

CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización

Brief report

Date: 10/31/2025
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

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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 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% 11/24/2025 327.222222 Gross 265.050000 Net	10/24/2036 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Secuential	AA+sf Aaa (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% 11/24/2025 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	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	4.12	4.11	4.10	4.10	4.09	4.08	4.07	4.06	
		Date		12/06/2029	12/03/2029	11/30/2029	11/27/2029	11/24/2029	11/21/2029	11/18/2029	11/15/2029	
		Final Maturity	Years	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	
	Without optional redemption *	Date		04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	
		Average life	Years	4.12	4.11	4.10	4.09	4.08	4.07	4.06	4.06	
		Final Maturity	Years	5.58	5.58	5.58	5.58	5.58	5.58	5.50	5.50	
Series B	With optional redemption *	Date		05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	04/24/2031	04/24/2031	
		Average life	Years	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	
		Date		04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	
	Without optional redemption *	Final Maturity	Years	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	
		Date		04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	
		Average life	Years	5.76	5.77	5.77	5.77	5.77	5.77	5.77	5.77	
	Without optional redemption *	Date		07/29/2031	07/29/2031	07/29/2031	07/30/2031	07/30/2031	07/30/2031	07/30/2031	07/29/2031	
		Final Maturity	Years	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	
		Date		08/24/2033	08/24/2033	08/24/2033	08/24/2033	08/24/2033	08/24/2033	08/24/2033	08/24/2033	

* 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	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		46,773,911.34	
Liabilities		Balance	Interest
Subordinated Loan	Available	14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
		Current	At constitution date
Count		117,736	175,274
Principal			
Principal outstanding		1,188,370,237.44	1,223,499,845.52
Average loan		10,093.52	6,980.50
Minimum		53.68	214.27
Maximum		47,549.38	50,407.13
Interest rate			
Weighted average (wac)		8.23%	7.53%
Minimum		7.00%	7.00%
Maximum		11.50%	11.50%
Final maturity			
Weighted average (WARM) (months)		26	32
Minimum		11/01/2025	12/05/2022
Maximum		07/20/2033	04/20/2030
Index (principal outstanding distribution)			
Fixed Interest		100.00%	100.00%

Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.89%	0.83%	0.93%	0.92%	0.81%
Annual Percentage Rate (CPR)	10.18%	9.48%	10.58%	10.47%	9.32%

Replenishment of securitised assets					
Last acquisition (date)	10/24/2025				
Number of loans acquired	2,783				
Additional loan principal	39,080,463.41				
Cumulative acquisitions	109,318				
Number of loans acquired	1,502,129,818.51				
Additional loan principal	11/24/2025				
Next acquisition (date)	10/24/2028				
End of revolving period					

Geographic distribution		
	Current	At constitution date
Andalucia	16.69%	16.55%
Aragon	2.36%	2.74%
Asturias	2.43%	2.76%
Balearic Islands	2.81%	2.35%
Basque Country	3.73%	4.50%
Canary Islands	4.74%	4.82%
Cantabria	1.60%	2.06%
Castilla-La Mancha	3.31%	3.24%
Castilla-Leon	4.40%	4.87%
Catalonia	18.02%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.35%	1.66%
Galicia	3.98%	5.36%
La Rioja	0.50%	0.59%
Madrid	18.68%	15.21%
Melilla	0.01%	0.01%
Murcia	2.32%	2.70%
Navarra	1.14%	1.19%
Valencia	11.91%	11.99%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 30 days	90	126,893.74	5,553.85	0.00	132,447.59	4.71	751,311.41	883,759.00	14.84
from > 30 to ≤ 60 days	103	105,998.48	10,660.44	0.00	116,658.92	4.15	1,069,992.67	1,186,651.59	19.93
from > 60 to ≤ 90 days	41	50,331.99	6,183.58	0.00	56,515.57	2.01	350,415.80	406,931.37	6.83
from > 90 to ≤ 180 days	72	162,041.06	14,601.69	0.00	176,642.75	6.28	495,578.23	672,220.98	11.29
from > 180 to ≤ 360 days	101	478,100.08	30,821.43	0.00	508,921.51	18.10	388,867.74	897,789.25	15.08
more than 360 days	223	1,730,103.12	89,693.99	0.00	1,819,797.11	64.74	86,832.96	1,906,630.07	32.02
Subtotal	630	2,653,468.47	157,514.98	0.00	2,810,983.45	100.00	3,142,998.81	5,953,982.26	100.00
Total	630	2,653,468.47	157,514.98	0.00	2,810,983.45		3,142,998.81	5,953,982.26	