



**Date:** 02/29/2024  
**Currency:** EUR

**Fund Auditor**  
KPMG Auditores

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date |                               |                         |            |            |            |            |            |            |            |            |            |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--|--|
|                                                                                                                                                 |                               | % 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            | Years      | 1.95       | 1.88       | 1.80       | 1.74       | 1.68       | 1.62       | 1.56       | 1.51       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 02/05/2026 | 01/12/2026 | 12/14/2025 | 11/21/2025 | 10/30/2025 | 10/09/2025 | 09/18/2025 | 08/30/2025 |  |  |
|                                                                                                                                                 |                               | Final Maturity          | Years      | 3.66       | 3.58       | 3.41       | 3.33       | 3.24       | 3.16       | 3.07       | 3.00       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 10/24/2027 | 09/24/2027 | 07/24/2027 | 06/24/2027 | 05/24/2027 | 04/24/2027 | 03/24/2027 | 02/24/2027 |  |  |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years      | 2.04       | 1.97       | 1.90       | 1.83       | 1.77       | 1.71       | 1.65       | 1.60       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 03/11/2026 | 02/14/2026 | 01/18/2026 | 12/28/2025 | 12/03/2025 | 11/11/2025 | 10/21/2025 | 10/01/2025 |  |  |
| Final Maturity                                                                                                                                  |                               | Years                   | 4.83       | 4.75       | 4.66       | 4.58       | 4.50       | 4.41       | 4.33       | 4.16       |            |  |  |
|                                                                                                                                                 |                               | Date                    | 12/24/2028 | 11/24/2028 | 10/24/2028 | 09/24/2028 | 08/24/2028 | 07/24/2028 | 06/24/2028 | 04/24/2028 |            |  |  |
| Series B                                                                                                                                        | With optional redemption *    | Average life            | Years      | 1.95       | 1.88       | 1.80       | 1.74       | 1.68       | 1.62       | 1.56       | 1.51       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 02/05/2026 | 01/12/2026 | 12/14/2025 | 11/21/2025 | 10/30/2025 | 10/09/2025 | 09/18/2025 | 08/30/2025 |  |  |
|                                                                                                                                                 |                               | Final Maturity          | Years      | 3.66       | 3.58       | 3.41       | 3.33       | 3.24       | 3.16       | 3.07       | 3.00       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 10/24/2027 | 09/24/2027 | 07/24/2027 | 06/24/2027 | 05/24/2027 | 04/24/2027 | 03/24/2027 | 02/24/2027 |  |  |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years      | 2.19       | 2.12       | 2.08       | 2.00       | 1.98       | 1.92       | 1.86       | 1.76       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 05/04/2026 | 04/10/2026 | 03/19/2026 | 02/24/2026 | 02/10/2026 | 01/10/2026 | 12/20/2025 | 11/29/2025 |  |  |
| Final Maturity                                                                                                                                  |                               | Years                   | 5.16       | 5.08       | 5.00       | 4.92       | 4.83       | 4.75       | 4.66       | 4.58       |            |  |  |
|                                                                                                                                                 |                               | Date                    | 04/24/2029 | 03/24/2029 | 02/24/2029 | 01/24/2029 | 12/24/2028 | 11/24/2028 | 10/24/2028 | 09/24/2028 |            |  |  |
| Series C                                                                                                                                        | With optional redemption *    | Average life            | Years      | 1.95       | 1.88       | 1.80       | 1.74       | 1.68       | 1.62       | 1.56       | 1.51       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 02/05/2026 | 01/12/2026 | 12/14/2025 | 11/21/2025 | 10/30/2025 | 10/09/2025 | 09/18/2025 | 08/30/2025 |  |  |
|                                                                                                                                                 |                               | Final Maturity          | Years      | 3.66       | 3.58       | 3.41       | 3.33       | 3.24       | 3.16       | 3.07       | 3.00       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 10/24/2027 | 09/24/2027 | 07/24/2027 | 06/24/2027 | 05/24/2027 | 04/24/2027 | 03/24/2027 | 02/24/2027 |  |  |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years      | 2.23       | 2.17       | 2.12       | 2.05       | 1.99       | 1.93       | 1.87       | 1.82       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 05/21/2026 | 04/26/2026 | 04/08/2026 | 03/16/2026 | 02/22/2026 | 01/31/2026 | 01/10/2026 | 12/20/2025 |  |  |
| Final Maturity                                                                                                                                  |                               | Years                   | 5.33       | 5.24       | 5.16       | 5.16       | 5.08       | 5.00       | 4.92       | 4.83       |            |  |  |
|                                                                                                                                                 |                               | Date                    | 06/24/2029 | 05/24/2029 | 04/24/2029 | 04/24/2029 | 03/24/2029 | 02/24/2029 | 01/24/2029 | 12/24/2028 |            |  |  |
| Series D                                                                                                                                        | With optional redemption *    | Average life            | Years      | 1.95       | 1.88       | 1.80       | 1.74       | 1.68       | 1.62       | 1.56       | 1.51       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 02/05/2026 | 01/12/2026 | 12/14/2025 | 11/21/2025 | 10/30/2025 | 10/09/2025 | 09/18/2025 | 08/30/2025 |  |  |
