

SABADELL CONSUMO 1 Fondo de Titulización



Brief report

Date: 06/30/2026
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 N° 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	573.45 5,017,687.50 0.57%	100,000.00 875,000,000.00	Floating 3-M Euribor+0.410% 24.Mar/Jun/Sep/Dec	2.7230% 09/24/2026 3.990511 Gross 3.232314 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	573.45 200,707.50 0.57%	100,000.00 35,000,000.00	Floating 3-M Euribor+1.400% 24.Mar/Jun/Sep/Dec	3.7130% 09/24/2026 5.441340 Gross 4.407485 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	573.45 200,707.50 0.57%	100,000.00 35,000,000.00	Floating 3-M Euribor+2.450% 24.Mar/Jun/Sep/Dec	4.7630% 09/24/2026 6.980097 Gross 5.653879 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	573.45 143,362.50 0.57%	100,000.00 25,000,000.00	Floating 3-M Euribor+3.850% 24.Mar/Jun/Sep/Dec	6.1630% 09/24/2026 9.031774 Gross 7.315737 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	573.45 172,035.00 0.57%	100,000.00 30,000,000.00	Floating 3-M Euribor+5.750% 24.Mar/Jun/Sep/Dec	8.0630% 09/24/2026 11.816192 Gross 9.571116 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	2,258.45 203,260.50 2.26%	100,000.00 9,000,000.00	Floating 3-M Euribor+5.980% 24.Mar/Jun/Sep/Dec	8.2930% 09/24/2026 47.863833 Gross 38.769705 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	8.8130% 09/24/2026 157.289244 Gross 127.404288 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" except certain circumstances	n.c. n.c.	n.c. n.c.
Total		11,385,101.10	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	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026		
	Without optional redemption *	Average life	Years	0.54	0.53	0.53	0.52	0.51	0.51	0.50	0.49	
			Date	01/06/2027	01/04/2027	01/01/2027	12/30/2026	12/28/2026	12/26/2026	12/23/2026	12/21/2026	
Final Maturity		Years	1.75	1.75	1.50	1.50	1.50	1.50	1.50	1.50		
	Date	03/24/2028	03/24/2028	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027	12/24/2027		
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	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026		
	Without optional redemption *	Average life	Years	1.79	1.76	1.73	1.70	1.67	1.64	1.61	1.58	
			Date	04/07/2028	03/28/2028	03/14/2028	03/04/2028	02/22/2028	02/12/2028	02/02/2028	01/23/2028	
Final Maturity		Years	2.00	2.00	1.75	1.75	1.75	1.75	1.75	1.75		
	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 C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
			Date	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026		
	Without optional redemption *	Average life	Years	2.07	2.05	2.02	1.97	1.94	1.92	1.89	1.87	
			Date	07/18/2028	07/11/2028	06/29/2028	06/13/2028	06/01/2028	05/23/2028	05/14/2028	05/06/2028	
Final Maturity		Years	2.25	2.25	2.25	2.25	2.00	2.00	2.00	2.00		
	Date	09/24/2028	09/24/2028	09/24/2028	09/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028	06/24/2028		
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	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026		
	Without optional redemption *	Average life	Years	2.31	2.30	2.28	2.26	2.24	2.21	2.19	2.16	
			Date	10/15/2028	10/08/2028	10/02/2028	09/26/2028	09/18/2028	09/08/2028	08/30/2028	08/21/2028	
Final Maturity		Years	2.50	2.50	2.50	2.50	2.25	2.25	2.25	2.25		
	Date	12/24/2028	12/24/2028	12/24/2028	12/24/2028	09/24/2028	09/24/2028	09/24/2028	09/24/2028	09/24/2028		
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	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026		
	Without optional redemption *	Average life	Years	2.71	2.70	2.68	2.67	2.65	2.63	2.60	2.58	
			Date	03/08/2029	03/03/2029	02/27/2029	02/22/2029	02/15/2029	02/07/2029	01/29/2029	01/21/2029	
Final Maturity		Years	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01		
	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	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	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026		
	Without optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
			Date	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	
Final Maturity		Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
	Date	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026		
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	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026		
	Without optional redemption *	Average life	Years	5.63	5.63	5.64	5.64	5.64	5.64	5.64	5.65	
			Date	02/08/2032	02/09/2032	02/10/2032	02/10/2032	02/11/2032	02/12/2032	02/12/2032	02/13/2032	
Final Maturity		Years	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01		
	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	06/24/2032		

