BBVA CONSUMO 12 Fondo de Titulización

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: 06/30/2026
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 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 Fitch / Moody's Current	 Original
Series A ES0305701007	03/13/2023 28,500	26,399.39 752,382,615.00 26.40%	100,000.00 2,850,000,000.00	Floating Fijo+1.000% 23.Feb/May/Aug/Nov	2.0000% 08/24/2026 133.463583 Gross 108.105502 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% 08/24/2026 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		902,382,615.00	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

		% 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	1.30	1.26	1.23	1.16	1.13	1.11	1.08	1.01
			Date	09/10/2027	08/29/2027	08/17/2027	07/22/2027	07/12/2027	07/02/2027	06/22/2027	05/28/2027
		Final Maturity	Years	2.25	2.25	2.25	2.00	2.00	2.00	2.00	1.75
			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
	Without optional redemption *	Average life	Years	1.35	1.31	1.27	1.23	1.19	1.16	1.12	1.09
			Date	09/30/2027	09/15/2027	08/31/2027	08/17/2027	08/03/2027	07/21/2027	07/08/2027	06/25/2027
		Final Maturity	Years	3.00	2.75	2.75	2.75	2.75	2.75	2.50	2.50
			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
Series B	With optional redemption *	Average life	Years	2.25	2.25	2.25	2.00	2.00	2.00	2.00	1.75
			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
		Final Maturity	Years	2.25	2.25	2.25	2.00	2.00	2.00	2.00	1.75
			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
	Without optional redemption *	Average life	Years	3.46	3.41	3.37	3.32	3.28	3.24	3.19	3.14
			Date	11/06/2029	10/21/2029	10/04/2029	09/19/2029	09/04/2029	08/20/2029	08/02/2029	07/15/2029
		Final Maturity	Years	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
			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	% CE		At issue date	% CE
Series A	83.38%	752,382,615.00	26.62%	95.00%	2,850,000,000.00	10.00%
Series B	16.62%	150,000,000.00	10.00%	5.00%	150,000,000.00	5.00%
Issue of Bonds		902,382,615.00			3,000,000,000.00	
Reserve Fund	10.00%	90,238,261.50		5.00%	150,000,000.00	

Other fiinantial operations (current)

Assets		Balance	Interest
Treasury Account		137,445,029.15	
Servicer ppal collect not yet credited		25,889,571.25	
Servicer ints collect not yet credited		3,884,743.92	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		90,238,261.50	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	119,801	231,546
Principal		
Principal outstanding	850,866,406.22	2,999,999,585.72
Average loan	7,102.33	12,956.39
Minimum	5.51	3,107.03
Maximum	64,066.13	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)	38	68
Minimum	07/01/2026	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.

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)	0.93%	0.91%	0.97%	0.97%	0.89%
Annual Percentage Rate (CPR)	10.57%	10.34%	11.08%	11.04%	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)	08/24/2026
End of revolving period	

Geographic distribution

	Current	At constitution date
Andalucia	16.90%	
Aragon	1.64%	
Asturias	1.94%	
Balearic Islands	1.84%	
Basque Country	2.25%	
Canary Islands	7.10%	
Cantabria	0.87%	
Castilla-La Mancha	3.47%	
Castilla-Leon	4.15%	
Catalonia	26.31%	
Ceuta	0.45%	
Extremadura	2.20%	
Galicia	5.50%	
La Rioja	0.40%	
Madrid	11.53%	
Melilla	0.64%	
Murcia	2.49%	
Navarra	0.55%	
Unknown		100.00%
Valencia	9.77%	

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	2,996	622,878.10	148,255.43	0.00	771,133.53	2.22	20,692,677.84	21,463,811.37	26.51
from > 1 to ≤ 2 months	279	157,086.60	39,936.36	0.00	197,022.96	0.57	2,010,444.63	2,207,467.59	2.73
from > 2 to ≤ 3 months	153	107,108.13	30,352.90	0.00	137,461.03	0.40	1,143,445.26	1,280,906.29	1.58
from > 3 to ≤ 6 months	283	317,949.67	73,162.02	0.00	391,111.69	1.12	1,899,240.88	2,290,352.57	2.83
from > 6 to < 12 months	922	2,456,759.50	428,904.40	0.00	2,885,663.90	8.30	5,294,041.13	8,179,705.03	10.10
from ≥ 12 to < 18 months	840	3,770,930.04	633,405.02	0.00	4,404,335.06	12.67	4,046,677.92	8,451,012.98	10.44
from ≥ 18 to < 24 months	859	5,060,964.15	945,263.36	0.00	6,006,227.51	17.27	3,848,018.14	9,854,245.65	12.17
from ≥ 2 years	2,076	16,880,751.33	3,097,471.94	0.00	19,978,223.27	57.46	7,268,342.96	27,246,566.23	33.65
Subtotal	8,408	29,374,427.52	5,396,751.43	0.00	34,771,178.95	100.00	46,202,888.76	80,974,067.71	100.00
Total	8,408	29,374,427.52	5,396,751.43	0.00	34,771,178.95		46,202,888.76	80,974,067.71	

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