|                                                                                                                                                 |                               | Final Maturity          | Years      | 3.66       | 3.58       | 3.41       | 3.33       | 3.24       | 3.16       | 3.07       | 3.00       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 10/24/2027 | 09/24/2027 | 07/24/2027 | 06/24/2027 | 05/24/2027 | 04/24/2027 | 03/24/2027 | 02/24/2027 |  |  |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years      | 2.27       | 2.20       | 2.15       | 2.09       | 2.03       | 1.97       | 1.92       | 1.86       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 06/02/2026 | 05/09/2026 | 04/21/2026 | 03/30/2026 | 03/08/2026 | 02/15/2026 | 01/25/2026 | 01/05/2026 |  |  |
| Final Maturity                                                                                                                                  |                               | Years                   | 5.50       | 5.41       | 5.33       | 5.33       | 5.24       | 5.16       | 5.16       | 5.08       |            |  |  |
|                                                                                                                                                 |                               | Date                    | 08/24/2029 | 07/24/2029 | 06/24/2029 | 06/24/2029 | 05/24/2029 | 04/24/2029 | 04/24/2029 | 03/24/2029 |            |  |  |
| Series E                                                                                                                                        | With optional redemption *    | Average life            | Years      | 1.95       | 1.88       | 1.80       | 1.74       | 1.68       | 1.62       | 1.56       | 1.51       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 02/05/2026 | 01/12/2026 | 12/14/2025 | 11/21/2025 | 10/30/2025 | 10/09/2025 | 09/18/2025 | 08/30/2025 |  |  |
|                                                                                                                                                 |                               | Final Maturity          | Years      | 3.66       | 3.58       | 3.41       | 3.33       | 3.24       | 3.16       | 3.07       | 3.00       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 10/24/2027 | 09/24/2027 | 07/24/2027 | 06/24/2027 | 05/24/2027 | 04/24/2027 | 03/24/2027 | 02/24/2027 |  |  |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years      | 2.29       | 2.22       | 2.18       | 2.12       | 2.06       | 2.00       | 1.95       | 1.89       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 06/10/2026 | 05/17/2026 | 05/10/2026 | 04/09/2026 | 03/18/2026 | 02/25/2026 | 02/05/2026 | 01/16/2026 |  |  |
| Final Maturity                                                                                                                                  |                               | Years                   | 5.58       | 5.50       | 5.50       | 5.41       | 5.33       | 5.33       | 5.24       | 5.16       |            |  |  |
|                                                                                                                                                 |                               | Date                    | 09/24/2029 | 08/24/2029 | 08/24/2029 | 07/24/2029 | 06/24/2029 | 06/24/2029 | 05/24/2029 | 04/24/2029 |            |  |  |
| Series F                                                                                                                                        | With optional redemption *    | Average life            | Years      | 1.95       | 1.88       | 1.80       | 1.74       | 1.68       | 1.62       | 1.56       | 1.51       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 02/05/2026 | 01/12/2026 | 12/14/2025 | 11/21/2025 | 10/30/2025 | 10/09/2025 | 09/18/2025 | 08/30/2025 |  |  |
|                                                                                                                                                 |                               | Final Maturity          | Years      | 3.66       | 3.58       | 3.41       | 3.33       | 3.24       | 3.16       | 3.07       | 3.00       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 10/24/2027 | 09/24/2027 | 07/24/2027 | 06/24/2027 | 05/24/2027 | 04/24/2027 | 03/24/2027 | 02/24/2027 |  |  |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years      | 2.30       | 2.24       | 2.20       | 2.14       | 2.08       | 2.02       | 1.96       | 1.91       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 06/15/2026 | 05/23/2026 | 05/07/2026 | 04/15/2026 | 03/25/2026 | 03/04/2026 | 02/12/2026 | 01/23/2026 |  |  |
| Final Maturity                                                                                                                                  |                               | Years                   | 5.66       | 5.58       | 5.58       | 5.50       | 5.50       | 5.41       | 5.33       | 5.33       |            |  |  |
|                                                                                                                                                 |                               | Date                    | 10/24/2029 | 09/24/2029 | 09/24/2029 | 08/24/2029 | 08/24/2029 | 07/24/2029 | 06/24/2029 | 06/24/2029 |            |  |  |
| Series G                                                                                                                                        | With optional redemption *    | Average life            | Years      | 1.95       | 1.88       | 1.80       | 1.74       | 1.68       | 1.62       | 1.56       | 1.51       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 02/05/2026 | 01/12/2026 | 12/14/2025 | 11/21/2025 | 10/30/2025 | 10/09/2025 | 09/18/2025 | 08/30/2025 |  |  |
|                                                                                                                                                 |                               | Final Maturity          | Years      | 3.66       | 3.58       | 3.41       | 3.33       | 3.24       | 3.16       | 3.07       | 3.00       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 10/24/2027 | 09/24/2027 | 07/24/2027 | 06/24/2027 | 05/24/2027 | 04/24/2027 | 03/24/2027 | 02/24/2027 |  |  |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years      | 2.36       | 2.29       | 2.26       | 2.20       | 2.14       | 2.09       | 2.03       | 1.98       |  |  |
|                                                                                                                                                 |                               |                         | Date       | 07/05/2026 | 06/12/2026 | 05/29/2026 | 05/08/2026 | 04/17/2026 | 03/28/2026 | 03/09/2026 | 02/18/2026 |  |  |
| Final Maturity                                                                                                                                  |                               | Years                   | 8.16       | 8.16       | 8.16       | 8.16       | 8.16       | 8.16       | 8.16       | 8.16       |            |  |  |
|                                                                                                                                                 |                               | Date                    | 04/24/2032 | 04/24/2032 | 04/24/2032 | 04/24/2032 | 04/24/2032 | 04/24/2032 | 04/24/2032 | 04/24/2032 |            |  |  |

