

Brief report

Date: 05/31/2026  
 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	51,807.56 349,182,954.40 51.81%	100,000.00 674,000,000.00	Floating 3 months Euribor+0.740% 21.Jan/Apr/Jul/Oct	2.9440% 07/21/2026 385.540349 Gross 312.287683 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Sequential	AAsf Aaa (sf)	AA- Aa1	
Series B ES0305796015	05/23/2024 320	51,807.56 16,578,419.20 51.81%	100,000.00 32,000,000.00	Floating 3 months Euribor+1.700% 21.Jan/Apr/Jul/Oct	3.9040% 07/21/2026 511.260028 Gross 414.120623 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Sequential	Asf A2 (sf)	A- A3	
Series C ES0305796023	05/23/2024 500	51,807.56 25,903,780.00 51.81%	100,000.00 50,000,000.00	Floating 3 months Euribor+4.500% 21.Jan/Apr/Jul/Oct	6.7040% 07/21/2026 877.942425 Gross 711.133364 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Sequential	BB+sf Baa3 (sf)	BB+ Ba1	
Series D ES0305796031	05/23/2024 240	51,807.56 12,433,814.40 51.81%	100,000.00 24,000,000.00	Floating 3 months Euribor+5.400% 21.Jan/Apr/Jul/Oct	7.6040% 07/21/2026 995.804624 Gross 806.601745 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Sequential	Bsf B1 (sf)	B+ B1	
Series E ES0305796049	05/23/2024 200	51,807.56 10,361,512.00 51.81%	100,000.00 20,000,000.00	Floating 3 months Euribor+8.200% 21.Jan/Apr/Jul/Oct	10.4040% 07/21/2026 1,362.487020 Gross 1,103.614486 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Sequential	n.c. n.c.	n.c. n.c.	
Series Z ES0305796056	05/23/2024 71	63,822.71 4,531,412.41 63.82%	100,000.00 7,100,000.00	Floating 3 months Euribor+7.900% 21.Jan/Apr/Jul/Oct	10.1040% 07/21/2026 1,630.074562 Gross 1,320.360395 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	Planned	n.c. n.c.	n.c. n.c.	
Total		418,991,892.41 807,100,000.00								

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date													
Series	Optional redemption *	Average life	Years	% 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	2.33	2.21	2.15	2.09	1.99	1.94	1.84	1.79		
		Final Maturity	Years	4.00	3.76	3.76	3.76	3.50	3.50	3.25	3.25		
	Without optional redemption *	Average life	Years	2.32	2.23	2.16	2.09	2.02	1.95	1.88	1.82		
		Final Maturity	Years	5.00	5.00	4.76	4.76	4.76	4.76	4.50	4.50		
Series B	With optional redemption *	Average life	Years	2.14	2.03	1.98	1.92	1.83	1.78	1.69	1.64		
		Final Maturity	Years	4.00	3.76	3.76	3.76	3.50	3.50	3.25	3.25		
	Without optional redemption *	Average life	Years	2.64	2.61	2.53	2.37	2.31	2.29	2.29	2.29		
		Final Maturity	Years	12/08/2028	11/27/2028	10/28/2028	09/26/2028	09/03/2028	08/10/2028	08/02/2028	07/03/2028		
Series C	With optional redemption *	Average life	Years	1.37	1.30	1.27	1.23	1.17	1.14	1.08	1.05		
		Final Maturity	Years	4.00	3.76	3.76	3.76	3.50	3.50	3.25	3.25		
	Without optional redemption *	Average life	Years	3.70	3.61	3.56	3.51	3.45	3.39	3.34	3.28		
		Final Maturity	Years	12/29/2029	11/29/2029	11/09/2029	10/23/2029	10/01/2029	09/10/2029	08/20/2029	08/01/2029		
Series D	With optional redemption *	Average life	Years	1.90	1.81	1.78	1.71	1.62	1.58	1.50	1.46		
		Final Maturity	Years	4.00	3.76	3.76	3.76	3.50	3.50	3.25	3.25		
	Without optional redemption *	Average life	Years	1.94	2.13	1.89	1.67	1.84	1.63	1.78	1.59		
		Final Maturity	Years	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51		
Series E	With optional redemption *	Average life	Years	3.65	3.47	3.38	3.28	3.12	3.04	2.88	2.81		
		Final Maturity	Years	4.00	3.76	3.76	3.76	3.50	3.50	3.25	3.25		
	Without optional redemption *	Average life	Years	2.37	2.13	2.14	2.14	1.93	1.93	1.75	1.75		
		Final Maturity	Years	09/02/2028	06/07/2028	06/08/2028	06/08/2028	03/25/2028	03/26/2028	01/18/2028	01/20/2028		
Series Z	With optional redemption *	Average life	Years	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05		
		Final Maturity	Years	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026		
	Without optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
		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		

