

Brief report

Date: 05/31/2026
 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	57,271.39 367,281,424.07 57.27%	100,000.00 641,300,000.00	Floating 1-M Euribor+0.800% 22-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	2.7680% 06/22/2026 136.509540 Gross 110.572727 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	57,271.39 8,590,708.50 57.27%	100,000.00 15,000,000.00	Floating 1-M Euribor+1.250% 22-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	3.2180% 06/22/2026 158.702203 Gross 128.548784 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	57,271.39 17,295,959.78 57.27%	100,000.00 30,200,000.00	Floating 1-M Euribor+1.700% 22-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	3.6680% 06/22/2026 180.894867 Gross 146.524842 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	57,271.39 20,044,986.50 57.27%	100,000.00 35,000,000.00	Floating 1-M Euribor+2.800% 22-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	4.7680% 06/22/2026 235.143600 Gross 190.463163 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	57,271.39 7,731,637.65 57.27%	100,000.00 13,500,000.00	Floating 1-M Euribor+3.300% 22-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	5.2680% 06/22/2026 259.802116 Gross 210.439714 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	57,271.39 8,590,708.50 57.27%	100,000.00 15,000,000.00	Floating 1-M Euribor+5.100% 22-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	7.0680% 06/22/2026 348.572770 Gross 282.343944 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	6,113.69 562,459.48 6.11%	100,000.00 9,200,000.00	Floating 1-M Euribor+4.800% 22-Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	6.7680% 06/22/2026 35.630585 Gross 28.860774 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.	
Total		430,097,884.48	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	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	
		Years	2.31	2.21	2.13	2.05	1.96	1.89	1.81	1.74	
		Date	09/10/2028	08/05/2028	07/06/2028	06/08/2028	05/07/2028	04/10/2028	03/11/2028	02/16/2028	
	Without optional redemption *	Average life	2.40	2.32	2.24	2.16	2.08	2.01	1.93	1.86	
		Years	5.59	5.51	5.42	5.34	5.26	5.18	5.10	5.02	
		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	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	
		Years	2.31	2.21	2.13	2.05	1.96	1.89	1.81	1.74	
		Date	09/10/2028	08/05/2028	07/06/2028	06/08/2028	05/07/2028	04/10/2028	03/11/2028	02/16/2028	
	Without optional redemption *	Average life	2.40	2.32	2.24	2.16	2.08	2.01	1.93	1.86	
		Years	5.59	5.51	5.42	5.34	5.26	5.18	5.10	5.02	
		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 C	With optional redemption *	Average life	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	
		Years	2.31	2.21	2.13	2.05	1.96	1.89	1.81	1.74	
		Date	09/10/2028	08/05/2028	07/06/2028	06/08/2028	05/07/2028	04/10/2028	03/11/2028	02/16/2028	
	Without optional redemption *	Average life	2.40	2.32	2.24	2.16	2.08	2.01	1.93	1.86	
		Years	5.59	5.51	5.42	5.34	5.26	5.18	5.10	5.02	
		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 D	With optional redemption *	Average life	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	
		Years	2.31	2.21	2.13	2.05	1.96	1.89	1.81	1.74	
		Date	09/10/2028	08/05/2028	07/06/2028	06/08/2028	05/07/2028	04/10/2028	03/11/2028	02/16/2028	
	Without optional redemption *	Average life	2.40	2.32	2.24	2.16	2.08	2.01	1.93	1.86	
		Years	5.59	5.51	5.42	5.34	5.26	5.18	5.10	5.02	
		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 E	With optional redemption *	Average life	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	
		Years	2.31	2.21	2.13	2.05	1.96	1.89	1.81	1.74	
		Date	09/10/2028	08/05/2028	07/06/2028	06/08/2028	05/07/2028	04/10/2028	03/11/2028	02/16/2028	
	Without optional redemption *	Average life	2.40	2.32	2.24	2.16	2.08	2.01	1.93	1.86	
		Years	5.59	5.51	5.42	5.34	5.26	5.18	5.10	5.02	
		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 F	With optional redemption *	Average life	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	
		Years	2.31	2.21	2.13	2.05	1.96	1.89	1.81	1.74	
		Date	09/10/2028	08/05/2028	07/06/2028	06/08/2028	05/07/2028	04/10/2028	03/11/2028	02/16/2028	
	Without optional redemption *	Average life	2.40	2.32	2.24	2.16	2.08	2.01	1.93	1.86	
		Years	5.59	5.51	5.42	5.34	5.26	5.18	5.10	5.02	
		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 G	With optional redemption *	Average life	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	
		Years	2.31	2.21	2.13	2.05	1.96	1.89	1.81	1.74	
		Date	09/10/2028	08/05/2028	07/06/2028	06/08/2028	05/07/2028	04/10/2028	03/11/2028	02/16/2028	
	Without optional redemption *	Average life	2.40	2.32	2.24	2.16	2.08	2.01	1.93	1.86	
		Years	5.59	5.51	5.42	5.34	5.26	5.18	5.10	5.02	
		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	

