BBVA CONSUMER 2024-1 Fondo de Titulización

Brief report

Date: 10/31/2026
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	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating Fitch / Moody's Current	 Original
Series A ES0305796007	05/23/2024 6,740	42,284.77 284,999,349.80 42.28%	100,000.00 674,000,000.00	Floating 3 months Euribor+0.740% 21.Jan/Apr/Jul/Oct	3.3830% 01/21/2027 365.570630 Gross 296.112210 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	42,284.77 13,531,126.40 42.28%	100,000.00 32,000,000.00	Floating 3 months Euribor+1.700% 21.Jan/Apr/Jul/Oct	4.3430% 01/21/2027 469.309266 Gross 380.140505 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	42,284.77 21,142,385.00 42.28%	100,000.00 50,000,000.00	Floating 3 months Euribor+4.500% 21.Jan/Apr/Jul/Oct	7.1430% 01/21/2027 771.880287 Gross 625.223032 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	42,284.77 10,148,344.80 42.28%	100,000.00 24,000,000.00	Floating 3 months Euribor+5.400% 21.Jan/Apr/Jul/Oct	8.0430% 01/21/2027 869.135258 Gross 703.999559 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	42,284.77 8,456,954.00 42.28%	100,000.00 20,000,000.00	Floating 3 months Euribor+8.200% 21.Jan/Apr/Jul/Oct	10.8430% 01/21/2027 1,171.706278 Gross 949.082085 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	10.5430% 01/21/2027 1,719.589458 Gross 1,392.867461 Net	04/21/2037 Quarterly 21.Jan/Apr/Jul/Oct	Planned	n.c. n.c.	n.c. n.c.
Total		342,809,572.41	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		2.06	1.95	1.91	1.80	1.76	1.72	1.62	1.59
			Date		11/09/2028	10/02/2028	09/15/2028	08/08/2028	07/24/2028	07/09/2028	06/04/2028	05/22/2028
		Final Maturity	Years		3.50	3.25	3.25	3.00	3.00	3.00	2.75	2.75
			Date		04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	10/21/2029	07/21/2029	07/21/2029
	Without optional redemption *	Average life	Years		2.16	2.09	2.03	1.96	1.91	1.85	1.79	1.74
			Date		12/17/2028	11/21/2028	10/31/2028	10/05/2028	09/15/2028	08/27/2028	08/03/2028	07/16/2028
		Final Maturity	Years		4.75	4.50	4.50	4.50	4.50	4.50	4.25	4.25
			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		2.06	1.95	1.91	1.80	1.76	1.72	1.62	1.59
			Date		11/09/2028	10/02/2028	09/15/2028	08/08/2028	07/24/2028	07/09/2028	06/04/2028	05/22/2028
		Final Maturity	Years		3.50	3.25	3.25	3.00	3.00	3.00	2.75	2.75
			Date		04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	10/21/2029	07/21/2029	07/21/2029
	Without optional redemption *	Average life	Years		2.34	2.29	2.21	2.21	2.14	2.08	2.05	1.98
			Date		02/22/2029	02/02/2029	01/06/2029	01/03/2029	12/10/2028	11/16/2028	11/07/2028	10/12/2028
		Final Maturity	Years		4.75	4.75	4.75	4.50	4.50	4.50	4.50	4.50
			Date		07/21/2031	07/21/2031	07/21/2031	04/21/2031	04/21/2031	04/21/2031	04/21/2031	04/21/2031
Series C	With optional redemption *	Average life	Years		2.06	1.95	1.91	1.80	1.76	1.72	1.62	1.59
			Date		11/09/2028	10/02/2028	09/15/2028	08/08/2028	07/24/2028	07/09/2028	06/04/2028	05/22/2028
		Final Maturity	Years		3.50	3.25	3.25	3.00	3.00	3.00	2.75	2.75
			Date		04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	10/21/2029	07/21/2029	07/21/2029
	Without optional redemption *	Average life	Years		2.36	2.34	2.27	2.25	2.18	2.11	2.11	2.04
			Date		02/28/2029	02/22/2029	01/26/2029	01/21/2029	12/25/2028	11/29/2028	11/28/2028	11/03/2028
		Final Maturity	Years		5.00	5.00	5.00	4.75	4.75	4.75	4.75	4.75
			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		2.06	1.95	1.91	1.80	1.76	1.72	1.62	1.59
			Date		11/09/2028	10/02/2028	09/15/2028	08/08/2028	07/24/2028	07/09/2028	06/04/2028	05/22/2028
		Final Maturity	Years		3.50	3.25	3.25	3.00	3.00	3.00	2.75	2.75
			Date		04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	10/21/2029	07/21/2029	07/21/2029
	Without optional redemption *	Average life	Years		2.43	2.41	2.33	2.32	2.24	2.17	2.18	2.10
			Date		03/27/2029	03/19/2029	02/18/2029	02/14/2029	01/17/2029	12/20/2028	12/22/2028	11/26/2028
		Final Maturity	Years		5.75	5.25	5.25	5.00	5.00	5.00	5.00	5.00
			Date		07/21/2032	01/21/2032	01/21/2032	10/21/2031	10/21/2031	10/21/2031	10/21/2031	10/21/2031
Series E	With optional redemption *	Average life	Years		2.06	1.95	1.91	1.80	1.76	1.72	1.62	1.59
			Date		11/09/2028	10/02/2028	09/15/2028	08/08/2028	07/24/2028	07/09/2028	06/04/2028	05/22/2028
		Final Maturity	Years		3.50	3.25	3.25	3.00	3.00	3.00	2.75	2.75
			Date		04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	10/21/2029	07/21/2029	07/21/2029
	Without optional redemption *	Average life	Years		2.70	2.70	2.59	2.58	2.48	2.38	2.38	2.29
			Date		07/04/2029	07/02/2029	05/23/2029	05/19/2029	04/11/2029	03/06/2029	03/08/2029	02/02/2029
		Final Maturity	Years		7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01
			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		3.50	3.25	3.25	3.00	3.00	3.00	2.75	2.75
			Date		04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	10/21/2029	07/21/2029	07/21/2029
		Final Maturity	Years		3.50	3.25	3.25	3.00	3.00	3.00	2.75	2.75
			Date		04/21/2030	01/21/2030	01/21/2030	10/21/2029	10/21/2029	10/21/2029	07/21/2029	07/21/2029
	Without optional redemption *	Average life	Years		7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01
			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		7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01
			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.

