

Brief report

Date: 05/31/2024
 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

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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 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% 06/24/2024 327.222222 Gross 265.050000 Net	10/24/2036 Monthly 7/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% 06/24/2024 344.444444 Gross 279.000000 Net	10/24/2036 Monthly 7/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	0.34	0.51	0.69	0.87	1.06	1.25	
		2.93	2.92	2.92	2.91	2.90	2.90	2.89	2.89	2.88	
		Date	Date	Date	Date	Date	Date	Date	Date	Date	
		03/29/2027	03/26/2027	03/23/2027	03/21/2027	03/19/2027	03/16/2027	03/14/2027	03/13/2027	03/13/2027	
		4.34	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	
		Date	Date	Date	Date	Date	Date	Date	Date	Date	
		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	
		2.93	2.92	2.92	2.91	2.90	2.90	2.89	2.89	2.88	
		Date	Date	Date	Date	Date	Date	Date	Date	Date	
		03/29/2027	03/27/2027	03/24/2027	03/21/2027	03/19/2027	03/17/2027	03/14/2027	03/13/2027	03/13/2027	
		4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	
		Date	Date	Date	Date	Date	Date	Date	Date	Date	
		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	
Series B	With optional redemption *	Average life	Years	4.34	4.25	4.25	4.25	4.25	4.25	4.25	
		Date	Date	08/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	
		Final Maturity	Years	4.34	4.25	4.25	4.25	4.25	4.25	4.25	
		Date	Date	08/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	07/24/2028	
		4.88	4.84	4.80	4.76	4.73	4.70	4.67	4.65	4.65	
		Date	Date	03/09/2029	02/21/2029	02/07/2029	01/25/2029	01/13/2029	01/03/2029	12/24/2028	12/16/2028
		Final Maturity	Years	7.17	7.17	7.17	7.17	7.17	7.17	7.17	
		Date	Date	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	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		48,012,266.75	
Liabilities		Balance	Interest
Subordinated Loan	Available	14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
		Current	At constitution date
Count		142,373	175,274
Principal			
Principal outstanding		1,186,214,140.53	1,223,499,845.52
Average loan		8,331.74	6,980.50
Minimum		63.98	214.27
Maximum		48,088.81	50,407.13
Interest rate			
Weighted average (wac)		7.68%	7.53%
Minimum		7.00%	7.00%
Maximum		11.50%	11.50%
Final maturity			
Weighted average (WARM) (months)		29	32
Minimum		06/01/2024	12/05/2022
Maximum		07/05/2031	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)	0.83%	0.84%	0.81%	0.82%	0.73%
Annual Percentage Rate (CPR)	9.51%	9.68%	9.33%	9.43%	8.39%

Replenishment of securitised assets

Last acquisition (date)	05/24/2024
Number of loans acquired	2,787
Additional loan principal	41,862,077.41
Cumulative acquisitions	
Number of loans acquired	57,665
Additional loan principal	805,643,146.76
Next acquisition (date)	06/24/2024
End of revolving period	10/24/2025

Geographic distribution

	Current	At constitution date
Andalucia	16.48%	16.55%
Aragon	2.43%	2.74%
Asturias	2.63%	2.76%
Balearic Islands	2.62%	2.35%
Basque Country	3.92%	4.50%
Canary Islands	4.42%	4.82%
Cantabria	1.81%	2.06%
Castilla-La Mancha	3.22%	3.24%
Castilla-Leon	4.63%	4.87%
Catalonia	18.19%	17.39%
Ceuta	0.00%	0.01%
Extremadura	1.45%	1.66%
Galicia	4.47%	5.36%
La Rioja	0.53%	0.59%
Madrid	17.63%	15.21%
Melilla	0.01%	0.01%
Murcia	2.44%	2.70%
Navarra	1.09%	1.19%
Valencia	12.00%	11.99%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 30 days	95	99,704.99	6,172.08	0.00	105,877.07	12.53	894,152.88	1,000,029.95	26.84
from > 30 to ≤ 60 days	91	25,468.65	8,020.37	0.00	33,489.02	3.96	887,326.84	920,815.86	24.71
from > 60 to ≤ 90 days	42	17,504.46	5,011.11	0.00	22,515.57	2.66	366,644.28	389,159.85	10.44
from > 90 to ≤ 180 days	53	74,635.20	11,448.29	0.00	86,083.49	10.18	400,944.29	487,027.78	13.07
from > 180 to ≤ 360 days	61	196,058.63	20,568.48	0.00	216,627.11	25.63	310,547.08	527,174.19	14.15
more than 360 days	57	359,986.42	20,645.76	0.00	380,632.18	45.03	21,167.45	401,799.63	10.78
Subtotal	399	773,358.35	71,866.09	0.00	845,224.44	100.00	2,880,782.82	3,726,007.26	100.00
Total	399	773,358.35	71,866.09	0.00	845,224.44		2,880,782.82	3,726,007.26	

Additional information