

SABADELL CONSUMO 1 Fondo de Titulización



Brief report

Date: 10/31/2025
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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305443006	09/20/2019 8,750	1,856.10 16,240,875.00 1.86%	100,000.00 875,000,000.00	Floating 3-M Euribor+0.410% 24.Mar/Jun/Sep/Dec	2.4140% 12/24/2025 11.326025 Gross 9.174080 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	AA (low) (sf) Aa2 (sf)	AA (low) Aa3
Series B ES0305443014	09/20/2019 350	1,856.10 649,635.00 1.86%	100,000.00 35,000,000.00	Floating 3-M Euribor+1.400% 24.Mar/Jun/Sep/Dec	3.4040% 12/24/2025 15.970916 Gross 12.936442 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	A (sf) Baa1 (sf)	A Baa3
Series C ES0305443022	09/20/2019 350	1,856.10 649,635.00 1.86%	100,000.00 35,000,000.00	Floating 3-M Euribor+2.450% 24.Mar/Jun/Sep/Dec	4.4540% 12/24/2025 20.897314 Gross 16.926824 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	BBB (sf) Baa3 (sf)	BBB Baa2
Series D ES0305443030	09/20/2019 250	1,856.10 464,025.00 1.86%	100,000.00 25,000,000.00	Floating 3-M Euribor+3.850% 24.Mar/Jun/Sep/Dec	5.8540% 12/24/2025 27.465846 Gross 22.247335 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	BB (low) (sf) Baa2 (sf)	B (high) B1
Series E ES0305443048	09/20/2019 300	1,856.10 556,830.00 1.86%	100,000.00 30,000,000.00	Floating 3-M Euribor+5.750% 24.Mar/Jun/Sep/Dec	7.7540% 12/24/2025 36.380282 Gross 29.468028 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	9,694.20 872,478.00 9.99%	100,000.00 9,000,000.00	Floating 3-M Euribor+5.980% 24.Mar/Jun/Sep/Dec	7.9840% 12/24/2025 195.646190 Gross 158.473414 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	8.5040% 12/24/2025 150.124672 Gross 121.600984 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" except certain circumstances	n.c. n.c.	n.c. n.c.
Total		24,880,818.60	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	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025		
	Without optional redemption *	Average life	Years	0.63	0.63	0.62	0.61	0.61	0.60	0.60	0.59	
			Date	05/13/2026	05/10/2026	05/08/2026	05/05/2026	05/03/2026	05/01/2026	04/29/2026	04/26/2026	
Final Maturity		Years	1.50	1.50	1.50	1.25	1.25	1.25	1.25	1.25		
	Date	03/24/2027	03/24/2027	03/24/2027	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	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025		
	Without optional redemption *	Average life	Years	1.50	1.50	1.50	1.44	1.41	1.39	1.39	1.39	
			Date	03/25/2027	03/24/2027	03/24/2027	03/21/2027	03/12/2027	03/03/2027	02/22/2027	02/13/2027	
Final Maturity		Years	1.75	1.50	1.50	1.50	1.50	1.50	1.50	1.50		
	Date	06/24/2027	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 C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
			Date	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025		
	Without optional redemption *	Average life	Years	1.87	1.83	1.79	1.75	1.71	1.67	1.64	1.61	
			Date	08/07/2027	07/22/2027	07/08/2027	06/24/2027	06/10/2027	05/27/2027	05/14/2027	05/05/2027	
Final Maturity		Years	2.25	2.00	2.00	2.00	2.00	2.00	2.00	1.75		
	Date	12/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	06/24/2027		
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	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025		
	Without optional redemption *	Average life	Years	2.40	2.35	2.31	2.26	2.22	2.18	2.14	2.09	
			Date	02/18/2028	01/30/2028	01/13/2028	12/29/2027	12/13/2027	11/29/2027	11/14/2027	10/26/2027	
Final Maturity		Years	2.75	2.75	2.50	2.50	2.50	2.50	2.50	2.50		
	Date	06/24/2028	06/24/2028	03/24/2028	03/24/2028	03/24/2028	03/24/2028	03/24/2028	03/24/2028	03/24/2028		
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	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025		
	Without optional redemption *	Average life	Years	3.10	3.07	3.04	3.01	2.97	2.94	2.91	2.88	
			Date	10/28/2028	10/19/2028	10/07/2028	09/25/2028	09/13/2028	09/01/2028	08/22/2028	08/11/2028	
Final Maturity		Years	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75		
	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	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	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025		
	Without optional redemption *	Average life	Years	0.80	0.88	0.95	1.03	1.11	1.17	1.22	1.27	
			Date	07/13/2026	08/10/2026	09/06/2026	10/05/2026	11/02/2026	11/24/2026	12/13/2026	12/31/2026	
Final Maturity		Years	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75		
	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	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	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025	12/24/2025		
	Without optional redemption *	Average life	Years	5.80	5.81	5.82	5.84	5.85	5.86	5.87	5.88	
			Date	07/12/2031	07/16/2031	07/20/2031	07/25/2031	07/29/2031	08/02/2031	08/05/2031	08/08/2031	
Final Maturity		Years	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75		
	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	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%

