

Brief report

Date: 09/30/2024  
 Currency: EUR

Constitution date  
 05/20/2024

VAT Reg. no.  
 V16378853

Management Company  
 Europea de Titulación, 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             | Original   |  |
| Series A ES0305796007 | 05/23/2024 6,740    | 95,975.85<br>646,877,229.00<br>95.98%                      | 100,000.00<br>674,000,000.00 | Floating<br>Interpolacion lineal (1 - 3 meses)<br>21.Jan/Mar/May/Jul/Sep/Nov | 4.4280%<br>10/21/2024<br>1,074.257689 Gross<br>870.148728 Net    | 04/21/2037<br>BIME<br>.Jan/Mar/May/Jul/Sep/Nov | "Pass-Through"<br>Pro rata /<br>Sequential | AAsf<br>Aa1 (sf)    | AA- Aa1    |  |
| Series B ES0305796015 | 05/23/2024 320      | 95,975.85<br>30,712,272.00<br>95.98%                       | 100,000.00<br>32,000,000.00  | Floating<br>Interpolacion lineal (1 - 3 meses)<br>21.Jan/Mar/May/Jul/Sep/Nov | 5.3880%<br>10/21/2024<br>1,307.159085 Gross<br>1,058.798859 Net  | 04/21/2037<br>BIME<br>.Jan/Mar/May/Jul/Sep/Nov | "Pass-Through"<br>Pro rata /<br>Sequential | Asf<br>A3 (sf)      | A- A3      |  |
| Series C ES0305796023 | 05/23/2024 500      | 95,975.85<br>47,987,925.00<br>95.98%                       | 100,000.00<br>50,000,000.00  | Floating<br>Interpolacion lineal (1 - 3 meses)<br>21.Jan/Mar/May/Jul/Sep/Nov | 8.1880%<br>10/21/2024<br>1,986.454823 Gross<br>1,609.028407 Net  | 04/21/2037<br>BIME<br>.Jan/Mar/May/Jul/Sep/Nov | "Pass-Through"<br>Pro rata /<br>Sequential | BBB-sf<br>Baa3 (sf) | BB+<br>Ba1 |  |
| Series D ES0305796031 | 05/23/2024 240      | 95,975.85<br>23,034,204.00<br>95.98%                       | 100,000.00<br>24,000,000.00  | Floating<br>Interpolacion lineal (1 - 3 meses)<br>21.Jan/Mar/May/Jul/Sep/Nov | 9.0880%<br>10/21/2024<br>2,204.799882 Gross<br>1,785.887904 Net  | 04/21/2037<br>BIME<br>.Jan/Mar/May/Jul/Sep/Nov | "Pass-Through"<br>Pro rata /<br>Sequential | BBsf<br>B1 (sf)     | B+ B1      |  |
| Series E ES0305796049 | 05/23/2024 200      | 95,975.85<br>19,195,170.00<br>95.98%                       | 100,000.00<br>20,000,000.00  | Floating<br>Interpolacion lineal (1 - 3 meses)<br>21.Jan/Mar/May/Jul/Sep/Nov | 11.8880%<br>10/21/2024<br>2,884.095620 Gross<br>2,336.117452 Net | 04/21/2037<br>BIME<br>.Jan/Mar/May/Jul/Sep/Nov | "Pass-Through"<br>Pro rata /<br>Sequential | n.c.<br>n.c.        | n.c. n.c.  |  |
| Series Z ES0305796056 | 05/23/2024 71       | 100,000.00<br>7,100,000.00<br>100.00%                      | 100,000.00<br>7,100,000.00   | Floating<br>Interpolacion lineal (1 - 3 meses)<br>21.Jan/Mar/May/Jul/Sep/Nov | 11.5880%<br>10/21/2024<br>2,929.188889 Gross<br>2,372.643000 Net | 04/21/2037<br>BIME<br>.Jan/Mar/May/Jul/Sep/Nov | Planned                                    | n.c.<br>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) |            |            |            |            |            |            |       |  |  |
|   |                               |                         |            | 0.17                | 0.34       | 0.51       | 0.69       | 0.87       | 1.06       | 1.25       | 1.44  |  |  |
| Series A  | With optional redemption *    | % Annual equivalent CPR |            | 2.00                | 4.00       | 6.00       | 8.00       | 10.00      | 12.00      | 14.00      | 16.00 |  |  |
|   |                               | Average life            | 3.13       | 2.98                | 2.86       | 2.73       | 2.60       | 2.50       | 2.38       | 2.30       |       |  |  |
|   |                               | Final Maturity          | 09/06/2027 | 07/14/2027          | 06/01/2027 | 04/13/2027 | 02/24/2027 | 01/20/2027 | 12/07/2026 | 11/06/2026 |       |  |  |
|   | Without optional redemption * | Average life            | 3.03       | 2.90                | 2.77       | 2.65       | 2.54       | 2.43       | 2.33       | 2.23       |       |  |  |
|   |                               | Final Maturity          | 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          | 07/21/2030 | 04/21/2030          | 01/21/2031 | 01/21/2031 | 10/21/2030 | 10/21/2030 | 10/21/2030 | 07/21/2029 |       |  |  |
