

STRUCTURED FINANCE TRANSACTION PERFORMANCE REPORTING

COUNTRY		
Spain		\
ASSET CLASS		
Auto ABS		~
TRANSACTION NAME		
Autonoria Spain 20)25 FT	∨
TRANSACTION PROFILE		
Transaction name	Autonoria Spain 2025 FT	
Issuer LEI	9598003381JB7Z32LH47	
Asset class	Auto ABS	
Closing date	25 June 2025	
Country of assets	Spain	
Pool type	Replenishment	
REPORT INFORMATION		
Date of publication	9 December 2025	
Last date of investor report	25 November 2025	

TRANSACTION OVERVIEW



Autonoria Spain 2025 FT



Notes profile

	Currency ¹	Coupon type¹	Frequency ¹	Spread/ Coupon¹	Outstand	ding balance¹	Credit enha	ancement¹
					Jun 2025	Nov 2025	Jul 2025	Nov 2025
Class A	EUR	Floating	1M	0.64%	802,700,000	802,700,000	15.51%	15.51%
Class B	EUR	Floating	1M	1.00%	40,400,000	40,400,000	11.25%	11.25%
Class C	EUR	Floating	1M	1.20%	38,000,000	38,000,000	7.25%	7.25%
Class D	EUR	Floating	1M	1.50%	26,100,000	26,100,000	4.51%	4.51%
Class E	EUR	Floating	1M	3.00%	23,800,000	23,800,000	2.00%	2.00%
Class F	EUR	Floating	1M	3.76%	7,100,000	7,100,000	1.25%	1.25%
Class G	EUR	Floating	1M	5.38%	11,900,000	11,900,000	0.00%	0.00%

Notes rating

	Rating	Validity date
Class A	AAA (SF)	25 Jun 2025
Class B	AAA (SF)	25 Jun 2025
Class C	AA (SF)	25 Jun 2025
Class D	A (SF)	25 Jun 2025
Class E	BBB- (SF)	25 Jun 2025
Class F	B+ (SF)	25 Jun 2025

Accounts

	Jul 2025	Nov 2025
Cash reserve outstanding ¹	14,071,500 EUR	14,071,500 EUR
Cash reserve target ¹	14,071,500 EUR	14,071,500 EUR

Counterparties

Entity role	Entity name	Rating	Validity date
Account bank	Banco Cetelem S.A.		
Account bank	BNP Paribas S.A.	AA-	13 Dec 2024
Calculation agent	BNP Paribas S.A.	AA-	13 Dec 2024
Corporate services provider	Intermoney Titulizacion SGFT		
Hedge counterparty IR	Banco Cetelem S.A.		
Hedge guarantor	BNP Paribas S.A.	AA-	13 Dec 2024
Issuer	Autonoria Spain 2025, Fondo De Titulizacion		
Originator	Banco Cetelem S.A.		
Paying agent	BNP Paribas S.A.	AA-	13 Dec 2024
Servicer	Banco Cetelem S.A.		

² Source: EDW

¹ Source: Transaction report

TRANSACTION OVERVIEW



Autonoria Spain 2025 FT



Portfolio profile

	Jun 2025	Oct 2025
Number of loans¹	85,400	86,434
Outstanding portfolio balance ¹	950,000,000	926,393,766 EUR
Weighted average asset yield¹	7.53%	7.53%
Weighted average remaining term ¹	73 months	70 months
Weighted average seasoning¹	19 months	21 months

Concentration

	Jun 2025		C	Oct 2025
	Share	Geo/Business	Share	Geo/Business
Top 1 region (borrower) ¹	19.13%	Andalucía	18.05%	Andalucía

	Jun 2025	Oct 2025
	Share	Share
Top 1 obligor ¹	0.01%	0.01%
Top 10 obligor ¹	0.10%	0.10%

