CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización

Brief report

Date: 09/30/2026
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 / Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Principal outstanding Original	Interest type / Reference rate and margin / Payment Date	Interest Rate / Next coupon	Redemption: Final maturity (legal)	Redemption: Next	Rating Fitch / Moody's: Current	Rating Fitch / Moody's: 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/Jun/Jul/Aug/Sep/Oct/Nov/Dec	3.8000% 10/26/2026 337.777778 Gross 273.600000 Net	10/24/2036 Monthly /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/Jun/Jul/Aug/Sep/Oct/Nov/Dec	4.0000% 10/26/2026 355.555556 Gross 288.000000 Net	10/24/2036 Monthly /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	1,44
				% 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		3.36	3.35	3.35	3.34	3.34	3.33	3.33	3.33
			Date		01/31/2030	01/29/2030	01/27/2030	01/26/2030	01/24/2030	01/22/2030	01/21/2030	01/20/2030
		Final Maturity	Years		4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67
			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
	Without optional redemption *	Average life	Years		3.36	3.35	3.35	3.34	3.34	3.33	3.33	3.33
			Date		02/01/2030	01/30/2030	01/28/2030	01/26/2030	01/24/2030	01/22/2030	01/21/2030	01/20/2030
		Final Maturity	Years		4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75
			Date		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		4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67
			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
		Final Maturity	Years		4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67
			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
	Without optional redemption *	Average life	Years		5.01	5.00	5.00	4.99	4.98	4.98	4.98	4.97
			Date		09/26/2031	09/23/2031	09/21/2031	09/19/2031	09/17/2031	09/15/2031	09/13/2031	09/12/2031
		Final Maturity	Years		7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84
			Date		07/24/2034	07/24/2034	07/24/2034	07/24/2034	07/24/2034	07/24/2034	07/24/2034	07/24/2034

* 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		% CE	At issue date		% 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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		44,065,245.31	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General

	Current	At constitution date
Count	107,438	175,274
Principal		
Principal outstanding	1,191,290,371.53	1,223,499,845.52
Average loan	11,088.17	6,980.50
Minimum	82.68	214.27
Maximum	50,724.33	50,407.13
Interest rate		
Weighted average (wac)	8.30%	7.53%
Minimum	7.00%	7.00%
Maximum	11.50%	11.50%
Final maturity		
Weighted average (WARM) (months)	27	32
Minimum	10/01/2026	12/05/2022
Maximum	07/20/2034	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.

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)	0.97%	1.14%	1.19%	1.13%	0.89%
Annual Percentage Rate (CPR)	11.01%	12.84%	13.43%	12.74%	10.18%

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	
Number of loans acquired	140,776
Additional loan principal	1,960,284,812.18
Next acquisition (date)	10/26/2026
End of revolving period	10/24/2028

Geographic distribution

	Current	At constitution date
Andalucia	16.65%	16.55%
Aragon	2.37%	2.74%
Asturias	2.31%	2.76%
Balearic Islands	2.93%	2.35%
Basque Country	3.93%	4.50%
Canary Islands	4.76%	4.82%
Cantabria	1.56%	2.06%
Castilla-La Mancha	3.48%	3.24%
Castilla-Leon	4.38%	4.87%
Catalonia	17.71%	17.39%
Ceuta	0.02%	0.01%
Extremadura	1.33%	1.66%
Galicia	3.97%	5.36%
La Rioja	0.46%	0.59%
Madrid	18.72%	15.21%
Melilla	0.01%	0.01%
Murcia	2.17%	2.70%
Navarra	1.13%	1.19%
Valencia	12.12%	11.99%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 30 days	106	103,701.41	8,267.42	0.00	111,968.83	2.71	1,105,679.53	1,217,648.36	16.46
from > 30 to ≤ 60 days	59	100,914.87	7,746.61	0.00	108,661.48	2.63	640,707.33	749,368.81	10.13
from > 60 to ≤ 90 days	43	168,929.76	5,613.02	0.00	174,542.78	4.22	303,803.14	478,345.92	6.47
from > 90 to ≤ 180 days	82	243,885.37	16,947.03	0.00	260,832.40	6.31	582,523.12	843,355.52	11.40
from > 180 to ≤ 360 days	117	670,529.37	42,827.45	0.00	713,356.82	17.26	537,731.28	1,251,088.10	16.91
more than 360 days	331	2,637,311.41	125,806.14	0.00	2,763,117.55	66.86	95,277.48	2,858,395.03	38.64
Subtotal	738	3,925,272.19	207,207.67	0.00	4,132,479.86	100.00	3,265,721.88	7,398,201.74	100.00
Total	738	3,925,272.19	207,207.67	0.00	4,132,479.86		3,265,721.88	7,398,201.74	

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