

SABADELL CONSUMO 3 Fondo de Titulización



Brief report

Date: 08/31/2025
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 Nº 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	75,022.45 481,118,971.85 75.02%	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	2.7110% 09/22/2025 175.137826 Gross 141.861639 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	75,022.45 11,253,367.50 75.02%	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	3.1610% 09/22/2025 204.209025 Gross 165.409310 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	75,022.45 22,656,779.90 75.02%	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	3.6110% 09/22/2025 233.280224 Gross 188.956981 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	75,022.45 26,257,857.50 75.02%	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	4.7110% 09/22/2025 304.343156 Gross 246.517956 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	75,022.45 10,128,030.75 75.02%	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	5.2110% 09/22/2025 336.644489 Gross 272.682036 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	75,022.45 11,253,367.50 75.02%	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	7.0110% 09/22/2025 452.929286 Gross 366.872722 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	36,176.15 3,328,205.80 36.18%	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	6.7110% 09/22/2025 209.058956 Gross 169.337754 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		565,996,580.80	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)								
		% Annual equivalent CPR	0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44
Series A	With optional redemption *	Average life	Years	2.63	2.51	2.40	2.31	2.21	2.11	2.03
		Final Maturity	Years	04/07/2028	02/24/2028	01/15/2028	12/11/2027	11/05/2027	09/30/2027	07/30/2027
			Date	09/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029
	Without optional redemption *	Average life	Years	2.70	2.59	2.49	2.39	2.30	2.21	2.12
		Final Maturity	Years	05/03/2028	03/24/2028	02/16/2028	01/12/2028	12/08/2027	11/05/2027	10/05/2027
			Date	12/22/2031	11/22/2031	10/22/2031	09/22/2031	08/22/2031	07/22/2031	06/22/2031
Series B	With optional redemption *	Average life	Years	2.63	2.51	2.40	2.31	2.21	2.11	2.03
		Final Maturity	Years	04/07/2028	02/24/2028	01/15/2028	12/11/2027	11/05/2027	09/30/2027	09/01/2027
			Date	09/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029
	Without optional redemption *	Average life	Years	2.79	2.70	2.61	2.51	2.43	2.35	2.26
		Final Maturity	Years	06/06/2028	05/03/2028	03/31/2028	02/24/2028	01/25/2028	12/27/2027	11/25/2027
			Date	01/22/2032	12/22/2031	11/22/2031	10/22/2031	09/22/2031	08/22/2031	07/22/2031
Series C	With optional redemption *	Average life	Years	2.63	2.51	2.40	2.31	2.21	2.11	2.03
		Final Maturity	Years	04/07/2028	02/24/2028	01/15/2028	12/11/2027	11/05/2027	09/30/2027	09/01/2027
			Date	09/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029
	Without optional redemption *	Average life	Years	2.81	2.71	2.62	2.52	2.44	2.36	2.28
		Final Maturity	Years	06/11/2028	05/07/2028	04/04/2028	02/28/2028	01/30/2028	01/01/2028	12/01/2027
			Date	02/22/2032	01/22/2032	01/22/2032	12/22/2031	12/22/2031	11/22/2031	10/22/2031
Series D	With optional redemption *	Average life	Years	2.63	2.51	2.40	2.31	2.21	2.11	2.03
		Final Maturity	Years	04/07/2028	02/24/2028	01/15/2028	12/11/2027	11/05/2027	09/30/2027	09/01/2027
			Date	09/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029
	Without optional redemption *	Average life	Years	2.82	2.73	2.64	2.55	2.47	2.39	2.30
		Final Maturity	Years	06/16/2028	05/14/2028	04/12/2028	03/08/2028	02/07/2028	01/11/2028	12/11/2027
			Date	04/22/2032	03/22/2032	03/22/2032	03/22/2032	02/22/2032	02/22/2032	01/22/2032
Series E	With optional redemption *	Average life	Years	2.63	2.51	2.40	2.31	2.21	2.11	2.03
		Final Maturity	Years	04/07/2028	02/24/2028	01/15/2028	12/11/2027	11/05/2027	09/30/2027	09/01/2027
			Date	09/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029
	Without optional redemption *	Average life	Years	2.84	2.75	2.66	2.57	2.49	2.42	2.33
		Final Maturity	Years	06/22/2028	05/20/2028	04/19/2028	03/15/2028	02/16/2028	01/20/2028	12/20/2027
			Date	05/22/2032	05/22/2032	04/22/2032	04/22/2032	04/22/2032	03/22/2032	03/22/2032
Series F	With optional redemption *	Average life	Years	2.63	2.51	2.40	2.31	2.21	2.11	2.03
		Final Maturity	Years	04/07/2028	02/24/2028	01/15/2028	12/11/2027	11/05/2027	09/30/2027	09/01/2027
			Date	09/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029
	Without optional redemption *	Average life	Years	2.86	2.77	2.69	2.59	2.51	2.44	2.36
		Final Maturity	Years	06/30/2028	05/29/2028	04/28/2028	03/24/2028	02/25/2028	01/31/2028	12/30/2027
			Date	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
		Final Maturity	Years	03/07/2026	03/07/2026	03/07/2026	03/07/2026	03/07/2026	03/07/2026	03/07/2026
			Date	09/22/2026	09/22/2026	09/22/2026	09/22/2026	09/22/2026	09/22/2026	09/22/2026
	Without optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54
		Final Maturity	Years	03/07/2026	03/07/2026	03/07/2026	03/07/2026	03/07/2026	03/07/2026	03/07/2026
			Date	09/22/2026	09/22/2026	09/22/2026	09/22/2026	09/22/2026	09/22/2026	09/22/2026

