

SABADELL CONSUMO 3 Fondo de Titulización

Brief report

Date: 09/30/2025
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
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	73,084.04 468,687,948.52 73.08%	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	2.7300% 10/22/2025 166.266191 Gross 134.675615 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AAsf Aa1 (sf)	AA Aa1
Series B ES0305838015	09/18/2024 150	73,084.04 10,962,606.00 73.08%	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	3.1800% 10/22/2025 193.672706 Gross 156.874892 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AA-sf A2 (sf)	AA- A2
Series C ES0305838023	09/18/2024 302	73,084.04 22,071,380.08 73.08%	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	3.6300% 10/22/2025 221.079221 Gross 179.074169 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	Asf Baa1 (sf)	A- Baa1
Series D ES0305838031	09/18/2024 350	73,084.04 25,579,414.00 73.08%	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	4.7300% 10/22/2025 288.072924 Gross 233.339068 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BBB-sf Baa3 (sf)	BBB- Baa3
Series E ES0305838049	09/18/2024 135	73,084.04 9,866,345.40 73.08%	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	5.2300% 10/22/2025 318.524608 Gross 258.004932 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB+sf Ba2 (sf)	BB+ Ba3
Series F ES0305838056	09/18/2024 150	73,084.04 10,962,606.00 73.08%	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	7.0300% 10/22/2025 428.150668 Gross 346.802041 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB-sf B1 (sf)	B B2
Series G ES0305838064	09/18/2024 92	32,286.75 2,970,381.00 32.29%	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	6.7300% 10/22/2025 181.074856 Gross 146.670633 Net	10/22/2035 MENS /Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		551,100,681.00	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												
		% 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	2.58	2.48	2.37	2.28	2.18	2.09	2.00	1.92	
			Date	04/20/2028	03/14/2028	02/03/2028	01/01/2028	11/26/2027	10/26/2027	09/22/2027	08/22/2027	
		Final Maturity	Years	4.92	4.83	4.67	4.58	4.42	4.34	4.17	4.00	
		Date	08/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	01/22/2030	11/22/2029	09/22/2029		
	Without optional redemption *	Average life	Years	2.66	2.56	2.46	2.36	2.27	2.19	2.10	2.02	
			Date	05/20/2028	04/13/2028	03/07/2028	02/02/2028	12/30/2027	11/28/2027	10/28/2027	09/28/2027	
Final Maturity		Years	6.25	6.17	6.17	6.08	6.00	6.00	5.92	5.83		
	Date	12/22/2031	11/22/2031	11/22/2031	10/22/2031	09/22/2031	09/22/2031	08/22/2031	07/22/2031			
Series B	With optional redemption *	Average life	Years	2.58	2.48	2.37	2.28	2.18	2.09	2.00	1.92	
			Date	04/20/2028	03/14/2028	02/03/2028	01/01/2028	11/26/2027	10/26/2027	09/22/2027	08/22/2027	
		Final Maturity	Years	4.92	4.83	4.67	4.58	4.42	4.34	4.17	4.00	
		Date	08/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	01/22/2030	11/22/2029	09/22/2029		
	Without optional redemption *	Average life	Years	2.67	2.57	2.47	2.37	2.28	2.20	2.12	2.04	
			Date	06/29/2028	05/23/2028	04/21/2028	03/17/2028	02/17/2028	01/15/2028	12/19/2027	11/24/2027	
Final Maturity		Years	6.25	6.25	6.17	6.17	6.08	6.08	6.00	5.92		
	Date	12/22/2031	12/22/2031	11/22/2031	11/22/2031	10/22/2031	10/22/2031	09/22/2031	08/22/2031			
Series C	With optional redemption *	Average life	Years	2.58	2.48	2.37	2.28	2.18	2.09	2.00	1.92	
			Date	04/20/2028	03/14/2028	02/03/2028	01/01/2028	11/26/2027	10/26/2027	09/22/2027	08/22/2027	
		Final Maturity	Years	4.92	4.83	4.67	4.58	4.42	4.34	4.17	4.00	
		Date	08/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	01/22/2030	11/22/2029	09/22/2029		
	Without optional redemption *	Average life	Years	2.78	2.68	2.59	2.50	2.42	2.33	2.26	2.19	
			Date	07/03/2028	05/27/2028	04/25/2028	03/22/2028	02/22/2028	01/21/2028	12/26/2027	11/30/2027	
Final Maturity		Years	6.42	6.34	6.34	6.25	6.25	6.17	6.17	6.08		
	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	2.58	2.48	2.37	2.28	2.18	2.09	2.00	1.92	
			Date	04/20/2028	03/14/2028	02/03/2028	01/01/2028	11/26/2027	10/26/2027	09/22/2027	08/22/2027	
		Final Maturity	Years	4.92	4.83	4.67	4.58	4.42	4.34	4.17	4.00	
		Date	08/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	01/22/2030	11/22/2029	09/22/2029		
	Without optional redemption *	Average life	Years	2.80	2.70	2.62	2.52	2.44	2.36	2.29	2.22	
			Date	07/10/2028	06/03/2028	05/03/2028	03/30/2028	03/02/2028	01/30/2028	01/05/2028	12/12/2027	
Final Maturity		Years	6.59	6.50	6.50	6.50	6.42	6.42	6.42	6.34		
	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	2.58	2.48	2.37	2.28	2.18	2.09	2.00	1.92	
			Date	04/20/2028	03/14/2028	02/03/2028	01/01/2028	11/26/2027	10/26/2027	09/22/2027	08/22/2027	
		Final Maturity	Years	4.92	4.83	4.67	4.58	4.42	4.34	4.17	4.00	
		Date	08/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	01/22/2030	11/22/2029	09/22/2029		
	Without optional redemption *	Average life	Years	2.82	2.72	2.64	2.54	2.47	2.38	2.32	2.25	
			Date	07/17/2028	06/10/2028	05/11/2028	04/07/2028	03/11/2028	02/08/2028	01/15/2028	12/23/2027	
Final Maturity		Years	6.67	6.67	6.59	6.59	6.59	6.59	6.50	6.50		
	Date	05/22/2032	05/22/2032	04/22/2032	04/22/2032	04/22/2032	04/22/2032	03/22/2032	03/22/2032			
Series F	With optional redemption *	Average life	Years	2.58	2.48	2.37	2.28	2.18	2.09	2.00	1.92	
			Date	04/20/2028	03/14/2028	02/03/2028	01/01/2028	11/26/2027	10/26/2027	09/22/2027	08/22/2027	
		Final Maturity	Years	4.92	4.83	4.67	4.58	4.42	4.34	4.17	4.00	
		Date	08/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	01/22/2030	11/22/2029	09/22/2029		
	Without optional redemption *	Average life	Years	2.85	2.74	2.66	2.57	2.50	2.41	2.34	2.28	
			Date	07/26/2028	06/19/2028	05/20/2028	04/16/2028	03/20/2028	02/18/2028	01/25/2028	01/03/2028	
Final Maturity		Years	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67		
	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	04/07/2026	04/07/2026	04/07/2026	04/07/2026	04/07/2026	04/07/2026	04/07/2026	04/07/2026	
		Final Maturity	Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	
		Date	10/22/2026	10/22/2026	10/22/2026	10/22/2026	10/22/2026	10/22/2026	10/22/2026	10/22/2026		
	Without optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	
			Date	04/07/2026	04/07/2026	04/07/2026	04/07/2026	04/07/2026	04/07/2026	04/07/2026	04/07/2026	
Final Maturity		Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08		
	Date	10/22/2026	10/22/2026	10/22/2026	10/22/2026	10/22/2026	10/22/2026	10/22/2026	10/22/2026			

