

AUTONORIA SPAIN 2019, FT

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

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 SERIES	
ISIN Code	ES0305452007
Aggregate Amount Issued	790.000.000,00 €
Aggregate Amount Outstanding	350.756.208,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	44.399,52 €
Class B SERIES	
ISIN Code	ES0305452015
Aggregate Amount Issued	30.000.000,00 €
Aggregate Amount Outstanding	13.319.856,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	44.399,52 €
Class C SERIES	
ISIN Code	ES0305452023
Aggregate Amount Issued	55.000.000,00 €
Aggregate Amount Outstanding	24.419.736,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	44.399,52 €
Class D SERIES	
ISIN Code	ES0305452031
Aggregate Amount Issued	55.000.000,00 €
Aggregate Amount Outstanding	24.419.736,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	44.399,52 €
Class E SERIES	
ISIN Code	ES0305452049
Aggregate Amount Issued	20.000.000,00 €
Aggregate Amount Outstanding	8.879.904,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	44.399,52 €
Class F SERIES	
ISIN Code	ES0305452056
Aggregate Amount Issued	25.000.000,00 €
Aggregate Amount Outstanding	11.099.880,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	44.399,52 €
Class G SERIES	
ISIN Code	ES0305452064
Aggregate Amount Issued	25.000.000,00 €
Aggregate Amount Outstanding	11.099.880,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	44.399,52 €

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 2019, FT/Payment info/ Sep'22

AUTONORIA SPAIN 2019, FT
Settlement Period: 25/08/2022 - 26/09/2022
Payment Date: 26/09/2022

Available Interest Proceeds		3.393.736,36
(a)	Available Interest Collections	3.216.791,95
(b)	Interest Rate Swap Net Amount to be received by the Issuer	176.944,41
(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, (i) 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	0,00
(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		3.393.736,36

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	182.536,27	182.536,27	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	246.480,00	246.480,00	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	12.444,00	12.444,00	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	31.861,50	31.861,50	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	43.164,00	43.164,00	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	23.920,00	23.920,00	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	41.720,00	41.720,00	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	205.571,79	205.571,79	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	60.827,50	60.827,50	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	1.335,07	1.335,07	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	2.543.876,23	2.543.876,23	0,00
Total	0,00	3.393.736,36	3.393.736,36	0,00

Available Principal Proceeds (During the Normal Redemption Period)		18.556.755,29
(a)	the Available Principal Collections in respect of the immediately preceding Collection Period, which have been debited from the Reinvestment Account and credited to the Payment Account;	18.351.164,78
(b)	The amounts, if any, to be credited to the Principal Deficiency Ledger	205.571,79
(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)	Amounts debited from the Set-Off 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	18,72

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	14.659.793,00	14.659.793,00	0,00
(4) Class B Notes Redemption Amount	0,00	556.701,00	556.701,00	0,00
(5) Class C Notes Redemption Amount	0,00	1.020.618,50	1.020.618,50	0,00
(6) Class D Notes Redemption Amount	0,00	1.020.618,50	1.020.618,50	0,00
(7) Class E Notes Redemption Amount	0,00	371.134,00	371.134,00	0,00
(8) Class F Notes Redemption Amount	0,00	463.917,50	463.917,50	0,00
(9) Class G Notes Redemption Amount	0,00	463.917,50	463.917,50	0,00
Total	0,00	18.556.700,00	18.556.700,00	0,00

NOTE: A remainder amount of the Notes Redemption Amount of EUR 55,29 is deposited in the Reinvestment Account of the Fund

IMT/AUTONORIA SPAIN 2019, FT/Payment/Sep'22

LIQUIDITY RESERVE LOAN

Prior Liquidity Reserve Loan Amount:	4.650.000,00
Liquidity Reserve Required Amount :	4.650.000,00
Repayment of the Liquidity Reserve	0,00
Final Liquidity Reserve Loan Amount:	4.650.000,00

AUTONORIA SPAIN 2019, FT
Cash Flow Period: 25/08/2022 - 26/09/2022

<i>Concept</i>	<i>Amount</i>	
	<i>Income</i>	<i>Payment</i>
<u>I. Principal</u>	<u>18.351.164,78</u>	<u>18.556.700,00</u>
Principal Collections	18.351.164,78	
Effective Purchase Price of Additional Receivables		0,00
Bond Amortisations		18.556.700,00
Subordinated Loan Amortisations		0,00
Principal deriving from Repurchases	0,00	
<u>II. Interest</u>	<u>3.616.447,90</u>	<u>684.463,61</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	3.216.791,95	
Swap	399.655,95	222.711,54
Account Interest	0,00	
Bonds Interest		460.417,00
Subordinated Loan Interests		1.335,07
<u>III. Periodical Payments</u>		<u>182.536,27</u>
<u>IV. Variable Fee</u>		<u>2.543.876,23</u>
TOTAL INCOME/ PAYMENT	21.967.612,68	21.967.576,11
Repayment Liquidity Reserve Loan		0,00
Reinvestment Account Initial Balance 25/08/2022	4.650.018,72	
Funds deposited for next Payment Date:		
Liquidity Reserve Loan		4.650.000,00
Purchase Reserve		0,00
Rounding error		55,29
TOTAL	26.617.631,40	26.617.631,40
Tax Withholdings on 26/09/2022	87.479,23	
Temporarily reinvested until 20/10/2022		87.479,23

IMT/AUTONORIA SPAIN 2019, FT/Cash Flow/Sep'22



AUTONORIA SPAIN 2019, 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	ES0305452007		ES0305452015		ES0305452023		ES0305452031		ES0305452049		ES0305452056		ES0305452064	
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%		0,059%	
Spread	0,700%		0,950%		1,350%		1,850%		2,850%		4,000%		0,000%	
Current Coupon	0,759%		1,009%		1,409%		1,909%		2,909%		4,059%		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	365.416.001,00	46.255,19	13.876.557,00	46.255,19	25.440.354,50	46.255,19	25.440.354,50	46.255,19	9.251.038,00	46.255,19	11.563.797,50	46.255,19	11.563.797,50	46.255,19
Principal Payment	14.659.793,00	1.855,67	556.701,00	1.855,67	1.020.618,50	1.855,67	1.020.618,50	1.855,67	371.134,00	1.855,67	463.917,50	1.855,67	463.917,50	1.855,67
Balance after this Payment Date	350.756.208,00	44.399,52	13.319.856,00	44.399,52	24.419.736,00	44.399,52	24.419.736,00	44.399,52	8.879.904,00	44.399,52	11.099.880,00	44.399,52	11.099.880,00	44.399,52
Current Factor	44,40%	44,40%	44,40%	44,40%	44,40%	44,40%	44,40%	44,40%	44,40%	44,40%	44,40%	44,40%	44,40%	44,40%
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	246.480,00	31,20	12.444,00	41,48	31.861,50	57,93	43.164,00	78,48	23.920,00	119,60	41.720,00	166,88	60.827,50	243,31
Gross Interest Payment	246.480,00	31,20	12.444,00	41,48	31.861,50	57,93	43.164,00	78,48	23.920,00	119,60	41.720,00	166,88	60.827,50	243,31
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