

Brief report

Date: 09/30/2023
 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

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 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% 10/24/2023 306.111111 Gross 247.950000 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% 10/24/2023 322.222222 Gross 281.000000 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	3,33	3,33	3,32	3,32	3,32	3,31	3,31	3,31	
		Final Maturity	Years	01/21/2027	01/20/2027	01/18/2027	01/17/2027	01/16/2027	01/15/2027	01/15/2027	01/14/2027	
		Date		05/24/2028	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	3,33	3,33	3,32	3,32	3,32	3,31	3,31	3,31	
		Final Maturity	Years	01/21/2027	01/20/2027	01/18/2027	01/17/2027	01/16/2027	01/15/2027	01/15/2027	01/14/2027	
		Date		06/24/2028	06/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	
Series B	With optional redemption *	Average life	Years	4,67	4,67	4,67	4,67	4,67	4,67	4,67	4,67	
		Final Maturity	Years	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	
		Date		05/24/2028	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	5,01	5,01	5,00	4,99	4,98	4,98	4,97	4,97	
		Final Maturity	Years	09/27/2028	09/24/2028	09/21/2028	09/18/2028	09/16/2028	09/14/2028	09/12/2028	09/10/2028	
		Date		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	Balance	Interest	
Treasury Account	50,756,211.83		
Liabilities	Available	Balance	Interest
Subordinated Loan		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	159,499	175,274	
Principal			
Principal outstanding	1,183,506,956.46	1,223,499,845.52	
Average loan	7,420.15	6,980.50	
Minimum	74.86	214.27	
Maximum	49,417.19	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)	29	32	
Minimum	10/01/2023	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)	0.65%	0.73%	0.73%	0.64%	0.64%
Annual Percentage Rate (CPR)	7.55%	8.47%	8.42%	7.47%	7.47%

Replenishment of securitised assets

Last acquisition (date)	09/25/2023
Number of loans acquired	3,121
Additional loan principal	44,642,608.70
Cumulative acquisitions	
Number of loans acquired	32,970
Additional loan principal	457,118,067.70
Next acquisition (date)	10/24/2023
End of revolving period	10/24/2025

Geographic distribution

	Current	At constitution date
Andalucia	16.65%	16.55%
Aragon	2.49%	2.74%
Asturias	2.71%	2.76%
Balearic Islands	2.49%	2.35%
Basque Country	4.00%	4.50%
Canary Islands	4.46%	4.82%
Cantabria	1.93%	2.06%
Castilla-La Mancha	3.23%	3.24%
Castilla-Leon	4.67%	4.87%
Catalonia	17.84%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.48%	1.66%
Galicia	4.83%	5.36%
La Rioja	0.56%	0.59%
Madrid	16.98%	15.21%
Melilla	0.01%	0.01%
Murcia	2.54%	2.70%
Navarra	1.15%	1.19%
Valencia	11.99%	11.99%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 30 days	92	71,583.17	5,602.00	0.00	77,185.17	23.28	829,943.04	907,128.21	36.15
from > 30 to ≤ 60 days	58	19,500.54	5,323.78	0.00	24,824.32	7.49	527,456.01	552,279.33	22.01
from > 60 to ≤ 90 days	33	13,701.14	4,304.83	0.00	18,005.97	5.43	321,665.53	339,671.50	13.54
from > 90 to ≤ 180 days	33	45,609.58	5,070.75	0.00	50,680.33	15.29	207,913.71	258,594.04	10.30
from > 180 to ≤ 360 days	59	142,605.44	18,230.54	0.00	160,835.98	48.51	290,929.56	451,765.54	18.00
Subtotal	275	292,999.87	38,531.90	0.00	331,531.77	100.00	2,177,906.85	2,509,438.62	100.00
Total	275	292,999.87	38,531.90	0.00	331,531.77		2,177,906.85	2,509,438.62	

Additional information