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

**Additional information**  
 Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid  [www.edt-sg.com](http://www.edt-sg.com)  [info@edt-sg.com](mailto:info@edt-sg.com)  
 Official register CNMV: C/ Edison, 4 - 28006 Madrid  [www.cnmv.com](http://www.cnmv.com)

SABADELL CONSUMO 2 Fondo de Titulización



Brief report

Date: 02/29/2024  
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%  | 273,957,822.00 | 34.37% | 66.00%        | 501,000,000.00 | 34.37% |  |
| Series B                | 11.33%  | 46,479,870.00  | 23.04% | 11.20%        | 85,000,000.00  | 23.04% |  |
| Series C                | 6.67%   | 27,341,100.00  | 16.37% | 6.59%         | 50,000,000.00  | 16.37% |  |
| Series D                | 4.27%   | 17,498,304.00  | 12.10% | 4.22%         | 32,000,000.00  | 12.11% |  |
| Series E                | 2.13%   | 8,749,152.00   | 9.97%  | 2.11%         | 16,000,000.00  | 9.97%  |  |
| Series F                | 1.60%   | 6,561,864.00   | 8.37%  | 1.58%         | 12,000,000.00  | 8.37%  |  |
| Series G                | 7.20%   | 29,528,388.00  | 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          |         | 410,116,500.00 |        |               | 759,100,000.00 |        |  |
| Reserve Fund            | 1.17%   | 4,798,363.05   |        | 1.17%         | 8,800,000.00   |        |  |

