SABADELL CONSUMO 1 Fondo de Titulización

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: 08/31/2025
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	2,488.25 21,772,187.50 2.49%	100,000.00 875,000,000.00	Floating 3-M Euribor+0.410% 24.Mar/Jun/Sep/Dec	2.4440% 09/24/2025 15.541057 Gross 12.588256 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	2,488.25 870,887.50 2.49%	100,000.00 35,000,000.00	Floating 3-M Euribor+1.400% 24.Mar/Jun/Sep/Dec	3.4340% 09/24/2025 21.836329 Gross 17.687426 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	2,488.25 870,887.50 2.49%	100,000.00 35,000,000.00	Floating 3-M Euribor+2.450% 24.Mar/Jun/Sep/Dec	4.4840% 09/24/2025 28.513133 Gross 23.095638 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	2,488.25 622,062.50 2.49%	100,000.00 25,000,000.00	Floating 3-M Euribor+3.850% 24.Mar/Jun/Sep/Dec	5.8840% 09/24/2025 37.415539 Gross 30.306587 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	2,488.25 746,475.00 2.49%	100,000.00 30,000,000.00	Floating 3-M Euribor+5.750% 24.Mar/Jun/Sep/Dec	7.7840% 09/24/2025 49.497375 Gross 40.092874 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	8.0140% 09/24/2025 284.447758 Gross 230.402684 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	6,983.77 5,447,340.60 6.98%	100,000.00 78,000,000.00	Floating 3-M Euribor+6.500% 24.Mar/Jun/Sep/Dec	8.5340% 09/24/2025 152.309816 Gross 123.370951 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" except certain circumstances	n.c. n.c.	n.c. n.c.
Total		31,579,841.60	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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
	Without optional redemption *	Average life	Years	0.70	0.69	0.68	0.67	0.66	0.66	0.65	0.64
			Date	03/05/2026	03/02/2026	02/27/2026	02/24/2026	02/21/2026	02/18/2026	02/15/2026	02/12/2026
		Final Maturity	Years	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
			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 B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
	Without optional redemption *	Average life	Years	1.59	1.57	1.55	1.52	1.50	1.50	1.50	1.50
			Date	01/26/2027	01/18/2027	01/09/2027	01/01/2027	12/24/2026	12/24/2026	12/24/2026	12/24/2026
		Final Maturity	Years	1.75	1.75	1.75	1.75	1.75	1.50	1.50	1.50
			Date	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027	12/24/2026	12/24/2026	12/24/2026
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
	Without optional redemption *	Average life	Years	1.84	1.82	1.80	1.78	1.77	1.73	1.70	1.68
			Date	04/25/2027	04/19/2027	04/12/2027	04/06/2027	03/30/2027	03/16/2027	03/08/2027	02/28/2027
		Final Maturity	Years	2.00	2.00	2.00	2.00	2.00	2.00	1.75	1.75
			Date	06/24/2027	06/24/2027	06/24/2027	06/24/2027	06/24/2027	06/24/2027	03/24/2027	03/24/2027
Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
	Without optional redemption *	Average life	Years	2.38	2.31	2.26	2.22	2.18	2.14	2.09	2.04
			Date	11/08/2027	10/16/2027	09/28/2027	09/13/2027	08/29/2027	08/15/2027	07/25/2027	07/08/2027
		Final Maturity	Years	2.75	2.75	2.50	2.50	2.50	2.50	2.50	2.25
			Date	03/24/2028	03/24/2028	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027	09/24/2027
Series E	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
	Without optional redemption *	Average life	Years	3.21	3.18	3.14	3.10	3.06	3.02	2.99	2.94
			Date	09/06/2028	08/26/2028	08/13/2028	07/29/2028	07/15/2028	07/01/2028	06/18/2028	06/02/2028
		Final Maturity	Years	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01
			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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
	Without optional redemption *	Average life	Years	1.93	2.00	2.06	2.13	2.20	2.26	2.33	2.40
			Date	05/30/2027	06/23/2027	07/17/2027	08/10/2027	09/03/2027	09/27/2027	10/22/2027	11/16/2027
		Final Maturity	Years	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01
			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 Z	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025	09/24/2025
	Without optional redemption *	Average life	Years	5.91	5.92	5.94	5.95	5.97	5.98	6.00	6.01
			Date	05/21/2031	05/26/2031	05/31/2031	06/05/2031	06/11/2031	06/16/2031	06/21/2031	06/27/2031
		Final Maturity	Years	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01
			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

