

Brief report

Logo of Edt (Europea de Titulización), featuring the letters 'edt' in a stylized, lowercase font, with 'Europea de Titulización' and 'Sociedad Gestora de Fondos de Titulización' written in smaller text below it.

Issued securities: Asset-Backed Bonds

KPMG Auditores

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

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.

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Official register CNMV: C/ Edison. 4 - 28006 Madrid www.cnmv.com

SABADELL CONSUMO 2 Fondo de Titulización

Brief report

Date: 09/30/2023
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

Credit enhancement and financial operations

Credit enhancement (CE)							
Current				At issue date			
			% CE				% CE
Series A	66.80%	328,128,296.70	34.37%	66.00%	501,000,000.00	34.37%	
Series B	11.33%	55,670,469.50	23.04%	11.20%	85,000,000.00	23.04%	
Series C	6.67%	32,747,335.00	16.37%	6.59%	50,000,000.00	16.37%	
Series D	4.27%	20,958,294.40	12.10%	4.22%	32,000,000.00	12.11%	
Series E	2.13%	10,479,147.20	9.97%	2.11%	16,000,000.00	9.97%	
Series F	1.60%	7,859,360.40	8.37%	1.58%	12,000,000.00	8.37%	
Series G	7.20%	35,367,121.80	1.17%	7.11%	54,000,000.00	1.17%	
Series H	0.00%	0.00		1.20%	9,100,000.00		
Issue of Bonds		491,210,025.00			759,100,000.00		
Reserve Fund	1.17%	5,747,157.29		1.17%	8,800,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	10,769,395.56	3.652%	
Principals Account	0.00		
Servicer ppal collect not yet credited	10,607,652.94		
Servicer ints collect not yet credited	2,492,863.70		
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	86,632	107,782	
Principal			
Principal outstanding	475,050,071.15	749,999,990.20	
Average loan	5,483.54	6,958.49	
Minimum	0.04	1,000.14	
Maximum	83,486.26	97,312.56	
Interest rate			
Weighted average (wac)	7.07%	7.14%	
Minimum	2.00%	2.00%	
Maximum	13.75%	14.00%	
Final maturity			
Weighted average (WARM) (months)	51	60	
Minimum	10/01/2023	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)	0.73%	0.70%	0.76%	0.75%	0.75%
Annual Percentage Rate (CPR)	8.46%	8.07%	8.71%	8.63%	8.68%

Geographic distribution		
	Current	At constitution date
Andalucia	5.89%	5.84%
Aragon	1.26%	1.29%
Asturias	4.70%	4.63%
Balearic Islands	2.91%	2.98%
Basque Country	1.98%	2.03%
Canary Islands	1.64%	1.63%
Cantabria	0.21%	0.22%
Castilla-La Mancha	1.36%	1.33%
Castilla-Leon	2.26%	2.24%
Catalonia	35.37%	35.81%
Ceuta	0.09%	0.09%
Extremadura	0.40%	0.40%
Galicia	2.90%	2.91%
La Rioja	0.24%	0.24%
Madrid	6.82%	6.98%
Melilla	0.09%	0.09%
Murcia	9.20%	8.96%
Navarra	0.35%	0.38%
Valencia	22.33%	21.94%

Current delinquency								
Aging	Assets	Overdue debt					Outstanding debt	Total debt
		Principal	Interest	Other	Total	%		%
Delinquencies								
Up to 1 month	12,079	1,407,110.07	338,062.54	0.00	1,745,172.61	18.97	58,948,433.18	60,693,605.79
from > 1 to ≤ 2 months	332	96,819.66	32,386.66	0.00	129,206.32	1.40	1,638,029.83	1,767,238.15
from > 2 to ≤ 3 months	224	95,196.83	30,477.27	0.00	125,674.10	1.37	1,087,676.96	1,213,351.06
from > 3 to ≤ 6 months	416	301,191.04	73,443.11	0.00	374,634.15	4.07	1,737,205.55	2,111,839.70
from > 6 to ≤ 12 months	1,213	4,282,325.02	312,274.14	0.00	4,594,599.16	49.94	2,285,626.35	6,880,225.51
from ≥ 12 to < 18 months	407	2,088,895.36	141,505.46	0.00	2,230,400.82	24.24	380,300.74	2,610,701.56
Subtotal	14,671	8,271,537.98	928,149.18	0.00	9,199,687.16	100.00	66,077,272.61	75,276,959.77
Total	14,671	8,271,537.98	928,149.18	0.00	9,199,687.16		66,077,272.61	75,276,959.77