

SABADELL CONSUMO 3 Fondo de Titulización

Brief report

Date: 05/31/2025
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 Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305838007	09/18/2024 6,413	81,869.83 525,031,219.79 81.87%	100,000.00 641,300,000.00	Floating 1-M Euribor+0.800% 22-Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	2.8640% 06/23/2025 208.422394 Gross 168.822139 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AAsf Aa1 (sf)	AA Aa1
Series B ES0305838015	09/18/2024 150	81,869.83 12,280,474.50 81.87%	100,000.00 15,000,000.00	Floating 1-M Euribor+1.250% 22-Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	3.3140% 06/23/2025 241.170326 Gross 195.347964 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AA-sf A2 (sf)	AA- A2
Series C ES0305838023	09/18/2024 302	81,869.83 24,724,688.66 81.87%	100,000.00 30,200,000.00	Floating 1-M Euribor+1.700% 22-Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	3.7640% 06/23/2025 273.918258 Gross 221.873789 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	Asf Baa1 (sf)	A- Baa1
Series D ES0305838031	09/18/2024 350	81,869.83 28,654,440.50 81.87%	100,000.00 35,000,000.00	Floating 1-M Euribor+2.800% 22-Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	4.8640% 06/23/2025 353.968758 Gross 286.714694 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BBB-sf Baa3 (sf)	BBB- Baa3
Series E ES0305838049	09/18/2024 135	81,869.83 11,052,427.05 81.87%	100,000.00 13,500,000.00	Floating 1-M Euribor+3.300% 22-Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	5.3640% 06/23/2025 390.355349 Gross 316.187833 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB+sf Baa2 (sf)	BB+ Baa3
Series F ES0305838056	09/18/2024 150	81,869.83 12,280,474.50 81.87%	100,000.00 15,000,000.00	Floating 1-M Euribor+5.100% 22-Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	7.1640% 06/23/2025 521.347077 Gross 422.291132 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB-sf B1 (sf)	B B2
Series G ES0305838064	09/18/2024 92	55,047.21 5,064,343.32 55.05%	100,000.00 9,200,000.00	Floating 1-M Euribor+4.800% 22-Jan/Feb/Mar/Apr/May/Ju n/Jul/Aug/Sep/Oct/Nov/Dec	6.8640% 06/23/2025 335.861377 Gross 272.047715 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		619,088,068.32	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											
		% 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	2.73	2.61	2.50	2.39	2.29	2.19	2.10	2.01
			Date	02/12/2028	12/30/2027	11/21/2027	10/12/2027	09/03/2027	07/28/2027	06/27/2027	05/24/2027
		Final Maturity	Years	5.34	5.17	5.09	4.92	4.76	4.59	4.51	4.34
			Date	09/22/2030	07/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029	09/22/2029
	Without optional redemption *	Average life	Years	2.80	2.68	2.58	2.47	2.37	2.28	2.19	2.10
			Date	03/08/2028	01/26/2028	12/18/2027	11/10/2027	10/04/2027	08/30/2027	07/29/2027	06/26/2027
Final Maturity		Years	6.59	6.51	6.51	6.42	6.34	6.25	6.25	6.17	
		Date	12/22/2031	11/22/2031	11/22/2031	10/22/2031	09/22/2031	08/22/2031	08/22/2031	07/22/2031	
Series B	With optional redemption *	Average life	Years	2.73	2.61	2.50	2.39	2.29	2.19	2.10	2.01
			Date	02/12/2028	12/30/2027	11/21/2027	10/12/2027	09/03/2027	07/28/2027	06/27/2027	05/24/2027
		Final Maturity	Years	5.34	5.17	5.09	4.92	4.76	4.59	4.51	4.34
			Date	09/22/2030	07/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029	09/22/2029
	Without optional redemption *	Average life	Years	2.89	2.79	2.68	2.58	2.49	2.41	2.31	2.24
			Date	04/09/2028	03/03/2028	01/23/2028	12/20/2027	11/18/2027	10/17/2027	09/13/2027	08/15/2027
