SABADELL CONSUMO 2 Fondo de Titulización

Brief report

Date: 06/30/2026
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating DBRS / Fitch Current	Original
Series A ES0305622005	07/08/2022 5,010	16,426.15 82,295,011.50 16.43%	100,000.00 501,000,000.00	Floating Euribor 1 mes+0.870% 24.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	3.1490% 07/24/2026 43.104955 Gross 34.915014 Net	12/24/2034 Monthly r/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AAA (sf) AAAsf	AAA AAA
Series B ES0305622013	07/08/2022 850	16,426.15 13,962,227.50 16.43%	100,000.00 85,000,000.00	Floating Euribor 1 mes+3.100% 24.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	5.3790% 07/24/2026 73.630217 Gross 59.640476 Net	12/24/2034 Monthly r/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AA (sf) AAAsf	AA AAA
Series C ES0305622021	07/08/2022 500	16,426.15 8,213,075.00 16.43%	100,000.00 50,000,000.00	Floating Euribor 1 mes+4.150% 24.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	6.4290% 07/24/2026 88.003099 Gross 71.282510 Net	12/24/2034 Monthly r/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	A (sf) AA-sf	A AA-
Series D ES0305622039	07/08/2022 320	16,426.15 5,256,368.00 16.43%	100,000.00 32,000,000.00	Floating Euribor 1 mes+5.000% 24.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	7.2790% 07/24/2026 99.638288 Gross 80.707013 Net	12/24/2034 Monthly r/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BBB (sf) BBB+sf	BBB BBB+
Series E ES0305622047	07/08/2022 160	16,426.15 2,628,184.00 16.43%	100,000.00 16,000,000.00	Floating Euribor 1 mes+7.750% 24.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	10.0290% 07/24/2026 137.281549 Gross 111.198055 Net	12/24/2034 Monthly r/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	16,426.15 1,971,138.00 16.43%	100,000.00 12,000,000.00	Floating Euribor 1 mes+9.250% 24.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	11.5290% 07/24/2026 157.814236 Gross 127.829531 Net	12/24/2034 Monthly r/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	16,426.15 8,870,121.00 16.43%	100,000.00 54,000,000.00	Floating Euribor 1 mes+13.250% 24.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	15.5290% 07/24/2026 212.568069 Gross 172.180136 Net	12/24/2034 Monthly r/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/Jun/Jul/Aug/Sep/Oct/Nov/Dec	07/24/2026	12/24/2034 Monthly r/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		123,196,125.00	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	0.88	0.83	0.82	0.81	0.76	0.76	0.75	0.70
			Date	05/12/2027	04/23/2027	04/20/2027	04/17/2027	03/29/2027	03/27/2027	03/24/2027	03/05/2027
		Final Maturity	Years	1.17	1.08	1.08	1.08	1.00	1.00	1.00	0.92
			Date	08/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027	05/24/2027
	Without optional redemption *	Average life	Years	1.17	1.13	1.11	1.09	1.04	1.02	1.00	0.96
			Date	08/25/2027	08/10/2027	08/02/2027	07/25/2027	07/10/2027	07/02/2027	06/25/2027	06/10/2027
		Final Maturity	Years	2.42	2.34	2.34	2.34	2.25	2.17	2.17	2.08
			Date	11/24/2028	10/24/2028	10/24/2028	10/24/2028	09/24/2028	08/24/2028	08/24/2028	07/24/2028
Series B	With optional redemption *	Average life	Years	0.88	0.83	0.82	0.81	0.76	0.76	0.75	0.70
			Date	05/12/2027	04/23/2027	04/20/2027	04/17/2027	03/29/2027	03/27/2027	03/24/2027	03/05/2027
		Final Maturity	Years	1.17	1.08	1.08	1.08	1.00	1.00	1.00	0.92
			Date	08/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027	05/24/2027
	Without optional redemption *	Average life	Years	1.64	1.62	1.58	1.54	1.52	1.49	1.45	1.43
			Date	02/11/2028	02/05/2028	01/21/2028	01/07/2028	01/01/2028	12/18/2027	12/04/2027	11/28/2027
		Final Maturity	Years	2.75	2.67	2.67	2.59	2.59	2.50	2.50	2.42
