SABADELL CONSUMO 1 Fondo de Titulización

Brief report

Date: 02/28/2025
Currency: EUR

Constitution date
09/20/2019

VAT Reg. no.
V88437348

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

Originator
Banco Sabadell

Servicer
Banco Sabadell

Lead Manager
Banco Sabadell
Deutsche Bank

Bond Paying Agent
Société Générale

Financial Structuring
Deutsche Bank

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 DBRS / Moody's Current	 Original
Series A ES0305443006	09/20/2019 8,750	4,163.89 36,434,037.50 4.16%	100,000.00 875,000,000.00	Floating 3-M Euribor+0.410% 24.Mar/Jun/Sep/Dec	3.1820% 03/24/2025 33.123745 Gross 26.830233 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	AA (low) (sf) Aa3 (sf)	AA (low) Aa3
Series B ES0305443014	09/20/2019 350	4,163.89 1,457,361.50 4.16%	100,000.00 35,000,000.00	Floating 3-M Euribor+1.400% 24.Mar/Jun/Sep/Dec	4.1720% 03/24/2025 43.429373 Gross 35.177792 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	A (sf) Baa3 (sf)	A Baa3
Series C ES0305443022	09/20/2019 350	4,163.89 1,457,361.50 4.16%	100,000.00 35,000,000.00	Floating 3-M Euribor+2.450% 24.Mar/Jun/Sep/Dec	5.2220% 03/24/2025 54.359584 Gross 44.031263 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	BBB (sf) Ba2 (sf)	BBB Ba2
Series D ES0305443030	09/20/2019 250	4,163.89 1,040,972.50 4.16%	100,000.00 25,000,000.00	Floating 3-M Euribor+3.850% 24.Mar/Jun/Sep/Dec	6.6220% 03/24/2025 68.933199 Gross 55.835891 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	BB (low) (sf) B1 (sf)	B (high) B1
Series E ES0305443048	09/20/2019 300	4,163.89 1,249,167.00 4.16%	100,000.00 30,000,000.00	Floating 3-M Euribor+5.750% 24.Mar/Jun/Sep/Dec	8.5220% 03/24/2025 88.711676 Gross 71.856458 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	n.c. n.c.	n.c. n.c.
Series F ES0305443055	09/20/2019 90	13,888.90 1,250,001.00 13.89%	100,000.00 9,000,000.00	Floating 3-M Euribor+5.980% 24.Mar/Jun/Sep/Dec	8.7520% 03/24/2025 303.889132 Gross 246.150197 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.
Series Z ES0305443063	09/20/2019 780	7,833.78 6,110,348.40 7.83%	100,000.00 78,000,000.00	Floating 3-M Euribor+6.500% 24.Mar/Jun/Sep/Dec	9.2720% 03/24/2025 181.587020 Gross 147.085486 Net	03/24/2031 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" except certain circumstances	n.c. n.c.	n.c. n.c.
Total		48,999,249.40	1.087.000.000,00						

