

BBVA CONSUMO 13 Fondo de Titulización

Brief report

Date: 08/31/2026
Currency: EUR



Constitution date
03/11/2024

VAT Reg. no.
V44684140

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA

Service
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)		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	35,537.03 675,203,570.00 35.54%	100,000.00 1,900,000,000.00	Floating Fijo+1.000% 16.Feb/May/Aug/Nov	2.0000% 11/16/2026 179.659429 Gross 145.524137 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% 11/16/2026 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		775,203,570.00	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																			
		% 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	1.63	1.58	1.54	1.46	1.42	1.37	1.31	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27
		Date		04/03/2028	03/16/2028	02/28/2028	01/31/2028	01/16/2028	12/31/2027	12/06/2027	11/23/2027	12/06/2027	12/06/2027	12/06/2027	12/06/2027	12/06/2027	12/06/2027	12/06/2027	12/06/2027
		Final Maturity	Years	3.00	3.00	3.00	2.75	2.75	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
	Without optional redemption *	Average life	Years	1.68	1.62	1.57	1.51	1.46	1.41	1.36	1.31	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27
		Date		04/23/2028	03/31/2028	03/10/2028	02/19/2028	01/31/2028	01/11/2028	12/25/2027	12/08/2027	12/25/2027	12/25/2027	12/25/2027	12/25/2027	12/25/2027	12/25/2027	12/25/2027	12/25/2027
		Final Maturity	Years	3.75	3.75	3.50	3.50	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
Series B	With optional redemption *	Average life	Years	3.00	3.00	3.00	2.75	2.75	2.75	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
		Date		08/16/2029	08/16/2029	08/16/2029	05/16/2029	05/16/2029	05/16/2029	05/16/2029	05/16/2029	05/16/2029	05/16/2029	05/16/2029	05/16/2029	05/16/2029	05/16/2029	05/16/2029	05/16/2029
		Final Maturity	Years	3.00	3.00	3.00	2.75	2.75	2.75	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
	Without optional redemption *	Average life	Years	4.34	4.29	4.24	4.17	4.11	4.06	3.99	3.92	3.99	3.99	3.99	3.99	3.99	3.99	3.92	3.92
		Date		12/19/2030	11/30/2030	11/10/2030	10/18/2030	09/26/2030	09/06/2030	08/11/2030	07/18/2030	09/06/2030	09/06/2030	09/06/2030	09/06/2030	09/06/2030	09/06/2030	09/06/2030	09/06/2030
		Final Maturity	Years	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25

* 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			
Series A	87.10%	675,203,570.00	22.90%	95.00%	1,900,000,000.00	10.00%			
Series B	12.90%	100,000,000.00	10.00%	5.00%	100,000,000.00	5.00%			
Issue of Bonds		775,203,570.00			2,000,000,000.00				
Reserve Fund	10.00%	77,520,357.00		5.00%	100,000,000.00				

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		84,914,347.84	
Service ppal collect not yet credited		17,437,853.23	
Service ints collect not yet credited		4,009,386.90	
Liabilities		Available	Balance
Subordinated Loan L/T			77,520,357.00
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		111,984	216,716
Principal			
Principal outstanding		781,691,106.64	1,999,999,807.28
Average loan		6,980.38	9,228.67
Minimum		0.05	883.27
Maximum		72,790.04	95,504.41
Interest rate			
Weighted average (wac)		7.19%	7.11%
Minimum		1.50%	1.50%
Maximum		14.85%	14.85%
Final maturity			
Weighted average (WARM) (months)		46	66
Minimum		09/01/2026	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		0.19%	0.32%
1-year EURIBOR/MIBOR (Mortgage Market)		0.37%	0.92%
Fixed Interest		99.26%	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

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.71%	0.85%	0.89%	0.92%	0.92%
Annual Percentage Rate (CPR)	8.19%	9.77%	10.17%	10.50%	10.55%

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)	11/16/2026
End of revolving period	

Geographic distribution

	Current	At constitution date
Andalucia	16.79%	16.56%
Aragon	1.84%	1.89%
Asturias	1.75%	1.85%
Balearic Islands	2.03%	2.01%
Basque Country	2.45%	2.63%
Canary Islands	7.33%	7.14%
Cantabria	0.89%	0.88%
Castilla-La Mancha	3.47%	3.40%
Castilla-Leon	3.99%	4.13%
Catalonia	26.18%	26.31%
Ceuta	0.47%	0.47%
Extremadura	1.92%	1.91%
Galicia	4.93%	4.79%
La Rioja	0.43%	0.43%
Madrid	11.74%	12.10%
Melilla	0.58%	0.55%
Murcia	2.43%	2.34%
Navarra	0.65%	0.63%
Valencia	10.15%	9.95%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	8,084	1,332,664.36	410,454.41	0.00	1,743,118.77	3.83	50,315,105.18	52,058,223.95	37.22
from > 1 to ≤ 2 months	516	236,927.42	77,803.61	0.00	314,731.03	0.69	3,805,483.58	4,120,214.61	2.95
from > 2 to ≤ 3 months	279	154,764.59	56,624.20	0.00	211,388.79	0.46	1,913,908.67	2,125,297.46	1.52
from > 3 to ≤ 6 months	560	450,109.54	151,329.61	0.00	601,439.15	1.32	3,525,539.63	4,126,978.78	2.95
from > 6 to < 12 months	1,817	4,062,236.60	834,104.84	0.00	4,896,341.44	10.76	8,928,901.45	13,825,242.89	9.88
from ≥ 12 to < 18 months	2,042	7,043,065.76	1,487,715.63	0.00	8,530,781.39	18.75	8,678,907.57	17,209,688.96	12.30
from ≥ 18 to < 24 months	2,252	9,038,113.85	2,118,472.68	0.00	11,156,586.53	24.53	8,004,183.17	19,160,769.70	13.70
from ≥ 2 years	2,809	14,411,955.94	3,622,848.47	0.00	18,034,804.41	39.65	9,209,852.04	27,244,656.45	19.48
Subtotal	18,359	36,729,838.06	8,759,353.45	0.00	45,489,191.51	100.00	94,381,881.29	139,871,072.80	100.00
Total	18,359	36,729,838.06	8,759,353.45	0.00	45,489,191.51		94,381,881.29	139,871,072.80	

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