

SABADELL CONSUMO 3 Fondo de Titulización

Brief report

Date: 12/31/2024
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	93,784.31 601,438,780.03 93.78%	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	3.5950% 01/22/2025 280.962162 Gross 227.579351 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AAsf Aa1 (sf)	AA Aa1
Series B ES0305838015	09/18/2024 150	93,784.31 14,067,646.50 93.78%	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	4.0450% 01/22/2025 316.131278 Gross 256.066335 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	AA-sf A2 (sf)	AA- A2
Series C ES0305838023	09/18/2024 302	93,784.31 28,322,861.62 93.78%	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	4.4950% 01/22/2025 351.300395 Gross 284.553320 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	Asf Baa1 (sf)	A- Baa1
Series D ES0305838031	09/18/2024 350	93,784.31 32,824,508.50 93.78%	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	5.5950% 01/22/2025 437.269345 Gross 354.188169 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Secuential	BBB-sf Baa3 (sf)	BBB- Baa3
Series E ES0305838049	09/18/2024 135	93,784.31 12,660,881.85 93.78%	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	6.0950% 01/22/2025 476.346141 Gross 385.840374 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	93,784.31 14,067,646.50 93.78%	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	7.8950% 01/22/2025 617.022606 Gross 499.788311 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	91,670.00 8,433,640.00 91.67%	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	7.5950% 01/22/2025 580.194708 Gross 469.957713 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		711,815,965.00	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	2.90	2.78	2.65	2.53	2.42	2.31	2.20	2.10
			Date	11/17/2027	10/02/2027	08/17/2027	07/04/2027	05/23/2027	04/13/2027	03/06/2027	01/29/2027
		Final Maturity	Years	5.75	5.67	5.50	5.33	5.17	5.00	4.83	4.67
			Date	09/22/2030	08/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	10/22/2029	08/22/2029
	Without optional redemption *	Average life	Years	2.96	2.84	2.72	2.60	2.49	2.38	2.28	2.19
			Date	12/09/2027	10/24/2027	09/10/2027	07/30/2027	06/19/2027	05/12/2027	04/05/2027	03/01/2027
Final Maturity		Years	7.00	7.00	6.92	6.83	6.75	6.67	6.58	6.50	
		Date	12/22/2031	12/22/2031	11/22/2031	10/22/2031	09/22/2031	08/22/2031	07/22/2031	06/22/2031	
Series B	With optional redemption *	Average life	Years	2.90	2.78	2.65	2.53	2.42	2.31	2.20	2.10
			Date	11/17/2027	10/02/2027	08/17/2027	07/04/2027	05/23/2027	04/13/2027	03/06/2027	01/29/2027
		Final Maturity	Years	5.75	5.67	5.50	5.33	5.17	5.00	4.83	4.67
			Date	09/22/2030	08/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	10/22/2029	08/22/2029
	Without optional redemption *	Average life	Years	3.05	2.92	2.81	2.70	2.60	2.50	2.40	2.32
			Date	01/08/2028	11/24/2027	10/12/2027	09/03/2027	07/28/2027	06/22/2027	05/19/2027	04/17/2027
Final Maturity		Years	7.08	7.00	7.00	6.92	6.83	6.75	6.67	6.58	
		Date	01/22/2032	12/22/2031	12/22/2031	11/22/2031	10/22/2031	09/22/2031	08/22/2031	07/22/2031	
Series C	With optional redemption *	Average life	Years	2.90	2.78	2.65	2.53	2.42	2.31	2.20	2.10
			Date	11/17/2027	10/02/2027	08/17/2027	07/04/2027	05/23/2027	04/13/2027	03/06/2027	01/29/2027
		Final Maturity	Years	5.75	5.67	5.50	5.33	5.17	5.00	4.83	4.67
			Date	09/22/2030	08/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	10/22/2029	08/22/2029
	Without optional redemption *	Average life	Years	3.06	2.93	2.82	2.71	2.61	2.51	2.42	2.33
			Date	01/12/2028	11/26/2027	10/17/2027	09/07/2027	08/01/2027	06/27/2027	05/24/2027	04/22/2027
Final Maturity		Years	7.17	7.17	7.08	7.00	7.00	6.92	6.83	6.75	
		Date	02/22/2032	02/22/2032	01/22/2032	12/22/2031	12/22/2031	11/22/2031	10/22/2031	09/22/2031	
Series D	With optional redemption *	Average life	Years	2.90	2.78	2.65	2.53	2.42	2.31	2.20	2.10
			Date	11/17/2027	10/02/2027	08/17/2027	07/04/2027	05/23/2027	04/13/2027	03/06/2027	01/29/2027
		Final Maturity	Years	5.75	5.67	5.50	5.33	5.17	5.00	4.83	4.67
			Date	09/22/2030	08/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	10/22/2029	08/22/2029
	Without optional redemption *	Average life	Years	3.07	2.94	2.83	2.73	2.63	2.53	2.44	2.36
			Date	01/17/2028	12/02/2027	10/22/2027	09/14/2027	08/08/2027	07/05/2027	06/02/2027	05/01/2027
Final Maturity		Years	7.33	7.25	7.25	7.25	7.17	7.17	7.08	7.08	
		Date	04/22/2032	03/22/2032	03/22/2032	03/22/2032	02/22/2032	02/22/2032	01/22/2032	01/22/2032	
Series E	With optional redemption *	Average life	Years	2.90	2.78	2.65	2.53	2.42	2.31	2.20	2.10
			Date	11/17/2027	10/02/2027	08/17/2027	07/04/2027	05/23/2027	04/13/2027	03/06/2027	01/29/2027
		Final Maturity	Years	5.75	5.67	5.50	5.33	5.17	5.00	4.83	4.67
			Date	09/22/2030	08/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	10/22/2029	08/22/2029
	Without optional redemption *	Average life	Years	3.08	2.96	2.85	2.74	2.65	2.55	2.46	2.38
			Date	01/22/2028	12/07/2027	10/28/2027	09/20/2027	08/15/2027	07/12/2027	06/10/2027	05/10/2027
Final Maturity		Years	7.42	7.33	7.33	7.33	7.25	7.25	7.25	7.25	
		Date	05/22/2032	04/22/2032	04/22/2032	04/22/2032	04/22/2032	03/22/2032	03/22/2032	03/22/2032	
Series F	With optional redemption *	Average life	Years	2.90	2.78	2.65	2.53	2.42	2.31	2.20	2.10
			Date	11/17/2027	10/02/2027	08/17/2027	07/04/2027	05/23/2027	04/13/2027	03/06/2027	01/29/2027
		Final Maturity	Years	5.75	5.67	5.50	5.33	5.17	5.00	4.83	4.67
			Date	09/22/2030	08/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	10/22/2029	08/22/2029
	Without optional redemption *	Average life	Years	3.10	2.97	2.86	2.76	2.66	2.57	2.48	2.40
			Date	01/27/2028	12/12/2027	11/02/2027	09/26/2027	08/21/2027	07/19/2027	06/17/2027	05/19/2027
Final Maturity		Years	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	
		Date	09/22/2032	09/22/2032	09/22/2032	09/22/2032	09/22/2032	09/22/2032	09/22/2032	09/22/2032	
Series G	With optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
			Date	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025
		Final Maturity	Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
			Date	01/22/2026	01/22/2026	01/22/2026	01/22/2026	01/22/2026	01/22/2026	01/22/2026	01/22/2026
	Without optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
			Date	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025
Final Maturity		Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	
		Date	01/22/2026	01/22/2026	01/22/2026	01/22/2026	01/22/2026	01/22/2026	01/22/2026	01/22/2026	

