STRUCTURED FINANCE
TRANSACTION PERFORMANCE REPORTING

COUNTRY

Spain

ASSET CLASS

Auto ABS

TRANSACTION NAME

Autonoria Spain 2025 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	10 September 2025
Last date of investor report	25 August 2025

TRANSACTION OVERVIEW

SCOPE

Autonoria Spain 2025 FT

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Notes profile

	Currency[1]	Coupon type[1]	Frequency[1]	Spread/ Coupon[1]	Outstanding balance[1]		Credit enhancement[1]	
					Jun 2025	Aug 2025	Jul 2025	Aug 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	Aug 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 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.		
Swap counterparty IR	Banco Cetelem S.A.		

1 Source: Transaction report

2 Source: EDW

Autonoria Spain 2025 FT

Portfolio profile

	Jun 2025	Jul 2025
Number of loans[1]	85,195	83,974
Outstanding portfolio balance[1]	947,882,112 EUR	927,992,740 EUR
Weighted average asset yield[1]	7.53%	7.53%
Weighted average remaining term[1]	73 months	72 months
Weighted average seasoning[1]	19 months	20 months

Concentration

	Jun 2025		Jul 2025	
	Share	Geo/Business	Share	Geo/Business
Top 1 region (borrower)[1]	19.13%	Andalucía	19.12%	Andalucía

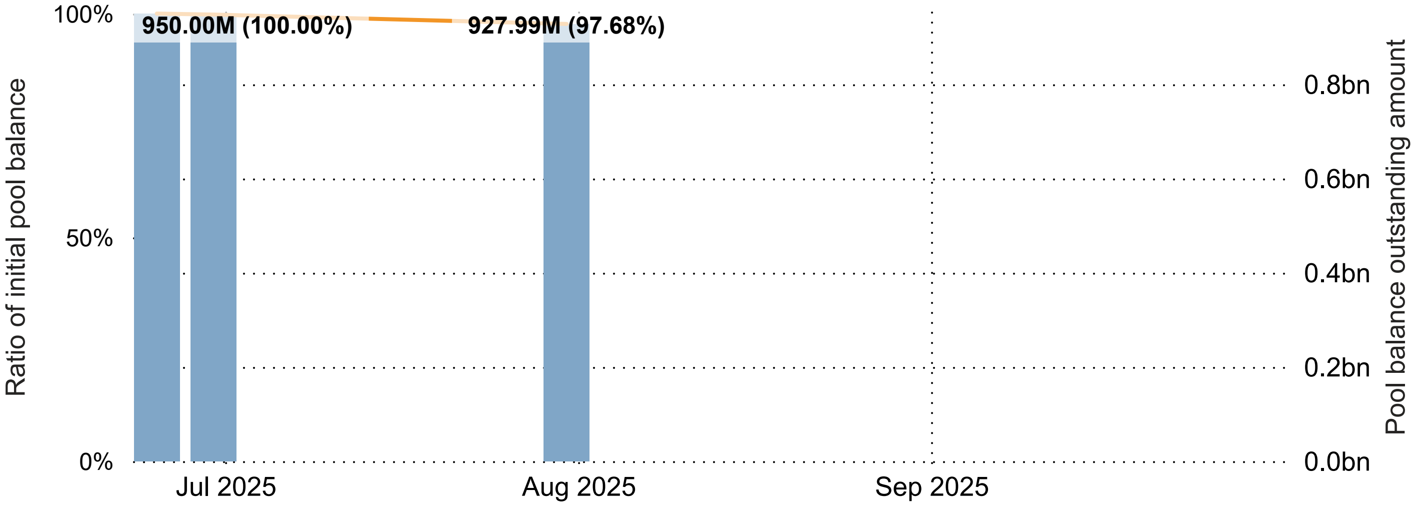
	Jun 2025	Jul 2025
	Share	Share
Top 1 obligor[1]	0.01%	0.01%
Top 10 obligor[1]	0.10%	0.10%

