

Brief report

Date: 01/31/2026  
 Currency: EUR

Constitution date  
 09/20/2019

VAT Reg. no.  
 V88437348

Management Company  
 Europea de Titulización, S.G.F.T

Originator  
 Banco Sabadell

Servicer  
 Banco Sabadell

Lead Manager  
 Banco Sabadell  
 Deutsche Bank

Bond Paying Agent  
 Société Générale

Financial Structuring  
 Deutsche Bank

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Société Générale

Fund Auditor  
 KPMG Auditores

Issued securities: Asset-Backed Bonds

Bonds Issue									
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305443006	09/20/2019 8,750	1,320.95 11,558,312.50 1.32%	100,000.00 875,000,000.00	Floating 3-M Euribor+0.410% 24.Mar/Jun/Sep/Dec	2.4320% 03/24/2026 8.031376 Gross 6.505415 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Sequential	AA (low) (sf) Aa2 (sf)	AA (low) Aa3
Series B ES0305443014	09/20/2019 350	1,320.95 462,332.50 1.32%	100,000.00 35,000,000.00	Floating 3-M Euribor+1.400% 24.Mar/Jun/Sep/Dec	3.4220% 03/24/2026 11.300727 Gross 9.153589 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Sequential	A (sf) Baa1 (sf)	A Baa3
Series C ES0305443022	09/20/2019 350	1,320.95 462,332.50 1.32%	100,000.00 35,000,000.00	Floating 3-M Euribor+2.450% 24.Mar/Jun/Sep/Dec	4.4720% 03/24/2026 14.768221 Gross 11.962259 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Sequential	BBB (sf) Baa3 (sf)	BBB Ba2
Series D ES0305443030	09/20/2019 250	1,320.95 330,237.50 1.32%	100,000.00 25,000,000.00	Floating 3-M Euribor+3.850% 24.Mar/Jun/Sep/Dec	5.8720% 03/24/2026 19.391546 Gross 15.707152 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Sequential	BB (low) Baa3 (sf)	B (high) B1
Series E ES0305443048	09/20/2019 300	1,320.95 396,285.00 1.32%	100,000.00 30,000,000.00	Floating 3-M Euribor+5.750% 24.Mar/Jun/Sep/Dec	7.7720% 03/24/2026 25.666059 Gross 20.789508 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Sequential	n.c. n.c.	n.c. n.c.
Series F ES0305443055	09/20/2019 90	7,743.09 696,878.10 7.74%	100,000.00 9,000,000.00	Floating 3-M Euribor+5.980% 24.Mar/Jun/Sep/Dec	8.0020% 03/24/2026 154.900515 Gross 125.469417 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.
Series Z ES0305443063	09/20/2019 780	6,983.77 5,447,340.60 6.98%	100,000.00 78,000,000.00	Floating 3-M Euribor+6.500% 24.Mar/Jun/Sep/Dec	8.5220% 03/24/2026 148.789220 Gross 120.519268 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" except certain circumstances	n.c. n.c.	n.c. n.c.
Total		19,353,718.70	1,087,000,000.00						

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	
Series A	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026
Series B	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026
Series C	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026
Series D	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026
Series E	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026
Series F	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026
Series Z	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026	03/24/2026

Restitution period will end up 01.22.2018. Mearwhile loans will be restitute in every payment date for its initial amount available in each payment date.  
 \* 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%

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.

Europa 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 Europa de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information  
 Europa 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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 Société Générale

Fund Auditor  
 KPMG Auditores

Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
			% CE			% CE
Series A	59.72%	11,558,312.50	44.75%	80.50%	875,000,000.00	19.29%
Series B	2.39%	462,332.50	42.27%	3.22%	35,000,000.00	16.05%
Series C	2.39%	462,332.50	39.79%	3.22%	35,000,000.00	12.80%
Series D	1.71%	330,237.50	38.02%	2.30%	25,000,000.00	10.48%
Series E	2.05%	396,285.00	35.90%	2.76%	30,000,000.00	7.70%
Series F	3.60%	696,878.10		0.83%	9,000,000.00	
Series Z	28.15%	5,447,340.60	6.70%	7.18%	78,000,000.00	0.46%
Issue of Bonds		19,353,718.70			1,087,000,000.00	
Reserve Fund	6.70%	1,250,000.00		0.46%	5,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	3,301,920.45	1.911%	
Principals Account		0.00	
Servicer ppal collect not yet credited	1,035,397.12		
Servicer ints collect not yet credited	53,170.48		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	5,987	141,635	
Principal			
Principal outstanding	10,376,918.34	999,999,996.83	
Average loan	1,733.24	7,060.40	
Minimum	0.19	1,000.00	
Maximum	25,932.21	93,386.42	
Interest rate			
Weighted average (wac)	6.69%	7.42%	
Minimum	3.00%	3.00%	
Maximum	13.60%	15.00%	
Final maturity			
Weighted average (WARM) (months)	15	52	
Minimum	02/28/2026	12/30/2019	
Maximum	08/31/2032	12/31/2028	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	100.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.26%	1.23%	1.23%	1.22%	1.00%
Annual Percentage Rate (CPR)	14.08%	13.76%	13.82%	13.72%	11.36%

Geographic distribution		
	Current	At constitution date
Andalucia	7.07%	6.74%
Aragon	1.05%	1.20%
Asturias	5.85%	4.93%
Balearic Islands	2.61%	2.91%
Basque Country	2.25%	2.22%
Canary Islands	1.52%	1.75%
Cantabria	0.31%	0.24%
Castilla-La Mancha	1.19%	1.37%
Castilla-Leon	1.77%	2.12%
Catalonia	36.73%	37.03%
Ceuta	0.08%	0.09%
Galicia	2.22%	2.78%
La Rioja	0.14%	0.25%
Madrid	5.32%	7.65%
Melilla	0.18%	0.08%
Murcia	9.05%	7.79%
Navarra	0.11%	0.35%
Valencia	22.56%	20.52%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	1,002	174,039.76	8,890.27	0.00	182,930.03	0.66	1,687,590.48	1,870,520.51	6.29
from > 1 to ≤ 2 months	30	15,577.56	633.74	0.00	16,211.30	0.06	42,190.81	58,402.11	0.20
from > 2 to ≤ 3 months	21	11,042.60	691.98	0.00	11,734.58	0.04	28,784.22	40,518.80	0.14
from > 3 to ≤ 6 months	50	44,488.10	2,498.01	0.00	46,986.11	0.17	59,224.44	106,210.55	0.36
from > 6 to < 12 months	118	200,845.30	12,647.25	0.00	213,292.55	0.77	128,094.00	341,386.55	1.15
from ≥ 12 to < 18 months	114	241,856.68	16,439.97	0.00	258,296.65	0.94	74,094.32	332,390.97	1.12
from ≥ 18 to < 24 months	171	545,387.42	35,728.84	0.00	581,116.26	2.11	59,044.78	640,161.04	2.15
from ≥ 2 years	5,291	24,389,743.21	1,837,839.53	0.00	26,227,582.74	95.24	98,403.64	26,325,986.38	88.59
Subtotal	6,797	25,622,780.63	1,915,369.59	0.00	27,538,150.22	100.00	2,177,426.69	29,715,576.91	100.00
Total	6,797	25,622,780.63	1,915,369.59	0.00	27,538,150.22		2,177,426.69	29,715,576.91	

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