

Logo of Edt (Europea de Titulización), Sociedad Gestora de Fondos de Titulización.

Date: 12/31/2024
Currency: EUR

* 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, when the securitised assets Revolving Period is over

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: 12/31/2024
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%	186,306,369.00	34.37%	66.00%	501,000,000.00	34.37%	
Series B	11.33%	31,608,865.00	23.04%	11.20%	85,000,000.00	23.04%	
Series C	6.67%	18,593,450.00	16.37%	6.59%	50,000,000.00	16.37%	
Series D	4.27%	11,899,808.00	12.10%	4.22%	32,000,000.00	12.11%	
Series E	2.13%	5,949,904.00	9.97%	2.11%	16,000,000.00	9.97%	
Series F	1.60%	4,462,428.00	8.37%	1.58%	12,000,000.00	8.37%	
Series G	7.20%	20,080,926.00	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		278,901,750.00			759,100,000.00		
Reserve Fund	1.17%	3,263,150.48		1.17%	8,800,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	6,753,501.52	3.165%	
Principals Account	0.00		
Servicer ppal collect not yet credited	7,314,007.98		
Servicer ints collect not yet credited	1,441,926.19		
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	55,630	107,782	
Principal			
Principal outstanding	270,313,123.47	749,999,990.20	
Average loan	4,859.12	6,958.49	
Minimum	0.04	1,000.14	
Maximum	68,988.44	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	01/20/2025	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)	0.86%	0.88%	0.83%	0.84%	0.79%
Annual Percentage Rate (CPR)	9.86%	10.04%	9.47%	9.60%	9.12%

Geographic distribution		
	Current	At constitution date
Andalucia	6.02%	5.84%
Aragon	1.22%	1.29%
Asturias	4.82%	4.63%
Balearic Islands	2.86%	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	2.88%	2.91%
La Rioja	0.23%	0.24%
Madrid	6.54%	6.98%
Melilla	0.09%	0.09%
Murcia	9.44%	8.96%
Navarra	0.35%	0.38%
Valencia	22.64%	21.94%

Current delinquency								
Aging	Assets	Overdue debt					Outstanding debt	Total debt
		Principal	Interest	Other	Total	%		%
Delinquencies								
Up to 1 month	5,562	668,841.85	136,576.59	0.00	805,418.44	4.48	23,873,288.22	24,678,706.66
from > 1 to ≤ 2 months	292	108,326.04	26,922.65	0.00	135,248.69	0.75	1,349,240.95	1,484,489.64
from > 2 to ≤ 3 months	160	73,000.57	19,353.30	0.00	92,353.87	0.51	710,281.40	802,635.27
from > 3 to ≤ 6 months	313	198,974.80	54,099.62	0.00	253,074.42	1.41	1,344,204.80	1,597,279.22
from > 6 to ≤ 12 months	967	2,405,330.97	211,964.75	0.00	2,617,295.72	14.54	2,013,221.07	4,630,516.79
from ≥ 12 to < 18 months	949	3,956,141.04	251,994.06	0.00	4,208,135.10	23.38	706,865.66	4,915,000.76
from ≥ 18 to < 24 months	1,026	4,678,965.33	310,617.78	0.00	4,989,583.11	27.72	493,572.18	5,483,155.29
from ≥ 2 years	834	4,560,578.17	336,386.90	0.00	4,896,965.07	27.21	413,387.07	5,310,352.14
Subtotal	10,103	16,650,158.77	1,347,915.65	0.00	17,998,074.42	100.00	30,904,061.35	48,902,135.77
Total	10,103	16,650,158.77	1,347,915.65	0.00	17,998,074.42		30,904,061.35	48,902,135.77