SABADELL CONSUMO 1 Fondo de Titulización

Brief report

Date: 10/31/2024
Currency: EUR

Constitution date
09/20/2019

VAT Reg. no.
V88437348

Management Company
Europea de Titulización, S.G.F.T

Originator
Banco Sabadell

Servicer
Banco Sabadell

Lead Manager
Banco Sabadell
Deutsche Bank

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

Issued securities: Asset-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating DBRS / Moody's Current	 Original
Series A ES0305443006	09/20/2019 8,750	5,225.87 45,726,362.50 5.23%	100,000.00 875,000,000.00	Floating 3-M Euribor+0.410% 24.Mar/Jun/Sep/Dec	3.8460% 12/24/2024 50.805037 Gross 41.152080 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	AA (low) (sf) Aa3 (sf)	AA (low) Aa3
Series B ES0305443014	09/20/2019 350	5,225.87 1,829,054.50 5.23%	100,000.00 35,000,000.00	Floating 3-M Euribor+1.400% 24.Mar/Jun/Sep/Dec	4.8360% 12/24/2024 63.882777 Gross 51.745049 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	A (sf) Baa3 (sf)	A Baa3
Series C ES0305443022	09/20/2019 350	5,225.87 1,829,054.50 5.23%	100,000.00 35,000,000.00	Floating 3-M Euribor+2.450% 24.Mar/Jun/Sep/Dec	5.8860% 12/24/2024 77.753107 Gross 62.980017 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	BBB (sf) Ba2 (sf)	BBB Ba2
Series D ES0305443030	09/20/2019 250	5,225.87 1,306,467.50 5.23%	100,000.00 25,000,000.00	Floating 3-M Euribor+3.850% 24.Mar/Jun/Sep/Dec	7.2860% 12/24/2024 96.246880 Gross 77.959973 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	BB (low) (sf) B1 (sf)	B (high) B1
Series E ES0305443048	09/20/2019 300	5,225.87 1,567,761.00 5.23%	100,000.00 30,000,000.00	Floating 3-M Euribor+5.750% 24.Mar/Jun/Sep/Dec	9.1860% 12/24/2024 121.345572 Gross 98.289913 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	n.c. n.c.	n.c. n.c.
Series F ES0305443055	09/20/2019 90	13,888.90 1,250,001.00 13.89%	100,000.00 9,000,000.00	Floating 3-M Euribor+5.980% 24.Mar/Jun/Sep/Dec	9.4160% 12/24/2024 330.577425 Gross 267.767714 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.
Series Z ES0305443063	09/20/2019 780	8,335.69 6,501,838.20 8.34%	100,000.00 78,000,000.00	Floating 3-M Euribor+6.500% 24.Mar/Jun/Sep/Dec	9.9360% 12/24/2024 209.359190 Gross 169.580944 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" except certain circumstances	n.c. n.c.	n.c. n.c.
Total		60,010,539.20	1.087.000.000,00						

