

Logo of Edt (Europea de Titulización), Sociedad Gestora de Fondos de Titulización. The logo features the letters 'edt' in a stylized, lowercase font, with a red swoosh underline. To the right, the text 'Europea de Titulización' is written in a serif font, and below it, 'Sociedad Gestora de Fondos de Titulización' is written in a smaller sans-serif font.

Date: 11/30/2024
Currency: EUR

Issued securities: Asset-Backed Bonds

KPMG Auditores

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 DBRS / Fitch	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305622005	07/08/2022 5,010	38,720.97 193,992,059.70 38.72%	100,000.00 501,000,000.00	Floating Euribor 1 mes+0.870% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	3.9490% 12/24/2024 123.176783 Gross 99.773194 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AAA (sf) AAAAsf	AAA AAA
Series B ES0305622013	07/08/2022 850	38,720.97 32,912,824.50 38.72%	100,000.00 85,000,000.00	Floating Euribor 1 mes+3.100% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	6.1790% 12/24/2024 192.734704 Gross 156.115110 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AA (sf) AAAAsf	AA AAA
Series C ES0305622021	07/08/2022 500	38,720.97 19,360,485.00 38.72%	100,000.00 50,000,000.00	Floating Euribor 1 mes+4.150% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	7.2290% 12/24/2024 225.486191 Gross 182.643815 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	A (sf) AA-sf	A AA-
Series D ES0305622039	07/08/2022 320	38,720.97 12,390,710.40 38.72%	100,000.00 32,000,000.00	Floating Euribor 1 mes+5.000% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	8.0790% 12/24/2024 251.999300 Gross 204.119433 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BBB (sf) BBB+sf	BBB BBB+
Series E ES0305622047	07/08/2022 160	38,720.97 6,195,355.20 38.72%	100,000.00 16,000,000.00	Floating Euribor 1 mes+7.750% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	10.8290% 12/24/2024 337.777004 Gross 273.599373 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BB (high) (sf) BBB-sf	BB (high) BBB-
Series F ES0305622054	07/08/2022 120	38,720.97 4,646,516.40 38.72%	100,000.00 12,000,000.00	Floating Euribor 1 mes+9.250% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	12.3290% 12/24/2024 384.564843 Gross 311.497523 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	B (high) (sf) BBsf	B (low) BB
Series G ES0305622062	07/08/2022 540	38,720.97 20,909,323.80 38.72%	100,000.00 54,000,000.00	Floating Euribor 1 mes+13.250% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	16.3290% 12/24/2024 509.332413 Gross 412.559255 Net	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	n.c. n.c.	n.c. n.c.
Series H ES0305622070	07/08/2022 91		100,000.00 9,100,000.00	Floating Euribor 1 mes+10.000% 24.Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	12/24/2024	12/24/2034 Monthly 1/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		290,407,275.00	759,100,000.00						

