AUTONORIA SPAIN 2023,FT

Data corresponding to the period: 26/10/2026 - 25/11/2026

I. GENERAL INFORMATION ABOUT THE FUND

Date of Incorporation of the Fund	20/09/2023
Closing Date of the Bonds	25/09/2023
Management Company	InterMoney Titulización, SGFT, S.A.
Seller	Banco Cetelem, S.A.U.
Paying Agent	BNP PARIBAS, Spanish Branch
Swap Guarantor	BNP PARIBAS
Traded Market	Mercado AIAF
Rating Agencies	Moody´s / DBRS
Current Rating Bonds	
Class A	Aaa (sf)/AAA (sf)
Class B	Aa2 (sf)/AAA (sf)
Class C	A2 (sf)/AA (high) sf
Class D	Baa1 (sf)/AA (sf)
Class E	Ba1 (sf)/BBB (sf)
Class F	B2 (sf)/BB (high) sf
Class G	NR/ NR

II. SECURITIES ISSUED BY THE FUND

Class A SERIES	
ISIN Code	**ES0305733000**
Aggregate Amount Issued	484.400.000,00 €
Aggregate Amount Outstanding	193.284.416,08 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	39.901,82 €
Class B SERIES	
ISIN Code	**ES0305733018**
Aggregate Amount Issued	5.700.000,00 €
Aggregate Amount Outstanding	2.274.403,74 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	39.901,82 €
Class C SERIES	
ISIN Code	**ES0305733026**
Aggregate Amount Issued	25.900.000,00 €
Aggregate Amount Outstanding	10.334.571,38 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	39.901,82 €
Class D SERIES	
ISIN Code	**ES0305733034**
Aggregate Amount Issued	11.500.000,00 €
Aggregate Amount Outstanding	4.588.709,30 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	39.901,82 €
Class E SERIES	
ISIN Code	**ES0305733042**
Aggregate Amount Issued	27.300.000,00 €
Aggregate Amount Outstanding	10.893.196,86 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	39.901,82 €
Class F SERIES	
ISIN Code	**ES0305733059**
Aggregate Amount Issued	7.200.000,00 €
Aggregate Amount Outstanding	2.872.931,04 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	39.901,82 €
Class G SERIES	
ISIN Code	**ES0305733067**
Aggregate Amount Issued	13.000.000,00 €
Aggregate Amount Outstanding	5.187.236,60 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	39.901,82 €

III. ADDITIONAL INFORMATION

Settlement corresponding to the period: 26/10/2026 - 25/11/2026

Bond Payment Notification: 25/11/2026

Cash Flow period: 26/10/2026 - 25/11/2026

Rating corresponding to 20/11/2026. The current Bonds ratings are available on our website www.imtitulizacion.com

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intermoney securitisation

AUTONORIA SPAIN 2023, FT
Settlement Period: 26/10/2026 - 25/11/2026
Payment Date: 25/11/2026

Available Interest Proceeds	**1.519.711,51**
(a) The Available Interest Collections	1.490.800,17
(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	0,00
(g) Financial Income	28.911,19
(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
(j) Others	0,15
Total	**1.519.711,51**

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	41.779,68	41.779,68	0,00
(2) Interest Rate Swap Net Amount due and payable to the Swap Counterparty	0,00	137.493,17	137.493,17	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	523.055,12	523.055,12	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	7.037,22	7.037,22	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	39.544,12	39.544,12	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	21.116,30	21.116,30	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	72.186,66	72.186,66	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	23.122,08	23.122,08	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	218.610,44	218.610,44	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	57.839,60	57.839,60	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	11.100,45	11.100,45	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	366.826,67	366.826,67	0,00
Total	**0,00**	**1.519.711,51**	**1.519.711,51**	**0,00**

Available Principal Proceeds (During the Normal Redemption Period)	**7.791.091,61**
(a) The Available Principal Collections in respect of the immediately preceding Collection Period, which have been debited from the Reinvestment Account	7.572.424,40
(b) The amounts, if any, to be credited to the Principal Deficiency Ledger	218.610,44
(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	56,77

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	6.563.474,68	6.563.474,68	0,00
(4) Class B Notes Redemption Amount	0,00	77.233,29	77.233,29	0,00
(5) Class C Notes Redemption Amount	0,00	350.937,23	350.937,23	0,00
(6) Class D Notes Redemption Amount	0,00	155.821,55	155.821,55	0,00
(7) Class E Notes Redemption Amount	0,00	369.906,81	369.906,81	0,00
(8) Class F Notes Redemption Amount	0,00	97.557,84	97.557,84	0,00
(9) Class G Notes Redemption Amount	0,00	176.146,10	176.146,10	0,00
Total	**0,00**	**7.791.077,50**	**7.791.077,50**	**0,00**

NOTE: A remainder amount of the Notes Redemption Amount of EUR 14,11 is deposited in the Reinvestment Account of the Fund

Other Liabilities:

	Initial Balance	Outstanding Principal Balance	Coupon	Redemption (*)
Liquitity Reserve Loan	8.430.000,00	3.372.000,00	3,83%	105.947,40
Start-Up loan	3.000.000,00	0,00	14,23%	0,00

(*) Liquidity Reserve Loan Redemption will be done out of the Priority of Payments.

