

SABADELL CONSUMO 3 Fondo de Titulización



Brief report

Date: 09/30/2026
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 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	50,465.23 323,633,519.99 50.47%	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	3.2730% 10/22/2026 137.643915 Gross 111.491571 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AAsf Aaa (sf)	AA Aa1
Series B ES0305838015	09/18/2024 150	50,465.23 7,569,784.50 50.47%	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	3.7230% 10/22/2026 156.568376 Gross 126.820385 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AA-sf Aa3 (sf)	AA- A2
Series C ES0305838023	09/18/2024 302	50,465.23 15,240,499.46 50.47%	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	4.1730% 10/22/2026 175.492837 Gross 142.149198 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	Asf A2 (sf)	A- Baa1
Series D ES0305838031	09/18/2024 350	50,465.23 17,662,830.50 50.47%	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	5.2730% 10/22/2026 221.752631 Gross 179.619631 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BBB-sf Baa2 (sf)	BBB- Baa3
Series E ES0305838049	09/18/2024 135	50,465.23 6,812,806.05 50.47%	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	5.7730% 10/22/2026 242.779811 Gross 196.651647 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BB+sf Baa2 (sf)	BB+ Baa3
Series F ES0305838056	09/18/2024 150	50,465.23 7,569,784.50 50.47%	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	7.5730% 10/22/2026 318.477656 Gross 257.966901 Net	10/22/2035 MENS i/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		10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	Amortized	n.c. n.c.	n.c. n.c.
Total		378,489,225.00	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	2.15	2.07	2.00	1.91	1.84	1.78	1.71	1.65	
			Date	11/14/2028	10/17/2028	09/19/2028	08/19/2028	07/25/2028	07/01/2028	06/08/2028	05/16/2028	
		Final Maturity	Years	3.83	3.75	3.67	3.50	3.42	3.34	3.25	3.17	
			Date	07/22/2030	06/22/2030	05/22/2030	03/22/2030	02/22/2030	01/22/2030	12/22/2029	11/22/2029	
	Without optional redemption *	Average life	Years	2.27	2.19	2.12	2.04	1.97	1.91	1.84	1.78	
			Date	12/27/2028	11/29/2028	11/02/2028	10/06/2028	09/11/2028	08/18/2028	07/25/2028	07/02/2028	
Final Maturity		Years	5.17	5.17	5.17	5.08	5.00	5.00	4.92	4.83		
		Date	11/22/2031	11/22/2031	11/22/2031	10/22/2031	09/22/2031	08/22/2031	07/22/2031	07/22/2031		
Series B	With optional redemption *	Average life	Years	2.15	2.07	2.00	1.91	1.84	1.78	1.71	1.65	
			Date	11/14/2028	10/17/2028	09/19/2028	08/19/2028	07/25/2028	07/01/2028	06/08/2028	05/16/2028	
		Final Maturity	Years	3.83	3.75	3.67	3.50	3.42	3.34	3.25	3.17	
			Date	07/22/2030	06/22/2030	05/22/2030	03/22/2030	02/22/2030	01/22/2030	12/22/2029	11/22/2029	
	Without optional redemption *	Average life	Years	2.42	2.35	2.28	2.22	2.16	2.10	2.04	1.98	
			Date	02/23/2029	01/26/2029	01/01/2029	12/11/2028	11/18/2028	10/26/2028	10/03/2028	09/12/2028	
Final Maturity		Years	5.25	5.25	5.17	5.17	5.08	5.00	5.00	4.92		
		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	2.15	2.07	2.00	1.91	1.84	1.78	1.71	1.65	
			Date	11/14/2028	10/17/2028	09/19/2028	08/19/2028	07/25/2028	07/01/2028	06/08/2028	05/16/2028	
		Final Maturity	Years	3.83	3.75	3.67	3.50	3.42	3.34	3.25	3.17	
			Date	07/22/2030	06/22/2030	05/22/2030	03/22/2030	02/22/2030	01/22/2030	12/22/2029	11/22/2029	
	Without optional redemption *	Average life	Years	2.44	2.37	2.30	2.25	2.18	2.12	2.06	2.00	
			Date	02/27/2029	02/01/2029	01/07/2029	12/20/2028	11/26/2028	11/03/2028	10/11/2028	09/20/2028	
Final Maturity		Years	5.42	5.34	5.34	5.25	5.25	5.17	5.17	5.08		
		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	2.15	2.07	2.00	1.91	1.84	1.78	1.71	1.65	
			Date	11/14/2028	10/17/2028	09/19/2028	08/19/2028	07/25/2028	07/01/2028	06/08/2028	05/16/2028	
		Final Maturity	Years	3.83	3.75	3.67	3.50	3.42	3.34	3.25	3.17	
			Date	07/22/2030	06/22/2030	05/22/2030	03/22/2030	02/22/2030	01/22/2030	12/22/2029	11/22/2029	
	Without optional redemption *	Average life	Years	2.47	2.39	2.33	2.28	2.22	2.15	2.09	2.04	
			Date	03/10/2029	02/12/2029	01/18/2029	01/01/2029	12/08/2028	11/16/2028	10/25/2028	10/04/2028	
Final Maturity		Years	5.59	5.50	5.50	5.50	5.42	5.42	5.34	5.34		
		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	2.15	2.07	2.00	1.91	1.84	1.78	1.71	1.65	
			Date	11/14/2028	10/17/2028	09/19/2028	08/19/2028	07/25/2028	07/01/2028	06/08/2028	05/16/2028	
		Final Maturity	Years	3.83	3.75	3.67	3.50	3.42	3.34	3.25	3.17	
			Date	07/22/2030	06/22/2030	05/22/2030	03/22/2030	02/22/2030	01/22/2030	12/22/2029	11/22/2029	
	Without optional redemption *	Average life	Years	2.49	2.42	2.35	2.31	2.25	2.19	2.13	2.08	
			Date	03/19/2029	02/21/2029	01/28/2029	01/12/2029	12/21/2028	11/28/2028	11/07/2028	10/18/2028	
Final Maturity		Years	5.67	5.59	5.59	5.59	5.59	5.59	5.50	5.50		
		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	2.15	2.07	2.00	1.91	1.84	1.78	1.71	1.65	
			Date	11/14/2028	10/17/2028	09/19/2028	08/19/2028	07/25/2028	07/01/2028	06/08/2028	05/16/2028	
		Final Maturity	Years	3.83	3.75	3.67	3.50	3.42	3.34	3.25	3.17	
			Date	07/22/2030	06/22/2030	05/22/2030	03/22/2030	02/22/2030	01/22/2030	12/22/2029	11/22/2029	
	Without optional redemption *	Average life	Years	2.53	2.46	2.39	2.35	2.29	2.23	2.17	2.12	
			Date	04/01/2029	03/07/2029	02/10/2029	01/26/2029	01/04/2029	12/13/2028	11/22/2028	11/02/2028	
Final Maturity		Years	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67		
		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		