| Series B  | With optional redemption *    | Average life            | 2.88       | 2.74                | 2.63       | 2.51       | 2.39       | 2.30       | 2.19       | 2.11       |       |  |  |
|   |                               | Final Maturity          | 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          | 07/21/2030 | 04/21/2030          | 01/21/2031 | 01/21/2031 | 10/21/2029 | 10/21/2029 | 07/21/2029 | 07/21/2029 |       |  |  |
|   | Without optional redemption * | Average life            | 3.37       | 3.27                | 3.13       | 3.02       | 2.93       | 2.81       | 2.72       | 2.62       |       |  |  |
|   |                               | Final Maturity          | 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          | 04/21/2031 | 04/21/2031          | 04/21/2031 | 01/21/2031 | 01/21/2031 | 01/21/2031 | 10/21/2030 | 10/21/2030 |       |  |  |
| Series C  | With optional redemption *    | Average life            | 1.84       | 1.75                | 1.68       | 1.60       | 1.53       | 1.47       | 1.40       | 1.35       |       |  |  |
|   |                               | Final Maturity          | 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          | 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            | 4.49       | 4.47                | 4.27       | 4.25       | 4.21       | 4.03       | 4.00       | 3.82       |       |  |  |
|   |                               | Final Maturity          | 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          | 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            | 2.56       | 2.43                | 2.34       | 2.23       | 2.12       | 2.04       | 1.95       | 1.88       |       |  |  |
|   |                               | Final Maturity          | 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          | 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            | 2.01       | 1.86                | 1.83       | 1.70       | 1.58       | 1.56       | 1.46       | 1.44       |       |  |  |
|   |                               | Final Maturity          | 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          | 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            | 4.91       | 4.67                | 4.49       | 4.28       | 4.07       | 3.92       | 3.74       | 3.60       |       |  |  |
|   |                               | Final Maturity          | 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          | 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            | 3.86       | 3.56                | 3.51       | 3.25       | 3.03       | 3.00       | 2.80       | 2.76       |       |  |  |
|   |                               | Final Maturity          | 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          | 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            | 1.13       | 1.13                | 1.13       | 1.13       | 1.13       | 1.13       | 1.13       | 1.13       |       |  |  |
|   |                               | Final Maturity          | 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          | 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            | 1.13       | 1.13                | 1.13       | 1.13       | 1.13       | 1.13       | 1.13       | 1.13       |       |  |  |
|   |                               | Final Maturity          | 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          | 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                       | 59,465,933.97 | 4.500%   |          |
| Servicer ppal collect not yet credited | 10,667,942.34 |          |          |
| Servicer ints collect not yet credited | 4,469,460.99  |          |          |
| Liabilities                            | Available     | Balance  | Interest |
| Start-up Loan L/T                      |               |          | 0.00     |
| Start-up Loan S/T                      |               |          | 0.00     |