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	0.62	0.62	0.62	0.61	0.61	0.61	0.60	0.60
			Date	05/08/2025	05/07/2025	05/06/2025	05/05/2025	05/04/2025	05/03/2025	05/02/2025	05/01/2025
		Final Maturity	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	0.96	0.95	0.94	0.92	0.91	0.90	0.89	0.87
			Date	09/10/2025	09/05/2025	08/31/2025	08/26/2025	08/22/2025	08/18/2025	08/13/2025	08/09/2025
		Final Maturity	Years	2.25	2.25	2.25	2.00	2.00	2.00	2.00	2.00
			Date	12/24/2026	12/24/2026	12/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026
Series B	With optional redemption *	Average life	Years	0.62	0.62	0.62	0.61	0.61	0.61	0.60	0.60
			Date	05/08/2025	05/07/2025	05/06/2025	05/05/2025	05/04/2025	05/03/2025	05/02/2025	05/01/2025
		Final Maturity	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	1.63	1.61	1.60	1.57	1.54	1.51	1.47	1.44
			Date	05/10/2026	05/05/2026	04/30/2026	04/20/2026	04/08/2026	03/27/2026	03/16/2026	03/04/2026
		Final Maturity	Years	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
			Date	12/24/2026	12/24/2026	12/24/2026	12/24/2026	12/24/2026	12/24/2026	12/24/2026	12/24/2026
Series C	With optional redemption *	Average life	Years	0.62	0.62	0.62	0.61	0.61	0.61	0.60	0.60
			Date	05/08/2025	05/07/2025	05/06/2025	05/05/2025	05/04/2025	05/03/2025	05/02/2025	05/01/2025
		Final Maturity	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	1.75	1.72	1.69	1.66	1.63	1.61	1.58	1.55
			Date	06/23/2026	06/12/2026	06/02/2026	05/23/2026	05/12/2026	05/02/2026	04/23/2026	04/13/2026
		Final Maturity	Years	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
			Date	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027
Series D	With optional redemption *	Average life	Years	0.62	0.62	0.62	0.61	0.61	0.61	0.60	0.60
			Date	05/08/2025	05/07/2025	05/06/2025	05/05/2025	05/04/2025	05/03/2025	05/02/2025	05/01/2025
		Final Maturity	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	2.03	1.97	1.92	1.88	1.84	1.80	1.76	1.73
			Date	10/04/2026	09/13/2026	08/27/2026	08/11/2026	07/27/2026	07/12/2026	06/27/2026	06/17/2026
		Final Maturity	Years	3.25	3.25	3.00	3.00	3.00	3.00	2.75	2.75
			Date	12/24/2027	12/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	06/24/2027	06/24/2027
Series E	With optional redemption *	Average life	Years	0.62	0.62	0.62	0.61	0.61	0.61	0.60	0.60
			Date	05/08/2025	05/07/2025	05/06/2025	05/05/2025	05/04/2025	05/03/2025	05/02/2025	05/01/2025
		Final Maturity	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	2.67	2.62	2.56	2.51	2.46	2.40	2.35	2.30
			Date	05/26/2027	05/08/2027	04/18/2027	03/29/2027	03/09/2027	02/18/2027	01/31/2027	01/10/2027
		Final Maturity	Years	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75
			Date	06/24/2032	06/24/2032	06/24/2032	06/24/2032	06/24/2032	06/24/2032	06/24/2032	06/24/2032
Series F	With optional redemption *	Average life	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
			Date	06/23/2025	06/23/2025	06/23/2025	06/23/2025	06/23/2025	06/23/2025	06/23/2025	06/23/2025
		Final Maturity	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	0.29	0.28	0.26	0.24	0.22	0.21	0.20	0.19
			Date	01/08/2025	01/02/2025	12/27/2024	12/20/2024	12/14/2024	12/08/2024	12/04/2024	12/01/2024
		Final Maturity	Years	1.25	1.25	1.25	1.25	1.25	1.25	1.00	1.00
			Date	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	09/24/2025	09/24/2025
Series Z	With optional redemption *	Average life	Years	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70
			Date	06/07/2025	06/07/2025	06/07/2025	06/07/2025	06/07/2025	06/07/2025	06/07/2025	06/07/2025
		Final Maturity	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	0.09	0.09	0.09	0.08	0.08	0.08	0.07	0.07
			Date	10/27/2024	10/26/2024	10/25/2024	10/23/2024	10/22/2024	10/21/2024	10/20/2024	10/20/2024
		Final Maturity	Years	1.25	1.25	1.25	1.25	1.25	1.25	1.00	1.00
			Date	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	09/24/2025	09/24/2025

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

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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

SABADELL CONSUMO 1 Fondo de Titulización

Brief report

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Credit enhancement and financial operations

Credit enhancement (CE)

