SABADELL CONSUMO 2 Fondo de Titulización

Brief report

Date: 09/30/2026
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
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	14,018.20 70,231,182.00 14.02%	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	3.3280% 10/26/2026 41.468951 Gross 33.589850 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AAA (sf) AAAsf	AAA AAA
Series B ES0305622013	07/08/2022 850	14,018.20 11,915,470.00 14.02%	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	5.5580% 10/26/2026 69.256138 Gross 56.097472 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AA (sf) AAAsf	AA AAA
Series C ES0305622021	07/08/2022 500	14,018.20 7,009,100.00 14.02%	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	6.6080% 10/26/2026 82.339792 Gross 66.695232 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	A (sf) AA-sf	A AA-
Series D ES0305622039	07/08/2022 320	14,018.20 4,485,824.00 14.02%	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	7.4580% 10/26/2026 92.931321 Gross 75.274370 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BBB (sf) BBB+sf	BBB BBB+
Series E ES0305622047	07/08/2022 160	14,018.20 2,242,912.00 14.02%	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	10.2080% 10/26/2026 127.198032 Gross 103.030406 Net	12/24/2034 Monthly /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	14,018.20 1,682,184.00 14.02%	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	11.7080% 10/26/2026 145.888965 Gross 118.170062 Net	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BB (low) (sf) BBsf	B (low) BB
Series G ES0305622062	07/08/2022 540	14,018.20 7,569,828.00 14.02%	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	15.7080% 10/26/2026 195.731454 Gross 158.542478 Net	12/24/2034 Monthly /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	10/26/2026	12/24/2034 Monthly /Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		105,136,500.00	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

