

# BBVA CONSUMO 12 Fondo de Titulización

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Distribución por Intervalos de Fecha de Vencimiento Final / Distribution by Final Maturity Date Intervals

Activos / Assets: Préstamos a personas físicas para consumo / Consumer loans to individuals

Fecha / Date: 30/09/2026

Divisa / Currency: EUR

| Intervalos anuales<br>Annual intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |         |                  |         | Principal Vencido Impagado<br>Overdue Principal |         |                  |         | Principal Pendiente Vencimiento<br>Outstanding Principal |         |                  |         | Tipo Interes<br>Interest Rate | Vida residual<br>Residual Life   |        |
|----------------------------------------|----------------------------------------------------------|---------|------------------|---------|-------------------------------------------------|---------|------------------|---------|----------------------------------------------------------|---------|------------------|---------|-------------------------------|----------------------------------|--------|
|                                        | Num.                                                     | %       | Importe / Amount | %       | Num.                                            | %       | Importe / Amount | %       | Num.                                                     | %       | Importe / Amount | %       | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |        |
| 2024                                   | 47                                                       | 0,04 %  | 77.545,03        | 0,01 %  | 47                                              | 0,57 %  | 77.545,03        | 0,29 %  | 0                                                        | 0,00 %  | 0,00             | 0,00 %  | 0,000%                        | 0,000                            |        |
| 2025                                   | 191                                                      | 0,17 %  | 518.624,67       | 0,07 %  | 191                                             | 2,30 %  | 518.624,67       | 1,92 %  | 0                                                        | 0,00 %  | 0,00             | 0,00 %  | 0,000%                        | 0,000                            |        |
| 2026                                   | 5.373                                                    | 4,79 %  | 3.724.194,62     | 0,48 %  | 550                                             | 6,64 %  | 1.386.850,11     | 5,13 %  | 5.024                                                    | 4,53 %  | 2.337.344,51     | 0,31 %  | 5,385%                        | 2,2531                           |        |
| 2027                                   | 17.852                                                   | 15,93 % | 39.289.301,27    | 5,05 %  | 869                                             | 10,48 % | 1.653.393,49     | 6,12 %  | 17.845                                                   | 16,09 % | 37.635.907,78    | 5,01 %  | 5,530%                        | 10,2181                          |        |
| 2028                                   | 18.028                                                   | 16,08 % | 97.907.464,67    | 12,59 % | 1.090                                           | 13,15 % | 2.608.637,30     | 9,65 %  | 17.989                                                   | 16,22 % | 95.298.827,37    | 12,69 % | 5,847%                        | 23,2417                          |        |
| 2029                                   | 39.576                                                   | 35,31 % | 321.644.381,78   | 41,35 % | 2.813                                           | 33,94 % | 10.150.244,81    | 37,54 % | 39.313                                                   | 35,45 % | 311.494.136,97   | 41,48 % | 5,968%                        | 33,9224                          |        |
| 2030                                   | 30.232                                                   | 26,97 % | 299.095.079,35   | 38,45 % | 2.677                                           | 32,30 % | 10.531.571,16    | 38,95 % | 29.932                                                   | 26,99 % | 288.563.508,19   | 38,43 % | 5,671%                        | 43,5971                          |        |
| 2031                                   | 492                                                      | 0,44 %  | 8.680.824,69     | 1,12 %  | 36                                              | 0,43 %  | 70.683,82        | 0,26 %  | 490                                                      | 0,44 %  | 8.610.140,87     | 1,15 %  | 4,476%                        | 57,0238                          |        |
| 2032                                   | 304                                                      | 0,27 %  | 6.971.905,41     | 0,90 %  | 16                                              | 0,19 %  | 38.152,43        | 0,14 %  | 303                                                      | 0,27 %  | 6.933.752,98     | 0,92 %  | 4,142%                        | 68,0591                          |        |
| Total:                                 | 112.095                                                  | 100,00  | 777.909.321,49   | 100,00  | 8.289                                           | 100,00  | 27.035.702,82    | 100,00  | 110.89                                                   | 100,00  | 750.873.618,67   | 100,00  |                               |                                  |        |
| Media Ponderada / Weighted Average :   |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         |                               | 5,781                            | 35,578 |
| Media simple / Average:                |                                                          |         | 6.939,73         |         | 3.261,64                                        |         |                  |         | 6.770,97                                                 |         |                  |         | 6,151                         | 29,212                           |        |
| Mínimo / Minimum :                     |                                                          |         | 0,05             |         | 0,05                                            |         |                  |         | 0,16                                                     |         |                  |         | 2,000                         | 01/10/2026                       |        |
| Máximo / Maximum:                      |                                                          |         | 61.623,17        |         | 44.814,90                                       |         |                  |         | 61.623,17                                                |         |                  |         | 16,500                        | 31/10/2032                       |        |