

Brief report

Date: 04/30/2026  
 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 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	100,000.00 1,120,000,000.00	Floating Fixed+2.800% 27. Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	3.8000% 05/25/2026 327.222222 Gross 265.050000 Net	10/24/2036 Monthly 1/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% 05/25/2026 344.444444 Gross 279.000000 Net	10/24/2036 Monthly 1/Apr/May/Jun/Jul/Aug/S	"Pass-Through" Secuential	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)						1,25	1,44
				0,17	0,34	0,51	0,69	0,87	1,06		
% 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	3.68	3.68	3.67	3.67	3.67	3.66	3.66	3.65
		Final Maturity	Years	12/28/2029	12/26/2029	12/24/2029	12/23/2029	12/21/2029	12/20/2029	12/19/2029	12/17/2029
		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	04/24/2031
	Without optional redemption *	Average life	Years	3.68	3.68	3.67	3.67	3.66	3.66	3.66	3.65
		Final Maturity	Years	12/28/2029	12/26/2029	12/25/2029	12/23/2029	12/22/2029	12/20/2029	12/19/2029	12/18/2029
		Date	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031
Series B	With optional redemption *	Average life	Years	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
		Final Maturity	Years	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031	04/24/2031
		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	04/24/2031
	Without optional redemption *	Average life	Years	5.39	5.38	5.38	5.37	5.37	5.36	5.36	5.36
		Final Maturity	Years	09/13/2031	09/10/2031	09/08/2031	09/06/2031	09/04/2031	09/02/2031	08/31/2031	08/30/2031
		Date	01/24/2034	01/24/2034	01/24/2034	01/24/2034	01/24/2034	01/24/2034	01/24/2034	01/24/2034	01/24/2034

\* 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	47,416,350.31		
Liabilities	Available	Balance	Interest
Subordinated Loan		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	112,589	175,274	
Principal			
Principal outstanding	1,186,860,537.95	1,223,499,845.52	
Average loan	10,541.53	6,980.50	
Minimum	33.06	214.27	
Maximum	50,316.24	50,407.13	
Interest rate			
Weighted average (wac)	8.31%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	26	32	
Minimum	05/01/2026	12/05/2022	
Maximum	02/20/2034	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.

Europa 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 Europa 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)	1.10%	1.12%	1.07%	1.01%	0.85%
Annual Percentage Rate (CPR)	12.43%	12.63%	12.10%	11.52%	9.76%

Replenishment of securitised assets	
Last acquisition (date)	04/24/2026
Number of loans acquired	2,945
Additional loan principal	42,768,404.12
Cumulative acquisitions	
Number of loans acquired	126,691
Additional loan principal	1,745,845,556.10
Next acquisition (date)	05/25/2026
End of revolving period	10/24/2028

Geographic distribution		
	Current	At constitution date
Andalucia	16.68%	16.55%
Aragon	2.36%	2.74%
Asturias	2.37%	2.76%
Balearic Islands	2.85%	2.35%
Basque Country	3.85%	4.50%
Canary Islands	4.72%	4.82%
Cantabria	1.58%	2.06%
Castilla-La Mancha	3.41%	3.24%
Castilla-Leon	4.40%	4.87%
Catalonia	17.87%	17.39%
Ceuta	0.02%	0.01%
Extremadura	1.30%	1.66%
Galicia	3.92%	5.36%
La Rioja	0.50%	0.59%
Madrid	18.65%	15.21%
Melilla	0.01%	0.01%
Murcia	2.22%	2.70%
Navarra	1.11%	1.19%
Valencia	12.18%	11.99%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 30 days	122	169,719.07	10,294.06	0.00	180,013.13	5.21	1,378,231.71	1,558,244.84	22.16
from > 30 to ≤ 60 days	68	70,146.04	9,390.61	0.00	79,536.65	2.30	743,999.35	823,536.00	11.71
from > 60 to ≤ 90 days	44	69,421.81	7,369.04	0.00	76,790.85	2.22	404,849.77	481,640.62	6.85
from > 90 to ≤ 180 days	71	264,584.75	18,832.70	0.00	283,417.45	8.21	566,439.08	849,856.53	12.08
from > 180 to ≤ 360 days	103	575,433.18	31,846.39	0.00	607,279.57	17.58	392,611.40	999,890.97	14.22
more than 360 days	269	2,119,749.60	106,892.26	0.00	2,226,641.86	64.47	92,681.66	2,319,323.52	32.98
Subtotal	677	3,269,054.45	184,625.06	0.00	3,453,679.51	100.00	3,578,812.97	7,032,492.48	100.00
Total	677	3,269,054.45	184,625.06	0.00	3,453,679.51		3,578,812.97	7,032,492.48	

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Additional information  
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