

SABADELL CONSUMO 3 Fondo de Titulización

Brief report

Date: 11/30/2025
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	68,823.86 441,367,414.18 68.82%	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	2.7220% 12/22/2025 145.707759 Gross 118.023285 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AAsf Aaa (sf)	AA Aa1
Series B ES0305838015	09/18/2024 150	68,823.86 10,323,579.00 68.82%	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	3.1720% 12/22/2025 169.796110 Gross 137.534849 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AA-sf Aa3 (sf)	AA- A2
Series C ES0305838023	09/18/2024 302	68,823.86 20,784,805.72 68.82%	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	3.6220% 12/22/2025 193.884461 Gross 157.046413 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	Asf A2 (sf)	A- Baa1
Series D ES0305838031	09/18/2024 350	68,823.86 24,088,351.00 68.82%	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	4.7220% 12/22/2025 252.767096 Gross 204.741348 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BBB-sf Baa2 (sf)	BBB- Baa3
Series E ES0305838049	09/18/2024 135	68,823.86 9,291,221.10 68.82%	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	5.2220% 12/22/2025 279.531931 Gross 226.420864 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	68,823.86 10,323,579.00 68.82%	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	7.0220% 12/22/2025 375.885335 Gross 304.467121 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	22,996.90 2,115,714.80 23.00%	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	6.7220% 12/22/2025 120.232904 Gross 97.388652 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		518,294,664.80	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)		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	2.50	2.41	2.30	2.21	2.12	2.04	1.95	1.86	
			Date	05/25/2028	04/20/2028	03/12/2028	02/09/2028	01/05/2028	12/06/2027	11/04/2027	10/04/2027	
		Final Maturity	Years	4.75	4.66	4.49	4.41	4.25	4.16	4.00	3.83	
		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	2.59	2.49	2.39	2.30	2.22	2.13	2.05	1.97	
			Date	06/25/2028	05/21/2028	04/15/2028	03/14/2028	02/10/2028	01/11/2028	12/12/2027	11/13/2027	
Final Maturity		Years	6.08	6.00	6.00	5.91	5.83	5.83	5.75	5.66		
	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	2.50	2.41	2.30	2.21	2.12	2.04	1.95	1.86	
			Date	05/25/2028	04/20/2028	03/12/2028	02/09/2028	01/05/2028	12/06/2027	11/04/2027	10/04/2027	
		Final Maturity	Years	4.75	4.66	4.49	4.41	4.25	4.16	4.00	3.83	
		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	2.70	2.61	2.52	2.43	2.36	2.27	2.20	2.14	
			Date	08/05/2028	07/01/2028	06/01/2028	04/29/2028	04/02/2028	03/02/2028	02/05/2028	01/12/2028	
Final Maturity		Years	6.08	6.08	6.00	6.00	5.91	5.91	5.83	5.75		
	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	2.50	2.41	2.30	2.21	2.12	2.04	1.95	1.86	
			Date	05/25/2028	04/20/2028	03/12/2028	02/09/2028	01/05/2028	12/06/2027	11/04/2027	10/04/2027	
		Final Maturity	Years	4.75	4.66	4.49	4.41	4.25	4.16	4.00	3.83	
		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	2.71	2.62	2.53	2.44	2.37	2.29	2.22	2.16	
			Date	08/10/2028	07/05/2028	06/06/2028	05/04/2028	04/07/2028	03/08/2028	02/12/2028	01/19/2028	
Final Maturity		Years	6.25	6.16	6.16	6.08	6.08	6.00	6.00	5.91		
	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	2.50	2.41	2.30	2.21	2.12	2.04	1.95	1.86	
			Date	05/25/2028	04/20/2028	03/12/2028	02/09/2028	01/05/2028	12/06/2027	11/04/2027	10/04/2027	
		Final Maturity	Years	4.75	4.66	4.49	4.41	4.25	4.16	4.00	3.83	
		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	2.73	2.64	2.56	2.47	2.40	2.31	2.25	2.19	
			Date	08/17/2028	07/13/2028	06/14/2028	05/13/2028	04/16/2028	03/17/2028	02/23/2028	01/31/2028	
Final Maturity		Years	6.41	6.33	6.33	6.33	6.25	6.25	6.25	6.16		
	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	2.50	2.41	2.30	2.21	2.12	2.04	1.95	1.86	
			Date	05/25/2028	04/20/2028	03/12/2028	02/09/2028	01/05/2028	12/06/2027	11/04/2027	10/04/2027	
		Final Maturity	Years	4.75	4.66	4.49	4.41	4.25	4.16	4.00	3.83	
		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	2.66	2.58	2.49	2.42	2.34	2.28	2.22	
			Date	08/24/2028	07/20/2028	06/22/2028	05/21/2028	04/26/2028	03/26/2028	03/04/2028	02/12/2028	
Final Maturity		Years	6.50	6.50	6.41	6.41	6.41	6.41	6.33	6.33		
	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	2.50	2.41	2.30	2.21	2.12	2.04	1.95	1.86	
			Date	05/25/2028	04/20/2028	03/12/2028	02/09/2028	01/05/2028	12/06/2027	11/04/2027	10/04/2027	
		Final Maturity	Years	4.75	4.66	4.49	4.41	4.25	4.16	4.00	3.83	
		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	2.61	2.52	2.45	2.37	2.31	2.25	
			Date	09/02/2028	07/29/2028	07/01/2028	05/30/2028	05/06/2028	04/06/2028	03/15/2028	02/24/2028	
Final Maturity		Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50		
	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	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	
			Date	06/07/2026	06/07/2026	06/07/2026	06/07/2026	06/07/2026	06/07/2026	06/07/2026	06/07/2026	
		Final Maturity	Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	
		Date	12/22/2026	12/22/2026	12/22/2026	12/22/2026	12/22/2026	12/22/2026	12/22/2026	12/22/2026		
	Without optional redemption *	Average life	Years	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	
			Date	06/07/2026	06/07/2026	06/07/2026	06/07/2026	06/07/2026	06/07/2026	06/07/2026	06/07/2026	
Final Maturity		Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08		
	Date	12/22/2026	12/22/2026	12/22/2026	12/22/2026	12/22/2026	12/22/2026	12/22/2026	12/22/2026			