¹ Source: Transaction report

² Source: EDW

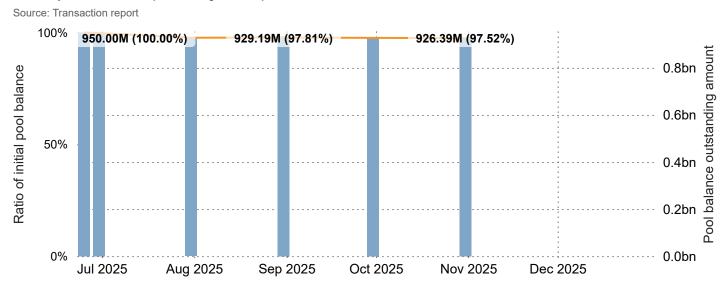
ASSET PERFORMANCE | DELINQUENCIES



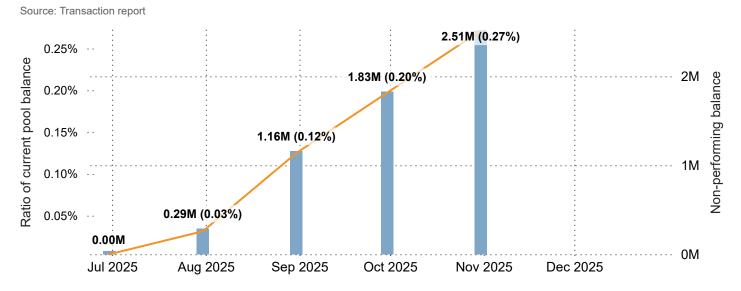
Autonoria Spain 2025 FT



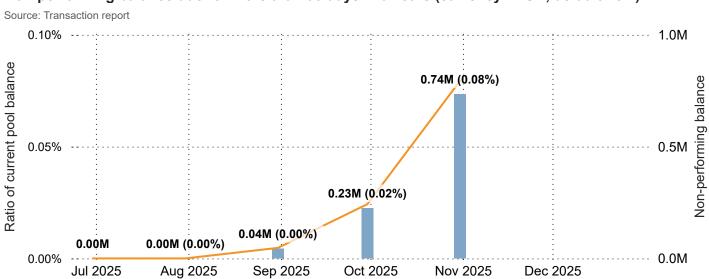
Asset pool balance (currency : EUR)



Non-performing balance due for more than 30 days in arrears (currency : EUR, default : 5M)



Non-performing balance due for more than 90 days in arrears (currency : EUR, default : 5M)



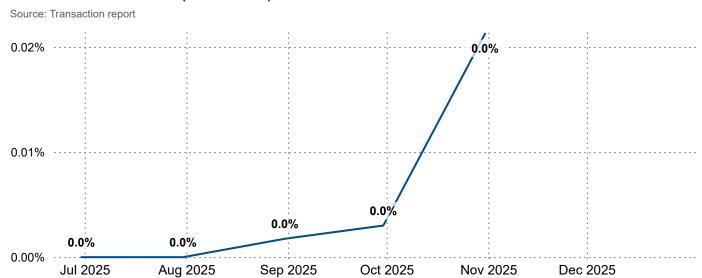
ASSET PERFORMANCE | DEFAULTS, RECOVERIES & PREPAYMENTS



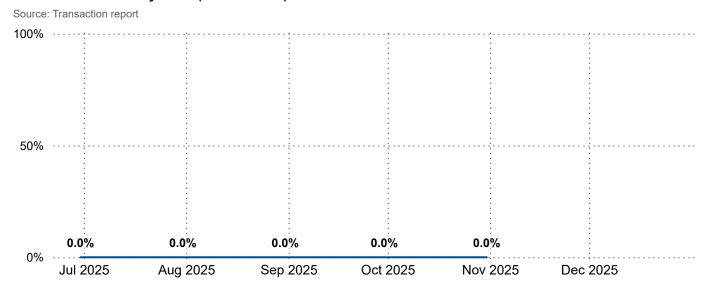
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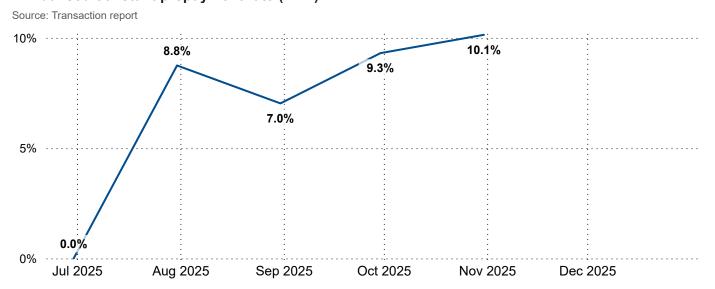
Cumulative default ratio (default : 5M)



Cumulative recovery ratio (default: 5M)



Annualised constant prepayment rate (CPR)



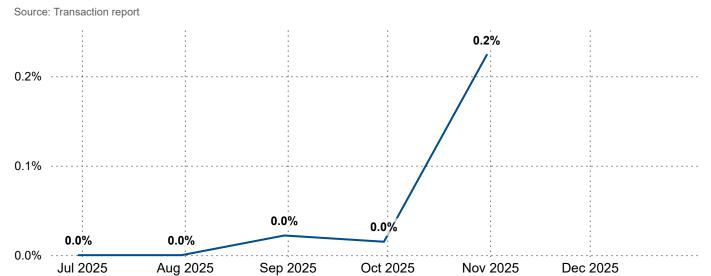
ASSET PERFORMANCE | DEFAULTS, RECOVERIES & PREPAYMENTS



Autonoria Spain 2025 FT



Annualised constant default ratio (CDR)