1 Source: Transaction report
2 Source: EDW

Autonoria Spain 2025 FT

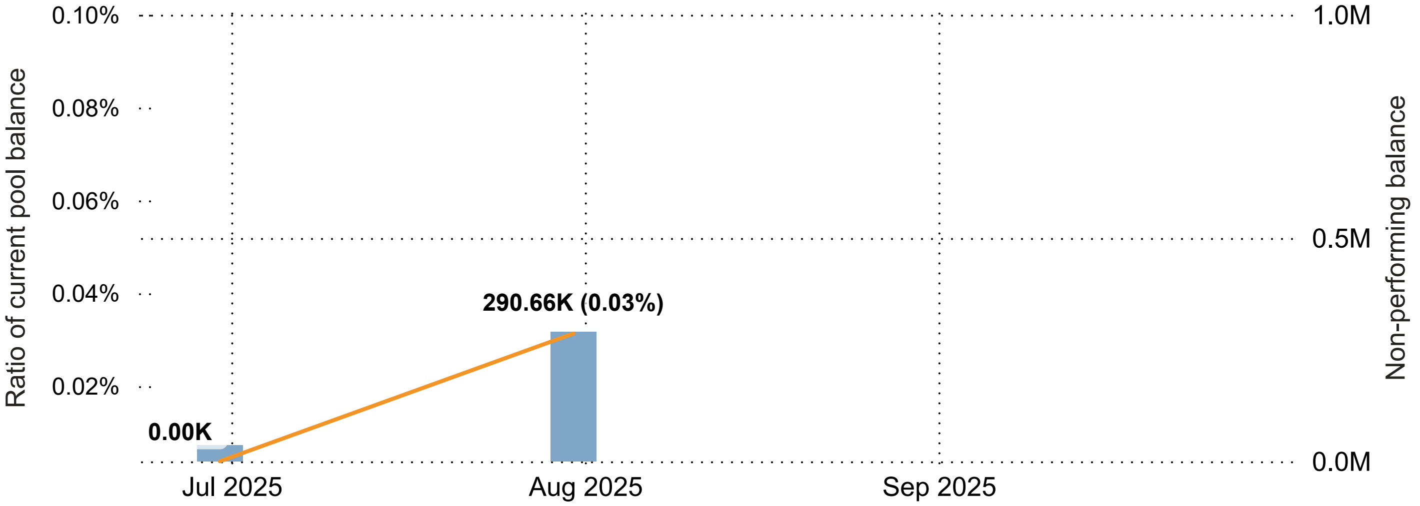
Asset pool balance (currency : EUR)

Source: Transaction report



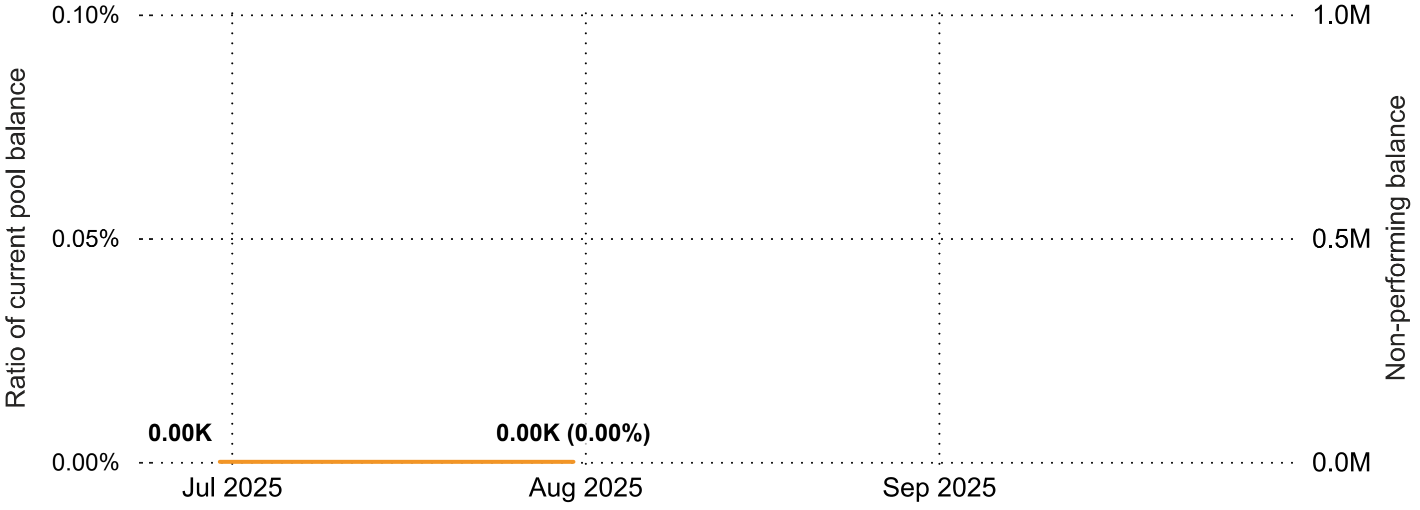
Non-performing balance due for more than 30 days in arrears (currency : EUR)