* 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.

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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

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Credit enhancement and financial operations

Credit enhancement (CE)							
	Current			At issue date			
			% CE			% CE	
Series A	85.39%	367,281,424.07	15.65%	84.47%	641,300,000.00	15.65%	
Series B	2.00%	8,590,708.50	13.65%	1.98%	15,000,000.00	13.65%	
Series C	4.02%	17,295,959.78	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.66%	20,044,986.50	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.80%	7,731,637.65	3.16%	1.78%	13,500,000.00	3.16%	
Series F	2.00%	8,590,708.50	1.16%	1.98%	15,000,000.00	1.16%	
Series G	0.13%	562,459.48		1.21%	9,200,000.00		
Issue of Bonds		430,097,884.48			759,200,000.00		
Reserve Fund	1.16%	4,982,610.93		1.16%	8,700,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	9,355,393.05	1.730%	
Cash Collateral Account		0.00	
Servicer ppal collect not yet credited	7,618,017.41		
Servicer ints collect not yet credited	2,418,309.62		
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	61,103	82,592	
Principal			
Principal outstanding	423,531,587.15	749,979,466.23	
Average loan	6,931.44	9,080.53	
Minimum	0.05	1,000.79	
Maximum	49,220.83	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)	55	70	
Minimum	06/30/2026	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)	0.80%	0.81%	0.83%	0.87%	0.90%
Annual Percentage Rate (CPR)	9.21%	9.35%	9.49%	9.90%	10.24%

Geographic distribution		
	Current	At constitution date
Andalucia	6.66%	6.57%
Aragon	1.57%	1.55%
Asturias	3.62%	3.61%
Balearic Islands	3.86%	3.85%
Basque Country	1.78%	1.86%
Canary Islands	2.43%	2.31%
Cantabria	0.23%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.03%	2.09%
Catalonia	33.07%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.32%	0.31%
Galicia	2.88%	2.81%
La Rioja	0.19%	0.20%
Madrid	8.59%	8.74%
Mellilla	0.12%	0.11%
Murcia	8.42%	8.27%
Navarra	0.29%	0.32%
Valencia	22.40%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
Delinquencies									
Up to 1 month	7,660	930,385.17	309,094.30	0.00	1,239,479.47	7.52	48,859,129.39	50,098,608.86	66.41
from > 1 to ≤ 2 months	265	93,282.59	39,241.50	0.00	132,524.09	0.80	1,894,656.73	2,027,180.82	2.69
from > 2 to ≤ 3 months	7	44,595.33	0.00	0.00	44,595.33	0.27	0.00	44,595.33	0.06
from > 3 to ≤ 6 months	612	376,125.58	161,438.30	0.00	537,563.88	3.26	4,378,792.40	4,916,348.28	6.52
from > 6 to < 12 months	949	4,137,631.96	391,835.27	0.00	4,529,467.23	27.49	3,338,305.58	7,867,772.81	10.43
from ≥ 12 to < 18 months	831	6,517,670.88	392,160.33	0.00	6,909,831.01	41.94	375,000.81	7,284,831.82	9.66
from ≥ 18 to < 24 months	336	2,906,181.65	174,795.25	0.00	3,080,976.90	18.70	118,790.09	3,199,766.99	4.24
Subtotal	10,660	15,005,872.96	1,468,564.95	0.00	16,474,437.91	100.00	58,964,665.00	75,439,102.91	100.00
Total	10,660	15,005,872.96	1,468,564.95	0.00	16,474,437.91		58,964,665.00	75,439,102.91	

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