



**Brief report**
**Date:** 06/30/2023

**Currency:** EUR

**Constitution date**  
 06/05/2023

**VAT Reg. no.**  
 V13739750

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

**Originator**  
 BBVA

**Servicer**  
 BBVA

**Lead Manager**  
 BBVA  
 Bank of America

**Bond Paying Agent**  
 BBVA

**Financial Structuring**  
 BBVA

**Market**  
 AIAF Mercado de Renta Fija

**Register of Book Securities**  
 Iberclear

**Treasury Account**  
 BBVA

**Fund Auditor**  
 KPMG Auditores

**Collateral: Consumer loans to individuals**

General			
	Current	At constitution date	
Count	49,447	49,614	
Principal			
Principal outstanding	789,323,501.31	799,991,905.11	
Average loan	15,963.02	16,124.32	
Minimum	266.44	8,285.94	
Maximum	70,077.42	70,698.55	
Interest rate			
Weighted average (wac)	6.69%	6.69%	
Minimum	2.99%	2.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	79	80	
Minimum	08/19/2023	03/15/2024	
Maximum	12/31/2032	12/31/2032	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	100.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.43%				0.43%
Annual Percentage Rate (CPR)	5.09%				5.09%

Geographic distribution		
	Current	At constitution date
Andalucia	21.76%	21.74%
Aragon	1.58%	1.58%
Asturias	1.53%	1.53%
Balearic Islands	3.54%	3.54%
Basque Country	2.27%	2.28%
Canary Islands	7.91%	7.92%
Cantabria	0.66%	0.66%
Castilla-La Mancha	5.95%	5.94%
Castilla-Leon	3.01%	3.02%
Catalonia	17.15%	17.17%
Ceuta	0.22%	0.22%
Extremadura	3.31%	3.30%
Galicia	3.38%	3.38%
La Rioja	0.23%	0.23%
Madrid	11.35%	11.36%
Mellilla	0.40%	0.39%
Murcia	4.41%	4.42%
Navarra	0.50%	0.50%
Valencia	10.85%	10.83%

Current delinquency										
Aging	Assets	Overdue debt						Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	477	80,192.08	44,260.72	0.00	124,452.80	93.61	7,987,565.45	8,112,018.25	96.36	
from > 1 to ≤ 2 months	18	5,480.10	3,019.96	0.00	8,500.06	6.39	298,053.86	306,553.92	3.64	
Subtotal	495	85,672.18	47,280.68	0.00	132,952.86	100.00	8,285,619.31	8,418,572.17	100.00	
Total	495	85,672.18	47,280.68	0.00	132,952.86		8,285,619.31	8,418,572.17		