

Brief report

Date: 02/28/2026
 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 | 62.852.39 403,072,377.07 62.85% | 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 | 2.7300% 03/23/2026 133.456575 Gross 108.099826 Net | 10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se | "Pass-Through" Pro rata / Sequential | AA-sf Aaa (sf) | AA Aa1 | |
| Series B ES0305838015 | 09/18/2024 150 | 62.852.39 9,427,858.50 62.85% | 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 | 3.1800% 03/23/2026 155.454911 Gross 125.918478 Net | 10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se | "Pass-Through" Pro rata / Sequential | AA-sf Aa3 (sf) | AA- A2 | |
| Series C ES0305838023 | 09/18/2024 302 | 62.852.39 18,981,421.78 62.85% | 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 | 3.6300% 03/23/2026 177.453248 Gross 143.737131 Net | 10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se | "Pass-Through" Pro rata / Sequential | Asf A2 (sf) | A- Baa1 | |
| Series D ES0305838031 | 09/18/2024 350 | 62.852.39 21,998,336.50 62.85% | 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 | 4.7300% 03/23/2026 231.226959 Gross 187.293837 Net | 10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se | "Pass-Through" Pro rata / Sequential | BBB-sf Baa2 (sf) | BBB- Baa3 | |
| Series E ES0305838049 | 09/18/2024 135 | 62.852.39 8,485,072.65 62.85% | 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 | 5.2300% 03/23/2026 255.669555 Gross 207.092340 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 | 62.852.39 9,427,858.50 62.85% | 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 | 7.0300% 03/23/2026 343.662901 Gross 278.366950 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 | 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 | 6.7300% 03/23/2026 56.338744 Gross 45.634383 Net | 10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se | Planned | n.c. n.c. | n.c. n.c. | |
| Total | | 472,383,128.36 | 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 | % 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 | 2.40 | 2.30 | 2.21 | 2.13 | 2.04 | 1.96 | 1.88 | 1.81 | |
| | | Final Maturity | 07/18/2028 | 06/10/2028 | 05/09/2028 | 04/09/2028 | 03/07/2028 | 02/08/2028 | 01/08/2028 | 12/13/2027 | |
| | | Date | 08/22/2030 | 06/22/2030 | 05/22/2030 | 04/22/2030 | 02/22/2030 | 01/22/2030 | 11/22/2029 | 10/22/2029 | |
| | Without optional redemption * | Average life | 2.49 | 2.40 | 2.31 | 2.23 | 2.14 | 2.07 | 1.99 | 1.92 | |
| | | Final Maturity | 08/20/2028 | 07/17/2028 | 06/15/2028 | 05/16/2028 | 04/15/2028 | 03/18/2028 | 02/18/2028 | 01/23/2028 | |
| | | Date | 12/22/2031 | 11/22/2031 | 10/22/2031 | 09/22/2031 | 08/22/2031 | 07/22/2031 | 06/22/2031 | 05/22/2031 | |
| Series B | With optional redemption * | Average life | 2.40 | 2.30 | 2.21 | 2.13 | 2.04 | 1.96 | 1.88 | 1.81 | |
| | | Final Maturity | 07/18/2028 | 06/10/2028 | 05/09/2028 | 04/09/2028 | 03/07/2028 | 02/08/2028 | 01/08/2028 | 12/13/2027 | |
| | | Date | 08/22/2030 | 06/22/2030 | 05/22/2030 | 04/22/2030 | 02/22/2030 | 01/22/2030 | 11/22/2029 | 10/22/2029 | |
| | Without optional redemption * | Average life | 2.61 | 2.53 | 2.45 | 2.37 | 2.30 | 2.22 | 2.16 | 2.08 | |
| | | Final Maturity | 10/03/2028 | 09/04/2028 | 08/04/2028 | 07/05/2028 | 06/10/2028 | 05/12/2028 | 04/19/2028 | 03/24/2028 | |
| | | Date | 12/22/2031 | 12/22/2031 | 11/22/2031 | 11/22/2031 | 10/22/2031 | 10/22/2031 | 09/22/2031 | 08/22/2031 | |
| Series C | With optional redemption * | Average life | 2.40 | 2.30 | 2.21 | 2.13 | 2.04 | 1.96 | 1.88 | 1.81 | |
