount Issued	55.000.000,00 €
Aggregate Amount Outstanding	50.160.093,50 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	91.200,17 €
Class C SERIES	
ISIN Code	ES0305565022
Aggregate Amount Issued	50.000.000,00 €
Aggregate Amount Outstanding	45.600.085,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	91.200,17 €
Class D SERIES	
ISIN Code	ES0305565030
Aggregate Amount Issued	40.000.000,00 €
Aggregate Amount Outstanding	36.480.068,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	91.200,17 €
Class E SERIES	
ISIN Code	ES0305565048
Aggregate Amount Issued	30.000.000,00 €
Aggregate Amount Outstanding	27.360.051,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	91.200,17 €
Class F SERIES	
ISIN Code	ES0305565055
Aggregate Amount Issued	20.000.000,00 €
Aggregate Amount Outstanding	18.240.034,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	91.200,17 €
Class G SERIES	
ISIN Code	ES0305565063
Aggregate Amount Issued	15.000.000,00 €
Aggregate Amount Outstanding	13.680.025,50 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	91.200,17 €

III. ADDITIONAL INFORMATION

Settlement corresponding to the period: 25/08/2022 - 26/09/2022

Bond Payment Notification: 26/09/2022

Cash Flow period: 25/08/2022 - 26/09/2022

Rating corresponding to 20/9/2022. The current Bonds ratings are available on our website www.imtitulizacion.com

IMT/AUTONORIA SPAIN 2021, FT/Payment info/ Sep'22

AUTONORIA SPAIN 2021, FT
Settlement Period: 25/08/2022 - 26/09/2022
Payment Date: 26/09/2022

Available Interest Proceeds		6.189.647,72
(a) the Available Interest Collections		5.820.108,61
(b) Interest Rate Swap Net Amount to be received by the Issuer		369.539,11
(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) 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
(f) Excess funds from the Start-up Loan		0,00
(g) Financial Income;		0,00
(h) Any Available Interest Proceeds that have not been applied on the immediately preceding Payment Date.		0,00
(i) Excess of the subscription price of the Class A Notes relative to the Purchase Price of the Initial Receivables		0,00
(j) 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		6.189.647,72

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	140.195,85	140.195,85	0,00
(2) Interest Rate Swap Net Amount due and payable to the Swap Counterparty	0,00	0,00	0,00	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	468.075,00	468.075,00	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	39.479,00	39.479,00	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	46.340,00	46.340,00	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	53.784,00	53.784,00	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	67.917,00	67.917,00	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	66.170,00	66.170,00	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	0,00	0,00	0,00
(17) Class G Principal Deficiency Sub-Ledger	0,00	162.898,20	162.898,20	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	64.909,50	64.909,50	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	2.601,71	2.601,71	0,00
(26) payment of interest of the Start-Up Loan;	0,00	0,00	0,00	0,00
(27) payment of principal of the Start-Up Loan;	0,00	0,00	0,00	0,00
(28) Variable Fee	0,00	5.077.277,46	5.077.277,46	0,00
Total	0,00	6.189.647,72	6.189.647,72	0,00

Available Principal Proceeds (During the Normal Redemption Period)		28.173.869,60
(a) the Available Principal Collections in respect of the immediately preceding Collection Period, which have been debited from the Reinvestment Account		28.010.871,71
(b) The amounts, if any, to be credited to the Principal Deficiency Ledger		162.898,20
(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
(f) Portfolio Liquidation Price		0,00
(g) less Principal Additional Amounts that must be applied to item (1) of the Principal Priority of Payments.		0,00
(h) Remainder amount of the Notes Redemption Amount of the previous Payment Date		99,69

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) by way of 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				
(A) Purchase Price of the Additional Receivables	0,00	0,00	0,00	0,00
(B) Purchase Reserve	0,00	0,00	0,00	0,00
(3) Class A Notes Redemption Amount	0,00	22.257.302,00	22.257.302,00	0,00
(4) Class B Notes Redemption Amount	0,00	1.549.559,00	1.549.559,00	0,00
(5) Class C Notes Redemption Amount	0,00	1.408.690,00	1.408.690,00	0,00
(6) Class D Notes Redemption Amount	0,00	1.126.952,00	1.126.952,00	0,00
(7) Class E Notes Redemption Amount	0,00	845.214,00	845.214,00	0,00
(8) Class F Notes Redemption Amount	0,00	563.476,00	563.476,00	0,00
(9) Class G Notes Redemption Amount	0,00	422.607,00	422.607,00	0,00
Total	0,00	28.173.800,00	28.173.800,00	0,00

