

Brief report

Date: 01/31/2026
 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

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		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0305838007	09/18/2024 6,413	64,774.25 415,397,265.25 64.77%	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	2.7810% 02/23/2026 160.121946 Gross 129.698776 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AA-sf Aaa (sf)	AA Aa1	
Series B ES0305838015	09/18/2024 150	64,774.25 9,716,137.50 64.77%	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	3.2310% 02/23/2026 186.031646 Gross 150.685633 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AA-sf Aa3 (sf)	AA- A2	
Series C ES0305838023	09/18/2024 302	64,774.25 19,561,823.50 64.77%	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	3.6810% 02/23/2026 211.941346 Gross 171.672490 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	A-sf A2 (sf)	A- Baa1	
Series D ES0305838031	09/18/2024 350	64,774.25 22,670,987.50 64.77%	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	4.7810% 02/23/2026 275.276168 Gross 222.973696 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BBB-sf Baa2 (sf)	BBB- Baa3	
Series E ES0305838049	09/18/2024 135	64,774.25 8,744,523.75 64.77%	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	5.2810% 02/23/2026 304.064724 Gross 246.292426 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB+sf Baa2 (sf)	BB+ Baa3	
Series F ES0305838056	09/18/2024 150	64,774.25 9,716,137.50 64.77%	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	7.0810% 02/23/2026 407.703524 Gross 330.239854 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB-sf B1 (sf)	B B2	
Series G ES0305838064	09/18/2024 92	10,763.08 990,203.36 10.76%	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	6.7810% 02/23/2026 64.875063 Gross 52.548801 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.	
Total		486,797,078.36	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	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	2.44	2.35	2.25	2.16	2.07	1.99	1.90	1.83		
		Final Maturity	Years	07/01/2028	05/27/2028	04/20/2028	03/20/2028	02/16/2028	01/18/2028	12/18/2027	11/22/2027		
	Without optional redemption *	Average life	Years	2.53	2.44	2.34	2.26	2.17	2.09	2.01	1.94		
		Final Maturity	Years	08/02/2028	06/29/2028	05/26/2028	04/25/2028	03/25/2028	02/25/2028	01/27/2028	12/31/2027		
Series B	With optional redemption *	Average life	Years	2.44	2.35	2.25	2.16	2.07	1.99	1.90	1.83		
		Final Maturity	Years	07/01/2028	05/27/2028	04/20/2028	03/20/2028	02/16/2028	01/18/2028	12/18/2027	11/22/2027		
	Without optional redemption *	Average life	Years	2.65	2.56	2.48	2.39	2.32	2.24	2.18	2.10		
		Final Maturity	Years	09/14/2028	08/12/2028	07/14/2028	06/13/2028	05/18/2028	04/19/2028	03/26/2028	02/28/2028		
Series C	With optional redemption *	Average life	Years	2.44	2.35	2.25	2.16	2.07	1.99	1.90	1.83		
		Final Maturity	Years	07/01/2028	05/27/2028	04/20/2028	03/20/2028	02/16/2028	01/18/2028	12/18/2027	11/22/2027		
	Without optional redemption *	Average life	Years	2.66	2.57	2.49	2.41	2.34	2.26	2.20	2.12		
		Final Maturity	Years	09/19/2028	08/16/2028	07/19/2028	06/18/2028	05/24/2028	04/25/2028	04/02/2028	03/06/2028		
Series D	With optional redemption *	Average life	Years	2.44	2.35	2.25	2.16	2.07	1.99	1.90	1.83		
		Final Maturity	Years	07/01/2028	05/27/2028	04/20/2028	03/20/2028	02/16/2028	01/18/2028	12/18/2027	11/22/2027		
	Without optional redemption *	Average life	Years	2.68	2.59	2.52	2.43	2.37	2.29	2.23	2.15		
		Final Maturity	Years	09/26/2028	08/24/2028	07/28/2028	06/28/2028	06/03/2028	05/05/2028	04/14/2028	03/18/2028		
Series E	With optional redemption *	Average life	Years	2.44	2.35	2.25	2.16	2.07	1.99	1.90	1.83		
		Final Maturity	Years	07/01/2028	05/27/2028	04/20/2028	03/20/2028	02/16/2028	01/18/2028	12/18/2027	11/22/2027		
	Without optional redemption *	Average life	Years	2.70	2.61	2.54	2.46	2.39	2.31	2.26	2.19		
		Final Maturity	Years	10/03/2028	08/31/2028	08/05/2028	07/06/2028	06/13/2028	05/15/2028	04/25/2028	03/29/2028		
Series F	With optional redemption *	Average life	Years	2.44	2.35	2.25	2.16	2.07	1.99	1.90	1.83		
		Final Maturity	Years	07/01/2028	05/27/2028	04/20/2028	03/20/2028	02/16/2028	01/18/2028	12/18/2027	11/22/2027		
	Without optional redemption *	Average life	Years	2.73	2.64	2.57	2.49	2.42	2.35	2.29	2.22		
		Final Maturity	Years	10/14/2028	09/11/2028	08/16/2028	07/17/2028	06/24/2028	05/27/2028	05/07/2028	04/11/2028		
Series G	With optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54		
		Final Maturity	Years	08/06/2026	08/06/2026	08/06/2026	08/06/2026	08/06/2026	08/06/2026	08/06/2026	08/06/2026		
	Without optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54		
		Final Maturity	Years	08/06/2026	08/06/2026	08/06/2026	08/06/2026	08/06/2026	08/06/2026	08/06/2026	08/06/2026		