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	1.66	1.61	1.55	1.50	1.46	1.41	1.36	1.31		
		Final Maturity	Years	07/25/2026	07/04/2026	06/13/2026	05/23/2026	05/13/2026	04/24/2026	04/06/2026	03/19/2026		
	Without optional redemption *	Average life	Years	2.83	2.75	2.66	2.58	2.58	2.49	2.41	2.33		
		Final Maturity	Years	09/24/2027	08/24/2027	07/24/2027	06/24/2027	06/24/2027	05/24/2027	04/24/2027	03/24/2027		
	With optional redemption *	Average life	Years	1.80	1.74	1.68	1.63	1.59	1.54	1.49	1.44		
		Final Maturity	Years	09/11/2026	08/21/2026	08/01/2026	07/12/2026	06/27/2026	06/08/2026	05/21/2026	05/03/2026		
Series B	With optional redemption *	Average life	Years	4.08	4.00	3.92	3.83	3.75	3.66	3.58	3.50		
		Final Maturity	Years	12/24/2028	11/24/2028	10/24/2028	09/24/2028	08/24/2028	07/24/2028	06/24/2028	05/24/2028		
	Without optional redemption *	Average life	Years	2.01	1.96	1.91	1.86	1.80	1.75	1.70	1.66		
		Final Maturity	Years	11/29/2026	11/10/2026	10/22/2026	10/03/2026	09/12/2026	08/25/2026	08/08/2026	07/22/2026		
	With optional redemption *	Average life	Years	4.33	4.25	4.25	4.17	4.17	4.08	4.00	3.92		
		Final Maturity	Years	03/24/2029	02/24/2029	02/24/2029	01/24/2029	01/24/2029	12/24/2028	11/24/2028	10/24/2028		
Series C	With optional redemption *	Average life	Years	1.66	1.61	1.55	1.50	1.46	1.41	1.36	1.31		
		Final Maturity	Years	07/25/2026	07/04/2026	06/13/2026	05/25/2026	05/13/2026	04/24/2026	04/06/2026	03/19/2026		
	Without optional redemption *	Average life	Years	2.83	2.75	2.66	2.58	2.58	2.49	2.41	2.33		
		Final Maturity	Years	09/24/2027	08/24/2027	07/24/2027	06/24/2027	06/24/2027	05/24/2027	04/24/2027	03/24/2027		
	With optional redemption *	Average life	Years	2.08	2.03	1.98	1.93	1.87	1.83	1.78	1.74		
		Final Maturity	Years	12/23/2026	12/05/2026	11/17/2026	10/31/2026	10/08/2026	09/22/2026	09/06/2026	08/21/2026		
Series D	With optional redemption *	Average life	Years	4.58	4.50	4.41	4.41	4.33	4.33	4.25	4.17		
		Final Maturity	Years	06/24/2029	05/24/2029	04/24/2029	04/24/2029	03/24/2029	03/24/2029	02/24/2029	01/24/2029		
	Without optional redemption *	Average life	Years	1.66	1.61	1.55	1.50	1.46	1.41	1.36	1.31		
		Final Maturity	Years	07/25/2026	07/04/2026	06/13/2026	05/25/2026	05/13/2026	04/24/2026	04/06/2026	03/19/2026		
	With optional redemption *	Average life	Years	2.83	2.75	2.66	2.58	2.58	2.49	2.41	2.33		
		Final Maturity	Years	09/24/2027	08/24/2027	07/24/2027	06/24/2027	06/24/2027	05/24/2027	04/24/2027	03/24/2027		
Series E	With optional redemption *	Average life	Years	2.08	2.12	2.09	2.02	1.99	1.92	1.84	1.80		
		Final Maturity	Years	01/09/2027	12/23/2026	12/06/2026	11/20/2026	10/27/2026	10/11/2026	09/26/2026	09/11/2026		
	Without optional redemption *	Average life	Years	4.75	4.66	4.66	4.58	4.58	4.50	4.41	4.33		
		Final Maturity	Years	08/24/2029	07/24/2029	07/24/2029	06/24/2029	06/24/2029	05/24/2029	04/24/2029	03/24/2029		
	Series F	With optional redemption *	Average life	Years	1.66	1.61	1.55	1.50	1.46	1.41	1.36	1.31	
			Final Maturity	Years	07/25/2026	07/04/2026	06/13/2026	05/25/2026	05/13/2026	04/24/2026	04/06/2026	03/19/2026	
Without optional redemption *		Average life	Years	2.83	2.75	2.66	2.58	2.58	2.49	2.41	2.33		
		Final Maturity	Years	09/24/2027	08/24/2027	07/24/2027	06/24/2027	06/24/2027	05/24/2027	04/24/2027	03/24/2027		
With optional redemption *		Average life	Years	2.18	2.13	2.09	2.05	1.98	1.94	1.90	1.86		
		Final Maturity	Years	01/28/2027	01/12/2027	12/27/2026	12/12/2026	11/17/2026	11/02/2026	10/20/2026	10/06/2026		
Series G	With optional redemption *	Average life	Years	4.92	4.83	4.83	4.75	4.75	4.66	4.66	4.58		
		Final Maturity	Years	10/24/2029	09/24/2029	09/24/2029	08/24/2029	08/24/2029	07/24/2029	07/24/2029	06/24/2029		
	Without optional redemption *	Average life	Years	1.66	1.61	1.55	1.50	1.46	1.41	1.36	1.31		
		Final Maturity	Years	07/25/2026	07/04/2026	06/13/2026	05/25/2026	05/13/2026	04/24/2026	04/06/2026	03/19/2026		
	With optional redemption *	Average life	Years	2.83	2.75	2.66	2.58	2.58	2.49	2.41	2.33		
		Final Maturity	Years	09/24/2027	08/24/2027	07/24/2027	06/24/2027	06/24/2027	05/24/2027	04/24/2027	03/24/2027		
Series H	With optional redemption *	Average life	Years	2.21	2.13	2.09	2.05	1.98	1.94	1.90	1.86		
		Final Maturity	Years	02/26/2027	02/10/2027	01/27/2027	01/13/2027	12/18/2026	12/04/2026	11/22/2026	11/10/2026		
	Without optional redemption *	Average life	Years	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42		
		Final Maturity	Years	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 info@edt-sg.com
 Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

