

Brief report

Date: 07/31/2024
 Currency: EUR

Constitution date
 05/20/2024

VAT Reg. no.
 V16378853
 Management Company
 Europea de Titulización, S.G.F.T

Originator
 BBVA

Servicer
 BBVA

Lead Manager
 BBVA
 Société Générale

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

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 | | |
| | | Current | Original | | | Final maturity (legal) | Next | Current | Moody's Original | |
| Series A ES0305796007 | 05/23/2024 6,740 | 95,975.85 646,877,229.00 95.98% | 100,000.00 674,000,000.00 | Floating Interpolacion lineal (1 - 3 meses) 21.Jan/Mar/May/Jul/Sep/Nov | 4.4280% 10/21/2024 1,074.257689 Gross 870.148728 Net | 04/21/2037 BIME .Jan/Mar/May/Jul/Sep/Nov | "Pass-Through" Pro rata / Sequential | AAsf Aa1 (sf) | AA- Aa1 | |
| Series B ES0305796015 | 05/23/2024 320 | 95,975.85 30,712,272.00 95.98% | 100,000.00 32,000,000.00 | Floating Interpolacion lineal (1 - 3 meses) 21.Jan/Mar/May/Jul/Sep/Nov | 5.3880% 10/21/2024 1,307.159085 Gross 1,058.798859 Net | 04/21/2037 BIME .Jan/Mar/May/Jul/Sep/Nov | "Pass-Through" Pro rata / Sequential | Asf A3 (sf) | A- A3 | |
| Series C ES0305796023 | 05/23/2024 500 | 95,975.85 47,987,925.00 95.98% | 100,000.00 50,000,000.00 | Floating Interpolacion lineal (1 - 3 meses) 21.Jan/Mar/May/Jul/Sep/Nov | 8.1880% 10/21/2024 1,986.454823 Gross 1,609.028407 Net | 04/21/2037 BIME .Jan/Mar/May/Jul/Sep/Nov | "Pass-Through" Pro rata / Sequential | BBB-sf Baa3 (sf) | BB+ Ba1 | |
| Series D ES0305796031 | 05/23/2024 240 | 95,975.85 23,034,204.00 95.98% | 100,000.00 24,000,000.00 | Floating Interpolacion lineal (1 - 3 meses) 21.Jan/Mar/May/Jul/Sep/Nov | 9.0880% 10/21/2024 2,204.799882 Gross 1,785.887904 Net | 04/21/2037 BIME .Jan/Mar/May/Jul/Sep/Nov | "Pass-Through" Pro rata / Sequential | BBsf B1 (sf) | B+ B1 | |
| Series E ES0305796049 | 05/23/2024 200 | 95,975.85 19,195,170.00 95.98% | 100,000.00 20,000,000.00 | Floating Interpolacion lineal (1 - 3 meses) 21.Jan/Mar/May/Jul/Sep/Nov | 11.8880% 10/21/2024 2,884.095620 Gross 2,336.117452 Net | 04/21/2037 BIME .Jan/Mar/May/Jul/Sep/Nov | "Pass-Through" Pro rata / Sequential | n.c. n.c. | n.c. n.c. | |
| Series Z ES0305796056 | 05/23/2024 71 | 100,000.00 7,100,000.00 100.00% | 100,000.00 7,100,000.00 | Floating Interpolacion lineal (1 - 3 meses) 21.Jan/Mar/May/Jul/Sep/Nov | 11.5880% 10/21/2024 2,929.188889 Gross 2,372.643000 Net | 04/21/2037 BIME .Jan/Mar/May/Jul/Sep/Nov | Planned | n.c. n.c. | n.c. n.c. | |
