

SABADELL CONSUMO 3 Fondo de Titulización



Brief report

Date: 04/30/2025
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		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0305838007	09/18/2024 6,413	84,140.51 539,593,090.63 84.14%	100,000.00 641,300,000.00	Floating 1-M Euribor+0.800% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	2.9900% 05/22/2025 210.281158 Gross 170.327738 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	84,140.51 12,621,076.50 84.14%	100,000.00 15,000,000.00	Floating 1-M Euribor+1.250% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	3.4490% 05/22/2025 241.833849 Gross 195.885418 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	84,140.51 25,410,434.02 84.14%	100,000.00 30,200,000.00	Floating 1-M Euribor+1.700% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	3.8900% 05/22/2025 273.386540 Gross 221.443097 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	84,140.51 29,449,178.50 84.14%	100,000.00 35,000,000.00	Floating 1-M Euribor+2.800% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	4.9900% 05/22/2025 350.515341 Gross 283.917426 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	84,140.51 11,358,968.85 84.14%	100,000.00 13,500,000.00	Floating 1-M Euribor+3.300% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	5.4900% 05/22/2025 385.573887 Gross 312.314848 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	"Pass-Through" Pro rata / Sequential	BB+sf Baa2 (sf)	BB+ Baa3	
Series F ES0305838056	09/18/2024 150	84,140.51 12,621,076.50 84.14%	100,000.00 15,000,000.00	Floating 1-M Euribor+5.100% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	7.2900% 05/22/2025 511.784652 Gross 414.545568 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	61,318.01 5,641,256.92 61.32%	100,000.00 9,200,000.00	Floating 1-M Euribor+4.800% 22.Jan/Feb/Mar/Apr/May/Jun/Jul/Aug/Sep/Oct/Nov/Dec	6.9900% 05/22/2025 357.637293 Gross 289.686207 Net	10/22/2035 MENS i/Apr/May/Jun/Jul/Aug/Se	Planned	n.c. n.c.	n.c. n.c.	
Total		636,695,081.92	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													
Series	Redemption	Average life	Years	% Monthly CPR (SMM)									
				0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44		
Series A	With optional redemption *	Average life	Years	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
		Final Maturity	Years	01/26/2028	12/11/2027	11/02/2027	09/22/2027	08/14/2027	07/07/2027	06/05/2027	05/02/2027		
		Date	09/22/2030	07/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029	09/22/2029			
	Without optional redemption *	Average life	Years	2.83	2.71	2.61	2.50	2.40	2.30	2.21	2.12		
		Final Maturity	Years	02/19/2028	01/07/2028	11/28/2027	10/20/2027	09/13/2027	08/09/2027	07/06/2027	06/03/2027		
		Date	12/22/2031	11/22/2031	11/22/2031	10/22/2031	09/22/2031	08/22/2031	08/22/2031	07/22/2031			
Series B	With optional redemption *	Average life	Years	2.76	2.64	2.53	2.42	2.31	2.21	2.12	2.03		
		Final Maturity	Years	01/26/2028	12/11/2027	11/02/2027	09/22/2027	08/14/2027	07/07/2027	06/05/2027	05/02/2027		
		Date	09/22/2030	07/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029	09/22/2029			
	Without optional redemption *	Average life	Years	2.92	2.81	2.70	2.61	2.51	2.43	2.33	2.25		
		Final Maturity	Years	03/22/2028	02/13/2028	01/03/2028	11/29/2027	10/26/2027	09/24/2027	08/20/2027	07/22/2027		
		Date	01/22/2032	12/22/2031	12/22/2031	11/22/2031	10/22/2031	09/22/2031	09/22/2031	08/22/2031			
Series C	With optional redemption *	Average life	Years	2.76	2.64	2.53	2.42	2.31	2.21	2.12	2.03		
		Final Maturity	Years	01/26/2028	12/11/2027	11/02/2027	09/22/2027	08/14/2027	07/07/2027	06/05/2027	05/02/2027		
		Date	09/22/2030	07/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029	09/22/2029			
	Without optional redemption *	Average life	Years	2.93	2.82	2.71	2.62	2.53	2.44	2.35	2.27		
		Final Maturity	Years	03/26/2028	02/16/2028	01/07/2028	12/03/2027	10/31/2027	09/29/2027	08/26/2027	07/28/2027		
		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	2.76	2.64	2.53	2.42	2.31	2.21	2.12	2.03		
		Final Maturity	Years	01/26/2028	12/11/2027	11/02/2027	09/22/2027	08/14/2027	07/07/2027	06/05/2027	05/02/2027		
		Date	09/22/2030	07/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029	09/22/2029			
	Without optional redemption *	Average life	Years	2.95	2.84	2.73	2.64	2.55	2.46	2.37	2.29		
		Final Maturity	Years	03/31/2028	02/23/2028	01/14/2028	12/10/2027	11/08/2027	10/08/2027	09/03/2027	08/06/2027		
		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	2.76	2.64	2.53	2.42	2.31	2.21	2.12	2.03		
		Final Maturity	Years	01/26/2028	12/11/2027	11/02/2027	09/22/2027	08/14/2027	07/07/2027	06/05/2027	05/02/2027		
		Date	09/22/2030	07/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029	09/22/2029			
	Without optional redemption *	Average life	Years	2.96	2.86	2.75	2.66	2.57	2.49	2.39	2.32		
		Final Maturity	Years	04/06/2028	02/29/2028	01/20/2028	12/17/2027	11/15/2027	10/16/2027	09/12/2027	08/16/2027		
		Date	05/22/2032	05/22/2032	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	2.76	2.64	2.53	2.42	2.31	2.21	2.12	2.03		
		Final Maturity	Years	01/26/2028	12/11/2027	11/02/2027	09/22/2027	08/14/2027	07/07/2027	06/05/2027	05/02/2027		
		Date	09/22/2030	07/22/2030	06/22/2030	04/22/2030	02/22/2030	12/22/2029	11/22/2029	09/22/2029			
	Without optional redemption *	Average life	Years	2.98	2.88	2.77	2.68	2.59	2.51	2.42	2.35		
		Final Maturity	Years	04/13/2028	03/08/2028	01/27/2028	12/25/2027	11/24/2027	10/26/2027	09/21/2027	08/26/2027		
		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			
Series G	With optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54		
		Final Maturity	Years	11/06/2025	11/06/2025	11/06/2025	11/06/2025	11/06/2025	11/06/2025	11/06/2025	11/06/2025		
		Date	05/22/2026	05/22/2026	05/22/2026	05/22/2026	05/22/2026	05/22/2026	05/22/2026	05/22/2026			
	Without optional redemption *	Average life	Years	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54		
		Final Maturity	Years	11/06/2025	11/06/2025	11/06/2025	11/06/2025	11/06/2025	11/06/2025	11/06/2025	11/06/2025		
		Date	05/22/2026	05/22/2026	05/22/2026	05/22/2026	05/22/2026	05/22/2026	05/22/2026	05/22/2026			