Other financial operations (current)

| Assets                                 | Balance      | Interest         |
|----------------------------------------|--------------|------------------|
| Treasury Account                       | 9,568,903.22 | 3.904%           |
| Principals Account                     | 0.00         |                  |
| Servicer ppal collect not yet credited | 9,747,002.36 |                  |
| Servicer ints collect not yet credited | 2,090,142.01 |                  |
| 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                                      | 76,623         | 107,782              |  |
| Principal                                  |                |                      |  |
| Principal outstanding                      | 396,433,567.31 | 749,999,990.20       |  |
| Average loan                               | 5,173.82       | 6,958.49             |  |
| Minimum                                    | 0.01           | 1,000.14             |  |
| Maximum                                    | 78,729.84      | 97,312.56            |  |
| Interest rate                              |                |                      |  |
| Weighted average (wac)                     | 7.04%          | 7.14%                |  |
| Minimum                                    | 2.00%          | 2.00%                |  |
| Maximum                                    | 13.75%         | 14.00%               |  |
| Final maturity                             |                |                      |  |
| Weighted average (WARM) (months)           | 48             | 60                   |  |
| Minimum                                    | 03/04/2024     | 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)    | 0.83%         | 0.81%         | 0.82%         | 0.79%          | 0.77%      |
| Annual Percentage Rate (CPR) | 9.47%         | 9.29%         | 9.41%         | 9.11%          | 8.91%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 5.92%   | 5.84%                |
| Aragon                  | 1.24%   | 1.29%                |
| Asturias                | 4.75%   | 4.63%                |
| Balearic Islands        | 2.91%   | 2.98%                |
| Basque Country          | 1.97%   | 2.03%                |
| Canary Islands          | 1.63%   | 1.63%                |
| Cantabria               | 0.21%   | 0.22%                |
| Castilla-La Mancha      | 1.37%   | 1.33%                |
| Castilla-Leon           | 2.27%   | 2.24%                |
| Catalonia               | 35.22%  | 35.81%               |
| Ceuta                   | 0.08%   | 0.09%                |
| Extremadura             | 0.41%   | 0.40%                |
| Galicia                 | 2.90%   | 2.91%                |
| La Rioja                | 0.25%   | 0.24%                |
| Madrid                  | 6.70%   | 6.98%                |
| Melilla                 | 0.09%   | 0.09%                |
| Murcia                  | 9.28%   | 8.96%                |
| Navarra                 | 0.35%   | 0.38%                |
| Valencia                | 22.45%  | 21.94%               |

| Current delinquency      |        |               |              |       |               |        |                  |               |        |
|--------------------------|--------|---------------|--------------|-------|---------------|--------|------------------|---------------|--------|
| Aging                    | Assets | Overdue debt  |              |       |               |        | Outstanding debt | Total debt    |        |
|                          |        | Principal     | Interest     | Other | Total         | %      |                  |               | %      |
| Delinquencies            |        |               |              |       |               |        |                  |               |        |
| Up to 1 month            | 9,728  | 1,177,323.75  | 260,014.81   | 0.00  | 1,437,338.56  | 11.07  | 45,169,391.41    | 46,606,729.97 | 71.21  |
| from > 1 to ≤ 2 months   | 291    | 102,807.39    | 24,963.19    | 0.00  | 127,770.58    | 0.98   | 1,286,569.58     | 1,414,340.16  | 2.16   |
| from > 2 to ≤ 3 months   | 237    | 131,205.52    | 31,707.41    | 0.00  | 162,912.93    | 1.26   | 1,157,953.99     | 1,320,866.92  | 2.02   |
| from > 3 to ≤ 6 months   | 449    | 294,215.38    | 80,248.60    | 0.00  | 374,463.98    | 2.88   | 1,926,093.77     | 2,300,557.75  | 3.52   |
| from > 6 to ≤ 12 months  | 1,154  | 4,069,128.75  | 285,546.16   | 0.00  | 4,354,674.91  | 33.55  | 1,916,555.70     | 6,271,230.61  | 9.58   |
| from ≥ 12 to < 18 months | 1,051  | 4,879,005.41  | 315,935.55   | 0.00  | 5,194,940.96  | 40.02  | 830,178.37       | 6,025,119.33  | 9.21   |
| from ≥ 18 to < 24 months | 241    | 1,234,087.14  | 93,984.31    | 0.00  | 1,328,071.45  | 10.23  | 179,857.12       | 1,507,928.57  | 2.30   |
| Subtotal                 | 13,151 | 11,887,773.34 | 1,092,400.03 | 0.00  | 12,980,173.37 | 100.00 | 52,466,599.94    | 65,446,773.31 | 100.00 |
| Total                    | 13,151 | 11,887,773.34 | 1,092,400.03 | 0.00  | 12,980,173.37 |        | 52,466,599.94    | 65,446,773.31 |        |

Additional information