

Brief report

Date: 01/31/2026
 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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0305679005	11/08/2022 11,200	100,000.00 1,120,000,000.00	100,000.00 1,120,000,000.00	Floating Fixed+2.800% 27-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	3.8000% 02/24/2026 306.111111 Gross 247.950000 Net	10/24/2036 Monthly /Apr/May/Jun/Jul/Aug/S	"Pass-Through" Secuential	AA+sf Aaa (sf)	AA+ Aa1	
Series B ES0305679013	11/08/2022 1,077	100,000.00 107,700,000.00	100,000.00 107,700,000.00	Floating Fixed+3.000% 27-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	4.0000% 02/24/2026 322.222222 Gross 261.000000 Net	10/24/2036 Monthly /Apr/May/Jun/Jul/Aug/S	"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												
Series A	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							Final Maturity	
				2.00	3.97	4.00	6.00	8.00	10.00	12.00		14.00
Series A	With optional redemption *	Average life	Years	01/10/2030	01/07/2030	01/04/2030	01/02/2030	01/02/2030	12/31/2029	12/28/2029	12/26/2029	12/24/2029
		Final Maturity	Years	06/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031
	Without optional redemption *	Average life	Years	01/10/2030	01/07/2030	01/05/2030	01/02/2030	01/02/2030	12/31/2029	12/29/2029	12/26/2029	12/24/2029
		Final Maturity	Years	06/24/2031	06/24/2031	06/24/2031	06/24/2031	06/24/2031	06/24/2031	06/24/2031	06/24/2031	06/24/2031
Series B	With optional redemption *	Average life	Years	06/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031
		Final Maturity	Years	06/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031
	Without optional redemption *	Average life	Years	10/16/2031	10/13/2031	10/10/2031	10/07/2031	10/04/2031	10/02/2031	09/30/2031	09/28/2031	09/28/2031
		Final Maturity	Years	10/24/2033	10/24/2033	10/24/2033	10/24/2033	10/24/2033	10/24/2033	10/24/2033	10/24/2033	10/24/2033

* 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	% 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	46,446,425.05		
Liabilities	Available	Balance	Interest
Subordinated Loan		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	114,515	175,274	
Principal			
Principal outstanding	1,188,058,469.36	1,223,499,845.52	
Average loan	10,374.70	6,980.50	
Minimum	24.19	214.27	
Maximum	51,574.04	50,407.13	
Interest rate			
Weighted average (wac)	8.28%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	26	32	
Minimum	02/01/2026	12/05/2022	
Maximum	09/15/2033	04/20/2030	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	100.00%	

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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.

CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.78%	0.97%	0.93%	0.95%	0.83%
Annual Percentage Rate (CPR)	8.94%	11.04%	10.56%	10.81%	9.50%

Replenishment of securitised assets

Last acquisition (date)	01/26/2026
Number of loans acquired	3,060
Additional loan principal	42,241,583.33
Cumulative acquisitions	
Number of loans acquired	118,050
Additional loan principal	1,625,798,710.94
Next acquisition (date)	02/24/2026
End of revolving period	10/24/2028

Geographic distribution

	Current	At constitution date
Andalucía	16.70%	16.55%
Aragón	2.35%	2.74%
Asturias	2.38%	2.76%
Balearic Islands	2.84%	2.35%
Basque Country	3.78%	4.50%
Canary Islands	4.73%	4.82%
Cantabria	1.56%	2.06%
Castilla-La Mancha	3.37%	3.24%
Castilla-León	4.40%	4.87%
Catalonia	17.94%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.34%	1.66%
Galicia	3.94%	5.36%
La Rioja	0.52%	0.59%
Madrid	18.70%	15.21%
Melilla	0.01%	0.01%
Murcia	2.27%	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	%		Total	%
<i>Delinquencies</i>									
Up to 30 days	100	143,469.81	7,259.68	0.00	150,729.49	5.00	975,010.64	1,125,740.13	16.76
from > 30 to ≤ 60 days	113	166,915.51	13,277.39	0.00	180,192.90	5.98	1,246,560.46	1,426,753.36	21.24
from > 60 to ≤ 90 days	33	47,198.32	5,885.67	0.00	53,083.99	1.76	315,054.46	368,138.45	5.48
from > 90 to ≤ 180 days	77	216,792.65	16,794.56	0.00	233,587.21	7.75	580,515.01	814,102.22	12.12
from > 180 to ≤ 360 days	96	316,601.03	30,185.93	0.00	346,786.96	11.51	463,778.14	810,565.10	12.07
more than 360 days	240	1,949,148.35	100,601.02	0.00	2,049,749.37	68.00	122,958.41	2,172,707.78	32.34
Subtotal	659	2,840,125.67	174,004.25	0.00	3,014,129.92	100.00	3,703,877.12	6,718,007.04	100.00
Total	659	2,840,125.67	174,004.25	0.00	3,014,129.92		3,703,877.12	6,718,007.04	

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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