

Brief report

Date: 05/31/2026  
 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 N° 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	Redemption	Average life	Years	% 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	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
	Without optional redemption *	Average life	Years	0.55	0.54	0.54	0.53	0.53	0.52	0.51			
		Final Maturity	Years	1.50	1.50	1.50	1.50	1.25	1.25	1.25			
Series B	With optional redemption *	Average life	Years	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
	Without optional redemption *	Average life	Years	1.67	1.65	1.62	1.60	1.57	1.52	1.47			
		Final Maturity	Years	1.75	1.75	1.75	1.75	1.75	1.75	1.50			
Series C	With optional redemption *	Average life	Years	2.06	2.01	1.97	1.93	1.90	1.88	1.86	1.83		
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
	Without optional redemption *	Average life	Years	2.25	2.25	2.25	2.25	2.00	2.00	2.00			
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25			
Series D	With optional redemption *	Average life	Years	2.39	2.37	2.35	2.33	2.29	2.25	2.21			
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25			
	Without optional redemption *	Average life	Years	2.51	2.51	2.51	2.51	2.51	2.51	2.25			
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25			
Series E	With optional redemption *	Average life	Years	2.85	2.83	2.81	2.79	2.78	2.76	2.74			
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25			
	Without optional redemption *	Average life	Years	6.26	6.26	6.26	6.26	6.26	6.26	6.26			
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25			
Series F	With optional redemption *	Average life	Years	0.34	0.34	0.39	0.45	0.51	0.55	0.58			
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25			
	Without optional redemption *	Average life	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75			
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25			
Series Z	With optional redemption *	Average life	Years	6.26	6.26	6.26	6.26	6.26	6.26	6.26			
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25			
	Without optional redemption *	Average life	Years	5.76	5.77	5.77	5.78	5.78	5.79	5.79			
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25			

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	4,058,312.39	1.922%	
Principals Account		0.00	
Servicer ppal collect not yet credited	715,976.55		
Servicer ints collect not yet credited	30,203.89		
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	4,093	141,635	
Principal			
Principal outstanding	5,747,849.21	999,999,996.83	
Average loan	1,404.31	7,060.40	
Minimum	0.12	1,000.00	
Maximum	21,857.46	93,386.42	
Interest rate			
Weighted average (wac)	6.73%	7.42%	
Minimum	3.00%	3.00%	
Maximum	13.60%	15.00%	
Final maturity			
Weighted average (WARM) (months)	14	52	
Minimum	06/30/2026	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)	1.64%	1.48%	1.40%	1.31%	1.02%
Annual Percentage Rate (CPR)	17.95%	16.43%	15.60%	14.58%	11.61%

Geographic distribution		
	Current	At constitution date
Andalucia	7.13%	6.74%
Aragon	1.06%	1.20%
Asturias	5.54%	4.93%
Balearic Islands	2.76%	2.91%
Basque Country	2.47%	2.22%
Canary Islands	1.57%	1.75%
Cantabria	0.42%	0.24%
Castilla-La Mancha	1.14%	1.37%
Castilla-Leon	1.76%	2.12%
Catalonia	36.64%	37.03%
Ceuta	0.11%	0.09%
Galicia	2.08%	2.78%
La Rioja	0.11%	0.25%
Madrid	5.13%	7.65%
Melilla	0.25%	0.08%
Murcia	8.86%	7.79%
Navarra	0.08%	0.35%
Valencia	22.91%	20.52%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	788	137,422.06	5,962.81	0.00	143,384.87	0.53	1,053,174.61	1,196,559.48	4.18
from > 1 to ≤ 2 months	21	6,710.19	598.98	0.00	7,309.17	0.03	32,862.72	40,171.89	0.14
from > 2 to ≤ 3 months	19	11,408.11	808.71	0.00	12,216.82	0.04	26,807.15	39,023.97	0.14
from > 3 to ≤ 6 months	25	21,065.94	751.92	0.00	21,817.86	0.08	15,278.14	37,096.00	0.13
from > 6 to < 12 months	109	161,956.22	8,282.80	0.00	170,239.02	0.62	72,021.78	242,260.80	0.85
from ≥ 12 to < 18 months	106	250,598.92	13,916.69	0.00	264,515.61	0.97	35,714.14	300,229.75	1.05
from ≥ 18 to < 24 months	132	356,751.48	19,342.30	0.00	376,093.78	1.38	15,454.84	391,548.62	1.37
from ≥ 2 years	5,340	24,459,018.46	1,847,454.04	0.00	26,306,472.50	96.35	66,862.80	26,373,335.30	92.15
Subtotal	6,540	25,404,931.38	1,897,118.25	0.00	27,302,049.63	100.00	1,318,176.18	28,620,225.81	100.00
Total	6,540	25,404,931.38	1,897,118.25	0.00	27,302,049.63		1,318,176.18	28,620,225.81	

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