* 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

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	84.49%	601,438,780.03	15.65%	84.47%	641,300,000.00		15.65%
Series B	1.98%	14,067,646.50	13.65%	1.98%	15,000,000.00		13.65%
Series C	3.98%	28,322,861.62	9.63%	3.98%	30,200,000.00		9.63%
Series D	4.61%	32,824,508.50	4.96%	4.61%	35,000,000.00		4.96%
Series E	1.78%	12,660,881.85	3.16%	1.78%	13,500,000.00		3.16%
Series F	1.98%	14,067,646.50	1.16%	1.98%	15,000,000.00		1.16%
Series G	1.18%	8,433,640.00		1.21%	9,200,000.00		
Issue of Bonds		711,815,965.00			759,200,000.00		
Reserve Fund	1.16%	8,159,234.97		1.16%	8,700,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		15,451,060.21	2.965%
Cash Collateral Account			0.00
Servicer ppal collect not yet credited		9,857,316.10	
Servicer ints collect not yet credited		4,210,154.77	
Liabilities		Available	Balance
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	79,925	82,592	
Principal			
Principal outstanding	686,138,998.25	749,979,466.23	
Average loan	8,584.79	9,080.53	
Minimum	0.16	1,000.79	
Maximum	56,706.31	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)	67	70	
Minimum	01/31/2025	01/31/2025	
Maximum	09/30/2032	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)	0.86%	0.90%			0.92%
Annual Percentage Rate (CPR)	9.85%	10.25%			10.49%

Geographic distribution		
	Current	At constitution date
Andalucia	6.62%	6.57%
Aragon	1.55%	1.55%
Asturias	3.61%	3.61%
Balearic Islands	3.82%	3.85%
Basque Country	1.83%	1.86%
Canary Islands	2.32%	2.31%
Cantabria	0.24%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.08%	2.09%
Catalonia	33.58%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.32%	0.31%
Galicia	2.80%	2.81%
La Rioja	0.19%	0.20%
Madrid	8.76%	8.74%
Melilla	0.11%	0.11%
Murcia	8.30%	8.27%
Navarra	0.32%	0.32%
Valencia	22.02%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			
Delinquencies									
Up to 1 month	5,916	642,491.51	281,464.84	0.00	923,956.35	80.72	45,542,635.80	46,466,592.15	92.82
from > 1 to ≤ 2 months	230	67,517.27	41,467.60	0.00	108,984.87	9.52	1,901,416.25	2,010,401.12	4.02
from > 3 to ≤ 6 months	159	67,759.86	44,000.35	0.00	111,760.21	9.76	1,471,082.51	1,582,842.72	3.16
Subtotal	6,305	777,768.64	366,932.79	0.00	1,144,701.43	100.00	48,915,134.56	50,059,835.99	100.00
Total	6,305	777,768.64	366,932.79	0.00	1,144,701.43		48,915,134.56	50,059,835.99	