

Brief report

Date: 02/28/2026
 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

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		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0305622005	07/08/2022 5,010	20,033.00 100,365,330.00 20.03%	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	2.8120% 03/24/2026 43.814397 Gross 35.489662 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AAA (sf) AAAsf	AAA AAA	
Series B ES0305622013	07/08/2022 850	20,033.00 17,028,050.00 20.03%	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	5.0420% 03/24/2026 78.560522 Gross 63.634023 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AA (sf) AAAsf	AA AAA	
Series C ES0305622021	07/08/2022 500	20,033.00 10,016,500.00 20.03%	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	6.0920% 03/24/2026 94.920806 Gross 76.885853 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	A (sf) AA-sf	A AA-	
Series D ES0305622039	07/08/2022 320	20,033.00 6,410,560.00 20.03%	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	6.9420% 03/24/2026 108.164845 Gross 87.613524 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BBB (sf) BBB+sf	BBB BBB+	
Series E ES0305622047	07/08/2022 160	20,033.00 3,205,280.00 20.03%	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	9.6920% 03/24/2026 151.013206 Gross 122.320697 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB (high) (sf) BBB-sf	BB (high) BBB-	
Series F ES0305622054	07/08/2022 120	20,033.00 2,403,960.00 20.03%	100,000.00 12,000,000.00	Floating Euribor 1 mes+2.250% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	11.1920% 03/24/2026 174.385039 Gross 141.251882 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	B (high) (sf) BBsF	B (low) BB	
Series G ES0305622062	07/08/2022 540	20,033.00 10,817,820.00 20.03%	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	15.1920% 03/24/2026 236.709928 Gross 191.735042 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	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	03/24/2026	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.	
Total		150,247,500.00	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											
Series	Hypothesis	Average life	Date	% 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	1.07	1.05	1.00	0.99	0.94	0.93	0.88	0.87
		Final Maturity	Years	03/20/2027	03/15/2027	02/24/2027	02/20/2027	02/02/2027	01/29/2027	01/12/2027	01/08/2027
			Date	1.50	1.50	1.41	1.41	1.33	1.33	1.24	1.24
	Without optional redemption *	Average life	Years	1.31	1.28	1.24	1.22	1.17	1.15	1.11	1.09
		Final Maturity	Years	06/17/2027	06/07/2027	05/23/2027	05/13/2027	04/28/2027	04/04/2027	03/27/2027	03/27/2027
			Date	2.75	2.75	2.67	2.58	2.58	2.50	2.41	2.41
Series B	With optional redemption *	Average life	Years	1.07	1.05	1.00	0.99	0.94	0.93	0.88	0.87
		Final Maturity	Years	03/20/2027	03/15/2027	02/24/2027	02/20/2027	02/02/2027	01/29/2027	01/12/2027	01/08/2027
			Date	1.50	1.50	1.41	1.41	1.33	1.33	1.24	1.24
	Without optional redemption *	Average life	Years	1.71	1.67	1.64	1.60	1.57	1.53	1.51	1.47
		Final Maturity	Years	11/09/2027	10/25/2027	10/15/2027	09/30/2027	09/05/2027	08/27/2027	08/12/2027	08/12/2027
			Date	3.08	3.08	3.00	2.92	2.92	2.83	2.75	2.75
Series C	With optional redemption *	Average life	Years	1.07	1.05	1.00	0.99	0.94	0.93	0.88	0.87
		Final Maturity	Years	03/20/2027	03/15/2027	02/24/2027	02/20/2027	02/02/2027	01/29/2027	01/12/2027	01/08/2027
			Date	1.50	1.50	1.41	1.41	1.33	1.33	1.24	1.24
	Without optional redemption *	Average life	Years	1.83	1.79	1.77	1.72	1.71	1.66	1.60	1.50
		Final Maturity	Years	12/23/2027	12/07/2027	11/30/2027	11/15/2027	11/09/2027	10/23/2027	10/17/2027	10/10/2027
			Date	3.25	3.25	3.25	3.16	3.08	3.08	3.00	3.00
Series D	With optional redemption *	Average life	Years	1.07	1.05	1.00	0.99	0.94	0.93	0.88	0.87
		Final Maturity	Years	03/20/2027	03/15/2027	02/24/2027	02/20/2027	02/02/2027	01/29/2027	01/12/2027	01/08/2027
			Date	1.50	1.50	1.41	1.41	1.33	1.33	1.24	1.24
	Without optional redemption *	Average life	Years	1.92	1.87	1.86	1.81	1.80	1.75	1.75	1.70
		Final Maturity	Years	01/25/2028	01/07/2028	01/03/2028	12/16/2027	12/14/2027	11/26/2027	11/23/2027	11/06/2027
			Date	3.41	3.41	3.41	3.33	3.33	3.25	3.25	3.16
Series E	With optional redemption *	Average life	Years	1.07	1.05	1.00	0.99	0.94	0.93	0.88	0.87
		Final Maturity	Years	03/20/2027	03/15/2027	02/24/2027	02/20/2027	02/02/2027	01/29/2027	01/12/2027	01/08/2027
			Date	1.50	1.50	1.41	1.41	1.33	1.33	1.24	1.24
	Without optional redemption *	Average life	Years	1.98	1.93	1.92	1.87	1.87	1.82	1.82	1.77
		Final Maturity	Years	02/15/2028	01/28/2028	01/27/2028	01/07/2028	01/07/2028	12/20/2027	12/19/2027	12/01/2027
			Date	3.58	3.50	3.50	3.50	3.41	3.41	3.33	3.33
Series F	With optional redemption *	Average life	Years	1.07	1.05	1.00	0.99	0.94	0.93	0.88	0.87
		Final Maturity	Years	03/20/2027	03/15/2027	02/24/2027	02/20/2027	02/02/2027	01/29/2027	01/12/2027	01/08/2027
			Date	1.50	1.50	1.41	1.41	1.33	1.33	1.24	1.24
	Without optional redemption *	Average life	Years	2.02	1.97	1.96	1.91	1.91	1.86	1.86	1.81
		Final Maturity	Years	03/01/2028	02/12/2028	02/10/2028	01/23/2028	01/22/2028	01/05/2028	01/04/2028	12/18/2027
			Date	3.58	3.58	3.58	3.58	3.58	3.50	3.41	3.41
Series G	With optional redemption *	Average life	Years	1.07	1.05	1.00	0.99	0.94	0.93	0.88	0.87
		Final Maturity	Years	03/20/2027	03/15/2027	02/24/2027	02/20/2027	02/02/2027	01/29/2027	01/12/2027	01/08/2027
			Date	1.50	1.50	1.41	1.41	1.33	1.33	1.24	1.24
	Without optional redemption *	Average life	Years	2.16	2.11	2.12	2.06	2.07	2.02	2.03	1.98
		Final Maturity	Years	04/23/2028	04/04/2028	04/06/2028	03/18/2028	03/21/2028	03/02/2028	03/06/2028	02/16/2028
			Date	6.17	6.17	6.17	6.17	6.17	6.17	6.17	6.17