| Total | | 774,906,800.00 | 807,100,000.00 | | | | | | | |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date | | | | | | | | | | | | | |
|---|-------------------------------|----------------|------------|---------------------|------------|------------|------------|------------|------------|------------|------------|--|--|
| Series | Redemption | Average life | Years | % Monthly CPR (SMM) | | | | | | | | | |
| | | | | 2.00 | 0.34 | 0.51 | 0.69 | 0.87 | 1.06 | 1.25 | 1.44 | | |
| Series A | With optional redemption * | Average life | Years | 09/06/2027 | 07/14/2027 | 06/01/2027 | 04/13/2027 | 02/24/2027 | 01/20/2027 | 12/07/2026 | 11/06/2026 | | |
| | | Final Maturity | Years | 6.00 | 5.75 | 5.75 | 5.51 | 5.25 | 5.25 | 5.00 | 5.00 | | |
| | | Date | 07/21/2030 | 04/21/2030 | 04/21/2030 | 01/21/2030 | 10/21/2029 | 10/21/2029 | 07/21/2029 | 07/21/2029 | | | |
| | Without optional redemption * | Average life | Years | 08/01/2027 | 06/13/2027 | 04/29/2027 | 03/16/2027 | 02/02/2027 | 12/25/2026 | 11/17/2026 | 10/13/2026 | | |
| | | Final Maturity | Years | 6.75 | 6.51 | 6.51 | 6.51 | 6.25 | 6.25 | 6.25 | 6.00 | | |
| | | Date | 04/21/2031 | 01/21/2031 | 01/21/2031 | 01/21/2031 | 10/21/2030 | 10/21/2030 | 10/21/2030 | 07/21/2030 | | | |
| Series B | With optional redemption * | Average life | Years | 06/05/2027 | 04/16/2027 | 03/08/2027 | 01/21/2027 | 12/09/2026 | 11/06/2026 | 09/27/2026 | 08/29/2026 | | |
| | | Final Maturity | Years | 6.00 | 5.75 | 5.75 | 5.51 | 5.25 | 5.25 | 5.00 | 5.00 | | |
| | | Date | 07/21/2030 | 04/21/2030 | 04/21/2030 | 01/21/2030 | 10/21/2029 | 10/21/2029 | 07/21/2029 | 07/21/2029 | | | |
| | Without optional redemption * | Average life | Years | 12/04/2027 | 10/26/2027 | 09/07/2027 | 07/28/2027 | 06/27/2027 | 05/13/2027 | 04/08/2027 | 03/05/2027 | | |
| | | Final Maturity | Years | 6.75 | 6.75 | 6.75 | 6.51 | 6.51 | 6.51 | 6.25 | 6.25 | | |
| | | Date | 04/21/2031 | 04/21/2031 | 04/21/2031 | 01/21/2031 | 01/21/2031 | 01/21/2031 | 01/21/2031 | 10/21/2030 | 10/21/2030 | | |
| Series C | With optional redemption * | Average life | Years | 05/23/2026 | 04/21/2026 | 03/27/2026 | 02/26/2026 | 01/29/2026 | 01/08/2026 | 12/14/2025 | 11/25/2025 | | |
| | | Final Maturity | Years | 6.00 | 5.75 | 5.75 | 5.51 | 5.25 | 5.25 | 5.00 | 5.00 | | |
| | | Date | 07/21/2030 | 04/21/2030 | 04/21/2030 | 01/21/2030 | 10/21/2029 | 10/21/2029 | 07/21/2029 | 07/21/2029 | | | |
| | Without optional redemption * | Average life | Years | 01/14/2029 | 01/08/2029 | 10/28/2028 | 10/18/2028 | 10/05/2028 | 07/29/2028 | 07/18/2028 | 05/13/2028 | | |
