

CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización



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

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 Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305679005	11/08/2022 11,200	100,000.00 1,120,000,000.00 100.00%	100,000.00 1,120,000,000.00	Floating Fixed+2.800% 27. Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	3.8000% 03/25/2024 295.555556 Gross 239.400000 Net	10/24/2036 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Secuential	AA+sf Aa1 (sf)	AA+ Aa1
Series B ES0305679013	11/08/2022 1,077	100,000.00 107,700,000.00 100.00%	100,000.00 107,700,000.00	Floating Fixed+3.000% 27. Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	4.0000% 03/25/2024 311.111111 Gross 252.000000 Net	10/24/2036 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		1,227,700,000.00	1,227,700,000.00						

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

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date												
		% 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	
Series A	With optional redemption *	Average life	Years	2.93	2.92	2.91	2.91	2.90	2.89	2.89	2.88	
			Date	01/28/2027	01/25/2027	01/22/2027	01/20/2027	01/17/2027	01/15/2027	01/11/2027		
		Final Maturity	Years	4.33	4.25	4.25	4.25	4.25	4.25	4.25		
		Date	06/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028			
	Without optional redemption *	Average life	Years	2.93	2.92	2.91	2.90	2.89	2.89	2.88		
			Date	01/28/2027	01/25/2027	01/23/2027	01/20/2027	01/17/2027	01/15/2027	01/13/2027	01/11/2027	
Final Maturity		Years	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33		
	Date	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028			
Series B	With optional redemption *	Average life	Years	4.33	4.25	4.25	4.25	4.25	4.25	4.25	4.25	
			Date	06/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028		
		Final Maturity	Years	4.33	4.25	4.25	4.25	4.25	4.25	4.25		
		Date	06/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028			
	Without optional redemption *	Average life	Years	4.90	4.85	4.81	4.77	4.74	4.71	4.66		
			Date	01/16/2029	12/31/2028	12/15/2028	12/01/2028	11/19/2028	11/08/2028	10/28/2028	10/19/2028	
Final Maturity		Years	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33		
	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			

* 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%	1,120,000,000.00	9.91%
Series B	8.77%	107,700,000.00	1.14%	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%

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 ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com

CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización



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

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)	0.79%	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	
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
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
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
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
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
more than 360 days	41	233,416.14	15,206.79	0.00	248,622.93	37.87	63,560.96	312,183.89
Subtotal	346	600,291.14	56,293.03	0.00	656,584.17	100.00	2,649,230.07	3,305,814.24
Total	346	600,291.14	56,293.03	0.00	656,584.17		2,649,230.07	3,305,814.24

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 Europa de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.