



Brief report

Date: 01/31/2023  
 Currency: EUR

Constitution date  
 07/08/2022

VAT Reg. no.  
 V67715250

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

Originator  
 Banco Sabadell

Servicer  
 Banco Sabadell

Lead Manager  
 Banco Sabadell  
 Deutsche Bank  
 Société Générale

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

Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
			% CE			% CE
Series A	66.61%	425,742,986.40	34.37%	66.00%	501,000,000.00	34.37%
Series B	11.30%	72,231,844.00	23.04%	11.20%	85,000,000.00	23.04%
Series C	6.65%	42,489,320.00	16.37%	6.59%	50,000,000.00	16.37%
Series D	4.25%	27,193,164.80	12.10%	4.22%	32,000,000.00	12.11%
Series E	2.13%	13,596,582.40	9.97%	2.11%	16,000,000.00	9.97%
Series F	1.60%	10,197,436.80	8.37%	1.58%	12,000,000.00	8.37%
Series G	7.18%	45,888,465.60	1.17%	7.11%	54,000,000.00	1.17%
Series H	0.28%	1,795,140.62		1.20%	9,100,000.00	
Issue of Bonds		639,134,940.62			759,100,000.00	
Reserve Fund	1.17%	7,456,875.66		1.17%	8,800,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,105,731.41	1.906%	
Principals Account		0.00	
Servicer ppal collect not yet credited	12,598,130.74		
Servicer ints collect not yet credited	3,338,929.12		
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	101,072	107,782	
Principal			
Principal outstanding	617,504,655.43	749,999,990.20	
Average loan	6,109.55	6,958.49	
Minimum	0.06	1,000.14	
Maximum	90,941.84	97,312.56	
Interest rate			
Weighted average (wac)	7.12%	7.14%	
Minimum	2.00%	2.00%	
Maximum	14.00%	14.00%	
Final maturity			
Weighted average (WARM) (months)	55	60	
Minimum	02/05/2023	01/31/2023	
Maximum	12/31/2031	12/31/2031	
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)	0.71%	0.73%	0.75%		0.75%
Annual Percentage Rate (CPR)	8.24%	8.42%	8.64%		8.64%

Geographic distribution		
	Current	At constitution date
Andalucia	5.86%	5.84%
Aragon	1.26%	1.29%
Asturias	4.66%	4.63%
Balearic Islands	2.95%	2.98%
Basque Country	2.00%	2.03%
Canary Islands	1.65%	1.63%
Cantabria	0.22%	0.22%
Castilla-La Mancha	1.34%	1.33%
Castilla-Leon	2.25%	2.24%
Catalonia	35.70%	35.81%
Ceuta	0.09%	0.09%
Extremadura	0.39%	0.40%
Galicia	2.90%	2.91%
La Rioja	0.24%	0.24%
Madrid	6.93%	6.98%
Meillia	0.09%	0.09%
Murcia	9.04%	8.96%
Navarra	0.37%	0.38%
Valencia	22.05%	21.94%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<b>Delinquencies</b>									
Up to 1 month	12,283	1,395,084.37	382,197.09	0.00	1,777,281.46	71.96	66,183,760.30	67,961,041.76	91.72
from > 1 to ≤ 2 months	299	91,969.15	33,897.42	0.00	125,866.57	5.10	1,607,608.71	1,733,475.28	2.34
from > 2 to ≤ 3 months	239	90,899.56	34,538.60	0.00	125,438.16	5.08	1,184,695.30	1,310,133.46	1.77
from > 3 to ≤ 6 months	363	203,514.55	83,492.00	0.00	287,006.55	11.62	1,988,175.40	2,275,181.95	3.07
from > 6 to < 12 months	137	117,539.39	36,780.56	0.00	154,319.95	6.25	663,777.11	818,097.06	1.10
Subtotal	13,321	1,899,007.02	570,905.67	0.00	2,469,912.69	100.00	71,628,016.82	74,097,929.51	100.00
Total	13,321	1,899,007.02	570,905.67	0.00	2,469,912.69		71,628,016.82	74,097,929.51	