

Date: 11/30/2025
Currency: EUR

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Official register CNMV: C/ Edison, 4 - 28006 Madrid  www.cnmv.com

SABADELL CONSUMO 2 Fondo de Titulización

Brief report

Date: 11/30/2025
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%	115,685,559.30	35.05%	66.00%	501,000,000.00	34.37%	
Series B	11.33%	19,627,290.50	23.71%	11.20%	85,000,000.00	23.04%	
Series C	6.67%	11,545,465.00	17.05%	6.59%	50,000,000.00	16.37%	
Series D	4.27%	7,389,097.60	12.78%	4.22%	32,000,000.00	12.11%	
Series E	2.13%	3,694,548.80	10.65%	2.11%	16,000,000.00	9.97%	
Series F	1.60%	2,770,911.60	9.05%	1.58%	12,000,000.00	8.37%	
Series G	7.20%	12,469,102.20	1.85%	7.11%	54,000,000.00	1.17%	
Series H	0.00%	0.00		1.20%	9,100,000.00		
Issue of Bonds		173,181,975.00			759,100,000.00		
Reserve Fund	1.85%	3,200,000.00		1.17%	8,800,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		5,640,294.62	1.932%
Principals Account		0.00	
Servicer ppal collect not yet credited		5,040,904.08	
Servicer ints collect not yet credited		849,082.56	
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	39,586	107,782	
Principal			
Principal outstanding	167,360,487.12	749,999,990.20	
Average loan	4,227.77	6,958.49	
Minimum	0.05	1,000.14	
Maximum	57,911.09	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)	36	60	
Minimum	12/10/2025	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)	1.00%	1.02%	0.97%	0.95%	0.84%
Annual Percentage Rate (CPR)	11.38%	11.62%	11.07%	10.81%	9.60%

Geographic distribution		
	Current	At constitution date
Andalucia	6.04%	5.84%
Aragon	1.15%	1.29%
Asturias	4.90%	4.63%
Balearic Islands	2.88%	2.98%
Basque Country	1.91%	2.03%
Canary Islands	1.68%	1.63%
Cantabria	0.21%	0.22%
Castilla-La Mancha	1.42%	1.33%
Castilla-Leon	2.33%	2.24%
Catalonia	34.61%	35.81%
Ceuta	0.09%	0.09%
Extremadura	0.38%	0.40%
Galicia	2.86%	2.91%
La Rioja	0.22%	0.24%
Madrid	6.34%	6.98%
Melilla	0.09%	0.09%
Murcia	9.65%	9.96%
Navarra	0.33%	0.38%
Valencia	22.89%	21.94%

Current delinquency								
Aging	Assets	Overdue debt					Outstanding debt	Total debt
		Principal	Interest	Other	Total	%		
Delinquencies								
Up to 1 month	5,863	757,370.59	129,112.50	0.00	886,483.09	3.97	23,040,200.25	23,926,683.34
from > 1 to ≤ 2 months	172	70,210.74	14,628.03	0.00	84,838.77	0.38	714,794.86	799,634.63
from > 2 to ≤ 3 months	98	46,392.43	12,728.54	0.00	59,120.97	0.26	434,106.20	493,227.17
from > 3 to ≤ 6 months	258	209,691.20	40,451.76	0.00	250,142.96	1.12	977,119.47	1,227,262.43
from > 6 to < 12 months	673	1,510,653.82	148,387.38	0.00	1,659,041.20	7.43	1,414,901.30	3,073,942.50
from ≥ 12 to < 18 months	693	2,598,505.13	183,389.49	0.00	2,781,894.62	12.47	572,654.70	3,354,549.32
from ≥ 18 to < 24 months	804	3,270,563.37	225,017.38	0.00	3,495,580.75	15.66	387,073.55	3,882,654.30
from ≥ 2 years	2,458	12,218,822.66	881,509.70	0.00	13,100,332.36	58.70	644,586.18	13,744,918.54
Subtotal	11,019	20,682,209.94	1,635,225.78	0.00	22,317,435.72	100.00	28,185,436.51	50,502,872.23
Total	11,019	20,682,209.94	1,635,225.78	0.00	22,317,435.72		28,185,436.51	50,502,872.23