**Brief report**
**Date:** 09/30/2024

**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

**Collateral: Consumer loans to individuals**

| General                                    |                |                      |  |
|--|----------------|----------------------|--|
|  | Current        | At constitution date |  |
| Count                                      | 70,458         | 73,779               |  |
| Principal                                  |                |                      |  |
| Principal outstanding                      | 714,337,557.54 | 799,998,535.74       |  |
| Average loan                               | 10,138.49      | 10,843.17            |  |
| Minimum                                    | 1.93           | 2,202.75             |  |
| Maximum                                    | 70,317.54      | 72,927.85            |  |
| Interest rate                              |                |                      |  |
| Weighted average (wac)                     | 7.84%          | 7.82%                |  |
| Minimum                                    | 2.50%          | 3.00%                |  |
| Maximum                                    | 14.95%         | 14.85%               |  |
| Final maturity                             |                |                      |  |
| Weighted average (WARM) (months)           | 67             | 71                   |  |
| Minimum                                    | 10/31/2024     | 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)    | 1.03%         | 0.93%         | 0.83%         | 0.00%          | 1.00%      |
| Annual Percentage Rate (CPR) | 11.65%        | 10.64%        | 9.52%         | 0.00%          | 11.32%     |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 17.69%  | 17.68%               |
| Aragon                  | 1.98%   | 1.97%                |
| Asturias                | 1.67%   | 1.65%                |
| Balearic Islands        | 1.94%   | 1.94%                |
| Basque Country          | 2.03%   | 2.02%                |
| Canary Islands          | 8.32%   | 8.25%                |
| Cantabria               | 1.04%   | 1.02%                |
| Castilla-La Mancha      | 3.59%   | 3.58%                |
| Castilla-Leon           | 3.89%   | 3.91%                |
| Catalonia               | 23.25%  | 23.36%               |
| Ceuta                   | 0.43%   | 0.43%                |
| Extremadura             | 2.02%   | 2.00%                |
| Galicia                 | 4.81%   | 4.83%                |
| La Rioja                | 0.40%   | 0.40%                |
| Madrid                  | 12.71%  | 12.72%               |
| Mellilla                | 0.47%   | 0.48%                |
| Murcia                  | 2.56%   | 2.54%                |
| Navarra                 | 0.62%   | 0.62%                |
| Valencia                | 10.58%  | 10.60%               |

| Current delinquency    |        |              |            |       |            |        |                  |               |        |
|------------------------|--------|--------------|------------|-------|------------|--------|------------------|---------------|--------|
| Aging                  | Assets | Overdue debt |            |       |            |        | Outstanding debt | Total debt    |        |
|                        |        | Principal    | Interest   | Other | Total      | %      |                  |               | %      |
| <b>Delinquencies</b>   |        |              |            |       |            |        |                  |               |        |
| Up to 1 month          | 2,198  | 326,889.51   | 199,473.99 | 0.00  | 526,363.50 | 56.00  | 22,679,721.22    | 23,206,084.72 | 79.26  |
| from > 1 to ≤ 2 months | 183    | 63,727.89    | 47,067.18  | 0.00  | 110,795.07 | 11.79  | 2,035,164.53     | 2,145,959.60  | 7.33   |
| from > 2 to ≤ 3 months | 160    | 80,944.19    | 63,280.03  | 0.00  | 144,224.22 | 15.34  | 1,953,286.53     | 2,097,510.75  | 7.16   |
| from > 3 to ≤ 6 months | 151    | 89,235.18    | 69,309.47  | 0.00  | 158,544.65 | 16.87  | 1,670,585.26     | 1,829,129.91  | 6.25   |
| Subtotal               | 2,692  | 560,796.77   | 379,130.67 | 0.00  | 939,927.44 | 100.00 | 28,338,757.54    | 29,278,684.98 | 100.00 |
| Total                  | 2,692  | 560,796.77   | 379,130.67 | 0.00  | 939,927.44 |        | 28,338,757.54    | 29,278,684.98 |        |