* 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

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Credit enhancement and financial operations

Credit enhancement (CE)							
		Current			At issue date		
			% CE			% CE	
Series A	85.05%	468,687,948.52	15.65%	84.47%	641,300,000.00	15.65%	
Series B	1.99%	10,962,606.00	13.65%	1.98%	15,000,000.00	13.65%	
Series C	4.00%	22,071,380.08	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.64%	25,579,414.00	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.79%	9,866,345.40	3.16%	1.78%	13,500,000.00	3.16%	
Series F	1.99%	10,962,606.00	1.16%	1.98%	15,000,000.00	1.16%	
Series G	0.54%	2,970,381.00		1.21%	9,200,000.00		
Issue of Bonds		551,100,681.00			759,200,000.00		
Reserve Fund	1.16%	6,358,311.48		1.16%	8,700,000.00		

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	12,476,358.51 1.725%
		Cash Collateral Account	0.00
		Servicer ppal collect not yet credited	8,934,123.12
		Servicer ints collect not yet credited	3,152,739.66
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	70,545 82,592
Principal			
Principal outstanding		539,067,748.56	749,979,466.23
Average loan		7,641.47	9,080.53
Minimum		0.05	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		10/31/2025	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)	0.95%	0.87%	0.89%	0.92%	0.92%
Annual Percentage Rate (CPR)	10.80%	9.92%	10.21%	10.47%	10.53%

Geographic distribution		
	Current	At constitution date
Andalucia	6.66%	6.57%
Aragon	1.56%	1.55%
Asturias	3.63%	3.61%
Balearic Islands	3.84%	3.85%
Basque Country	1.79%	1.86%
Canary Islands	2.37%	2.31%
Cantabria	0.23%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.06%	2.09%
Catalonia	33.36%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.31%	0.31%
Galicia	2.83%	2.81%
La Rioja	0.20%	0.20%
Madrid	8.70%	8.74%
Melilla	0.11%	0.11%
Murcia	8.37%	8.27%
Navarra	0.31%	0.32%
Valencia	22.12%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			
<i>Delinquencies</i>									
Up to 1 month	7,889	892,289.41	338,154.66	0.00	1,230,444.07	15.16	53,075,837.62	54,306,281.69	76.32
from > 1 to ≤ 2 months	230	69,286.10	39,684.00	0.00	108,970.10	1.34	1,847,703.87	1,956,673.97	2.75
from > 2 to ≤ 3 months	1	10,612.78	0.00	0.00	10,612.78	0.13	0.00	10,612.78	0.01
from > 3 to ≤ 6 months	620	373,050.08	175,868.67	0.00	548,918.75	6.76	4,740,914.03	5,289,832.78	7.43
from > 6 to < 12 months	936	4,698,262.14	416,488.34	0.00	5,114,750.48	63.02	3,310,278.80	8,425,029.28	11.84
from ≥ 12 to < 18 months	114	1,044,818.82	56,953.63	0.00	1,101,772.45	13.58	69,587.15	1,171,359.60	1.65
Subtotal	9,790	7,088,319.33	1,027,149.30	0.00	8,115,468.63	100.00	63,044,321.47	71,159,790.10	100.00
Total	9,790	7,088,319.33	1,027,149.30	0.00	8,115,468.63		63,044,321.47	71,159,790.10	