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	0.45	0.45	0.45	0.45	0.45	0.45	0.44	0.44
			Date	06/06/2025	06/06/2025	06/05/2025	06/05/2025	06/05/2025	06/04/2025	06/04/2025	06/03/2025
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	0.86	0.85	0.84	0.83	0.82	0.81	0.80	0.79
			Date	11/04/2025	10/30/2025	10/26/2025	10/22/2025	10/18/2025	10/15/2025	10/11/2025	10/07/2025
		Final Maturity	Years	2.00	2.00	2.00	1.75	1.75	1.75	1.75	1.75
			Date	12/24/2026	12/24/2026	12/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026	09/24/2026
Series B	With optional redemption *	Average life	Years	0.45	0.45	0.45	0.45	0.45	0.45	0.44	0.44
			Date	06/06/2025	06/06/2025	06/05/2025	06/05/2025	06/05/2025	06/04/2025	06/04/2025	06/03/2025
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	1.67	1.66	1.65	1.63	1.60	1.57	1.54	1.51
			Date	08/25/2026	08/22/2026	08/19/2026	08/11/2026	07/30/2026	07/19/2026	07/08/2026	06/27/2026
		Final Maturity	Years	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
			Date	12/24/2026	12/24/2026	12/24/2026	12/24/2026	12/24/2026	12/24/2026	12/24/2026	12/24/2026
Series C	With optional redemption *	Average life	Years	0.45	0.45	0.45	0.45	0.45	0.45	0.44	0.44
			Date	06/06/2025	06/06/2025	06/05/2025	06/05/2025	06/05/2025	06/04/2025	06/04/2025	06/03/2025
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	1.81	1.79	1.76	1.74	1.71	1.69	1.67	1.64
			Date	10/17/2026	10/08/2026	09/28/2026	09/19/2026	09/10/2026	09/02/2026	08/24/2026	08/15/2026
		Final Maturity	Years	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
			Date	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027
Series D	With optional redemption *	Average life	Years	0.45	0.45	0.45	0.45	0.45	0.45	0.44	0.44
			Date	06/06/2025	06/06/2025	06/05/2025	06/05/2025	06/05/2025	06/04/2025	06/04/2025	06/03/2025
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	2.16	2.10	2.05	2.01	1.97	1.93	1.89	1.87
			Date	02/20/2027	01/30/2027	01/12/2027	12/28/2026	12/13/2026	11/28/2026	11/14/2026	11/05/2026
		Final Maturity	Years	3.00	3.00	2.75	2.75	2.75	2.75	2.75	2.50
			Date	12/24/2027	12/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	09/24/2027	06/24/2027
Series E	With optional redemption *	Average life	Years	0.45	0.45	0.45	0.45	0.45	0.45	0.44	0.44
			Date	06/06/2025	06/06/2025	06/05/2025	06/05/2025	06/05/2025	06/04/2025	06/04/2025	06/03/2025
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	2.94	2.89	2.84	2.79	2.74	2.69	2.64	2.59
			Date	11/30/2027	11/14/2027	10/27/2027	10/07/2027	09/19/2027	09/01/2027	08/15/2027	07/26/2027
		Final Maturity	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			Date	06/24/2032	06/24/2032	06/24/2032	06/24/2032	06/24/2032	06/24/2032	06/24/2032	06/24/2032
Series F	With optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Date	06/23/2025	06/23/2025	06/23/2025	06/23/2025	06/23/2025	06/23/2025	06/23/2025	06/23/2025
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	0.39	0.38	0.36	0.34	0.33	0.32	0.31	0.30
			Date	05/16/2025	05/10/2025	05/04/2025	04/27/2025	04/23/2025	04/19/2025	04/15/2025	04/12/2025
		Final Maturity	Years	1.25	1.25	1.25	1.25	1.00	1.00	1.00	1.00
			Date	03/24/2026	03/24/2026	03/24/2026	03/24/2026	12/24/2025	12/24/2025	12/24/2025	12/24/2025
Series Z	With optional redemption *	Average life	Years	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48
			Date	06/17/2025	06/17/2025	06/17/2025	06/17/2025	06/17/2025	06/17/2025	06/17/2025	06/17/2025
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Date	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025	06/24/2025
	Without optional redemption *	Average life	Years	0.10	0.10	0.09	0.09	0.09	0.08	0.08	0.08
			Date	01/29/2025	01/27/2025	01/26/2025	01/25/2025	01/24/2025	01/23/2025	01/22/2025	01/22/2025
		Final Maturity	Years	1.25	1.25	1.25	1.25	1.00	1.00	1.00	1.00
			Date	03/24/2026	03/24/2026	03/24/2026	03/24/2026	12/24/2025	12/24/2025	12/24/2025	12/24/2025

