

Brief report

Date: 02/28/2026
 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

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 ES0305763007 | 03/11/2024 19,000 | 45,434.17 863,249,230.00 45.43% | 100,000.00 1,900,000,000.00 | Floating Fijo+1.000% 16.Feb/May/Aug/Nov | 2.0000% 05/18/2026 229.694971 Gross 186.052927 Net | 05/16/2037 Quarterly 16.Feb/May/Aug/Nov | "Pass-Through" Secuential | A+sf Aaa (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% 05/18/2026 758.333333 Gross 614.250000 Net | 05/16/2037 Quarterly 16.Feb/May/Aug/Nov | "Pass-Through" Secuential | BBB-sf Baa1 (sf) | BBB- Ba2 | |
| Total | | 963,249,230.00 | 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) | | | | | | | |
| | | | | 0,17 | 0,34 | 0,51 | 0,69 | 0,87 | 1,06 | 1,25 | 1,44 |
| Series A | With optional redemption * | Average life | Years | 1.88 | 1.79 | 1.73 | 1.65 | 1.60 | 1.54 | 1.47 | 1.42 |
| | | Final Maturity | Years | 01/01/2028 | 12/01/2027 | 11/09/2027 | 10/10/2027 | 09/21/2027 | 09/02/2027 | 08/06/2027 | 07/21/2027 |
| | | Date | 11/16/2029 | 08/16/2029 | 08/16/2029 | 05/16/2029 | 05/16/2029 | 05/16/2029 | 02/16/2029 | 02/16/2029 | |
| | Without optional redemption * | Average life | Years | 1.90 | 1.83 | 1.76 | 1.69 | 1.63 | 1.57 | 1.51 | 1.46 |
| | | Final Maturity | Years | 01/10/2028 | 12/15/2027 | 11/19/2027 | 10/27/2027 | 10/04/2027 | 09/11/2027 | 08/21/2027 | 08/01/2027 |
| | | Date | 05/16/2030 | 05/16/2030 | 05/16/2030 | 02/16/2030 | 02/16/2030 | 02/16/2030 | 11/16/2029 | 11/16/2029 | |
| Series B | With optional redemption * | Average life | Years | 3.75 | 3.50 | 3.50 | 3.25 | 3.25 | 3.25 | 3.00 | 3.00 |
| | | Final Maturity | Years | 11/16/2029 | 08/16/2029 | 08/16/2029 | 05/16/2029 | 05/16/2029 | 05/16/2029 | 02/16/2029 | 02/16/2029 |
| | | Date | 11/16/2029 | 08/16/2029 | 08/16/2029 | 05/16/2029 | 05/16/2029 | 05/16/2029 | 02/16/2029 | 02/16/2029 | |
| | Without optional redemption * | Average life | Years | 4.88 | 4.82 | 4.77 | 4.70 | 4.63 | 4.57 | 4.49 | 4.42 |
| | | Final Maturity | Years | 01/03/2031 | 12/12/2030 | 11/21/2030 | 10/27/2030 | 10/02/2030 | 09/09/2030 | 08/12/2030 | 07/16/2030 |
| | | 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 | 89.62% | 863,249,230.00 | 20.76% | 95.00% | 1,900,000,000.00 |
| Series B | 10.38% | 100,000,000.00 | 10.38% | 5.00% | 100,000,000.00 |
| Issue of Bonds | | 963,249,230.00 | | | 2,000,000,000.00 |
| Reserve Fund | 10.38% | 100,000,000.00 | 5.00% | | 100,000,000.00 |

| Other financial operations (current) | | | |
|--|---------------|------------------|----------------|
| Assets | | Balance | Interest |
| | | Treasury Account | 112,386,896.74 |
| Servicer ppal collect not yet credited | 21,059,993.59 | | |
| Servicer ints collect not yet credited | 4,908,917.58 | | |
| 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 | | 961,946,499.53 | 1,999,999,807.28 |
| Average loan | | 7,364.58 | 9,228.67 |
| Minimum | | 0.53 | 883.27 |
| Maximum | | 77,333.05 | 95,504.41 |
| Interest rate | | | |
| Weighted average (wac) | | 7.17% | 7.11% |
| Minimum | | 1.50% | 1.50% |
| Maximum | | 14.85% | 14.85% |
| Final maturity | | | |
| Weighted average (WARM) (months) | | 50 | 66 |
| Minimum | | 03/01/2026 | 04/26/2024 |
| Maximum | | 10/06/2033 | 10/06/2033 |
| Index (principal outstanding distribution) | | | |
| 6-month EURIBOR/MIBOR | | 0.20% | 0.26% |
| 1-year EURIBOR/MIBOR | | 0.21% | 0.32% |
| 1-year EURIBOR/MIBOR (Mortgage Market) | | 0.44% | 0.92% |
| Fixed Interest | | 99.15% | 98.47% |

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.

