

Brief report

Date: 03/31/2026
 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)							Final Maturity
				0.17	0.34	0.51	0.69	0.87	1.06	1.25	
Series A	With optional redemption *	Average life	Years	1.88	1.79	1.73	1.65	1.60	1.54	1.47	1.42
		Date	01/01/2028	12/01/2027	11/09/2027	10/10/2027	09/21/2027	09/02/2027	08/06/2027	07/21/2027	
		Final Maturity	Years	3.75	3.50	3.50	3.25	3.25	3.25	3.00	3.00
	Without optional redemption *	Average life	Years	1.90	1.83	1.76	1.69	1.63	1.57	1.51	1.46
		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	
		Final Maturity	Years	4.25	4.25	4.25	4.00	4.00	4.00	3.75	3.75
Series B	With optional redemption *	Average life	Years	3.75	3.50	3.50	3.25	3.25	3.25	3.00	3.00
		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	
		Final Maturity	Years	3.75	3.50	3.50	3.25	3.25	3.25	3.00	3.00
	Without optional redemption *	Average life	Years	4.88	4.82	4.77	4.70	4.63	4.57	4.49	4.42
		Date	01/03/2031	12/12/2030	11/21/2030	10/27/2030	10/02/2030	09/09/2030	08/12/2030	07/16/2030	
		Final Maturity	Years	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75

* 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	
Servicer ppal collect not yet credited		20,485,176.31	
Servicer ints collect not yet credited		4,798,733.28	
Liabilities		Available	Balance
Subordinated Loan L/T			100,000,000.00
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	126,885	216,716
Principal		
Principal outstanding	927,498,686.42	1,999,999,807.28
Average loan	7,309.76	9,228.67
Minimum	2.45	883.27
Maximum	76,582.56	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)	49	66
Minimum	04/01/2026	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	0.20%	0.32%
1-year EURIBOR/MIBOR (Mortgage Market)	0.43%	0.92%
Fixed Interest	99.17%	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.

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 info@edt-sg.com
 Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

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)	1.03%	0.96%	0.97%	0.93%	0.94%
Annual Percentage Rate (CPR)	11.68%	10.96%	11.05%	10.62%	10.69%

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	16.70%	16.56%
Aragon	1.85%	1.89%
Asturias	1.76%	1.85%
Balearic Islands	2.01%	2.01%
Basque Country	2.48%	2.63%
Canary Islands	7.29%	7.14%
Cantabria	0.89%	0.88%
Castilla-La Mancha	3.45%	3.40%
Castilla-Leon	4.03%	4.13%
Catalonia	26.15%	26.31%
Ceuta	0.49%	0.47%
Extremadura	1.92%	1.91%
Galicia	4.93%	4.79%
La Rioja	0.43%	0.43%
Madrid	11.80%	12.10%
Melilla	0.57%	0.55%
Murcia	2.43%	2.34%
Navarra	0.65%	0.63%
Valencia	10.17%	9.95%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	9,083	1,474,457.60	485,977.20	0.00	1,960,434.80	5.03	59,733,625.39	61,694,060.19	42.51
from > 1 to ≤ 2 months	674	300,390.90	107,336.61	0.00	407,727.51	1.05	5,057,047.67	5,464,775.18	3.77
from > 2 to ≤ 3 months	341	195,252.20	78,958.31	0.00	274,210.51	0.70	2,519,761.58	2,793,972.09	1.92
from > 3 to ≤ 6 months	729	608,774.75	195,807.27	0.00	704,582.02	1.81	4,317,287.10	5,021,869.12	3.46
from > 6 to < 12 months	2,180	5,748,599.71	1,067,766.12	0.00	6,816,365.83	17.47	11,161,880.07	17,978,245.90	12.39
from ≥ 12 to < 18 months	2,392	7,926,129.59	1,787,584.72	0.00	9,713,714.31	24.90	10,373,496.93	20,087,211.24	13.84
from ≥ 18 to < 24 months	2,493	10,893,621.81	2,623,643.15	0.00	13,517,264.96	34.65	9,617,507.50	23,134,772.46	15.94
from ≥ 2 years	901	4,468,098.05	1,150,136.57	0.00	5,618,234.62	14.40	3,349,806.27	8,968,040.89	6.18
Subtotal	18,793	31,515,324.61	7,497,209.95	0.00	39,012,534.56	100.00	106,130,412.51	145,142,947.07	100.00
Total	18,793	31,515,324.61	7,497,209.95	0.00	39,012,534.56		106,130,412.51	145,142,947.07	

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