

Brief report

Date: 10/31/2024
 Currency: EUR

Constitution date
 03/11/2024

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 Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305763007	03/11/2024 19,000	86,801.99 1,649,237,810.00 86.80%	100,000.00 1,900,000,000.00	Floating Fijo+1.000% 16.Feb/May/Aug/Nov	2.0000% 11/18/2024 453.299281 Gross 367.172418 Net	05/16/2037 Quarterly 16.Feb/May/Aug/Nov	"Pass-Through" Secuential	Asf Aa3 (sf)	A Aa3
Series B ES0305763015	03/11/2024 1,000	100,000.00 100,000,000.00 100.00%	100,000.00 100,000,000.00	Floating Fijo+2.000% 16.Feb/May/Aug/Nov	3.0000% 11/18/2024 783.333333 Gross 634.500000 Net	05/16/2037 Quarterly 16.Feb/May/Aug/Nov	"Pass-Through" Secuential	BBB-sf Ba2 (sf)	BBB-Ba2
Total		1,749,237,810.00	2,000,000,000.00						

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)						1,25	1,44
				2,00	0,34	0,51	0,69	0,87	1,06		
Series A	With optional redemption *	Average life	Years	2.48	2.38	2.26	2.17	2.07	1.97	1.90	1.81
		Final Maturity	Years	02/06/2027	12/31/2026	11/20/2026	10/17/2026	09/10/2026	08/05/2026	07/08/2026	06/06/2026
		Date	11/16/2029	11/16/2029	08/16/2029	08/16/2029	05/16/2029	02/16/2029	02/16/2029	11/16/2028	
	Without optional redemption *	Average life	Years	2.50	2.39	2.29	2.19	2.09	2.00	1.92	1.83
		Final Maturity	Years	02/15/2027	01/05/2027	11/28/2026	10/23/2026	09/18/2026	08/16/2026	07/16/2026	06/16/2026
		Date	08/16/2030	05/16/2030	05/16/2030	05/16/2030	02/16/2030	02/16/2030	11/16/2029	11/16/2029	
Series B	With optional redemption *	Average life	Years	5.25	5.25	5.00	5.00	4.75	4.51	4.51	4.25
		Final Maturity	Years	11/16/2029	11/16/2029	08/16/2029	08/16/2029	05/16/2029	02/16/2029	02/16/2029	11/16/2028
		Date	11/16/2029	11/16/2029	08/16/2029	08/16/2029	05/16/2029	02/16/2029	02/16/2029	11/16/2028	
	Without optional redemption *	Average life	Years	6.50	6.44	6.35	6.27	6.18	6.09	6.00	5.90
		Final Maturity	Years	02/14/2031	01/21/2031	12/20/2030	11/22/2030	10/20/2030	09/18/2030	08/13/2030	07/08/2030
		Date	11/16/2033	11/16/2033	11/16/2033	11/16/2033	11/16/2033	11/16/2033	11/16/2033	11/16/2033	

* 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	94.28%	1,649,237,810.00	11.44%	95.00%	1,900,000,000.00
Series B	5.72%	100,000,000.00	5.72%	5.00%	100,000,000.00
Issue of Bonds		1,749,237,810.00			2,000,000,000.00
Reserve Fund	5.72%	100,000,000.00	5.00%		100,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	230,285,461.24
Servicer ppal collect not yet credited	30,637,076.37		
Servicer ints collect not yet credited	8,671,703.31		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		100,000,000.00	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	
Principal			
Principal outstanding		1,603,025,892.68	1,999,999,807.28
Average loan		8,316.65	9,228.67
Minimum		4.88	883.27
Maximum		88,986.98	95,504.41
Interest rate			
Weighted average (wac)		7.14%	7.11%
Minimum		1.50%	1.50%
Maximum		15.35%	14.85%
Final maturity			
Weighted average (WARM) (months)		61	66
Minimum		11/01/2024	04/26/2024
Maximum		10/06/2033	10/06/2033
Index (principal outstanding distribution)			
6-month EURIBOR/MIBOR		0.24%	0.26%
1-year EURIBOR/MIBOR		0.29%	0.32%
1-year EURIBOR/MIBOR (Mortgage Market)		0.73%	0.92%
Fixed Interest		98.74%	98.47%

BBVA CONSUMO 13 Fondo de Titulización

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.06%	0.88%	0.91%		0.93%
Annual Percentage Rate (CPR)	11.96%	10.04%	10.36%		10.59%

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)	11/18/2024
End of revolving period	

Geographic distribution		
	Current	At constitution date
Andalucia	16.61%	16.56%
Aragon	1.87%	1.89%
Asturias	1.81%	1.85%
Balearic Islands	2.00%	2.01%
Basque Country	2.58%	2.63%
Canary Islands	7.20%	7.14%
Cantabria	0.89%	0.88%
Castilla-La Mancha	3.42%	3.40%
Castilla-Leon	4.11%	4.13%
Catalonia	26.30%	26.31%
Ceuta	0.48%	0.47%
Extremadura	1.91%	1.91%
Galicia	4.81%	4.79%
La Rioja	0.43%	0.43%
Madrid	12.05%	12.10%
Melilla	0.55%	0.55%
Murcia	2.36%	2.34%
Navarra	0.64%	0.63%
Valencia	9.99%	9.95%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	12,576	1,919,677.29	787,316.64	0.00	2,706,993.93	31.14	93,717,029.87	96,424,023.80	70.38
from > 1 to ≤ 2 months	1,064	391,259.97	179,528.09	0.00	570,788.06	6.57	8,177,243.47	8,748,031.53	6.39
from > 2 to ≤ 3 months	589	284,308.81	140,968.47	0.00	425,277.28	4.89	4,391,938.66	4,817,215.94	3.52
from > 3 to ≤ 6 months	1,146	768,927.47	392,696.38	0.00	1,161,623.85	13.36	8,797,474.30	9,959,098.15	7.27
from > 6 to < 12 months	1,768	2,877,593.77	949,836.03	0.00	3,827,429.80	44.03	13,232,580.52	17,060,010.32	12.45
Subtotal	17,143	6,241,767.31	2,450,345.61	0.00	8,692,112.92	100.00	128,316,266.82	137,008,379.74	100.00
Total	17,143	6,241,767.31	2,450,345.61	0.00	8,692,112.92		128,316,266.82	137,008,379.74	