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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) | 0.99% | 0.93% | 0.95% | 0.93% | 0.93% |
| Annual Percentage Rate (CPR) | 11.28% | 10.64% | 10.83% | 10.62% | 10.64% |

| 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) | 05/18/2026 |
| End of revolving period | |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 16.69% | 16.56% |
| Aragon | 1.84% | 1.89% |
| Asturias | 1.77% | 1.85% |
| Balearic Islands | 2.00% | 2.01% |
| Basque Country | 2.47% | 2.63% |
| Canary Islands | 7.30% | 7.14% |
| Cantabria | 0.89% | 0.88% |
| Castilla-La Mancha | 3.46% | 3.40% |
| Castilla-Leon | 4.04% | 4.13% |
| Catalonia | 26.16% | 26.31% |
| Ceuta | 0.48% | 0.47% |
| Extremadura | 1.92% | 1.91% |
| Galicia | 4.91% | 4.79% |
| La Rioja | 0.43% | 0.43% |
| Madrid | 11.84% | 12.10% |
| Melilla | 0.57% | 0.55% |
| Murcia | 2.42% | 2.34% |
| Navarra | 0.65% | 0.63% |
| Valencia | 10.16% | 9.95% |

| Current delinquency | | | | | | | | | |
|--------------------------|--------|---------------|--------------|-------|---------------|--------|------------------|----------------|--------|
| Aging | Assets | Overdue debt | | | | | Outstanding debt | Total debt | |
| | | Principal | Interest | Other | Total | % | | | % |
| <i>Delinquencies</i> | | | | | | | | | |
| Up to 1 month | 11,053 | 1,810,522.00 | 601,902.10 | 0.00 | 2,412,424.10 | 6.49 | 74,580,041.62 | 76,992,465.72 | 48.14 |
| from > 1 to ≤ 2 months | 729 | 331,948.97 | 122,627.34 | 0.00 | 454,576.31 | 1.22 | 5,692,286.54 | 6,146,862.85 | 3.84 |
| from > 2 to ≤ 3 months | 377 | 190,213.03 | 74,392.54 | 0.00 | 264,605.57 | 0.71 | 2,307,379.38 | 2,571,984.95 | 1.61 |
| from > 3 to ≤ 6 months | 770 | 534,790.13 | 219,680.21 | 0.00 | 754,470.34 | 2.03 | 4,862,876.88 | 5,617,347.22 | 3.51 |
| from > 6 to < 12 months | 2,304 | 5,307,764.54 | 1,152,294.07 | 0.00 | 6,460,058.61 | 17.38 | 12,653,612.67 | 19,113,671.28 | 11.95 |
| from ≥ 12 to < 18 months | 2,431 | 8,140,011.35 | 1,835,400.22 | 0.00 | 9,975,411.57 | 26.84 | 10,548,589.66 | 20,524,001.23 | 12.83 |
| from ≥ 18 to < 24 months | 2,620 | 11,396,169.02 | 2,843,243.66 | 0.00 | 14,239,412.68 | 38.32 | 10,553,642.37 | 24,793,055.05 | 15.50 |
| from ≥ 2 years | 403 | 2,069,305.71 | 531,332.35 | 0.00 | 2,600,638.06 | 7.00 | 1,565,184.41 | 4,165,822.47 | 2.60 |
| Subtotal | 20,687 | 29,780,724.75 | 7,380,872.49 | 0.00 | 37,161,597.24 | 100.00 | 122,763,613.53 | 159,925,210.77 | 100.00 |
| Total | 20,687 | 29,780,724.75 | 7,380,872.49 | 0.00 | 37,161,597.24 | | 122,763,613.53 | 159,925,210.77 | |

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Additional information

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