

Logo of Edt (Europea de Titulización), Sociedad Gestora de Fondos de Titulización.

Date: 10/31/2025
Currency: EUR

Fund Auditor
KPMG Auditores

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	2.55	2.47	2.35	2.28	2.17	2.11	2.00	1.95			
		Final Maturity	Years	05/08/2028	04/08/2028	02/26/2028	01/31/2028	12/22/2027	11/28/2027	10/22/2027	10/01/2027			
	Without optional redemption *	Average life	Years	4.50	4.50	4.25	4.25	4.00	4.00	3.75	3.75			
		Final Maturity	Years	04/21/2030	04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029			
Series B	With optional redemption *	Average life	Years	2.52	2.43	2.34	2.25	2.17	2.09	2.01	1.94			
		Final Maturity	Years	04/26/2028	03/25/2028	02/20/2028	01/22/2028	12/21/2027	11/24/2027	10/26/2027	09/30/2027			
	Without optional redemption *	Average life	Years	5.50	5.50	5.25	5.25	5.25	5.25	5.00	5.00			
		Final Maturity	Years	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	2.27	2.20	2.09	1.99	1.93	1.84	1.79	1.79			
		Final Maturity	Years	02/22/2028	01/28/2028	12/18/2027	11/28/2027	10/18/2027	09/27/2027	08/24/2027	08/04/2027			
	Without optional redemption *	Average life	Years	4.50	4.50	4.25	4.25	4.00	4.00	3.75	3.75			
		Final Maturity	Years	04/21/2030	04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029			
Series D	With optional redemption *	Average life	Years	2.85	2.76	2.70	2.60	2.53	2.46	2.40	2.31			
		Final Maturity	Years	08/26/2028	07/24/2028	06/30/2028	05/25/2028	05/02/2028	04/04/2028	03/15/2028	02/11/2028			
	Without optional redemption *	Average life	Years	5.50	5.50	5.50	5.50	5.25	5.25	5.25	5.25			
		Final Maturity	Years	04/21/2031	04/21/2031	04/21/2031	04/21/2031	01/21/2031	01/21/2031	01/21/2031	01/21/2031			
Series E	With optional redemption *	Average life	Years	1.50	1.45	1.38	1.34	1.28	1.24	1.18	1.14			
		Final Maturity	Years	04/20/2027	04/03/2027	03/09/2027	02/22/2027	01/29/2027	01/15/2027	12/25/2026	12/12/2026			
	Without optional redemption *	Average life	Years	4.50	4.50	4.25	4.25	4.00	4.00	3.75	3.75			
		Final Maturity	Years	04/21/2030	04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029			
Series F	With optional redemption *	Average life	Years	4.02	3.97	3.89	3.83	3.73	3.68	3.55	3.55			
		Final Maturity	Years	10/28/2029	10/08/2029	09/02/2029	08/16/2029	07/15/2029	06/26/2029	05/27/2029	05/10/2029			
	Without optional redemption *	Average life	Years	7.50	8.01	7.26	7.75	7.01	7.50	6.75	7.26			
		Final Maturity	Years	04/21/2033	10/21/2033	01/21/2033	07/21/2033	10/21/2032	04/21/2033	07/21/2032	01/21/2033			
Series G	With optional redemption *	Average life	Years	2.08	2.01	1.92	1.86	1.77	1.72	1.64	1.59			
		Final Maturity	Years	11/19/2027	10/26/2027	09/22/2027	08/31/2027	07/30/2027	07/10/2027	06/10/2027	05/24/2027			
	Without optional redemption *	Average life	Years	4.50	4.50	4.25	4.25	4.00	4.00	3.75	3.75			
		Final Maturity	Years	04/21/2030	04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029			
Series H	With optional redemption *	Average life	Years	1.80	1.54	1.70	1.44	1.59	1.35	1.49	1.27			
		Final Maturity	Years	08/09/2027	05/04/2027	07/02/2027	04/01/2027	05/25/2027	02/26/2027	04/19/2027	01/26/2027			
	Without optional redemption *	Average life	Years	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01			
		Final Maturity	Years	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 I	With optional redemption *	Average life	Years	3.87	3.87	3.69	3.40	3.30	3.14	3.05	3.05			
		Final Maturity	Years	10/18/2029	09/01/2029	06/28/2029	05/17/2029	03/16/2029	02/07/2029	12/10/2028	11/07/2028			
	Without optional redemption *	Average life	Years	4.50	4.50	4.25	4.25	4.00	4.00	3.75	3.75			
		Final Maturity	Years	04/21/2030	04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029			
Series J	With optional redemption *	Average life	Years	2.72	2.71	2.47	2.46	2.25	2.25	2.06	2.06			
		Final Maturity	Years	07/11/2028	07/05/2028	04/10/2028	04/06/2028	01/21/2028	01/19/2028	11/11/2027	11/10/2027			
	Without optional redemption *	Average life	Years	3.00	3.00	2.75	2.75	2.50	2.50	2.50	2.25			
		Final Maturity	Years	10/21/2028	10/21/2028	07/21/2028	07/21/2028	04/21/2028	04/21/2028	04/21/2028	01/21/2028			
Series K	With optional redemption *	Average life	Years	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29			
		Final Maturity	Years	02/03/2026	02/03/2026	02/03/2026	02/03/2026	02/03/2026	02/03/2026	02/03/2026	02/03/2026			
	Without optional redemption *	Average life	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75			
		Final Maturity	Years	07/21/2026	07/21/2026	07/21/2026	07/21/2026	07/21/2026	07/21/2026	07/21/2026	07/21/2026			
Series L	With optional redemption *	Average life	Years	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29			
		Final Maturity	Years	02/03/2026	02/03/2026	02/03/2026	02/03/2026	02/03/2026	02/03/2026	02/03/2026	02/03/2026			
	Without optional redemption *	Average life	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75			
		Final Maturity	Years	07/21/2026	07/21/2026	07/21/2026	07/21/2026	07/21/2026	07/21/2026	07/21/2026	07/21/2026			