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Credit enhancement and financial operations

Credit enhancement (CE)					
	Current			At issue date	
			% CE		% CE
Series A	65.27%	16,240,875.00	37.56%	80.50%	875,000,000.00
Series B	2.61%	649,635.00	34.85%	3.22%	35,000,000.00
Series C	2.61%	649,635.00	32.15%	3.22%	35,000,000.00
Series D	1.86%	464,025.00	30.22%	2.30%	25,000,000.00
Series E	2.24%	556,830.00	27.90%	2.76%	30,000,000.00
Series F	3.51%	872,478.00		0.83%	9,000,000.00
Series Z	21.89%	5,447,340.60	5.21%	7.18%	78,000,000.00
Issue of Bonds		24,880,818.60			1,087,000,000.00
Reserve Fund	5.21%	1,250,000.00		0.46%	5,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	3,746,991.83	1.917%	
Principals Account	0.00		
Servicer ppal collect not yet credited	1,330,329.01		
Servicer ints collect not yet credited	77,103.84		
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	7,514	141,635	
Principal			
Principal outstanding	14,968,992.43	999,999,996.83	
Average loan	1,992.15	7,060.40	
Minimum	0.14	1,000.00	
Maximum	28,926.66	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)	16	52	
Minimum	11/06/2025	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)	1.39%	1.23%	1.19%	1.20%	0.99%
Annual Percentage Rate (CPR)	15.46%	13.85%	13.38%	13.54%	11.26%

Geographic distribution		
	Current	At constitution date
Andalucia	7.01%	6.74%
Aragon	1.05%	1.20%
Asturias	5.84%	4.93%
Balearic Islands	2.39%	2.91%
Basque Country	2.18%	2.22%
Canary Islands	1.46%	1.75%
Cantabria	0.29%	0.24%
Castilla-La Mancha	1.21%	1.37%
Castilla-Leon	1.74%	2.12%
Catalonia	37.00%	37.03%
Ceuta	0.08%	0.09%
Galicia	2.33%	2.78%
La Rioja	0.17%	0.25%
Madrid	5.48%	7.65%
Melilla	0.15%	0.08%
Murcia	9.03%	7.79%
Navarra	0.14%	0.35%
Valencia	22.45%	20.52%

Current delinquency							
Aging	Assets	Overdue debt					
		Principal	Interest	Other	Total	%	
<i>Delinquencies</i>							
Up to 1 month	1,052	192,820.32	11,204.52	0.00	204,024.84	0.70	2,118,108.71
from > 1 to ≤ 2 months	31	15,829.04	972.13	0.00	16,801.17	0.06	52,119.43
from > 2 to ≤ 3 months	21	14,078.67	1,521.10	0.00	15,599.77	0.05	53,333.99
from > 3 to ≤ 6 months	41	53,378.29	3,314.06	0.00	56,692.35	0.19	78,241.03
from > 6 to < 12 months	135	210,692.29	13,979.99	0.00	224,672.28	0.77	152,104.25
from ≥ 12 to < 18 months	155	392,639.91	25,151.90	0.00	417,791.81	1.43	94,220.56
from ≥ 18 to < 24 months	203	616,324.29	38,072.01	0.00	654,396.30	2.24	61,684.61
from ≥ 2 years	5,543	25,650,295.03	1,932,601.43	0.00	27,582,896.46	94.55	143,651.59
Subtotal	7,181	27,146,057.84	2,026,817.14	0.00	29,172,874.98	100.00	2,753,464.17
Total	7,181	27,146,057.84	2,026,817.14	0.00	29,172,874.98		31,926,339.15

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
 Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information
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 Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com