

Brief report

Date: 07/31/2024  
 Currency: EUR

Constitution date  
 11/04/2022

VAT Reg. no.  
 V72577570

Management Company  
 Europea de Titulización, S.G.F.T

Originator  
 RCI Banque Spain

Servicer  
 RCI Banque Spain

Lead Managers  
 Société Générale

Lead Managers  
 BNP Paribas

Suscribers  
 RCI Banque

Suscribers  
 RCI Banque Spain

Bond Paying Agent  
 BNP Paribas

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 BNP Paribas

Subordinated Loan  
 RCI Banque Spain

Fund Auditor  
 KPMG

Issued securities: Asset-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305679005	11/08/2022 11,200	100,000.00 1,120,000,000.00	100,000.00 1,120,000,000.00	Floating Fixed+2.800% 27. Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	3.8000% 08/26/2024 348.333333 Gross 282.150000 Net	10/24/2036 Monthly i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Secuential	AA+sf Aa1 (sf)	AA+ Aa1
Series B ES0305679013	11/08/2022 1,077	100,000.00 107,700,000.00	100,000.00 107,700,000.00	Floating Fixed+3.000% 27. Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	4.0000% 08/26/2024 366.666667 Gross 297.000000 Net	10/24/2036 Monthly i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		1,227,700,000.00	1,227,700,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							1,44
				2,00	0,34	0,51	0,69	0,87	1,06	1,25	
				% Annual equivalent CPR							16,00
Series A	With optional redemption *	Average life	Years	2.70	2.69	2.69	2.68	2.67	2.66	2.65	2.65
		Final Maturity	Years	04/06/2027	04/03/2027	03/31/2027	03/28/2027	03/25/2027	03/22/2027	03/19/2027	03/17/2027
			Date	08/24/2028	08/24/2028	08/24/2028	08/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028
	Without optional redemption *	Average life	Years	2.70	2.69	2.69	2.68	2.67	2.66	2.65	2.65
		Final Maturity	Years	04/06/2027	04/03/2027	03/31/2027	03/28/2027	03/25/2027	03/22/2027	03/20/2027	03/17/2027
			Date	09/24/2028	08/24/2028	08/24/2028	08/24/2028	08/24/2028	08/24/2028	08/24/2028	08/24/2028
Series B	With optional redemption *	Average life	Years	4.09	4.09	4.09	4.09	4.00	4.00	4.00	4.00
		Final Maturity	Years	08/24/2028	08/24/2028	08/24/2028	08/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028
			Date	08/24/2028	08/24/2028	08/24/2028	08/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028
	Without optional redemption *	Average life	Years	4.70	4.66	4.61	4.57	4.54	4.50	4.47	4.45
		Final Maturity	Years	04/05/2029	03/19/2029	03/03/2029	02/16/2029	02/03/2029	01/22/2029	01/11/2029	01/01/2029
			Date	09/24/2031	09/24/2031	09/24/2031	09/24/2031	09/24/2031	09/24/2031	09/24/2031	09/24/2031

\* Optional Clean up call when the amount of the Outstanding Balance of the Securitised Loans is less than 10 per 100 of the initial Outstanding Balance, when the securitised assets Revolving Period is over.  
 Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
	% CE		% CE	% CE		% CE
Series A	91.23%	1,120,000,000.00	9.91%	91.23%	1,120,000,000.00	9.91%
Series B	8.77%	107,700,000.00	1.14%	8.77%	107,700,000.00	1.14%
Issue of Bonds		1,227,700,000.00			1,227,700,000.00	
Reserve Fund	1.14%	14,000,000.00	1.14%		14,000,000.00	

Other financial operations (current)			
Assets	Treasury Account	Balance	Interest
			50,194,160.88
Liabilities	Available	Balance	Interest
		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	136,618	175,274	
Principal			
Principal outstanding	1,184,246,844.95	1,223,499,845.52	
Average loan	8,668.31	6,980.50	
Minimum	55.15	214.27	
Maximum	47,172.87	50,407.13	
Interest rate			
Weighted average (wac)	7.73%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	29	32	
Minimum	08/01/2024	12/05/2022	
Maximum	09/05/2031	04/20/2030	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	100.00%	

# CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización

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### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.87%	0.89%	0.87%	0.83%	0.75%
Annual Percentage Rate (CPR)	9.93%	10.21%	9.98%	9.55%	8.60%

### Replenishment of securitised assets

Last acquisition (date)	07/24/2024
Number of loans acquired	2.818
Additional loan principal	42,482,711.94
Cumulative acquisitions	
Number of loans acquired	63.408
Additional loan principal	890,256,556.20
Next acquisition (date)	08/26/2024
End of revolving period	10/24/2025

### Geographic distribution

	Current	At constitution date
Andalucia	16.65%	16.55%
Aragon	2.39%	2.74%
Asturias	2.64%	2.76%
Balearic Islands	2.63%	2.35%
Basque Country	3.85%	4.50%
Canary Islands	4.60%	4.82%
Cantabria	1.77%	2.06%
Castilla-La Mancha	3.23%	3.24%
Castilla-Leon	4.59%	4.87%
Catalonia	18.22%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.43%	1.66%
Galicia	4.33%	5.36%
La Rioja	0.51%	0.59%
Madrid	17.65%	15.21%
Melilla	0.01%	0.01%
Murcia	2.43%	2.70%
Navarra	1.07%	1.19%
Valencia	11.99%	11.99%

### Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 30 days	88	80,089.14	5,451.60	0.00	85,540.74	9.16	792,592.60	878,133.34	23.96
from > 30 to ≤ 60 days	98	94,569.17	7,767.27	0.00	102,336.44	10.96	803,561.74	905,898.18	24.72
from > 60 to ≤ 90 days	32	28,136.20	5,008.17	0.00	33,144.37	3.55	306,962.11	340,106.48	9.28
from > 90 to ≤ 180 days	49	42,673.86	8,580.36	0.00	51,254.22	5.49	338,427.56	389,681.78	10.63
from > 180 to ≤ 360 days	64	159,435.11	22,896.99	0.00	182,332.10	19.53	419,001.76	601,333.86	16.41
more than 360 days	71	450,138.03	28,836.04	0.00	478,974.07	51.30	70,796.27	549,770.34	15.00
Subtotal	402	855,041.51	78,540.43	0.00	933,581.94	100.00	2,731,342.04	3,664,923.98	100.00
Total	402	855,041.51	78,540.43	0.00	933,581.94		2,731,342.04	3,664,923.98	

#### Additional information