

Brief report

Date: 05/31/2025
 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 Fitch / Moody's	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	100.00%	100.00%	Floating Fixed+2.800% 27-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	3.8000% 06/24/2025 306.111111 Gross 247.950000 Net	10/24/2036 Monthly 10/Apr/May/Jun/Jul/Aug/S	"Pass-Through" Secuential	AA+sf Aa1 (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	100.00%	100.00%	Floating Fixed+3.000% 27-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	4.0000% 06/24/2025 322.222222 Gross 281.000000 Net	10/24/2036 Monthly 10/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)									
				% Annual equivalent CPR									
				0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44		
				2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00		
				1,65	1,64	1,63	1,61	1,60	1,59	1,58	1,56		
				12/18/2026	12/13/2026	12/08/2026	12/04/2026	11/29/2026	11/24/2026	11/20/2026	11/15/2026		
				3,08	3,08	3,08	3,08	3,08	3,08	3,08	3,08		
				05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028		
				1,65	1,64	1,63	1,61	1,60	1,59	1,58	1,56		
				12/18/2026	12/13/2026	12/08/2026	12/04/2026	11/29/2026	11/24/2026	11/20/2026	11/15/2026		
				3,08	3,08	3,08	3,08	3,08	3,08	3,08	3,08		
				05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028		
				3,08	3,08	3,08	3,08	3,08	3,08	3,08	3,08		
				05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028		
				3,08	3,08	3,08	3,08	3,08	3,08	3,08	3,08		
				05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028	05/24/2028		

* 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	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		45,390,580.82	
Liabilities		Balance	Interest
Subordinated Loan	Available	14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	122,972	175,274	
Principal			
Principal outstanding	1,189,176,249.91	1,223,499,845.52	
Average loan	9,670.30	6,980.50	
Minimum	74.95	214.27	
Maximum	45,683.91	50,407.13	
Interest rate			
Weighted average (wac)	8.07%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	27	32	
Minimum	06/01/2025	12/05/2022	
Maximum	04/10/2032	04/20/2030	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	100.00%	

CARS ALLIANCE AUTO LOANS SPAIN 2022 Fondo de Titulización

Brief report

Date: 05/31/2025

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

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.82%	0.89%	0.88%	0.88%	0.79%
Annual Percentage Rate (CPR)	9.37%	10.18%	10.11%	10.04%	9.06%

Replenishment of securitised assets

Last acquisition (date)	05/26/2025
Number of loans acquired	2.885
Additional loan principal	37,343,014.59
Cumulative acquisitions	94,105
Number of loans acquired	1,300,382,839.63
Additional loan principal	06/24/2025
Next acquisition (date)	10/24/2025
End of revolving period	

Geographic distribution

	Current	At constitution date
Andalucía	16.82%	16.55%
Aragón	2.34%	2.74%
Asturias	2.52%	2.76%
Balearic Islands	2.71%	2.35%
Basque Country	3.77%	4.50%
Canary Islands	4.76%	4.82%
Cantabria	1.67%	2.06%
Castilla-La Mancha	3.27%	3.24%
Castilla-León	4.44%	4.87%
Catalonia	18.30%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.38%	1.66%
Galicia	4.10%	5.36%
La Rioja	0.50%	0.59%
Madrid	18.04%	15.21%
Melilla	0.01%	0.01%
Murcia	2.35%	2.70%
Navarra	1.13%	1.19%
Valencia	11.90%	11.99%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 30 days	92	115,978.10	5,821.15	0.00	121,799.25	5.63	827,113.83	948,913.08	16.71
from > 30 to ≤ 60 days	123	71,392.50	12,480.90	0.00	83,873.40	3.88	1,255,456.66	1,339,330.06	23.59
from > 60 to ≤ 90 days	47	31,535.23	5,913.46	0.00	37,448.69	1.73	390,297.99	427,746.68	7.53
from > 90 to ≤ 180 days	71	161,918.73	13,668.46	0.00	175,587.19	8.11	493,492.40	669,079.59	11.78
from > 180 to ≤ 360 days	96	474,377.21	30,747.52	0.00	505,124.73	23.34	423,447.50	928,572.23	16.35
more than 360 days	166	1,171,465.48	68,493.85	0.00	1,239,959.33	57.30	124,947.10	1,364,906.43	24.04
Subtotal	595	2,026,667.25	137,125.34	0.00	2,163,792.59	100.00	3,514,755.48	5,678,548.07	100.00
Total	595	2,026,667.25	137,125.34	0.00	2,163,792.59		3,514,755.48	5,678,548.07	

Additional information