SABADELL CONSUMO 3 Fondo de Titulización

Brief report

Date: 07/31/2026
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) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating Fitch / Moody's Current	 Original
Series A ES0305838007	09/18/2024 6,413	53,765.35 344,797,189.55 53.77%	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	3.0340% 08/24/2026 149.530399 Gross 121.119623 Net	10/22/2035 MENS r/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AAsf Aaa (sf)	AA Aa1
Series B ES0305838015	09/18/2024 150	53,765.35 8,064,802.50 53.77%	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	3.4840% 08/24/2026 171.708606 Gross 139.083971 Net	10/22/2035 MENS r/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AA-sf Aa3 (sf)	AA- A2
Series C ES0305838023	09/18/2024 302	53,765.35 16,237,135.70 53.77%	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	3.9340% 08/24/2026 193.886813 Gross 157.048319 Net	10/22/2035 MENS r/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	Asf A2 (sf)	A- Baa1
Series D ES0305838031	09/18/2024 350	53,765.35 18,817,872.50 53.77%	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	5.0340% 08/24/2026 248.100208 Gross 200.961168 Net	10/22/2035 MENS r/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BBB-sf Baa2 (sf)	BBB- Baa3
Series E ES0305838049	09/18/2024 135	53,765.35 7,258,322.25 53.77%	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	5.5340% 08/24/2026 272.742660 Gross 220.921555 Net	10/22/2035 MENS r/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BB+sf Ba2 (sf)	BB+ Ba3
Series F ES0305838056	09/18/2024 150	53,765.35 8,064,802.50 53.77%	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	7.3340% 08/24/2026 361.455487 Gross 292.778944 Net	10/22/2035 MENS r/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BB-sf B1 (sf)	B B2
Series G ES0305838064	09/18/2024 92		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	08/24/2026	10/22/2035 MENS r/Apr/May/Jun/Jul/Aug/Se	Amortized	n.c. n.c.	n.c. n.c.
Total		403,240,125.00	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

				0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44
		% 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	2.22	2.14	2.06	1.97	1.90	1.83	1.77	1.69
			Date	10/10/2028	09/10/2028	08/13/2028	07/11/2028	06/15/2028	05/21/2028	04/27/2028	03/29/2028
		Final Maturity	Years	4.00	3.92	3.84	3.67	3.59	3.51	3.42	3.25
			Date	07/22/2030	06/22/2030	05/22/2030	03/22/2030	02/22/2030	01/22/2030	12/22/2029	10/22/2029
	Without optional redemption *	Average life	Years	2.33	2.25	2.18	2.10	2.03	1.96	1.89	1.82
			Date	11/20/2028	10/21/2028	09/23/2028	08/26/2028	07/30/2028	07/05/2028	06/10/2028	05/16/2028
		Final Maturity	Years	5.34	5.34	5.34	5.25	5.17	5.17	5.09	5.00
			Date	11/22/2031	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	2.22	2.14	2.06	1.97	1.90	1.83	1.77	1.69
			Date	10/10/2028	09/10/2028	08/13/2028	07/11/2028	06/15/2028	05/21/2028	04/27/2028	03/29/2028
		Final Maturity	Years	4.00	3.92	3.84	3.67	3.59	3.51	3.42	3.25
			Date	07/22/2030	06/22/2030	05/22/2030	03/22/2030	02/22/2030	01/22/2030	12/22/2029	10/22/2029
	Without optional redemption *	Average life	Years	2.49	2.41	2.33	2.27	2.20	2.13	2.07	2.02
			Date	01/14/2029	12/15/2028	11/19/2028	10/27/2028	10/03/2028	09/08/2028	08/15/2028	07/28/2028
		Final Maturity	Years	5.42	5.42	5.34	5.34	5.25	5.25	5.17	5.09
			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	2.22	2.14	2.06	1.97	1.90	1.83	1.77	1.69
			Date	10/10/2028	09/10/2028	08/13/2028	07/11/2028	06/15/2028	05/21/2028	04/27/2028	03/29/2028
		Final Maturity	Years	4.00	3.92	3.84	3.67	3.59	3.51	3.42	3.25
			Date	07/22/2030	06/22/2030	05/22/2030	03/22/2030	02/22/2030	01/22/2030	12/22/2029	10/22/2029
	Without optional redemption *	Average life	Years	2.50	2.42	2.35	2.29	2.22	2.16	2.09	2.04
			Date	01/18/2029	12/22/2028	11/25/2028	11/04/2028	10/10/2028	09/15/2028	08/22/2028	08/05/2028
		Final Maturity	Years	5.59	5.51	5.51	5.42	5.42	5.34	5.34	5.25
			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	2.22	2.14	2.06	1.97	1.90	1.83	1.77	1.69
			Date	10/10/2028	09/10/2028	08/13/2028	07/11/2028	06/15/2028	05/21/2028	04/27/2028	03/29/2028
		Final Maturity	Years	4.00	3.92	3.84	3.67	3.59	3.51	3.42	3.25
			Date	07/22/2030	06/22/2030	05/22/2030	03/22/2030	02/22/2030	01/22/2030	12/22/2029	10/22/2029
	Without optional redemption *	Average life	Years	2.53	2.45	2.38	2.32	2.25	2.19	2.12	2.08
			Date	01/28/2029	01/01/2029	12/05/2028	11/15/2028	10/21/2028	09/28/2028	09/04/2028	08/20/2028
		Final Maturity	Years	5.76	5.67	5.67	5.67	5.59	5.59	5.59	5.51
			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	2.22	2.14	2.06	1.97	1.90	1.83	1.77	1.69
			Date	10/10/2028	09/10/2028	08/13/2028	07/11/2028	06/15/2028	05/21/2028	04/27/2028	03/29/2028
		Final Maturity	Years	4.00	3.92	3.84	3.67	3.59	3.51	3.42	3.25
			Date	07/22/2030	06/22/2030	05/22/2030	03/22/2030	02/22/2030	01/22/2030	12/22/2029	10/22/2029
	Without optional redemption *	Average life	Years	2.55	2.47	2.40	2.35	2.29	2.22	2.16	2.12
			Date	02/06/2029	01/10/2029	12/14/2028	11/27/2028	11/02/2028	10/09/2028	09/16/2028	09/03/2028
		Final Maturity	Years	5.84	5.76	5.76	5.76	5.76	5.76	5.67	5.67
			Date	05/22/2032	04/22/2032	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	2.22	2.14	2.06	1.97	1.90	1.83	1.77	1.69
			Date	10/10/2028	09/10/2028	08/13/2028	07/11/2028	06/15/2028	05/21/2028	04/27/2028	03/29/2028
		Final Maturity	Years	4.00	3.92	3.84	3.67	3.59	3.51	3.42	3.25
			Date	07/22/2030	06/22/2030	05/22/2030	03/22/2030	02/22/2030	01/22/2030	12/22/2029	10/22/2029
	Without optional redemption *	Average life	Years	2.58	2.51	2.44	2.39	2.32	2.26	2.20	2.16
			Date	02/18/2029	01/22/2029	12/26/2028	12/09/2028	11/15/2028	10/23/2028	09/30/2028	09/18/2028
		Final Maturity	Years	6.84	6.84	6.84	6.84	6.84	6.84	6.84	6.84
			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