			Date	03/24/2029	02/24/2029	02/24/2029	01/24/2029	01/24/2029	12/24/2028	12/24/2028	11/24/2028
Series C	With optional redemption *	Average life	Years	0.88	0.83	0.82	0.81	0.76	0.76	0.75	0.70
			Date	05/12/2027	04/23/2027	04/20/2027	04/17/2027	03/29/2027	03/27/2027	03/24/2027	03/05/2027
		Final Maturity	Years	1.17	1.08	1.08	1.08	1.00	1.00	1.00	0.92
			Date	08/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027	05/24/2027
	Without optional redemption *	Average life	Years	1.78	1.77	1.73	1.69	1.68	1.64	1.60	1.60
			Date	04/02/2028	03/31/2028	03/16/2028	03/02/2028	02/28/2028	02/14/2028	01/30/2028	01/28/2028
		Final Maturity	Years	2.92	2.92	2.92	2.84	2.84	2.75	2.75	2.67
			Date	05/24/2029	05/24/2029	05/24/2029	04/24/2029	04/24/2029	03/24/2029	03/24/2029	02/24/2029
Series D	With optional redemption *	Average life	Years	0.88	0.83	0.82	0.81	0.76	0.76	0.75	0.70
			Date	05/12/2027	04/23/2027	04/20/2027	04/17/2027	03/29/2027	03/27/2027	03/24/2027	03/05/2027
		Final Maturity	Years	1.17	1.08	1.08	1.08	1.00	1.00	1.00	0.92
			Date	08/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027	05/24/2027
	Without optional redemption *	Average life	Years	1.88	1.88	1.84	1.80	1.80	1.76	1.71	1.72
			Date	05/10/2028	05/10/2028	04/25/2028	04/09/2028	04/11/2028	03/25/2028	03/10/2028	03/11/2028
		Final Maturity	Years	3.08	3.08	3.08	3.00	3.00	2.92	2.92	2.84
			Date	07/24/2029	07/24/2029	07/24/2029	06/24/2029	06/24/2029	05/24/2029	05/24/2029	04/24/2029
Series E	With optional redemption *	Average life	Years	0.88	0.83	0.82	0.81	0.76	0.76	0.75	0.70
			Date	05/12/2027	04/23/2027	04/20/2027	04/17/2027	03/29/2027	03/27/2027	03/24/2027	03/05/2027
		Final Maturity	Years	1.17	1.08	1.08	1.08	1.00	1.00	1.00	0.92
			Date	08/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027	05/24/2027
	Without optional redemption *	Average life	Years	1.95	1.96	1.92	1.87	1.88	1.84	1.79	1.80
			Date	06/04/2028	06/07/2028	05/23/2028	05/05/2028	05/10/2028	04/24/2028	04/07/2028	04/11/2028
		Final Maturity	Years	3.25	3.17	3.17	3.17	3.08	3.08	3.00	3.00
			Date	09/24/2029	08/24/2029	08/24/2029	08/24/2029	07/24/2029	07/24/2029	06/24/2029	06/24/2029
Series F	With optional redemption *	Average life	Years	0.88	0.83	0.82	0.81	0.76	0.76	0.75	0.70
			Date	05/12/2027	04/23/2027	04/20/2027	04/17/2027	03/29/2027	03/27/2027	03/24/2027	03/05/2027
		Final Maturity	Years	1.17	1.08	1.08	1.08	1.00	1.00	1.00	0.92
			Date	08/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027	05/24/2027
	Without optional redemption *	Average life	Years	2.00	2.01	1.96	1.92	1.93	1.89	1.84	1.86
			Date	06/22/2028	06/25/2028	06/09/2028	05/24/2028	05/28/2028	05/13/2028	04/26/2028	05/02/2028
		Final Maturity	Years	3.25	3.25	3.25	3.25	3.17	3.17	3.08	3.08
			Date	09/24/2029	09/24/2029	09/24/2029	09/24/2029	08/24/2029	08/24/2029	07/24/2029	07/24/2029
Series G	With optional redemption *	Average life	Years	0.88	0.83	0.82	0.81	0.76	0.76	0.75	0.70
			Date	05/12/2027	04/23/2027	04/20/2027	04/17/2027	03/29/2027	03/27/2027	03/24/2027	03/05/2027
		Final Maturity	Years	1.17	1.08	1.08	1.08	1.00	1.00	1.00	0.92
			Date	08/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027	05/24/2027
	Without optional redemption *	Average life	Years	2.17	2.19	2.14	2.10	2.12	2.08	2.03	2.06
			Date	08/22/2028	08/30/2028	08/13/2028	07/28/2028	08/06/2028	07/21/2028	07/04/2028	07/16/2028
		Final Maturity	Years	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84
			Date	04/24/2032	04/24/2032	04/24/2032	04/24/2032	04/24/2032	04/24/2032	04/24/2032	04/24/2032

Restitution period will end up 01.22.2018. Meanwhile loans will be restitute 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.