Liquidity Reserve

Prior Liquidity Reserve Amount:	3.477.947,40
Liquidity Reserve Required Amount :	3.372.000,00
Credit of the Liquidity Reserve up to the Liquidity Reserve Required Amount	0,00
Reduction of the Liquidity Reserve	105.947,40
Final Liquidity Reserve Loan Amount:	3.372.000,00

Additional Receivables

Available Purchase Amount ---Min[(a.1)-(a.2); (b)]	0,00
(a.1) Principal Amount Outstanding of all Classes of Notes on such Payment Date	0,00
(a.2) Outstanding Principal Balance of the Receivables comprised in the Aggregate Securitised Portfolio which are Performing Purchased Receivables	0,00
(b) the Available Principal Proceeds remaining after payment of amounts in accordance with item (1) of the Principal Priority of Payments	0,00
Purchase Price of the Additional Receivables	0,00
Purchase Reserve:	
Purchase Reserve prior to the current Payment Date	0,00

AUTONORIA SPAIN 2023,FT
Bond Payment Report
Payment Date: 25/11/2026

	Class A		Class B		Class C		Class D		Class E		Class F		Class G	
ISIN Code	**ES0305733000**		**ES0305733018**		**ES0305733026**		**ES0305733034**		**ES0305733042**		**ES0305733059**		**ES0305733067**	
Accrual Period	26/10/2026	25/11/2026	26/10/2026	25/11/2026	26/10/2026	25/11/2026	26/10/2026	25/11/2026	26/10/2026	25/11/2026	26/10/2026	25/11/2026	26/10/2026	25/11/2026
Interest Rate	2,441%		2,441%		2,441%		2,441%		2,441%		2,441%		2,441%	
Spread	0,700%		1,150%		2,000%		2,900%		5,250%		6,900%		10,500%	
Current Coupon	3,141%		3,591%		4,441%		5,341%		7,691%		9,341%		12,941%	
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	484.400.000,00	100.000,00	5.700.000,00	100.000,00	25.900.000,00	100.000,00	11.500.000,00	100.000,00	27.300.000,00	100.000,00	7.200.000,00	100.000,00	13.000.000,00	100.000,00
Balance on the prior Payment Date	199.847.890,76	41.256,79	2.351.637,03	41.256,79	10.685.508,61	41.256,79	4.744.530,85	41.256,79	11.263.103,67	41.256,79	2.970.488,88	41.256,79	5.363.382,70	41.256,79
Principal Payment	6.563.474,68	1.354,97	77.233,29	1.354,97	350.937,23	1.354,97	155.821,55	1.354,97	369.906,81	1.354,97	97.557,84	1.354,97	176.146,10	1.354,97
Balance after this Payment Date	193.284.416,08	39.901,82	2.274.403,74	39.901,82	10.334.571,38	39.901,82	4.588.709,30	39.901,82	10.893.196,86	39.901,82	2.872.931,04	39.901,82	5.187.236,60	39.901,82
Current Factor	39,90%	39,90%	39,90%	39,90%	39,90%	39,90%	39,90%	39,90%	39,90%	39,90%	39,90%	39,90%	39,90%	39,90%
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	523.055,12	107,98	7.037,22	123,46	39.544,12	152,68	21.116,30	183,62	72.186,66	264,42	23.122,08	321,14	57.839,60	444,92
Gross Interest Payment	523.055,12	107,98	7.037,22	123,46	39.544,12	152,68	21.116,30	183,62	72.186,66	264,42	23.122,08	321,14	57.839,60	444,92
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.

Retained interest confirmation:

Last Communication date-October 2026

AUTONORIA SPAIN 2023, FT

Cash Flow Period: 26/10/2026 - 25/11/2026

Concept	*Amount*	
	Income	***Payment***
I. Principal	**7.572.424,40**	**7.791.077,50**
Principal Collections	7.572.424,40	
Effective Purchase Price of Additional Receivables		0,00
Bond Amortisations		7.791.077,50
Subordinated Loan Amortisations		0,00
Principal deriving from Repurchases	0,00	
II. Interest	**2.002.269,72**	**1.375.052,93**
Excess funds from the Start-up Loan	0,00	
Interest Collections	1.490.800,17	
Swap	482.558,21	620.051,38
Account Interest	28.911,19	
Others	0,15	
Bonds Interest		743.901,10
Subordinated Loan Interests		11.100,45
III. Periodical Payments		**41.779,68**
IV. Variable Fee		**366.826,67**
TOTAL INCOME/ PAYMENT	**9.574.694,12**	**9.574.736,78**
Repayment Liquidity Reserve Loan		105.947,40
Reinvestment Account Initial Balance 26/10/2026	3.478.004,17	
Funds deposited for next Payment Date:		
Liquidity Reserve Loan		3.372.000,00
Purchase Reserve		0,00
Principal Rounding error		14,11
TOTAL	**13.052.698,29**	**13.052.698,29**
Tax Withholdings on 25/11/2026	141.341,21	
Temporarily reinvested until 21/12/2026		141.341,21