

SABADELL CONSUMO 3 Fondo de Titulización

Brief report

Date: 01/31/2025
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	91,383.73 586,043,860.49 91.38%	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	3.5850% 02/24/2025 300.309783 Gross 243.250924 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AAsf Aa1 (sf)	AA Aa1
Series B ES0305838015	09/18/2024 150	91,383.73 13,707,559.50 91.38%	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	4.0350% 02/24/2025 338.005571 Gross 273.784513 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	AA-sf A2 (sf)	AA- A2
Series C ES0305838023	09/18/2024 302	91,383.73 27,597,886.46 91.38%	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	4.4850% 02/24/2025 375.701360 Gross 304.318102 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	Asf Baa1 (sf)	A- Baa1
Series D ES0305838031	09/18/2024 350	91,383.73 31,984,305.50 91.38%	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	5.5850% 02/24/2025 467.846621 Gross 378.955763 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BBB-sf Baa3 (sf)	BBB- Baa3
Series E ES0305838049	09/18/2024 135	91,383.73 12,336,803.55 91.38%	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	6.0850% 02/24/2025 509.730831 Gross 412.881973 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB+sf Ba2 (sf)	BB+ Ba3
Series F ES0305838056	09/18/2024 150	91,383.73 13,707,559.50 91.38%	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	7.8850% 02/24/2025 660.513985 Gross 535.016328 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB-sf B1 (sf)	B B2
Series G ES0305838064	09/18/2024 92	83,340.00 7,667,280.00 83.34%	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	7.5850% 02/24/2025 579.456075 Gross 469.359421 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.
Total		693,045,255.00	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	2.87	2.75	2.62	2.50	2.39	2.28	2.18	2.08	
			Date	12/04/2027	10/21/2027	09/05/2027	07/24/2027	06/13/2027	05/05/2027	03/28/2027	02/21/2027	
		Final Maturity	Years	5.67	5.58	5.42	5.25	5.09	4.92	4.75	4.58	
		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	2.93	2.81	2.69	2.58	2.47	2.36	2.26	2.17	
			Date	12/27/2027	11/12/2027	09/30/2027	08/19/2027	07/11/2027	06/03/2027	04/28/2027	03/25/2027	
Final Maturity		Years	6.92	6.92	6.84	6.75	6.67	6.58	6.50	6.42		
	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	2.87	2.75	2.62	2.50	2.39	2.28	2.18	2.08	
			Date	12/04/2027	10/21/2027	09/05/2027	07/24/2027	06/13/2027	05/05/2027	03/28/2027	02/21/2027	
		Final Maturity	Years	5.67	5.58	5.42	5.25	5.09	4.92	4.75	4.58	
		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	3.01	2.89	2.78	2.68	2.58	2.48	2.39	2.30	
			Date	01/26/2028	12/13/2027	11/02/2027	09/25/2027	08/20/2027	07/16/2027	06/13/2027	05/12/2027	
Final Maturity		Years	7.00	6.92	6.92	6.84	6.75	6.67	6.58	6.50		
	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	2.87	2.75	2.62	2.50	2.39	2.28	2.18	2.08	
			Date	12/04/2027	10/21/2027	09/05/2027	07/24/2027	06/13/2027	05/05/2027	03/28/2027	02/21/2027	
		Final Maturity	Years	5.67	5.58	5.42	5.25	5.09	4.92	4.75	4.58	
		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	3.03	2.90	2.79	2.69	2.59	2.49	2.40	2.32	
			Date	01/31/2028	12/16/2027	11/06/2027	09/29/2027	08/24/2027	07/20/2027	06/18/2027	05/17/2027	
Final Maturity		Years	7.09	7.09	7.00	6.92	6.84	6.75	6.67	6.58		
	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	2.87	2.75	2.62	2.50	2.39	2.28	2.18	2.08	
			Date	12/04/2027	10/21/2027	09/05/2027	07/24/2027	06/13/2027	05/05/2027	03/28/2027	02/21/2027	
		Final Maturity	Years	5.67	5.58	5.42	5.25	5.09	4.92	4.75	4.58	
		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	3.04	2.92	2.81	2.71	2.61	2.52	2.43	2.34	
			Date	02/05/2028	12/22/2027	11/12/2027	10/06/2027	08/31/2027	07/28/2027	06/26/2027	05/27/2027	
Final Maturity		Years	7.25	7.17	7.17	7.17	7.09	7.09	7.00	7.00		
	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	2.87	2.75	2.62	2.50	2.39	2.28	2.18	2.08	
			Date	12/04/2027	10/21/2027	09/05/2027	07/24/2027	06/13/2027	05/05/2027	03/28/2027	02/21/2027	
		Final Maturity	Years	5.67	5.58	5.42	5.25	5.09	4.92	4.75	4.58	
		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	2.93	2.82	2.72	2.63	2.54	2.45	2.37	
			Date	02/10/2028	12/27/2027	11/18/2027	10/12/2027	09/07/2027	08/05/2027	07/05/2027	06/05/2027	
Final Maturity		Years	7.33	7.25	7.25	7.25	7.25	7.17	7.17	7.17		
	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	2.87	2.75	2.62	2.50	2.39	2.28	2.18	2.08	
			Date	12/04/2027	10/21/2027	09/05/2027	07/24/2027	06/13/2027	05/05/2027	03/28/2027	02/21/2027	
		Final Maturity	Years	5.67	5.58	5.42	5.25	5.09	4.92	4.75	4.58	
		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	2.84	2.74	2.64	2.56	2.47	2.39	
			Date	02/15/2028	01/01/2028	11/23/2027	10/18/2027	09/14/2027	08/12/2027	07/13/2027	06/14/2027	
Final Maturity		Years	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67		
	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	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	
		Final Maturity	Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	
		Date	02/22/2026	02/22/2026	02/22/2026	02/22/2026	02/22/2026	02/22/2026	02/22/2026	02/22/2026		
	Without optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	
			Date	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	08/06/2025	
Final Maturity		Years	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08		
	Date	02/22/2026	02/22/2026	02/22/2026	02/22/2026	02/22/2026	02/22/2026	02/22/2026	02/22/2026			

