**BBVA CONSUMO 11 Fondo de Titulización**

**Brief report**

**Date:** 01/31/2023  
**Currency:** EUR

### Constitution date
03/15/2021

### VAT Reg. no.
VAT92639329

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

### Originator
BBVA

### Servicer
BBVA

### Lead Manager
BBVA

### Issuer
BBVA

### Bond Paying Agent
BBVA

### Market
AAF Mercado de Renta Fija

### Register of Book Securities Issuer
Treasury Account

### Lead Audit
KPMG Auditores

### Fund Auditor
KPMG Auditores

### Issued securities: Asset-Backed Bonds

#### Bonds issue

<table>
<thead>
<tr>
<th>Series</th>
<th>Issue date</th>
<th>Principal outstanding (Bond Unit / Series Total / %Factor)</th>
<th>Interest type</th>
<th>Reference rate and margin</th>
<th>Payment Date</th>
<th>Interest Rate</th>
<th>Next coupon</th>
<th>Final maturity (legal)</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>03/15/2021</td>
<td>49,455.55 / 1,136,658,425.00 / 0.45%</td>
<td>Floating</td>
<td>16.6% / 0.000%</td>
<td>20/2/2023</td>
<td>1.00%</td>
<td>12/16/2033</td>
<td>Pass-Through</td>
<td>Aa1 (sf)</td>
</tr>
<tr>
<td>B</td>
<td>03/15/2021</td>
<td>1,300 / 150,000,000.00 / 0.00%</td>
<td>Floating</td>
<td>16.6% / 0.000%</td>
<td>20/2/2023</td>
<td>1.00%</td>
<td>12/16/2033</td>
<td>Pass-Through</td>
<td>Aa1 (sf)</td>
</tr>
</tbody>
</table>

#### Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

**Series A**

- **Without optional redemption:**
  - Average life: 8.5 years
  - Maturity: 11/17/2027
- **With optional redemption:**
  - Average life: 8.5 years
  - Maturity: 11/17/2027

**Series B**

- **Without optional redemption:**
  - Average life: 8.01 years
  - Maturity: 12/16/2030
- **With optional redemption:**
  - Average life: 8.01 years
  - Maturity: 12/16/2030

**Interest type:**
- 1,208,658,425.00
- 2,500,000,000.00

**Interest rate:**
- 12/16/2030
- 09/16/2026
- 03/16/2027
- 10/16/2022
- 11/14/2024

**Current Original**
- 1,288,658,425.00
- 1,138,658,425.00

### Credit enhancement and financial operations

#### Credit enhancement (CE)

<table>
<thead>
<tr>
<th>% CE</th>
<th>% CE</th>
</tr>
</thead>
<tbody>
<tr>
<td>88.36%</td>
<td>1,138,658,425.00</td>
</tr>
<tr>
<td>21.34%</td>
<td>2,390,000,000.00</td>
</tr>
<tr>
<td>11.05%</td>
<td>12,259,975,963.00</td>
</tr>
<tr>
<td>6.00%</td>
<td>4,016,665.00</td>
</tr>
<tr>
<td>15.00%</td>
<td>9,115,555.00</td>
</tr>
</tbody>
</table>

- **Payment Dates:**
  - 03/16/2027
  - 07/22/2027
  - 03/16/2026
  - 07/22/2026

- **Interest type:**
  - 16% Renta Fija

- **Minimum:**
  - 0.00

- **Maximum:**
  - 185,215,098.96

- **Balance Interest:**
  - 125,000,000.00

- **Interest:**
  - 15.00%

### Other financial operations (current)

- **Assets:**
  - Treasury Account: 15.215,088.96
  - Servicer gc collet not yet credited: 28,975,000.00
  - Servicer int collet not yet credited: 6,391,738.35

- **Liabilities:**
  - Subordinated Loan LT: 125,000,000.00
  - Startup Loan LT: 0.00
  - Startup Loan ST: 0.00

### Collateral: Consumer loans to individuals

#### General

- **Count:** 179,118
- **Treasury Account:** 285,704
- **Principal outstanding:** 2,498,998,560.94
- **Average loan:** 9,115,555.00
- **Minimum:** 0.00
- **Maximum:** 89,553.88
- **Interest rate:**
  - 16.6%

- **Final maturity:**
  - 09/16/2026
  - 12/16/2026

- **Index:**
  - 1-year EURIBOR/MIBOR
  - 1-year EURIBOR/MIBOR (Mortgage Market)

#### Additional information
Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond issue by this Securitization 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.
BBVA CONSUMO 11 Fondo de Titulización

Brief report

Date: 01/31/2023
Currency: EUR

Proprietary information

Replenishment of securitised assets

<table>
<thead>
<tr>
<th>Last acquisition (date)</th>
<th>Number of loans acquired</th>
<th>Additional loan principal</th>
<th>Number of loans acquired</th>
<th>Additional loan principal</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/16/2023</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Historical

