PEPPER IBERIA CONSUMER 2024, FT

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

I. GENERAL INFORMATION ABOUT THE FUND	
Date of Incorporation of the Fund	09/10/2024
Closing Date of the Bonds	15/10/2024
Management Company	InterMoney Titulización, SGFT, S.A.
Issuer	Pepper Finance Corporation, S.L.U.
Paying Agent	Banco Santander, S.A.
Swap Guarantor	Banco Santander, S.A.
Traded Market	Mercado AIAF
Rating Agencies	S&P /MDBRS
Current Rating Bonds	
Class A	AAA (sf), MDBRS ,AAA (sf) S&P
Class B	AA(high) MDBRS (sf), AA (sf) S&P
Class C	AA(low) MDBRS (sf),A (sf) S&P
Class D	BBB(high) MDBRS (sf),BBB(sf) S&P
Class J	NR

II. SECURITIES ISSUED BY THE FUND

Class A SERIES	
ISIN Code	**ES0305839005**
Aggregate Amount Issued	204.000.000,00 €
Aggregate Amount Outstanding	177.517.780,80 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	87.018,52 €
Class B SERIES	
ISIN Code	**ES0305839013**
Aggregate Amount Issued	16.700.000,00 €
Aggregate Amount Outstanding	16.700.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C SERIES	
ISIN Code	**ES0305839021**
Aggregate Amount Issued	13.000.000,00 €
Aggregate Amount Outstanding	13.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class D SERIES	
ISIN Code	**ES0305839039**
Aggregate Amount Issued	16.600.000,00 €
Aggregate Amount Outstanding	16.600.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class J SERIES	
ISIN Code	**ES0305839047**
Aggregate Amount Issued	15.300.000,00 €
Aggregate Amount Outstanding	12.697.722,45 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	82.991,65 €

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 18/11/2026. The current Bonds ratings are available on our website www.imtitulizacion.com

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PEPPER IBERIA CONSUMER 2024, FT
Settlement Period: 26/10/2026 - 25/11/2026
Payment Date: 25/11/2026

Interest Available Funds	
(a) Finance Charge Collections received by the Issuer during the Determination Period immediately preceding such Determination Date:	3.248.036,77
(a') plus adjustment relating to principal amounts reclassified	348.123,52
(b) Excess funds from the Class J Notes Expenses Portion;	0,00
(c) any monies standing to the credit of the Cash Reserve Fund which are applied to make up a Revenue Shortfall;	0,00
(d) any Principal Available Funds applied to remedy a Remaining Revenue Shortfall;	0,00
(e) any Cash Reserve Release Amounts;	242.867,61
(f) any accrued interest credited to the Transaction Account ;	36.836,58
(g) amounts due and payable under the terms of the Swap Transaction (if and to the extent paid) other than (i) any Swap Collateral received from the Swap Counterparty (ii) any interest or distributions on, and any liquidation or other proceeds of, such collateral or other Collateral Amounts, (iii) any Replacement Swap Premium received by the Issuer from a replacement Swap Counterparty, (iv) any Swap Tax Credit Amount, and (v) any termination payment received by the Issuer from the Swap Counterparty pursuant to the Swap Transaction, which, in each case, will not be available to the Issuer to make payments to its creditors generally, but may only be applied in accordance with the terms of the Swap Transaction and the Swap Collateral Account Priority of Payments. For the avoidance of doubt, no funds standing to the credit of the Swap Collateral Account will be part of the Interest Available Funds (other than any Swap Collateral Account Surplus)	5.404,93
(h) any Defaulted Call Repurchase Price paid by the Seller to the Issuer in respect of a repurchase of a Defaulted Receivable pursuant to section 2.2.9.3 of the Additional Information during the Determination Period immediately preceding such Payment Date in circumstances where the Principal Deficiency Ledger has been debited in respect of such Defaulted Receivable; and	0,00
(i) any Swap Collateral Account Surplus.	0,00
(j) Others	4.510,67
Total	**3.885.780,08**