| | | Final Maturity | Years | 9.26 | 9.26 | 9.26 | 9.26 | 9.26 | 9.26 | 9.26 | 9.26 | | |
| | | Date | 10/21/2033 | 10/21/2033 | 10/21/2033 | 10/21/2033 | 10/21/2033 | 10/21/2033 | 10/21/2033 | 10/21/2033 | 10/21/2033 | | |
| Series D | With optional redemption * | Average life | Years | 02/08/2027 | 12/26/2026 | 11/21/2026 | 10/12/2026 | 09/03/2026 | 08/05/2026 | 07/01/2026 | 06/05/2026 | | |
| | | Final Maturity | Years | 6.00 | 5.75 | 5.75 | 5.51 | 5.25 | 5.25 | 5.00 | 5.00 | | |
| | | Date | 07/21/2030 | 04/21/2030 | 04/21/2030 | 01/21/2030 | 10/21/2029 | 10/21/2029 | 07/21/2029 | 07/21/2029 | | | |
| | Without optional redemption * | Average life | Years | 07/24/2026 | 05/29/2026 | 05/18/2026 | 04/01/2026 | 02/17/2026 | 02/10/2026 | 01/04/2026 | 12/28/2025 | | |
| | | Final Maturity | Years | 5.75 | 5.51 | 5.51 | 5.25 | 5.00 | 5.00 | 4.75 | 4.75 | | |
| | | Date | 04/21/2030 | 01/21/2030 | 01/21/2030 | 10/21/2029 | 07/21/2029 | 07/21/2029 | 04/21/2029 | 04/21/2029 | | | |
| Series E | With optional redemption * | Average life | Years | 06/16/2029 | 03/22/2029 | 01/14/2029 | 10/29/2028 | 08/15/2028 | 06/21/2028 | 04/14/2028 | 02/25/2028 | | |
| | | Final Maturity | Years | 6.00 | 5.75 | 5.75 | 5.51 | 5.25 | 5.25 | 5.00 | 5.00 | | |
| | | Date | 07/21/2030 | 04/21/2030 | 04/21/2030 | 01/21/2030 | 10/21/2029 | 10/21/2029 | 07/21/2029 | 07/21/2029 | | | |
| | Without optional redemption * | Average life | Years | 05/29/2028 | 02/11/2028 | 01/21/2028 | 10/23/2027 | 08/02/2027 | 07/19/2027 | 05/08/2027 | 04/26/2027 | | |
| | | Final Maturity | Years | 3.75 | 3.50 | 3.25 | 3.25 | 3.00 | 2.75 | 2.75 | 2.50 | | |
| | | Date | 04/21/2028 | 01/21/2028 | 10/21/2027 | 10/21/2027 | 07/21/2027 | 04/21/2027 | 04/21/2027 | 01/21/2027 | | | |
| Series Z | With optional redemption * | Average life | Years | 09/05/2025 | 09/05/2025 | 09/05/2025 | 09/05/2025 | 09/05/2025 | 09/05/2025 | 09/05/2025 | 09/05/2025 | | |
| | | Final Maturity | Years | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | | |
| | | Date | 07/21/2026 | 07/21/2026 | 07/21/2026 | 07/21/2026 | 07/21/2026 | 07/21/2026 | 07/21/2026 | 07/21/2026 | | | |
| | Without optional redemption * | Average life | Years | 09/05/2025 | 09/05/2025 | 09/05/2025 | 09/05/2025 | 09/05/2025 | 09/05/2025 | 09/05/2025 | 09/05/2025 | | |
| | | Final Maturity | Years | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | | |
| | | Date | 07/21/2026 | 07/21/2026 | 07/21/2026 | 07/21/2026 | 07/21/2026 | 07/21/2026 | 07/21/2026 | 07/21/2026 | | | |

