

BBVA CONSUMER 2024-1 Fondo de Titulación



Brief report

Date: 08/31/2025
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 N° 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	69,011.95 465,140,543.00 69.01%	100,000.00 674,000,000.00	Floating 3 months Euribor+0.740% 21.Jan/Apr/Jul/Oct	2.7640% 10/21/2025 487.469743 Gross 394.850492 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secuential	AAsf Aa1 (sf)	AA- Aa1
Series B ES0305796015	05/23/2024 320	69,011.95 22,083,824.00 69.01%	100,000.00 32,000,000.00	Floating 3 months Euribor+1.700% 21.Jan/Apr/Jul/Oct	3.7240% 10/21/2025 656.779060 Gross 531.991039 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secuential	Asf A3 (sf)	A- A3
Series C ES0305796023	05/23/2024 500	69,011.95 34,505,975.00 69.01%	100,000.00 50,000,000.00	Floating 3 months Euribor+4.500% 21.Jan/Apr/Jul/Oct	6.5240% 10/21/2025 1,150.597902 Gross 931.984301 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secuential	BBB-sf Baa3 (sf)	BB+ Ba1
Series D ES0305796031	05/23/2024 240	69,011.95 16,562,868.00 69.01%	100,000.00 24,000,000.00	Floating 3 months Euribor+5.400% 21.Jan/Apr/Jul/Oct	7.4240% 10/21/2025 1,309.325387 Gross 1,060.553563 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secuential	BBSf B1 (sf)	B+ B1
Series E ES0305796049	05/23/2024 200	69,011.95 13,802,390.00 69.01%	100,000.00 20,000,000.00	Floating 3 months Euribor+8.200% 21.Jan/Apr/Jul/Oct	10.2240% 10/21/2025 1,803.144230 Gross 1,460.546826 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secuential	n.c. n.c.	n.c. n.c.
Series Z ES0305796056	05/23/2024 71	64,731.14 4,595,910.94 64.73%	100,000.00 7,100,000.00	Floating 3 months Euribor+7.900% 21.Jan/Apr/Jul/Oct	9.9240% 10/21/2025 1,641.668019 Gross 1,329.751095 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	Planned	n.c. n.c.	n.c. n.c.
Total		556,691,510.94	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																			
		% 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	2.66	2.57	2.45	2.37	2.26	2.19	2.09	2.02	1.94	1.86	1.78	1.70	1.62			
			Date	03/18/2028	02/14/2028	01/02/2028	12/04/2027	10/24/2027	09/28/2027	08/21/2027	07/28/2027	06/21/2027	05/18/2027	04/19/2027	03/28/2027	02/24/2027	01/24/2027		
		Final Maturity	Years	4.75	4.75	4.51	4.51	4.25	4.25	4.00	4.00	3.75	3.75	3.50	3.50	3.25	3.25		
		Date	04/21/2030	04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029	04/21/2029	03/21/2029	02/21/2029	01/21/2029	12/21/2028	11/21/2028	10/21/2028		
	Without optional redemption *	Average life	Years	2.62	2.52	2.42	2.34	2.25	2.16	2.08	2.00	1.92	1.84	1.76	1.68	1.60	1.52		
			Date	03/02/2028	01/27/2028	12/22/2027	11/20/2027	10/18/2027	09/18/2027	08/19/2027	07/22/2027	06/19/2027	05/18/2027	04/19/2027	03/28/2027	02/24/2027	01/24/2027		
Final Maturity		Years	5.75	5.75	5.51	5.51	5.25	5.25	5.00	5.00	4.75	4.75	4.50	4.50	4.25	4.25			
	Date	04/21/2031	04/21/2031	01/21/2031	01/21/2031	01/21/2031	01/21/2031	01/21/2031	01/21/2031	10/21/2030	10/21/2030	07/21/2030	06/21/2030	05/21/2030	04/21/2030	03/21/2030			
Series B	With optional redemption *	Average life	Years	2.44	2.36	2.25	2.18	2.08	2.01	1.92	1.86	1.78	1.70	1.62	1.54	1.46	1.38		
			Date	12/29/2027	11/30/2027	10/21/2027	09/24/2027	08/17/2027	07/24/2027	06/19/2027	05/29/2027	04/26/2027	03/28/2027	02/24/2027	01/24/2027	12/28/2026	11/28/2026	10/28/2026	
		Final Maturity	Years	4.75	4.75	4.51	4.51	4.25	4.25	4.00	4.00	3.75	3.75	3.50	3.50	3.25	3.25		
		Date	04/21/2030	04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029	04/21/2029	03/21/2029	02/21/2029	01/21/2029	12/21/2028	11/21/2028	10/21/2028		
	Without optional redemption *	Average life	Years	2.96	2.86	2.78	2.68	2.61	2.53	2.46	2.37	2.29	2.21	2.13	2.05	1.97	1.89	1.81	
			Date	07/05/2028	05/31/2028	05/01/2028	03/24/2028	03/01/2028	01/31/2028	01/04/2028	12/01/2027	11/01/2027	10/01/2027	09/01/2027	08/01/2027	07/01/2027	06/01/2027	05/01/2027	
Final Maturity		Years	5.75	5.75	5.51	5.51	5.25	5.25	5.00	5.00	4.75	4.75	4.50	4.50	4.25	4.25			
	Date	04/21/2031	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	07/21/2030	06/21/2030	05/21/2030	04/21/2030	03/21/2030			