| | | Final Maturity | 07/18/2028 | 06/10/2028 | 05/09/2028 | 04/09/2028 | 03/07/2028 | 02/08/2028 | 01/08/2028 | 12/13/2027 | |
| | | Date | 08/22/2030 | 06/22/2030 | 05/22/2030 | 04/22/2030 | 02/22/2030 | 01/22/2030 | 11/22/2029 | 10/22/2029 | |
| | Without optional redemption * | Average life | 2.63 | 2.55 | 2.46 | 2.38 | 2.31 | 2.24 | 2.18 | 2.10 | |
| | | Final Maturity | 10/08/2028 | 09/10/2028 | 08/09/2028 | 07/10/2028 | 06/16/2028 | 05/19/2028 | 04/27/2028 | 03/31/2028 | |
| | | Date | 02/22/2032 | 01/22/2032 | 01/22/2032 | 12/22/2031 | 12/22/2031 | 11/22/2031 | 11/22/2031 | 10/22/2031 | |
| Series D | With optional redemption * | Average life | 2.40 | 2.30 | 2.21 | 2.13 | 2.04 | 1.96 | 1.88 | 1.81 | |
| | | Final Maturity | 07/18/2028 | 06/10/2028 | 05/09/2028 | 04/09/2028 | 03/07/2028 | 02/08/2028 | 01/08/2028 | 12/13/2027 | |
| | | Date | 08/22/2030 | 06/22/2030 | 05/22/2030 | 04/22/2030 | 02/22/2030 | 01/22/2030 | 11/22/2029 | 10/22/2029 | |
| | Without optional redemption * | Average life | 2.65 | 2.57 | 2.49 | 2.41 | 2.34 | 2.27 | 2.21 | 2.14 | |
| | | Final Maturity | 10/15/2028 | 09/19/2028 | 08/18/2028 | 07/20/2028 | 06/26/2028 | 05/30/2028 | 05/09/2028 | 04/12/2028 | |
| | | Date | 04/22/2032 | 03/22/2032 | 03/22/2032 | 03/22/2032 | 03/22/2032 | 02/22/2032 | 02/22/2032 | 01/22/2032 | |
| Series E | With optional redemption * | Average life | 2.40 | 2.30 | 2.21 | 2.13 | 2.04 | 1.96 | 1.88 | 1.81 | |
| | | Final Maturity | 07/18/2028 | 06/10/2028 | 05/09/2028 | 04/09/2028 | 03/07/2028 | 02/08/2028 | 01/08/2028 | 12/13/2027 | |
| | | Date | 08/22/2030 | 06/22/2030 | 05/22/2030 | 04/22/2030 | 02/22/2030 | 01/22/2030 | 11/22/2029 | 10/22/2029 | |
| | Without optional redemption * | Average life | 2.67 | 2.59 | 2.51 | 2.43 | 2.37 | 2.29 | 2.24 | 2.17 | |
| | | Final Maturity | 10/23/2028 | 09/27/2028 | 08/27/2028 | 07/28/2028 | 07/06/2028 | 06/06/2028 | 05/20/2028 | 04/25/2028 | |
| | | Date | 05/22/2032 | 04/22/2032 | 04/22/2032 | 04/22/2032 | 04/22/2032 | 04/22/2032 | 03/22/2032 | 03/22/2032 | |
| Series F | With optional redemption * | Average life | 2.40 | 2.30 | 2.21 | 2.13 | 2.04 | 1.96 | 1.88 | 1.81 | |
| | | Final Maturity | 07/18/2028 | 06/10/2028 | 05/09/2028 | 04/09/2028 | 03/07/2028 | 02/08/2028 | 01/08/2028 | 12/13/2027 | |
| | | Date | 08/22/2030 | 06/22/2030 | 05/22/2030 | 04/22/2030 | 02/22/2030 | 01/22/2030 | 11/22/2029 | 10/22/2029 | |
| | Without optional redemption * | Average life | 2.70 | 2.63 | 2.54 | 2.46 | 2.40 | 2.33 | 2.28 | 2.20 | |
| | | Final Maturity | 11/03/2028 | 10/08/2028 | 09/07/2028 | 08/08/2028 | 07/18/2028 | 06/21/2028 | 06/02/2028 | 05/07/2028 | |
| | | Date | 05/22/2033 | 05/22/2033 | 05/22/2033 | 05/22/2033 | 05/22/2033 | 05/22/2033 | 05/22/2033 | 05/22/2033 | |
| Series G | With optional redemption * | Average life | 0.54 | 0.54 | 0.54 | 0.54 | 0.54 | 0.54 | 0.54 | 0.54 | |
| | | Final Maturity | 09/06/2026 | 09/06/2026 | 09/06/2026 | 09/06/2026 | 09/06/2026 | 09/06/2026 | 09/06/2026 | 09/06/2026 | |
| | | Date | 03/22/2027 | 03/22/2027 | 03/22/2027 | 03/22/2027 | 03/22/2027 | 03/22/2027 | 03/22/2027 | 03/22/2027 | |
| | Without optional redemption * | Average life | 0.54 | 0.54 | 0.54 | 0.54 | 0.54 | 0.54 | 0.54 | 0.54 | |
| | | Final Maturity | 09/06/2026 | 09/06/2026 | 09/06/2026 | 09/06/2026 | 09/06/2026 | 09/06/2026 | 09/06/2026 | 09/06/2026 | |
| | | Date | 03/22/2027 | 03/22/2027 | 03/22/2027 | 03/22/2027 | 03/22/2027 | 03/22/2027 | 03/22/2027 | 03/22/2027 | |