Restitution period will end up 01.22.2022. Meanwhile loans will be restituted in every payment date for its initial amount available in each payment date.
 * 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 | | |
| Series A | 83.48% | 646,877,229.00 | 16.63% | 83.51% | 674,000,000.00 |
| Series B | 3.96% | 30,712,272.00 | 12.63% | 3.96% | 32,000,000.00 |
| Series C | 6.19% | 47,987,925.00 | 6.38% | 6.20% | 50,000,000.00 |
| Series D | 2.97% | 23,034,204.00 | 3.38% | 2.97% | 24,000,000.00 |
| Series E | 2.48% | 19,195,170.00 | 0.88% | 2.48% | 20,000,000.00 |
| Series Z | 0.92% | 7,100,000.00 | 0.88% | 0.88% | 7,100,000.00 |
| Issue of Bonds | | 774,906,800.00 | | | 807,100,000.00 |
| Reserve Fund | 0.88% | 6,775,895.01 | 0.89% | | 7,100,000.00 |

| Other financial operations (current) | | | |
|--|---------------|----------|----------|
| Assets | Balance | Interest | |
| Treasury Account | 14,659,691.93 | 4,750% | |
| Servicer ppai collect not yet credited | 11,016,783.79 | | |
| Servicer ints collect not yet credited | 4,735,220.53 | | |
| Liabilities | Available | Balance | Interest |
| Start-up Loan L/T | | 0.00 | 0.00 |
| Start-up Loan S/T | | 0.00 | 0.00 |

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Collateral: Consumer loans to individuals

| General | | | |
|--|----------------|----------------------|--|
| | Current | At constitution date | |
| Count | 71,908 | 73,779 | |
| Principal | | | |
| Principal outstanding | 748,910,374.53 | 799,998,535.74 | |
| Average loan | 10,414.84 | 10,843.17 | |
| Minimum | 26.11 | 2,202.75 | |
| Maximum | 71,368.83 | 72,927.85 | |
| Interest rate | | | |
| Weighted average (wac) | 7.83% | 7.82% | |
| Minimum | 2.50% | 3.00% | |
| Maximum | 14.85% | 14.85% | |
| Final maturity | | | |
| Weighted average (WARM) (months) | 69 | 71 | |
| Minimum | 08/31/2024 | 06/30/2024 | |
| Maximum | 10/05/2033 | 10/05/2033 | |
| 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) | 1.01% | 1.06% | 0.00% | 0.00% | 1.06% |
| Annual Percentage Rate (CPR) | 11.51% | 12.05% | 0.00% | 0.00% | 12.05% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 17.66% | 17.68% |
| Aragon | 1.99% | 1.97% |
| Asturias | 1.66% | 1.65% |
| Balearic Islands | 1.95% | 1.94% |
| Basque Country | 2.03% | 2.02% |
| Canary Islands | 8.31% | 8.25% |
| Cantabria | 1.03% | 1.02% |
| Castilla-La Mancha | 3.58% | 3.58% |
| Castilla-Leon | 3.90% | 3.91% |
| Catalonia | 23.29% | 23.36% |
| Ceuta | 0.43% | 0.43% |
| Extremadura | 2.01% | 2.00% |
| Galicia | 4.82% | 4.83% |
| La Rioja | 0.39% | 0.40% |
| Madrid | 12.70% | 12.72% |
| Melilla | 0.47% | 0.48% |
| Murcia | 2.54% | 2.54% |
| Navarra | 0.62% | 0.62% |
| Valencia | 10.59% | 10.60% |

| Current delinquency | | | | | | | | | |
|------------------------|--------|--------------|------------|-------|------------|--------|------------------|---------------|--------|
| Aging | Assets | Overdue debt | | | | | Outstanding debt | Total debt | |
| | | Principal | Interest | Other | Total | % | | | % |
| <i>Delinquencies</i> | | | | | | | | | |
| Up to 1 month | 1,958 | 281,066.17 | 182,084.36 | 0.00 | 463,150.53 | 79.96 | 20,596,986.82 | 21,060,137.35 | 90.35 |
| from > 1 to ≤ 2 months | 179 | 63,710.22 | 50,746.21 | 0.00 | 114,456.43 | 19.76 | 2,126,389.49 | 2,240,845.92 | 9.61 |
| from > 2 to ≤ 3 months | 1 | 1,485.53 | 127.66 | 0.00 | 1,613.19 | 0.28 | 7,244.34 | 8,857.53 | 0.04 |
| Subtotal | 2,138 | 346,261.92 | 232,958.23 | 0.00 | 579,220.15 | 100.00 | 22,730,620.65 | 23,309,840.80 | 100.00 |
| Total | 2,138 | 346,261.92 | 232,958.23 | 0.00 | 579,220.15 | | 22,730,620.65 | 23,309,840.80 | |