

Brief report

Date: 10/31/2023
 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

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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	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% 11/24/2023 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% 11/24/2023 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	3,26	3,26	3,25	3,25	3,25	3,25	3,24	3,24	
		Final Maturity	Years	01/26/2027	01/24/2027	01/23/2027	01/22/2027	01/21/2027	01/20/2027	01/19/2027	01/18/2027	
		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	3,26	3,26	3,25	3,25	3,25	3,25	3,24	3,24	
		Final Maturity	Years	01/26/2027	01/24/2027	01/23/2027	01/22/2027	01/21/2027	01/20/2027	01/19/2027	01/18/2027	
		Date		06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	05/24/2028	05/24/2028	05/24/2028	
Series B	With optional redemption *	Average life	Years	4,59	4,59	4,59	4,59	4,59	4,59	4,59	4,59	
		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	4,94	4,93	4,93	4,92	4,91	4,90	4,90	4,89	
		Final Maturity	Years	10/01/2028	09/27/2028	09/24/2028	09/21/2028	09/19/2028	09/17/2028	09/15/2028	09/13/2028	
		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 Floating 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	50,200,521.82		
Liabilities	Available	Balance	Interest
Subordinated Loan		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	157,332	175,274	
Principal			
Principal outstanding	1,184,113,849.19	1,223,499,845.52	
Average loan	7,526.21	6,980.50	
Minimum	75.27	214.27	
Maximum	49,198.59	50,407.13	
Interest rate			
Weighted average (wac)	7.52%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	29	32	
Minimum	11/01/2023	12/05/2022	
Maximum	05/25/2031	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)	0.69%	0.72%	0.77%	0.68%	0.66%
Annual Percentage Rate (CPR)	8.02%	8.31%	8.87%	7.88%	7.62%

Replenishment of securitised assets

Last acquisition (date)	10/24/2023
Number of loans acquired	3,447
Additional loan principal	44,484,793.19
Cumulative acquisitions	
Number of loans acquired	36,417
Additional loan principal	501,602,960.89
Next acquisition (date)	11/24/2023
End of revolving period	10/24/2025

Geographic distribution

	Current	At constitution date
Andalucia	16.54%	16.55%
Aragon	2.48%	2.74%
Asturias	2.73%	2.76%
Balearic Islands	2.53%	2.35%
Basque Country	4.01%	4.50%
Canary Islands	4.40%	4.82%
Cantabria	1.95%	2.06%
Castilla-La Mancha	3.24%	3.24%
Castilla-Leon	4.71%	4.87%
Catalonia	17.82%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.46%	1.66%
Galicia	4.81%	5.36%
La Rioja	0.58%	0.59%
Madrid	17.03%	15.21%
Melilla	0.01%	0.01%
Murcia	2.50%	2.70%
Navarra	1.18%	1.19%
Valencia	12.01%	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	94,226.25	4,702.72	0.00	98,928.97	18.79	670,009.82	768,938.79	29.27
from > 30 to ≤ 60 days	86	58,528.91	7,194.72	0.00	65,723.63	12.48	705,805.41	771,529.04	29.37
from > 60 to ≤ 90 days	36	59,164.13	3,554.68	0.00	62,718.81	11.91	255,222.68	317,941.49	12.10
from > 90 to ≤ 180 days	37	59,876.08	7,073.49	0.00	66,949.57	12.72	233,335.94	300,285.51	11.43
from > 180 to ≤ 360 days	58	199,946.91	18,622.29	0.00	218,569.20	41.52	224,876.01	443,445.21	16.88
more than 360 days	4	12,694.16	839.78	0.00	13,533.94	2.57	11,241.93	24,775.87	0.94
Subtotal	290	484,436.44	41,987.68	0.00	526,424.12	100.00	2,100,491.79	2,626,915.91	100.00
Total	290	484,436.44	41,987.68	0.00	526,424.12		2,100,491.79	2,626,915.91	

Additional information