

Brief report

Date: 03/31/2024  
 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 Nº 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% 04/24/2024 316.666667 Gross 256.500000 Net	10/24/2036 Monthly i/Apr/May/Jun/Jul/Aug/St	"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% 04/24/2024 333.333333 Gross 270.000000 Net	10/24/2036 Monthly i/Apr/May/Jun/Jul/Aug/St	"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
				2.00	0.34	0.51	0.69	0.87	1.06	1.25	
Series A	With optional redemption *	Average life	Years	2.93	2.93	2.92	2.91	2.90	2.90	2.89	2.89
		Final Maturity	Years	02/28/2027	02/24/2027	02/22/2027	02/19/2027	02/17/2027	02/14/2027	02/12/2027	02/10/2027
		Date	07/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028
	Without optional redemption *	Average life	Years	2.93	2.93	2.92	2.91	2.90	2.90	2.89	2.89
		Final Maturity	Years	02/28/2027	02/25/2027	02/22/2027	02/19/2027	02/17/2027	02/14/2027	02/12/2027	02/10/2027
		Date	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028
Series B	With optional redemption *	Average life	Years	4.34	4.25	4.25	4.25	4.25	4.25	4.25	4.25
		Final Maturity	Years	07/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028
		Date	07/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028
	Without optional redemption *	Average life	Years	4.89	4.85	4.81	4.77	4.74	4.71	4.68	4.66
		Final Maturity	Years	02/11/2029	01/26/2029	01/11/2029	12/29/2028	12/17/2028	12/06/2028	11/26/2028	11/17/2028
		Date	06/24/2031	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	% 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		48,630,180.72	
Liabilities	Available	Balance	Interest
Subordinated Loan		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
		Current	At constitution date
Count		145,357	175,274
Principal			
Principal outstanding		1,184,847,767.76	1,223,499,845.52
Average loan		8,151.29	6,980.50
Minimum		69.44	214.27
Maximum		49,059.33	50,407.13
Interest rate			
Weighted average (wac)		7.63%	7.53%
Minimum		7.00%	7.00%
Maximum		11.50%	11.50%
Final maturity			
Weighted average (WARM) (months)		29	32
Minimum		04/01/2024	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)	0.86%	0.82%	0.83%	0.79%	0.71%
Annual Percentage Rate (CPR)	9.87%	9.39%	9.48%	9.09%	8.24%

### Replenishment of securitised assets

Last acquisition (date)	03/25/2024
Number of loans acquired	2.916
Additional loan principal	41,456,062.32
Cumulative acquisitions	
Number of loans acquired	51,975
Additional loan principal	720,334,052.77
Next acquisition (date)	04/24/2024
End of revolving period	10/24/2025

### Geographic distribution

	Current	At constitution date
Andalucia	16.58%	16.55%
Aragon	2.45%	2.74%
Asturias	2.68%	2.76%
Balearic Islands	2.61%	2.35%
Basque Country	3.93%	4.50%
Canary Islands	4.40%	4.82%
Cantabria	1.87%	2.06%
Castilla-La Mancha	3.22%	3.24%
Castilla-Leon	4.67%	4.87%
Catalonia	17.96%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.47%	1.66%
Galicia	4.62%	5.36%
La Rioja	0.55%	0.59%
Madrid	17.47%	15.21%
Melilla	0.01%	0.01%
Murcia	2.45%	2.70%
Navarra	1.12%	1.19%
Valencia	11.96%	11.99%

### Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 30 days	77	94,609.68	4,990.80	0.00	99,600.48	13.21	693,978.25	793,578.73	24.11
from > 30 to ≤ 60 days	113	55,986.48	10,313.67	0.00	66,300.15	8.79	1,040,132.34	1,106,432.49	33.61
from > 60 to ≤ 90 days	25	38,555.41	3,225.72	0.00	41,781.13	5.54	190,730.05	232,511.18	7.06
from > 90 to ≤ 180 days	46	50,762.77	8,534.55	0.00	59,297.32	7.86	334,229.82	393,527.14	11.95
from > 180 to ≤ 360 days	55	175,514.68	16,543.39	0.00	192,058.07	25.47	217,499.18	409,557.25	12.44
more than 360 days	49	277,873.68	17,136.21	0.00	295,009.89	39.12	61,555.41	366,565.30	10.83
Subtotal	365	693,302.70	60,744.34	0.00	754,047.04	100.00	2,538,125.05	3,292,172.09	100.00
Total	365	693,302.70	60,744.34	0.00	754,047.04		2,538,125.05	3,292,172.09	

### Additional information