				% 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		0.73	0.67	0.67	0.66	0.66	0.60	0.60	0.60
			Date		06/17/2027	05/27/2027	05/25/2027	05/23/2027	05/21/2027	05/02/2027	04/30/2027	04/29/2027
		Final Maturity	Years		0.92	0.83	0.83	0.83	0.83	0.75	0.75	0.75
			Date		08/24/2027	07/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027
	Without optional redemption *	Average life	Years		1.06	1.02	1.00	0.98	0.96	0.92	0.90	0.88
			Date		10/15/2027	09/30/2027	09/23/2027	09/16/2027	09/09/2027	08/24/2027	08/18/2027	08/12/2027
		Final Maturity	Years		2.17	2.08	2.08	2.08	2.00	1.92	1.92	1.92
			Date		11/24/2028	10/24/2028	10/24/2028	10/24/2028	09/24/2028	08/24/2028	08/24/2028	08/24/2028
Series B	With optional redemption *	Average life	Years		0.73	0.67	0.67	0.66	0.66	0.60	0.60	0.60
			Date		06/17/2027	05/27/2027	05/25/2027	05/23/2027	05/21/2027	05/02/2027	04/30/2027	04/29/2027
		Final Maturity	Years		0.92	0.83	0.83	0.83	0.83	0.75	0.75	0.75
			Date		08/24/2027	07/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027
	Without optional redemption *	Average life	Years		1.59	1.58	1.54	1.51	1.47	1.46	1.43	1.39
			Date		04/26/2028	04/21/2028	04/08/2028	03/27/2028	03/14/2028	03/10/2028	02/26/2028	02/14/2028
		Final Maturity	Years		2.50	2.42	2.42	2.42	2.34	2.25	2.25	2.25
			Date		03/24/2029	02/24/2029	02/24/2029	02/24/2029	01/24/2029	12/24/2028	12/24/2028	12/24/2028
Series C	With optional redemption *	Average life	Years		0.73	0.67	0.67	0.66	0.66	0.60	0.60	0.60
			Date		06/17/2027	05/27/2027	05/25/2027	05/23/2027	05/21/2027	05/02/2027	04/30/2027	04/29/2027
		Final Maturity	Years		0.92	0.83	0.83	0.83	0.83	0.75	0.75	0.75
			Date		08/24/2027	07/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027
	Without optional redemption *	Average life	Years		1.75	1.75	1.71	1.68	1.64	1.65	1.61	1.57
			Date		06/22/2028	06/24/2028	06/10/2028	05/29/2028	05/15/2028	05/16/2028	05/02/2028	04/19/2028
		Final Maturity	Years		2.67	2.67	2.67	2.58	2.58	2.50	2.50	2.50
			Date		05/24/2029	05/24/2029	05/24/2029	04/24/2029	04/24/2029	03/24/2029	03/24/2029	03/24/2029
Series D	With optional redemption *	Average life	Years		0.73	0.67	0.67	0.66	0.66	0.60	0.60	0.60
			Date		06/17/2027	05/27/2027	05/25/2027	05/23/2027	05/21/2027	05/02/2027	04/30/2027	04/29/2027
		Final Maturity	Years		0.92	0.83	0.83	0.83	0.83	0.75	0.75	0.75
			Date		08/24/2027	07/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027
	Without optional redemption *	Average life	Years		1.87	1.88	1.84	1.80	1.76	1.77	1.74	1.70
			Date		08/05/2028	08/09/2028	07/26/2028	07/12/2028	06/28/2028	07/02/2028	06/19/2028	06/05/2028
		Final Maturity	Years		2.83	2.83	2.83	2.75	2.75	2.67	2.67	2.67
			Date		07/24/2029	07/24/2029	07/24/2029	06/24/2029	06/24/2029	05/24/2029	05/24/2029	05/24/2029
Series E	With optional redemption *	Average life	Years		0.73	0.67	0.67	0.66	0.66	0.60	0.60	0.60
			Date		06/17/2027	05/27/2027	05/25/2027	05/23/2027	05/21/2027	05/02/2027	04/30/2027	04/29/2027
		Final Maturity	Years		0.92	0.83	0.83	0.83	0.83	0.75	0.75	0.75
			Date		08/24/2027	07/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027
	Without optional redemption *	Average life	Years		1.95	1.96	1.93	1.88	1.84	1.87	1.83	1.79
			Date		09/03/2028	09/09/2028	08/27/2028	08/11/2028	07/28/2028	08/06/2028	07/21/2028	07/08/2028
		Final Maturity	Years		3.00	2.92	2.92	2.92	2.83	2.83	2.75	2.75
			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		0.73	0.67	0.67	0.66	0.66	0.60	0.60	0.60
			Date		06/17/2027	05/27/2027	05/25/2027	05/23/2027	05/21/2027	05/02/2027	04/30/2027	04/29/2027
		Final Maturity	Years		0.92	0.83	0.83	0.83	0.83	0.75	0.75	0.75
			Date		08/24/2027	07/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027
	Without optional redemption *	Average life	Years		2.00	2.02	1.98	1.94	1.90	1.93	1.89	1.85
			Date		09/21/2028	09/30/2028	09/16/2028	09/01/2028	08/18/2028	08/28/2028	08/13/2028	07/29/2028
		Final Maturity	Years		3.08	3.00	3.00	3.00	2.92	2.92	2.92	2.83
			Date		10/24/2029	09/24/2029	09/24/2029	09/24/2029	08/24/2029	08/24/2029	08/24/2029	07/24/2029
Series G	With optional redemption *	Average life	Years		0.73	0.67	0.67	0.66	0.66	0.60	0.60	0.60
			Date		06/17/2027	05/27/2027	05/25/2027	05/23/2027	05/21/2027	05/02/2027	04/30/2027	04/29/2027
		Final Maturity	Years		0.92	0.83	0.83	0.83	0.83	0.75	0.75	0.75
			Date		08/24/2027	07/24/2027	07/24/2027	07/24/2027	07/24/2027	06/24/2027	06/24/2027	06/24/2027
	Without optional redemption *	Average life	Years		2.19	2.23	2.19	2.15	2.11	2.15	2.11	2.07
			Date		12/02/2028	12/15/2028	12/01/2028	11/16/2028	11/02/2028	11/18/2028	11/03/2028	10/19/2028
		Final Maturity	Years		5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59
			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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Société Générale