* 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%

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Credit enhancement and financial operations

Credit enhancement (CE)							
	Current				At issue date		
			% CE			% CE	
Series A	84.75%	539,593,090.63	15.65%	84.47%	641,300,000.00	15.65%	
Series B	1.98%	12,621,076.50	13.65%	1.98%	15,000,000.00	13.65%	
Series C	3.99%	25,410,434.02	9.63%	3.98%	30,200,000.00	9.63%	
Series D	4.63%	29,449,178.50	4.96%	4.61%	35,000,000.00	4.96%	
Series E	1.78%	11,358,968.85	3.16%	1.78%	13,500,000.00	3.16%	
Series F	1.98%	12,621,076.50	1.16%	1.98%	15,000,000.00	1.16%	
Series G	0.89%	5,641,256.92		1.21%	9,200,000.00		
Issue of Bonds		636,695,081.92			759,200,000.00		
Reserve Fund	1.16%	7,320,224.37		1.16%	8,700,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,935,069.74	2.220%	
Cash Collateral Account		0.00	
Servicer ppal collect not yet credited	9,376,184.81		
Servicer ints collect not yet credited	3,654,964.06		
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	76.247	82.592		
Principal				
Principal outstanding	619,857,971.99	749,979,466.23		
Average loan	8,129.60	9,080.53		
Minimum	0.01	1,000.79		
Maximum	54,760.45	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)	64	70		
Minimum	05/31/2025	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)	0.88%	0.97%	0.94%		0.94%
Annual Percentage Rate (CPR)	10.05%	11.08%	10.76%		10.70%

Geographic distribution		
	Current	At constitution date
Andalucia	6.64%	6.57%
Aragon	1.55%	1.55%
Asturias	3.62%	3.61%
Balearic Islands	3.80%	3.85%
Basque Country	1.80%	1.86%
Canary Islands	2.35%	2.31%
Cantabria	0.24%	0.24%
Castilla-La Mancha	1.47%	1.48%
Castilla-Leon	2.08%	2.09%
Catalonia	33.54%	33.59%
Ceuta	0.07%	0.07%
Extremadura	0.31%	0.31%
Galicia	2.81%	2.81%
La Rioja	0.20%	0.20%
Madrid	8.78%	8.74%
Melilla	0.11%	0.11%
Murcia	8.31%	8.27%
Navarra	0.31%	0.32%
Valencia	22.02%	22.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
Delinquencies									
Up to 1 month	8,237	913,193.69	370,634.03	0.00	1,283,827.72	58.10	59,385,627.33	60,669,455.05	86.29
from > 1 to ≤ 2 months	238	71,177.02	40,490.61	0.00	111,667.63	5.05	1,890,808.41	2,002,476.04	2.85
from > 3 to ≤ 6 months	531	269,608.28	160,438.52	0.00	430,046.80	19.46	4,318,554.24	4,748,601.04	6.75
from > 6 to < 12 months	297	237,308.41	146,780.86	0.00	384,089.29	17.38	2,500,128.22	2,884,217.51	4.10
Subtotal	9,303	1,491,287.40	718,344.04	0.00	2,209,631.44	100.00	68,095,118.20	70,304,749.64	100.00
Total	9,303	1,491,287.40	718,344.04	0.00	2,209,631.44		68,095,118.20	70,304,749.64	