

Brief report

Date: 09/30/2024
 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 N° 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 Fitch / Moody's	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% 10/24/2024 316.666667 Gross 256.500000 Net	10/24/2036 Monthly i/Apr/May/Jun/Jul/Aug/S	"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% 10/24/2024 333.333333 Gross 270.000000 Net	10/24/2036 Monthly i/Apr/May/Jun/Jul/Aug/S	"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 A	With optional redemption *	Average life	Years	% Monthly CPR (SMM)									
				% Annual equivalent CPR									
				0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44		
				2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00		
				2,41	2,40	2,39	2,39	2,38	2,37	2,37	2,36		
				01/19/2027	01/16/2027	01/14/2027	01/11/2027	01/09/2027	01/07/2027	01/05/2027	01/02/2027		
				3,08	3,08	3,08	3,08	3,08	3,08	3,08	3,08		
				09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027		
				2,53	2,52	2,51	2,50	2,49	2,48	2,47	2,47		
				03/03/2027	02/28/2027	02/25/2027	02/22/2027	02/19/2027	02/16/2027	02/14/2027	02/11/2027		
				3,08	3,08	3,08	3,08	3,08	3,08	3,08	3,08		
				09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027		
				3,08	3,08	3,08	3,08	3,08	3,08	3,08	3,08		
				09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027		
				4,59	4,51	4,45	4,39	4,33	4,29	4,24	4,21		
				03/25/2029	02/26/2029	02/02/2029	01/11/2029	12/22/2028	12/05/2028	11/19/2028	11/06/2028		
				7,17	7,17	7,17	7,17	7,17	7,17	7,17	7,17		
				10/24/2031	10/24/2031	10/24/2031	10/24/2031	10/24/2031	10/24/2031	10/24/2031	10/24/2031		

* 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
			45,981,193.54
Liabilities	Subordinated Loan	Available	Balance Interest
			14,000,000.00

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	132,638	175,274	
Principal			
Principal outstanding	1,188,674,941.95	1,223,499,845.52	
Average loan	8,961.80	6,980.50	
Minimum	86.80	214.27	
Maximum	46,708.13	50,407.13	
Interest rate			
Weighted average (wac)	7.78%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	29	32	
Minimum	10/01/2024	12/05/2022	
Maximum	01/05/2032	04/20/2030	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	100.00%	

CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización

Brief report

Date: 09/30/2024

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
BNP Paribas
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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.70%	0.78%	0.83%	0.83%	0.75%
Annual Percentage Rate (CPR)	8.03%	8.93%	9.51%	9.54%	8.59%

Replenishment of securitised assets	
Last acquisition (date)	09/24/2024
Number of loans acquired	2.812
Additional loan principal	40,691,276.86
Cumulative acquisitions	
Number of loans acquired	69,069
Additional loan principal	975,096,673.11
Next acquisition (date)	10/24/2024
End of revolving period	10/24/2025

Geographic distribution		
	Current	At constitution date
Andalucia	16.78%	16.55%
Aragon	2.37%	2.74%
Asturias	2.61%	2.76%
Balearic Islands	2.64%	2.35%
Basque Country	3.76%	4.50%
Canary Islands	4.61%	4.82%
Cantabria	1.75%	2.06%
Castilla-La Mancha	3.20%	3.24%
Castilla-Leon	4.55%	4.87%
Catalonia	18.25%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.41%	1.66%
Galicia	4.24%	5.36%
La Rioja	0.50%	0.59%
Madrid	17.71%	15.21%
Melilla	0.01%	0.01%
Murcia	2.41%	2.70%
Navarra	1.10%	1.19%
Valencia	12.11%	11.99%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 30 days	110	132,652.54	7,819.64	0.00	140,472.18	11.00	1,092,072.94	1,232,545.12	29.95
from > 30 to ≤ 60 days	60	57,520.81	6,039.50	0.00	63,560.31	4.98	568,906.66	622,466.97	15.12
from > 60 to ≤ 90 days	45	51,857.04	5,892.95	0.00	57,749.99	4.52	344,117.51	401,867.50	9.76
from > 90 to ≤ 180 days	63	99,925.55	12,019.18	0.00	111,944.73	8.77	421,021.70	532,966.43	12.95
from > 180 to ≤ 360 days	71	275,208.49	26,630.63	0.00	301,839.12	23.64	385,575.72	687,414.84	16.70
more than 360 days	89	569,485.94	31,946.01	0.00	601,431.95	47.10	36,953.64	638,385.59	15.51
Subtotal	438	1,186,650.37	90,347.91	0.00	1,276,998.28	100.00	2,838,648.17	4,115,646.45	100.00
Total	438	1,186,650.37	90,347.91	0.00	1,276,998.28		2,838,648.17	4,115,646.45	