* 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%

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
 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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 KPMG Auditores

Credit enhancement and financial operations

Credit enhancement (CE)							
		Current		At issue date			
			% CE			% CE	
Series A	85.33%	415,397,265.25	15.65%	84.47%	641,300,000.00	15.65%	
Series B	2.00%	9,716,137.50	13.65%	1.98%	15,000,000.00	13.65%	
Series C	4.02%	19,561,823.50	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.66%	22,670,987.50	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.80%	8,744,523.75	3.16%	1.78%	13,500,000.00	3.16%	
Series F	2.00%	9,716,137.50	1.16%	1.98%	15,000,000.00	1.16%	
Series G	0.20%	990,203.36		1.21%	9,200,000.00		
Issue of Bonds		486,797,078.36			759,200,000.00		
Reserve Fund	1.16%	5,635,359.75		1.16%	8,700,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	10,468,358.44	1.721%	
Cash Collateral Account		0.00	
Servicer ppal collect not yet credited	8,165,723.12		
Servicer ints collect not yet credited	2,759,129.27		
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		65,926	82,592
Principal			
Principal outstanding		477,846,707.38	749,979,466.23
Average loan		7,248.23	9,080.53
Minimum		0.10	1,000.79
Maximum		52,358.31	58,605.52
Interest rate			
Weighted average (wac)		7.75%	7.75%
Minimum		2.00%	2.00%
Maximum		14.90%	14.90%
Final maturity			
Weighted average (WARM) (months)		58	70
Minimum		02/28/2026	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)	0.85%	0.90%	0.87%	0.92%	0.92%
Annual Percentage Rate (CPR)	9.77%	10.28%	9.97%	10.48%	10.48%

Geographic distribution		
	Current	At constitution date
Andalucia	6.69%	6.57%
Aragon	1.57%	1.55%
Asturias	3.60%	3.61%
Balearic Islands	3.86%	3.85%
Basque Country	1.78%	1.86%
Canary Islands	2.41%	2.31%
Cantabria	0.23%	0.24%
Castilla-La Mancha	1.48%	1.48%
Castilla-Leon	2.04%	2.09%
Catalonia	33.13%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.32%	0.31%
Galicia	2.87%	2.81%
La Rioja	0.20%	0.20%
Madrid	8.67%	8.74%
Melilla	0.12%	0.11%
Murcia	8.42%	8.27%
Navarra	0.30%	0.32%
Valencia	22.25%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
Delinquencies									
Up to 1 month	7,794	920,898.12	330,222.13	0.00	1,251,120.25	10.36	51,445,890.29	52,697,010.54	71.96
from > 1 to ≤ 2 months	284	123,551.96	44,707.54	0.00	168,259.50	1.39	2,047,136.13	2,215,395.63	3.03
from > 3 to ≤ 6 months	601	349,488.87	153,168.50	0.00	502,657.37	4.16	4,227,378.54	4,730,035.91	6.46
from > 6 to < 12 months	903	4,600,886.32	389,452.34	0.00	4,990,338.66	41.30	2,866,915.27	7,857,253.93	10.73
from ≥ 12 to < 18 months	609	4,865,748.63	304,123.65	0.00	5,169,872.28	42.79	559,898.23	5,729,770.51	7.82
Subtotal	10,191	10,860,573.90	1,221,674.16	0.00	12,082,248.06	100.00	61,147,218.46	73,229,466.52	100.00
Total	10,191	10,860,573.90	1,221,674.16	0.00	12,082,248.06		61,147,218.46	73,229,466.52	

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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