# BBVA CONSUMO 11 Fondo de Titulización

## Brief report

**Date:** 08/31/2026
**Currency:** EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

**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

**Suscriber**
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 Nº bonds | Principal outstanding (Bond Unit / Series Total / %Factor) Current | Original | Interest type Reference rate and margin Payment Date | Interest Rate Next coupon | Redemption Final maturity (legal) | Next | Rating DBRS / Moody's / SCOPE Current | Original |
|---|---|---|---|---|---|---|---|---|---|
| Series A ES0305541007 | 03/15/2021 23,500 | 1,003.39 23,579,665.00 1.00% | 100,000.00 2,350,000,000.00 | Floating Fixed--0.980% 16.Mar/Jun/Sep/Dec | 0.0200% 09/16/2026 0.051284 Gross 0.041540 Net | 12/16/2033 Quarterly 16.Mar/Jun/Sep/Dec | "Pass-Through" Secuential | 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% 09/16/2026 127.777778 Gross 103.500000 Net | 12/16/2033 Quarterly 16.Mar/Jun/Sep/Dec | "Pass-Through" Secuential | AA (high) (sf) Aaa (sf) BBB-sf | A (low) B1 BBB- |
| Total | | 173,579,665.00 | 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**

| | | % 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 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 |
| | | | Date | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 |
| | | Final Maturity | Years | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 |
| | | | Date | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 |
| | Without optional redemption * | Average life | Years | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 |
| | | | Date | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 |
| | | Final Maturity | Years | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 |
| | | | Date | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 |
| Series B | With optional redemption * | Average life | Years | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 |
| | | | Date | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 |
| | | Final Maturity | Years | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 |
| | | | Date | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 | 09/16/2026 |
| | Without optional redemption * | Average life | Years | 1.08 | 1.06 | 1.05 | 1.04 | 1.02 | 1.01 | 1.00 | 0.98 |
| | | | Date | 07/13/2027 | 07/08/2027 | 07/04/2027 | 06/29/2027 | 06/24/2027 | 06/19/2027 | 06/14/2027 | 06/10/2027 |
| | | Final Maturity | Years | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 |
| | | | Date | 06/16/2031 | 06/16/2031 | 06/16/2031 | 06/16/2031 | 06/16/2031 | 06/16/2031 | 06/16/2031 | 06/16/2031 |

* 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 | % CE | | At issue date | % CE |
|---|---|---|---|---|---|---|
| Series A | 13.58% | 23,579,665.00 | 122.43% | 94.00% | 2,350,000,000.00 | 11.00% |
| Series B | 86.42% | 150,000,000.00 | 36.01% | 6.00% | 150,000,000.00 | 5.00% |
| Issue of Bonds | | 173,579,665.00 | | | 2,500,000,000.00 | |
| Reserve Fund | 36.01% | 62,500,000.00 | | 5.00% | 125,000,000.00 | |

**Other finantial operations (current)**

| Assets | | Balance | Interest |
|---|---|---|---|
| Treasury Account | | 91,424,214.38 | |
| Servicer ppal collect not yet credited | | 8,996,982.70 | |
| Servicer ints collect not yet credited | | 764,566.57 | |
| **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 | 53,215 | 265,704 |
| Principal | | |
| Principal outstanding | 142,724,966.87 | 2,499,998,590.94 |
| Average loan | 2,682.04 | 9,408.96 |
| Minimum | 3.64 | 1,649.62 |
| Maximum | 27,520.02 | 89,553.88 |
| Interest rate | | |
| Weighted average (wac) | 6.96% | 6.81% |
| Minimum | 2.50% | 2.03% |
| Maximum | 14.45% | 15.00% |
| Final maturity | | |
| Weighted average (WARM) (months) | 18 | 64 |
| Minimum | 09/01/2026 | 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) | 0.66% | 1.03% |
| Fixed Interest | 99.23% | 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.



**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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### Prepayments

| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|---|---|---|---|---|---|
| Single month. mort. (SMM) | 0.92% | 1.12% | 1.15% | 1.17% | 1.03% |
| Annual Percentage Rate (CPR) | 10.47% | 12.66% | 13.00% | 13.17% | 11.65% |

### 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) | 09/16/2026 |
| End of revolving period | |

### Geographic distribution

| | Current | At constitution date |
|---|---|---|
| Andalucia | 16.99% | |
| Aragon | 1.70% | |
| Asturias | 2.05% | |
| Balearic Islands | 2.04% | |
| Basque Country | 2.31% | |
| Canary Islands | 8.08% | |
| Cantabria | 0.97% | |
| Castilla-La Mancha | 2.99% | |
| Castilla-Leon | 4.05% | |
| Catalonia | 25.73% | |
| Ceuta | 0.43% | |
| Extremadura | 2.18% | |
| Galicia | 5.52% | |
| La Rioja | 0.30% | |
| Madrid | 11.18% | |
| Melilla | 0.52% | |
| Murcia | 2.34% | |
| Navarra | 0.59% | |
| Unknown | | 99.99% |
| Valencia | 10.03% | |

### Current delinquency

| Aging | Assets | Overdue debt | | | | | Outstanding debt | Total debt | |
|---|---|---|---|---|---|---|---|---|---|
| | | Principal | Interest | Other | Total | % | | | % |
| *Delinquencies* | | | | | | | | | |
| Up to 1 month | 2,844 | 529,325.73 | 56,251.39 | 0.00 | 585,577.12 | 3.91 | 6,846,186.16 | 7,431,763.28 | 25.20 |
| from > 1 to ≤ 2 months | 199 | 103,438.95 | 11,730.74 | 0.00 | 115,169.69 | 0.77 | 563,340.88 | 678,510.57 | 2.30 |
| from > 2 to ≤ 3 months | 99 | 58,042.51 | 6,129.51 | 0.00 | 64,172.02 | 0.43 | 202,444.64 | 266,616.66 | 0.90 |
| from > 3 to ≤ 6 months | 188 | 155,234.69 | 18,467.09 | 0.00 | 173,701.78 | 1.16 | 379,432.64 | 553,134.42 | 1.88 |
| from > 6 to < 12 months | 637 | 953,860.49 | 133,101.39 | 0.00 | 1,086,961.88 | 7.26 | 1,374,986.61 | 2,461,948.49 | 8.35 |
| from ≥ 12 to < 18 months | 634 | 1,405,801.63 | 224,704.43 | 0.00 | 1,630,506.06 | 10.88 | 1,155,017.56 | 2,785,523.62 | 9.45 |
| from ≥ 18 to < 24 months | 662 | 2,041,068.81 | 356,056.52 | 0.00 | 2,397,125.33 | 16.00 | 1,149,739.56 | 3,546,864.89 | 12.03 |
| from ≥ 2 years | 1,768 | 7,356,891.43 | 1,569,860.59 | 0.00 | 8,926,752.02 | 59.59 | 2,834,891.83 | 11,761,643.85 | 39.89 |
| Subtotal | 7,031 | 12,603,664.24 | 2,376,301.66 | 0.00 | 14,979,965.90 | 100.00 | 14,506,039.88 | 29,486,005.78 | 100.00 |
| Total | 7,031 | 12,603,664.24 | 2,376,301.66 | 0.00 | 14,979,965.90 | | 14,506,039.88 | 29,486,005.78 | |

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.



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