

SABADELL CONSUMO 3 Fondo de Titulización

Brief report

Date: 12/31/2025
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 Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305838007	09/18/2024 6,413	66,837.88 428,631,324.44 66.84%	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	2.7210% 01/22/2026 156.606723 Gross 126.851446 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	66,837.88 10,025,682.00 66.84%	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	3.1710% 01/22/2026 182.506401 Gross 147.830185 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	66,837.88 20,185,039.76 66.84%	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	3.6210% 01/22/2026 208.406080 Gross 168.808925 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	66,837.88 23,393,258.00 66.84%	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	4.7210% 01/22/2026 271.716405 Gross 220.090288 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	66,837.88 9,023,113.80 66.84%	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	5.2210% 01/22/2026 300.493825 Gross 243.399998 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	66,837.88 10,025,682.00 66.84%	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	7.0210% 01/22/2026 404.092539 Gross 327.314957 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	15,184.03 1,396,930.76 15.18%	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	6.7210% 01/22/2026 87.877995 Gross 71.181176 Net	10/22/2035 MENS 1-Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		502,681,030.76	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	2.48	2.38	2.28	2.19	2.10	2.02	1.93	1.86	
		Final Maturity	Years	06/12/2028	05/08/2028	04/01/2028	02/28/2028	01/26/2028	12/28/2027	11/26/2027	10/30/2027	
			Date	08/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	01/22/2030	11/22/2029	10/22/2029	
	Without optional redemption *	Average life	Years	2.56	2.47	2.37	2.29	2.20	2.12	2.04	1.96	
		Final Maturity	Years	07/14/2028	06/09/2028	05/06/2028	04/04/2028	03/03/2028	02/02/2028	01/04/2028	12/07/2027	
			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	2.48	2.38	2.28	2.19	2.10	2.02	1.93	1.86	
		Final Maturity	Years	06/12/2028	05/08/2028	04/01/2028	02/28/2028	01/26/2028	12/28/2027	11/26/2027	10/30/2027	
			Date	08/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	01/22/2030	11/22/2029	10/22/2029	
	Without optional redemption *	Average life	Years	2.68	2.59	2.50	2.42	2.34	2.26	2.19	2.12	
		Final Maturity	Years	08/25/2028	07/22/2028	06/23/2028	05/21/2028	04/25/2028	03/25/2028	03/01/2028	02/02/2028	
			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	2.48	2.38	2.28	2.19	2.10	2.02	1.93	1.86	
		Final Maturity	Years	06/12/2028	05/08/2028	04/01/2028	02/28/2028	01/26/2028	12/28/2027	11/26/2027	10/30/2027	
			Date	08/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	01/22/2030	11/22/2029	10/22/2029	
	Without optional redemption *	Average life	Years	2.69	2.60	2.52	2.43	2.36	2.28	2.21	2.14	
		Final Maturity	Years	08/30/2028	07/26/2028	06/27/2028	05/26/2028	04/30/2028	04/01/2028	03/08/2028	02/09/2028	
			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	2.48	2.38	2.28	2.19	2.10	2.02	1.93	1.86	
		Final Maturity	Years	06/12/2028	05/08/2028	04/01/2028	02/28/2028	01/26/2028	12/28/2027	11/26/2027	10/30/2027	
			Date	08/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	01/22/2030	11/22/2029	10/22/2029	
	Without optional redemption *	Average life	Years	2.71	2.62	2.54	2.45	2.38	2.30	2.24	2.17	
		Final Maturity	Years	09/06/2028	08/03/2028	07/06/2028	06/04/2028	05/10/2028	04/11/2028	03/19/2028	02/20/2028	
			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	2.48	2.38	2.28	2.19	2.10	2.02	1.93	1.86	
		Final Maturity	Years	06/12/2028	05/08/2028	04/01/2028	02/28/2028	01/26/2028	12/28/2027	11/26/2027	10/30/2027	
			Date	08/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	01/22/2030	11/22/2029	10/22/2029	
	Without optional redemption *	Average life	Years	2.73	2.64	2.56	2.48	2.41	2.33	2.27	2.20	
		Final Maturity	Years	09/13/2028	08/10/2028	07/14/2028	06/12/2028	05/20/2028	04/20/2028	03/30/2028	03/03/2028	
			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	2.48	2.38	2.28	2.19	2.10	2.02	1.93	1.86	
		Final Maturity	Years	06/12/2028	05/08/2028	04/01/2028	02/28/2028	01/26/2028	12/28/2027	11/26/2027	10/30/2027	
			Date	08/22/2030	07/22/2030	05/22/2030	04/22/2030	02/22/2030	01/22/2030	11/22/2029	10/22/2029	
	Without optional redemption *	Average life	Years	2.76	2.66	2.59	2.50	2.44	2.36	2.30	2.23	
		Final Maturity	Years	09/23/2028	08/20/2028	07/24/2028	06/22/2028	05/30/2028	05/01/2028	04/10/2028	03/14/2028	
			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	
		Final Maturity	Years	07/07/2026	07/07/2026	07/07/2026	07/07/2026	07/07/2026	07/07/2026	07/07/2026	07/07/2026	
			Date	01/22/2027	01/22/2027	01/22/2027	01/22/2027	01/22/2027	01/22/2027	01/22/2027	01/22/2027	
	Without optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	
		Final Maturity	Years	07/07/2026	07/07/2026	07/07/2026	07/07/2026	07/07/2026	07/07/2026	07/07/2026	07/07/2026	
			Date	01/22/2027	01/22/2027	01/22/2027	01/22/2027	01/22/2027	01/22/2027	01/22/2027	01/22/2027	