<table>
<thead>
<tr>
<th>Last 12 months</th>
<th>Last 6 months</th>
<th>Last 3 months</th>
<th>Current month</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.89%</td>
<td>0.90%</td>
<td>0.90%</td>
<td>0.90%</td>
</tr>
<tr>
<td>1.03%</td>
<td>1.02%</td>
<td>1.02%</td>
<td>2.02%</td>
</tr>
</tbody>
</table>

Geographic distribution

<table>
<thead>
<tr>
<th>Current (at constitution date)</th>
<th>Last 12 months</th>
<th>Last 6 months</th>
<th>Last 3 months</th>
<th>Current month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andalucía</td>
<td>16.15%</td>
<td>16.15%</td>
<td>16.15%</td>
<td>16.15%</td>
</tr>
<tr>
<td>Aragon</td>
<td>11.73%</td>
<td>11.73%</td>
<td>11.73%</td>
<td>11.73%</td>
</tr>
<tr>
<td>Asturias</td>
<td>2.01%</td>
<td>2.01%</td>
<td>2.01%</td>
<td>2.01%</td>
</tr>
<tr>
<td>Baleares Islands</td>
<td>1.94%</td>
<td>1.94%</td>
<td>1.94%</td>
<td>1.94%</td>
</tr>
<tr>
<td>Basque Country</td>
<td>2.43%</td>
<td>2.43%</td>
<td>2.43%</td>
<td>2.43%</td>
</tr>
<tr>
<td>Canary Islands</td>
<td>7.72%</td>
<td>7.72%</td>
<td>7.72%</td>
<td>7.72%</td>
</tr>
<tr>
<td>Cantabria</td>
<td>0.95%</td>
<td>0.95%</td>
<td>0.95%</td>
<td>0.95%</td>
</tr>
<tr>
<td>Castilla-La Mancha</td>
<td>3.09%</td>
<td>3.09%</td>
<td>3.09%</td>
<td>3.09%</td>
</tr>
<tr>
<td>Castilla-Leon</td>
<td>3.99%</td>
<td>3.99%</td>
<td>3.99%</td>
<td>3.99%</td>
</tr>
<tr>
<td>Cataluña</td>
<td>27.21%</td>
<td>27.21%</td>
<td>27.21%</td>
<td>27.21%</td>
</tr>
<tr>
<td>Ceuta</td>
<td>0.46%</td>
<td>0.46%</td>
<td>0.46%</td>
<td>0.46%</td>
</tr>
<tr>
<td>Extremaduras</td>
<td>2.08%</td>
<td>2.08%</td>
<td>2.08%</td>
<td>2.08%</td>
</tr>
<tr>
<td>Galicia</td>
<td>5.19%</td>
<td>5.19%</td>
<td>5.19%</td>
<td>5.19%</td>
</tr>
<tr>
<td>La Rioja</td>
<td>0.36%</td>
<td>0.36%</td>
<td>0.36%</td>
<td>0.36%</td>
</tr>
<tr>
<td>Madrid</td>
<td>11.64%</td>
<td>11.64%</td>
<td>11.64%</td>
<td>11.64%</td>
</tr>
<tr>
<td>Melilla</td>
<td>0.55%</td>
<td>0.55%</td>
<td>0.55%</td>
<td>0.55%</td>
</tr>
<tr>
<td>Murcia</td>
<td>2.23%</td>
<td>2.23%</td>
<td>2.23%</td>
<td>2.23%</td>
</tr>
<tr>
<td>Navarra</td>
<td>0.58%</td>
<td>0.58%</td>
<td>0.58%</td>
<td>0.58%</td>
</tr>
<tr>
<td>Valencia</td>
<td>9.71%</td>
<td>9.71%</td>
<td>9.71%</td>
<td>9.71%</td>
</tr>
</tbody>
</table>

Current delinquency

<table>
<thead>
<tr>
<th>Aging</th>
<th>Assets</th>
<th>Overdue debt</th>
<th>Total</th>
<th>Outstanding debt</th>
<th>Total debt</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Principal</td>
<td>Interest</td>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delinquencies</td>
<td>16,336</td>
<td>15,365,033.13</td>
<td>4,883,136.16</td>
<td>0.00</td>
<td>20,249,169.29</td>
</tr>
<tr>
<td></td>
<td>108,092,231.41</td>
<td>126,341,400.70</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>126,341,400.70</td>
<td>100.00</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Subtotal | 16,336 | 15,365,033.13 | 4,883,136.16 | 0.00 | 20,249,169.29 | 100.00 |
| 108,092,231.41 | 126,341,400.70 |
| 126,341,400.70 | 100.00 |

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Additional information

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