Restitution period will end up 01.22.2018. Meanwhile loans will be restituted 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	66.80%	100,365,330.00	35.33%	66.00%	501,000,000.00	34.37%
Series B	11.33%	17,028,050.00	24.00%	11.20%	85,000,000.00	23.04%
Series C	6.67%	10,016,500.00	17.33%	6.59%	50,000,000.00	16.37%
Series D	4.27%	6,410,560.00	13.06%	4.22%	32,000,000.00	12.11%
Series E	2.13%	3,205,280.00	10.93%	2.11%	16,000,000.00	9.97%
Series F	1.60%	2,403,960.00	9.33%	1.58%	12,000,000.00	8.37%
Series G	7.20%	10,817,820.00	2.13%	7.11%	54,000,000.00	1.17%
Series H	0.00%	0.00		1.20%	9,100,000.00	
Issue of Bonds		150,247,500.00			759,100,000.00	
Reserve Fund	2.13%	3,200,000.00		1.17%	8,800,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	5,400,319.65	1.933%	
Principals Account		0.00	
Servicer ppal collect not yet credited	4,599,350.71		
Servicer ints collect not yet credited	736,601.14		
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	36,060	107,782	
Principal			
Principal outstanding	144,950,992.28	749,999,990.20	
Average loan	4,019.72	6,958.49	
Minimum	0.04	1,000.14	
Maximum	54,822.55	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)	34	60	
Minimum	03/15/2026	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)	0.94%	0.97%	1.00%	0.96%	0.85%
Annual Percentage Rate (CPR)	10.73%	11.04%	11.33%	10.93%	9.70%

Geographic distribution		
	Current	At constitution date
Andalucia	6.02%	5.84%
Aragon	1.16%	1.29%
Asturias	4.92%	4.63%
Balearic Islands	2.88%	2.98%
Basque Country	1.89%	2.03%
Canary Islands	1.71%	1.63%
Cantabria	0.22%	0.22%
Castilla-La Mancha	1.40%	1.33%
Castilla-Leon	2.33%	2.24%
Catalonia	34.51%	35.81%
Ceuta	0.10%	0.09%
Extremadura	0.38%	0.40%
Galicia	2.84%	2.91%
La Rioja	0.22%	0.24%
Madrid	6.35%	6.98%
Meillia	0.09%	0.09%
Murcia	9.69%	9.96%
Navarra	0.33%	0.38%
Valencia	22.97%	21.94%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	5,204	670,218.41	109,681.72	0.00	779,900.13	3.66	19,476,380.83	20,256,280.96	44.61
from > 1 to ≤ 2 months	169	58,645.85	11,674.11	0.00	70,319.96	0.33	598,243.54	668,563.50	1.47
from > 2 to ≤ 3 months	132	78,066.76	12,420.75	0.00	90,487.51	0.42	428,474.26	518,961.77	1.14
from > 3 to ≤ 6 months	244	201,923.17	35,097.46	0.00	237,020.63	1.11	890,869.04	1,117,889.67	2.46
from > 6 to < 12 months	600	1,228,527.99	136,207.41	0.00	1,364,735.40	6.41	1,356,319.13	2,721,054.53	5.99
from ≥ 12 to < 18 months	600	2,327,908.58	164,051.78	0.00	2,491,960.36	11.70	439,499.54	2,931,459.90	6.46
from ≥ 18 to < 24 months	706	2,911,837.76	196,527.85	0.00	3,108,365.61	14.59	290,977.79	3,399,343.40	7.49
from ≥ 2 years	2,558	12,278,268.83	882,764.54	0.00	13,161,033.37	61.78	633,213.33	13,794,246.70	30.38
Subtotal	10,213	19,755,397.35	1,548,425.62	0.00	21,303,822.97	100.00	24,103,977.46	45,407,800.43	100.00
Total	10,213	19,755,397.35	1,548,425.62	0.00	21,303,822.97		24,103,977.46	45,407,800.43	

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