Series C	With optional redemption *	Average life	Years	1.56	1.51	1.44	1.39	1.33	1.29	1.23	1.19	1.13	1.08	1.02	0.96	0.90	0.84	0.78	
			Date	02/11/2027	01/23/2027	12/29/2026	12/12/2026	11/17/2026	11/02/2026	10/11/2026	09/27/2026	08/27/2026	07/27/2026	06/27/2026	05/27/2026	04/27/2026	03/27/2026	02/27/2026	
		Final Maturity	Years	4.75	4.75	4.51	4.51	4.25	4.25	4.00	4.00	3.75	3.75	3.50	3.50	3.25	3.25		
		Date	04/21/2030	04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029	04/21/2029	03/21/2029	02/21/2029	01/21/2029	12/21/2028	11/21/2028	10/21/2028		
	Without optional redemption *	Average life	Years	4.19	4.11	4.03	3.97	3.89	3.81	3.75	3.68	3.60	3.52	3.44	3.36	3.28	3.20	3.12	
			Date	09/27/2029	08/30/2029	07/31/2029	07/08/2029	06/08/2029	05/13/2029	04/18/2029	03/23/2029	02/23/2029	01/23/2029	12/23/2028	11/23/2028	10/23/2028	09/23/2028	08/23/2028	
Final Maturity		Years	8.01	8.26	8.01	8.26	7.76	7.76	7.51	7.51	7.25	7.25	7.00	7.00	6.75	6.75			
	Date	07/21/2033	10/21/2033	07/21/2033	10/21/2033	04/21/2033	10/21/2033	01/21/2033	10/21/2033	07/21/2033	06/21/2033	05/21/2033	04/21/2033	03/21/2033	02/21/2033	01/21/2033			
Series D	With optional redemption *	Average life	Years	2.17	2.10	2.00	1.94	1.85	1.79	1.70	1.65	1.55	1.48	1.40	1.32	1.24	1.16	1.08	
			Date	09/21/2027	08/26/2027	07/21/2027	06/28/2027	05/25/2027	05/04/2027	04/03/2027	03/15/2027	02/15/2027	01/15/2027	12/15/2026	11/15/2026	10/15/2026	09/15/2026	08/15/2026	
		Final Maturity	Years	4.75	4.75	4.51	4.51	4.25	4.25	4.00	4.00	3.75	3.75	3.50	3.50	3.25	3.25		
		Date	04/21/2030	04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029	04/21/2029	03/21/2029	02/21/2029	01/21/2029	12/21/2028	11/21/2028	10/21/2028		
	Without optional redemption *	Average life	Years	1.74	1.50	1.60	1.37	1.47	1.25	1.34	1.15	1.25	1.06	1.16	0.96	1.06	0.86	0.96	0.76
			Date	04/15/2027	01/19/2027	02/25/2027	12/02/2026	01/06/2027	10/20/2026	11/21/2026	10/13/2026	09/13/2026	08/13/2026	07/13/2026	06/13/2026	05/13/2026	04/13/2026	03/13/2026	02/13/2026
Final Maturity		Years	8.26	8.26	8.01	8.01	7.76	7.76	7.51	7.51	7.25	7.25	7.00	7.00	6.75	6.75			
	Date	10/21/2033	01/21/2030	10/21/2033	10/21/2029	10/21/2033	07/21/2029	10/21/2033	07/21/2029	10/21/2033	07/21/2029	10/21/2033	07/21/2029	10/21/2033	07/21/2029	10/21/2033	04/21/2029		
Series E	With optional redemption *	Average life	Years	4.17	4.03	3.84	3.72	3.54	3.43	3.27	3.17	3.01	2.91	2.75	2.65	2.49	2.39	2.23	
			Date	09/20/2029	07/31/2029	05/23/2029	04/08/2029	02/03/2029	12/24/2028	10/25/2028	09/19/2028	08/19/2028	07/19/2028	06/19/2028	05/19/2028	04/19/2028	03/19/2028	02/19/2028	
		Final Maturity	Years	4.75	4.75	4.51	4.51	4.25	4.25	4.00	4.00	3.75	3.75	3.50	3.50	3.25	3.25		
		Date	04/21/2030	04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029	04/21/2029	03/21/2029	02/21/2029	01/21/2029	12/21/2028	11/21/2028	10/21/2028	09/21/2028	
	Without optional redemption *	Average life	Years	2.90	2.88	2.64	2.63	2.41	2.40	2.21	2.21	2.01	1.99	1.79	1.79	1.59	1.59	1.39	1.39
			Date	06/14/2028	06/06/2028	03/11/2028	03/05/2028	12/19/2027	12/15/2027	10/07/2027	10/04/2027	09/04/2027	08/04/2027	07/04/2027	06/04/2027	05/04/2027	04/04/2027	03/04/2027	02/04/2027
Final Maturity		Years	3.25	3.00	3.00	2.75	2.75	2.50	2.50	2.25	2.25	2.00	2.00	1.75	1.75				
	Date	10/21/2028	07/21/2028	07/21/2028	04/21/2028	04/21/2028	01/21/2028	01/21/2028	10/21/2027	10/21/2027	07/21/2027	07/21/2027	04/21/2027	04/21/2027	01/21/2027	01/21/2027	10/21/2026		
Series Z	With optional redemption *	Average life	Years	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	
			Date	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026
		Final Maturity	Years	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
		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	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	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	
			Date	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026	01/13/2026
Final Maturity		Years	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00		
	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	07/21/2026	07/21/2026	07/21/2026	07/21/2026	07/21/2026	07/21/2026	07/21/2026	07/21/2026		

