

Brief report

Date: 01/31/2025
 Currency: EUR

Constitution date
 09/18/2024

VAT Reg. no.
 V19913748

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

Originator
 Banco Sabadell

Servicer
 Banco Sabadell

Lead Manager
 Banco Sabadell
 Société Générale

Bond Paying Agent
 Société Générale

Financial Structuring
 Société Générale

Market
 AIAF Mercado de Renta Fija

Registrar 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 ES0305838007	09/18/2024 6,413	91,383.73 586,043,860.49 91.38%	100,000.00 641,300,000.00	Floating 1-M Euribor+0.800% 22.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	3.5850% 02/24/2025 300.309783 Gross 243.250924 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AAsf Aa1 (sf)	AA Aa1	
Series B ES0305838015	09/18/2024 150	91,383.73 13,707,559.50 91.38%	100,000.00 15,000,000.00	Floating 1-M Euribor+1.250% 22.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	4.0350% 02/24/2025 338.005571 Gross 273.784513 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AA-sf A2 (sf)	AA- A2	
Series C ES0305838023	09/18/2024 302	91,383.73 27,597,886.46 91.38%	100,000.00 30,200,000.00	Floating 1-M Euribor+1.700% 22.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	4.4850% 02/24/2025 375.701360 Gross 304.318102 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	Asf Baa1 (sf)	A- Baa1	
Series D ES0305838031	09/18/2024 350	91,383.73 31,984,305.50 91.38%	100,000.00 35,000,000.00	Floating 1-M Euribor+2.800% 22.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	5.5850% 02/24/2025 467.846621 Gross 378.955763 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BBB-sf Baa3 (sf)	BBB- Baa3	
Series E ES0305838049	09/18/2024 135	91,383.73 12,336,803.55 91.38%	100,000.00 13,500,000.00	Floating 1-M Euribor+3.300% 22.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	6.0850% 02/24/2025 509.730831 Gross 412.881973 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB+sf Baa2 (sf)	BB+ Baa3	
Series F ES0305838056	09/18/2024 150	91,383.73 13,707,559.50 91.38%	100,000.00 15,000,000.00	Floating 1-M Euribor+5.100% 22.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	7.8850% 02/24/2025 660.513985 Gross 535.016328 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB-sf B1 (sf)	B B2	
Series G ES0305838064	09/18/2024 92	83,340.00 7,667,280.00 83.34%	100,000.00 9,200,000.00	Floating 1-M Euribor+4.800% 22.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	7.5850% 02/24/2025 579.456075 Gross 469.359421 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.	
Total		693,045,255.00	759,200,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series	Hypothesis	Average life	Years	% 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	2.87	2.75	2.62	2.50	2.39	2.28	2.18	2.08	2.08
		Final Maturity	12/04/2027	10/21/2027	09/05/2027	07/24/2027	06/13/2027	05/05/2027	03/28/2027	02/21/2027	02/21/2027
	Without optional redemption *	Average life	2.93	2.81	2.69	2.58	2.47	2.36	2.26	2.17	2.17
		Final Maturity	12/27/2027	11/12/2027	09/30/2027	08/19/2027	07/11/2027	06/03/2027	04/28/2027	03/25/2027	03/25/2027
Series B	With optional redemption *	Average life	2.87	2.75	2.62	2.50	2.39	2.28	2.18	2.08	2.08
		Final Maturity	12/04/2027	10/21/2027	09/05/2027	07/24/2027	06/13/2027	05/05/2027	03/28/2027	02/21/2027	02/21/2027
	Without optional redemption *	Average life	3.01	2.89	2.78	2.68	2.58	2.48	2.39	2.30	2.30
		Final Maturity	01/26/2028	12/13/2027	11/02/2027	09/25/2027	08/20/2027	07/16/2027	06/13/2027	05/12/2027	05/12/2027
Series C	With optional redemption *	Average life	2.87	2.75	2.62	2.50	2.39	2.28	2.18	2.08	2.08
		Final Maturity	12/04/2027	10/21/2027	09/05/2027	07/24/2027	06/13/2027	05/05/2027	03/28/2027	02/21/2027	02/21/2027
	Without optional redemption *	Average life	3.03	2.90	2.79	2.69	2.59	2.49	2.40	2.32	2.32
		Final Maturity	01/31/2028	12/16/2027	11/06/2027	09/29/2027	08/24/2027	07/20/2027	06/18/2027	05/17/2027	05/17/2027
Series D	With optional redemption *	Average life	2.87	2.75	2.62	2.50	2.39	2.28	2.18	2.08	2.08
		Final Maturity	12/04/2027	10/21/2027	09/05/2027	07/24/2027	06/13/2027	05/05/2027	03/28/2027	02/21/2027	02/21/2027
	Without optional redemption *	Average life	3.04	2.92	2.81	2.71	2.61	2.52	2.43	2.34	2.34
		Final Maturity	02/05/2028	12/22/2027	11/12/2027	10/06/2027	08/31/2027	07/28/2027	06/26/2027	05/27/2027	05/27/2027
Series E	With optional redemption *	Average life	2.87	2.75	2.62	2.50	2.39	2.28	2.18	2.08	2.08
		Final Maturity	12/04/2027	10/21/2027	09/05/2027	07/24/2027	06/13/2027	05/05/2027	03/28/2027	02/21/2027	02/21/2027
	Without optional redemption *	Average life	3.05	2.93	2.82	2.72	2.63	2.54	2.45	2.37	2.37
		Final Maturity	02/10/2028	12/27/2027	11/18/2027	10/12/2027	09/07/2027	08/05/2027	07/05/2027	06/05/2027	06/05/2027
Series F	With optional redemption *	Average life	2.87	2.75	2.62	2.50	2.39	2.28	2.18	2.08	2.08
		Final Maturity	12/04/2027	10/21/2027	09/05/2027	07/24/2027	06/13/2027	05/05/2027	03/28/2027	02/21/2027	02/21/2027
	Without optional redemption *	Average life	3.07	2.94	2.84	2.74	2.64	2.56	2.47	2.39	2.39
		Final Maturity	02/15/2028	01/01/2028	11/23/2027	10/18/2027	09/14/2027	08/12/2027	07/13/2027	06/14/2027	06/14/2027
Series G	With optional redemption *	Average life	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
		Final Maturity	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025
	Without optional redemption *	Average life	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
		Final Maturity	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025

