

Brief report

Date: 12/31/2024
 Currency: EUR

Constitution date
 03/13/2023

VAT Reg. no.
 V44684140

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 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 ES0305701007	03/13/2023 28.500	55,746.28 1,588,768,980.00	100,000.00 2,850,000,000.00	Floating Fijo+1.000% 23.Feb/May/Aug/Nov	2.0000% 02/24/2025 281.828416 Gross 228.281017 Net	08/23/2036 Quarterly 23.Feb/May/Aug/Nov	"Pass-Through" Secuential	AA-sf Aa1 (sf)	A Aa3
Series B ES0305701015	03/13/2023 1,500	100,000.00 150,000,000.00	100,000.00 150,000,000.00	Floating Fijo+2.000% 23.Feb/May/Aug/Nov	3.0000% 02/24/2025 758.333333 Gross 614.250000 Net	08/23/2036 Quarterly 23.Feb/May/Aug/Nov	"Pass-Through" Secuential	BBB-sf Ba3 (sf)	BBB- B1
Total		1,738,768,980.00	3,000,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							1,44
				2,00	0,34	0,51	0,69	0,87	1,06	1,25	
% 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	1.98	1.89	1.82	1.76	1.68	1.63	1.55	1.50
		Final Maturity	Years	11/17/2026	10/15/2026	09/21/2026	08/30/2026	07/31/2026	07/11/2026	06/13/2026	05/26/2026
			Date	4.00	3.75	3.75	3.75	3.49	3.49	3.49	3.25
	Without optional redemption *	Average life	Years	2.00	1.92	1.85	1.78	1.71	1.65	1.59	1.53
		Final Maturity	Years	11/23/2028	08/23/2028	08/23/2028	08/23/2028	05/23/2028	05/23/2028	02/23/2028	02/23/2028
			Date	4.49	4.49	4.25	4.25	4.25	4.25	4.00	4.00
Series B	With optional redemption *	Average life	Years	4.00	3.75	3.75	3.75	3.49	3.49	3.25	3.25
		Final Maturity	Years	11/23/2028	08/23/2028	08/23/2028	08/23/2028	05/23/2028	05/23/2028	02/23/2028	02/23/2028
			Date	4.00	3.75	3.75	3.75	3.49	3.49	3.49	3.25
	Without optional redemption *	Average life	Years	5.03	4.98	4.93	4.86	4.79	4.74	4.66	4.60
		Final Maturity	Years	12/04/2029	11/15/2029	10/27/2029	10/02/2029	09/10/2029	08/20/2029	07/24/2029	06/29/2029
			Date	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
		Date	11/23/2032	11/23/2032	11/23/2032	11/23/2032	11/23/2032	11/23/2032	11/23/2032	11/23/2032	

* 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	91.37%	1,588,768,980.00	17.26%	95.00%	2,850,000,000.00
Series B	8.63%	150,000,000.00	8.63%	5.00%	150,000,000.00
Issue of Bonds		1,738,768,980.00			3,000,000,000.00
Reserve Fund	8.63%	150,000,000.00		5.00%	150,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	225,765,482.65
Servicer ppal collect not yet credited	36,476,189.43		
Servicer ints collect not yet credited	7,508,059.06		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		150,000,000.00	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		178.612	231.546
Principal			
Principal outstanding		1,655,812,336.84	2,999,999,585.72
Average loan		9,270.44	12,956.39
Minimum		3.57	3,107.03
Maximum		78,464.13	95,668.65
Interest rate			
Weighted average (wac)		5.76%	5.72%
Minimum		2.00%	2.00%
Maximum		16.00%	16.00%
Final maturity			
Weighted average (WARM) (months)		51	68
Minimum		01/01/2025	03/31/2023
Maximum		10/31/2032	12/31/2032
Index (principal outstanding distribution)			
Fixed Interest		100.00%	100.00%

BBVA CONSUMO 12 Fondo de Titulización

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.85%	0.89%	0.85%	0.85%	0.84%
Annual Percentage Rate (CPR)	9.77%	10.20%	9.74%	9.77%	9.58%

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)	02/24/2025
End of revolving period	

Geographic distribution		
	Current	At constitution date
Andalucía	16.84%	
Aragón	1.64%	
Asturias	1.97%	
Balearic Islands	1.81%	
Basque Country	2.34%	
Canary Islands	7.00%	
Cantabria	0.86%	
Castilla-La Mancha	3.46%	
Castilla-León	4.24%	
Catalonia	26.34%	
Ceuta	0.45%	
Extremadura	2.15%	
Galicia	5.42%	
La Rioja	0.41%	
Madrid	11.75%	
Melilla	0.61%	
Murcia	2.41%	
Navarra	0.53%	
Unknown		100.00%
Valencia	9.78%	

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	4,542	901,011.96	303,053.03	0.00	1,204,064.99	5.26	41,406,622.19	42,610,687.18	42.00
from > 1 to ≤ 2 months	467	225,275.47	86,550.03	0.00	311,825.50	1.36	4,442,772.76	4,754,598.26	4.69
from > 2 to ≤ 3 months	245	154,329.19	59,568.96	0.00	213,898.15	0.93	2,231,169.48	2,445,067.63	2.41
from > 3 to ≤ 6 months	426	379,817.74	169,520.43	0.00	549,338.17	2.40	4,246,924.74	4,796,262.91	4.73
from > 6 to < 12 months	1,419	3,090,960.98	987,854.16	0.00	4,078,815.14	17.81	13,325,314.21	17,404,129.35	17.15
from ≥ 12 to < 18 months	1,297	7,377,981.53	1,263,398.46	0.00	8,641,379.99	37.73	8,197,843.76	16,839,223.75	16.60
from ≥ 18 to < 24 months	857	6,804,403.49	1,100,539.08	0.00	7,904,942.57	34.51	4,704,088.60	12,609,031.17	12.43
Subtotal	9,253	18,933,780.36	3,970,484.15	0.00	22,904,264.51	100.00	78,554,735.74	101,459,000.25	100.00
Total	9,253	18,933,780.36	3,970,484.15	0.00	22,904,264.51		78,554,735.74	101,459,000.25	

Additional information