

# CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización

## Brief report

**Date:** 10/31/2024  
**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 Fitch / Moody's	
		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% 11/25/2024 337.77778 Gross 273.600000 Net	10/24/2036 Monthly 1/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% 11/25/2024 355.55556 Gross 288.000000 Net	10/24/2036 Monthly 1/Apr/May/Jun/Jul/Aug/S	"Pass-Through" Secuential	n.c.	n.c. n.c.
<b>Total</b>		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	Option	Type	Average life Years	Final Maturity Date	% Monthly CPR (SMM)										
					% Annual equivalent CPR										
Series A	With optional redemption *	Average life	2.33	2.32	2.31	2.31	2.30	2.30	2.29	2.28	2.28				
		Final Maturity	01/21/2027	01/19/2027	01/16/2027	01/14/2027	01/12/2027	01/09/2027	01/07/2027	01/05/2027	01/05/2027	01/05/2027			
	Without optional redemption *	Average life	2.45	2.44	2.43	2.42	2.41	2.40	2.39	2.39	2.39				
		Final Maturity	03/05/2027	03/02/2027	02/27/2027	02/25/2027	02/22/2027	02/19/2027	02/16/2027	02/14/2027	02/14/2027	02/14/2027			
Series B	With optional redemption *	Average life	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08				
		Final Maturity	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027			
	Without optional redemption *	Average life	3.99	3.95	3.91	3.88	3.85	3.82	3.81	3.79	3.79				
		Final Maturity	09/18/2028	09/03/2028	08/20/2028	08/08/2028	07/29/2028	07/20/2028	07/13/2028	07/08/2028	07/08/2028	07/08/2028			

\* 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	
Series A	91.23%	1,120,000,000.00	9.91%	91.23%	1,120,000,000.00
Series B	8.77%	107,700,000.00	1.14%	8.77%	107,700,000.00
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)			
	Balance	Interest	
Assets			
Treasury Account	46,987,371.84		
Liabilities			
Subordinated Loan	14,000,000.00	0.000%	

### Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	131,720	175,274	
Principal			
Principal outstanding	1,187,100,524.22	1,223,499,845.52	
Average loan	9,012.30	6,980.50	
Minimum	62.59	214.27	
Maximum	46,473.72	50,407.13	
Interest rate			
Weighted average (wac)	7.83%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	28	32	
Minimum	11/01/2024	12/05/2022	
Maximum	01/05/2032	04/20/2030	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	100.00%	

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.83%	0.78%	0.85%	0.84%	0.75%
Annual Percentage Rate (CPR)	9.49%	9.00%	9.72%	9.67%	8.68%

Replenishment of securitised assets	
Last acquisition (date)	10/24/2024
Number of loans acquired	3,912
Additional loan principal	39,850,159.19
Cumulative acquisitions	
Number of loans acquired	72,981
Additional loan principal	1,014,946,832.30
Next acquisition (date)	11/25/2024
End of revolving period	10/24/2025

Geographic distribution		
	Current	At constitution date
Andalucia	16.71%	16.55%
Aragon	2.37%	2.74%
Asturias	2.65%	2.76%
Balearic Islands	2.65%	2.35%
Basque Country	3.76%	4.50%
Canary Islands	4.55%	4.82%
Cantabria	1.72%	2.06%
Castilla-La Mancha	3.19%	3.24%
Castilla-Leon	4.56%	4.87%
Catalonia	18.14%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.43%	1.66%
Galicia	4.22%	5.36%
La Rioja	0.51%	0.59%
Madrid	17.74%	15.21%
Melilla	0.01%	0.01%
Murcia	2.42%	2.70%
Navarra	1.12%	1.19%
Valencia	12.23%	11.99%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 30 days	75	89,945.22	5,397.67	0.00	95,342.89	7.10	794,214.79	889,557.68	19.95
from > 30 to ≤ 60 days	102	94,296.54	11,156.07	0.00	105,452.61	7.86	1,132,320.75	1,237,773.36	27.75
from > 60 to ≤ 90 days	35	51,009.36	4,410.61	0.00	55,419.97	4.13	268,151.64	323,571.61	7.26
from > 90 to ≤ 180 days	70	134,498.44	13,419.82	0.00	147,918.26	11.02	470,528.14	618,446.40	13.87
from > 180 to ≤ 360 days	74	258,642.14	26,667.22	0.00	285,309.36	21.26	386,857.29	672,166.65	15.07
more than 360 days	98	616,287.89	36,574.69	0.00	652,862.58	48.64	65,351.29	718,213.87	16.10
Subtotal	454	1,244,679.59	97,626.08	0.00	1,342,305.67	100.00	3,117,423.90	4,459,729.57	100.00
Total	454	1,244,679.59	97,626.08	0.00	1,342,305.67		3,117,423.90	4,459,729.57	