

Brief report

Date: 11/30/2025
 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	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% 12/24/2025 316.666667 Gross 256.500000 Net	10/24/2036 Monthly /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% 12/24/2025 333.333333 Gross 270.000000 Net	10/24/2036 Monthly /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	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							Final Maturity	Date
				0,17	0,34	0,51	0,69	0,87	1,06	1,25		
Series A	With optional redemption *	Average life	4.03	4.02	4.01	4.01	4.00	3.99	3.99	3.98	3.98	11/16/2029
		Final Maturity	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	11/16/2029
		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	04/24/2031
	Without optional redemption *	Average life	4.03	4.02	4.01	4.01	4.00	3.99	3.99	3.98	3.98	11/16/2029
		Final Maturity	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	11/16/2029
		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	05/24/2031
Series B	With optional redemption *	Average life	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	04/24/2031
		Final Maturity	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	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	04/24/2031
	Without optional redemption *	Average life	5.77	5.77	5.76	5.76	5.75	5.75	5.75	5.75	5.75	08/22/2031
		Final Maturity	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	08/22/2031
		Date	08/24/2033	08/24/2033	08/24/2033	08/24/2033	08/24/2033	08/24/2033	08/24/2033	08/24/2033	08/24/2033	08/24/2033

* 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		47,231,421.32	
Liabilities	Available	Balance	Interest
Subordinated Loan		14,000,000.00	0.000%

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	116,274	175,274	
Principal			
Principal outstanding	1,187,562,567.13	1,223,499,845.52	
Average loan	10,213.48	6,980.50	
Minimum	26.95	214.27	
Maximum	47,236.03	50,407.13	
Interest rate			
Weighted average (wac)	8.25%	7.53%	
Minimum	7.00%	7.00%	
Maximum	11.50%	11.50%	
Final maturity			
Weighted average (WARM) (months)	26	32	
Minimum	12/01/2025	12/05/2022	
Maximum	09/15/2033	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: 11/30/2025

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
BNP Paribas
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)	0.92%	0.93%	0.95%	0.93%	0.82%
Annual Percentage Rate (CPR)	10.47%	10.64%	10.83%	10.61%	9.39%

Replenishment of securitised assets

Last acquisition (date)	11/24/2025
Number of loans acquired	2,761
Additional loan principal	40,229,203.06
Cumulative acquisitions	
Number of loans acquired	112,079
Additional loan principal	1,542,359,021.57
Next acquisition (date)	12/24/2025
End of revolving period	10/24/2028

Geographic distribution

	Current	At constitution date
Andalucia	16.72%	16.55%
Aragon	2.34%	2.74%
Asturias	2.40%	2.76%
Balearic Islands	2.82%	2.35%
Basque Country	3.75%	4.50%
Canary Islands	4.73%	4.82%
Cantabria	1.58%	2.06%
Castilla-La Mancha	3.31%	3.24%
Castilla-Leon	4.42%	4.87%
Catalonia	17.96%	17.39%
Ceuta	0.01%	0.01%
Extremadura	1.36%	1.66%
Galicia	3.98%	5.36%
La Rioja	0.51%	0.59%
Madrid	18.71%	15.21%
Melilla	0.01%	0.01%
Murcia	2.30%	2.70%
Navarra	1.13%	1.19%
Valencia	11.97%	11.99%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 30 days	138	250,311.54	10,703.00	0.00	261,014.54	8.73	1,381,952.57	1,642,967.11	26.04
from > 30 to ≤ 60 days	70	100,713.71	7,579.57	0.00	108,293.28	3.62	616,187.50	724,480.78	11.48
from > 60 to ≤ 90 days	39	98,875.95	3,963.10	0.00	102,839.05	3.44	259,256.94	362,095.99	5.74
from > 90 to ≤ 180 days	77	179,980.75	15,506.86	0.00	195,487.61	6.54	517,496.23	712,983.84	11.30
from > 180 to ≤ 360 days	94	322,065.17	27,705.13	0.00	349,770.30	11.69	458,607.77	808,378.07	12.81
more than 360 days	232	1,877,962.16	95,432.32	0.00	1,973,394.48	65.98	84,706.57	2,058,101.05	32.62
Subtotal	650	2,829,909.28	160,889.98	0.00	2,990,799.26	100.00	3,318,207.58	6,309,006.84	100.00
Total	650	2,829,909.28	160,889.98	0.00	2,990,799.26		3,318,207.58	6,309,006.84	

Additional information