

Brief report

Date: 04/30/2026
 Currency: EUR

Constitution date
 03/15/2021

VAT Reg. no.
 V42963629

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

Originator
 BBVA

Servicer
 BBVA

Lead Manager
 BBVA

Subscriber
 BBVA

Bond Paying Agent
 BBVA

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 BBVA

Subordinated Loan
 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	BRS / Moody's / SCOP	Current Original
Series A ES0305541007	03/15/2021 23.500	2,763.04 64,931,440.00 2.76%	100,000.00 2,350,000,000.00	Floating Fixed-0.980% 16.Mar/Jun/Sep/Dec	0.0200% 06/16/2026 0.141222 Gross 0.114390 Net	12/16/2033 Quarterly 16.Mar/Jun/Sep/Dec	"Pass-Through" Sequential	AAA (sf) Aaa (sf) AAAsf	AA (low) Aa1 AA-
Series B ES0305541015	03/15/2021 1,500	100,000.00 150,000,000.00 100.00%	100,000.00 150,000,000.00	Floating Fixed-0.500% 16.Mar/Jun/Sep/Dec	0.5000% 06/16/2026 127.777778 Gross 103.500000 Net	12/16/2033 Quarterly 16.Mar/Jun/Sep/Dec	"Pass-Through" Sequential	AA (high) Aa2 (sf) BBB-sf	A (low) B1 BBB-
Total		214,931,440.00	2,500,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date												
Series	Option	Average life	Years	% Monthly CPR (SMM)							Final Maturity	Date
				0,17	0,34	0,51	0,69	0,87	1,06	1,25		
Series A	With optional redemption *	% Annual equivalent CPR	2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00		
		Final Maturity	06/16/2026	06/16/2026	06/16/2026	06/16/2026	06/16/2026	06/16/2026	06/16/2026	06/16/2026	06/16/2026	06/16/2026
	Without optional redemption *	Average life	0,37	0,37	0,36	0,36	0,35	0,35	0,35	0,34		
		Final Maturity	07/29/2026	07/27/2026	07/26/2026	07/24/2026	07/23/2026	07/21/2026	07/20/2026	07/18/2026	07/16/2026	07/16/2026
Series B	With optional redemption *	% Annual equivalent CPR	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25		
		Final Maturity	06/16/2026	06/16/2026	06/16/2026	06/16/2026	06/16/2026	06/16/2026	06/16/2026	06/16/2026	06/16/2026	06/16/2026
	Without optional redemption *	Average life	1,36	1,34	1,32	1,30	1,29	1,27	1,25	1,23		
		Final Maturity	07/25/2027	07/18/2027	07/11/2027	07/05/2027	06/28/2027	06/22/2027	06/15/2027	06/09/2027	06/09/2027	06/09/2027

* 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, when the securitised assets Revolving Period is over.
 Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)					
		Current		At issue date	
		% CE	% CE	% CE	% CE
Series A	30.21%	64,931,440.00	98.87%	94.00%	2,350,000,000.00
Series B	69.79%	150,000,000.00	29.08%	6.00%	150,000,000.00
Issue of Bonds		214,931,440.00			2,500,000,000.00
Reserve Fund	29.08%	62,500,000.00		5.00%	125,000,000.00

Other financial operations (current)			
Assets		Balance Interest	
		Treasury Account	81,150,364.23
Servicer ppal collect not yet credited	10,503,636.01		
Servicer ints collect not yet credited	1,044,214.05		
Liabilities		Available	Balance Interest
Subordinated Loan L/T		62,500,000.00	0.000%
Subordinated Loan S/T			0.00
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	61,222	265,704
Principal		
Principal outstanding	194,282,228.32	2,499,998,590.94
Average loan	3,173.41	9,408.96
Minimum	6.49	1,649.62
Maximum	29,949.23	89,553.88
Interest rate		
Weighted average (wac)	6.98%	6.81%
Minimum	2.50%	2.03%
Maximum	14.45%	15.00%
Final maturity		
Weighted average (WARM) (months)	21	64
Minimum	05/01/2026	03/31/2021
Maximum	06/30/2031	10/01/2030
Index (principal outstanding distribution)		
1-month EURIBOR/MIBOR	0.00%	0.00%
6-month EURIBOR/MIBOR	0.04%	0.05%
1-year EURIBOR/MIBOR	0.06%	0.12%
1-year EURIBOR/MIBOR (Mortgage Market)	0.65%	1.03%
Fixed Interest	99.24%	98.78%

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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.

BBVA CONSUMO 11 Fondo de Titulización

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.16%	1.23%	1.19%	1.14%	1.02%
Annual Percentage Rate (CPR)	13.11%	13.79%	13.40%	12.82%	11.59%

Replenishment of securitised assets	
Last acquisition (date)	
Number of loans acquired	0
Additional loan principal	0
Cumulative acquisitions	
Number of loans acquired	0
Additional loan principal	0
Next acquisition (date)	06/16/2026
End of revolving period	

Geographic distribution		
	Current	At constitution date
Andalucia	16.93%	
Aragon	1.70%	
Asturias	2.06%	
Balearic Islands	2.00%	
Basque Country	2.28%	
Canary Islands	8.04%	
Cantabria	0.97%	
Castilla-La Mancha	3.00%	
Castilla-Leon	4.03%	
Catalonia	25.91%	
Ceuta	0.43%	
Extremadura	2.16%	
Galicia	5.47%	
La Rioja	0.31%	
Madrid	11.27%	
Melilla	0.51%	
Murcia	2.34%	
Navarra	0.60%	
Unknown		99.99%
Valencia	10.00%	

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
<i>Delinquencies</i>									
Up to 1 month	2,677	499,133.65	66,136.36	0.00	565,270.01	3.35	7,876,404.41	8,441,674.42	23.88
from > 1 to ≤ 2 months	268	134,090.66	16,662.67	0.00	150,753.33	0.89	794,519.14	945,272.47	2.67
from > 2 to ≤ 3 months	138	91,376.01	13,127.05	0.00	104,503.06	0.62	404,310.83	508,813.89	1.44
from > 3 to ≤ 6 months	224	189,733.94	26,077.49	0.00	215,811.43	1.28	578,528.37	794,338.80	2.25
from > 6 to < 12 months	704	1,032,216.92	167,065.25	0.00	1,199,282.17	7.10	1,802,846.59	3,002,128.76	8.49
from ≥ 12 to < 18 months	663	1,497,075.43	268,198.07	0.00	1,765,273.50	10.45	1,506,825.99	3,272,099.49	9.26
from ≥ 18 to < 24 months	773	2,392,436.86	484,976.42	0.00	2,877,413.28	17.03	1,711,010.74	4,588,424.02	12.98
from ≥ 2 years	1,954	8,128,636.40	1,888,675.49	0.00	10,017,311.89	59.29	3,779,171.78	13,796,483.67	39.03
Subtotal	7,401	13,964,699.87	2,930,918.80	0.00	16,895,618.67	100.00	18,453,617.85	35,349,236.52	100.00
Total	7,401	13,964,699.87	2,930,918.80	0.00	16,895,618.67		18,453,617.85	35,349,236.52	

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Additional information
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