* 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%

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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Brief report

Date: 01/31/2025
Currency: EUR

Constitution date
09/18/2024

VAT Reg. no.
V19913748

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Credit enhancement and financial operations

Credit enhancement (CE)							
		Current		% CE	At issue date		% CE
Series A	84.56%	586,043,860.49	15.65%	84.47%	641,300,000.00	15.65%	
Series B	1.98%	13,707,559.50	13.65%	1.98%	15,000,000.00	13.65%	
Series C	3.98%	27,597,886.46	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.62%	31,984,305.50	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.78%	12,336,803.55	3.16%	1.78%	13,500,000.00	3.16%	
Series F	1.98%	13,707,559.50	1.16%	1.98%	15,000,000.00	1.16%	
Series G	1.11%	7,667,280.00		1.21%	9,200,000.00		
Issue of Bonds		693,045,255.00			759,200,000.00		
Reserve Fund	1.16%	7,950,384.51		1.16%	8,700,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		14,971,900.38	2.720%
Cash Collateral Account		0.00	
Servicer ppal collect not yet credited		9,802,145.28	
Servicer ints collect not yet credited		4,037,833.18	
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		79,095	82,592
Principal			
Principal outstanding		669,688,743.86	749,979,466.23
Average loan		8,466.89	9,080.53
Minimum		0.30	1,000.79
Maximum		56,224.26	58,605.52
Interest rate			
Weighted average (wac)		7.75%	7.75%
Minimum		0.00%	2.00%
Maximum		14.90%	14.90%
Final maturity			
Weighted average (WARM) (months)		67	70
Minimum		02/28/2025	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)	0.91%	0.91%			0.92%
Annual Percentage Rate (CPR)	10.41%	10.44%			10.47%

Geographic distribution		
	Current	At constitution date
Andalucia	6.63%	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	2.33%	2.31%
Cantabria	0.24%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.09%	2.09%
Catalonia	33.57%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.31%	0.31%
Galicia	2.80%	2.81%
La Rioja	0.19%	0.20%
Madrid	8.77%	8.74%
Melilla	0.11%	0.11%
Murcia	8.30%	8.27%
Navarra	0.32%	0.32%
Valencia	22.00%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	7,110	770,970.23	334,755.39	0.00	1,105,725.62	75.56	53,527,405.30	54,633,130.92	91.52
from > 1 to ≤ 2 months	187	57,446.32	34,833.57	0.00	92,279.89	6.31	1,622,657.44	1,714,937.33	2.87
from > 3 to ≤ 6 months	355	162,063.96	103,369.11	0.00	265,433.07	18.14	3,084,059.08	3,349,492.15	5.61
Subtotal	7,652	990,480.51	472,958.07	0.00	1,463,438.58	100.00	58,234,121.82	59,697,560.40	100.00
Total	7,652	990,480.51	472,958.07	0.00	1,463,438.58		58,234,121.82	59,697,560.40	

Additional information