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%

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

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Credit enhancement and financial operations

Credit enhancement (CE)

	Current		% CE	At issue date		% CE
Series A	68.94%	21,772,187.50	32.34%	80.50%	875,000,000.00	19.29%
Series B	2.76%	870,887.50	29.47%	3.22%	35,000,000.00	16.05%
Series C	2.76%	870,887.50	26.59%	3.22%	35,000,000.00	12.80%
Series D	1.97%	622,062.50	24.54%	2.30%	25,000,000.00	10.48%
Series E	2.36%	746,475.00	22.08%	2.76%	30,000,000.00	7.70%
Series F	3.96%	1,250,001.00		0.83%	9,000,000.00	
Series Z	17.25%	5,447,340.60	4.12%	7.18%	78,000,000.00	0.46%
Issue of Bonds		31,579,841.60			1,087,000,000.00	
Reserve Fund	4.12%	1,250,001.00		0.46%	5,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		6,537,015.74	1.915%
Principals Account		0.00	
Servicer ppal collect not yet credited		1,422,643.03	
Servicer ints collect not yet credited		93,480.45	
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	8,617	141,635
Principal		
Principal outstanding	18,775,881.35	999,999,996.83
Average loan	2,178.93	7,060.40
Minimum	0.17	1,000.00
Maximum	30,894.13	93,386.42
Interest rate		
Weighted average (wac)	6.66%	7.42%
Minimum	3.00%	3.00%
Maximum	13.60%	15.00%
Final maturity		
Weighted average (WARM) (months)	16	52
Minimum	09/30/2025	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)	0.97%	1.13%	1.15%	1.15%	0.98%
Annual Percentage Rate (CPR)	11.08%	12.71%	13.01%	12.99%	11.14%

Geographic distribution

	Current	At constitution date
Andalucia	7.02%	6.74%
Aragon	1.03%	1.20%
Asturias	5.98%	4.93%
Balearic Islands	2.40%	2.91%
Basque Country	2.12%	2.22%
Canary Islands	1.40%	1.75%
Cantabria	0.27%	0.24%
Castilla-La Mancha	1.23%	1.37%
Castilla-Leon	1.82%	2.12%
Catalonia	36.92%	37.03%
Ceuta	0.08%	0.09%
Galicia	2.34%	2.78%
La Rioja	0.19%	0.25%
Madrid	5.52%	7.65%
Melilla	0.13%	0.08%
Murcia	8.97%	7.79%
Navarra	0.14%	0.35%
Valencia	22.43%	20.52%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	1,453	265,961.95	16,206.18	0.00	282,168.13	0.96	3,214,796.23	3,496,964.36	10.45
from > 1 to ≤ 2 months	31	12,884.95	1,251.26	0.00	14,136.21	0.05	67,883.92	82,020.13	0.25
from > 2 to ≤ 3 months	33	21,154.97	1,864.17	0.00	23,019.14	0.08	75,571.21	98,590.35	0.29
from > 3 to ≤ 6 months	55	55,392.45	3,713.64	0.00	59,106.09	0.20	89,884.26	148,990.35	0.45
from > 6 to < 12 months	142	224,721.30	16,552.84	0.00	241,274.14	0.82	182,592.99	423,867.13	1.27
from ≥ 12 to < 18 months	179	506,481.19	33,046.52	0.00	539,527.71	1.83	121,332.26	660,859.97	1.97
from ≥ 18 to < 24 months	241	667,356.90	41,928.95	0.00	709,285.85	2.41	70,882.51	780,168.36	2.33
from ≥ 2 years	5,499	25,654,782.67	1,933,606.41	0.00	27,588,389.08	93.66	195,469.93	27,783,859.01	83.00
Subtotal	7,633	27,408,736.38	2,048,169.97	0.00	29,456,906.35	100.00	4,018,413.31	33,475,319.66	100.00
Total	7,633	27,408,736.38	2,048,169.97	0.00	29,456,906.35		4,018,413.31	33,475,319.66	

Additional information
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