* 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%

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	85.00%	481,118,971.85	15.65%	84.47%	641,300,000.00	15.65%	
Series B	1.99%	11,253,367.50	13.65%	1.98%	15,000,000.00	13.65%	
Series C	4.00%	22,656,779.90	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.64%	26,257,857.50	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.79%	10,128,030.75	3.16%	1.78%	13,500,000.00	3.16%	
Series F	1.99%	11,253,367.50	1.16%	1.98%	15,000,000.00	1.16%	
Series G	0.59%	3,328,205.80		1.21%	9,200,000.00		
Issue of Bonds		565,996,580.80			759,200,000.00		
Reserve Fund	1.16%	6,526,953.15		1.16%	8,700,000.00		

Other financial operations (current)

Assets	Balance	Interest
Treasury Account	11,285,981.37	1.727%
Cash Collateral Account	0.00	
Servicer ppai collect not yet credited	8,520,458.65	
Servicer ints collect not yet credited	3,216,501.33	
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	71,778	82,592	
Principal			
Principal outstanding	554,825,267.32	749,979,466.23	
Average loan	7,729.74	9,080.53	
Minimum	0.06	1,000.79	
Maximum	54,680.86	58,605.52	
Interest rate			
Weighted average (wac)	7.76%	7.75%	
Minimum	2.00%	2.00%	
Maximum	14.90%	14.90%	
Final maturity			
Weighted average (WARM) (months)	61	70	
Minimum	09/05/2025	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)	0.67%	0.87%	0.91%	0.92%	0.92%
Annual Percentage Rate (CPR)	7.70%	9.94%	10.44%	10.50%	10.50%

Geographic distribution

	Current	At constitution date
Andalucia	6.65%	6.57%
Aragon	1.56%	1.55%
Asturias	3.62%	3.61%
Balearic Islands	3.84%	3.85%
Basque Country	1.79%	1.86%
Canary Islands	2.36%	2.31%
Cantabria	0.23%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.08%	2.09%
Catalonia	33.41%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.31%	0.31%
Galicia	2.84%	2.81%
La Rioja	0.20%	0.20%
Madrid	8.69%	8.74%
Melilla	0.11%	0.11%
Murcia	8.37%	8.27%
Navarra	0.31%	0.32%
Valencia	22.07%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	8,645	987,877.87	374,676.64	0.00	1,362,554.51	19.38	60,805,900.89	62,168,455.40	80.00
from > 1 to ≤ 2 months	249	92,964.37	43,937.14	0.00	136,901.51	1.95	2,081,803.19	2,218,704.70	2.86
from > 2 to ≤ 3 months	2	13,200.19	0.00	0.00	13,200.19	0.19	0.00	13,200.19	0.02
from > 3 to ≤ 6 months	645	472,402.56	174,365.30	0.00	646,767.86	9.20	4,678,659.68	5,325,427.54	6.65
from > 6 to ≤ 12 months	858	4,476,491.78	393,725.95	0.00	4,870,217.73	69.28	3,110,407.44	7,980,625.17	10.27
Subtotal	10,399	6,042,936.77	986,705.03	0.00	7,029,641.80	100.00	70,676,771.20	77,706,413.00	100.00
Total	10,399	6,042,936.77	986,705.03	0.00	7,029,641.80		70,676,771.20	77,706,413.00	

Additional information