

Brief report

Date: 06/30/2026
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

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	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 / Secuential	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 / Secuential	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 / Secuential	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 / Secuential	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 / Secuential	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																				
		% 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	1.69	1.64	1.59	1.54	1.49	1.44	1.39	1.34	
		Final Maturity	Years	4.00	3.76	3.76	3.76	3.50	3.50	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
			Date	04/21/2030	01/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029
	Without optional redemption *	Average life	Years	2.32	2.23	2.16	2.09	2.02	1.95	1.88	1.82	1.79	1.74	1.69	1.64	1.59	1.54	1.49	1.44	1.39
		Final Maturity	Years	5.00	5.00	4.76	4.76	4.76	4.76	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
			Date	04/21/2031	04/21/2031	01/21/2031	01/21/2031	01/21/2031	01/21/2031	10/21/2030	10/21/2030	10/21/2030	10/21/2030	10/21/2030	10/21/2030	10/21/2030	10/21/2030	10/21/2030	10/21/2030	10/21/2030
Series B	With optional redemption *	Average life	Years	2.14	2.03	1.98	1.92	1.83	1.78	1.69	1.64	1.59	1.54	1.49	1.44	1.39	1.34	1.29	1.24	
		Final Maturity	Years	4.00	3.76	3.76	3.76	3.50	3.50	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
			Date	04/21/2030	01/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029
	Without optional redemption *	Average life	Years	2.64	2.61	2.53	2.44	2.37	2.31	2.29	2.20	2.14	2.09	2.04	1.99	1.94	1.89	1.84	1.79	1.74
		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	07/03/2028	07/03/2028	07/03/2028	07/03/2028	07/03/2028	07/03/2028	07/03/2028	07/03/2028	07/03/2028
			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	01/21/2031	01/21/2031	01/21/2031	01/21/2031	01/21/2031	01/21/2031	01/21/2031	01/21/2031	01/21/2031
Series C	With optional redemption *	Average life	Years	1.37	1.30	1.27	1.23	1.17	1.14	1.08	1.05	1.03	1.01	0.99	0.97	0.95	0.93	0.91	0.89	
		Final Maturity	Years	4.00	3.76	3.76	3.76	3.50	3.50	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
			Date	04/21/2030	01/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029
	Without optional redemption *	Average life	Years	3.70	3.61	3.56	3.51	3.45	3.39	3.34	3.28	3.23	3.18	3.13	3.08	3.03	2.98	2.93	2.88	2.83
		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	08/01/2029	08/01/2029	08/01/2029	08/01/2029	08/01/2029	08/01/2029	08/01/2029	08/01/2029	08/01/2029
			Date	01/21/2033	07/21/2032	07/21/2032	10/21/2032	10/21/2032	04/21/2032	10/21/2031	10/21/2031	10/21/2031	10/21/2031	10/21/2031	10/21/2031	10/21/2031	10/21/2031	10/21/2031	10/21/2031	10/21/2031
Series D	With optional redemption *	Average life	Years	1.90	1.81	1.76	1.71	1.62	1.58	1.50	1.46	1.41	1.37	1.33	1.29	1.25	1.21	1.17	1.13	
		Final Maturity	Years	03/14/2028	02/09/2028	01/22/2028	01/04/2028	12/05/2027	11/19/2027	10/20/2027	10/06/2027	10/06/2027	10/06/2027	10/06/2027	10/06/2027	10/06/2027	10/06/2027	10/06/2027	10/06/2027	10/06/2027
			Date	04/21/2030	01/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029
	Without optional redemption *	Average life	Years	1.94	2.13	1.89	1.67	1.84	1.63	1.78	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59
		Final Maturity	Years	03/27/2028	06/04/2028	03/12/2028	12/22/2027	02/21/2028	12/07/2027	02/01/2028	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027
			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	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 E	With optional redemption *	Average life	Years	3.65	3.47	3.38	3.28	3.12	3.04	2.88	2.81	2.75	2.69	2.63	2.57	2.51	2.45	2.39	2.33	
		Final Maturity	Years	12/12/2029	10/08/2029	09/04/2029	07/31/2029	06/02/2029	05/03/2029	03/07/2029	02/08/2029	02/08/2029	02/08/2029	02/08/2029	02/08/2029	02/08/2029	02/08/2029	02/08/2029	02/08/2029	02/08/2029
			Date	04/21/2030	01/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029	07/21/2029
	Without optional redemption *	Average life	Years	2.37	2.13	2.14	2.14	1.93	1.93	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	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	01/20/2028	01/20/2028	01/20/2028	01/20/2028	01/20/2028	01/20/2028	01/20/2028	01/20/2028	01/20/2028
			Date	01/21/2029	01/21/2029	01/21/2029	10/21/2028	10/21/2028	07/21/2028	07/21/2028	07/21/2028	07/21/2028	07/21/2028	07/21/2028	07/21/2028	07/21/2028	07/21/2028	07/21/2028	07/21/2028	07/21/2028
Series Z	With optional redemption *	Average life	Years	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	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	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026
			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	07/21/2026
	Without optional redemption *	Average life	Years	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	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	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026	05/08/2026
			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	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.