Final Maturity		Years	6.67	6.59	6.59	6.51	6.42	6.34	6.34	6.25	
		Date	01/22/2032	12/22/2031	12/22/2031	11/22/2031	10/22/2031	09/22/2031	09/22/2031	08/22/2031	
Series C	With optional redemption *	Average life	Years	2.73	2.61	2.50	2.39	2.29	2.19	2.10	2.01
			Date	02/12/2028	12/30/2027	11/21/2027	10/12/2027	09/03/2027	07/28/2027	06/27/2027	05/24/2027
		Final Maturity	Years	5.34	5.17	5.09	4.92	4.76	4.59	4.51	4.34
			Date	09/22/2030	07/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029	09/22/2029
	Without optional redemption *	Average life	Years	2.90	2.80	2.69	2.59	2.51	2.42	2.33	2.25
			Date	04/14/2028	03/07/2028	01/28/2028	12/24/2027	11/22/2027	10/22/2027	09/19/2027	08/21/2027
Final Maturity		Years	6.76	6.67	6.67	6.59	6.59	6.51	6.51	6.42	
		Date	02/22/2032	01/22/2032	01/22/2032	12/22/2031	12/22/2031	11/22/2031	11/22/2031	10/22/2031	
Series D	With optional redemption *	Average life	Years	2.73	2.61	2.50	2.39	2.29	2.19	2.10	2.01
			Date	02/12/2028	12/30/2027	11/21/2027	10/12/2027	09/03/2027	07/28/2027	06/27/2027	05/24/2027
		Final Maturity	Years	5.34	5.17	5.09	4.92	4.76	4.59	4.51	4.34
			Date	09/22/2030	07/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029	09/22/2029
	Without optional redemption *	Average life	Years	2.91	2.81	2.71	2.62	2.53	2.45	2.35	2.28
			Date	04/19/2028	03/14/2028	02/03/2028	01/01/2028	11/30/2027	10/31/2027	09/28/2027	08/31/2027
Final Maturity		Years	6.92	6.84	6.84	6.84	6.76	6.76	6.76	6.67	
		Date	04/22/2032	03/22/2032	03/22/2032	03/22/2032	02/22/2032	02/22/2032	02/22/2032	01/22/2032	
Series E	With optional redemption *	Average life	Years	2.73	2.61	2.50	2.39	2.29	2.19	2.10	2.01
			Date	02/12/2028	12/30/2027	11/21/2027	10/12/2027	09/03/2027	07/28/2027	06/27/2027	05/24/2027
		Final Maturity	Years	5.34	5.17	5.09	4.92	4.76	4.59	4.51	4.34
			Date	09/22/2030	07/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029	09/22/2029
	Without optional redemption *	Average life	Years	2.93	2.83	2.72	2.63	2.55	2.47	2.38	2.31
			Date	04/25/2028	03/20/2028	02/09/2028	01/08/2028	12/08/2027	11/09/2027	10/07/2027	09/10/2027
Final Maturity		Years	7.01	6.92	6.92	6.84	6.84	6.84	6.84	6.74	
		Date	05/22/2032	05/22/2032	04/22/2032	04/22/2032	04/22/2032	03/22/2032	03/22/2032	03/22/2032	
Series F	With optional redemption *	Average life	Years	2.73	2.61	2.50	2.39	2.29	2.19	2.10	2.01
			Date	02/12/2028	12/30/2027	11/21/2027	10/12/2027	09/03/2027	07/28/2027	06/27/2027	05/24/2027
		Final Maturity	Years	5.34	5.17	5.09	4.92	4.76	4.59	4.51	4.34
			Date	09/22/2030	07/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029	09/22/2029
	Without optional redemption *	Average life	Years	2.95	2.85	2.74	2.66	2.57	2.50	2.40	2.33
			Date	05/02/2028	03/28/2028	02/17/2028	01/16/2028	12/17/2027	11/19/2027	10/16/2027	09/20/2027
Final Maturity		Years	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	
		Date	05/22/2033	05/22/2033	05/22/2033	05/22/2033	05/22/2033	05/22/2033	05/22/2033	05/22/2033	
Series G	With optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
			Date	12/06/2025	12/06/2025	12/06/2025	12/06/2025	12/06/2025	12/06/2025	12/06/2025	12/06/2025
		Final Maturity	Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
			Date	06/22/2026	06/22/2026	06/22/2026	06/22/2026	06/22/2026	06/22/2026	06/22/2026	06/22/2026
	Without optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
			Date	12/06/2025	12/06/2025	12/06/2025	12/06/2025	12/06/2025	12/06/2025	12/06/2025	12/06/2025
Final Maturity		Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	
		Date	06/22/2026	06/22/2026	06/22/2026	06/22/2026	06/22/2026	06/22/2026	06/22/2026	06/22/2026	

