

Date: 09/30/2025
Currency: EUR

Fund Auditor
KPMG Auditores

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 / Fitch	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305622005	07/08/2022 5,010	25,364.12 127,074,241.20 25.36%	100,000.00 501,000,000.00	Floating Euribor 1 mes+0.870% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	2.7780% 10/24/2025 58.717938 Gross 47.561530 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AAA (sf) AAA AAA	AAA AAA
Series B ES0305622013	07/08/2022 850	25,364.12 21,559,502.00 25.36%	100,000.00 85,000,000.00	Floating Euribor 1 mes+3.100% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	5.0080% 10/24/2025 105.852927 Gross 85.740871 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AA (sf) AAA	AA AAA
Series C ES0305622021	07/08/2022 500	25,364.12 12,682,060.00 25.36%	100,000.00 50,000,000.00	Floating Euribor 1 mes+4.150% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	6.0580% 10/24/2025 128.046532 Gross 103.711691 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	A (sf) AA-sf	A AA-
Series D ES0305622039	07/08/2022 320	25,364.12 8,116,518.40 25.36%	100,000.00 32,000,000.00	Floating Euribor 1 mes+5.000% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	6.9080% 10/24/2025 146.012784 Gross 118.270355 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BBB (sf) BBB+sf	BBB BBB+
Series E ES0305622047	07/08/2022 160	25,364.12 4,058,259.20 25.36%	100,000.00 16,000,000.00	Floating Euribor 1 mes+7.750% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	9.6580% 10/24/2025 204.138892 Gross 165.352503 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BB (high) (sf) BBB-sf	BB (high) BBB-
Series F ES0305622054	07/08/2022 120	25,364.12 3,043,694.40 25.36%	100,000.00 12,000,000.00	Floating Euribor 1 mes+9.250% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	11.1580% 10/24/2025 235.844042 Gross 191.033674 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	B (high) (sf) BBsf	B (low) BB
Series G ES0305622062	07/08/2022 540	25,364.12 13,696,624.80 25.36%	100,000.00 54,000,000.00	Floating Euribor 1 mes+13.250% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	15.1580% 10/24/2025 320.391109 Gross 259.516798 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	n.c. n.c.	n.c. n.c.
Series H ES0305622070	07/08/2022 91		100,000.00 9,100,000.00	Floating Euribor 1 mes+10.000% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	10/24/2025	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		190,230,900.00	759,100,000.00						

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	
		% 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	Date	01/15/2027	12/27/2026	12/09/2026	12/02/2026	11/14/2026	10/28/2026	10/22/2026	10/05/2026							
		Final Maturity	Years	Date	09/24/2027	08/24/2027	07/24/2027	07/24/2027	06/24/2027	05/24/2027	05/24/2027	04/24/2027							
	Without optional redemption *	Average life	Years	Date	03/24/2027	03/07/2027	02/18/2027	02/06/2027	01/21/2027	01/05/2027	12/26/2026	12/10/2026							
		Final Maturity	Years	Date	12/24/2028	11/24/2028	10/24/2028	09/24/2028	08/24/2028	07/24/2028	07/24/2028	06/24/2028							
	With optional redemption *	Average life	Years	Date	01/15/2027	12/27/2026	12/09/2026	12/02/2026	11/14/2026	10/28/2026	10/22/2026	10/05/2026							
		Final Maturity	Years	Date	09/24/2027	08/24/2027	07/24/2027	07/24/2027	06/24/2027	05/24/2027	05/24/2027	04/24/2027							
Series B	With optional redemption *	Average life	Years	Date	01/15/2027	12/27/2026	12/09/2026	12/02/2026	11/14/2026	10/28/2026	10/22/2026	10/05/2026							
		Final Maturity	Years	Date	09/24/2027	08/24/2027	07/24/2027	07/24/2027	06/24/2027	05/24/2027	05/24/2027	04/24/2027							
	Without optional redemption *	Average life	Years	Date	07/12/2027	06/29/2027	06/17/2027	05/30/2027	05/19/2027	05/09/2027	04/19/2027	04/07/2027							
		Final Maturity	Years	Date	03/24/2029	03/24/2029	02/24/2029	01/24/2029	01/24/2029	12/24/2028	11/24/2028	10/24/2028							
	With optional redemption *	Average life	Years	Date	01/15/2027	12/27/2026	12/09/2026	12/02/2026	11/14/2026	10/28/2026	10/22/2026	10/05/2026							
		Final Maturity	Years	Date	09/24/2027	08/24/2027	07/24/2027	07/24/2027	06/24/2027	05/24/2027	05/24/2027	04/24/2027							
Series C	With optional redemption *	Average life	Years	Date	01/15/2027	12/27/2026	12/09/2026	12/02/2026	11/14/2026	10/28/2026	10/22/2026	10/05/2026							
		Final Maturity	Years	Date	09/24/2027	08/24/2027	07/24/2027	07/24/2027	06/24/2027	05/24/2027	05/24/2027	04/24/2027							
	Without optional redemption *	Average life	Years	Date	08/15/2027	08/04/2027	07/25/2027	07/06/2027	06/26/2027	06/16/2027	05/29/2027	05/19/2027							
		Final Maturity	Years	Date	06/24/2029	05/24/2029	04/24/2029	04/24/2029	03/24/2029	03/24/2029	02/24/2029	01/24/2029							
	With optional redemption *	Average life	Years	Date	01/15/2027	12/27/2026	12/09/2026	12/02/2026	11/14/2026	10/28/2026	10/22/2026	10/05/2026							
		Final Maturity	Years	Date	09/24/2027	08/24/2027	07/24/2027	07/24/2027	06/24/2027	05/24/2027	05/24/2027	04/24/2027							
Series D	With optional redemption *	Average life	Years	Date	01/15/2027	12/27/2026	12/09/2026	12/02/2026	11/14/2026	10/28/2026	10/22/2026	10/05/2026							
		Final Maturity	Years	Date	09/24/2027	08/24/2027	07/24/2027	07/24/2027	06/24/2027	05/24/2027	05/24/2027	04/24/2027							
	Without optional redemption *	Average life	Years	Date	09/08/2027	08/30/2027	08/21/2027	08/01/2027	07/24/2027	07/16/2027	06/27/2027	06/20/2027							
		Final Maturity	Years	Date	08/24/2029	07/24/2029	07/24/2029	06/24/2029	06/24/2029	05/24/2029	05/24/2029	04/24/2029							
	With optional redemption *	Average life	Years	Date	01/15/2027	12/27/2026	12/09/2026	12/02/2026	11/14/2026	10/28/2026	10/22/2026	10/05/2026							
		Final Maturity	Years	Date	09/24/2027	08/24/2027	07/24/2027	07/24/2027	06/24/2027	05/24/2027	05/24/2027	04/24/2027							
Series E	With optional redemption *	Average life	Years	Date	01/15/2027	12/27/2026	12/09/2026	12/02/2026	11/14/2026	10/28/2026	10/22/2026	10/05/2026							
		Final Maturity	Years	Date	09/24/2027	08/24/2027	07/												

Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Additional information
 Europea 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

SABADELL CONSUMO 2 Fondo de Titulización

Brief report

Date: 09/30/2025
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	66.80%	127,074,241.20	34.88%	66.00%	501,000,000.00	34.37%	
Series B	11.33%	21,559,502.00	23.55%	11.20%	85,000,000.00	23.04%	
Series C	6.67%	12,682,060.00	16.88%	6.59%	50,000,000.00	16.37%	
Series D	4.27%	8,116,518.40	12.62%	4.22%	32,000,000.00	12.11%	
Series E	2.13%	4,058,259.20	10.48%	2.11%	16,000,000.00	9.97%	
Series F	1.60%	3,043,694.40	8.88%	1.58%	12,000,000.00	8.37%	
Series G	7.20%	13,696,624.80	1.68%	7.11%	54,000,000.00	1.17%	
Series H	0.00%	0.00		1.20%	9,100,000.00		
Issue of Bonds		190,230,900.00			759,100,000.00		
Reserve Fund	1.68%	3,200,000.00		1.17%	8,800,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		6,170,117.33	1.925%
Principals Account		0.00	
Servicer ppal collect not yet credited		5,492,107.26	
Servicer ints collect not yet credited		946,783.63	
Liabilities		Available	Balance
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	42,384	107,782	
Principal			
Principal outstanding	183,670,615.50	749,999,990.20	
Average loan	4,333.49	6,958.49	
Minimum	0.09	1,000.14	
Maximum	59,953.92	97,312.56	
Interest rate			
Weighted average (wac)	6.98%	7.14%	
Minimum	2.00%	2.00%	
Maximum	13.75%	14.00%	
Final maturity			
Weighted average (WARM) (months)	37	60	
Minimum	10/14/2025	01/31/2023	
Maximum	04/05/2032	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)	1.10%	0.94%	0.93%	0.93%	0.83%
Annual Percentage Rate (CPR)	12.39%	10.73%	10.65%	10.63%	9.51%

Geographic distribution		
	Current	At constitution date
Andalucia	6.03%	5.84%
Aragon	1.16%	1.29%
Asturias	4.88%	4.63%
Balearic Islands	2.89%	2.98%
Basque Country	1.93%	2.03%
Canary Islands	1.66%	1.63%
Cantabria	0.21%	0.22%
Castilla-La Mancha	1.43%	1.33%
Castilla-Leon	2.33%	2.24%
Catalonia	34.72%	35.81%
Ceuta	0.09%	0.09%
Extremadura	0.39%	0.40%
Galicia	2.86%	2.91%
La Rioja	0.22%	0.24%
Madrid	6.41%	6.98%
Melilla	0.09%	0.09%
Murcia	9.54%	8.96%
Navarra	0.33%	0.38%
Valencia	22.84%	21.94%

Current delinquency								
Aging	Assets	Overdue debt					Outstanding debt	Total debt
		Principal	Interest	Other	Total	%		
Delinquencies								
Up to 1 month	5,420	685,625.00	124,938.77	0.00	810,563.77	3.75	21,667,387.65	22,477,951.42
from > 1 to ≤ 2 months	170	62,536.48	13,737.89	0.00	76,274.37	0.35	742,352.05	818,628.42
from > 2 to ≤ 3 months	167	79,283.86	20,013.67	0.00	99,297.53	0.46	702,659.10	801,956.63
from > 3 to ≤ 6 months	268	177,058.14	37,334.51	0.00	214,392.65	0.99	887,597.17	1,101,979.82
from > 6 to ≤ 12 months	728	1,780,603.16	166,029.85	0.00	1,946,633.01	9.00	1,534,602.79	3,481,235.80
from ≥ 12 to < 18 months	710	2,698,951.30	191,999.99	0.00	2,890,951.29	13.37	582,774.56	3,473,725.85
from ≥ 18 to < 24 months	853	3,483,060.98	233,317.78	0.00	3,716,378.76	17.19	419,348.50	4,135,727.26
from ≥ 2 years	2,200	11,068,221.95	800,309.79	0.00	11,868,531.74	54.89	694,827.37	12,563,359.11
Subtotal	10,516	20,035,340.87	1,587,682.25	0.00	21,623,023.12	100.00	27,231,539.19	48,854,562.31
Total	10,516	20,035,340.87	1,587,682.25	0.00	21,623,023.12		27,231,539.19	48,854,562.31