BBVA CONSUMO 13 Fondo de Titulización

Brief report

Date: **06/30/2026**
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

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 ES0305763007	03/11/2024 19,000	40,228.93 764,349,670.00 40.23%	100,000.00 1,900,000,000.00	Floating Fijo+1.000% 16.Feb/May/Aug/Nov	2.0000% 08/17/2026 203.379591 Gross 164.737469 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% 08/17/2026 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		864,349,670.00	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

				0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44
		% 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	1.74	1.69	1.63	1.55	1.51	1.46	1.39	1.35
			Date	02/12/2028	01/23/2028	01/04/2028	12/06/2027	11/18/2027	11/01/2027	10/07/2027	09/21/2027
		Final Maturity	Years	3.25	3.25	3.25	3.00	3.00	3.00	2.75	2.75
			Date	08/16/2029	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	1.79	1.73	1.66	1.60	1.54	1.49	1.43	1.38
			Date	03/02/2028	02/07/2028	01/14/2028	12/23/2027	12/02/2027	11/11/2027	10/23/2027	10/04/2027
		Final Maturity	Years	4.00	4.00	4.00	3.75	3.75	3.75	3.50	3.50
			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	3.25	3.25	3.25	3.00	3.00	3.00	2.75	2.75
			Date	08/16/2029	08/16/2029	08/16/2029	05/16/2029	05/16/2029	05/16/2029	02/16/2029	02/16/2029
		Final Maturity	Years	3.25	3.25	3.25	3.00	3.00	3.00	2.75	2.75
			Date	08/16/2029	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	4.61	4.56	4.50	4.43	4.37	4.31	4.24	4.17
			Date	12/26/2030	12/05/2030	11/16/2030	10/22/2030	09/29/2030	09/07/2030	08/11/2030	07/17/2030
		Final Maturity	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
			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	% CE		At issue date	% CE
Series A	88.43%	764,349,670.00	21.57%	95.00%	1,900,000,000.00	10.00%
Series B	11.57%	100,000,000.00	10.00%	5.00%	100,000,000.00	5.00%
Issue of Bonds		864,349,670.00			2,000,000,000.00	
Reserve Fund	10.00%	86,434,967.00		5.00%	100,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		128,876,020.22	
Servicer ppal collect not yet credited		19,097,435.44	
Servicer ints collect not yet credited		4,354,606.06	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		86,434,967.00	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	117,400	216,716
Principal		
Principal outstanding	836,762,050.54	1,999,999,807.28
Average loan	7,127.45	9,228.67
Minimum	0.22	883.27
Maximum	74,315.10	95,504.41
Interest rate		
Weighted average (wac)	7.18%	7.11%
Minimum	1.50%	1.50%
Maximum	14.85%	14.85%
Final maturity		
Weighted average (WARM) (months)	47	66
Minimum	07/01/2026	04/26/2024
Maximum	10/06/2033	10/06/2033
Index (principal outstanding distribution)		
6-month EURIBOR/MIBOR	0.19%	0.26%
1-year EURIBOR/MIBOR	0.20%	0.32%
1-year EURIBOR/MIBOR (Mortgage Market)	0.39%	0.92%
Fixed Interest	99.23%	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.

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)	0.90%	0.88%	0.92%	0.93%	0.93%
Annual Percentage Rate (CPR)	10.29%	10.09%	10.53%	10.61%	10.62%

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)	08/17/2026
End of revolving period	

Geographic distribution

	Current	At constitution date
Andalucia	16.76%	16.56%
Aragon	1.85%	1.89%
Asturias	1.75%	1.85%
Balearic Islands	2.03%	2.01%
Basque Country	2.47%	2.63%
Canary Islands	7.33%	7.14%
Cantabria	0.88%	0.88%
Castilla-La Mancha	3.45%	3.40%
Castilla-Leon	4.01%	4.13%
Catalonia	26.14%	26.31%
Ceuta	0.48%	0.47%
Extremadura	1.92%	1.91%
Galicia	4.92%	4.79%
La Rioja	0.44%	0.43%
Madrid	11.75%	12.10%
Melilla	0.58%	0.55%
Murcia	2.43%	2.34%
Navarra	0.64%	0.63%
Valencia	10.17%	9.95%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	7,814	1,284,968.83	413,108.20	0.00	1,698,077.03	3.96	50,635,668.13	52,333,745.16	37.88
from > 1 to ≤ 2 months	574	272,412.39	92,709.19	0.00	365,121.58	0.85	4,414,327.36	4,779,448.94	3.46
from > 2 to ≤ 3 months	317	174,003.54	61,178.89	0.00	235,182.43	0.55	2,013,173.22	2,248,355.65	1.63
from > 3 to ≤ 6 months	579	554,954.00	156,029.22	0.00	710,983.22	1.66	3,577,489.42	4,288,472.64	3.10
from > 6 to < 12 months	1,931	4,556,954.86	905,559.48	0.00	5,462,514.34	12.75	9,661,782.72	15,124,297.06	10.95
from ≥ 12 to < 18 months	2,197	7,387,035.28	1,567,774.37	0.00	8,954,809.65	20.90	9,375,477.92	18,330,287.57	13.27
from ≥ 18 to < 24 months	2,339	9,873,586.10	2,293,883.24	0.00	12,167,469.34	28.40	8,414,473.87	20,581,943.21	14.90
from ≥ 2 years	2,102	10,559,057.88	2,691,204.94	0.00	13,250,262.82	30.93	7,227,092.56	20,477,355.38	14.82
Subtotal	17,853	34,662,972.88	8,181,447.53	0.00	42,844,420.41	100.00	95,319,485.20	138,163,905.61	100.00
Total	17,853	34,662,972.88	8,181,447.53	0.00	42,844,420.41		95,319,485.20	138,163,905.61	

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