

Brief report

Date: 08/31/2026
Currency: EUR

Constitution date
07/08/2022

VAT Reg. no.
V67715250

Management Company
Europea de Titulización, S.G.F.T

Originator
Banco Sabadell

Service
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 DBRS / Fitch	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305622005	07/08/2022 5,010	14,762.50 73,960,125.00 14.76%	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	3.0810% 09/24/2026 39.166143 Gross 31.724576 Net	12/24/2034 Monthly 09/24/2026 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AAA (sf) AAAsf	AAA AAA
Series B ES0305622013	07/08/2022 850	14,762.50 12,548,125.00 14.76%	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	5.3110% 09/24/2026 67.514243 Gross 54.686537 Net	12/24/2034 Monthly 09/24/2026 1/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	14,762.50 7,381,250.00 14.76%	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	6.3610% 09/24/2026 80.862004 Gross 65.498223 Net	12/24/2034 Monthly 09/24/2026 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	A (sf) AA-sf	A AA- A AA-
Series D ES0305622039	07/08/2022 320	14,762.50 4,724,000.00 14.76%	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	7.2110% 09/24/2026 91.667334 Gross 74.250541 Net	12/24/2034 Monthly 09/24/2026 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BBB (sf) BBB+sf	BBB BBB+
Series E ES0305622047	07/08/2022 160	14,762.50 2,362,000.00 14.76%	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	9.9610% 09/24/2026 126.625754 Gross 102.566861 Net	12/24/2034 Monthly 09/24/2026 1/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	14,762.50 1,771,500.00 14.76%	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	11.4610% 09/24/2026 145.693983 Gross 118.012126 Net	12/24/2034 Monthly 09/24/2026 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB (low) (sf) BBsf	B (low) BB
Series G ES0305622062	07/08/2022 540	14,762.50 7,971,750.00 14.76%	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	15.4610% 09/24/2026 196.542594 Gross 159.199501 Net	12/24/2034 Monthly 09/24/2026 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	n.c. 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 09/24/2026 1/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c. n.c. n.c.
Total		110,718,750.00	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
		% Annual equivalent CPR		2,00	4,00	6,00	8,00	10,00	12,00
Series A	With optional redemption *	Average life	Years	0.78	0.73	0.72	0.72	0.66	0.66
		Final Maturity	Date	06/05/2027	05/16/2027	05/14/2027	05/12/2027	04/23/2027	04/21/2027
				1.00	0.92	0.92	0.92	0.83	0.83
	Without optional redemption *	Average life	Years	1.10	1.06	1.04	1.02	0.97	0.96
		Final Maturity	Date	09/29/2027	09/13/2027	09/06/2027	08/30/2027	08/14/2027	08/07/2027
				2.25	2.17	2.17	2.09	2.00	2.00
Series B	With optional redemption *	Average life	Years	0.78	0.73	0.72	0.72	0.66	0.66
		Final Maturity	Date	06/05/2027	05/16/2027	05/14/2027	05/12/2027	04/23/2027	04/21/2027
				1.00	0.92	0.92	0.92	0.83	0.83
	Without optional redemption *	Average life	Years	1.61	1.59	1.56	1.52	1.51	1.47
		Final Maturity	Date	04/01/2028	03/27/2028	03/14/2028	03/01/2028	02/25/2028	01/30/2028
				2.58	2.51	2.51	2.51	2.42	2.34
Series C	With optional redemption *	Average life	Years	0.78	0.73	0.72	0.72	0.66	0.66
		Final Maturity	Date	06/05/2027	05/16/2027	05/14/2027	05/12/2027	04/23/2027	04/21/2027
				1.00	0.92	0.92	0.92	0.83	0.83
	Without optional redemption *	Average life	Years	1.76	1.76	1.72	1.69	1.68	1.67
		Final Maturity	Date	05/27/2028	05/27/2028	05/13/2028	04/30/2028	04/29/2028	04/18/2028
				2.84	2.75	2.75	2.67	2.58	2.58
Series D	With optional redemption *	Average life	Years	0.78	0.73	0.72	0.72	0.66	0.66
		Final Maturity	Date	06/05/2027	05/16/2027	05/14/2027	05/12/2027	04/23/2027	04/21/2027
				1.00	0.92	0.92	0.92	0.83	0.83
	Without optional redemption *	Average life	Years	1.87	1.88	1.84	1.80	1.81	1.77
		Final Maturity	Date	07/07/2028	07/10/2028	06/26/2028	06/11/2028	06/15/2028	05/31/2028
				2.92	2.92	2.92	2.84	2.84	2.75
Series E	With optional redemption *	Average life	Years	0.78	0.73	0.72	0.72	0.66	0.66
		Final Maturity	Date	06/05/2027	05/16/2027	05/14/2027	05/12/2027	04/23/2027	04/21/2027
				1.00	0.92	0.92	0.92	0.83	0.83
	Without optional redemption *	Average life	Years	1.95	1.96	1.92	1.88	1.90	1.86
		Final Maturity	Date	08/04/2028	08/09/2028	07/26/2028	07/10/2028	07/17/2028	07/03/2028
				3.09	3.00	3.00	3.00	2.92	2.84
Series F	With optional redemption *	Average life	Years	0.78	0.73	0.72	0.72	0.66	0.66
		Final Maturity	Date	06/05/2027	05/16/2027	05/14/2027	05/12/2027	04/23/2027	04/21/2027
				1.00	0.92	0.92	0.92	0.83	0.83
	Without optional redemption *	Average life	Years	2.00	2.02	1.98	1.94	1.96	1.92
		Final Maturity	Date	08/22/2028	08/29/2028	08/14/2028	07/30/2028	08/07/2028	07/23/2028
				3.17	3.09	3.09	3.00	3.00	3.00
Series G	With optional redemption *	Average life	Years	0.78	0.73	0.72	0.72	0.66	0.66
		Final Maturity	Date	06/05/2027	05/16/2027	05/14/2027	05/12/2027	04/23/2027	04/21/2027
				1.00	0.92	0.92	0.92	0.83	0.83
	Without optional redemption *	Average life	Years	2.19	2.22	2.18	2.14	2.17	2.13
		Final Maturity	Date	10/30/2028	11/10/2028	10/26/2028	10/11/2028	10/24/2028	10/09/2028
				5.67	5.67	5.67	5.67	5.67	5.67

