

CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización

Brief report

Date: 08/31/2026
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) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal) Next		Rating Fitch / Moody's 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% 09/24/2026 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% 09/24/2026 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
		% 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	3.43	3.42	3.42	3.41	3.41	3.41	3.40
		Date		01/26/2030	01/24/2030	01/22/2030	01/21/2030	01/19/2030	01/18/2030	01/16/2030
		Final Maturity	Years	4.75	4.75	4.75	4.75	4.75	4.75	4.75
	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	3.43	3.42	3.42	3.41	3.41	3.41	3.40
		Final Maturity	Years	4.84	4.84	4.84	4.84	4.84	4.84	4.84
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	4.75	4.75	4.75	4.75	4.75	4.75	4.75
		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		4.75	4.75	4.75	4.75	4.75	4.75	4.75
	Date			05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031	05/24/2031
		Years		5.08	5.08	5.07	5.07	5.06	5.06	5.05
	With optional redemption *	Date		09/22/2031	09/20/2031	09/17/2031	09/15/2031	09/14/2031	09/12/2031	09/11/2031
	Without optional redemption *	Average life	Years	7.84	7.84	7.84	7.84	7.84	7.84	7.84
		Final Maturity	Years	8.64	8.64	8.64	8.64	8.64	8.64	8.64
	Date			06/24/2034	06/24/2034	06/24/2034	06/24/2034	06/24/2034	06/24/2034	06/24/2034
	Final Maturity	Years		8.64	8.64	8.64	8.64	8.64	8.64	8.64
		Date		06/24/2034	06/24/2034	06/24/2034	06/24/2034	06/24/2034	06/24/2034	06/24/2034

* 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
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	46,434,105.38		
Liabilities	Available	Balance	Interest
Subordinated Loan		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General		
	Current	At constitution date
Count	108,328	175,274
Principal		
Principal outstanding	1,188,497,677.96	1,223,499,845.52
Average loan	10,971.29	6,980.50
Minimum	49.70	214.27
Maximum	51,143.19	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	09/01/2026	12/05/2022
Maximum	06/15/2034	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.

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

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.96%	1.25%	1.25%	1.12%	0.89%
Annual Percentage Rate (CPR)	10.97%	14.05%	14.04%	12.64%	10.16%

Replenishment of securitised assets

Last acquisition (date)	07/24/2026
Number of loans acquired	2,713
Additional loan principal	43,592,868.90
Cumulative acquisitions	138,322
Number of loans acquired	1,920,087,096.35
Additional loan principal	09/24/2026
Next acquisition (date)	10/24/2028
End of revolving period	

Geographic distribution

	Current	At constitution date
Andalucia	16.65%	16.55%
Aragon	2.37%	2.74%
Asturias	2.34%	2.76%
Balearic Islands	2.92%	2.35%
Basque Country	3.90%	4.50%
Canary Islands	4.75%	4.82%
Cantabria	1.56%	2.06%
Castilla-La Mancha	3.45%	3.24%
Castilla-Leon	4.38%	4.87%
Catalonia	17.74%	17.39%
Ceuta	0.02%	0.01%
Extremadura	1.32%	1.66%
Galicia	3.97%	5.36%
La Rioja	0.46%	0.59%
Madrid	18.70%	15.21%
Melilla	0.01%	0.01%
Murcia	2.19%	2.70%
Navarra	1.12%	1.19%
Valencia	12.14%	11.99%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 30 days	315	2,527,492.13	122,384.62	0.00	2,649,876.75	83.34	57,223.43	2,707,100.18	55.97
from > 30 to ≤ 60 days	85	130,535.91	6,613.28	0.00	137,149.19	3.37	868,710.66	1,005,859.85	14.48
from > 60 to ≤ 90 days	76	183,095.11	7,451.32	0.00	190,546.43	4.68	654,587.45	845,133.88	12.16
more than 360 days	37	62,009.47	5,486.85	0.00	67,496.32	1.66	264,913.15	332,409.47	4.78
	81	264,700.94	18,887.32	0.00	283,588.26	6.96	591,670.24	875,258.50	12.60
Subtotal	709	3,877,266.53	198,024.93	0.00	4,075,291.46	100.00	2,872,220.30	6,947,511.76	100.00
Total	709	3,877,266.53	198,024.93	0.00	4,075,291.46		2,872,220.30	6,947,511.76	

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