* 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 securitized assets: 0%

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

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				At issue date			
		% CE			% CE		
Series A	84.81%	525,031,219.79	15.65%	84.47%	641,300,000.00	15.65%	
Series B	1.98%	12,280,474.50	13.65%	1.98%	15,000,000.00	13.65%	
Series C	3.99%	24,724,688.66	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.63%	28,654,440.50	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.79%	11,052,427.05	3.16%	1.78%	13,500,000.00	3.16%	
Series F	1.98%	12,280,474.50	1.16%	1.98%	15,000,000.00	1.16%	
Series G	0.82%	5,064,343.32		1.21%	9,200,000.00		
Issue of Bonds		619,088,068.32			759,200,000.00		
Reserve Fund	1.16%	7,122,675.21		1.16%	8,700,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		14,305,653.60	1.967%
Cash Collateral Account		0.00	
Servicer ppal collect not yet credited		9,051,564.92	
Servicer ints collect not yet credited		3,558,786.98	
Liabilities		Available	Balance
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	75,204	82,592	
Principal			
Principal outstanding	604,189,590.67	749,979,466.23	
Average loan	8,034.01	9,080.53	
Minimum	0.09	1,000.79	
Maximum	54,680.86	58,605.52	
Interest rate			
Weighted average (wac)	7.76%	7.75%	
Minimum	0.00%	2.00%	
Maximum	14.90%	14.90%	
Final maturity			
Weighted average (WARM) (months)	64	70	
Minimum	06/30/2025	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)	0.93%	0.96%	0.94%		0.94%
Annual Percentage Rate (CPR)	10.60%	10.93%	10.68%		10.69%

Geographic distribution		
	Current	At constitution date
Andalucia	6.64%	6.57%
Aragon	1.55%	1.55%
Asturias	3.63%	3.61%
Balearic Islands	3.82%	3.85%
Basque Country	1.79%	1.86%
Canary Islands	2.36%	2.31%
Cantabria	0.24%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.08%	2.09%
Catalonia	33.53%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.31%	0.31%
Galicia	2.82%	2.81%
La Rioja	0.20%	0.20%
Madrid	8.76%	8.74%
Melilla	0.11%	0.11%
Murcia	8.32%	8.27%
Navarra	0.30%	0.32%
Valencia	22.02%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	7,747	858,925.16	353,522.41	0.00	1,212,447.57	50.59	55,258,320.36	56,470,767.93	83.28
from > 1 to ≤ 2 months	251	73,416.82	39,521.91	0.00	112,938.73	4.71	1,846,861.88	1,959,800.61	2.89
from > 3 to ≤ 6 months	576	293,900.57	175,341.63	0.00	469,242.20	19.58	4,682,534.37	5,151,776.57	7.60
from > 6 to < 12 months	443	373,743.19	228,260.50	0.00	602,003.69	25.12	3,623,789.17	4,225,792.86	6.23
Subtotal	9,017	1,599,985.74	796,646.45	0.00	2,396,632.19	100.00	65,411,505.78	67,808,137.97	100.00
Total	9,017	1,599,985.74	796,646.45	0.00	2,396,632.19		65,411,505.78	67,808,137.97	