

SABADELL CONSUMO 3 Fondo de Titulización

Brief report

Date: 06/30/2025
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

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	79,575.42 510,317,168.46 79.58%	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	2.6990% 07/22/2025 173.012436 Gross 140.140073 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	79,575.42 11,936,313.00 79.58%	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	3.1490% 07/22/2025 201.858526 Gross 163.505406 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	79,575.42 24,031,776.84 79.58%	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	3.5990% 07/22/2025 230.704616 Gross 186.870739 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	79,575.42 27,851,397.00 79.58%	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	4.6990% 07/22/2025 301.217279 Gross 243.985996 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	79,575.42 10,742,681.70 79.58%	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	5.1990% 07/22/2025 333.268490 Gross 269.947477 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	79,575.42 11,936,313.00 79.58%	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	6.9990% 07/22/2025 448.652849 Gross 363.408808 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	49,944.23 4,594,869.16 49.94%	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	6.6990% 07/22/2025 269.519875 Gross 218.311099 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		601,410,519.16	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	2.70	2.58	2.47	2.36	2.26	2.16	2.07	1.98
			Date	03/02/2028	01/19/2028	12/12/2027	11/02/2027	09/25/2027	08/19/2027	07/19/2027	06/16/2027
		Final Maturity	Years	5.25	5.08	5.00	4.83	4.67	4.50	4.42	4.25
			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	2.76	2.65	2.55	2.44	2.35	2.25	2.16	2.08
			Date	03/28/2028	02/16/2028	01/08/2028	12/02/2027	10/27/2027	09/22/2027	08/21/2027	07/20/2027
Final Maturity		Years	6.50	6.42	6.42	6.33	6.25	6.17	6.17	6.08	
		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	2.70	2.58	2.47	2.36	2.26	2.16	2.07	1.98
			Date	03/02/2028	01/19/2028	12/12/2027	11/02/2027	09/25/2027	08/19/2027	07/19/2027	06/16/2027
		Final Maturity	Years	5.25	5.08	5.00	4.83	4.67	4.50	4.42	4.25
			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	2.86	2.76	2.65	2.56	2.47	2.39	2.29	2.22
			Date	04/30/2028	03/25/2028	02/14/2028	01/12/2028	12/11/2027	11/10/2027	10/08/2027	09/10/2027
Final Maturity		Years	6.59	6.50	6.50	6.42	6.33	6.25	6.25	6.17	
		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	2.70	2.58	2.47	2.36	2.26	2.16	2.07	1.98
			Date	03/02/2028	01/19/2028	12/12/2027	11/02/2027	09/25/2027	08/19/2027	07/19/2027	06/16/2027
		Final Maturity	Years	5.25	5.08	5.00	4.83	4.67	4.50	4.42	4.25
			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	2.87	2.77	2.66	2.57	2.48	2.40	2.31	2.23
			Date	05/04/2028	03/28/2028	02/19/2028	01/16/2028	12/15/2027	11/15/2027	10/13/2027	09/16/2027
Final Maturity		Years	6.67	6.59	6.59	6.50	6.50	6.42	6.42	6.33	
		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	2.70	2.58	2.47	2.36	2.26	2.16	2.07	1.98
			Date	03/02/2028	01/19/2028	12/12/2027	11/02/2027	09/25/2027	08/19/2027	07/19/2027	06/16/2027
		Final Maturity	Years	5.25	5.08	5.00	4.83	4.67	4.50	4.42	4.25
			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	2.88	2.78	2.68	2.59	2.50	2.42	2.33	2.26
			Date	05/10/2028	04/04/2028	02/25/2028	01/24/2028	12/24/2027	11/25/2027	10/23/2027	09/26/2027
Final Maturity		Years	6.84	6.75	6.75	6.75	6.67	6.67	6.67	6.59	
		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	2.70	2.58	2.47	2.36	2.26	2.16	2.07	1.98
			Date	03/02/2028	01/19/2028	12/12/2027	11/02/2027	09/25/2027	08/19/2027	07/19/2027	06/16/2027
		Final Maturity	Years	5.25	5.08	5.00	4.83	4.67	4.50	4.42	4.25
			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	2.70	2.61	2.53	2.45	2.36	2.29
			Date	05/15/2028	04/10/2028	03/03/2028	01/31/2028	01/01/2028	12/03/2027	11/01/2027	10/06/2027
Final Maturity		Years	6.92	6.92	6.84	6.84	6.84	6.75	6.75	6.75	
		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	2.70	2.58	2.47	2.36	2.26	2.16	2.07	1.98
			Date	03/02/2028	01/19/2028	12/12/2027	11/02/2027	09/25/2027	08/19/2027	07/19/2027	06/16/2027
		Final Maturity	Years	5.25	5.08	5.00	4.83	4.67	4.50	4.42	4.25
			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	2.92	2.82	2.72	2.63	2.55	2.48	2.39	2.32
			Date	05/23/2028	04/18/2028	03/11/2028	02/08/2028	01/10/2028	12/13/2027	11/10/2027	10/16/2027
Final Maturity		Years	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	
		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	01/06/2026	01/06/2026	01/06/2026	01/06/2026	01/06/2026	01/06/2026	01/06/2026	01/06/2026
		Final Maturity	Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
			Date	07/22/2026	07/22/2026	07/22/2026	07/22/2026	07/22/2026	07/22/2026	07/22/2026	07/22/2026
	Without optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
			Date	01/06/2026	01/06/2026	01/06/2026	01/06/2026	01/06/2026	01/06/2026	01/06/2026	01/06/2026
Final Maturity		Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	
		Date	07/22/2026	07/22/2026	07/22/2026	07/22/2026	07/22/2026	07/22/2026	07/22/2026	07/22/2026	

