BBVA CONSUMER 2024-1 Fondo de Titulización

Brief report

Date: 07/31/2026
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

Issued securities: Asset-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Principal outstanding (Bond Unit / Series Total / %Factor) Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Redemption Next	Rating Fitch / Moody's Current	Rating Fitch / Moody's Original
Series A ES0305796007	05/23/2024 6,740	46,861.04 315,843,409.60 46.86%	100,000.00 674,000,000.00	Floating 3 months Euribor+0.740% 21.Jan/Apr/Jul/Oct	3.2230% 10/21/2026 385.973559 Gross 312.638583 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	46,861.04 14,995,532.80 46.86%	100,000.00 32,000,000.00	Floating 3 months Euribor+1.700% 21.Jan/Apr/Jul/Oct	4.1830% 10/21/2026 500.939311 Gross 405.760842 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	46,861.04 23,430,520.00 46.86%	100,000.00 50,000,000.00	Floating 3 months Euribor+4.500% 21.Jan/Apr/Jul/Oct	6.9830% 10/21/2026 836.256086 Gross 677.367430 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	46,861.04 11,246,649.60 46.86%	100,000.00 24,000,000.00	Floating 3 months Euribor+5.400% 21.Jan/Apr/Jul/Oct	7.8830% 10/21/2026 944.036478 Gross 764.669547 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secuential	Bsf B2 (sf)	B+ B1
Series E ES0305796049	05/23/2024 200	46,861.04 9,372,208.00 46.86%	100,000.00 20,000,000.00	Floating 3 months Euribor+8.200% 21.Jan/Apr/Jul/Oct	10.6830% 10/21/2026 1,279.353253 Gross 1,036.276135 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	10.3830% 10/21/2026 1,693.493061 Gross 1,371.729379 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	Planned	n.c. n.c.	n.c. n.c.
Total		379,419,732.41	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	2.17	2.06	2.01	1.96	1.86	1.81	1.71	1.67
			Date	09/20/2028	08/12/2028	07/23/2028	07/04/2028	05/29/2028	05/12/2028	04/06/2028	03/22/2028
		Final Maturity	Years	3.75	3.51	3.51	3.51	3.25	3.25	3.00	3.00
			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
	Without optional redemption *	Average life	Years	2.27	2.19	2.12	2.06	1.99	1.93	1.86	1.81
			Date	10/24/2028	09/27/2028	09/03/2028	08/11/2028	07/16/2028	06/25/2028	05/31/2028	05/11/2028
		Final Maturity	Years	5.00	4.75	4.75	4.75	4.75	4.75	4.51	4.51
			Date	07/21/2031	04/21/2031	04/21/2031	04/21/2031	04/21/2031	04/21/2031	01/21/2031	01/21/2031
Series B	With optional redemption *	Average life	Years	2.17	2.06	2.01	1.96	1.86	1.81	1.71	1.67
			Date	09/20/2028	08/12/2028	07/23/2028	07/04/2028	05/29/2028	05/12/2028	04/06/2028	03/22/2028
		Final Maturity	Years	3.75	3.51	3.51	3.51	3.25	3.25	3.00	3.00
			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
	Without optional redemption *	Average life	Years	2.44	2.38	2.29	2.22	2.20	2.13	2.10	2.03
			Date	12/26/2028	12/04/2028	11/04/2028	10/07/2028	10/02/2028	09/07/2028	08/25/2028	07/29/2028
		Final Maturity	Years	5.00	5.00	5.00	5.00	4.75	4.75	4.75	4.75
			Date	07/21/2031	07/21/2031	07/21/2031	07/21/2031	04/21/2031	04/21/2031	04/21/2031	04/21/2031
Series C	With optional redemption *	Average life	Years	2.17	2.06	2.01	1.96	1.86	1.81	1.71	1.67
			Date	09/20/2028	08/12/2028	07/23/2028	07/04/2028	05/29/2028	05/12/2028	04/06/2028	03/22/2028
		Final Maturity	Years	3.75	3.51	3.51	3.51	3.25	3.25	3.00	3.00
			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
	Without optional redemption *	Average life	Years	2.45	2.43	2.34	2.27	2.24	2.17	2.15	2.08
			Date	01/01/2029	12/22/2028	11/22/2028	10/25/2028	10/16/2028	09/18/2028	09/14/2028	08/18/2028
		Final Maturity	Years	5.25	5.25	5.25	5.00	5.00	5.00	5.00	5.00
			Date	10/21/2031	10/21/2031	10/21/2031	07/21/2031	07/21/2031	07/21/2031	07/21/2031	07/21/2031
Series D	With optional redemption *	Average life	Years	2.17	2.06	2.01	1.96	1.86	1.81	1.71	1.67
			Date	09/20/2028	08/12/2028	07/23/2028	07/04/2028	05/29/2028	05/12/2028	04/06/2028	03/22/2028
		Final Maturity	Years	3.75	3.51	3.51	3.51	3.25	3.25	3.00	3.00
			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
	Without optional redemption *	Average life	Years	2.52	2.49	2.40	2.32	2.30	2.22	2.21	2.14
			Date	01/26/2029	01/14/2029	12/14/2028	11/14/2028	11/06/2028	10/07/2028	10/05/2028	09/07/2028
		Final Maturity	Years	6.01	5.51	5.51	5.51	5.25	5.25	5.25	5.25
			Date	07/21/2032	01/21/2032	01/21/2032	01/21/2032	10/21/2031	10/21/2031	10/21/2031	10/21/2031
Series E	With optional redemption *	Average life	Years	2.17	2.06	2.01	1.96	1.86	1.81	1.71	1.67
			Date	09/20/2028	08/12/2028	07/23/2028	07/04/2028	05/29/2028	05/12/2028	04/06/2028	03/22/2028
		Final Maturity	Years	3.75	3.51	3.51	3.51	3.25	3.25	3.00	3.00
			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
	Without optional redemption *	Average life	Years	2.77	2.75	2.64	2.53	2.51	2.41	2.40	2.30
			Date	04/28/2029	04/21/2029	03/10/2029	01/30/2029	01/21/2029	12/15/2028	12/12/2028	11/07/2028
		Final Maturity	Years	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26
			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
Series Z	With optional redemption *	Average life	Years	3.75	3.51	3.51	3.51	3.25	3.25	3.00	3.00
			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
		Final Maturity	Years	3.75	3.51	3.51	3.51	3.25	3.25	3.00	3.00
			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
	Without optional redemption *	Average life	Years	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26
			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
		Final Maturity	Years	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26
			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

