

Brief report

Date: 11/30/2024  
 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	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% 12/24/2024 306.111111 Gross 247.950000 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% 12/24/2024 322.222222 Gross 261.000000 Net	10/24/2036 Monthly 1/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)							Final Maturity	Date	
				2.00	0.34	0.51	0.69	0.87	1.06	1.25			1.44
Series A	With optional redemption *	Average life	Years	2.28	2.27	2.26	2.25	2.24	2.23	2.22	2.21	02/08/2027	02/08/2027
		Final Maturity	Years	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	07/24/2028
	Without optional redemption *	Average life	Years	2.28	2.27	2.26	2.25	2.24	2.23	2.22	2.21	02/08/2027	02/08/2027
		Final Maturity	Years	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	07/24/2028
Series B	With optional redemption *	Average life	Years	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	07/24/2028	07/24/2028
		Final Maturity	Years	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	07/24/2028
	Without optional redemption *	Average life	Years	4.31	4.26	4.22	4.18	4.15	4.12	4.09	4.06	03/14/2029	02/26/2029
		Final Maturity	Years	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	02/24/2032

\* 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	Balance	Interest	
Treasury Account	51,064,771.19		
Liabilities	Available	Balance	Interest
Subordinated Loan		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	129,153	175,274	
Principal			
Principal outstanding	1,184,306,195.28	1,223,499,845.52	
Average loan	9,169.79	6,980.50	
Minimum	32.86	214.27	
Maximum	47,024.63	50,407.13	
Interest rate			
Weighted average (wac)	7.85%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	28	32	
Minimum	12/01/2024	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

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.89%	0.88%	0.86%	0.85%	0.76%
Annual Percentage Rate (CPR)	10.20%	10.08%	9.88%	9.73%	8.80%

Replenishment of securitised assets	
Last acquisition (date)	11/25/2024
Number of loans acquired	2.930
Additional loan principal	41,462,265.68
Cumulative acquisitions	75,911
Number of loans acquired	1,056,409,097.98
Additional loan principal	12/24/2024
Next acquisition (date)	10/24/2025
End of revolving period	

Geographic distribution		
	Current	At constitution date
Andalucia	16.69%	16.55%
Aragon	2.38%	2.74%
Asturias	2.62%	2.76%
Balearic Islands	2.69%	2.35%
Basque Country	3.78%	4.50%
Canary Islands	4.58%	4.82%
Cantabria	1.71%	2.06%
Castilla-La Mancha	3.23%	3.24%
Castilla-Leon	4.54%	4.87%
Catalonia	18.27%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.42%	1.66%
Galicia	4.16%	5.36%
La Rioja	0.50%	0.59%
Madrid	17.87%	15.21%
Melilla	0.01%	0.01%
Murcia	2.41%	2.70%
Navarra	1.11%	1.19%
Valencia	12.05%	11.99%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 30 days	132	164,123.15	9,666.31	0.00	173,789.46	10.84	1,333,456.30	1,507,245.76	30.84
from > 30 to ≤ 60 days	69	102,090.11	7,593.88	0.00	109,683.99	6.84	635,753.86	745,437.85	15.25
from > 60 to ≤ 90 days	42	82,277.99	7,030.15	0.00	89,308.14	5.57	466,354.33	555,662.47	11.37
from > 90 to ≤ 180 days	68	175,501.25	13,387.37	0.00	188,888.62	11.79	409,507.59	598,396.21	12.24
from > 180 to ≤ 360 days	80	276,097.20	27,684.47	0.00	303,781.67	18.96	373,286.49	677,068.16	13.85
more than 360 days	102	696,796.32	40,293.61	0.00	737,089.93	46.00	66,647.06	803,736.99	16.44
Subtotal	493	1,496,886.02	105,655.79	0.00	1,602,541.81	100.00	3,285,005.63	4,887,547.44	100.00
Total	493	1,496,886.02	105,655.79	0.00	1,602,541.81		3,285,005.63	4,887,547.44	