

Brief report

Date: 04/30/2026
 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	899.38 7,869,575.00 0.90%	100,000.00 875,000,000.00	Floating 3-M Euribor+0.410% 24.Mar/Jun/Sep/Dec	2.5210% 06/24/2026 5.794306 Gross 4.693388 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	899.38 314,783.00 0.90%	100,000.00 35,000,000.00	Floating 3-M Euribor+1.400% 24.Mar/Jun/Sep/Dec	3.5110% 06/24/2026 8.069737 Gross 6.536487 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	899.38 314,783.00 0.90%	100,000.00 35,000,000.00	Floating 3-M Euribor+2.450% 24.Mar/Jun/Sep/Dec	4.5610% 06/24/2026 10.483073 Gross 8.491289 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Sequential	BBB (sf) Baa3 (sf)	BBB Baa2
Series D ES0305443030	09/20/2019 250	899.38 224,845.00 0.90%	100,000.00 25,000,000.00	Floating 3-M Euribor+3.850% 24.Mar/Jun/Sep/Dec	5.9610% 06/24/2026 13.700855 Gross 11.097693 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Sequential	BB (low) Baa3 (sf) Baa2 (sf)	B (high) B1
Series E ES0305443048	09/20/2019 300	899.38 269,814.00 0.90%	100,000.00 30,000,000.00	Floating 3-M Euribor+5.750% 24.Mar/Jun/Sep/Dec	7.8610% 06/24/2026 18.067845 Gross 14.634954 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	4,988.75 448,987.50 4.99%	100,000.00 9,000,000.00	Floating 3-M Euribor+5.980% 24.Mar/Jun/Sep/Dec	8.0910% 06/24/2026 103.152384 Gross 83.553431 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	8.6110% 06/24/2026 153.684067 Gross 124.484094 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" except certain circumstances	n.c. n.c.	n.c. n.c.
Total		14,890,128.10	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											
Series	Hypothesis	Average life	Years	% 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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026
	Without optional redemption *	Average life	Years	0.55	0.54	0.54	0.53	0.53	0.52	0.51	0.51
		Final Maturity	Years	10/10/2026	10/08/2026	10/06/2026	10/04/2026	10/02/2026	09/30/2026	09/26/2026	09/26/2026
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026
	Without optional redemption *	Average life	Years	1.67	1.65	1.62	1.60	1.57	1.52	1.47	1.42
		Final Maturity	Years	11/24/2027	11/14/2027	11/05/2027	10/27/2027	10/17/2027	09/29/2027	09/11/2027	08/25/2027
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026
	Without optional redemption *	Average life	Years	2.06	2.01	1.97	1.93	1.90	1.88	1.86	1.83
		Final Maturity	Years	04/13/2028	03/28/2028	03/12/2028	02/26/2028	02/15/2028	02/07/2028	01/30/2028	01/22/2028
Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026
	Without optional redemption *	Average life	Years	2.39	2.37	2.35	2.33	2.29	2.25	2.21	2.17
		Final Maturity	Years	08/11/2028	08/03/2028	07/26/2028	07/19/2028	07/08/2028	06/22/2028	06/06/2028	05/23/2028
Series E	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026
	Without optional redemption *	Average life	Years	2.85	2.83	2.81	2.79	2.78	2.76	2.74	2.72
		Final Maturity	Years	01/28/2029	01/20/2029	01/13/2029	01/06/2029	12/30/2028	12/24/2028	12/18/2028	12/11/2028
Series F	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026
	Without optional redemption *	Average life	Years	0.34	0.34	0.39	0.45	0.51	0.55	0.58	0.61
		Final Maturity	Years	07/25/2026	07/25/2026	08/11/2026	09/03/2026	09/26/2026	10/10/2026	10/21/2026	11/01/2026
Series Z	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026	06/24/2026
	Without optional redemption *	Average life	Years	5.76	5.77	5.77	5.78	5.78	5.79	5.79	5.79
		Final Maturity	Years	12/26/2031	12/28/2031	12/30/2031	01/01/2032	01/03/2032	01/04/2032	01/05/2032	01/06/2032