Interest Priority of Payments (Ref. Section 3.4.7.2.1 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) *first*, FT Fees which are due on such Payment Date.	0,00	110.959,85	110.959,85	0,00
(2) *second*, in or towards payment of any one-off and/or periodic amount due to the Swap Counterparty under the Interest Rate Swap Agreement, including, amongst others, payment of the amount determined pursuant to Section (6) of the Interest Rate Swap Agreement in case of early termination if (1) such amount is payable by the Issuer to the Swap Counterparty, (2) the Swap Counterparty is not a Defaulting Party (as this term is defined in the Interest Rate Swap Agreement) and (3) there is no available collateral deposited in the Swap Collateral Account for such payment (once the collateral posted by the substituted Swap Counterparty has been returned and the Issuer has received any Replacement Swap Premium from the replacement Swap Counterparty (if any)) (the "**Swap Senior Payments**").	0,00	0,00	0,00	0,00
(3) *third*, in or towards the payment of any interest due and payable on the Class A Notes;	0,00	548.331,60	548.331,60	0,00
(4) *fourth*, in or towards credit to the Class A Notes Principal Deficiency Ledger until the balance of the Class A Notes Principal Deficiency Ledger has reached zero;	0,00	0,00	0,00	0,00
(5) *fifth*, in or towards the payment of any interest (including Deferred Interest) due and payable on the Class B Notes;	0,00	52.062,25	52.062,25	0,00
(6) *sixth*, in or towards credit to the Class B Notes Principal Deficiency Ledger until the balance of the Class B Notes Principal Deficiency Ledger has reached zero;	0,00	0,00	0,00	0,00
(7) *seventh*, in or towards the payment of any interest (including Deferred Interest) due and payable on the Class C Notes;	0,00	44.318,30	44.318,30	0,00
(8) *eighth*, in or towards credit to the Class C Notes Principal Deficiency Ledger until the balance of the Class C Notes Principal Deficiency Ledger has reached zero;	0,00	0,00	0,00	0,00
(9) *ninth*, in or towards the payment of any interest (including Deferred Interest) due and payable on the Class D Notes;	0,00	68.350,50	68.350,50	0,00
(10) *tenth*, in or towards credit to the Class D Notes Principal Deficiency Ledger until the balance of the Class D Notes Principal Deficiency Ledger has reached zero;	0,00	0,00	0,00	0,00
(11) *eleventh*, in or towards credit to the Class J Notes Principal Deficiency Ledger until the balance of the Class J Notes Principal Deficiency Ledger has reached zero;	0,00	686.552,62	686.552,62	0,00
(12) *twelfth*, in or towards credit to the Cash Reserve Ledger of the Transaction Account of an amount equal to the shortfall between the amounts standing to the credit of the Cash Reserve Ledger of the Transaction Account and the Cash Reserve Required Amount;	0,00	0,00	0,00	0,00
(13) *thirteenth*, in or towards payment of any one-off and/or periodic amount determined pursuant to the Interest Rate Swap Agreement, including, amongst others, payment of the amount determined pursuant to Section (6) of the Interest Rate Swap Agreement in case of early termination if (1) it is payable by the Issuer to the Swap Counterparty, (2) the Swap Counterparty is a Defaulting Party (as this term is defined in the Interest Rate Swap Agreement) and (3) there is no available collateral deposited in the Swap Collateral Account for such payment (once the collateral posted by the substituted Swap Counterparty has been returned and the Issuer has received any Replacement Swap Premium from the replacement Swap Counterparty (if any)) (the "**Swap Junior Payments**");	0,00	0,00	0,00	0,00
(14) *fourteenth* in or towards the payment of any interest (including Deferred Interest) due and payable on the Class J Notes;	0,00	75.485,61	75.485,61	0,00
(15) *fifteenth*, in or towards repayment of principal on the Class J Notes until the total amount repaid under this item (14) is equal to the Class J Notes Expenses Portion	0,00	0,00	0,00	0,00
(16) *sixteenth*, in or towards repayment of principal on the Class J Notes until the total repaid under this item (15) is equal to the amount by which the Cash Reserve Required Amount as at the Incorporation Date exceeds the Cash Reserve Required Amount as at that Payment Date;	0,00	242.867,61	242.867,61	0,00
(17) *seventeenth*, in or towards payment of the Seller's Variable Remuneration.	0,00	2.056.851,74	2.056.851,74	0,00
Total	**0,00**	**3.885.780,08**	**3.885.780,08**	**0,00**