Restitution period will end up 01.22.2018. Meanwhile loans will be restitute in every payment date for its initial amount available in each payment date.
* 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, when the securitised assets Revolving Period is over.
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			At issue date		
			% CE			% CE
Series A	74.36%	36,434,037.50	26.31%	80.50%	875,000,000.00	19.29%
Series B	2.97%	1,457,361.50	23.26%	3.22%	35,000,000.00	16.05%
Series C	2.97%	1,457,361.50	20.21%	3.22%	35,000,000.00	12.80%
Series D	2.12%	1,040,972.50	18.03%	2.30%	25,000,000.00	10.48%
Series E	2.55%	1,249,167.00	15.41%	2.76%	30,000,000.00	7.70%
Series F	2.55%	1,250,001.00		0.83%	9,000,000.00	
Series Z	12.47%	6,110,348.40	2.62%	7.18%	78,000,000.00	0.46%
Issue of Bonds		48,999,249.40			1,087,000,000.00	
Reserve Fund	2.62%	1,250,001.00		0.46%	5,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		8,723,070.67	2.908%
Principals Account		0.00	
Servicer ppal collect not yet credited		2,047,060.03	
Servicer ints collect not yet credited		164,993.60	
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	11,994	141,635
Principal		
Principal outstanding	32,938,234.00	999,999,996.83
Average loan	2,746.23	7,060.40
Minimum	0.07	1,000.00
Maximum	36,661.07	93,386.42
Interest rate		
Weighted average (wac)	6.65%	7.42%
Minimum	3.00%	3.00%
Maximum	13.60%	15.00%
Final maturity		
Weighted average (WARM) (months)	19	52
Minimum	03/31/2025	12/30/2019
Maximum	08/31/2032	12/31/2028
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)	1.31%	1.22%	1.15%	1.07%	0.96%
Annual Percentage Rate (CPR)	14.66%	13.71%	12.96%	12.16%	10.97%

Geographic distribution

	Current	At constitution date
Andalucia	7.01%	6.74%
Aragon	1.01%	1.20%
Asturias	5.97%	4.93%
Balearic Islands	2.32%	2.91%
Basque Country	2.12%	2.22%
Canary Islands	1.30%	1.75%
Cantabria	0.26%	0.24%
Castilla-La Mancha	1.17%	1.37%
Castilla-Leon	1.76%	2.12%
Catalonia	37.01%	37.03%
Ceuta	0.06%	0.09%
Galicia	2.49%	2.78%
La Rioja	0.27%	0.25%
Madrid	5.66%	7.65%
Melilla	0.10%	0.08%
Murcia	9.09%	7.79%
Navarra	0.16%	0.35%
Valencia	22.24%	20.52%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	1,832	320,516.86	24,805.35	0.00	345,322.21	1.15	5,011,206.23	5,356,528.44	14.79
from > 1 to ≤ 2 months	56	28,902.88	2,315.38	0.00	31,218.26	0.10	140,444.61	171,662.87	0.47
from > 2 to ≤ 3 months	49	35,122.09	2,520.18	0.00	37,642.27	0.13	117,694.87	155,337.14	0.43
from > 3 to ≤ 6 months	63	49,883.88	5,263.71	0.00	55,147.59	0.18	139,179.09	194,326.68	0.54
from > 6 to < 12 months	217	456,959.37	33,414.52	0.00	490,373.89	1.64	332,390.60	822,764.49	2.27
from ≥ 12 to < 18 months	257	665,188.30	41,245.29	0.00	706,433.59	2.36	141,950.12	848,383.71	2.34
from ≥ 18 to < 24 months	328	1,140,553.60	66,678.00	0.00	1,207,231.60	4.03	100,582.29	1,307,813.89	3.61
from ≥ 2 years	5,325	25,176,414.04	1,903,673.95	0.00	27,080,087.99	90.41	284,098.21	27,364,186.20	75.55
Subtotal	8,127	27,873,541.02	2,079,916.38	0.00	29,953,457.40	100.00	6,267,546.02	36,221,003.42	100.00
Total	8,127	27,873,541.02	2,079,916.38	0.00	29,953,457.40		6,267,546.02	36,221,003.42	

Additional information
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