

AUTONORIA SPAIN 2022, FT

Data corresponding to the period: 28/09/2022 - 25/10/2022

I. GENERAL INFORMATION ABOUT THE FONDO

| | |
|------------------------------------|-------------------------------------|
| Date of Incorporation of the Fondo | 23/09/2022 |
| Closing Date of the Bonds | 28/09/2022 |
| Management Company | InterMoney Titulización, SGFT, S.A. |
| Issuer | Banco Cetelem, S.A.U. |
| Paying Agent | BNP PARIBAS, S.A., S.E. |
| 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 | A1 (sf)/A+ (sf) |
| Class D | Baa1 (sf)/A (sf) |
| Class E | Ba1 (sf)/BB+ (sf) |
| Class F | Ba3 (sf)/BB- (sf) |
| Class G | NR / NR |

II. SECURITIES ISSUED BY THE FONDO

| | |
|---------------------------------|---------------------|
| Class A SERIES | |
| ISIN Code | ES0305652002 |
| Aggregate Amount Issued | 493.500.000,00 € |
| Aggregate Amount Outstanding | 493.500.000,00 € |
| Minimum Increment (Issued) | 100.000,00 € |
| Minimum Increment (Outstanding) | 100.000,00 € |
| Class B SERIES | |
| ISIN Code | ES0305652010 |
| Aggregate Amount Issued | 15.000.000,00 € |
| Aggregate Amount Outstanding | 15.000.000,00 € |
| Minimum Increment (Issued) | 100.000,00 € |
| Minimum Increment (Outstanding) | 100.000,00 € |
| Class C SERIES | |
| ISIN Code | ES0305652028 |
| Aggregate Amount Issued | 24.000.000,00 € |
| Aggregate Amount Outstanding | 24.000.000,00 € |
| Minimum Increment (Issued) | 100.000,00 € |
| Minimum Increment (Outstanding) | 100.000,00 € |
| Class D SERIES | |
| ISIN Code | ES0305652036 |
| Aggregate Amount Issued | 12.000.000,00 € |
| Aggregate Amount Outstanding | 12.000.000,00 € |
| Minimum Increment (Issued) | 100.000,00 € |
| Minimum Increment (Outstanding) | 100.000,00 € |
| Class E SERIES | |
| ISIN Code | ES0305652044 |
| Aggregate Amount Issued | 27.000.000,00 € |
| Aggregate Amount Outstanding | 27.000.000,00 € |
| Minimum Increment (Issued) | 100.000,00 € |
| Minimum Increment (Outstanding) | 100.000,00 € |
| Class F SERIES | |
| ISIN Code | ES0305652051 |
| Aggregate Amount Issued | 9.000.000,00 € |
| Aggregate Amount Outstanding | 9.000.000,00 € |
| Minimum Increment (Issued) | 100.000,00 € |
| Minimum Increment (Outstanding) | 100.000,00 € |
| Class G SERIES | |
| ISIN Code | ES0305652069 |
| Aggregate Amount Issued | 19.500.000,00 € |
| Aggregate Amount Outstanding | 19.500.000,00 € |
| Minimum Increment (Issued) | 100.000,00 € |
| Minimum Increment (Outstanding) | 100.000,00 € |

III. ADDITIONAL INFORMATION

Settlement corresponding to the period: 28/09/2022 - 25/10/2022

Bond Payment Notification: 25/10/2022

Cash Flow period: 28/09/2022 - 25/10/2022

Rating corresponding to 20/10/2022. The current Bonds ratings are available on our website www.imtitulizacion.com

IMT/AUTONORIA SPAIN 2022, FT/Payment info/Oct'22

| Available Interest Proceeds | 2.082.474,10 |
|---|---------------------|
| (a) The Available Interest Collections | 0,00 |
| (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) 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 | 2.082.000,00 |
| (g) Financial Income | 474,10 |
| (h) Any Available Interest Proceeds that have not been applied on the immediately preceding Payment Date | 0,00 |
| (i) 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 | 2.082.474,10 |

| 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 | 78.929,17 | 78.929,17 | 0,00 |
| (2) Interest Rate Swap Net Amount due and payable to the Swap Counterparty | 0,00 | 605.306,25 | 605.306,25 | 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 | 568.512,00 | 568.512,00 | 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 | 30.330,00 | 30.330,00 | 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 | 62.928,00 | 62.928,00 | 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 | 44.064,00 | 44.064,00 | 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 | 155.844,00 | 155.844,00 | 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 | 62.073,00 | 62.073,00 | 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 | 185.679,00 | 185.679,00 | 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 | 19.200,04 | 19.200,04 | 0,00 |
| (26) Payment of interest of the Start-Up Loan | 0,00 | 1.458,00 | 1.458,00 | 0,00 |
| (27) Payment of principal of the Start-Up Loan | 0,00 | 268.150,64 | 268.150,64 | 0,00 |
| (28) Variable Fee | 0,00 | 0,00 | 0,00 | 0,00 |
| Total | 0,00 | 2.082.474,10 | 2.082.474,10 | 0,00 |

| Available Principal Proceeds (During the Normal Redemption Period) | 557.601,71 |
|--|------------|
| (a) The Available Principal Collections in respect of the immediately preceding Collection Period, which have been debited from the Reinvestment Account | 557.601,71 |
| (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) Portfolio Liquidation Price | 0,00 |
| (f) Less Principal Additional Amounts that must be applied to item (1) of the Principal Priority of Payments | 0,00 |
| (g) Remainder amount of the Notes Redemption Amount of the previous Payment Date | 0,00 |

| 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 | 557.601,71 | 557.601,71 | 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 | 557.601,71 | 557.601,71 | 0,00 |