Principal Available Funds	
(a) Principal Collections received during the Determination Period immediately preceding such Determination Date plus any principal amounts of the Repurchase Price paid by the Seller, if any, less any amounts used for purchases purposes made on or prior the Determination Date plus any Unapplied Amounts retained in the Transaction Account at the beginning of such Determination Period	18.839.712,82
(a') less adjustment relating to interest reclassified	348.123,52
(b) any Interest Available Funds applied to cure any debit entries pursuant to items (4), (6), (8), (10) and (11) of the Interest Priority of Payments to be credited to the Principal Deficiency Ledger in respect of such Pavment Date:	686.552,62
(c) on the sixth Payment Date , if the amount standing to the credit of the Pre-Funding Reserve Fund as at that Payment Date is equal to or less than €500,000, all amounts standing to the credit of the Pre-Funding Reserve Fund;	0,00
(d) on the Payment Date on which the Class D Notes are to be redeemed in full, all amounts standing to the credit of the Cash Reserve Fund after application in accordance with item (c) of the definition of "Interest Available Funds";	0,00
(e) any remaining Principal Available Funds set aside on the immediately preceding Payment Date pursuant to item (2) of the Revolving Period Principal Priority of Payments to the extent not applied towards the purchase of Transferred Receivables prior to the current Payment Date;	0,00
(f) the amounts credited or to be credited to the Transaction Account in respect of section 4.4.3.2 of the Registration Document and section 2.2.9 of the Additional Information during the Determination Period immediately preceding such Payment Date (or in respect of a Call Option or Clean-Up Call Option, on or prior to such Payment Date), other than any Defaulted Call Repurchase Price paid by the Seller to the Issuer in respect of a repurchase of a Defaulted Receivable in circumstances where the Principal Deficiency Ledger has been debited in respect of such Defaulted Receivable; and	251.272,28
Total	**19.429.414,20**

Principal Priority of Payments (Ref. Section 3.4.7.2.2 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) first, in or towards application of an amount equal to the Remaining Revenue Shortfall on that Pavment Date as Interest Available Funds:	0,00	0,00	0,00	0,00
(2) second, to redeem the principal Class A Notes until redeemed in full;	0,00	19.429.408,80	19.429.408,80	0,00
(3) third, once the Class A Notes have been redeemed in full, to redeem the principal of the Class B Notes until redeemed in full;	0,00	0,00	0,00	0,00
(4) fourth, once the Class B Notes have been redeemed in full, to redeem the principal of the Class C Notes until redeemed in full:	0,00	0,00	0,00	0,00
(5) fifth, once the Class C Notes have been redeemed in full, to redeem the principal of the Class D Notes until redeemed in full:	0,00	0,00	0,00	0,00
(6) *sixth, once the Class D Notes have been redeemed in full, to redeem the principal of the Class J Notes until redeemed in full:*	0,00	0,00	0,00	0,00
(7) *seventh, in application of any remaining Principal Available Funds as Interest Available Funds to be applied in accordance with the Interest Priority of Payments*	0,00	0,00	0,00	0,00
Rounding error	0,00	5,40	5,40	0,00
Total	**0,00**	**19.429.414,20**	**19.429.414,20**	**0,00**

Cash Reserve

Prior Cash Reserve Amount:
3.040.589,87
Cash Reserve Required Amount :
2.797.722,26
Reduction
242.867,61
Final Cash Reserve Amount:
2.797.722,26

