SABADELL CONSUMO 1 Fondo de Titulización

Brief report

Date: 08/31/2026
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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	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 (high) (sf) Baa3 (sf)	BBB Ba2
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	BBB (sf) Ba2 (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
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
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
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
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
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
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

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%

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.

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	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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		3,237,713.36	2.175%
Principals Account		0.00	
Servicer ppal collect not yet credited		495,051.47	
Servicer ints collect not yet credited		19,991.83	

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	2,872	141,635
Principal		
Principal outstanding	3,491,842.93	999,999,996.83
Average loan	1,215.82	7,060.40
Minimum	0.17	1,000.00
Maximum	18,738.57	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)	15	52
Minimum	09/30/2026	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)	0.92%	1.10%	1.29%	1.30%	1.03%
Annual Percentage Rate (CPR)	10.54%	12.39%	14.45%	14.51%	11.64%

Geographic distribution

	Current	At constitution date
Andalucia	6.71%	6.74%
Aragon	1.00%	1.20%
Asturias	5.65%	4.93%
Balearic Islands	3.08%	2.91%
Basque Country	2.62%	2.22%
Canary Islands	1.78%	1.75%
Cantabria	0.54%	0.24%
Castilla-La Mancha	1.08%	1.37%
Castilla-Leon	1.72%	2.12%
Catalonia	36.49%	37.03%
Ceuta	0.14%	0.09%
Galicia	1.89%	2.78%
La Rioja	0.09%	0.25%
Madrid	4.92%	7.65%
Melilla	0.31%	0.08%
Murcia	8.75%	7.79%
Navarra	0.06%	0.35%
Valencia	23.16%	20.52%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	471	83,276.09	3,289.86	0.00	86,565.95	0.32	580,322.97	666,888.92	2.40
from > 1 to ≤ 2 months	21	9,943.58	326.86	0.00	10,270.44	0.04	16,787.27	27,057.71	0.10
from > 2 to ≤ 3 months	8	3,936.42	231.13	0.00	4,167.55	0.02	8,965.64	13,133.19	0.05
from > 3 to ≤ 6 months	30	21,883.91	1,153.90	0.00	23,037.81	0.09	31,002.50	54,040.31	0.19
from > 6 to < 12 months	81	121,530.90	4,432.03	0.00	125,962.93	0.47	26,864.45	152,827.38	0.55
from ≥ 12 to < 18 months	103	230,797.61	12,468.78	0.00	243,266.39	0.90	34,799.94	278,066.33	1.00
from ≥ 18 to < 24 months	106	281,796.64	15,617.83	0.00	297,414.47	1.10	14,148.16	311,562.63	1.12
from ≥ 2 years	5,327	24,378,544.32	1,834,294.81	0.00	26,212,839.13	97.07	38,584.56	26,251,423.69	94.58
Subtotal	6,147	25,131,709.47	1,871,815.20	0.00	27,003,524.67	100.00	751,475.49	27,755,000.16	100.00
Total	6,147	25,131,709.47	1,871,815.20	0.00	27,003,524.67		751,475.49	27,755,000.16	

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.

Additional information
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