AUTONORIA SPAIN 2022,FT

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

I. GENERAL INFORMATION ABOUT THE FUND

Date of Incorporation of the Fund	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, Spanish Branch
Swap Guarantor	BNP PARIBAS
Traded Market	Mercado AIAF
Rating Agencies	Moody´s / Fitch
Current Rating Bonds	
Class A	Aaa (sf)/AAA (sf)
Class B	Aa1 (sf)/AA+ (sf)
Class C	Aa3 (sf)/A+ (sf)
Class D	A3 (sf)/A (sf)
Class E	Ba1 (sf)/BB+ (sf)
Class F	Ba3 (sf)/BB- (sf)
Class G	NR / NR

II. SECURITIES ISSUED BY THE FUND

Class A SERIES	
ISIN Code	**ES0305652002**
Aggregate Amount Issued	493.500.000,00 €
Aggregate Amount Outstanding	114.664.083,45 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	23.234,87 €
Class B SERIES	
ISIN Code	**ES0305652010**
Aggregate Amount Issued	15.000.000,00 €
Aggregate Amount Outstanding	3.485.230,50 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	23.234,87 €
Class C SERIES	
ISIN Code	**ES0305652028**
Aggregate Amount Issued	24.000.000,00 €
Aggregate Amount Outstanding	5.576.368,80 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	23.234,87 €
Class D SERIES	
ISIN Code	**ES0305652036**
Aggregate Amount Issued	12.000.000,00 €
Aggregate Amount Outstanding	2.788.184,40 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	23.234,87 €
Class E SERIES	
ISIN Code	**ES0305652044**
Aggregate Amount Issued	27.000.000,00 €
Aggregate Amount Outstanding	6.273.414,90 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	23.234,87 €
Class F SERIES	
ISIN Code	**ES0305652051**
Aggregate Amount Issued	9.000.000,00 €
Aggregate Amount Outstanding	2.091.138,30 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	23.234,87 €
Class G SERIES	
ISIN Code	**ES0305652069**
Aggregate Amount Issued	19.500.000,00 €
Aggregate Amount Outstanding	4.530.799,65 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	23.234,87 €

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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AUTONORIA SPAIN 2022, FT
Settlement Period: 26/10/2026 - 25/11/2026
Payment Date: 25/11/2026

Available Interest Proceeds	**1.048.434,63**
(a) The Available Interest Collections	975.511,80
(b) Interest Rate Swap Net Amount to be received by the Issuer	48.588,59
(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	24.334,17
(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	0,07
Total	**1.048.434,63**

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	29.822,14	29.822,14	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	327.881,40	327.881,40	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	13.489,50	13.489,50	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	25.471,20	25.471,20	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	16.138,80	16.138,80	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	51.621,30	51.621,30	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	19.941,30	19.941,30	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	178.389,19	178.389,19	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	57.027,75	57.027,75	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	8.533,35	8.533,35	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	320.118,70	320.118,70	0,00
Total	**0,00**	**1.048.434,63**	**1.048.434,63**	**0,00**

Available Principal Proceeds (During the Normal Redemption Period)	**6.402.203,37**
(a) The Available Principal Collections in respect of the immediately preceding Collection Period, which have been debited from the Reinvestment Account	6.223.781,11
(b) The amounts, if any, to be credited to the Principal Deficiency Ledger	178.389,19
(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	33,07

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	5.265.793,05	5.265.793,05	0,00
(4) Class B Notes Redemption Amount	0,00	160.054,50	160.054,50	0,00
(5) Class C Notes Redemption Amount	0,00	256.087,20	256.087,20	0,00
(6) Class D Notes Redemption Amount	0,00	128.043,60	128.043,60	0,00
(7) Class E Notes Redemption Amount	0,00	288.098,10	288.098,10	0,00
(8) Class F Notes Redemption Amount	0,00	96.032,70	96.032,70	0,00
(9) Class G Notes Redemption Amount	0,00	208.070,85	208.070,85	0,00
Total	**0,00**	**6.402.180,00**	**6.402.180,00**	**0,00**

