

Brief report

Date: 02/28/2025
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	88,991.09 570,699,860.17 88.99%	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	3.4530% 03/24/2025 239.000404 Gross 193.590327 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/S	"Pass-Through" Pro rata / Sequential	AAsf Aa1 (sf)	AA Aa1	
Series B ES0305838015	09/18/2024 150	88,991.09 13,348,663.50 88.99%	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	3.9030% 03/24/2025 270.147286 Gross 218.819302 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/S	"Pass-Through" Pro rata / Sequential	AA-sf A2 (sf)	AA- A2	
Series C ES0305838023	09/18/2024 302	88,991.09 26,875,309.18 88.99%	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	4.3530% 03/24/2025 301.294167 Gross 244.048275 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/S	"Pass-Through" Pro rata / Sequential	Asf Baa1 (sf)	A- Baa1	
Series D ES0305838031	09/18/2024 350	88,991.09 31,146,881.50 88.99%	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	5.4530% 03/24/2025 377.430988 Gross 305.719100 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/S	"Pass-Through" Pro rata / Sequential	BBB-sf Baa3 (sf)	BBB- Baa3	
Series E ES0305838049	09/18/2024 135	88,991.09 12,013,797.15 88.99%	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	5.9530% 03/24/2025 412.038635 Gross 333.751294 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/S	"Pass-Through" Pro rata / Sequential	BB+sf Baa2 (sf)	BB+ Baa3	
Series F ES0305838056	09/18/2024 150	88,991.09 13,348,663.50 88.99%	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	7.7530% 03/24/2025 536.626161 Gross 434.667190 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/S	"Pass-Through" Pro rata / Sequential	BB-sf B1 (sf)	B B2	
Series G ES0305838064	09/18/2024 92	77,978.01 7,173,976.92 77.98%	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	7.4530% 03/24/2025 452.021196 Gross 366.137169 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/S	Planned	n.c. n.c.	n.c. n.c.	
Total		674,607,151.92	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)								
				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	2.83	2.71	2.58	2.47	2.36	2.25	2.15	2.06	
		Final Maturity	Years	5.58	5.49	5.33	5.16	5.00	4.83	4.66	4.58	
	Without optional redemption *	Average life	Years	2.89	2.77	2.65	2.54	2.44	2.33	2.24	2.15	
		Final Maturity	Years	6.83	6.83	6.75	6.66	6.58	6.49	6.41	6.41	
	Series B	With optional redemption *	Average life	Years	2.83	2.71	2.58	2.47	2.36	2.25	2.15	2.06
			Final Maturity	Years	5.58	5.49	5.33	5.16	5.00	4.83	4.66	4.58
Series C	With optional redemption *	Average life	Years	2.83	2.71	2.58	2.47	2.36	2.25	2.15	2.06	
		Final Maturity	Years	5.58	5.49	5.33	5.16	5.00	4.83	4.66	4.58	
Series D	With optional redemption *	Average life	Years	2.83	2.71	2.58	2.47	2.36	2.25	2.15	2.06	
		Final Maturity	Years	5.58	5.49	5.33	5.16	5.00	4.83	4.66	4.58	
Series E	With optional redemption *	Average life	Years	2.83	2.71	2.58	2.47	2.36	2.25	2.15	2.06	
		Final Maturity	Years	5.58	5.49	5.33	5.16	5.00	4.83	4.66	4.58	
Series F	With optional redemption *	Average life	Years	3.03	2.91	2.81	2.71	2.62	2.53	2.45	2.36	
		Final Maturity	Years	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	
Series G	With optional redemption *	Average life	Years	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	
		Final Maturity	Years	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	

* 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	
Series A	84.60%	570,699,860.17	15.65%	84.47%	641,300,000.00	15.65%	
Series B	1.98%	13,348,663.50	13.65%	1.98%	15,000,000.00	13.65%	
Series C	3.98%	26,875,309.18	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.62%	31,146,881.50	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.78%	12,013,797.15	3.16%	1.78%	13,500,000.00	3.16%	
Series F	1.98%	13,348,663.50	1.16%	1.98%	15,000,000.00	1.16%	
Series G	1.06%	7,173,976.92		1.21%	9,200,000.00		
Issue of Bonds		674,607,151.92			759,200,000.00		
Reserve Fund	1.16%	7,742,224.83		1.16%	8,700,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,333,375.90	2,712%	
Cash Collateral Account		0.00	
Servicer ppal collect not yet credited	9,529,508.70		
Servicer ints collect not yet credited	3,902,087.08		
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	78,168	82,592	
Principal			
Principal outstanding	652,987,934.57	749,979,466.23	
Average loan	8,353.65	9,080.53	
Minimum	0.21	1,000.79	
Maximum	55,739.28	58,605.52	
Interest rate			
Weighted average (wac)	7.74%	7.75%	
Minimum	0.00%	2.00%	
Maximum	14.90%	14.90%	
Final maturity			
Weighted average (WARM) (months)	66	70	
Minimum	03/31/2025	01/31/2025	
Maximum	05/31/2033	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)	0.97%	0.91%	0.93%		0.93%
Annual Percentage Rate (CPR)	11.05%	10.43%	10.57%		10.57%

Geographic distribution		
	Current	At constitution date
Andalucia	6.62%	6.57%
Aragon	1.55%	1.55%
Asturias	3.61%	3.61%
Balearic Islands	3.83%	3.85%
Basque Country	1.82%	1.86%
Canary Islands	2.34%	2.31%
Cantabria	0.24%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.08%	2.09%
Catalonia	33.59%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.31%	0.31%
Galicia	2.81%	2.81%
La Rioja	0.20%	0.20%
Madrid	8.76%	8.74%
Mellilla	0.11%	0.11%
Murcia	8.30%	8.27%
Navarra	0.32%	0.32%
Valencia	21.97%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
Delinquencies									
Up to 1 month	7,576	839,632.30	353,004.66	0.00	1,192,636.96	68.31	56,461,613.35	57,654,250.31	89.44
from > 1 to ≤ 2 months	220	71,457.07	40,025.47	0.00	111,482.54	6.39	1,800,671.46	1,912,154.00	2.97
from > 3 to ≤ 6 months	515	274,756.36	166,968.81	0.00	441,725.17	25.30	4,453,528.90	4,895,254.07	7.59
Subtotal	8,311	1,185,845.73	559,998.94	0.00	1,745,844.67	100.00	62,715,813.71	64,461,658.38	100.00
Total	8,311	1,185,845.73	559,998.94	0.00	1,745,844.67		62,715,813.71	64,461,658.38	