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Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	60,350	73,779	
Principal			
Principal outstanding	529,602,022.69	799,998,535.74	
Average loan	8,775.51	10,843.17	
Minimum	1.57	2,202.75	
Maximum	64,360.40	72,927.85	
Interest rate			
Weighted average (wac)	7.89%	7.82%	
Minimum	2.50%	3.00%	
Maximum	15.35%	14.85%	
Final maturity			
Weighted average (WARM) (months)	59	71	
Minimum	09/04/2025	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)	0.74%	0.88%	0.96%	0.99%	0.99%
Annual Percentage Rate (CPR)	8.47%	10.11%	10.93%	11.21%	11.22%

Geographic distribution		
	Current	At constitution date
Andalucia	17.67%	17.68%
Aragon	2.02%	1.97%
Asturias	1.62%	1.65%
Balearic Islands	1.93%	1.94%
Basque Country	1.96%	2.02%
Canary Islands	8.50%	8.25%
Cantabria	1.03%	1.02%
Castilla-La Mancha	3.64%	3.58%
Castilla-Leon	3.84%	3.91%
Catalonia	23.18%	23.36%
Ceuta	0.44%	0.43%
Extremadura	2.07%	2.00%
Galicia	4.87%	4.83%
La Rioja	0.39%	0.40%
Madrid	12.57%	12.72%
Melilla	0.49%	0.48%
Murcia	2.59%	2.54%
Navarra	0.60%	0.62%
Valencia	10.58%	10.60%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	3,132	468,906.76	239,621.10	0.00	708,527.86	9.17	27,839,008.55	28,547,536.41	54.57
from > 1 to ≤ 2 months	235	89,211.21	52,969.50	0.00	142,180.71	1.84	2,305,868.16	2,448,048.87	4.68
from > 2 to ≤ 3 months	160	83,800.31	48,599.85	0.00	132,400.16	1.71	1,469,340.42	1,601,740.58	3.06
from > 3 to ≤ 6 months	331	493,215.95	137,916.28	0.00	631,132.23	8.17	2,820,170.59	3,451,302.82	6.60
from > 6 to < 12 months	853	2,461,790.73	677,589.02	0.00	3,139,379.75	40.65	6,937,837.27	10,077,217.02	19.26
from ≥ 12 to < 18 months	475	2,385,411.13	583,649.33	0.00	2,969,060.46	38.45	3,218,135.60	6,187,196.06	11.83
Subtotal	5,186	5,982,336.09	1,740,345.08	0.00	7,722,681.17	100.00	44,590,360.59	52,313,041.76	100.00
Total	5,186	5,982,336.09	1,740,345.08	0.00	7,722,681.17		44,590,360.59	52,313,041.76	