Europea 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 Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

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

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Credit enhancement and financial operations

Credit enhancement (CE)

	Current		% CE	At issue date		% CE
Series A	66.80%	82,295,011.50	35.80%	66.00%	501,000,000.00	34.37%
Series B	11.33%	13,962,227.50	24.46%	11.20%	85,000,000.00	23.04%
Series C	6.67%	8,213,075.00	17.80%	6.59%	50,000,000.00	16.37%
Series D	4.27%	5,256,368.00	13.53%	4.22%	32,000,000.00	12.11%
Series E	2.13%	2,628,184.00	11.40%	2.11%	16,000,000.00	9.97%
Series F	1.60%	1,971,138.00	9.80%	1.58%	12,000,000.00	8.37%
Series G	7.20%	8,870,121.00	2.60%	7.11%	54,000,000.00	1.17%
Series H	0.00%	0.00		1.20%	9,100,000.00	
Issue of Bonds		123,196,125.00			759,100,000.00	
Reserve Fund	2.60%	3,200,000.00		1.17%	8,800,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		5,208,841.56	1.931%
Principals Account		0.00	
Servicer ppal collect not yet credited		4,265,270.83	
Servicer ints collect not yet credited		617,814.53	
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	31,616	107,782
Principal		
Principal outstanding	117,727,784.28	749,999,990.20
Average loan	3,723.68	6,958.49
Minimum	0.03	1,000.14
Maximum	50,658.63	97,312.56
Interest rate		
Weighted average (wac)	6.95%	7.14%
Minimum	2.00%	2.00%
Maximum	13.75%	14.00%
Final maturity		
Weighted average (WARM) (months)	31	60
Minimum	07/05/2026	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)	1.10%	0.98%	1.00%	0.98%	0.86%
Annual Percentage Rate (CPR)	12.39%	11.12%	11.35%	11.11%	9.84%

Geographic distribution

	Current	At constitution date
Andalucia	5.92%	5.84%
Aragon	1.17%	1.29%
Asturias	5.01%	4.63%
Balearic Islands	2.86%	2.98%
Basque Country	1.89%	2.03%
Canary Islands	1.71%	1.63%
Cantabria	0.23%	0.22%
Castilla-La Mancha	1.41%	1.33%
Castilla-Leon	2.33%	2.24%
Catalonia	34.44%	35.81%
Ceuta	0.09%	0.09%
Extremadura	0.37%	0.40%
Galicia	2.84%	2.91%
La Rioja	0.23%	0.24%
Madrid	6.25%	6.98%
Melilla	0.07%	0.09%
Murcia	9.67%	8.96%
Navarra	0.32%	0.38%
Valencia	23.18%	21.94%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	3,722	476,343.89	72,996.76	0.00	549,340.65	2.71	12,547,739.41	13,097,080.06	36.21
from > 1 to ≤ 2 months	153	55,065.92	10,072.13	0.00	65,138.05	0.32	529,778.34	594,916.39	1.64
from > 2 to ≤ 3 months	139	63,571.50	12,638.52	0.00	76,210.02	0.38	449,725.01	525,935.03	1.45
from > 3 to ≤ 6 months	223	160,107.41	28,479.65	0.00	188,587.06	0.93	665,448.58	854,035.64	2.36
from > 6 to < 12 months	526	1,151,292.83	107,363.94	0.00	1,258,656.77	6.21	1,016,757.12	2,275,413.89	6.29
from ≥ 12 to < 18 months	585	2,251,677.70	152,113.94	0.00	2,403,791.64	11.85	268,870.40	2,672,662.04	7.39
from ≥ 18 to < 24 months	614	2,581,292.73	172,078.64	0.00	2,753,371.37	13.58	158,475.16	2,911,846.53	8.05
from ≥ 2 years	2,577	12,153,670.27	832,861.22	0.00	12,986,531.49	64.03	248,392.80	13,234,924.29	36.59
Subtotal	8,539	18,893,022.25	1,388,604.80	0.00	20,281,627.05	100.00	15,885,186.82	36,166,813.87	100.00
Total	8,539	18,893,022.25	1,388,604.80	0.00	20,281,627.05		15,885,186.82	36,166,813.87	

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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Additional information

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