

# BBVA CONSUMO 10 Fondo de Titulización



## Brief report

Date: 12/31/2022  
Currency: EUR

Constitution date  
07/08/2019

VAT Reg. no.  
V88437348

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

Originator  
BBVA

Servicer  
BBVA

Lead Manager  
BBVA

Suscriber  
BBVA

Bond Paying Agent  
BBVA

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Ibclear

Treasury Account  
BBVA

Principal Account  
BBVA

Start-up Loan  
BBVA

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	DBRS / S&P / SCOPE	Current	Original
Series A ES0305426001	07/08/2019 18,100	38,449.37 695,933,597.00 38.45%	100,000.00 1,810,000,000.00	Floating Fijo+0.730% 18.Mar/Jun/Sep/Dec	0.2700% 03/21/2023 26,530065 Gross 21.489353 Net	09/18/2033 Quarterly 18.Mar/Jun/Sep/Dec	"Pass-Through" Securitized	AA (high) AA (sf) AA+sf	AA AA AA	
Series B ES0305426019	07/08/2019 580	100,000.00 58,000,000.00 100.00%	100,000.00 58,000,000.00	Floating Fijo+0.100% 18.Mar/Jun/Sep/Dec	1.1000% 03/21/2023 281.111111 Gross 227.700000 Net	09/18/2033 Quarterly 18.Mar/Jun/Sep/Dec	"Pass-Through" Securitized	AA (sf) A- (sf) Asf	AA (low) A- BBB+	
Series C ES0305426027	07/08/2019 820	100,000.00 82,000,000.00 100.00%	100,000.00 82,000,000.00	Floating Fijo+1.300% 18.Mar/Jun/Sep/Dec	2.3000% 03/21/2023 587.777778 Gross 476.100000 Net	09/18/2033 Quarterly 18.Mar/Jun/Sep/Dec	"Pass-Through" Securitized	A (high) (sf) B (sf) BB+sf	BBB (high) B BB+	
Series D ES0305426035	07/08/2019 300	100,000.00 30,000,000.00 100.00%	100,000.00 30,000,000.00	Floating Fijo+3.100% 18.Mar/Jun/Sep/Dec	3.8500% 03/21/2023 983.888889 Gross 796.950000 Net	09/18/2033 Quarterly 18.Mar/Jun/Sep/Dec	"Pass-Through" Securitized	n.c. n.c. n.c.	n.c. n.c. n.c. n.c.	
Series E ES0305426043	07/08/2019 200	100,000.00 20,000,000.00 100.00%	100,000.00 20,000,000.00	Floating Fijo+5.850% 18.Mar/Jun/Sep/Dec	5.6000% 03/21/2023 1,431.111111 Gross 1,159.200000 Net	09/18/2033 Quarterly 18.Mar/Jun/Sep/Dec	"Pass-Through" Securitized	n.c. n.c. n.c.	n.c. n.c. n.c. n.c.	
Series Z ES0305426050	07/08/2019 100	41,796.68 4,179,668.00 41.80%	100,000.00 10,000,000.00	Floating Fijo+6.000% 18.Mar/Jun/Sep/Dec	5.7500% 03/21/2023 614.178992 Gross 497.484984 Net	09/18/2033 Quarterly 18.Mar/Jun/Sep/Dec	"Pass-Through" except certain circumstances	n.c. n.c. n.c.	n.c. n.c. n.c. n.c.	
Total		890,113,265.00	2,010,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date													
Series	Redemption	Average life	Years	% Monthly CPR (SMM)									
				2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
Series A	With optional redemption *	Average life	Years	1.54	1.48	1.43	1.38	1.32	1.28	1.23	1.19		
		Final Maturity	Years	07/03/2024	06/11/2024	05/22/2024	05/03/2024	04/14/2024	03/28/2024	03/11/2024	02/24/2024		
	Without optional redemption *	Average life	Years	1.54	1.48	1.43	1.38	1.33	1.28	1.23	1.19		
		Final Maturity	Years	07/03/2024	06/11/2024	05/22/2024	05/03/2024	04/14/2024	03/28/2024	03/11/2024	02/24/2024		
Series B	With optional redemption *	Average life	Years	3.25	3.00	3.00	3.00	2.75	2.75	2.75	2.75		
		Final Maturity	Years	03/18/2026	12/18/2025	12/18/2025	12/18/2025	09/18/2025	09/18/2025	09/18/2025	09/18/2025		
	Without optional redemption *	Average life	Years	3.42	3.36	3.29	3.19	3.12	3.05	2.95	2.88		
		Final Maturity	Years	05/20/2026	04/28/2026	03/31/2026	02/24/2026	01/29/2026	01/02/2026	11/29/2025	11/01/2025		
Series C	With optional redemption *	Average life	Years	3.25	3.00	3.00	3.00	2.75	2.75	2.75	2.75		
		Final Maturity	Years	03/18/2026	12/18/2025	12/18/2025	12/18/2025	09/18/2025	09/18/2025	09/18/2025	09/18/2025		
	Without optional redemption *	Average life	Years	4.02	3.94	3.86	3.80	3.72	3.63	3.57	3.49		
		Final Maturity	Years	12/25/2026	11/25/2026	10/27/2026	10/03/2026	09/05/2026	08/05/2026	07/11/2026	06/14/2026		
Series D	With optional redemption *	Average life	Years	3.25	3.00	3.00	3.00	2.75	2.75	2.75	2.75		
		Final Maturity	Years	03/18/2026	12/18/2025	12/18/2025	12/18/2025	09/18/2025	09/18/2025	09/18/2025	09/18/2025		
	Without optional redemption *	Average life	Years	4.74	4.68	4.61	4.53	4.47	4.41	4.32	4.25		
		Final Maturity	Years	09/12/2027	08/23/2027	07/29/2027	06/29/2027	06/07/2027	05/16/2027	04/14/2027	03/17/2027		
Series E	With optional redemption *	Average life	Years	3.25	3.00	3.00	3.00	2.75	2.75	2.75	2.75		
		Final Maturity	Years	03/17/2026	12/18/2025	12/18/2025	12/18/2025	09/18/2025	09/18/2025	09/18/2025	09/18/2025		
	Without optional redemption *	Average life	Years	5.55	5.49	5.43	5.38	5.31	5.24	5.19	5.13		
		Final Maturity	Years	07/03/2028	06/11/2028	05/22/2028	05/03/2028	04/07/2028	03/15/2028	02/23/2028	02/01/2028		
Series Z	With optional redemption *	Average life	Years	2.24	2.08	2.07	2.06	1.90	1.89	1.88	1.87		
		Final Maturity	Years	12/18/2030	12/18/2030	12/18/2030	12/18/2030	12/18/2030	12/18/2030	12/18/2030	12/18/2030		
	Without optional redemption *	Average life	Years	3.74	3.73	3.72	3.70	3.69	3.68	3.67	3.66		
		Final Maturity	Years	09/14/2026	09/08/2026	09/04/2026	08/31/2026	08/26/2026	08/22/2026	08/19/2026	08/16/2026		