Source: Transaction report



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

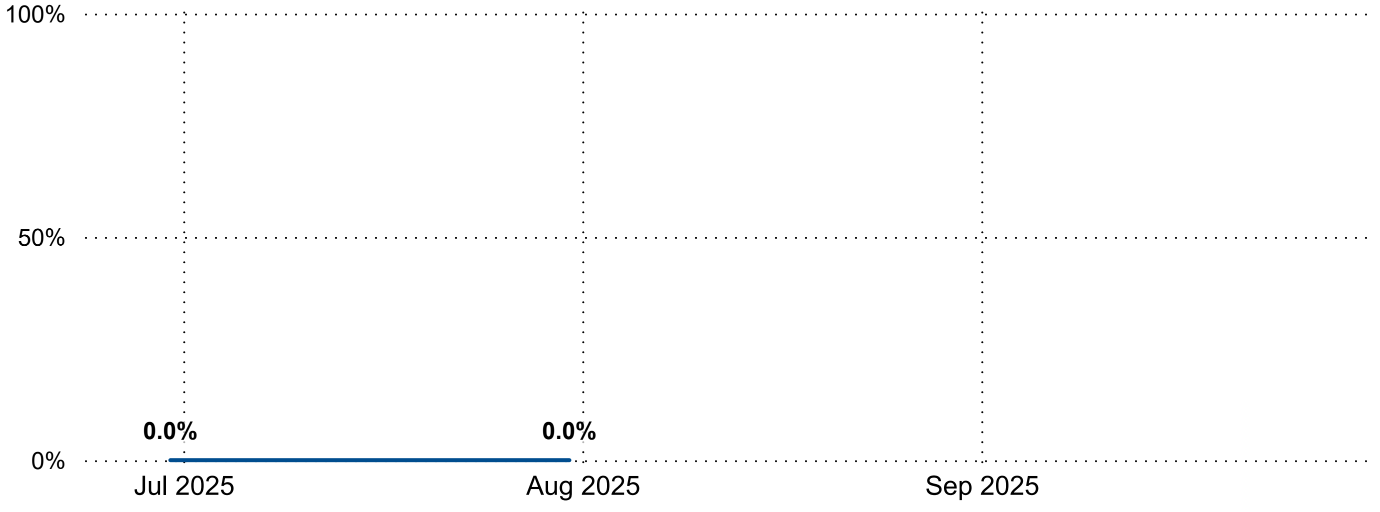
Source: Transaction report



Autonoria Spain 2025 FT ...

