

Brief report

Date: 04/30/2026
 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

Bond Paying Agent
 Soci t  G n rale

Financial Structuring
 Deutsche Bank

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Soci t  G n rale

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 DBRS / Fitch		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0305622005	07/08/2022 5,010	18,134.56 90,854,145.60 18.13%	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	2.8060% 05/26/2026 45.231623 Gross 36.637615 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	18,134.56 15,414,376.00 18.13%	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	5.0360% 05/26/2026 81.178350 Gross 65.754463 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	18,134.56 9,067,280.00 18.13%	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	6.0860% 05/26/2026 98.103940 Gross 79.464191 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	18,134.56 5,803,059.20 18.13%	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	6.9360% 05/26/2026 111.805607 Gross 90.562542 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	18,134.56 2,901,529.60 18.13%	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	9.6860% 05/26/2026 156.134532 Gross 126.468971 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	18,134.56 2,176,147.20 18.13%	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	11.1860% 05/26/2026 180.313945 Gross 146.054295 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	18,134.56 9,792,662.40 18.13%	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	15.1860% 05/26/2026 244.792381 Gross 198.261829 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	05/26/2026	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c. n.c.	
Total		136,009,200.00	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	Final Maturity	% 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	0.98	0.97	0.92	0.91	0.86	0.85	0.84	0.79				
		Date	04/16/2027	04/12/2027	03/25/2027	03/21/2027	03/03/2027	02/28/2027	02/24/2027	02/06/2027	02/06/2027				
		Final Maturity	Years	1.33	1.33	1.25	1.25	1.17	1.17	1.17	1.08	1.08			
	Without optional redemption *	Average life	Years	1.25	1.22	1.18	1.16	1.11	1.09	1.07	1.03				
		Date	07/23/2027	07/14/2027	06/28/2027	06/20/2027	06/04/2027	05/27/2027	05/19/2027	05/04/2027	05/04/2027				
		Final Maturity	Years	2.59	2.59	2.50	2.50	2.42	2.34	2.34	2.25	2.25			
Series B	With optional redemption *	Average life	Years	0.98	0.97	0.92	0.91	0.86	0.85	0.84	0.79				
		Date	04/16/2027	04/12/2027	03/25/2027	03/21/2027	03/03/2027	02/28/2027	02/24/2027	02/06/2027	02/06/2027				
		Final Maturity	Years	1.33	1.33	1.25	1.25	1.17	1.17	1.17	1.08	1.08			
	Without optional redemption *	Average life	Years	1.68	1.64	1.61	1.57	1.55	1.51	1.47	1.45				
		Date	12/27/2027	12/12/2027	12/04/2027	11/19/2027	11/11/2027	10/27/2027	10/13/2027	10/05/2027	10/05/2027				
		Final Maturity	Years	2.92	2.92	2.84	2.76	2.67	2.67	2.59	2.59				
Series C	With optional redemption *	Average life	Years	0.98	0.97	0.92	0.91	0.86	0.85	0.84	0.79				
		Date	04/16/2027	04/12/2027	03/25/2027	03/21/2027	03/03/2027	02/28/2027	02/24/2027	02/06/2027	02/06/2027				
		Final Maturity	Years	1.33	1.33	1.25	1.25	1.17	1.17	1.17	1.08	1.08			
	Without optional redemption *	Average life	Years	1.81	1.77	1.75	1.71	1.70	1.66	1.61	1.60				
		Date	02/12/2028	01/28/2028	01/23/2028	01/08/2028	01/03/2028	12/19/2027	12/03/2027	11/29/2027	11/29/2027				
		Final Maturity	Years	3.08	3.08	3.00	3.00	2.92	2.92	2.84	2.84				
Series D	With optional redemption *	Average life	Years	0.98	0.97	0.92	0.91	0.86	0.85	0.84	0.79				
		Date	04/16/2027	04/12/2027	03/25/2027	03/21/2027	03/03/2027	02/28/2027	02/24/2027	02/06/2027	02/06/2027				
		Final Maturity	Years	1.33	1.33	1.25	1.25	1.17	1.17	1.17	1.08	1.08			
	Without optional redemption *	Average life	Years	1.90	1.86	1.85	1.81	1.80	1.76	1.71	1.71				
		Date	03/18/2028	03/02/2028	02/29/2028	02/12/2028	02/11/2028	01/25/2028	01/09/2028	01/08/2028	01/08/2028				
		Final Maturity	Years	3.25	3.25	3.25	3.17	3.17	3.08	3.08	3.00	3.00			
Series E	With optional redemption *	Average life	Years	0.98	0.97	0.92	0.91	0.86	0.85	0.84	0.79				
		Date	04/16/2027	04/12/2027	03/25/2027	03/21/2027	03/03/2027	02/28/2027	02/24/2027	02/06/2027	02/06/2027				
		Final Maturity	Years	1.33	1.33	1.25	1.25	1.17	1.17	1.17	1.08	1.08			
	Without optional redemption *	Average life	Years	1.97	1.92	1.92	1.87	1.88	1.83	1.78	1.79				
		Date	04/11/2028	03/24/2028	03/25/2028	03/07/2028	03/09/2028	02/21/2028	02/03/2028	02/05/2028	02/05/2028				
		Final Maturity	Years	3.42	3.34	3.34	3.34	3.25	3.25	3.17	3.17				
Series F	With optional redemption *	Average life	Years	0.98	0.97	0.92	0.91	0.86	0.85	0.84	0.79				
		Date	04/16/2027	04/12/2027	03/25/2027	03/21/2027	03/03/2027	02/28/2027	02/24/2027	02/06/2027	02/06/2027				
		Final Maturity	Years	1.33	1.33	1.25	1.25	1.17	1.17	1.17	1.08	1.08			
	Without optional redemption *	Average life	Years	2.01	1.96	1.97	1.92	1.92	1.88	1.84	1.84				
		Date	04/26/2028	04/09/2028	04/10/2028	03/24/2028	03/26/2028	03/09/2028	02/20/2028	02/24/2028	02/24/2028				
		Final Maturity	Years	3.42	3.42	3.42	3.42	3.34	3.25	3.25	3.25				
Series G	With optional redemption *	Average life	Years	0.98	0.97	0.92	0.91	0.86	0.85	0.84	0.79				
		Date	04/16/2027	04/12/2027	03/25/2027	03/21/2027	03/03/2027	02/28/2027	02/24/2027	02/06/2027	02/06/2027				
		Final Maturity	Years	1.33	1.33	1.25	1.25	1.17	1.17	1.17	1.08	1.08			
	Without optional redemption *	Average life	Years	2.17	2.12	2.13	2.08	2.10	2.05	2.00	2.02				
		Date	06/23/2028	06/05/2028	06/09/2028	05/23/2028	05/29/2028	05/11/2028	04/24/2028	05/01/2028	05/01/2028				
		Final Maturity	Years	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01				

