

SABADELL CONSUMO 3 Fondo de Titulización



Brief report

Date: 10/31/2025
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	
		Current	Original			Final maturity (legal)	Next	Fitch / Moody's	Current
Series A ES0305838007	09/18/2024 6,413	70,922.56 454,826,377.28 70.92%	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	2.7310% 11/24/2025 177.548719 Gross 143.814462 Net	10/22/2035 MENS 1-Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AAsf Aaa (sf)	AA Aa1
Series B ES0305838015	09/18/2024 150	70,922.56 10,638,384.00 70.92%	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	3.1810% 11/24/2025 206.804275 Gross 167.511463 Net	10/22/2035 MENS 1-Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AA-sf Aa3 (sf)	AA- A2
Series C ES0305838023	09/18/2024 302	70,922.56 21,418,613.12 70.92%	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	3.6310% 11/24/2025 236.059831 Gross 191.208463 Net	10/22/2035 MENS 1-Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	Asf A2 (sf)	A- Baa1
Series D ES0305838031	09/18/2024 350	70,922.56 24,822,896.00 70.92%	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	4.7310% 11/24/2025 307.573412 Gross 249.134464 Net	10/22/2035 MENS 1-Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BBB-sf Baa2 (sf)	BBB- Baa3
Series E ES0305838049	09/18/2024 135	70,922.56 9,574,545.60 70.92%	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	5.2310% 11/24/2025 340.079585 Gross 275.464464 Net	10/22/2035 MENS 1-Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB+sf Baa2 (sf)	BB+ Baa3
Series F ES0305838056	09/18/2024 150	70,922.56 10,638,384.00 70.92%	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	7.0310% 11/24/2025 457.101809 Gross 370.252465 Net	10/22/2035 MENS 1-Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB-sf B1 (sf)	B B2
Series G ES0305838064	09/18/2024 92	26,707.45 2,457,085.40 26.71%	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	6.7310% 11/24/2025 164.787192 Gross 133.477626 Net	10/22/2035 MENS 1-Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		534,376,285.40	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	2.55	2.45	2.34	2.25	2.15	2.07	1.98	1.89
			Date	05/08/2028	04/01/2028	02/23/2028	01/20/2028	12/16/2027	11/16/2027	10/14/2027	09/12/2027
		Final Maturity	Years	4.84	4.75	4.58	4.50	4.34	4.25	4.09	3.92
		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	2.63	2.53	2.43	2.34	2.25	2.16	2.08	2.00
			Date	06/07/2028	05/02/2028	03/27/2028	02/22/2028	01/20/2028	12/20/2027	11/19/2027	10/21/2027
Final Maturity		Years	6.17	6.09	6.09	6.00	5.92	5.92	5.84	5.75	
	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	2.55	2.45	2.34	2.25	2.15	2.07	1.98	1.89
			Date	05/08/2028	04/01/2028	02/23/2028	01/20/2028	12/16/2027	11/16/2027	10/14/2027	09/12/2027
		Final Maturity	Years	4.84	4.75	4.58	4.50	4.34	4.25	4.09	3.92
		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	2.74	2.64	2.56	2.46	2.39	2.30	2.23	2.16
			Date	07/18/2028	06/12/2028	05/12/2028	04/08/2028	03/10/2028	02/08/2028	01/12/2028	12/18/2027
Final Maturity		Years	6.17	6.17	6.09	6.09	6.00	6.00	5.92	5.84	
	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	2.55	2.45	2.34	2.25	2.15	2.07	1.98	1.89
			Date	05/08/2028	04/01/2028	02/23/2028	01/20/2028	12/16/2027	11/16/2027	10/14/2027	09/12/2027
		Final Maturity	Years	4.84	4.75	4.58	4.50	4.34	4.25	4.09	3.92
		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	2.75	2.65	2.57	2.48	2.40	2.31	2.24	2.18
			Date	07/22/2028	06/16/2028	05/16/2028	04/12/2028	03/15/2028	02/13/2028	01/19/2028	12/25/2027
Final Maturity		Years	6.34	6.25	6.25	6.17	6.17	6.09	6.09	6.00	
	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	2.55	2.45	2.34	2.25	2.15	2.07	1.98	1.89
			Date	05/08/2028	04/01/2028	02/23/2028	01/20/2028	12/16/2027	11/16/2027	10/14/2027	09/12/2027
		Final Maturity	Years	4.84	4.75	4.58	4.50	4.34	4.25	4.09	3.92
		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	2.77	2.67	2.59	2.50	2.43	2.34	2.27	2.21
			Date	07/29/2028	06/23/2028	05/24/2028	04/21/2028	03/25/2028	02/23/2028	01/29/2028	01/06/2028
Final Maturity		Years	6.50	6.42	6.42	6.42	6.34	6.34	6.34	6.25	
	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	2.55	2.45	2.34	2.25	2.15	2.07	1.98	1.89
			Date	05/08/2028	04/01/2028	02/23/2028	01/20/2028	12/16/2027	11/16/2027	10/14/2027	09/12/2027
		Final Maturity	Years	4.84	4.75	4.58	4.50	4.34	4.25	4.09	3.92
		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	2.69	2.61	2.52	2.43	2.36	2.30	2.24	2.19
			Date	08/05/2028	06/30/2028	06/01/2028	04/29/2028	04/03/2028	03/03/2028	02/09/2028	01/17/2028
Final Maturity		Years	6.59	6.50	6.50	6.50	6.50	6.50	6.42	6.42	
	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	2.55	2.45	2.34	2.25	2.15	2.07	1.98	1.89
			Date	05/08/2028	04/01/2028	02/23/2028	01/20/2028	12/16/2027	11/16/2027	10/14/2027	09/12/2027
		Final Maturity	Years	4.84	4.75	4.58	4.50	4.34	4.25	4.09	3.92
		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	2.55	2.48	2.39	2.33	2.27
			Date	08/14/2028	07/09/2028	06/11/2028	05/08/2028	04/13/2028	03/13/2028	02/19/2028	01/29/2028
Final Maturity		Years	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	
	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	05/07/2026	05/07/2026	05/07/2026	05/07/2026	05/07/2026	05/07/2026	05/07/2026	05/07/2026
		Final Maturity	Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
		Date	11/22/2026	11/22/2026	11/22/2026	11/22/2026	11/22/2026	11/22/2026	11/22/2026	11/22/2026	
	Without optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
			Date	05/07/2026	05/07/2026	05/07/2026	05/07/2026	05/07/2026	05/07/2026	05/07/2026	05/07/2026
Final Maturity		Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	
	Date	11/22/2026	11/22/2026	11/22/2026	11/22/2026	11/22/2026	11/22/2026	11/22/2026	11/22/2026		

