

Brief report

Date: 12/31/2024  
 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 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% 01/24/2025 327.222222 Gross 265.050000 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% 01/24/2025 344.444444 Gross 279.000000 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 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
				% Annual equivalent CPR									
				2.19	2.18	2.17	2.16	2.15	2.15	2.14	2.13		
				01/30/2027	01/27/2027	01/24/2027	01/22/2027	01/19/2027	01/16/2027	01/13/2027	01/11/2027		
				3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08		
				12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027		
				2.35	2.34	2.32	2.16	2.15	2.15	2.28	2.26		
				03/31/2027	03/27/2027	03/22/2027	01/22/2027	01/19/2027	01/16/2027	03/05/2027	02/28/2027		
				3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08		
				12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027		
				3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08		
				12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027		
				3.12	3.09	3.08	3.08	3.08	3.08	3.09	3.11		
				01/05/2028	12/27/2027	12/23/2027	12/24/2027	12/24/2027	12/24/2027	12/25/2027	01/03/2028		
				7.17	7.17	3.08	3.08	3.08	3.08	7.17	7.17		
				01/24/2032	01/24/2032	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2032	01/24/2032		

\* 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	Treasury Account	Balance	Interest
			49,989,712.91
Liabilities	Available	Balance	Interest
		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	126,545	175,274	
Principal			
Principal outstanding	1,185,349,152.36	1,223,499,845.52	
Average loan	9,367.02	6,980.50	
Minimum	78.32	214.27	
Maximum	46,567.26	50,407.13	
Interest rate			
Weighted average (wac)	7.89%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	28	32	
Minimum	01/01/2025	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)	0.87%	0.91%	0.87%	0.86%	0.77%
Annual Percentage Rate (CPR)	9.93%	10.41%	9.90%	9.87%	8.85%

### Replenishment of securitised assets

Last acquisition (date)	12/24/2024
Number of loans acquired	3,224
Additional loan principal	44,131,356.79
Cumulative acquisitions	
Number of loans acquired	79,135
Additional loan principal	1,100,540,454.77
Next acquisition (date)	01/24/2025
End of revolving period	10/24/2025

### Geographic distribution

	Current	At constitution date
Andalucia	16.70%	16.55%
Aragon	2.37%	2.74%
Asturias	2.61%	2.76%
Balearic Islands	2.73%	2.35%
Basque Country	3.78%	4.50%
Canary Islands	4.58%	4.82%
Cantabria	1.70%	2.06%
Castilla-La Mancha	3.25%	3.24%
Castilla-Leon	4.48%	4.87%
Catalonia	18.29%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.41%	1.66%
Galicia	4.09%	5.36%
La Rioja	0.50%	0.59%
Madrid	18.01%	15.21%
Melilla	0.01%	0.01%
Murcia	2.39%	2.70%
Navarra	1.12%	1.19%
Valencia	12.00%	11.99%

### Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 30 days	93	160,446.21	6,404.83	0.00	166,851.04	10.28	854,671.03	1,021,522.07	20.39
from > 30 to ≤ 60 days	104	58,401.34	10,082.03	0.00	68,483.37	4.22	1,091,685.13	1,160,168.50	23.16
from > 60 to ≤ 90 days	44	102,632.69	5,851.21	0.00	108,483.90	6.68	429,517.21	538,001.11	10.74
from > 90 to ≤ 180 days	60	139,889.26	13,392.26	0.00	153,281.52	9.44	470,893.25	624,174.77	12.46
from > 180 to ≤ 360 days	89	297,444.74	30,466.08	0.00	327,910.82	20.20	455,866.66	783,777.48	15.64
more than 360 days	115	754,686.80	43,873.50	0.00	798,560.30	49.19	83,581.11	882,141.41	17.61
Subtotal	505	1,513,501.04	110,069.91	0.00	1,623,570.95	100.00	3,386,214.39	5,009,785.34	100.00
Total	505	1,513,501.04	110,069.91	0.00	1,623,570.95		3,386,214.39	5,009,785.34	

#### Additional information