BBVA CONSUMO 13 Fondo de Titulización

Brief report

Date: 10/31/2026
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

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	Principal outstanding Original	Interest type / Reference rate and margin / Payment Date	Interest Rate / Next coupon	Redemption: Final maturity (legal)	Redemption: Next	Rating Fitch / Moody's Current	Rating 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	AA+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
			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
		Final Maturity	Years		3.00	3.00	3.00	2.75	2.75	2.75	2.50	2.50
			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		1.68	1.62	1.57	1.51	1.46	1.41	1.36	1.31
			Date		04/22/2028	03/31/2028	03/10/2028	02/19/2028	01/31/2028	01/11/2028	12/25/2027	12/08/2027
		Final Maturity	Years		3.75	3.75	3.50	3.50	3.50	3.25	3.25	3.25
			Date		05/16/2030	05/16/2030	02/16/2030	02/16/2030	02/16/2030	11/16/2029	11/16/2029	11/16/2029
Series B	With optional redemption *	Average life	Years		3.00	3.00	3.00	2.75	2.75	2.75	2.50	2.50
			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		3.00	3.00	3.00	2.75	2.75	2.75	2.50	2.50
			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		4.34	4.29	4.24	4.17	4.11	4.06	3.99	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
		Final Maturity	Years		7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25
			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	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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		144,020,178.34	
Servicer ppal collect not yet credited		16,985,391.68	
Servicer ints collect not yet credited		3,697,736.23	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		77,520,357.00	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	106,559	216,716
Principal		
Principal outstanding	728,413,111.09	1,999,999,807.28
Average loan	6,835.77	9,228.67
Minimum	5.85	883.27
Maximum	71,254.16	95,504.41
Interest rate		
Weighted average (wac)	7.20%	7.11%
Minimum	1.50%	1.50%
Maximum	14.85%	14.85%
Final maturity		
Weighted average (WARM) (months)	44	66
Minimum	11/05/2026	04/26/2024
Maximum	10/06/2033	10/06/2033
Index (principal outstanding distribution)		
6-month EURIBOR/MIBOR	0.18%	0.26%
1-year EURIBOR/MIBOR	0.19%	0.32%
1-year EURIBOR/MIBOR (Mortgage Market)	0.34%	0.92%
Fixed Interest	99.29%	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

Brief report

Date: 10/31/2026
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

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

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.85%	0.81%	0.86%	0.90%	0.92%
Annual Percentage Rate (CPR)	9.78%	9.33%	9.87%	10.26%	10.51%

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	16.78%	16.56%
Aragon	1.85%	1.89%
Asturias	1.75%	1.85%
Balearic Islands	2.04%	2.01%
Basque Country	2.44%	2.63%
Canary Islands	7.35%	7.14%
Cantabria	0.90%	0.88%
Castilla-La Mancha	3.48%	3.40%
Castilla-Leon	3.99%	4.13%
Catalonia	26.12%	26.31%
Ceuta	0.48%	0.47%
Extremadura	1.93%	1.91%
Galicia	4.93%	4.79%
La Rioja	0.43%	0.43%
Madrid	11.74%	12.10%
Melilla	0.58%	0.55%
Murcia	2.42%	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	8,674	1,447,773.01	427,101.89	0.00	1,874,874.90	3.93	52,662,480.47	54,537,355.37	37.98
from > 1 to ≤ 2 months	549	250,075.66	80,603.07	0.00	330,678.73	0.69	3,769,527.74	4,100,206.47	2.86
from > 2 to ≤ 3 months	260	149,608.58	49,380.15	0.00	198,988.73	0.42	1,624,995.23	1,823,983.96	1.27
from > 3 to ≤ 6 months	476	362,627.97	132,934.10	0.00	495,562.07	1.04	3,171,913.04	3,667,475.11	2.55
from > 6 to < 12 months	1,622	3,326,090.06	742,165.00	0.00	4,068,255.06	8.53	8,261,417.45	12,329,672.51	8.59
from ≥ 12 to < 18 months	1,918	6,602,051.63	1,354,318.22	0.00	7,956,369.85	16.67	7,799,289.08	15,755,658.93	10.97
from ≥ 18 to < 24 months	2,107	8,320,988.48	1,937,313.19	0.00	10,258,301.67	21.50	7,510,491.22	17,768,792.89	12.38
from ≥ 2 years	3,545	17,986,595.13	4,548,878.94	0.00	22,535,474.07	47.23	11,064,882.43	33,600,356.50	23.40
Subtotal	19,151	38,445,810.52	9,272,694.56	0.00	47,718,505.08	100.00	95,864,996.66	143,583,501.74	100.00
Total	19,151	38,445,810.52	9,272,694.56	0.00	47,718,505.08		95,864,996.66	143,583,501.74	

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