Restitution period will end up 01.22.2018. Meanwhile loans will be restituted 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 Securitized Loans is less than 10 per 100 of the initial Outstanding Balance, when the securitized assets Revolving Period is over.  
Hypothesis of delinquency and default assumptions of the securitized assets: 0%

### Credit enhancement and financial operations

Series	Current			At issue date		
	% CE	% CE	% CE	% CE	% CE	% CE
Series A	78.18%	695,933,597.00	21.92%	90.05%	1,810,000,000.00	10.00%
Series B	6.52%	58,000,000.00	15.37%	2.89%	58,000,000.00	7.10%
Series C	9.21%	82,000,000.00	6.12%	4.08%	82,000,000.00	3.00%
Series D	3.37%	30,000,000.00	2.73%	1.49%	30,000,000.00	1.50%
Series E	2.25%	20,000,000.00	0.47%	1.00%	20,000,000.00	0.50%
Series Z	0.47%	4,179,668.00	0.50%	0.50%	10,000,000.00	
Issue of Bonds		890,113,265.00			2,010,000,000.00	
Reserve Fund	0.47%	4,179,668.00	0.50%		10,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		21,800,297.78	0.000%
Principals Account		0.00	
Servicer ppal collect not yet credited		19,919,684.18	
Servicer ints collect not yet credited		4,522,212.90	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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  
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 KPMG Auditores