* 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 securitised assets: 0%

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Credit enhancement and financial operations

Credit enhancement (CE)							
		Current			At issue date		
			% CE			% CE	
Series A	84.85%	510,317,168.46	15.65%	84.47%	641,300,000.00	15.65%	
Series B	1.98%	11,936,313.00	13.65%	1.98%	15,000,000.00	13.65%	
Series C	4.00%	24,031,776.84	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.63%	27,851,397.00	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.79%	10,742,681.70	3.16%	1.78%	13,500,000.00	3.16%	
Series F	1.98%	11,936,313.00	1.16%	1.98%	15,000,000.00	1.16%	
Series G	0.76%	4,594,869.16		1.21%	9,200,000.00		
Issue of Bonds		601,410,519.16			759,200,000.00		
Reserve Fund	1.16%	6,923,061.54		1.16%	8,700,000.00		

Other financial operations (current)

Assets	Balance		Interest
Treasury Account	13,616,872.95		1.961%
Cash Collateral Account		0.00	
Servicer ppal collect not yet credited		9,354,727.97	
Servicer ints collect not yet credited		3,464,536.92	
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		73,969	82,592
Principal			
Principal outstanding		586,409,724.67	749,979,466.23
Average loan		7,927.78	9,080.53
Minimum		0.08	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)		63	70
Minimum		07/31/2025	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)	0.96%	0.92%	0.95%		0.94%
Annual Percentage Rate (CPR)	10.88%	10.52%	10.86%		10.71%

Geographic distribution

	Current	At constitution date
Andalucia	6.66%	6.57%
Aragon	1.55%	1.55%
Asturias	3.62%	3.61%
Balearic Islands	3.82%	3.85%
Basque Country	1.79%	1.86%
Canary Islands	2.35%	2.31%
Cantabria	0.23%	0.24%
Castilla-La Mancha	1.48%	1.48%
Castilla-Leon	2.09%	2.09%
Catalonia	33.50%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.31%	0.31%
Galicia	2.82%	2.81%
La Rioja	0.20%	0.20%
Madrid	8.71%	8.74%
Melilla	0.11%	0.11%
Murcia	8.36%	8.27%
Navarra	0.31%	0.32%
Valencia	22.04%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	7,491	841,005.36	335,354.84	0.00	1,176,360.20	24.51	53,177,343.18	54,353,703.38	80.43
from > 1 to ≤ 2 months	276	87,457.26	45,773.30	0.00	133,230.56	2.78	2,162,979.21	2,296,209.77	3.40
from > 3 to ≤ 6 months	606	317,056.15	180,385.22	0.00	497,441.37	10.37	4,796,277.92	5,293,719.29	7.83
from > 6 to < 12 months	606	2,715,436.17	276,349.21	0.00	2,991,785.38	62.34	2,645,576.58	5,637,361.96	8.34
Subtotal	8,979	3,960,954.94	837,862.57	0.00	4,798,817.51	100.00	62,782,176.89	67,580,994.40	100.00
Total	8,979	3,960,954.94	837,862.57	0.00	4,798,817.51		62,782,176.89	67,580,994.40	