* 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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Constitution date
09/18/2024

VAT Reg. no.
V19913748

Management Company
Europea de Titulización, S.G.F.T

Originator

Banco Sabadell

Servicer

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Lead Manager

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Credit enhancement and financial operations

Credit enhancement (CE)							
Current				At issue date			
			% CE				% CE
Series A	85.11%	454,826,377.28	15.65%	84.47%	641,300,000.00		15.65%
Series B	1.99%	10,638,384.00	13.65%	1.98%	15,000,000.00		13.65%
Series C	4.01%	21,418,613.12	9.63%	3.98%	30,200,000.00		9.63%
Series D	4.65%	24,822,896.00	4.96%	4.61%	35,000,000.00		4.96%
Series E	1.79%	9,574,545.60	3.16%	1.78%	13,500,000.00		3.16%
Series F	1.99%	10,638,384.00	1.16%	1.98%	15,000,000.00		1.16%
Series G	0.46%	2,457,085.40		1.21%	9,200,000.00		
Issue of Bonds		534,376,285.40			759,200,000.00		
Reserve Fund	1.16%	6,170,262.72		1.16%	8,700,000.00		

Other financial operations (current)

Assets		Balance	Interest	
Treasury Account		12,028,394.64	1.727%	
Cash Collateral Account		0.00		
Servicer ppal collect not yet credited		8,712,624.21		
Servicer ints collect not yet credited		3,102,919.42		
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		69,359	82,592
Principal			
Principal outstanding		523,008,592.88	749,979,466.23
Average loan		7,540.60	9,080.53
Minimum		0.13	1,000.79
Maximum		54,680.86	58,605.52
Interest rate			
Weighted average (wac)		7.75%	7.75%
Minimum		2.00%	2.00%
Maximum		14.90%	14.90%
Final maturity			
Weighted average (WARM) (months)		60	70
Minimum		11/30/2025	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)	0.91%	0.84%	0.90%	0.92%	0.92%
Annual Percentage Rate (CPR)	10.44%	9.65%	10.28%	10.52%	10.52%

Geographic distribution

	Current	At constitution date
Andalucia	6.65%	6.57%
Aragon	1.57%	1.55%
Asturias	3.61%	3.61%
Balearic Islands	3.84%	3.85%
Basque Country	1.79%	1.86%
Canary Islands	2.38%	2.31%
Cantabria	0.23%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.06%	2.09%
Catalonia	33.30%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.32%	0.31%
Galicia	2.83%	2.81%
La Rioja	0.20%	0.20%
Madrid	8.68%	8.74%
Melilla	0.12%	0.11%
Murcia	8.37%	8.27%
Navarra	0.30%	0.32%
Valencia	22.20%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	6,691	767,565.15	287,698.14	0.00	1,055,263.29	10.87	44,551,811.68	45,607,074.97	71.85
from > 1 to ≤ 2 months	214	66,578.27	32,836.27	0.00	99,414.54	1.02	1,557,563.27	1,656,977.81	2.61
from > 3 to ≤ 6 months	572	471,546.53	164,861.35	0.00	636,407.88	6.56	4,368,565.48	5,004,973.36	7.88
from > 6 to < 12 months	986	5,171,166.11	425,637.48	0.00	5,596,803.59	57.68	3,108,013.55	8,704,817.14	13.71
from ≥ 12 to < 18 months	255	2,191,084.62	124,838.60	0.00	2,315,923.22	23.87	187,252.53	2,503,175.75	3.94
Subtotal	8,718	8,667,940.68	1,035,871.84	0.00	9,703,812.52	100.00	53,773,206.51	63,477,019.03	100.00
Total	8,718	8,667,940.68	1,035,871.84	0.00	9,703,812.52		53,773,206.51	63,477,019.03	

Additional information