* Optimal 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

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		10,489,843.77	3.250%
Servicer ppal collect not yet credited		8,928,304.84	
Servicer ints collect not yet credited		3,007,745.76	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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

Brief report

Date: 10/31/2025
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	58,006	73,779	
Principal			
Principal outstanding	497,755,906.22	799,998,535.74	
Average loan	8,581.11	10,843.17	
Minimum	4.60	2,202.75	
Maximum	63,244.72	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)	57	71	
Minimum	11/30/2025	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)	1.09%	0.98%	0.99%	0.99%	1.00%
Annual Percentage Rate (CPR)	12.35%	11.14%	11.25%	11.28%	11.35%

Geographic distribution		
	Current	At constitution date
Andalucia	17.71%	17.68%
Aragon	2.03%	1.97%
Asturias	1.62%	1.65%
Balearic Islands	1.92%	1.94%
Basque Country	1.97%	2.02%
Canary Islands	8.52%	8.25%
Cantabria	1.04%	1.02%
Castilla-La Mancha	3.65%	3.58%
Castilla-Leon	3.84%	3.91%
Catalonia	23.12%	23.36%
Ceuta	0.45%	0.43%
Extremadura	2.08%	2.00%
Galicia	4.87%	4.83%
La Rioja	0.40%	0.40%
Madrid	12.50%	12.72%
Melilla	0.48%	0.48%
Murcia	2.60%	2.54%
Navarra	0.60%	0.62%
Valencia	10.61%	10.60%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	2,166	336,606.52	170,053.79	0.00	506,660.31	5.48	19,348,777.47	19,855,437.78	43.69
from > 1 to ≤ 2 months	224	86,642.89	47,931.32	0.00	134,574.21	1.46	2,042,743.28	2,177,317.49	4.79
from > 2 to ≤ 3 months	146	71,148.83	46,777.89	0.00	117,926.72	1.28	1,376,919.35	1,494,846.07	3.29
from > 3 to ≤ 6 months	293	357,774.15	119,034.39	0.00	476,808.54	5.16	2,484,484.12	2,961,292.66	6.52
from > 6 to < 12 months	844	2,733,295.47	610,842.24	0.00	3,344,137.71	36.18	6,140,571.93	9,484,709.64	20.87
from ≥ 12 to < 18 months	734	3,739,275.21	923,881.60	0.00	4,663,156.81	50.45	4,812,330.15	9,475,486.96	20.85
Subtotal	4,407	7,324,743.07	1,918,521.23	0.00	9,243,264.30	100.00	36,205,826.30	45,449,090.60	100.00
Total	4,407	7,324,743.07	1,918,521.23	0.00	9,243,264.30		36,205,826.30	45,449,090.60	