

Europa de Titulización
Sociedad Gestora de Fondos de Titulización

Date: 08/31/2025
Currency: EUR

Issued securities: Asset-Backed Bonds

Fund Auditor
KPMG Auditores

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 DBRS / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305899009	05/26/2025 20 210	94,364.11 1,907,098,663.10 94.36%	100,000.00 2,021,000,000.00	Floating Euribor 3M+0.730% 21.Feb/May/Aug/Nov	2.7640% 11/21/2025 666,546133 Gross 539.902368 Net	08/21/2038 Quarterly 21.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AA (sf) Aa2 (sf)	AA Aa2
Series B ES0305899017	05/26/2025 881	94,364.11 83,134,780.91 94.36%	100,000.00 88,100,000.00	Floating Euribor 3M+1.200% 21.Feb/May/Aug/Nov	3.2340% 11/21/2025 779.887914 Gross 631.709210 Net	08/21/2038 Quarterly 21.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A (sf) A3 (sf)	A A3
Series C ES0305899025	05/26/2025 883	94,364.11 83,323,509.13 94.36%	100,000.00 88,300,000.00	Floating Euribor 3M+1.500% 21.Feb/May/Aug/Nov	3.5340% 11/21/2025 852.233732 Gross 690.309323 Net	08/21/2038 Quarterly 21.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	BBB (high) (sf) Baa3	BBB (high) (sf) Baa3
Series D ES0305899033	05/26/2025 704	94,364.11 66,432,333.44 94.36%	100,000.00 70,400,000.00	Floating Euribor 3M+3.150% 21.Feb/May/Aug/Nov	5.1840% 11/21/2025 1,250.135729 Gross 1,012.609940 Net	08/21/2038 Quarterly 21.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	BB (high) (sf) Ba1 (sf)	B (high) Ba1
Series E ES0305899041	05/26/2025 822	94,364.11 77,567,298.42 94.36%	100,000.00 82,200,000.00	Floating Euribor 3M+6.000% 21.Feb/May/Aug/Nov	8.0340% 11/21/2025 1,937.420997 Gross 1,569.311008 Net	08/21/2038 Quarterly 21.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	n.c. n.c.	n.c. n.c.
Series Z ES0305899058	05/26/2025 211	100,000.00 21,100,000.00 100.00%	100,000.00 21,100,000.00	Floating Euribor 3M+5.000% 21.Feb/May/Aug/Nov	7.0340% 11/21/2025 1,797.577778 Gross 1,456.038000 Net	08/21/2038 Quarterly 21.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	B (sf) B3 (sf)	B B3
Total		2,238,656,585.00	2,371,100,000.00						

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	2.00	6.00	8.00	10.00	12.00	14.00	16.00
Series A	With optional redemption *	Average life	Years	Date	2.77	2.67	2.55	2.46	2.35	2.27	2.16	2.09
		Final Maturity	Years	Date	01/27/2028	12/23/2027	11/07/2027	10/06/2027	08/25/2027	07/28/2027	06/19/2027	05/24/2027
	Without optional redemption *	Average life	Years	Date	5.00	5.00	4.76	4.76	4.50	4.50	4.25	4.25
		Final Maturity	Years	Date	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	Date	2.72	2.62	2.51	2.42	2.32	2.23	2.14	2.06
		Final Maturity	Years	Date	01/08/2028	12/01/2027	10/24/2027	09/19/2027	08/15/2027	07/14/2027	06/11/2027	05/13/2027
	Without optional redemption *	Average life	Years	Date	6.00	6.00	5.76	5.76	5.76	5.76	5.50	5.50
		Final Maturity	Years	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
Series C	With optional redemption *	Average life	Years	Date	2.54	2.46	2.34	2.26	2.15	2.08	1.99	1.92
		Final Maturity	Years	Date	11/05/2027	10/04/2027	08/23/2027	07/25/2027	06/16/2027	05/21/2027	04/15/2027	03/23/2027
	Without optional redemption *	Average life	Years	Date	5.00	5.00	4.76	4.76	4.50	4.50	4.25	4.25
		Final Maturity	Years	Date	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	Date	3.07	2.96	2.87	2.76	2.70	2.61	2.52	2.43
		Final Maturity	Years	Date	05/14/2028	04/07/2028	03/03/2028	01/23/2028	12/30/2027	11/28/2027	10/28/2027	09/23/2027
	Without optional redemption *	Average life	Years	Date	6.00	6.00	5.76	5.76	5.76	5.76	5.50	5.50
		Final Maturity	Years	Date	04/21/2031	04/21/2031	04/21/2031	04/21/2031	01/21/2031	01/21/2031	01/21/2031	10/21/2030
Series E	With optional redemption *	Average life	Years	Date	1.63	1.57	1.50	1.45	1.39	1.33	1.27	1.23
		Final Maturity	Years	Date	12/06/2026	11/15/2026	10/19/2026	10/10/2026	09/06/2026	08/20/2026	07/12/2026	07/12/2026
	Without optional redemption *	Average life	Years	Date	5.00	5.00	4.76	4.76	4.50	4.50	4.25	4.25
		Final Maturity	Years	Date	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	Date	4.36	4.20	4.20	4.04	4.04	3.86	3.87	3.71
		Final Maturity	Years	Date	08/29/2029	07/03/2029	06/30/2029	05/03/2029	05/04/2029	03/01/2029	03/04/2029	01/03/2029
	Without optional redemption *	Average life	Years	Date	8.51	8.51	8.51	8.51	8.51	8.51	8.51	8.51
		Final Maturity	Years	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 G	With optional redemption *	Average life	Years	Date	2.26	2.18	2.08	2.01	1.92	1.85	1.76	1.71
		Final Maturity	Years	Date	07/25/2027	06/26/2027	05/20/2027	04/24/2027	03/21/2027	02/26/2027	01/25/2027	01/04/2027
	Without optional redemption *	Average life	Years	Date	5.00	5.00	4.76	4.76	4.50	4.50	4.25	4.25
		Final Maturity	Years	Date	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	Date	1.65	1.59	1.51	1.44	1.37	1.30	1.23	1.22
		Final Maturity	Years	Date	12/24/2026	11/21/2026	10/22/2026	10/02/2026	08/22/2026	08/19/2026	07/14/2026	07/11/2026
	Without optional redemption *	Average life	Years	Date	8.51	4.76	8.51	4.50	4.25	4.25	4.00	4.00
		Final Maturity	Years	Date	10/21/2033	01/21/2030	10/21/2033	10/21/2029	07/21/2029	07/21/2029	04/21/2029	04/21/2029
Series I	With optional redemption *	Average life	Years	Date	4.34	4.19	4.00	3.86	3.68	3.56	3.39	3.28
		Final Maturity	Years	Date	08/22/2029	06/28/2029	04/18/2029	02/27/2029	12/23/2028	11/09/2028	09/08/2028	07/31/2028
	Without optional redemption *	Average life	Years	Date	5.00	5.00	4.76	4.76	4.50	4.50	4.25	4.25
		Final Maturity	Years	Date	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	Date	3.08	3.05	2.81	2.78	2.57	2.55	2.36	2.35
		Final Maturity	Years	Date	05/18/2028	05/08/2028	02/09/2028	01/31/2028	11/15/2027	11/08/2027	08/31/2027	08/26/2027
	Without optional redemption *	Average life	Years	Date	3.25	3.25	3.00	3.00	2.75	2.75	2.50	2.50
		Final Maturity	Years	Date	07/21/2028	07/21/2028	04/21/2028	04/21/2028	01/21/2028	01/21/2028	10/21/2027	10/21/2027
Series K	With optional redemption *	Average life	Years	Date	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
		Final Maturity	Years	Date	01/05/2026	01/05/2026	01/05/2026	01/05/2026	01/05/2026	01/05/2026	01/05/2026	01/05/2026
	Without optional redemption *	Average life	Years	Date	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
		Final Maturity	Years	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
Series L	With optional redemption *	Average life	Years	Date	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
		Final Maturity	Years	Date	01/05/2026	01/05/2026	01/05/2026	01/05/2026	01/05/2026	01/05/2026	01/05/2026	01/05/2026
	Without optional redemption *	Average life	Years	Date	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
		Final Maturity	Years	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

