

Brief report

Date: 09/30/2024
 Currency: EUR

Constitution date
 09/18/2024

VAT Reg. no.
 V19913748

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

Originator
 Banco Sabadell

Servicer
 Banco Sabadell

Lead Manager
 Banco Sabadell
 Société Générale

Bond Paying Agent
 Société Générale

Financial Structuring
 Société Générale

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		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0305838007	09/18/2024 6,413	100,000.00 641,300,000.00 100.00%	100,000.00 641,300,000.00	Floating 1-M Euribor+0.800% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	4.1990% 12/23/2024 1,026.422222 Gross 831.402000 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/S	"Pass-Through" Pro rata / Sequential	AAsf Aa1 (sf)	AA Aa1	
Series B ES0305838015	09/18/2024 150	100,000.00 15,000,000.00 100.00%	100,000.00 15,000,000.00	Floating 1-M Euribor+1.250% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	4.6490% 12/23/2024 1,136.422222 Gross 920.502000 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/S	"Pass-Through" Pro rata / Sequential	AA-sf A2 (sf)	AA- A2	
Series C ES0305838023	09/18/2024 302	100,000.00 30,200,000.00 100.00%	100,000.00 30,200,000.00	Floating 1-M Euribor+1.700% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	5.0990% 12/23/2024 1,246.422222 Gross 1,009.602000 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/S	"Pass-Through" Pro rata / Sequential	Asf Baa1 (sf)	A- Baa1	
Series D ES0305838031	09/18/2024 350	100,000.00 35,000,000.00 100.00%	100,000.00 35,000,000.00	Floating 1-M Euribor+2.800% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	6.1990% 12/23/2024 1,515.311111 Gross 1,227.402000 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/S	"Pass-Through" Pro rata / Sequential	BBB-sf Baa3 (sf)	BBB- Baa3	
Series E ES0305838049	09/18/2024 135	100,000.00 13,500,000.00 100.00%	100,000.00 13,500,000.00	Floating 1-M Euribor+3.300% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	6.6990% 12/23/2024 1,637.533333 Gross 1,326.402000 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/S	"Pass-Through" Pro rata / Sequential	BB+sf Baa2 (sf)	BB+ Baa3	
Series F ES0305838056	09/18/2024 150	100,000.00 15,000,000.00 100.00%	100,000.00 15,000,000.00	Floating 1-M Euribor+5.100% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	8.4990% 12/23/2024 2,077.533333 Gross 1,682.802000 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/S	"Pass-Through" Pro rata / Sequential	BB-sf B1 (sf)	B B2	
Series G ES0305838064	09/18/2024 92	100,000.00 9,200,000.00 100.00%	100,000.00 9,200,000.00	Floating 1-M Euribor+4.800% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	8.1990% 12/23/2024 2,004.200000 Gross 1,623.402000 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/S	Planned	n.c. n.c.	n.c. n.c.	
Total		759,200,000.00	759,200,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date														
Series	Hypothesis	Average life	Years	% Monthly CPR (SMM)										
				2.00	3.02	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
Series A	With optional redemption *	Average life	3.02	2.89	2.75	2.63	2.51	2.40	2.29	2.19				
		Final Maturity	10/02/2027	08/13/2027	06/25/2027	05/11/2027	03/29/2027	02/15/2027	01/07/2027	12/01/2026				
	Without optional redemption *	Average life	3.08	2.94	2.82	2.69	2.58	2.47	2.37	2.27				
		Final Maturity	10/24/2030	08/24/2030	06/24/2030	04/24/2030	02/24/2030	12/24/2029	10/24/2029	08/24/2029				
Series B	With optional redemption *	Average life	3.02	2.89	2.75	2.63	2.51	2.40	2.29	2.19				
		Final Maturity	10/02/2027	08/13/2027	06/25/2027	05/11/2027	03/29/2027	02/15/2027	01/07/2027	12/01/2026				
	Without optional redemption *	Average life	3.15	3.02	2.90	2.79	2.68	2.58	2.48	2.38				
		Final Maturity	11/16/2027	10/01/2027	08/18/2027	07/08/2027	05/29/2027	04/22/2027	03/17/2027	02/11/2027				
Series C	With optional redemption *	Average life	3.02	2.89	2.75	2.63	2.51	2.40	2.29	2.19				
		Final Maturity	10/02/2027	08/13/2027	06/25/2027	05/11/2027	03/29/2027	02/15/2027	01/07/2027	12/01/2026				
	Without optional redemption *	Average life	3.15	3.03	2.91	2.80	2.69	2.59	2.49	2.40				
		Final Maturity	11/19/2027	10/04/2027	08/22/2027	07/11/2027	06/02/2027	04/26/2027	03/22/2027	02/16/2027				
Series D	With optional redemption *	Average life	3.02	2.89	2.75	2.63	2.51	2.40	2.29	2.19				
		Final Maturity	10/02/2027	08/13/2027	06/25/2027	05/11/2027	03/29/2027	02/15/2027	01/07/2027	12/01/2026				
	Without optional redemption *	Average life	3.17	3.04	2.93	2.81	2.71	2.61	2.51	2.42				
		Final Maturity	11/23/2027	10/09/2027	08/27/2027	07/18/2027	06/09/2027	05/03/2027	03/30/2027	02/25/2027				
Series E	With optional redemption *	Average life	3.02	2.89	2.75	2.63	2.51	2.40	2.29	2.19				
		Final Maturity	10/02/2027	08/13/2027	06/25/2027	05/11/2027	03/29/2027	02/15/2027	01/07/2027	12/01/2026				
	Without optional redemption *	Average life	3.18	3.06	2.94	2.83	2.73	2.63	2.53	2.44				
		Final Maturity	11/27/2027	10/14/2027	09/01/2027	07/23/2027	06/15/2027	05/10/2027	04/06/2027	03/05/2027				
Series F	With optional redemption *	Average life	3.02	2.89	2.75	2.63	2.51	2.40	2.29	2.19				
		Final Maturity	10/02/2027	08/13/2027	06/25/2027	05/11/2027	03/29/2027	02/15/2027	01/07/2027	12/01/2026				
	Without optional redemption *	Average life	3.19	3.07	2.95	2.84	2.74	2.64	2.55	2.47				
		Final Maturity	12/01/2027	10/18/2027	09/06/2027	07/28/2027	06/21/2027	05/17/2027	04/13/2027	03/12/2027				
Series G	With optional redemption *	Average life	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54				
		Final Maturity	04/09/2025	04/09/2025	04/09/2025	04/09/2025	04/09/2025	04/09/2025	04/09/2025	04/09/2025				
	Without optional redemption *	Average life	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54				
		Final Maturity	10/24/2025	10/24/2025	10/24/2025	10/24/2025	10/24/2025	10/24/2025	10/24/2025	10/24/2025				