NOTE: A remainder amount of the Notes Redemption Amount of EUR 23,37 is deposited in the Reinvestment Account of the Fund

LIQUIDITY RESERVE LOAN

Prior Liquidity Reserve Loan Amount:	3.483.000,00
Liquidity Reserve Required Amount :	3.483.000,00
Repayment of the Liquidity Reserve	0,00
Final Liquidity Reserve Loan Amount:	3.483.000,00

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AUTONORIA SPAIN 2022,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	ES0305652002		ES0305652010		ES0305652028		ES0305652036		ES0305652044		ES0305652051		ES0305652069	
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	0,840%		2,000%		2,800%		4,200%		7,000%		8,500%		12,000%	
Current Coupon	3,281%		4,441%		5,241%		6,641%		9,441%		10,941%		14,441%	
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	119.929.876,50	24.301,90	3.645.285,00	24.301,90	5.832.456,00	24.301,90	2.916.228,00	24.301,90	6.561.513,00	24.301,90	2.187.171,00	24.301,90	4.738.870,50	24.301,90
Principal Payment	5.265.793,05	1.067,03	160.054,50	1.067,03	256.087,20	1.067,03	128.043,60	1.067,03	288.098,10	1.067,03	96.032,70	1.067,03	208.070,85	1.067,03
Balance after this Payment Date	114.664.083,45	23.234,87	3.485.230,50	23.234,87	5.576.368,80	23.234,87	2.788.184,40	23.234,87	6.273.414,90	23.234,87	2.091.138,30	23.234,87	4.530.799,65	23.234,87
Current Factor	23,23%	23,23%	23,23%	23,23%	23,23%	23,23%	23,23%	23,23%	23,23%	23,23%	23,23%	23,23%	23,23%	23,23%
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	327.881,40	66,44	13.489,50	89,93	25.471,20	106,13	16.138,80	134,49	51.621,30	191,19	19.941,30	221,57	57.027,75	292,45
Gross Interest Payment	327.881,40	66,44	13.489,50	89,93	25.471,20	106,13	16.138,80	134,49	51.621,30	191,19	19.941,30	221,57	57.027,75	292,45
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

As of 27th April 2026 the seller has notified the Sociedad Gestora that he complies with the terms required by Regulation 2017/2402, regarding the retention in the Fondo of a significant net economic interest on an ongoing basis. The seller notifies that the net economic interest will not be hedged or sold, except as a result of the adjustments derived from the amortisation of the Bonds that do not affect the compliance to maintain such interest. Additionally, the seller declares that the net economic interest is retained according to the terms of the article 6.3 (c). of referred regulation.

AUTONORIA SPAIN 2022, FT

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

Concept	*Amount*	
	Income	***Payment***
I. Principal	**6.223.781,11**	**6.402.180,00**
Principal Collections	6.223.781,11	
Effective Purchase Price of Additional Receivables		0,00
Bond Amortisations		6.402.180,00
Subordinated Loan Amortisations		0,00
Principal deriving from Repurchases	0,00	
II. Interest	**1.511.555,70**	**983.225,67**
Excess funds from the Start-up Loan	0,00	
Interest Collections	975.511,80	
Swap	511.709,66	463.121,07
Account Interest	24.334,17	
Others	0,07	
Bonds Interest		511.571,25
Subordinated Loan Interests		8.533,35
III. Periodical Payments		**29.822,14**
IV. Variable Fee		**320.118,70**
TOTAL INCOME/ PAYMENT	**7.735.336,81**	**7.735.346,51**
Repayment Liquidity Reserve Loan		0,00
Reinvestment Account Initial Balance 26/10/2026	3.483.033,07	
Funds deposited for next Payment Date:		
Liquidity Reserve Loan		3.483.000,00
Purchase Reserve		0,00
Rounding error		23,37
TOTAL	**11.218.369,88**	**11.218.369,88**
Tax Withholdings on 25/11/2026	97.198,54	
Temporarily reinvested until 21/12/2026		97.198,54