

# CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización



## Brief report

**Date:** 04/30/2024  
**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% 05/24/2024 316.66667 Gross 256.500000 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% 05/24/2024 333.33333 Gross 270.000000 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)							Final Maturity			
				2.00	0.17	0.34	0.51	0.69	0.87	1.06		1.25	1.44	
Series A	With optional redemption *	Average life	Years	2.93	2.92	2.92	2.91	2.90	2.90	2.89	2.88	Date	03/29/2027	
		Final Maturity	Years	4.34	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	Date	03/26/2027
		Final Maturity	Years	08/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	Date	03/23/2027
	Without optional redemption *	Average life	Years	2.93	2.92	2.92	2.91	2.90	2.90	2.89	2.88	Date	03/29/2027	
		Final Maturity	Years	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	Date	03/27/2027
		Final Maturity	Years	08/24/2028	08/24/2028	08/24/2028	08/24/2028	08/24/2028	08/24/2028	08/24/2028	08/24/2028	08/24/2028	Date	03/24/2027
Series B	With optional redemption *	Average life	Years	4.34	4.25	4.25	4.25	4.25	4.25	4.25	4.25	Date	08/24/2028	
		Final Maturity	Years	08/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	Date	03/16/2027
		Final Maturity	Years	08/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	Date	03/13/2027
	Without optional redemption *	Average life	Years	4.88	4.84	4.80	4.76	4.73	4.70	4.67	4.65	Date	03/09/2029	
		Final Maturity	Years	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	Date	02/21/2029
		Final Maturity	Years	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	Date	02/07/2029

\* 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	Treasury Account	Balance	Interest
			48,029,470.28
Liabilities	Available	Balance	Interest
		14,000,000.00	0.000%

### Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	144,113	175,274	
Principal			
Principal outstanding	1,186,432,677.40	1,223,499,845.52	
Average loan	8,232.66	6,980.50	
Minimum	77.09	214.27	
Maximum	48,575.73	50,407.13	
Interest rate			
Weighted average (wac)	7.66%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	29	32	
Minimum	05/01/2024	12/05/2022	
Maximum	06/20/2031	04/20/2030	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	100.00%	

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund. Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

#### Additional information

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid [www.edt-sg.com](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)  
Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

# CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización

## Brief report

Date: 04/30/2024

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)	0.78%	0.83%	0.83%	0.81%	0.72%
Annual Percentage Rate (CPR)	8.96%	9.52%	9.47%	9.30%	8.30%

### Replenishment of securitised assets

Last acquisition (date)	04/24/2024
Number of loans acquired	2.903
Additional loan principal	43,447,016.58
Cumulative acquisitions	54,878
Number of loans acquired	763,781,069.35
Additional loan principal	05/24/2024
Next acquisition (date)	10/24/2025
End of revolving period	

### Geographic distribution

	Current	At constitution date
Andalucia	16.49%	16.55%
Aragon	2.43%	2.74%
Asturias	2.67%	2.76%
Balearic Islands	2.63%	2.35%
Basque Country	3.92%	4.50%
Canary Islands	4.44%	4.82%
Cantabria	1.83%	2.06%
Castilla-La Mancha	3.22%	3.24%
Castilla-Leon	4.63%	4.87%
Catalonia	18.09%	17.39%
Ceuta	0.00%	0.01%
Extremadura	1.46%	1.66%
Galicia	4.55%	5.36%
La Rioja	0.55%	0.59%
Madrid	17.56%	15.21%
Melilla	0.01%	0.01%
Murcia	2.44%	2.70%
Navarra	1.10%	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	105	113,984.33	6,636.81	0.00	120,621.14	14.14	934,747.27	1,055,368.41	30.46
from > 30 to ≤ 60 days	66	23,055.88	7,251.52	0.00	30,307.40	3.55	660,850.10	691,157.50	19.95
from > 60 to ≤ 90 days	45	44,061.21	6,302.58	0.00	50,363.79	5.90	379,715.30	430,079.09	12.41
from > 90 to ≤ 180 days	47	90,375.03	10,958.77	0.00	101,333.80	11.88	367,236.69	468,570.49	13.52
from > 180 to ≤ 360 days	54	169,235.70	16,785.76	0.00	186,021.46	21.81	241,488.68	427,510.14	12.34
more than 360 days	55	344,604.41	19,815.63	0.00	364,420.04	42.72	27,837.88	392,257.92	11.32
Subtotal	372	785,316.56	67,751.07	0.00	853,067.63	100.00	2,611,875.92	3,464,943.55	100.00
Total	372	785,316.56	67,751.07	0.00	853,067.63		2,611,875.92	3,464,943.55	

#### Additional information