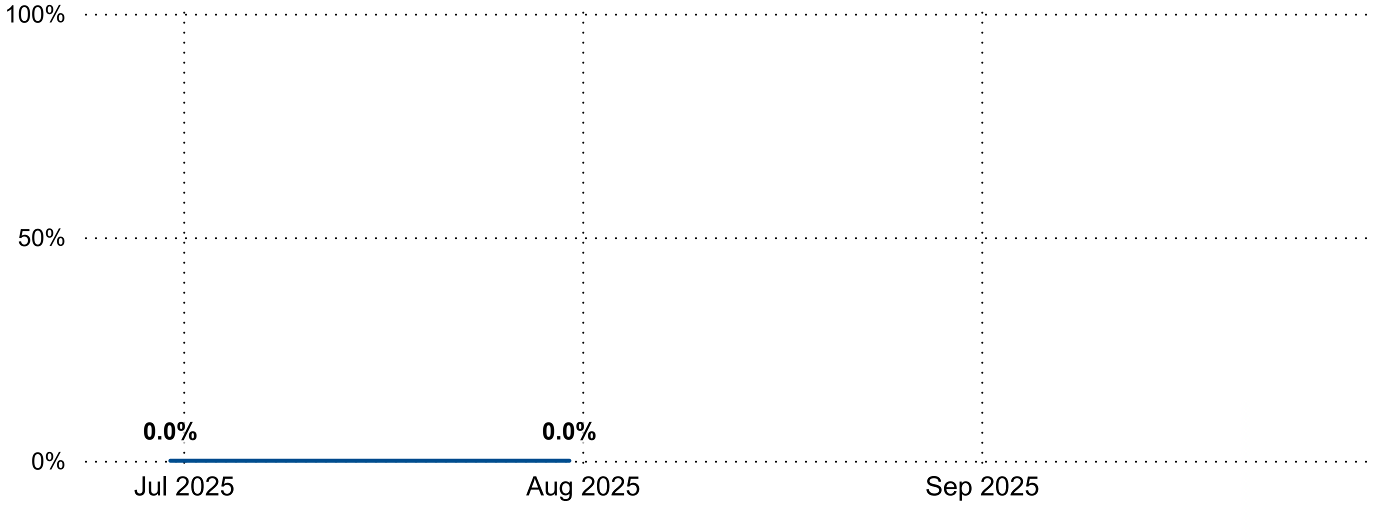
Cumulative default ratio (default : 5M)

Source: Transaction report



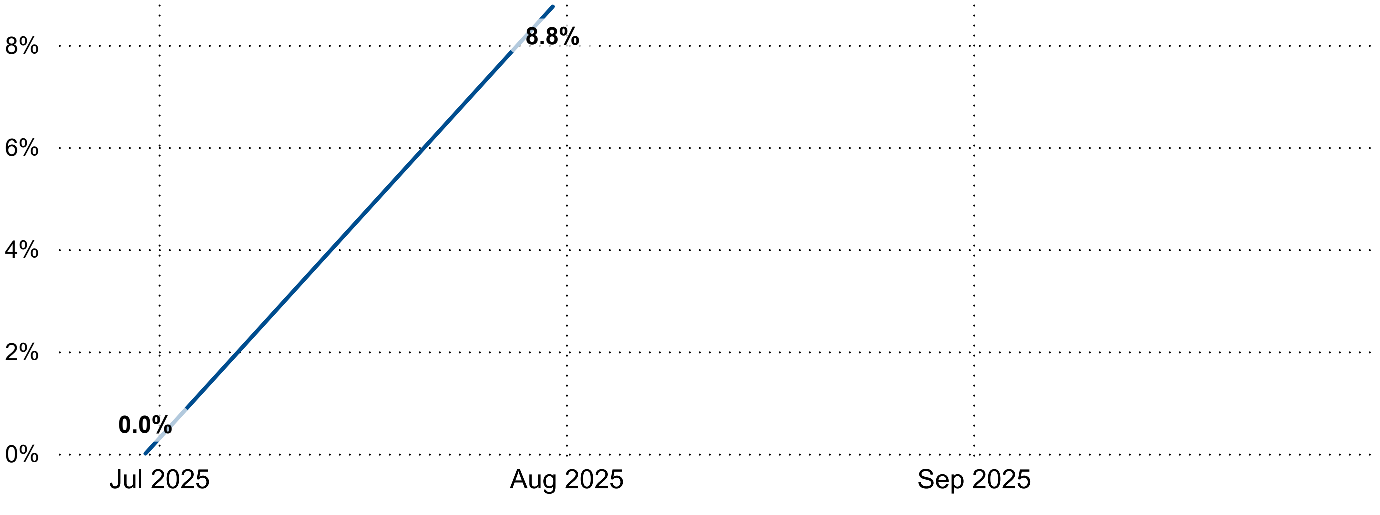
Cumulative recovery ratio (default : 5M)