NOTE: A remainder amount of the Notes Redemption Amount of EUR 69,6 is deposited in the Reinvestment Account of the Fund

IMT/AUTONORIA SPAIN 2021, FT/Payment/Sep'22

LIQUIDITY RESERVE LOAN	
Prior Liquidity Reserve Loan Amount:	9.072.693,58
Liquidity Reserve Required Amount :	8.800.816,41
Repayment of the Liquidity Reserve	271.877,17
Final Liquidity Reserve Loan Amount:	8.800.816,41

AUTONORIA SPAIN 2021, FT
Bond Payment Report
Payment Date: 26/09/2022

	Class A		Class B		Class C		Class D		Class E		Class F		Class G	
ISIN Code	ES0305565006		ES0305565014		ES0305565022		ES0305565030		ES0305565048		ES0305565055		ES0305565063	
Accrual Period	25/08/2022	26/09/2022	25/08/2022	26/09/2022	25/08/2022	26/09/2022	25/08/2022	26/09/2022	25/08/2022	26/09/2022	25/08/2022	26/09/2022	25/08/2022	26/09/2022
Interest Rate	0,059%		0,059%		0,059%		0,059%		0,059%		0,059%		5,250%	
Spread	0,650%		0,800%		1,050%		1,550%		2,650%		3,900%		0,000%	
Current Coupon	0,709%		0,859%		1,109%		1,609%		2,709%		3,959%		5,250%	
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	55.000.000,00	100.000,00	50.000.000,00	100.000,00	40.000.000,00	100.000,00	30.000.000,00	100.000,00	20.000.000,00	100.000,00	15.000.000,00	100.000,00
Balance on the prior Payment Date	742.738.645,00	94.017,55	51.709.652,50	94.017,55	47.008.775,00	94.017,55	37.607.020,00	94.017,55	28.205.265,00	94.017,55	18.803.510,00	94.017,55	14.102.632,50	94.017,55
Principal Payment	22.257.302,00	2.817,38	1.549.559,00	2.817,38	1.408.690,00	2.817,38	1.126.952,00	2.817,38	845.214,00	2.817,38	563.476,00	2.817,38	422.607,00	2.817,38
Balance after this Payment Date	720.481.343,00	91.200,17	50.160.093,50	91.200,17	45.600.085,00	91.200,17	36.480.068,00	91.200,17	27.360.051,00	91.200,17	18.240.034,00	91.200,17	13.680.025,50	91.200,17
Current Factor	91,20%	91,20%	91,20%	91,20%	91,20%	91,20%	91,20%	91,20%	91,20%	91,20%	91,20%	91,20%	91,20%	91,20%
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	468.075,00	59,25	39.479,00	71,78	46.340,00	92,68	53.784,00	134,46	67.917,00	226,39	66.170,00	330,85	64.909,50	432,73
Gross Interest Payment	468.075,00	59,25	39.479,00	71,78	46.340,00	92,68	53.784,00	134,46	67.917,00	226,39	66.170,00	330,85	64.909,50	432,73
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

AUTONORIA SPAIN 2021, FT
Cash Flow Period: 25/08/2022 - 26/09/2022

Concept	Amount	
	<u>Income</u>	<u>Payment</u>
<u>I. Principal</u>	<u>28.010.871,71</u>	<u>28.173.800,00</u>
Principal Collections	28.010.871,71	
Effective Purchase Price of Additional Receivables		0,00
Bond Amortisations		28.173.800,00
Subordinated Loan Amortisations		0,00
<u>II. Interest</u>	<u>6.561.915,43</u>	<u>1.181.543,92</u>
Excess of the subscription price of the Class A Notes relative to the Purchase		
Price of the Initial Receivables	0,00	
Excess funds from the Start-up Loan	0,00	
Interest Collections	5.820.108,61	
Swap	741.806,82	372.267,71
Account Interest	0,00	
Bonds Interest		806.674,50
Subordinated Loan Interests		2.601,71
<u>III. Periodical Payments</u>		<u>140.195,85</u>
<u>IV. Variable Fee</u>		<u>5.077.277,46</u>
TOTAL INCOME/ PAYMENT	34.572.787,14	34.572.817,23
Repayment Liquidity Reserve Loan		271.877,17
Reinvestment Account Initial Balance 25/08/2022	9.072.793,27	
Funds deposited for next Payment Date:		
Liquidity Reserve Loan		8.800.816,41
Purchase Reserve		0,00
Rounding error		69,60
TOTAL	43.645.580,41	43.645.580,41
Tax Withholdings on 26/09/2022	153.268,16	
Temporarily reinvested until 20/10/2022		153.268,16