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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Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
			% CE			% CE
Series A	52.85%	7,869,575.00	54.16%	80.50%	875,000,000.00	19.29%
Series B	2.11%	314,783.00	51.98%	3.22%	35,000,000.00	16.05%
Series C	2.11%	314,783.00	49.80%	3.22%	35,000,000.00	12.80%
Series D	1.51%	224,845.00	48.25%	2.30%	25,000,000.00	10.48%
Series E	1.81%	269,814.00	46.38%	2.76%	30,000,000.00	7.70%
Series F	3.02%	448,987.50		0.83%	9,000,000.00	
Series Z	36.58%	5,447,340.60	8.66%	7.18%	78,000,000.00	0.46%
Issue of Bonds		14,890,128.10			1,087,000,000.00	
Reserve Fund	8.66%	1,250,000.00		0.46%	5,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	2,897,126.87	1.920%	
Principals Account		0.00	
Servicer ppal collect not yet credited	816,362.04		
Servicer ints collect not yet credited	35,863.82		
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	4,586	141,635	
Principal			
Principal outstanding	6,729,732.35	999,999,996.83	
Average loan	1,467.45	7,060.40	
Minimum	0.19	1,000.00	
Maximum	22,885.05	93,386.42	
Interest rate			
Weighted average (wac)	6.72%	7.42%	
Minimum	3.00%	3.00%	
Maximum	13.60%	15.00%	
Final maturity			
Weighted average (WARM) (months)	14	52	
Minimum	05/31/2026	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)	1.54%	1.41%	1.32%	1.25%	1.02%
Annual Percentage Rate (CPR)	17.04%	15.63%	14.71%	14.06%	11.53%

Geographic distribution		
	Current	At constitution date
Andalucia	7.12%	6.74%
Aragon	1.05%	1.20%
Asturias	5.59%	4.93%
Balearic Islands	2.80%	2.91%
Basque Country	2.40%	2.22%
Canary Islands	1.61%	1.75%
Cantabria	0.39%	0.24%
Castilla-La Mancha	1.13%	1.37%
Castilla-Leon	1.82%	2.12%
Catalonia	36.66%	37.03%
Ceuta	0.10%	0.09%
Galicia	2.09%	2.78%
La Rioja	0.12%	0.25%
Madrid	5.10%	7.65%
Melilla	0.23%	0.08%
Murcia	8.96%	7.79%
Navarra	0.09%	0.35%
Valencia	22.75%	20.52%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	725	126,243.74	5,646.75	0.00	131,890.49	0.48	1,026,772.41	1,158,662.90	4.05
from > 1 to ≤ 2 months	28	11,515.72	727.14	0.00	12,242.86	0.04	34,845.41	47,088.27	0.16
from > 2 to ≤ 3 months	14	6,837.72	446.96	0.00	7,284.68	0.03	17,361.13	24,645.81	0.09
from > 3 to ≤ 6 months	29	28,851.44	924.74	0.00	29,776.18	0.11	20,743.67	50,519.85	0.18
from > 6 to < 12 months	108	164,284.24	8,854.39	0.00	173,138.63	0.63	88,303.62	261,442.25	0.91
from ≥ 12 to < 18 months	114	275,595.83	14,855.99	0.00	290,451.82	1.06	35,409.12	325,860.94	1.14
from ≥ 18 to < 24 months	140	424,786.25	24,604.83	0.00	449,391.08	1.65	22,500.09	471,891.17	1.65
from ≥ 24 months	5,320	24,381,557.24	1,842,125.62	0.00	26,223,682.86	95.99	69,541.58	26,293,224.44	91.83
Subtotal	6,478	25,419,672.18	1,898,186.42	0.00	27,317,858.60	100.00	1,315,477.03	28,633,335.63	100.00
Total	6,478	25,419,672.18	1,898,186.42	0.00	27,317,858.60		1,315,477.03	28,633,335.63	

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