Ledger Information

Class A PDL		**Class B PDL**	
Prior PDL balance	0,00	Prior PDL balance	0,00
+Increase / - Reduction	0,00	+Increase / - Reduction	0,00
Final PDL balance	0,00	Final PDL balance	0,00
Class C PDL		**Class D PDL**	
Prior PDL balance	0,00	Prior PDL balance	0,00
+Increase / - Reduction	0,00	+Increase / - Reduction	0,00
Final PDL balance	0,00	Final PDL balance	0,00
Class J PDL			
Prior PDL balance	686.552,62		
+Increase / - Reduction	686.552,62		
Final PDL balance	0,00		

PEPPER IBERIA CONSUMER 2024, FT

Bond Payment Report

Payment Date: 25/11/2026

	Class A		Class B		Class C		Class D		Class J	
ISIN Code	**ES0305839005**		**ES0305839013**		**ES0305839021**		**ES0305839039**		**ES0305839047**	
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
Interest Rate	2,441%		2,441%		2,441%		2,441%		7,000%	
Spread	0,900%		1,300%		1,650%		2,500%		-	
Current Coupon	3,341%		3,741%		4,091%		4,941%		7,000%	
Floor	0,000%		0,000%		0,000%		0,000%		-	
	TOTAL	**PER BOND**	**TOTAL**	**PER BOND**	**TOTAL**	**PER BOND**	**TOTAL**	**PER BOND**	**TOTAL**	**PER BOND**
Original Principal Balance	204.000.000,00	100.000,00	16.700.000,00	100.000,00	13.000.000,00	100.000,00	16.600.000,00	100.000,00	15.300.000,00	100.000,00
Balance on the prior Payment Date	196.947.189,60	96.542,74	16.700.000,00	100.000,00	13.000.000,00	100.000,00	16.600.000,00	100.000,00	12.940.590,06	84.579,02
Principal Payment	19.429.408,80	9.524,22	0,00	0,00	0,00	0,00	0,00	0,00	242.867,61	1.587,37
Balance after this Payment Date	177.517.780,80	87.018,52	16.700.000,00	100.000,00	13.000.000,00	100.000,00	16.600.000,00	100.000,00	12.697.722,45	82.991,65
Current Factor	87,02%	87,02%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	82,99%	82,99%
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
Gross Interest Accrued	548.331,60	268,79	52.062,25	311,75	44.318,30	340,91	68.350,50	411,75	75.485,61	493,37
Gross Interest Payment	548.331,60	268,79	52.062,25	311,75	44.318,30	340,91	68.350,50	411,75	75.485,61	493,37
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

Note: The Gross Interest of the Bonds could be subject or not to Withholding tax in accordance with current legislation.

PEPPER IBERIA CONSUMER 2024, FT
Cash Flow Period: 26/10/2026 - 25/11/2026

Concept	*Amount*	
	Income	***Payment***
I. Principal	**19.090.985,10**	**20.020.399,93**
Principal Collections	18.839.712,82	
Amortisation Notes		19.672.276,41
Repurchase	251.272,28	
less adjustment relating to interest amounts reclassified		348.123,52
II. Interest	**3.642.912,47**	**788.548,26**
Excess funds from the Class J Notes Expenses Portion	0,00	
plus adjustment relating to interest amounts reclassified	348.123,52	
Interest Collections	3.248.036,77	
Swap	5.404,93	0,00
Account Interest	36.836,58	
Notes Interest		788.548,26
Others	4.510,67	
Defaulted Call Repurchase Price paid by the Seller	0,00	
III. Periodical Payments		**110.959,85**
IV. Seller's Variable Remuneration.		**2.056.851,74**
TOTAL INCOME/ PAYMENT	**22.733.897,57**	**22.976.759,78**
Initial Cash Reserve	3.040.589,87	
Cash reserve 25/11/2026		2.797.722,26
Final Unnaplied Amounts		0,00
Final Pre Funding reserve		0,00
Rounding Error		5,40
TOTAL	**25.774.487,44**	**25.774.487,44**