

Brief report

Date: 01/31/2024
 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	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% 02/26/2024 348.333333 Gross 282.150000 Net	10/24/2036 MENS 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% 02/26/2024 366.666667 Gross 297.000000 Net	10/24/2036 MENS 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)							
				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
				3,01	3,00	2,99	2,98	2,98	2,97	2,97	2,96
				01/25/2027	01/22/2027	01/19/2027	01/16/2027	01/14/2027	01/12/2027	01/10/2027	01/08/2027
				4,42	4,33	4,33	4,33	4,33	4,33	4,33	4,33
				06/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028
				3,01	3,00	2,99	2,98	2,98	2,97	2,97	2,96
				01/25/2027	01/22/2027	01/19/2027	01/17/2027	01/14/2027	01/12/2027	01/10/2027	01/08/2027
				4,42	4,42	4,42	4,42	4,42	4,42	4,42	4,33
				06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	05/24/2028
Series B	With optional redemption *	Average life	Years	4,42	4,33	4,33	4,33	4,33	4,33	4,33	4,33
				06/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028
				4,42	4,33	4,33	4,33	4,33	4,33	4,33	4,33
				06/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028
				4,96	4,92	4,88	4,84	4,81	4,78	4,75	4,73
				01/07/2029	12/22/2028	12/07/2028	11/24/2028	11/12/2028	11/01/2028	10/23/2028	10/14/2028
				7,42	7,42	7,42	7,42	7,42	7,42	7,42	7,42
				06/24/2031	06/24/2031	06/24/2031	06/24/2031	06/24/2031	06/24/2031	06/24/2031	06/24/2031

* 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	
Series A	91.23%	1,120,000,000.00	9.91%	91.23%	1,120,000,000.00
Series B	8.77%	107,700,000.00	1.14%	8.77%	107,700,000.00
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	49,853,958.60	
Liabilities	Available	Balance
Subordinated Loan		14,000,000.00
		0.000%

Collateral: Consumer loans to individuals

General		
	Current	At constitution date
Count	148,564	175,274
Principal		
Principal outstanding	1,184,380,034.32	1,223,499,845.52
Average loan	7,972.19	6,980.50
Minimum	74.12	214.27
Maximum	50,016.65	50,407.13
Interest rate		
Weighted average (wac)	7.58%	7.53%
Minimum	7.00%	7.00%
Maximum	11.50%	11.50%
Final maturity		
Weighted average (WARM) (months)	29	32
Minimum	02/01/2024	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

Brief report

Date: 01/31/2024

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
BNP Paribas
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

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.65%	0.78%	0.77%	0.77%	0.69%
Annual Percentage Rate (CPR)	7.58%	8.95%	8.87%	8.82%	7.97%

Replenishment of securitised assets

Last acquisition (date)	01/24/2024
Number of loans acquired	2.901
Additional loan principal	44,478,749.67
Cumulative acquisitions	
Number of loans acquired	46.073
Additional loan principal	635,178,853.94
Next acquisition (date)	02/26/2024
End of revolving period	10/24/2025

Geographic distribution

	Current	At constitution date
Andalucia	16.61%	16.55%
Aragon	2.45%	2.74%
Asturias	2.70%	2.76%
Balearic Islands	2.58%	2.35%
Basque Country	3.94%	4.50%
Canary Islands	4.40%	4.82%
Cantabria	1.91%	2.06%
Castilla-La Mancha	3.22%	3.24%
Castilla-Leon	4.68%	4.87%
Catalonia	17.93%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.45%	1.66%
Galicia	4.70%	5.36%
La Rioja	0.56%	0.59%
Madrid	17.26%	15.21%
Melilla	0.01%	0.01%
Murcia	2.47%	2.70%
Navarra	1.14%	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	91	127,794.71	5,982.94	0.00	133,777.65	19.47	798,814.66	932,592.31	30.88
from > 30 to ≤ 60 days	82	81,562.86	8,383.15	0.00	89,946.01	13.09	781,872.19	871,818.20	28.87
from > 60 to ≤ 90 days	31	30,637.86	3,546.77	0.00	34,184.63	4.98	262,157.04	296,341.67	9.81
from > 90 to ≤ 180 days	38	43,182.83	5,302.35	0.00	48,485.18	7.06	197,561.43	246,046.61	8.15
from > 180 to ≤ 360 days	51	150,260.55	14,701.39	0.00	164,961.94	24.01	231,926.43	396,888.37	13.14
more than 360 days	36	201,955.91	13,616.57	0.00	215,572.48	31.38	60,402.38	275,974.86	9.14
Subtotal	329	635,394.72	51,533.17	0.00	686,927.89	100.00	2,332,734.13	3,019,662.02	100.00
Total	329	635,394.72	51,533.17	0.00	686,927.89		2,332,734.13	3,019,662.02	

Additional information