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

SABADELL CONSUMO 3 Fondo de Titulización

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Credit enhancement and financial operations

Credit enhancement (CE)							
	Current			At issue date			% CE
			% CE			% CE	
Series A	84.47%	641,300,000.00	15.65%	84.47%	641,300,000.00	15.65%	
Series B	1.98%	15,000,000.00	13.65%	1.98%	15,000,000.00	13.65%	
Series C	3.98%	30,200,000.00	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.61%	35,000,000.00	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.78%	13,500,000.00	3.16%	1.78%	13,500,000.00	3.16%	
Series F	1.98%	15,000,000.00	1.16%	1.98%	15,000,000.00	1.16%	
Series G	1.21%	9,200,000.00		1.21%	9,200,000.00		
Issue of Bonds		759,200,000.00			759,200,000.00		
Reserve Fund	1.16%	8,700,000.00		1.16%	8,700,000.00		

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	11,951,369.34
Cash Collateral Account		0.00	
Servicer ppal collect not yet credited		9,940,695.43	
Servicer ints collect not yet credited		4,469,700.29	
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	82,203	82,592	
Principal			
Principal outstanding	736,405,149.27	749,979,466.23	
Average loan	8,958.37	9,080.53	
Minimum	5.27	1,000.79	
Maximum	58,135.03	58,605.52	
Interest rate			
Weighted average (wac)	7.75%	7.75%	
Minimum	2.00%	2.00%	
Maximum	14.90%	14.90%	
Final maturity			
Weighted average (WARM) (months)	70	70	
Minimum	12/31/2024	01/31/2025	
Maximum	09/30/2032	09/30/2032	
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)	0.98%				0.98%
Annual Percentage Rate (CPR)	11.20%				11.20%

Geographic distribution		
	Current	At constitution date
Andalucia	6.58%	6.57%
Aragon	1.55%	1.55%
Asturias	3.61%	3.61%
Balearic Islands	3.85%	3.85%
Basque Country	1.86%	1.86%
Canary Islands	2.32%	2.31%
Cantabria	0.24%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.09%	2.09%
Catalonia	33.56%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.31%	0.31%
Galicia	2.81%	2.81%
La Rioja	0.20%	0.20%
Madrid	8.74%	8.74%
Mellilla	0.11%	0.11%
Murcia	8.28%	8.27%
Navarra	0.32%	0.32%
Valencia	22.04%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	7,823	788,633.95	352,698.90	0.00	1,141,332.85	100.00	60,732,915.97	61,874,248.82	100.00
Subtotal	7,823	788,633.95	352,698.90	0.00	1,141,332.85	100.00	60,732,915.97	61,874,248.82	100.00
Total	7,823	788,633.95	352,698.90	0.00	1,141,332.85		60,732,915.97	61,874,248.82	