* 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.

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

Brief report

Date: 02/28/2026
 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

Credit enhancement and financial operations

| Credit enhancement (CE) | | | | | | | |
|-------------------------|--------|----------------|--------|---------------|----------------|--------|--|
| | | Current | | At issue date | | | |
| | | | % CE | | % CE | | |
| Series A | 85.33% | 403,072,377.07 | 15.65% | 84.47% | 641,300,000.00 | 15.65% | |
| Series B | 2.00% | 9,427,858.50 | 13.65% | 1.98% | 15,000,000.00 | 13.65% | |
| Series C | 4.02% | 18,981,421.78 | 9.63% | 3.98% | 30,200,000.00 | 9.63% | |
| Series D | 4.66% | 21,998,336.50 | 4.96% | 4.61% | 35,000,000.00 | 4.96% | |
| Series E | 1.80% | 8,485,072.65 | 3.16% | 1.78% | 13,500,000.00 | 3.16% | |
| Series F | 2.00% | 9,427,858.50 | 1.16% | 1.98% | 15,000,000.00 | 1.16% | |
| Series G | 0.21% | 990,203.36 | | 1.21% | 9,200,000.00 | | |
| Issue of Bonds | | 472,383,128.36 | | | 759,200,000.00 | | |
| Reserve Fund | 1.16% | 5,468,157.93 | | 1.16% | 8,700,000.00 | | |

| Other financial operations (current) | | | |
|--|---------------|----------|----------|
| Assets | Balance | Interest | |
| Treasury Account | 10,175,557.52 | 1.726% | |
| Cash Collateral Account | | 0.00 | |
| Servicer ppal collect not yet credited | 7,944,055.09 | | |
| Servicer ints collect not yet credited | 2,654,984.69 | | |
| 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 | | 64,835 | 82,592 | |
| Principal | | | | |
| Principal outstanding | | 464,385,488.15 | 749,979,466.23 | |
| Average loan | | 7,162.57 | 9,080.53 | |
| Minimum | | 0.09 | 1,000.79 | |
| Maximum | | 51,578.33 | 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) | | 57 | 70 | |
| Minimum | | 03/31/2026 | 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) | 0.77% | 0.84% | 0.89% | 0.90% | 0.91% |
| Annual Percentage Rate (CPR) | 8.86% | 9.64% | 10.16% | 10.30% | 10.39% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 6.68% | 6.57% |
| Aragon | 1.57% | 1.55% |
| Asturias | 3.61% | 3.61% |
| Balearic Islands | 3.85% | 3.85% |
| Basque Country | 1.79% | 1.86% |
| Canary Islands | 2.41% | 2.31% |
| Cantabria | 0.23% | 0.24% |
| Castilla-La Mancha | 1.47% | 1.48% |
| Castilla-Leon | 2.03% | 2.09% |
| Catalonia | 33.11% | 33.59% |
| Ceuta | 0.07% | 0.07% |
| Extremadura | 0.32% | 0.31% |
| Galicia | 2.88% | 2.81% |
| La Rioja | 0.20% | 0.20% |
| Madrid | 8.67% | 8.74% |
| Melilla | 0.12% | 0.11% |
| Murcia | 8.42% | 8.27% |
| Navarra | 0.29% | 0.32% |
| Valencia | 22.29% | 22.03% |

| Current delinquency | | | | | | | | | |
|--------------------------|--------|---------------|--------------|-------|---------------|--------|------------------|---------------|--------|
| Aging | Assets | Overdue debt | | | | | Outstanding debt | Total debt | |
| | | Principal | Interest | Other | Total | % | | Total debt | % |
| Delinquencies | | | | | | | | | |
| Up to 1 month | 8,307 | 1,000,006.85 | 346,307.02 | 0.00 | 1,346,313.87 | 10.18 | 54,584,950.36 | 55,931,264.23 | 71.79 |
| from > 1 to ≤ 2 months | 256 | 83,543.05 | 38,353.70 | 0.00 | 121,896.75 | 0.92 | 1,743,901.77 | 1,865,798.52 | 2.39 |
| from > 3 to ≤ 6 months | 698 | 436,535.35 | 180,744.94 | 0.00 | 617,280.29 | 4.67 | 4,882,153.43 | 5,499,433.72 | 7.06 |
| from > 6 to < 12 months | 885 | 4,396,710.07 | 385,848.91 | 0.00 | 4,782,558.98 | 36.16 | 2,889,627.48 | 7,672,184.46 | 9.85 |
| from ≥ 12 to < 18 months | 747 | 5,989,090.12 | 367,394.29 | 0.00 | 6,356,484.41 | 48.07 | 582,838.53 | 6,939,322.94 | 8.91 |
| Subtotal | 10,893 | 11,905,885.44 | 1,318,646.86 | 0.00 | 13,224,532.30 | 100.00 | 64,683,471.57 | 77,908,003.87 | 100.00 |
| Total | 10,893 | 11,905,885.44 | 1,318,646.86 | 0.00 | 13,224,532.30 | | 64,683,471.57 | 77,908,003.87 | |

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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