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%

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

Europea de Titulación publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund. Only the information communicated by Europea de Titulación, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information  
 Europea de Titulación: 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:** 05/31/2026  
**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

**Credit enhancement and financial operations**

Credit enhancement (CE)							
		Current		At issue date			
			% CE		% CE		
Series A	83.34%	349,182,954.40	16.63%	83.51%	674,000,000.00	16.64%	
Series B	3.96%	16,578,419.20	12.63%	3.96%	32,000,000.00	12.64%	
Series C	6.18%	25,903,780.00	6.38%	6.20%	50,000,000.00	6.39%	
Series D	2.97%	12,433,814.40	3.38%	2.97%	24,000,000.00	3.39%	
Series E	2.47%	10,361,512.00	0.88%	2.48%	20,000,000.00	0.89%	
Series Z	1.08%	4,531,412.41		0.88%	7,100,000.00		
Issue of Bonds		418,991,892.41			807,100,000.00		
Reserve Fund	0.88%	3,657,613.74		0.89%	7,100,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	22,643,943.72	2.250%	
Servicer ppal collect not yet credited	7,966,125.79		
Servicer ints collect not yet credited	2,352,498.71		
<b>Liabilities</b>	<b>Available</b>	<b>Balance</b>	<b>Interest</b>
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

**Collateral: Consumer loans to individuals**

General			
		Current	At constitution date
Count		51,078	73,779
Principal			
Principal outstanding		399,522,052.48	799,998,535.74
Average loan		7,821.80	10,843.17
Minimum		1.85	2,202.75
Maximum		59,258.49	72,927.85
Interest rate			
Weighted average (wac)		7.91%	7.82%
Minimum		2.55%	3.00%
Maximum		14.85%	14.85%
Final maturity			
Weighted average (WARM) (months)		52	71
Minimum		06/02/2026	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)	0.90%	1.00%	1.00%	0.99%	1.00%
Annual Percentage Rate (CPR)	10.24%	11.32%	11.33%	11.27%	11.37%

Geographic distribution		
	Current	At constitution date
Andalucía	17.68%	17.68%
Aragón	2.03%	1.97%
Asturias	1.64%	1.65%
Balearic Islands	1.93%	1.94%
Basque Country	1.94%	2.02%
Canary Islands	8.65%	8.25%
Cantabria	1.05%	1.02%
Castilla-La Mancha	3.63%	3.58%
Castilla-León	3.79%	3.91%
Catalonia	22.98%	23.36%
Ceuta	0.45%	0.43%
Extremadura	2.15%	2.00%
Galicia	4.90%	4.83%
La Rioja	0.40%	0.40%
Madrid	12.47%	12.72%
Melilla	0.49%	0.48%
Murcia	2.60%	2.54%
Navarra	0.59%	0.62%
Valencia	10.63%	10.60%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<b>Delinquencies</b>									
Up to 1 month	2,607	407,745.71	179,232.99	0.00	586,978.70	4.07	20,891,248.10	21,478,226.80	40.32
from > 1 to ≤ 2 months	214	99,279.58	41,882.85	0.00	141,162.43	0.98	1,848,096.10	1,989,258.53	3.73
from > 2 to ≤ 3 months	148	77,328.56	40,247.98	0.00	117,576.54	0.82	1,206,039.49	1,323,616.03	2.48
from > 3 to ≤ 6 months	270	181,773.85	102,565.10	0.00	284,338.95	1.97	2,176,034.15	2,460,373.10	4.62
from > 6 to < 12 months	764	2,525,678.76	469,771.79	0.00	2,995,450.55	20.78	4,633,621.36	7,629,071.91	14.32
from ≥ 12 to < 18 months	739	3,639,040.77	771,698.70	0.00	4,410,739.47	30.60	4,075,407.12	8,486,146.59	15.93
from ≥ 18 to < 24 months	650	4,049,890.04	1,034,414.19	0.00	5,084,304.23	35.27	3,576,793.68	8,661,097.91	16.26
from ≥ 2 years	92	634,018.58	161,451.90	0.00	795,470.48	5.52	441,132.75	1,236,603.23	2.32
Subtotal	5,484	11,614,755.85	2,801,265.50	0.00	14,416,021.35	100.00	38,848,372.75	53,264,394.10	100.00
Total	5,484	11,614,755.85	2,801,265.50	0.00	14,416,021.35		38,848,372.75	53,264,394.10	

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund. Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

**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