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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 Société Générale

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 KPMG Auditores

Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
			% CE			% CE
Series A	66.80%	90,854,145.60	35.55%	66.00%	501,000,000.00	34.37%
Series B	11.33%	15,414,376.00	24.22%	11.20%	85,000,000.00	23.04%
Series C	6.67%	9,067,280.00	17.55%	6.59%	50,000,000.00	16.37%
Series D	4.27%	5,803,059.20	13.29%	4.22%	32,000,000.00	12.11%
Series E	2.13%	2,901,529.60	11.15%	2.11%	16,000,000.00	9.97%
Series F	1.60%	2,176,147.20	9.55%	1.58%	12,000,000.00	8.37%
Series G	7.20%	9,792,662.40	2.35%	7.11%	54,000,000.00	1.17%
Series H	0.00%	0.00		1.20%	9,100,000.00	
Issue of Bonds		136,009,200.00			759,100,000.00	
Reserve Fund	2.35%	3,200,000.00		1.17%	8,800,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	4,916,679.90	1.930%	
Principals Account		0.00	
Servicer ppal collect not yet credited	4,489,914.40		
Servicer ints collect not yet credited	686,080.62		
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	33,653	107,782	
Principal			
Principal outstanding	130,904,032.89	749,999,990.20	
Average loan	3,889.82	6,958.49	
Minimum	0.05	1,000.14	
Maximum	52,747.17	97,312.56	
Interest rate			
Weighted average (wac)	6.96%	7.14%	
Minimum	2.00%	2.00%	
Maximum	13.75%	14.00%	
Final maturity			
Weighted average (WARM) (months)	33	60	
Minimum	05/31/2026	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)	0.87%	0.96%	0.98%	0.97%	0.85%
Annual Percentage Rate (CPR)	9.94%	10.95%	11.10%	11.01%	9.76%

Geographic distribution		
	Current	At constitution date
Andalucia	5.98%	5.84%
Aragon	1.17%	1.29%
Asturias	4.94%	4.63%
Balearic Islands	2.86%	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	34.52%	35.81%
Ceuta	0.10%	0.09%
Extremadura	0.38%	0.40%
Galicia	2.85%	2.91%
La Rioja	0.23%	0.24%
Madrid	6.29%	6.98%
Meillia	0.08%	0.09%
Murcia	9.68%	8.96%
Navarra	0.32%	0.38%
Valencia	23.08%	21.94%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	3,908	504,797.98	80,641.67	0.00	585,439.65	3.00	13,847,449.98	14,432,889.63	38.77
from > 1 to ≤ 2 months	164	67,558.35	10,376.84	0.00	77,935.19	0.40	530,713.85	608,649.04	1.63
from > 2 to ≤ 3 months	141	73,361.52	13,764.07	0.00	87,125.59	0.45	472,759.15	559,884.74	1.50
from > 3 to ≤ 6 months	216	162,729.88	25,764.95	0.00	188,494.83	0.97	612,747.13	801,241.96	2.15
from > 6 to < 12 months	586	1,274,773.05	131,130.73	0.00	1,405,903.78	7.21	1,311,089.66	2,716,993.44	7.30
from ≥ 12 to < 18 months	565	2,068,488.25	144,199.96	0.00	2,212,688.21	11.34	306,035.62	2,518,723.83	6.77
from ≥ 18 to < 24 months	665	2,789,268.52	188,903.65	0.00	2,978,172.17	15.27	236,171.71	3,214,343.88	8.63
from ≥ 2 years	2,370	11,191,770.24	777,531.22	0.00	11,969,301.46	61.37	406,821.84	12,376,123.30	33.24
Subtotal	8,615	18,132,747.79	1,372,313.09	0.00	19,505,060.88	100.00	17,723,788.94	37,228,849.82	100.00
Total	8,615	18,132,747.79	1,372,313.09	0.00	19,505,060.88		17,723,788.94	37,228,849.82	

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