NOTE: A remainder amount of the Notes Redemption Amount of EUR 0 is deposited in the Reinvestment Account of the Fund

IMT/AUTONORIA SPAIN 2022, FT/Payment/Oct '22

LIQUIDITY RESERVE LOAN

| | |
|--------------------------------------|--------------|
| Prior Liquidity Reserve Loan Amount: | 8.707.500,00 |
| Liquidity Reserve Required Amount: | 8.707.500,00 |
| Repayment of the Liquidity Reserve | 0,00 |
| Final Liquidity Reserve Loan Amount: | 8.707.500,00 |

AUTONORIA SPAIN 2022, FT
Bond Payment Report
Payment Date: 25/10/2022

| | Class A | | Class B | | Class C | | Class D | | Class E | | Class F | | Class G | |
|---|----------------|-----------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|--------------|-----------------|---------------|-----------------|
| ISIN Code | ES0305652002 | | ES0305652010 | | ES0305652028 | | ES0305652036 | | ES0305652044 | | ES0305652051 | | ES0305652069 | |
| Accrual Period | 28/09/2022 | 25/10/2022 | 28/09/2022 | 25/10/2022 | 28/09/2022 | 25/10/2022 | 28/09/2022 | 25/10/2022 | 28/09/2022 | 25/10/2022 | 28/09/2022 | 25/10/2022 | 28/09/2022 | 25/10/2022 |
| Interest Rate | 0,696% | | 0,696% | | 0,696% | | 0,696% | | 0,696% | | 0,696% | | 0,696% | |
| Spread | 0,840% | | 2,000% | | 2,800% | | 4,200% | | 7,000% | | 8,500% | | 12,000% | |
| Current Coupon | 1,536% | | 2,696% | | 3,496% | | 4,896% | | 7,696% | | 9,196% | | 12,696% | |
| Floor | 0,000% | | 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 | 493.500.000,00 | 100.000,00 | 15.000.000,00 | 100.000,00 | 24.000.000,00 | 100.000,00 | 12.000.000,00 | 100.000,00 | 27.000.000,00 | 100.000,00 | 9.000.000,00 | 100.000,00 | 19.500.000,00 | 100.000,00 |
| Balance on the prior Payment Date | 493.500.000,00 | 100.000,00 | 15.000.000,00 | 100.000,00 | 24.000.000,00 | 100.000,00 | 12.000.000,00 | 100.000,00 | 27.000.000,00 | 100.000,00 | 9.000.000,00 | 100.000,00 | 19.500.000,00 | 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 | 493.500.000,00 | 100.000,00 | 15.000.000,00 | 100.000,00 | 24.000.000,00 | 100.000,00 | 12.000.000,00 | 100.000,00 | 27.000.000,00 | 100.000,00 | 9.000.000,00 | 100.000,00 | 19.500.000,00 | 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 | 568.512,00 | 115,20 | 30.330,00 | 202,20 | 62.928,00 | 262,20 | 44.064,00 | 367,20 | 155.844,00 | 577,20 | 62.073,00 | 689,70 | 185.679,00 | 952,20 |
| Gross Interest Payment | 568.512,00 | 115,20 | 30.330,00 | 202,20 | 62.928,00 | 262,20 | 44.064,00 | 367,20 | 155.844,00 | 577,20 | 62.073,00 | 689,70 | 185.679,00 | 952,20 |
| 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 2022, FT
Cash Flow Period: 28/09/2022 - 25/10/2022

| <i>Concept</i> | <i>Amount</i> | |
|--|----------------------------|----------------------------|
| | <i>Income</i> | <i>Payment</i> |
| <u>I. Principal</u> | <u>557.601,71</u> | <u>268.150,64</u> |
| Principal Collections | 557.601,71 | |
| Effective Purchase Price of Additional Receivables | | 0,00 |
| Bond Amortisations | | 0,00 |
| Subordinated Loan Amortisations | | 268.150,64 |
| <u>II. Interest</u> | <u>3.192.297,85</u> | <u>2.845.218,04</u> |
| Excess funds from the Start-up Loan | 2.082.000,00 | |
| Interest Collections | 0,00 | |
| Swap | 1.109.823,75 | 1.715.130,00 |
| Account Interest | 474,10 | |
| Bonds Interest | | 1.109.430,00 |
| Subordinated Loan Interests | | 20.658,04 |
| <u>III. Periodical Payments</u> | | <u>78.929,17</u> |
| <u>IV. Variable Fee</u> | | <u>0,00</u> |
| TOTAL INCOME/ PAYMENT | 3.749.899,56 | 3.192.297,85 |
| Repayment Liquidity Reserve Loan | | 0,00 |
| Reinvestment Account Initial Balance 28/09/2022 | 8.707.500,00 | |
| Funds deposited for next Payment Date: | | |
| Liquidity Reserve Loan | | 8.707.500,00 |
| Purchase Reserve | | 557.601,71 |
| Rounding error | | 0,00 |
| TOTAL | 12.457.399,56 | 12.457.399,56 |
| Tax Withholdings on 25/10/2022 | 210.791,70 | |
| Temporarily reinvested until 21/11/2022 | | 210.791,70 |

IMT/AUTONORIA SPAIN 2022, FT/Cash Flow/Oct'22