* 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%

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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

SABADELL CONSUMO 3 Fondo de Titulización

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

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V19913748

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Credit enhancement and financial operations

Credit enhancement (CE)

	Current		% CE	At issue date		% CE
Series A	85.51%	344,797,189.55	15.65%	84.47%	641,300,000.00	15.65%
Series B	2.00%	8,064,802.50	13.65%	1.98%	15,000,000.00	13.65%
Series C	4.03%	16,237,135.70	9.63%	3.98%	30,200,000.00	9.63%
Series D	4.67%	18,817,872.50	4.96%	4.61%	35,000,000.00	4.96%
Series E	1.80%	7,258,322.25	3.16%	1.78%	13,500,000.00	3.16%
Series F	2.00%	8,064,802.50	1.16%	1.98%	15,000,000.00	1.16%
Series G	0.00%	0.00		1.21%	9,200,000.00	
Issue of Bonds		403,240,125.00			759,200,000.00	
Reserve Fund	1.16%	4,677,585.45		1.16%	8,700,000.00	

Other financial operations (current)

Assets		Balance	Interest
Treasury Account		9,405,926.59	1.731%
Cash Collateral Account		0.00	
Servicer ppal collect not yet credited		7,628,300.70	
Servicer ints collect not yet credited		2,335,886.14	
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	58,526	82,592
Principal		
Principal outstanding	396,572,167.56	749,979,466.23
Average loan	6,776.00	9,080.53
Minimum	0.04	1,000.79
Maximum	47,634.43	58,605.52
Interest rate		
Weighted average (wac)	7.74%	7.75%
Minimum	2.00%	2.00%
Maximum	14.90%	14.90%
Final maturity		
Weighted average (WARM) (months)	53	70
Minimum	08/25/2026	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)	0.95%	0.87%	0.84%	0.85%	0.90%
Annual Percentage Rate (CPR)	10.85%	9.96%	9.60%	9.78%	10.25%

Geographic distribution

	Current	At constitution date
Andalucia	6.71%	6.57%
Aragon	1.58%	1.55%
Asturias	3.61%	3.61%
Balearic Islands	3.87%	3.85%
Basque Country	1.78%	1.86%
Canary Islands	2.43%	2.31%
Cantabria	0.23%	0.24%
Castilla-La Mancha	1.48%	1.48%
Castilla-Leon	2.04%	2.09%
Catalonia	33.00%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.32%	0.31%
Galicia	2.90%	2.81%
La Rioja	0.19%	0.20%
Madrid	8.54%	8.74%
Melilla	0.11%	0.11%
Murcia	8.42%	8.27%
Navarra	0.28%	0.32%
Valencia	22.44%	22.03%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	5,570	679,197.67	225,821.85	0.00	905,019.52	4.84	34,983,487.62	35,888,507.14	57.57
from > 1 to ≤ 2 months	227	109,788.89	31,621.95	0.00	141,410.84	0.76	1,481,586.54	1,622,997.38	2.60
from > 3 to ≤ 6 months	511	372,607.38	130,167.51	0.00	502,774.89	2.69	3,534,952.09	4,037,726.98	6.48
from > 6 to < 12 months	1,015	4,721,460.19	397,912.37	0.00	5,119,372.56	27.37	3,018,402.82	8,137,775.38	13.05
from ≥ 12 to < 18 months	835	6,388,984.86	391,913.23	0.00	6,780,898.09	36.26	460,650.22	7,241,548.31	11.62
from ≥ 18 to < 24 months	580	4,957,935.76	293,888.85	0.00	5,251,824.61	28.08	157,558.69	5,409,383.30	8.68
Subtotal	8,738	17,229,974.75	1,471,325.76	0.00	18,701,300.51	100.00	43,636,637.98	62,337,938.49	100.00
Total	8,738	17,229,974.75	1,471,325.76	0.00	18,701,300.51		43,636,637.98	62,337,938.49	

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

Additional information
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Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com