

Brief report

Date: 03/31/2026
 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 N° 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	19,098.65 95,684,236.50 19.10%	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	2.7890% 04/24/2026 45.868061 Gross 37.153129 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	19,098.65 16,233,852.50 19.10%	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	5.0190% 04/24/2026 82.542774 Gross 66.859647 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AA (sf) AAAsf	AA AAA AA AAA	
Series C ES0305622021	07/08/2022 500	19,098.65 9,549,325.00 19.10%	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	6.0690% 04/24/2026 99.811136 Gross 80.847020 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	A (sf) AA-sf	A AA- AA-	
Series D ES0305622039	07/08/2022 320	19,098.65 6,111,568.00 19.10%	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	6.9190% 04/24/2026 113.790287 Gross 92.170132 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	19,098.65 3,055,784.00 19.10%	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	9.6690% 04/24/2026 159.016951 Gross 128.803730 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	19,098.65 2,291,838.00 19.10%	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	11.1690% 04/24/2026 183.686041 Gross 148.785693 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	19,098.65 10,313,271.00 19.10%	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	15.1690% 04/24/2026 249.470280 Gross 202.070927 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	n.c. 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		12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c. n.c.	
Total		143,239,875.00	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	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	1.03	1.02	0.96	0.95	0.91	0.89	0.85	0.84			
		Final Maturity	04/03/2027	03/29/2027	03/11/2027	03/07/2027	02/17/2027	02/13/2027	01/26/2027	01/23/2027			
Series B	With optional redemption *	Average life	1.28	1.26	1.22	1.19	1.15	1.13	1.08	1.06			
		Final Maturity	07/05/2027	06/26/2027	06/10/2027	06/01/2027	05/17/2027	05/08/2027	04/23/2027	04/15/2027			
Series C	With optional redemption *	Average life	1.03	1.02	0.96	0.95	0.91	0.89	0.85	0.84			
		Final Maturity	04/03/2027	03/29/2027	03/11/2027	03/07/2027	02/17/2027	02/13/2027	01/26/2027	01/23/2027			
Series D	With optional redemption *	Average life	1.92	1.87	1.86	1.81	1.81	1.76	1.76	1.71			
		Final Maturity	02/21/2028	02/03/2028	02/01/2028	01/14/2028	01/12/2028	12/26/2027	12/24/2027	12/07/2027			
Series E	With optional redemption *	Average life	1.03	1.02	0.96	0.95	0.91	0.89	0.85	0.84			
		Final Maturity	04/03/2027	03/29/2027	03/11/2027	03/07/2027	02/17/2027	02/13/2027	01/26/2027	01/23/2027			
Series F	With optional redemption *	Average life	1.03	1.02	0.96	0.95	0.91	0.89	0.85	0.84			
		Final Maturity	04/03/2027	03/29/2027	03/11/2027	03/07/2027	02/17/2027	02/13/2027	01/26/2027	01/23/2027			
Series G	With optional redemption *	Average life	1.03	1.02	0.96	0.95	0.91	0.89	0.85	0.84			
		Final Maturity	04/03/2027	03/29/2027	03/11/2027	03/07/2027	02/17/2027	02/13/2027	01/26/2027	01/23/2027			

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%	95,684,236.50	35.43%	66.00%	501,000,000.00	34.37%
Series B	11.33%	16,233,852.50	24.10%	11.20%	85,000,000.00	23.04%
Series C	6.67%	9,549,325.00	17.43%	6.59%	50,000,000.00	16.37%
Series D	4.27%	6,111,568.00	13.17%	4.22%	32,000,000.00	12.11%
Series E	2.13%	3,055,784.00	11.03%	2.11%	16,000,000.00	9.97%
Series F	1.60%	2,291,838.00	9.43%	1.58%	12,000,000.00	8.37%
Series G	7.20%	10,313,271.00	2.23%	7.11%	54,000,000.00	1.17%
Series H	0.00%	0.00		1.20%	9,100,000.00	
Issue of Bonds		143,239,875.00			759,100,000.00	
Reserve Fund	2.23%	3,200,000.00		1.17%	8,800,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	5,531,429.16	1.934%	
Principals Account	0.00		
Servicer ppal collect not yet credited	4,628,689.36		
Servicer ints collect not yet credited	718,551.81		
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	34,701	107,782	
Principal			
Principal outstanding	137,739,486.84	749,999,990.20	
Average loan	3,969.32	6,958.49	
Minimum	0.06	1,000.14	
Maximum	53,786.50	97,312.56	
Interest rate			
Weighted average (wac)	6.97%	7.14%	
Minimum	2.00%	2.00%	
Maximum	13.75%	14.00%	
Final maturity			
Weighted average (WARM) (months)	33	60	
Minimum	04/09/2026	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)	1.08%	1.02%	0.99%	0.96%	0.85%
Annual Percentage Rate (CPR)	12.17%	11.59%	11.29%	10.97%	9.75%

Geographic distribution		
	Current	At constitution date
Andalucia	6.01%	5.84%
Aragon	1.16%	1.29%
Asturias	4.92%	4.63%
Balearic Islands	2.88%	2.98%
Basque Country	1.87%	2.03%
Canary Islands	1.70%	1.63%
Cantabria	0.22%	0.22%
Castilla-La Mancha	1.39%	1.33%
Castilla-Leon	2.32%	2.24%
Catalonia	34.54%	35.81%
Ceuta	0.10%	0.09%
Extremadura	0.38%	0.40%
Galicia	2.86%	2.91%
La Rioja	0.22%	0.24%
Madrid	6.33%	6.98%
Melilla	0.09%	0.09%
Murcia	9.67%	9.96%
Navarra	0.33%	0.38%
Valencia	23.02%	21.94%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	4,094	519,816.62	85,617.80	0.00	605,434.42	2.79	14,726,045.71	15,331,480.13	37.57
from > 1 to ≤ 2 months	184	67,909.82	13,411.25	0.00	81,321.07	0.38	719,130.20	800,451.27	1.96
from > 2 to ≤ 3 months	123	53,164.92	10,737.76	0.00	63,902.68	0.29	361,964.71	425,767.39	1.04
from > 3 to ≤ 6 months	236	187,568.20	30,272.11	0.00	217,830.31	1.00	761,959.50	979,789.81	2.40
from > 6 to < 12 months	590	1,247,324.82	134,837.36	0.00	1,382,162.18	6.38	1,341,614.47	2,723,776.65	6.68
from ≥ 12 to < 18 months	626	2,403,257.14	168,168.49	0.00	2,571,425.63	11.86	409,525.89	2,980,951.52	7.31
from ≥ 18 to < 24 months	655	2,673,185.14	186,822.79	0.00	2,860,007.93	13.19	273,515.79	3,133,523.72	7.68
from ≥ 2 years	2,680	12,975,584.30	919,845.59	0.00	13,895,429.89	64.10	534,153.82	14,429,583.71	35.36
Subtotal	9,188	20,127,800.96	1,549,713.15	0.00	21,677,514.11	100.00	19,127,810.09	40,805,324.20	100.00
Total	9,188	20,127,800.96	1,549,713.15	0.00	21,677,514.11		19,127,810.09	40,805,324.20	

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.

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