

CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización



Brief report

Date: 10/31/2024
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

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% 11/25/2024 337.777778 Gross 273.600000 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% 11/25/2024 355.555556 Gross 288.000000 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	2.33	2.32	2.31	2.31	2.30	2.30	2.29	2.28
			Date	01/21/2027	01/19/2027	01/16/2027	01/14/2027	01/12/2027	01/09/2027	01/07/2027	01/05/2027
		Final Maturity	Years	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08
		Date	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	
	Without optional redemption *	Average life	Years	2.45	2.44	2.43	2.42	2.41	2.40	2.39	2.39
			Date	03/05/2027	03/02/2027	02/27/2027	02/25/2027	02/22/2027	02/19/2027	02/16/2027	02/14/2027
Final Maturity		Years	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	
	Date	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	
Series B	With optional redemption *	Average life	Years	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08
			Date	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027
		Final Maturity	Years	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08
		Date	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	10/24/2027	
	Without optional redemption *	Average life	Years	3.99	3.95	3.91	3.88	3.85	3.82	3.81	3.79
			Date	09/18/2028	09/03/2028	08/20/2028	08/08/2028	07/29/2028	07/20/2028	07/13/2028	07/08/2028
Final Maturity		Years	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	
	Date	01/24/2032	01/24/2032	01/24/2032	01/24/2032	01/24/2032	01/24/2032	01/24/2032	01/24/2032	01/24/2032	

* 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%	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		46,987,371.84	
Liabilities	Available	Balance	Interest
Subordinated Loan		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General		
	Current	At constitution date
Count	131,720	175,274
Principal		
Principal outstanding	1,187,100,524.22	1,223,499,845.52
Average loan	9,012.30	6,980.50
Minimum	62.59	214.27
Maximum	46,473.72	50,407.13
Interest rate		
Weighted average (wac)	7.83%	7.53%
Minimum	7.00%	7.00%
Maximum	11.50%	11.50%
Final maturity		
Weighted average (WARM) (months)	28	32
Minimum	11/01/2024	12/05/2022
Maximum	01/05/2032	04/20/2030
Index (principal outstanding distribution)		
Fixed Interest	100.00%	100.00%

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.83%	0.78%	0.85%	0.84%	0.75%
Annual Percentage Rate (CPR)	9.49%	9.00%	9.72%	9.67%	8.68%

Replenishment of securitised assets	
Last acquisition (date)	10/24/2024
Number of loans acquired	3,912
Additional loan principal	39,850,159.19
Cumulative acquisitions	
Number of loans acquired	72,981
Additional loan principal	1,014,946,832.30
Next acquisition (date)	11/25/2024
End of revolving period	10/24/2025

Geographic distribution		
	Current	At constitution date
Andalucia	16.71%	16.55%
Aragon	2.37%	2.74%
Asturias	2.65%	2.76%
Balearic Islands	2.65%	2.35%
Basque Country	3.76%	4.50%
Canary Islands	4.55%	4.82%
Cantabria	1.72%	2.06%
Castilla-La Mancha	3.19%	3.24%
Castilla-Leon	4.56%	4.87%
Catalonia	18.14%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.43%	1.66%
Galicia	4.22%	5.36%
La Rioja	0.51%	0.59%
Madrid	17.74%	15.21%
Melilla	0.01%	0.01%
Murcia	2.42%	2.70%
Navarra	1.12%	1.19%
Valencia	12.23%	11.99%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 30 days	75	89,945.22	5,397.67	0.00	95,342.89	7.10	794,214.79	889,557.68	19.95
from > 30 to ≤ 60 days	102	94,296.54	11,156.07	0.00	105,452.61	7.86	1,132,320.75	1,237,773.36	27.75
from > 60 to ≤ 90 days	35	51,009.36	4,410.61	0.00	55,419.97	4.13	268,151.64	323,571.61	7.26
from > 90 to ≤ 180 days	70	134,498.44	13,419.82	0.00	147,918.26	11.02	470,528.14	618,446.40	13.87
from > 180 to ≤ 360 days	74	258,642.14	26,667.22	0.00	285,309.36	21.26	386,857.29	672,166.65	15.07
more than 360 days	98	616,287.89	36,574.69	0.00	652,862.58	48.64	65,351.29	718,213.87	16.10
Subtotal	454	1,244,679.59	97,626.08	0.00	1,342,305.67	100.00	3,117,423.90	4,459,729.57	100.00
Total	454	1,244,679.59	97,626.08	0.00	1,342,305.67		3,117,423.90	4,459,729.57	

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