* 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.

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

SABADELL CONSUMO 3 Fondo de Titulización

Brief report

Date: 09/30/2026
Currency: EUR



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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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Register of Book Securities
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Fund Auditor
KPMG Auditores

Credit enhancement and financial operations

Credit enhancement (CE)							
Current				At issue date			
		% CE			% CE		
Series A	85.51%	323,633,519.99	15.65%	84.47%	641,300,000.00	15.65%	
Series B	2.00%	7,569,784.50	13.65%	1.98%	15,000,000.00	13.65%	
Series C	4.03%	15,240,499.46	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.67%	17,662,830.50	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.80%	6,812,806.05	3.16%	1.78%	13,500,000.00	3.16%	
Series F	2.00%	7,569,784.50	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		378,489,225.00			759,200,000.00		
Reserve Fund	1.16%	4,390,475.01		1.16%	8,700,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	8,057,106.54	1.731%	
Cash Collateral Account	0.00		
Servicer ppal collect not yet credited	7,168,588.33		
Servicer ints collect not yet credited	2,147,385.95		
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	55,699	82,592	
Principal			
Principal outstanding	371,774,917.94	749,979,466.23	
Average loan	6,674.71	9,080.53	
Minimum	0.01	1,000.79	
Maximum	46,036.13	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)	52	70	
Minimum	10/31/2026	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)	0.75%	0.79%	0.80%	0.84%	0.88%
Annual Percentage Rate (CPR)	8.60%	9.06%	9.14%	9.60%	10.08%

Geographic distribution		
	Current	At constitution date
Andalucia	6.72%	6.57%
Aragon	1.57%	1.55%
Asturias	3.65%	3.61%
Balearic Islands	3.86%	3.85%
Basque Country	1.78%	1.86%
Canary Islands	2.44%	2.31%
Cantabria	0.23%	0.24%
Castilla-La Mancha	1.48%	1.48%
Castilla-Leon	2.02%	2.09%
Catalonia	32.91%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.32%	0.31%
Galicia	2.91%	2.81%
La Rioja	0.19%	0.20%
Madrid	8.53%	8.74%
Melilla	0.11%	0.11%
Murcia	8.46%	8.27%
Navarra	0.28%	0.32%
Valencia	22.48%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	6,721	824,253.84	260,349.39	0.00	1,084,603.23	5.08	40,635,172.62	41,719,775.85	60.00
from > 1 to ≤ 2 months	272	91,074.03	38,589.80	0.00	129,663.83	0.61	1,738,057.54	1,867,721.37	2.69
from > 3 to ≤ 6 months	509	345,424.85	119,962.78	0.00	465,387.63	2.18	3,229,304.02	3,694,691.65	5.31
from > 6 to < 12 months	1,005	5,837,707.08	376,296.45	0.00	6,214,003.53	29.10	1,849,274.65	8,063,278.18	11.60
from ≥ 12 to < 18 months	784	5,772,171.92	356,909.98	0.00	6,129,081.90	28.70	509,672.99	6,638,754.89	9.55
from ≥ 18 to < 24 months	737	5,969,394.83	360,877.76	0.00	6,330,272.59	29.64	207,309.52	6,537,582.11	9.40
from ≥ 2 years	97	953,057.09	51,374.71	0.00	1,004,431.80	4.70	7,351.30	1,011,783.10	1.46
Subtotal	10,125	19,793,083.64	1,564,360.87	0.00	21,357,444.51	100.00	48,176,142.64	69,533,587.15	100.00
Total	10,125	19,793,083.64	1,564,360.87	0.00	21,357,444.51		48,176,142.64	69,533,587.15	

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Additional information
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