

Brief report

Date: 02/29/2024
 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

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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% 03/25/2024 295.555556 Gross 239.400000 Net	10/24/2036 Monthly /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% 03/25/2024 311.111111 Gross 252.000000 Net	10/24/2036 Monthly /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)							1,44		
				% Annual equivalent CPR			0,17	0,34	0,51	0,69		0,87	1,06
		2.93	2.92	2.00	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	
		Date	01/28/2027	Date	01/28/2027	Date	01/22/2027	Date	01/20/2027	Date	01/17/2027	Date	01/11/2027
		Final Maturity	06/24/2028	Final Maturity	05/24/2028	Final Maturity	05/24/2028	Final Maturity	05/24/2028	Final Maturity	05/24/2028	Final Maturity	05/24/2028
		2.93	2.92	2.93	2.92	2.91	2.91	2.90	2.89	2.89	2.89	2.88	
		Date	01/28/2027	Date	01/23/2027	Date	01/23/2027	Date	01/20/2027	Date	01/17/2027	Date	01/11/2027
		Final Maturity	06/24/2028	Final Maturity	06/24/2028	Final Maturity	06/24/2028	Final Maturity	06/24/2028	Final Maturity	06/24/2028	Final Maturity	06/24/2028
		4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	
		Date	06/24/2028	Date	06/24/2028	Date	06/24/2028	Date	06/24/2028	Date	06/24/2028	Date	06/24/2028
		4.33	4.25	4.33	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	
		Date	06/24/2028	Date	05/24/2028	Date	05/24/2028	Date	05/24/2028	Date	05/24/2028	Date	05/24/2028
		Final Maturity	06/24/2028	Final Maturity	05/24/2028	Final Maturity	05/24/2028	Final Maturity	05/24/2028	Final Maturity	05/24/2028	Final Maturity	05/24/2028
		4.90	4.85	4.90	4.85	4.81	4.77	4.74	4.71	4.68	4.66	4.66	
		Date	01/16/2029	Date	12/31/2028	Date	12/01/2028	Date	11/19/2028	Date	11/08/2028	Date	10/28/2028
		Final Maturity	06/24/2031	Final Maturity	06/24/2031	Final Maturity	06/24/2031	Final Maturity	06/24/2031	Final Maturity	06/24/2031	Final Maturity	06/24/2031
		7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	
		Date	06/24/2031	Date	06/24/2031	Date	06/24/2031	Date	06/24/2031	Date	06/24/2031	Date	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	% 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	47,634,890.20		
Liabilities	Available	Balance	Interest
Subordinated Loan		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	146,904	175,274	
Principal			
Principal outstanding	1,186,755,411.77	1,223,499,845.52	
Average loan	8,078.44	6,980.50	
Minimum	80.95	214.27	
Maximum	49,539.63	50,407.13	
Interest rate			
Weighted average (wac)	7.61%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	29	32	
Minimum	03/01/2024	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

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.79%	0.76%	0.80%	0.78%	0.70%
Annual Percentage Rate (CPR)	9.09%	8.77%	9.23%	9.00%	8.11%

Replenishment of securitised assets	
Last acquisition (date)	02/26/2024
Number of loans acquired	2,986
Additional loan principal	43,699,136.51
Cumulative acquisitions	49,059
Number of loans acquired	678,877,990.45
Additional loan principal	678,877,990.45
Next acquisition (date)	03/25/2024
End of revolving period	10/24/2025

Geographic distribution		
	Current	At constitution date
Andalucia	16.60%	16.55%
Aragon	2.46%	2.74%
Asturias	2.70%	2.76%
Balearic Islands	2.59%	2.35%
Basque Country	3.93%	4.50%
Canary Islands	4.43%	4.82%
Cantabria	1.89%	2.06%
Castilla-La Mancha	3.21%	3.24%
Castilla-Leon	4.66%	4.87%
Catalonia	17.97%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.46%	1.66%
Galicia	4.64%	5.36%
La Rioja	0.56%	0.59%
Madrid	17.38%	15.21%
Melilla	0.01%	0.01%
Murcia	2.46%	2.70%
Navarra	1.12%	1.19%
Valencia	11.93%	11.99%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 30 days	118	90,488.34	8,101.71	0.00	98,590.05	15.02	1,206,132.18	1,304,722.23	39.47
from > 30 to ≤ 60 days	72	46,369.33	7,265.67	0.00	53,635.00	8.17	685,778.10	739,413.10	22.37
from > 60 to ≤ 90 days	19	16,206.24	3,104.79	0.00	19,311.03	2.94	188,718.24	208,029.27	6.29
from > 90 to ≤ 180 days	40	34,707.15	6,784.59	0.00	41,491.74	6.32	290,204.89	331,696.63	10.03
from > 180 to ≤ 360 days	56	179,103.94	15,829.48	0.00	194,933.42	29.69	214,835.70	409,769.12	12.40
more than 360 days	41	233,416.14	15,206.79	0.00	248,622.93	37.87	63,560.96	312,183.89	9.44
Subtotal	346	600,291.14	56,293.03	0.00	656,584.17	100.00	2,649,230.07	3,305,814.24	100.00
Total	346	600,291.14	56,293.03	0.00	656,584.17		2,649,230.07	3,305,814.24	

Additional information