

CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización

Brief report

Date: 01/31/2025
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 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% 02/24/2025 327.222222 Gross 265.050000 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% 02/24/2025 344.444444 Gross 279.000000 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						

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
		% Annual equivalent CPR		2,00	4,00	6,00	8,00	10,00	12,00	14,00
Series A	With optional redemption *	Average life	Years	2.11	2.10	2.09	2.08	2.08	2.07	2.06
		Date		02/02/2027	01/29/2027	01/26/2027	01/23/2027	01/20/2027	01/17/2027	01/14/2027
		Final Maturity	Years	3.08	3.08	3.08	3.08	3.08	3.08	3.08
	Without optional redemption *	Date		01/24/2028	01/24/2028	01/24/2028	01/24/2028	01/24/2028	01/24/2028	01/24/2028
		Average life	Years	2.11	2.10	2.09	2.08	2.08	2.07	2.06
		Final Maturity	Years	3.08	3.08	3.08	3.08	3.08	3.08	3.08
Series B	With optional redemption *	Date		01/24/2028	01/24/2028	01/24/2028	01/24/2028	01/24/2028	01/24/2028	01/24/2028
		Average life	Years	3.08	3.08	3.08	3.08	3.08	3.08	3.08
		Final Maturity	Years	3.08	3.08	3.08	3.08	3.08	3.08	3.08
	Without optional redemption *	Date		01/24/2028	01/24/2028	01/24/2028	01/24/2028	01/24/2028	01/24/2028	01/24/2028
		Average life	Years	3.08	3.08	3.08	3.08	3.08	3.08	3.08
		Final Maturity	Years	3.08	3.08	3.08	3.08	3.08	3.08	3.08

* 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%	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		48,156,994.29	
Liabilities	Available	Balance	Interest
Subordinated Loan		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	125,441	175,274	
Principal			
Principal outstanding	1,186,624,964.74	1,223,499,845.52	
Average loan	9,459.63	6,980.50	
Minimum	21.63	214.27	
Maximum	46,187.75	50,407.13	
Interest rate			
Weighted average (wac)	7.92%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	28	32	
Minimum	02/01/2025	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)	0.77%	0.86%	0.85%	0.87%	0.77%
Annual Percentage Rate (CPR)	8.85%	9.89%	9.68%	9.91%	8.87%

Replenishment of securitised assets	
Last acquisition (date)	01/24/2025
Number of loans acquired	3,202
Additional loan principal	43,287,516.69
Cumulative acquisitions	82,337
Number of loans acquired	
Additional loan principal	1,143,827,971.46
Next acquisition (date)	02/24/2025
End of revolving period	10/24/2025

Geographic distribution		
	Current	At constitution date
Andalucia	16.69%	16.55%
Aragon	2.34%	2.74%
Asturias	2.60%	2.76%
Balearic Islands	2.75%	2.35%
Basque Country	3.80%	4.50%
Canary Islands	4.58%	4.82%
Cantabria	1.69%	2.06%
Castilla-La Mancha	3.25%	3.24%
Castilla-Leon	4.46%	4.87%
Catalonia	18.34%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.38%	1.66%
Galicia	4.06%	5.36%
La Rioja	0.49%	0.59%
Madrid	18.09%	15.21%
Melilla	0.01%	0.01%
Murcia	2.36%	2.70%
Navarra	1.14%	1.19%
Valencia	11.97%	11.99%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 30 days	100	126,230.57	6,624.07	0.00	132,854.64	7.54	939,397.50	1,072,252.14	19.39
from > 30 to ≤ 60 days	119	116,083.73	13,906.62	0.00	129,990.35	7.38	1,363,991.01	1,493,981.36	27.01
from > 60 to ≤ 90 days	45	114,902.53	8,446.99	0.00	123,349.52	7.00	431,349.49	554,699.01	10.03
from > 90 to ≤ 180 days	57	183,575.42	12,295.37	0.00	195,870.79	11.11	446,596.35	642,467.14	11.62
from > 180 to ≤ 360 days	89	246,140.29	26,612.65	0.00	272,752.94	15.48	456,672.60	729,425.54	13.19
more than 360 days	127	854,874.95	52,538.24	0.00	907,413.19	51.49	129,983.71	1,037,396.90	18.76
Subtotal	537	1,641,807.49	120,423.94	0.00	1,762,231.43	100.00	3,767,990.66	5,530,222.09	100.00
Total	537	1,641,807.49	120,423.94	0.00	1,762,231.43		3,767,990.66	5,530,222.09	