Fund Auditor
KPMG Auditores

Credit enhancement and financial operations

Credit enhancement (CE)

		Current			At issue date	
			% CE			% CE
Series A	66.80%	70,231,182.00	36.24%	66.00%	501,000,000.00	34.37%
Series B	11.33%	11,915,470.00	24.91%	11.20%	85,000,000.00	23.04%
Series C	6.67%	7,009,100.00	18.24%	6.59%	50,000,000.00	16.37%
Series D	4.27%	4,485,824.00	13.98%	4.22%	32,000,000.00	12.11%
Series E	2.13%	2,242,912.00	11.84%	2.11%	16,000,000.00	9.97%
Series F	1.60%	1,682,184.00	10.24%	1.58%	12,000,000.00	8.37%
Series G	7.20%	7,569,828.00	3.04%	7.11%	54,000,000.00	1.17%
Series H	0.00%	0.00		1.20%	9,100,000.00	
Issue of Bonds		105,136,500.00			759,100,000.00	
Reserve Fund	3.04%	3,200,000.00		1.17%	8,800,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		4,690,988.25	1.931%
Principals Account		0.00	
Servicer ppal collect not yet credited		3,880,095.68	
Servicer ints collect not yet credited		520,109.00	
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	28,939	107,782
Principal		
Principal outstanding	100,214,342.53	749,999,990.20
Average loan	3,462.95	6,958.49
Minimum	0.03	1,000.14
Maximum	47,500.96	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)	29	60
Minimum	10/31/2026	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)	0.90%	0.91%	0.95%	0.97%	0.86%
Annual Percentage Rate (CPR)	10.27%	10.42%	10.77%	11.03%	9.87%

Geographic distribution

	Current	At constitution date
Andalucia	5.98%	5.84%
Aragon	1.18%	1.29%
Asturias	5.07%	4.63%
Balearic Islands	2.81%	2.98%
Basque Country	1.90%	2.03%
Canary Islands	1.72%	1.63%
Cantabria	0.23%	0.22%
Castilla-La Mancha	1.40%	1.33%
Castilla-Leon	2.32%	2.24%
Catalonia	34.35%	35.81%
Ceuta	0.09%	0.09%
Extremadura	0.38%	0.40%
Galicia	2.83%	2.91%
La Rioja	0.23%	0.24%
Madrid	6.21%	6.98%
Melilla	0.08%	0.09%
Murcia	9.60%	8.96%
Navarra	0.33%	0.38%
Valencia	23.30%	21.94%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	3,824	487,182.09	71,108.85	0.00	558,290.94	3.04	12,129,455.51	12,687,746.45	38.38
from > 1 to ≤ 2 months	107	36,828.49	6,012.23	0.00	42,840.72	0.23	306,566.59	349,407.31	1.06
from > 2 to ≤ 3 months	98	44,412.49	7,177.20	0.00	51,589.69	0.28	272,192.70	323,782.39	0.98
from > 3 to ≤ 6 months	177	111,574.29	20,933.91	0.00	132,508.20	0.72	531,473.46	663,981.66	2.01
from > 6 to < 12 months	549	1,198,430.41	96,792.65	0.00	1,295,223.06	7.05	819,566.76	2,114,789.82	6.40
from ≥ 12 to < 18 months	503	1,907,165.91	134,914.34	0.00	2,042,080.25	11.11	303,693.45	2,345,773.70	7.10
from ≥ 18 to < 24 months	588	2,486,344.61	159,696.79	0.00	2,646,041.40	14.39	98,040.32	2,744,081.72	8.30
from ≥ 2 years	2,349	10,881,091.43	735,268.46	0.00	11,616,359.89	63.18	213,135.04	11,829,494.93	35.78
Subtotal	8,195	17,153,029.72	1,231,904.43	0.00	18,384,934.15	100.00	14,674,123.83	33,059,057.98	100.00
Total	8,195	17,153,029.72	1,231,904.43	0.00	18,384,934.15		14,674,123.83	33,059,057.98	

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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