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.

SABADELL CONSUMO 2 Fondo de Titulización

Brief report

Date: 08/31/2026
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

Credit enhancement and financial operations

Credit enhancement (CE)							
Current				At issue date			
			% CE				% CE
Series A	66.80%	73,960,125.00	36.09%	66.00%	501,000,000.00	34.37%	
Series B	11.33%	12,548,125.00	24.76%	11.20%	85,000,000.00	23.04%	
Series C	6.67%	7,381,250.00	18.09%	6.59%	50,000,000.00	16.37%	
Series D	4.27%	4,724,000.00	13.82%	4.22%	32,000,000.00	12.11%	
Series E	2.13%	2,362,000.00	11.69%	2.11%	16,000,000.00	9.97%	
Series F	1.60%	1,771,500.00	10.09%	1.58%	12,000,000.00	8.37%	
Series G	7.20%	7,971,750.00	2.89%	7.11%	54,000,000.00	1.17%	
Series H	0.00%	0.00		1.20%	9,100,000.00		
Issue of Bonds		110,718,750.00			759,100,000.00		
Reserve Fund	2.89%	3,200,000.00		1.17%	8,800,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		4,577,546.31	1.931%
Principals Account		0.00	
Servicer ppal collect not yet credited		3,986,590.72	
Servicer ints collect not yet credited		553,802.48	
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	29,812	107,782	
Principal			
Principal outstanding	105,776,758.56	749,999,990.20	
Average loan	3,548.13	6,958.49	
Minimum	0.01	1,000.14	
Maximum	48,556.85	97,312.56	
Interest rate			
Weighted average (wac)	6.93%	7.14%	
Minimum	2.00%	2.00%	
Maximum	13.75%	14.00%	
Final maturity			
Weighted average (WARM) (months)	30	60	
Minimum	09/30/2026	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)	0.82%	0.98%	0.97%	0.99%	0.86%
Annual Percentage Rate (CPR)	9.46%	11.13%	11.09%	11.21%	9.86%

Geographic distribution		
	Current	At constitution date
Andalucia	5.94%	5.84%
Aragon	1.18%	1.29%
Asturias	5.05%	4.63%
Balearic Islands	2.83%	2.98%
Basque Country	1.89%	2.03%
Canary Islands	1.73%	1.63%
Cantabria	0.23%	0.22%
Castilla-La Mancha	1.40%	1.33%
Castilla-Leon	2.33%	2.24%
Catalonia	34.38%	35.81%
Ceuta	0.09%	0.09%
Extremadura	0.37%	0.40%
Galicia	2.84%	2.91%
La Rioja	0.23%	0.24%
Madrid	6.21%	6.98%
Melilla	0.08%	0.09%
Murcia	9.61%	9.96%
Navarra	0.33%	0.38%
Valencia	23.29%	21.94%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			
Delinquencies									
Up to 1 month	3,618	468,048.43	67,962.42	0.00	536,010.85	2.58	11,678,650.16	12,214,661.01	34.72
from > 1 to ≤ 2 months	119	41,309.68	6,867.35	0.00	48,177.03	0.23	354,165.06	402,342.09	1.14
from > 2 to ≤ 3 months	98	45,823.17	8,419.93	0.00	54,243.10	0.26	323,953.83	378,196.93	1.08
from > 3 to ≤ 6 months	210	134,991.23	27,257.12	0.00	162,248.35	0.78	642,261.07	804,509.42	2.29
from > 6 to ≤ 12 months	558	1,393,835.79	102,885.45	0.00	1,496,721.24	7.19	744,177.45	2,240,898.69	6.37
from ≥ 12 to < 18 months	530	1,951,363.83	138,807.66	0.00	2,090,171.49	10.04	304,987.66	2,395,159.15	6.81
from ≥ 18 to < 24 months	571	2,463,099.51	160,221.80	0.00	2,623,321.31	12.60	110,644.52	2,733,965.83	7.77
from ≥ 2 years	2,743	12,917,317.41	883,575.96	0.00	13,800,893.37	66.31	208,755.00	14,009,648.37	39.82
Subtotal	8,447	19,415,789.05	1,395,997.69	0.00	20,811,786.74	100.00	14,367,594.75	35,179,381.49	100.00
Total	8,447	19,415,789.05	1,395,997.69	0.00	20,811,786.74		14,367,594.75	35,179,381.49	

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