* 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

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		% CE	At issue date		% CE
Series A	85.27%	428,631,324.44	15.65%	84.47%	641,300,000.00	15.65%	
Series B	1.99%	10,025,682.00	13.65%	1.98%	15,000,000.00	13.65%	
Series C	4.02%	20,185,039.76	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.65%	23,393,258.00	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.79%	9,023,113.80	3.16%	1.78%	13,500,000.00	3.16%	
Series F	1.99%	10,025,682.00	1.16%	1.98%	15,000,000.00	1.16%	
Series G	0.28%	1,396,930.76		1.21%	9,200,000.00		
Issue of Bonds		502,681,030.76			759,200,000.00		
Reserve Fund	1.16%	5,814,895.56		1.16%	8,700,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		11,604,999.40	1.730%
Cash Collateral Account		0.00	
Servicer ppal collect not yet credited		8,535,134.23	
Servicer ints collect not yet credited		2,946,933.55	
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		67,057	82,592
Principal			
Principal outstanding		492,706,363.70	749,979,466.23
Average loan		7,347.58	9,080.53
Minimum		0.11	1,000.79
Maximum		53,135.39	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)		58	70
Minimum		01/31/2026	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)	0.90%	0.92%	0.89%	0.92%	0.92%
Annual Percentage Rate (CPR)	10.29%	10.50%	10.21%	10.53%	10.52%

Geographic distribution		
	Current	At constitution date
Andalucia	6.66%	6.57%
Aragon	1.57%	1.55%
Asturias	3.60%	3.61%
Balearic Islands	3.86%	3.85%
Basque Country	1.78%	1.86%
Canary Islands	2.40%	2.31%
Cantabria	0.23%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.04%	2.09%
Catalonia	33.19%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.32%	0.31%
Galicia	2.87%	2.81%
La Rioja	0.20%	0.20%
Madrid	8.67%	8.74%
Melilla	0.12%	0.11%
Murcia	8.41%	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	5,610	653,142.82	239,368.43	0.00	892,511.25	7.74	37,481,216.53	38,373,727.78	65.18
from > 1 to ≤ 2 months	301	100,011.61	47,708.96	0.00	147,720.57	1.28	2,206,745.24	2,354,465.81	4.00
from > 3 to ≤ 6 months	562	316,935.34	154,181.83	0.00	471,117.17	4.08	4,104,095.90	4,575,213.07	7.77
from > 6 to < 12 months	1,007	5,304,758.98	434,402.17	0.00	5,739,161.15	49.76	3,098,108.89	8,837,270.04	15.01
from ≥ 12 to < 18 months	499	4,034,764.06	248,004.09	0.00	4,282,768.15	37.13	450,472.19	4,733,240.34	8.04
Subtotal	7,979	10,409,612.81	1,123,665.48	0.00	11,533,278.29	100.00	47,340,638.75	58,873,917.04	100.00
Total	7,979	10,409,612.81	1,123,665.48	0.00	11,533,278.29		47,340,638.75	58,873,917.04	

Additional information