

Brief report

Date: 07/31/2023  
 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% 08/24/2023 327.222222 Gross 265.050000 Net	10/24/2036 MENS 1/Apr/May/Jun/Jul/Aug/Sep	"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% 08/24/2023 344.444444 Gross 279.000000 Net	10/24/2036 MENS 1/Apr/May/Jun/Jul/Aug/Sep	"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	
				0,17	0,34	0,51	0,69	0,87	1,06	1,25		1,44
				% Annual equivalent CPR								
				2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00	
Series A	With optional redemption *	Average life	Years	3,54	3,54	3,53	3,53	3,53	3,53	3,52	3,52	
		Final Maturity	Years	02/06/2027	02/04/2027	02/03/2027	02/02/2027	01/31/2027	01/30/2027	01/30/2027	01/29/2027	01/29/2027
	Without optional redemption *	Average life	Years	3,54	3,54	3,54	3,53	3,53	3,53	3,52	3,52	
		Final Maturity	Years	02/06/2027	02/04/2027	02/03/2027	02/02/2027	02/01/2027	01/31/2027	01/30/2027	01/29/2027	01/29/2027
Series B	With optional redemption *	Average life	Years	4,92	4,92	4,84	4,84	4,84	4,84	4,84	4,84	
		Final Maturity	Years	06/24/2028	06/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028
	Without optional redemption *	Average life	Years	5,24	5,23	5,22	5,22	5,21	5,21	5,20	5,20	
		Final Maturity	Years	10/16/2028	10/13/2028	10/11/2028	10/09/2028	10/07/2028	10/05/2028	10/04/2028	10/03/2028	10/03/2028
				01/24/2031	01/24/2031	01/24/2031	01/24/2031	01/24/2031	01/24/2031	01/24/2031	01/24/2031	

\* 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
			52,509,664.90
Liabilities	Subordinated Loan	Available	Balance
			14,000,000.00

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	163,811	175,274	
Principal			
Principal outstanding	1,181,503,538.71	1,223,499,845.52	
Average loan	7,212.60	6,980.50	
Minimum	76.56	214.27	
Maximum	49,850.60	50,407.13	
Interest rate			
Weighted average (wac)	7.47%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	28	32	
Minimum	08/01/2023	12/05/2022	
Maximum	12/15/2030	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)	0.75%	0.78%	0.74%		0.63%
Annual Percentage Rate (CPR)	8.65%	9.00%	8.52%		7.28%

### Replenishment of securitised assets

Last acquisition (date)	07/24/2023
Number of loans acquired	3,095
Additional loan principal	44,753,572.02
Cumulative acquisitions	
Number of loans acquired	26,559
Additional loan principal	365,866,724.79
Next acquisition (date)	08/24/2023
End of revolving period	10/24/2025

### Geographic distribution

	Current	At constitution date
Andalucía	16.50%	16.55%
Aragón	2.55%	2.74%
Asturias	2.74%	2.76%
Balearic Islands	2.40%	2.35%
Basque Country	4.08%	4.50%
Canary Islands	4.40%	4.82%
Cantabria	1.97%	2.06%
Castilla-La Mancha	3.25%	3.24%
Castilla-León	4.76%	4.87%
Catalonia	17.80%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.51%	1.66%
Galicia	4.95%	5.36%
La Rioja	0.58%	0.59%
Madrid	16.79%	15.21%
Melilla	0.01%	0.01%
Murcia	2.56%	2.70%
Navarra	1.16%	1.19%
Valencia	11.98%	11.99%

### Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 30 days	69	77,801.60	4,319.33	0.00	82,120.93	29.54	609,977.88	692,098.81	35.70
from > 30 to ≤ 60 days	62	35,236.35	4,813.14	0.00	40,049.49	14.41	504,559.39	544,608.88	28.09
from > 60 to ≤ 90 days	15	20,070.79	1,537.05	0.00	21,607.84	7.77	76,568.27	98,176.11	5.06
from > 90 to ≤ 180 days	38	53,239.89	5,725.84	0.00	58,965.73	21.21	200,222.75	259,188.48	13.37
from > 180 to ≤ 360 days	42	62,575.26	12,673.48	0.00	75,248.74	27.07	269,281.18	344,529.92	17.77
Subtotal	226	248,923.89	29,068.84	0.00	277,992.73	100.00	1,660,609.47	1,938,602.20	100.00
Total	226	248,923.89	29,068.84	0.00	277,992.73		1,660,609.47	1,938,602.20	

#### Additional information