Restitution period will end up 01.22.2022. Meanwhile loans will be restitute 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.

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

BBVA CONSUMER 2024-1 Fondo de Titulización

Brief report

Date: **07/31/2026**
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		% CE	At issue date		% CE
Series A	83.24%	315,843,409.60	16.63%	83.51%	674,000,000.00	16.64%
Series B	3.95%	14,995,532.80	12.63%	3.96%	32,000,000.00	12.64%
Series C	6.18%	23,430,520.00	6.38%	6.20%	50,000,000.00	6.39%
Series D	2.96%	11,246,649.60	3.38%	2.97%	24,000,000.00	3.39%
Series E	2.47%	9,372,208.00	0.88%	2.48%	20,000,000.00	0.89%
Series Z	1.19%	4,531,412.41		0.88%	7,100,000.00	
Issue of Bonds		379,419,732.41			807,100,000.00	
Reserve Fund	0.88%	3,308,389.42		0.89%	7,100,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		7,307,088.80	2.000%
Servicer ppal collect not yet credited		7,694,207.89	
Servicer ints collect not yet credited		2,246,728.76	
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	49,039	73,779
Principal		
Principal outstanding	375,018,147.76	799,998,535.74
Average loan	7,647.34	10,843.17
Minimum	14.08	2,202.75
Maximum	58,095.93	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)	50	71
Minimum	08/01/2026	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)	0.95%	0.92%	0.99%	0.99%	1.00%
Annual Percentage Rate (CPR)	10.81%	10.54%	11.27%	11.23%	11.32%

Geographic distribution

	Current	At constitution date
Andalucia	17.65%	17.68%
Aragon	2.01%	1.97%
Asturias	1.64%	1.65%
Balearic Islands	1.96%	1.94%
Basque Country	1.93%	2.02%
Canary Islands	8.69%	8.25%
Cantabria	1.06%	1.02%
Castilla-La Mancha	3.62%	3.58%
Castilla-Leon	3.79%	3.91%
Catalonia	22.99%	23.36%
Ceuta	0.46%	0.43%
Extremadura	2.16%	2.00%
Galicia	4.91%	4.83%
La Rioja	0.40%	0.40%
Madrid	12.42%	12.72%
Melilla	0.49%	0.48%
Murcia	2.59%	2.54%
Navarra	0.60%	0.62%
Valencia	10.64%	10.60%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	1,617	273,465.41	116,347.21	0.00	389,812.62	2.60	13,119,859.49	13,509,672.11	29.33
from > 1 to ≤ 2 months	171	73,227.78	35,811.12	0.00	109,038.90	0.73	1,463,398.83	1,572,437.73	3.41
from > 2 to ≤ 3 months	128	66,389.31	30,515.44	0.00	96,904.75	0.65	938,042.40	1,034,947.15	2.25
from > 3 to ≤ 6 months	248	185,426.36	94,930.58	0.00	280,356.94	1.87	2,027,291.55	2,307,648.49	5.01
from > 6 to < 12 months	749	2,077,902.40	453,651.69	0.00	2,531,554.09	16.88	4,671,182.10	7,202,736.19	15.64
from ≥ 12 to < 18 months	701	3,245,427.23	676,068.94	0.00	3,921,496.17	26.15	3,750,417.59	7,671,913.76	16.65
from ≥ 18 to < 24 months	676	4,042,453.72	1,023,474.74	0.00	5,065,928.46	33.78	3,633,198.16	8,699,126.62	18.88
from ≥ 2 years	296	2,056,765.06	544,586.27	0.00	2,601,351.33	17.35	1,465,583.94	4,066,935.27	8.83
Subtotal	4,586	12,021,057.27	2,975,385.99	0.00	14,996,443.26	100.00	31,068,974.06	46,065,417.32	100.00
Total	4,586	12,021,057.27	2,975,385.99	0.00	14,996,443.26		31,068,974.06	46,065,417.32	

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.

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