	Current			At issue date		
			% CE			% CE
Series A	76.20%	45,726,362.50	24.31%	80.50%	875,000,000.00	19.29%
Series B	3.05%	1,829,054.50	21.20%	3.22%	35,000,000.00	16.05%
Series C	3.05%	1,829,054.50	18.08%	3.22%	35,000,000.00	12.80%
Series D	2.18%	1,306,467.50	15.86%	2.30%	25,000,000.00	10.48%
Series E	2.61%	1,567,761.00	13.19%	2.76%	30,000,000.00	7.70%
Series F	2.08%	1,250,001.00		0.83%	9,000,000.00	
Series Z	10.83%	6,501,838.20	2.13%	7.18%	78,000,000.00	0.46%
Issue of Bonds		60,010,539.20			1,087,000,000.00	
Reserve Fund	2.13%	1,250,001.00		0.46%	5,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		6,209,510.73	3.400%
Principals Account		0.00	
Servicer ppal collect not yet credited		2,536,856.93	
Servicer ints collect not yet credited		230,771.64	
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	14,917	141,635
Principal		
Principal outstanding	45,659,528.66	999,999,996.83
Average loan	3,060.91	7,060.40
Minimum	0.16	1,000.00
Maximum	40,395.39	93,386.42
Interest rate		
Weighted average (wac)	6.67%	7.42%
Minimum	3.00%	3.00%
Maximum	13.60%	15.00%
Final maturity		
Weighted average (WARM) (months)	22	52
Minimum	11/30/2024	12/30/2019
Maximum	08/31/2032	12/31/2028
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)	1.06%	1.00%	1.02%	1.03%	0.95%
Annual Percentage Rate (CPR)	12.00%	11.40%	11.59%	11.74%	10.81%

Geographic distribution

	Current	At constitution date
Andalucia	6.94%	6.74%
Aragon	1.00%	1.20%
Asturias	5.90%	4.93%
Balearic Islands	2.29%	2.91%
Basque Country	2.15%	2.22%
Canary Islands	1.29%	1.75%
Cantabria	0.23%	0.24%
Castilla-La Mancha	1.16%	1.37%
Castilla-Leon	1.82%	2.12%
Catalonia	36.92%	37.03%
Ceuta	0.07%	0.09%
Galicia	2.60%	2.78%
La Rioja	0.26%	0.25%
Madrid	5.72%	7.65%
Melilla	0.12%	0.08%
Murcia	9.06%	7.79%
Navarra	0.17%	0.35%
Valencia	22.28%	20.52%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	2,064	354,772.09	29,740.08	0.00	384,512.17	1.26	6,178,447.69	6,562,959.86	17.11
from > 1 to ≤ 2 months	55	25,291.65	2,513.44	0.00	27,805.09	0.09	145,390.82	173,195.91	0.45
from > 2 to ≤ 3 months	43	30,241.02	2,806.83	0.00	33,047.85	0.11	113,591.51	146,639.36	0.38
from > 3 to ≤ 6 months	96	89,264.44	10,077.37	0.00	99,341.81	0.33	277,511.75	376,853.56	0.98
from > 6 to < 12 months	256	481,733.36	37,847.69	0.00	519,581.05	1.71	427,335.51	946,916.56	2.47
from ≥ 12 to < 18 months	358	1,023,176.52	62,581.47	0.00	1,085,757.99	3.56	224,266.94	1,310,024.93	3.41
from ≥ 18 to < 24 months	434	1,622,377.31	99,576.06	0.00	1,721,953.37	5.65	151,361.04	1,873,314.41	4.88
from ≥ 2 years	5,166	24,712,907.72	1,877,081.53	0.00	26,589,989.25	87.29	386,407.76	26,976,397.01	70.31
Subtotal	8,472	28,339,764.11	2,122,224.47	0.00	30,461,988.58	100.00	7,904,313.02	38,366,301.60	100.00
Total	8,472	28,339,764.11	2,122,224.47	0.00	30,461,988.58		7,904,313.02	38,366,301.60	

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Additional information
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