Restitution period will end up 01.22.2018. Meanwhile loans will be retribute 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%

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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Credit enhancement and financial operations

Credit enhancement (CE)							
Current				At issue date			
		% CE			% CE		
Series A	44.07%	5,017,687.50	66.31%	80.50%	875,000,000.00	19.29%	
Series B	1.76%	200,707.50	64.51%	3.22%	35,000,000.00	16.05%	
Series C	1.76%	200,707.50	62.72%	3.22%	35,000,000.00	12.80%	
Series D	1.26%	143,362.50	61.43%	2.30%	25,000,000.00	10.48%	
Series E	1.51%	172,035.00	59.89%	2.76%	30,000,000.00	7.70%	
Series F	1.79%	203,260.50		0.83%	9,000,000.00		
Series Z	47.85%	5,447,340.60	11.18%	7.18%	78,000,000.00	0.46%	
Issue of Bonds		11,385,101.10			1,087,000,000.00		
Reserve Fund	11.18%	1,250,000.00		0.46%	5,000,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	1,536,433.00	1.921%	
Principals Account	0.00		
Servicer ppal collect not yet credited	647,295.23		
Servicer ints collect not yet credited	26,217.21		
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	3,662	141,635	
Principal			
Principal outstanding	4,892,546.50	999,999,996.83	
Average loan	1,336.03	7,060.40	
Minimum	0.05	1,000.00	
Maximum	20,823.87	93,386.42	
Interest rate			
Weighted average (wac)	6.74%	7.42%	
Minimum	3.00%	3.00%	
Maximum	13.60%	15.00%	
Final maturity			
Weighted average (WARM) (months)	14	52	
Minimum	07/31/2026	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)	0.94%	1.38%	1.34%	1.28%	1.02%
Annual Percentage Rate (CPR)	10.77%	15.33%	14.99%	14.27%	11.60%

Geographic distribution		
	Current	At constitution date
Andalucia	6.99%	6.74%
Aragon	1.04%	1.20%
Asturias	5.56%	4.93%
Balearic Islands	2.87%	2.91%
Basque Country	2.53%	2.22%
Canary Islands	1.61%	1.75%
Cantabria	0.45%	0.24%
Castilla-La Mancha	1.11%	1.37%
Castilla-Leon	1.74%	2.12%
Catalonia	36.76%	37.03%
Ceuta	0.12%	0.09%
Galicia	1.96%	2.78%
La Rioja	0.10%	0.25%
Madrid	4.98%	7.65%
Melilla	0.27%	0.08%
Murcia	8.88%	7.79%
Navarra	0.07%	0.35%
Valencia	22.96%	20.52%

Current delinquency								
Aging	Assets	Overdue debt					Outstanding debt	Total debt
		Principal	Interest	Other	Total	%		%
<i>Delinquencies</i>								
Up to 1 month	604	109,730.69	4,306.08	0.00	114,036.77	0.42	775,168.12	889,204.89
from > 1 to ≤ 2 months	28	15,280.48	889.16	0.00	16,169.64	0.06	45,652.04	61,821.68
from > 2 to ≤ 3 months	18	5,588.37	476.94	0.00	6,065.31	0.02	19,467.11	25,532.42
from > 3 to ≤ 6 months	24	17,160.49	997.10	0.00	18,157.59	0.07	21,827.13	39,984.72
from > 6 to < 12 months	107	167,849.74	8,149.52	0.00	175,999.26	0.65	53,353.54	229,352.80
from ≥ 12 to < 18 months	103	235,352.80	12,199.33	0.00	247,552.13	0.91	33,222.73	280,774.86
from ≥ 18 to < 24 months	115	328,574.98	18,144.42	0.00	346,719.40	1.27	10,469.35	357,188.75
from ≥ 2 years	5,340	24,427,936.12	1,842,864.68	0.00	26,270,800.80	96.60	53,628.06	26,324,428.86
Subtotal	6,339	25,307,473.67	1,888,027.23	0.00	27,195,500.90	100.00	1,012,788.08	28,208,288.98
Total	6,339	25,307,473.67	1,888,027.23	0.00	27,195,500.90		1,012,788.08	28,208,288.98

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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