SABADELL CONSUMO 2 Fondo de Titulización



Brief report

Date: 11/30/2024
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%	193,992,059.70	34.37%	66.00%	501,000,000.00	34.37%
Series B	11.33%	32,912,824.50	23.04%	11.20%	85,000,000.00	23.04%
Series C	6.67%	19,360,485.00	16.37%	6.59%	50,000,000.00	16.37%
Series D	4.27%	12,390,710.40	12.10%	4.22%	32,000,000.00	12.11%
Series E	2.13%	6,195,355.20	9.97%	2.11%	16,000,000.00	9.97%
Series F	1.60%	4,646,516.40	8.37%	1.58%	12,000,000.00	8.37%
Series G	7.20%	20,909,323.80	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		290,407,275.00			759,100,000.00	
Reserve Fund	1.17%	3,397,765.12		1.17%	8,800,000.00	

Other financial operations (current)

Assets	Balance	Interest
Treasury Account	7,140,264.48	3.163%
Principals Account		0.00
Servicer ppal collect not yet credited	7,282,140.48	
Servicer ints collect not yet credited	1,459,122.07	
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	57,313	107,782	
Principal			
Principal outstanding	281,081,784.98	749,999,990.20	
Average loan	4,904.33	6,958.49	
Minimum	0.11	1,000.14	
Maximum	69,976.50	97,312.56	
Interest rate			
Weighted average (wac)	7.00%	7.14%	
Minimum	2.00%	2.00%	
Maximum	13.75%	14.00%	
Final maturity			
Weighted average (WARM) (months)	43	60	
Minimum	12/05/2024	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)	0.95%	0.87%	0.82%	0.82%	0.79%
Annual Percentage Rate (CPR)	10.82%	9.90%	9.39%	9.44%	9.09%

Geographic distribution		
	Current	At constitution date
Andalucia	6.00%	5.84%
Aragon	1.22%	1.29%
Asturias	4.81%	4.63%
Balearic Islands	2.88%	2.98%
Basque Country	1.93%	2.03%
Canary Islands	1.65%	1.63%
Cantabria	0.21%	0.22%
Castilla-La Mancha	1.38%	1.33%
Castilla-Leon	2.29%	2.24%
Catalonia	34.95%	35.81%
Ceuta	0.09%	0.09%
Extremadura	0.41%	0.40%
Galicia	2.89%	2.91%
La Rioja	0.23%	0.24%
Madrid	6.55%	6.98%
Melilla	0.09%	0.09%
Murcia	9.43%	9.96%
Navarra	0.35%	0.38%
Valencia	22.65%	21.94%

Current delinquency								
Aging	Assets	Overdue debt					Outstanding debt	Total debt
		Principal	Interest	Other	Total	%		
Delinquencies								
Up to 1 month	7,659	966,295.14	196,449.25	0.00	1,162,744.39	6.40	34,117,699.09	35,280,443.48
from > 1 to ≤ 2 months	219	72,015.34	19,027.36	0.00	91,042.70	0.50	982,668.38	1,073,711.08
from > 2 to ≤ 3 months	161	75,272.37	20,608.94	0.00	95,881.31	0.53	720,648.81	816,530.12
from > 3 to ≤ 6 months	345	222,911.93	52,537.50	0.00	275,449.43	1.52	1,342,223.57	1,617,673.00
from > 6 to < 12 months	993	2,725,959.67	218,619.80	0.00	2,944,579.47	16.20	1,934,318.70	4,878,898.17
from ≥ 12 to < 18 months	976	4,165,215.45	259,445.86	0.00	4,424,661.31	24.35	694,072.38	5,118,733.69
from ≥ 18 to < 24 months	1,047	4,826,107.03	329,059.35	0.00	5,155,166.38	28.37	567,511.71	5,722,678.09
from ≥ 2 years	680	3,747,160.65	274,857.43	0.00	4,022,018.08	22.13	320,668.04	4,342,686.12
Subtotal	12,080	16,800,937.58	1,370,605.49	0.00	18,171,543.07	100.00	40,679,810.68	58,851,353.75
Total	12,080	16,800,937.58	1,370,605.49	0.00	18,171,543.07		40,679,810.68	58,851,353.75