Source: Transaction report



Annualised constant prepayment rate (CPR)

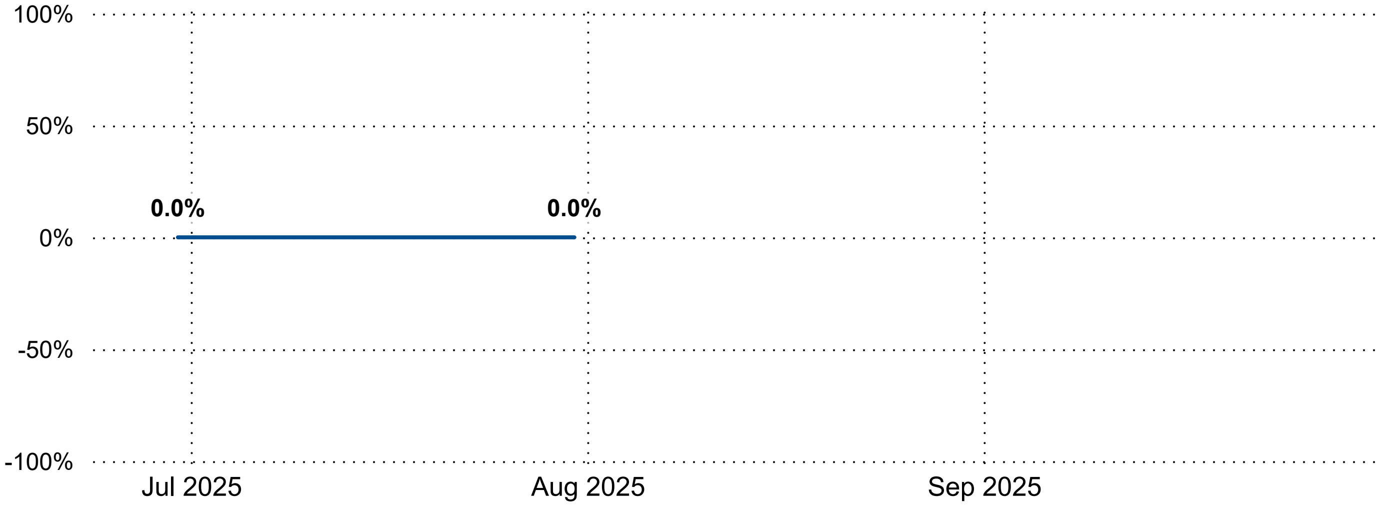
Source: Transaction report



Autonoria Spain 2025 FT …

Annualised constant default ratio (CDR)