**Collateral: Consumer loans to individuals**

General			
	Current	At constitution date	
Count	91,885	210,640	
Principal			
Principal outstanding	861,031,533.16	1,999,887,392.35	
Average loan	9,370.75	9,494.34	
Minimum	7.14	242.71	
Maximum	79,625.64	75,751.72	
Interest rate			
Weighted average (wac)	6.91%	6.74%	
Minimum	2.50%	4.50%	
Maximum	14.45%	12.00%	
Final maturity			
Weighted average (WARM) (months)	47	67	
Minimum	01/01/2023	07/25/2019	
Maximum	11/30/2030	12/31/2028	
Index (principal outstanding distribution)			
6-month EURIBOR/MIBOR	0.06%	0.03%	
1-year EURIBOR/MIBOR	0.11%	0.02%	
1-year EURIBOR/MIBOR (Mortgage Market)	0.31%	0.09%	
Fixed Interest	99.51%	99.84%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.90%	1.03%	1.02%	1.13%	1.12%
Annual Percentage Rate (CPR)	10.33%	11.73%	11.63%	12.73%	12.68%

Replenishment of securitised assets	
Last acquisition (date)	12/18/2020
Number of loans acquired	5,305
Additional loan principal	160,349,101.35
Cumulative acquisitions	
Number of loans acquired	24,349
Additional loan principal	876,096,278.11
Next acquisition (date)	
End of revolving period	12/18/2020

Geographic distribution		
	Current	At constitution date
Andalucia	16.89%	18.11%
Aragon	1.78%	1.84%
Asturias	2.23%	2.72%
Balearic Islands	2.34%	2.35%
Basque Country	2.69%	2.90%
Canary Islands	8.48%	8.87%
Cantabria	0.87%	1.00%
Castilla-La Mancha	3.02%	3.12%
Castilla-Leon	4.03%	4.23%
Catalonia	24.21%	20.76%
Ceuta	0.63%	0.63%
Extremadura	1.92%	2.00%
Galicia	5.43%	5.63%
La Rioja	0.33%	0.35%
Madrid	11.96%	11.35%
Melilla	0.76%	0.76%
Murcia	2.30%	2.44%
Navarra	0.68%	0.68%
Valencia	9.45%	10.24%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
<i>Delinquencies</i>									
Up to 1 month	4,418	1,023,828.31	330,092.68	0.00	1,353,920.99	2.56	42,917,186.36	44,271,107.35	35.58
from > 1 to ≤ 2 months	434	279,711.05	101,214.69	0.00	380,925.74	0.72	4,983,235.01	5,364,160.75	4.31
from > 2 to ≤ 3 months	186	153,352.17	62,057.78	0.00	215,409.95	0.41	2,158,777.68	2,374,187.63	1.91
from > 3 to ≤ 6 months	294	439,086.06	134,867.67	0.00	573,953.73	1.08	3,213,981.58	3,787,935.31	3.04
from > 6 to < 12 months	868	5,837,589.56	537,198.56	0.00	6,374,788.12	12.04	4,855,023.65	11,229,811.77	9.03
from ≥ 12 to < 18 months	939	10,253,666.09	788,279.92	0.00	11,041,946.01	20.86	3,425,820.02	14,467,766.03	11.63
from ≥ 18 to < 24 months	1,001	10,986,865.86	1,106,077.61	0.00	12,092,943.47	22.84	3,551,385.27	15,644,328.74	12.57
from ≥ 2 years	1,854	18,041,339.78	2,861,645.28	0.00	20,902,985.06	39.49	6,370,798.07	27,273,783.13	21.92
Subtotal	9,994	47,015,438.88	5,921,434.19	0.00	52,936,873.07	100.00	71,476,207.64	124,413,080.71	100.00
Total	9,994	47,015,438.88	5,921,434.19	0.00	52,936,873.07		71,476,207.64	124,413,080.71	