BBVA CONSUMER 2024-1 Fondo de Titulización



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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	37,055,558.41		2.000%
Servicer ppal collect not yet credited	8,002,136.03		
Servicer ints collect not yet credited	2,323,739.14		
Liabilities	Available	Balance	Interest
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	50,013	73,779	
Principal			
Principal outstanding	387,010,269.03	799,998,535.74	
Average loan	7,738.19	10,843.17	
Minimum	3.08	2,202.75	
Maximum	58,678.54	72,927.85	
Interest rate			
Weighted average (wac)	7.92%	7.82%	
Minimum	2.50%	3.00%	
Maximum	14.85%	14.85%	
Final maturity			
Weighted average (WARM) (months)	51	71	
Minimum	07/05/2026	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)	0.93%	0.95%	0.99%	0.99%	1.00%
Annual Percentage Rate (CPR)	10.59%	10.80%	11.28%	11.28%	11.34%

Geographic distribution

	Current	At constitution date
Andalucia	17.68%	17.68%
Aragon	2.03%	1.97%
Asturias	1.63%	1.65%
Balearic Islands	1.95%	1.94%
Basque Country	1.94%	2.02%
Canary Islands	8.67%	8.25%
Cantabria	1.05%	1.02%
Castilla-La Mancha	3.62%	3.58%
Castilla-Leon	3.79%	3.91%
Catalonia	22.99%	23.36%
Ceuta	0.45%	0.43%
Extremadura	2.15%	2.00%
Galicia	4.91%	4.83%
La Rioja	0.40%	0.40%
Madrid	12.45%	12.72%
Melilla	0.49%	0.48%
Murcia	2.59%	2.54%
Navarra	0.59%	0.62%
Valencia	10.62%	10.60%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	1,836	302,125.03	129,883.93	0.00	432,008.96	2.90	14,906,683.41	15,338,692.37	32.19
from > 1 to ≤ 2 months	203	83,966.98	40,624.74	0.00	124,591.72	0.84	1,712,449.95	1,837,041.67	3.86
from > 2 to ≤ 3 months	124	81,915.80	34,667.87	0.00	116,583.67	0.78	1,092,821.83	1,209,405.50	2.54
from > 3 to ≤ 6 months	286	265,377.61	108,741.48	0.00	374,119.09	2.52	2,208,556.70	2,582,675.79	5.42
from > 6 to < 12 months	740	2,403,035.47	451,414.42	0.00	2,854,449.89	19.19	4,378,073.51	7,230,523.40	15.17
from ≥ 12 to < 18 months	734	3,499,014.57	730,963.44	0.00	4,229,978.01	28.44	3,936,183.37	8,166,161.38	17.14
from ≥ 18 to < 24 months	634	3,767,695.74	988,586.80	0.00	4,756,282.54	31.98	3,519,860.04	8,276,142.58	17.37
from ≥ 2 years	213	1,596,832.13	387,633.38	0.00	1,984,465.51	13.34	1,023,220.12	3,007,685.63	6.31
Subtotal	4,770	11,999,963.33	2,872,516.06	0.00	14,872,479.39	100.00	32,775,848.93	47,648,328.32	100.00
Total	4,770	11,999,963.33	2,872,516.06	0.00	14,872,479.39		32,775,848.93	47,648,328.32	

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.