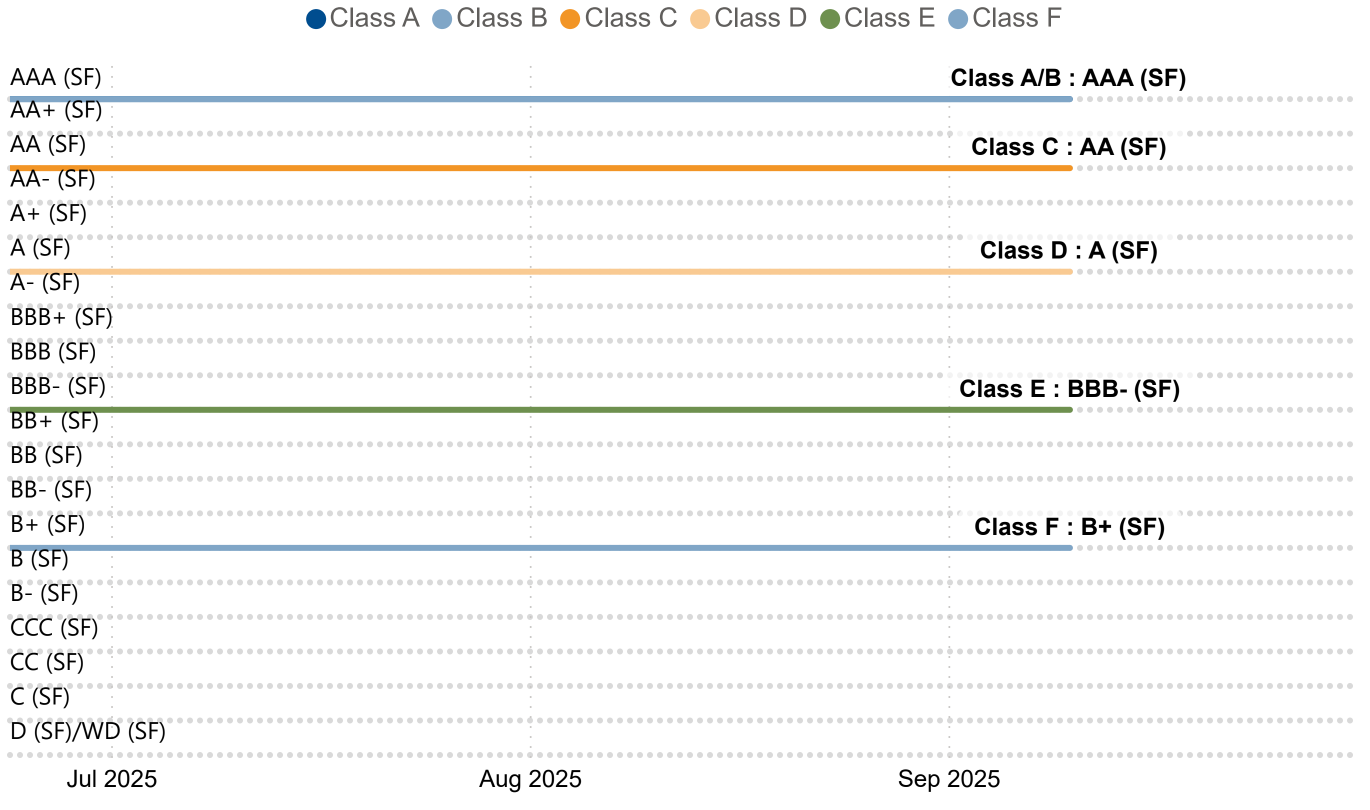
Source: Transaction report



Autonoria Spain 2025 FT

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)