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

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Credit enhancement and financial operations

Credit enhancement (CE)

		Current			At issue date	
			% CE			% CE
Series A	83.14%	284,999,349.80	16.63%	83.51%	674,000,000.00	16.64%
Series B	3.95%	13,531,126.40	12.63%	3.96%	32,000,000.00	12.64%
Series C	6.17%	21,142,385.00	6.38%	6.20%	50,000,000.00	6.39%
Series D	2.96%	10,148,344.80	3.38%	2.97%	24,000,000.00	3.39%
Series E	2.47%	8,456,954.00	0.88%	2.48%	20,000,000.00	0.89%
Series Z	1.32%	4,531,412.41		0.88%	7,100,000.00	
Issue of Bonds		342,809,572.41			807,100,000.00	
Reserve Fund	0.88%	2,985,304.76		0.89%	7,100,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		6,797,797.78	2.000%
Servicer ppal collect not yet credited		7,337,203.51	
Servicer ints collect not yet credited		1,992,055.40	
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	46,024	73,779
Principal		
Principal outstanding	339,767,004.48	799,998,535.74
Average loan	7,382.39	10,843.17
Minimum	4.92	2,202.75
Maximum	56,332.04	72,927.85
Interest rate		
Weighted average (wac)	7.94%	7.82%
Minimum	2.50%	3.00%
Maximum	14.95%	14.85%
Final maturity		
Weighted average (WARM) (months)	48	71
Minimum	11/02/2026	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)	1.04%	0.95%	0.94%	0.98%	0.99%
Annual Percentage Rate (CPR)	11.75%	10.79%	10.67%	11.15%	11.27%

Geographic distribution

	Current	At constitution date
Andalucia	17.64%	17.68%
Aragon	2.04%	1.97%
Asturias	1.62%	1.65%
Balearic Islands	1.96%	1.94%
Basque Country	1.94%	2.02%
Canary Islands	8.73%	8.25%
Cantabria	1.08%	1.02%
Castilla-La Mancha	3.64%	3.58%
Castilla-Leon	3.78%	3.91%
Catalonia	22.91%	23.36%
Ceuta	0.45%	0.43%
Extremadura	2.16%	2.00%
Galicia	4.94%	4.83%
La Rioja	0.40%	0.40%
Madrid	12.37%	12.72%
Melilla	0.50%	0.48%
Murcia	2.61%	2.54%
Navarra	0.58%	0.62%
Valencia	10.66%	10.60%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	2,282	378,532.14	148,157.69	0.00	526,689.83	3.15	17,207,530.40	17,734,220.23	34.23
from > 1 to ≤ 2 months	164	71,889.01	33,216.13	0.00	105,105.14	0.63	1,377,966.79	1,483,071.93	2.86
from > 2 to ≤ 3 months	119	66,957.51	29,566.11	0.00	96,523.62	0.58	906,593.54	1,003,117.16	1.94
from > 3 to ≤ 6 months	207	161,651.15	71,859.87	0.00	233,511.02	1.40	1,602,290.70	1,835,801.72	3.54
from > 6 to < 12 months	718	1,741,951.35	432,378.58	0.00	2,174,329.93	13.02	4,489,353.18	6,663,683.11	12.86
from ≥ 12 to < 18 months	652	2,861,564.03	609,368.16	0.00	3,470,932.19	20.78	3,402,320.67	6,873,252.86	13.27
from ≥ 18 to < 24 months	683	3,963,477.00	922,498.60	0.00	4,885,975.60	29.25	3,278,131.69	8,164,107.29	15.76
from ≥ 2 years	596	4,099,448.56	1,113,021.53	0.00	5,212,470.09	31.20	2,844,764.31	8,057,234.40	15.55
Subtotal	5,421	13,345,470.75	3,360,066.67	0.00	16,705,537.42	100.00	35,108,951.28	51,814,488.70	100.00
Total	5,421	13,345,470.75	3,360,066.67	0.00	16,705,537.42		35,108,951.28	51,814,488.70	

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Additional information
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