* 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%

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

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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	85.16%	441,367,414.18	15.65%	84.47%	641,300,000.00	15.65%	
Series B	1.99%	10,323,579.00	13.65%	1.98%	15,000,000.00	13.65%	
Series C	4.01%	20,784,805.72	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.65%	24,088,351.00	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.79%	9,291,221.10	3.16%	1.78%	13,500,000.00	3.16%	
Series F	1.99%	10,323,579.00	1.16%	1.98%	15,000,000.00	1.16%	
Series G	0.41%	2,115,714.80		1.21%	9,200,000.00		
Issue of Bonds		518,294,664.80			759,200,000.00		
Reserve Fund	1.16%	5,987,675.82		1.16%	8,700,000.00		

Other financial operations (current)

Assets	Balance	Interest
Treasury Account	11,786,539.50	1.721%
Cash Collateral Account	0.00	
Servicer ppal collect not yet credited	8,205,330.12	
Servicer ints collect not yet credited	2,897,192.23	
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	68,219	82,592	
Principal			
Principal outstanding	508,074,637.72	749,979,466.23	
Average loan	7,447.70	9,080.53	
Minimum	0.12	1,000.79	
Maximum	53,909.57	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)	59	70	
Minimum	12/31/2025	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%	0.94%	0.90%	0.92%	0.92%
Annual Percentage Rate (CPR)	10.78%	10.67%	10.31%	10.50%	10.54%

Geographic distribution

	Current	At constitution date
Andalucia	6.67%	6.57%
Aragon	1.57%	1.55%
Asturias	3.60%	3.61%
Balearic Islands	3.85%	3.85%
Basque Country	1.79%	1.86%
Canary Islands	2.39%	2.31%
Cantabria	0.23%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.06%	2.09%
Catalonia	33.22%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.32%	0.31%
Galicia	2.85%	2.81%
La Rioja	0.20%	0.20%
Madrid	8.66%	8.74%
Melilla	0.12%	0.11%
Murcia	8.39%	8.27%
Navarra	0.30%	0.32%
Valencia	22.24%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			
Delinquencies									
Up to 1 month	9,175	1,087,425.52	391,589.60	0.00	1,479,015.12	13.74	62,576,932.34	64,055,947.46	77.00
from > 1 to ≤ 2 months	257	83,175.30	40,612.09	0.00	123,787.39	1.15	1,888,201.00	2,011,988.39	2.42
from > 3 to ≤ 6 months	539	362,600.20	156,193.20	0.00	518,793.40	4.82	4,099,406.26	4,618,199.66	5.55
from > 6 to < 12 months	1,005	4,939,033.71	439,313.44	0.00	5,378,347.15	49.95	3,512,084.01	8,890,431.16	10.69
from ≥ 12 to < 18 months	379	3,079,758.25	186,915.42	0.00	3,266,673.67	30.34	349,711.78	3,616,385.45	4.35
Subtotal	11,355	9,551,992.98	1,214,623.75	0.00	10,766,616.73	100.00	72,426,335.39	83,192,952.12	100.00
Total	11,355	9,551,992.98	1,214,623.75	0.00	10,766,616.73		72,426,335.39	83,192,952.12	

Additional information