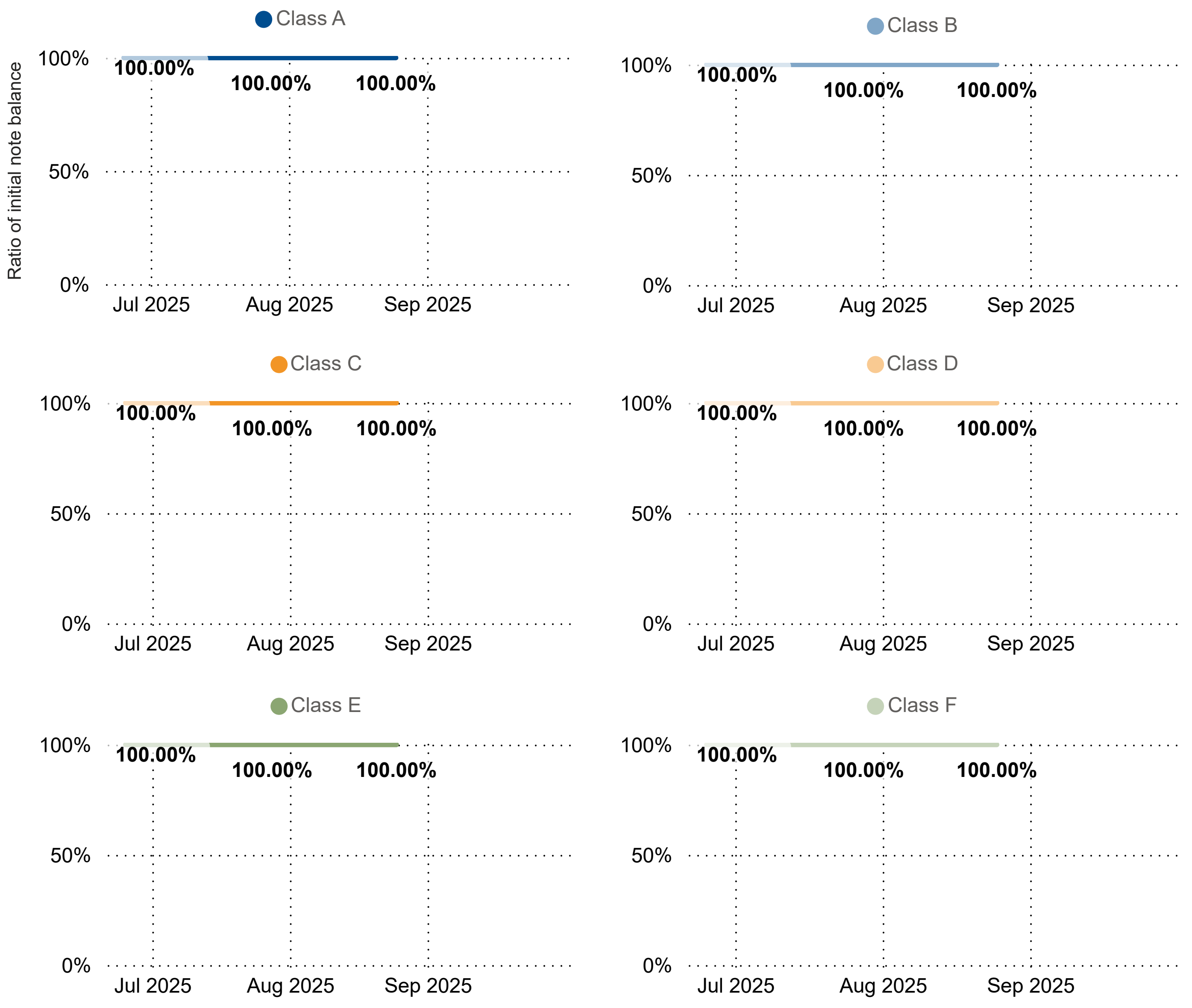
NOTES PERFORMANCE | NOTES RATING & METRICS

SCOPE

Autonoria Spain 2025 FT ...