NOTES PERFORMANCE | NOTES RATING & METRICS

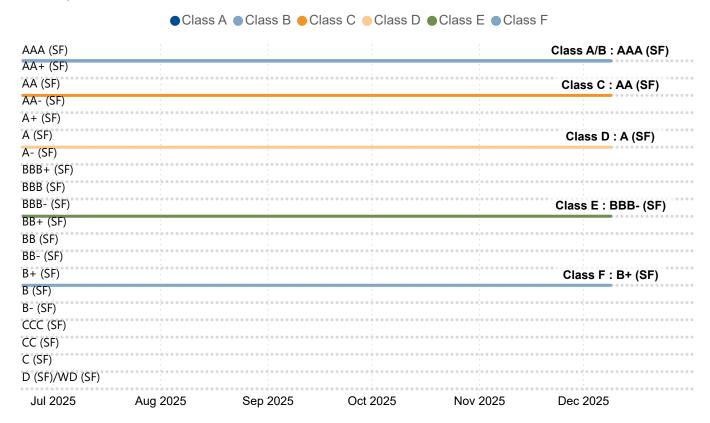


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Rating history

Source: Scope



	28 May 2025	25 Jun 2025
Class A	AAA (SF)	AAA (SF)
Class B	AAA (SF)	AAA (SF)
Class C	AA (SF)	AA (SF)
Class D	A(SF)	A (SF)
Class E	BBB- (SF)	BBB- (SF)
Class F	B+ (SF)	B+ (SF)

NOTES PERFORMANCE | NOTES RATING & METRICS



Autonoria Spain 2025 FT



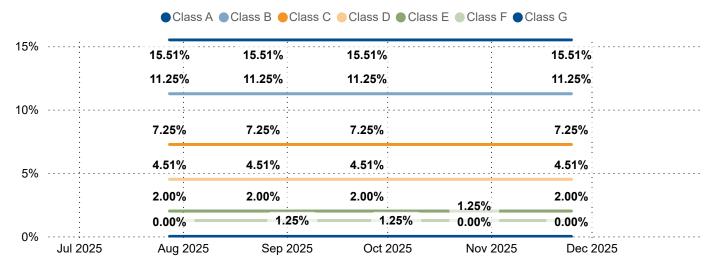
Outstanding notes balance

Source: Transaction report



Credit enhancement

Source: Transaction report



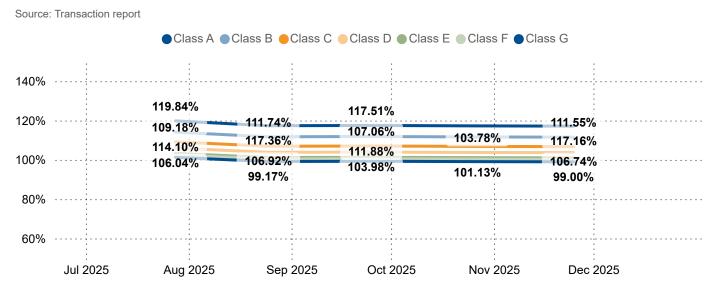
NOTES PERFORMANCE | NOTES RATING & METRICS



Autonoria Spain 2025 FT



Notes overcollateralisation





REMARKS ON THE TRANSACTION & GLOSSARY



Autonoria Spain 2025 FT



Remarks on the transaction

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Field name	Description
Credit enhancement	Either as per the investor report or computed as the ratio of (i) the sum of those liabilities' nominal value which rank junior to the notes under consideration, and (ii) the sum of all liabilities' nominal value.
Cumulative default ratio	Ratio of (i) the sum of defaulted amounts since closing and (ii) the initial portfolio balance.
Cumulative recovery ratio	Ratio of (i) the sum of recovered amounts (as per the investor report definition) and (ii) the sum of defaulted amounts since closing.
Notes overcollateralisation	Ratio of (i) the sum of the aggregate loan balance and the reserve account's balance and (ii) the sum of the relevant notes' and all those notes' nominal value which rank pari-passu or senior to the relevant note.
Outstanding notes balance	The relevant note's nominal value at the relevant date.
Outstanding portfolio balance	Aggregate loan balance at the relevant date.



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