

Brief report

Date: 05/31/2026  
 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 Fitch / Moody's |              |
|                          |                      | Current  | Original                       |  |   | Final maturity (legal)                           | Next                         | Current                | Original     |
| Series A<br>ES0305679005 | 11/08/2022<br>11,200 | 100,000.00<br>1,120,000,000.00                             | 100,000.00<br>1,120,000,000.00 | Floating<br>Fixed+2.800%<br>27-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec | 3.8000%<br>06/24/2026<br>306.111111 Gross<br>247.950000 Net | 10/24/2036<br>Monthly<br>1/Apr/May/Jun/Jul/Aug/S | "Pass-Through"<br>Secuential | AA+sf<br>Aaa (sf)      | AA+<br>Aa1   |
| Series B<br>ES0305679013 | 11/08/2022<br>1,077  | 100,000.00<br>107,700,000.00                               | 100,000.00<br>107,700,000.00   | Floating<br>Fixed+3.000%<br>27-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec | 4.0000%<br>06/24/2026<br>322.222222 Gross<br>261.000000 Net | 10/24/2036<br>Monthly<br>1/Apr/May/Jun/Jul/Aug/S | "Pass-Through"<br>Secuential | n.c.<br>n.c.           | n.c.<br>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  | With optional redemption *    | Average life               | Years          | % Monthly CPR (SMM) |            |            |            |            |            |            |            |            |
|   |                               |                            |                | 0,17                | 0,34       | 0,51       | 0,69       | 0,87       | 1,06       | 1,25       | 1,44       |            |
| Series A  | With optional redemption *    | Average life               | 3.61           | 3.61                | 3.60       | 3.60       | 3.60       | 3.60       | 3.59       | 3.59       | 3.59       |            |
|   |                               | Final Maturity             | 01/01/2030     | 12/31/2029          | 12/29/2029 | 12/28/2029 | 12/27/2029 | 12/26/2029 | 12/24/2029 | 12/23/2029 | 12/23/2029 |            |
|   | Without optional redemption * | Average life               | 3.61           | 3.61                | 3.61       | 3.60       | 3.60       | 3.60       | 3.59       | 3.59       | 3.59       |            |
|   |                               | Final Maturity             | 01/01/2030     | 12/31/2029          | 12/30/2029 | 12/28/2029 | 12/27/2029 | 12/26/2029 | 12/25/2029 | 12/24/2029 | 12/24/2029 |            |
|   | Series B                      | With optional redemption * | Average life   | 4.92                | 4.92       | 4.92       | 4.92       | 4.92       | 4.92       | 4.92       | 4.92       | 4.92       |
|   |                               |                            | Final Maturity | 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               | 5.27           | 5.27                | 5.26       | 5.26       | 5.26       | 5.26       | 5.26       | 5.26       | 5.26       |            |
|   |                               | Final Maturity             | 08/28/2031     | 08/28/2031          | 08/27/2031 | 08/27/2031 | 08/26/2031 | 08/26/2031 | 08/26/2031 | 08/25/2031 | 08/25/2031 |            |

\* 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                     | 47,782,829.70 |               |          |
| Liabilities                          | Available     | Balance       | Interest |
| Subordinated Loan                    |               | 14,000,000.00 | 0.000%   |

Collateral: Consumer loans to individuals

| General                                    |                  |                      |  |
|--|------------------|----------------------|--|
|  | Current          | At constitution date |  |
| Count                                      | 111,964          | 175,274              |  |
| Principal                                  |                  |                      |  |
| Principal outstanding                      | 1,186,563,590.34 | 1,223,499,845.52     |  |
| Average loan                               | 10,597.72        | 6,980.50             |  |
| Minimum                                    | 16.59            | 214.27               |  |
| Maximum                                    | 49,892.07        | 50,407.13            |  |
| Interest rate                              |                  |                      |  |
| Weighted average (wac)                     | 8.32%            | 7.53%                |  |
| Minimum                                    | 7.00%            | 7.00%                |  |
| Maximum                                    | 11.50%           | 11.50%               |  |
| Final maturity                             |                  |                      |  |
| Weighted average (WARM) (months)           | 26               | 32                   |  |
| Minimum                                    | 06/01/2026       | 12/05/2022           |  |
| Maximum                                    | 03/20/2034       | 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.

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)    | 1.00%         | 1.19%         | 1.09%         | 1.03%          | 0.86%      |
| Annual Percentage Rate (CPR) | 11.32%        | 13.41%        | 12.30%        | 11.73%         | 9.85%      |

| Replenishment of securitised assets |                  |
|-------------------------------------|------------------|
| Last acquisition (date)             | 05/26/2026       |
| Number of loans acquired            | 3,034            |
| Additional loan principal           | 41,807,319.41    |
| Cumulative acquisitions             |                  |
| Number of loans acquired            | 129,725          |
| Additional loan principal           | 1,787,652,875.51 |
| Next acquisition (date)             | 06/24/2026       |
| End of revolving period             | 10/24/2028       |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 16.62%  | 16.55%               |
| Aragon                  | 2.35%   | 2.74%                |
| Asturias                | 2.36%   | 2.76%                |
| Balearic Islands        | 2.88%   | 2.35%                |
| Basque Country          | 3.84%   | 4.50%                |
| Canary Islands          | 4.74%   | 4.82%                |
| Cantabria               | 1.60%   | 2.06%                |
| Castilla-La Mancha      | 3.45%   | 3.24%                |
| Castilla-Leon           | 4.41%   | 4.87%                |
| Catalonia               | 17.82%  | 17.39%               |
| Ceuta                   | 0.02%   | 0.01%                |
| Extremadura             | 1.29%   | 1.66%                |
| Galicia                 | 3.91%   | 5.36%                |
| La Rioja                | 0.49%   | 0.59%                |
| Madrid                  | 18.69%  | 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            | 91     | 191,946.11   | 6,891.00   | 0.00  | 198,837.11   | 5.39   | 859,403.24       | 1,058,240.35 | 14.83  |
| from > 30 to ≤ 60 days   | 113    | 177,677.58   | 13,093.69  | 0.00  | 190,771.27   | 5.17   | 1,190,366.70     | 1,381,137.97 | 19.36  |
| from > 60 to ≤ 90 days   | 46     | 76,422.01    | 6,742.60   | 0.00  | 83,164.61    | 2.25   | 380,161.43       | 463,326.04   | 6.49   |
| from > 90 to ≤ 180 days  | 68     | 286,856.07   | 15,853.28  | 0.00  | 302,709.35   | 8.20   | 458,608.55       | 761,317.90   | 10.67  |
| from > 180 to ≤ 360 days | 108    | 577,258.82   | 33,547.20  | 0.00  | 610,806.02   | 16.55  | 448,838.10       | 1,059,644.12 | 14.85  |
| more than 360 days       | 277    | 2,192,595.64 | 112,172.44 | 0.00  | 2,304,768.08 | 62.44  | 106,771.65       | 2,411,539.73 | 33.80  |
| Subtotal                 | 703    | 3,502,756.23 | 188,300.21 | 0.00  | 3,691,056.44 | 100.00 | 3,444,149.67     | 7,135,206.11 | 100.00 |
| Total                    | 703    | 3,502,756.23 | 188,300.21 | 0.00  | 3,691,056.44 |        | 3,444,149.67     | 7,135,206.11 |        |

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Additional information  
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