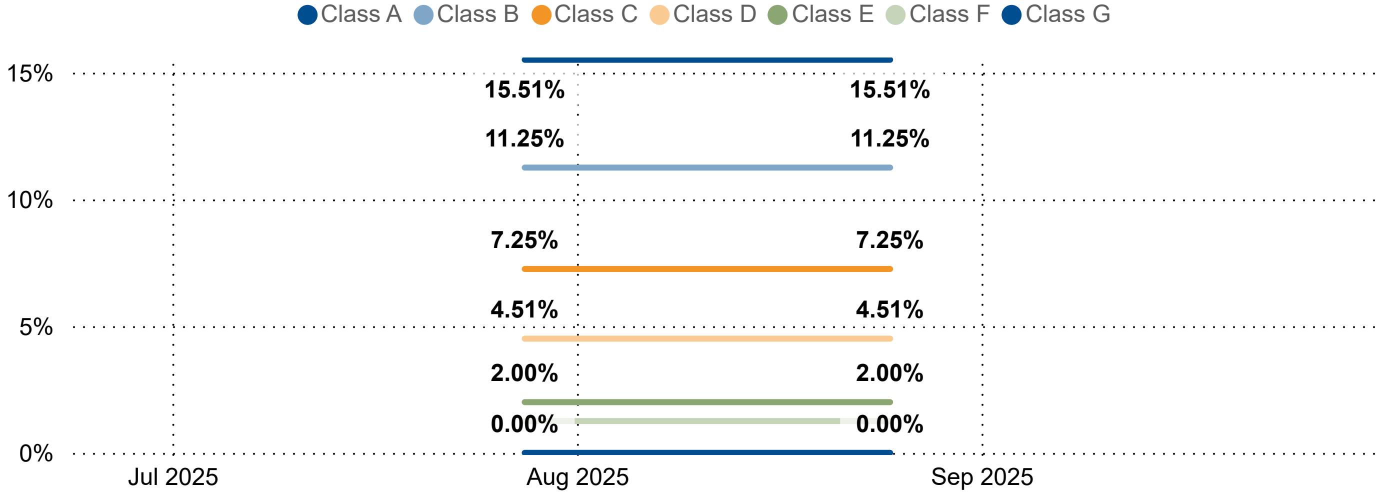
Outstanding notes balance

Source: Transaction report



Credit enhancement

Source: Transaction report



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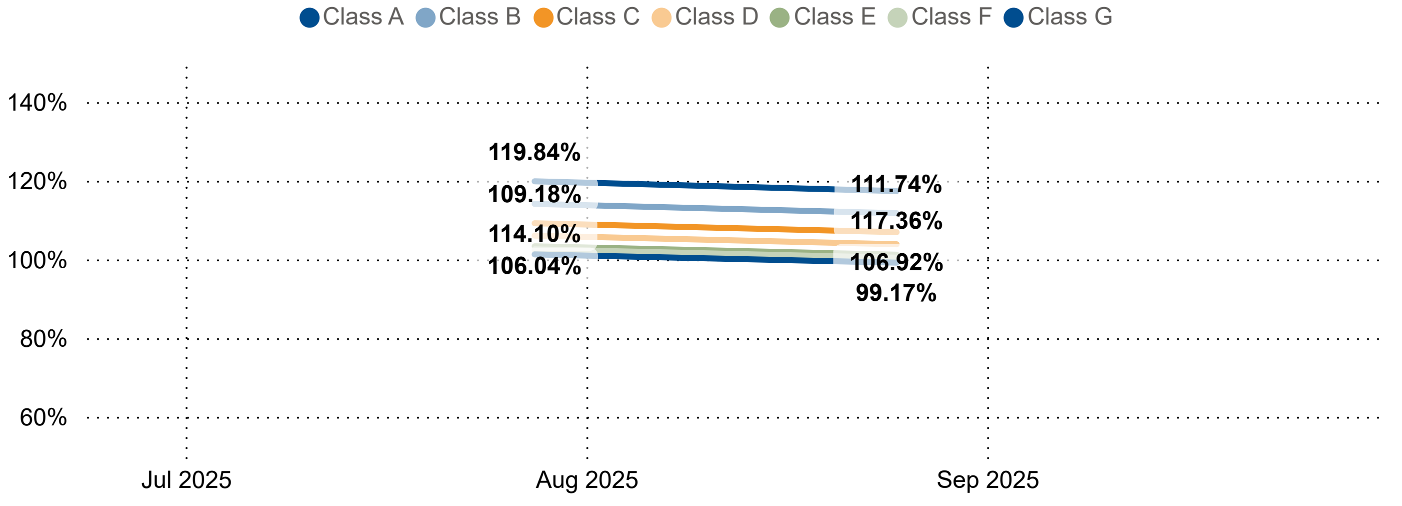
Notes overcollateralisation

Source: Transaction report



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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