

Brief report

Date: 04/30/2026  
 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	30,540.17 870,394,845.00 30.54%	100,000.00 2,850,000,000.00	Floating Fijo+1.000% 23.Feb/May/Aug/Nov	2.0000% 05/25/2026 154.397526 Gross 125.061996 Net	08/23/2036 Quarterly 23.Feb/May/Aug/Nov	"Pass-Through" Secuential	AA+sf Aaa (sf)	A Aa3	
Series B ES0305701015	03/13/2023 1,500	100,000.00 150,000,000.00 100.00%	100,000.00 150,000,000.00	Floating Fijo+2.000% 23.Feb/May/Aug/Nov	3.0000% 05/25/2026 758.333333 Gross 614.250000 Net	08/23/2036 Quarterly 23.Feb/May/Aug/Nov	"Pass-Through" Secuential	BBB-sf A3 (sf)	BBB- B1	
Total		1,020,394,845.00	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 A	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							1,44
				0,17	0,34	0,51	0,69	0,87	1,06	1,25	
				2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00
				1,41	1,37	1,34	1,26	1,23	1,20	1,17	1,10
			Date	07/22/2027	07/08/2027	06/25/2027	05/29/2027	05/18/2027	05/06/2027	04/25/2027	04/01/2027
				2,50	2,50	2,50	2,25	2,25	2,25	2,25	2,00
			Date	08/23/2028	08/23/2028	08/23/2028	05/23/2028	05/23/2028	05/23/2028	05/23/2028	02/23/2028
				1,46	1,42	1,37	1,33	1,29	1,24	1,21	1,17
			Date	08/10/2027	07/24/2027	07/08/2027	06/22/2027	06/07/2027	05/23/2027	05/08/2027	04/25/2027
				3,25	3,00	3,00	3,00	3,00	3,00	2,75	2,75
			Date	05/23/2029	02/23/2029	02/23/2029	02/23/2029	02/23/2029	02/23/2029	11/23/2028	11/23/2028
				2,50	2,50	2,50	2,25	2,25	2,25	2,25	2,00
			Date	08/23/2028	08/23/2028	08/23/2028	05/23/2028	05/23/2028	05/23/2028	05/23/2028	02/23/2028
				2,50	2,50	2,50	2,25	2,25	2,25	2,25	2,00
			Date	08/23/2028	08/23/2028	08/23/2028	05/23/2028	05/23/2028	05/23/2028	05/23/2028	02/23/2028
				3,72	3,68	3,63	3,58	3,54	3,49	3,44	3,39
			Date	11/11/2029	10/27/2029	10/09/2029	09/22/2029	09/05/2029	08/21/2029	08/02/2029	07/14/2029
				6,75	6,75	6,75	6,75	6,75	6,75	6,75	6,75
			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	
Series A	85.30%	870,394,845.00	24.70%	95.00%	2,850,000,000.00	10.00%
Series B	14.70%	150,000,000.00	10.00%	5.00%	150,000,000.00	5.00%
Issue of Bonds		1,020,394,845.00			3,000,000,000.00	
Reserve Fund	10.00%	102,039,484.50		5.00%	150,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	199,506,291.74
Servicer ppal collect not yet credited	27,345,690.18		
Servicer ints collect not yet credited	4,203,679.46		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		102,039,484.50	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	
Principal			
Principal outstanding		922,642,461.36	2,999,999,585.72
Average loan		7,278.20	12,956.39
Minimum		0.19	3,107.03
Maximum		65,687.84	95,668.65
Interest rate			
Weighted average (wac)		5.78%	5.72%
Minimum		2.00%	2.00%
Maximum		16.50%	16.00%
Final maturity			
Weighted average (WARM) (months)		39	68
Minimum		05/01/2026	03/31/2023
Maximum		10/31/2032	12/31/2032
Index (principal outstanding distribution)			
Fixed Interest		100.00%	100.00%

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.

Additional information  
 Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid [www.edt-sg.com](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)  
 Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

# BBVA CONSUMO 12 Fondo de Titulización

## Brief report

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.92%	1.03%	1.01%	0.98%	0.89%
Annual Percentage Rate (CPR)	10.54%	11.70%	11.42%	11.13%	10.20%

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)	05/25/2026
End of revolving period	

Geographic distribution		
	Current	At constitution date
Andalucía	16.91%	
Aragón	1.64%	
Asturias	1.95%	
Balearic Islands	1.84%	
Basque Country	2.25%	
Canary Islands	7.08%	
Cantabria	0.87%	
Castilla-La Mancha	3.47%	
Castilla-León	4.17%	
Catalonia	26.35%	
Ceuta	0.44%	
Extremadura	2.19%	
Galicia	5.48%	
La Rioja	0.40%	
Madrid	11.54%	
Melilla	0.64%	
Murcia	2.48%	
Navarra	0.55%	
Unknown		100.00%
Valencia	9.76%	

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	2,961	640,289.96	159,088.49	0.00	799,378.45	2.16	21,761,030.98	22,560,409.43	26.17
from > 1 to ≤ 2 months	330	187,595.40	44,999.92	0.00	232,595.32	0.63	2,365,573.71	2,598,169.03	3.01
from > 2 to ≤ 3 months	147	107,937.59	30,195.76	0.00	138,133.35	0.37	1,131,207.90	1,269,341.25	1.47
from > 3 to ≤ 6 months	311	389,975.15	98,609.91	0.00	488,585.06	1.32	2,336,490.68	2,825,075.74	3.28
from > 6 to < 12 months	954	2,658,799.84	440,141.89	0.00	3,098,941.73	8.37	5,487,840.73	8,586,782.46	9.96
from ≥ 12 to < 18 months	872	4,214,489.83	701,574.89	0.00	4,916,064.72	13.27	4,265,186.83	9,181,251.55	10.65
from ≥ 18 to < 24 months	911	5,241,477.34	1,038,077.19	0.00	6,279,554.53	16.95	4,265,626.32	10,545,180.85	12.23
from ≥ 2 years	2,112	17,920,578.41	3,164,459.14	0.00	21,085,037.55	56.93	7,567,015.35	28,652,052.90	33.23
Subtotal	8,598	31,361,143.52	5,677,147.19	0.00	37,038,290.71	100.00	49,179,972.50	86,218,263.21	100.00
Total	8,598	31,361,143.52	5,677,147.19	0.00	37,038,290.71		49,179,972.50	86,218,263.21	

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