

CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización

Brief report

Date: 12/31/2025
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% 01/26/2026 348.333333 Gross 282.150000 Net	10/24/2036 Monthly 1/Apr/May/Jun/Jul/Aug/St	"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% 01/26/2026 366.666667 Gross 297.000000 Net	10/24/2036 Monthly 1/Apr/May/Jun/Jul/Aug/St	"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	4.03	4.02	4.01	4.00	4.00	3.99	3.98
		Date		01/01/2030	12/29/2029	12/27/2029	12/24/2029	12/22/2029	12/20/2029	12/17/2029
		Final Maturity	Years	5.42	5.42	5.42	5.42	5.42	5.42	5.42
	Without optional redemption *	Date		05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031
		Average life	Years	4.03	4.02	4.01	4.00	3.99	3.99	3.98
		Final Maturity	Years	5.50	5.50	5.50	5.50	5.50	5.50	5.50
Series B	With optional redemption *	Date		06/24/2031	06/24/2031	06/24/2031	06/24/2031	06/24/2031	06/24/2031	06/24/2031
	Without optional redemption *	Average life	Years	5.42	5.42	5.42	5.42	5.42	5.42	5.42
		Date		05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031
	Without optional redemption *	Final Maturity	Years	5.42	5.42	5.42	5.42	5.42	5.42	5.42
	Without optional redemption *	Date		05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031
		Average life	Years	5.77	5.77	5.76	5.76	5.75	5.75	5.75
	Without optional redemption *	Date		09/29/2031	09/28/2031	09/27/2031	09/25/2031	09/24/2031	09/23/2031	09/21/2031
	Without optional redemption *	Final Maturity	Years	7.84	7.84	7.84	7.84	7.84	7.84	7.84
		Date		10/24/2033	10/24/2033	10/24/2033	10/24/2033	10/24/2033	10/24/2033	10/24/2033
	Without optional redemption *	Average life	Years	5.42	5.42	5.42	5.42	5.42	5.42	5.42
	Without optional redemption *	Date		05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031
		Final Maturity	Years	5.42	5.42	5.42	5.42	5.42	5.42	5.42

* 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		48,601,056.40	
Liabilities		Balance	Interest
Subordinated Loan	Available	14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General		
	Current	At constitution date
Count	114,481	175,274
Principal		
Principal outstanding	1,186,410,288.99	1,223,499,845.52
Average loan	10,363.38	6,980.50
Minimum	36.18	214.27
Maximum	51,988.45	50,407.13
Interest rate		
Weighted average (wac)	8.26%	7.53%
Minimum	7.00%	7.00%
Maximum	11.50%	11.50%
Final maturity		
Weighted average (WARM) (months)	26	32
Minimum	01/01/2026	12/05/2022
Maximum	09/15/2033	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)	0.99%	1.02%	0.96%	0.95%	0.83%
Annual Percentage Rate (CPR)	11.21%	11.63%	10.90%	10.81%	9.48%

Replenishment of securitised assets					
Last acquisition (date)				12/23/2025	
Number of loans acquired					0
Additional loan principal					
Cumulative acquisitions					
Number of loans acquired					114,990
Additional loan principal					1,583,557,127.61
Next acquisition (date)				01/26/2026	
End of revolving period				10/24/2028	

Geographic distribution		
	Current	At constitution date
Andalucia	16.66%	16.55%
Aragon	2.36%	2.74%
Asturias	2.38%	2.76%
Balearic Islands	2.80%	2.35%
Basque Country	3.78%	4.50%
Canary Islands	4.70%	4.82%
Cantabria	1.58%	2.06%
Castilla-La Mancha	3.35%	3.24%
Castilla-Leon	4.43%	4.87%
Catalonia	17.92%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.34%	1.66%
Galicia	3.97%	5.36%
La Rioja	0.51%	0.59%
Madrid	18.73%	15.21%
Melilla	0.01%	0.01%
Murcia	2.30%	2.70%
Navarra	1.12%	1.19%
Valencia	12.03%	11.99%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 30 days	81	153,701.04	5,688.11	0.00	159,389.15	5.46	766,298.09	925,687.24	14.83
from > 30 to ≤ 60 days	89	76,168.29	10,824.51	0.00	86,992.80	2.98	1,127,702.22	1,214,695.02	19.47
from > 60 to ≤ 90 days	42	71,040.79	5,735.65	0.00	76,776.44	2.63	330,770.94	407,547.38	6.53
from > 90 to ≤ 180 days	77	208,304.99	14,520.11	0.00	222,825.10	7.63	511,688.78	734,513.88	11.77
from > 180 to ≤ 360 days	92	337,539.89	28,970.69	0.00	366,510.58	12.56	462,019.72	828,530.30	13.28
more than 360 days	240	1,908,137.57	98,541.69	0.00	2,006,679.26	68.74	122,441.58	2,129,120.84	34.12
Subtotal	621	2,754,892.57	164,280.76	0.00	2,919,173.33	100.00	3,320,921.33	6,240,094.66	100.00
Total	621	2,754,892.57	164,280.76	0.00	2,919,173.33		3,320,921.33	6,240,094.66	