* 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.
 Hypothesis of delinquency and default assumptions of the securitised assets: 0%

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Credit enhancement and financial operations

Credit enhancement (CE)							
	Current			At issue date			
			% CE			% CE	
Series A	84.56%	586,043,860.49	15.65%	84.47%	641,300,000.00	15.65%	
Series B	1.98%	13,707,559.50	13.65%	1.98%	15,000,000.00	13.65%	
Series C	3.98%	27,597,886.46	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.62%	31,984,305.50	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.78%	12,336,803.55	3.16%	1.78%	13,500,000.00	3.16%	
Series F	1.98%	13,707,559.50	1.16%	1.98%	15,000,000.00	1.16%	
Series G	1.11%	7,667,280.00		1.21%	9,200,000.00		
Issue of Bonds		693,045,255.00			759,200,000.00		
Reserve Fund	1.16%	7,950,384.51	1.16%		8,700,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	14,971,900.38	2.720%	
Cash Collateral Account		0.00	
Servicer ppal collect not yet credited	9,802,145.28		
Servicer ints collect not yet credited	4,037,833.18		
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	79,095	82,592	
Principal			
Principal outstanding	669,688,743.86	749,979,466.23	
Average loan	8,466.89	9,080.53	
Minimum	0.30	1,000.79	
Maximum	56,224.26	58,605.52	
Interest rate			
Weighted average (wac)	7.75%	7.75%	
Minimum	0.00%	2.00%	
Maximum	14.90%	14.90%	
Final maturity			
Weighted average (WARM) (months)	67	70	
Minimum	02/28/2025	01/31/2025	
Maximum	05/31/2033	09/30/2032	
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)	0.91%	0.91%			0.92%
Annual Percentage Rate (CPR)	10.41%	10.44%			10.47%

Geographic distribution		
	Current	At constitution date
Andalucia	6.63%	6.57%
Aragon	1.55%	1.55%
Asturias	3.61%	3.61%
Balearic Islands	3.82%	3.85%
Basque Country	1.83%	1.86%
Canary Islands	2.33%	2.31%
Cantabria	0.24%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.09%	2.09%
Catalonia	33.57%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.31%	0.31%
Galicia	2.80%	2.81%
La Rioja	0.19%	0.20%
Madrid	8.77%	8.74%
Melilla	0.11%	0.11%
Murcia	8.30%	8.27%
Navarra	0.32%	0.32%
Valencia	22.00%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	7,110	770,970.23	334,755.39	0.00	1,105,725.62	75.56	53,527,405.30	54,633,130.92	91.52
from > 1 to ≤ 2 months	187	57,446.32	34,833.57	0.00	92,279.89	6.31	1,622,657.44	1,714,937.33	2.87
from > 3 to ≤ 6 months	355	162,063.96	103,369.11	0.00	265,433.07	18.14	3,084,059.08	3,349,492.15	5.61
Subtotal	7,652	990,480.51	472,958.07	0.00	1,463,438.58	100.00	58,234,121.82	59,697,560.40	100.00
Total	7,652	990,480.51	472,958.07	0.00	1,463,438.58		58,234,121.82	59,697,560.40	