* 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

Credit enhancement and financial operations

Credit enhancement (CE)						
		Current			At issue date	
			% CE			% CE
Series A	85.19%	1,907,098,663.10	14.90%	85.23%	2,021,000,000.00	14.90%
Series B	3.71%	83,134,780.91	11.15%	3.72%	88,100,000.00	11.15%
Series C	3.72%	83,323,509.13	7.39%	3.72%	88,300,000.00	7.39%
Series D	2.97%	66,432,333.44	4.40%	2.97%	70,400,000.00	4.40%
Series E	3.46%	77,567,298.42	0.90%	3.47%	82,200,000.00	0.90%
Series Z	0.94%	21,100,000.00		0.89%	21,100,000.00	
Issue of Bonds		2,238,656,585.00			2,371,100,000.00	
Reserve Fund	0.90%	19,902,334.44	0.90%		21,100,000.00	

Other financial operations (current)

Assets		Balance	Interest
Treasury Account		35,279,758.81	2.250%
Servicer pool collect not yet credited		26,478,785.19	
Servicer ints collect not yet credited		12,435,264.49	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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

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Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

BBVA CONSUMER 2025-1 Fondo de titulización



Brief report

Date: 08/31/2025
Currency: EUR

Constitution date
05/26/2025

VAT Reg. no.
V21761234

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA

Servicer
BBVA

Lead Manager
BBVA
BNP Paribas

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	172,034	177,475	
Principal			
Principal outstanding	2,174,633,814.37	2,349,998,794.58	
Average loan	12,640.72	13,241.29	
Minimum	10.18	3,117.11	
Maximum	94,732.55	97,387.52	
Interest rate			
Weighted average (wac)	7.42%	7.39%	
Minimum	3.00%	3.00%	
Maximum	15.45%	14.95%	
Final maturity			
Weighted average (WARM) (months)	83	85	
Minimum	09/30/2025	06/30/2025	
Maximum	12/31/2034	12/31/2034	
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)	0.68%	0.89%	0.00%	0.00%	1.07%
Annual Percentage Rate (CPR)	7.91%	10.17%	0.00%	0.00%	12.07%

Geographic distribution		
	Current	At constitution date
Andalucia	17.63%	17.62%
Aragon	1.86%	1.85%
Asturias	1.72%	1.72%
Balearic Islands	2.23%	2.21%
Basque Country	2.07%	2.09%
Canary Islands	7.91%	7.87%
Cantabria	0.81%	0.81%
Castilla-La Mancha	3.57%	3.57%
Castilla-Leon	3.94%	3.95%
Catalonia	23.86%	23.91%
Ceuta	0.43%	0.44%
Extremadura	2.00%	2.00%
Galicia	4.83%	4.81%
La Rioja	0.41%	0.42%
Madrid	12.94%	12.98%
Melilla	0.48%	0.48%
Murcia	2.53%	2.52%
Navarra	0.57%	0.58%
Valencia	10.19%	10.18%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			
Delinquencies									
Up to 1 month	10,765	1,477,842.49	986,489.80	0.00	2,464,332.29	77.55	124,069,281.90	126,533,614.19	90.19
from > 1 to ≤ 2 months	583	191,308.36	159,839.71	0.00	351,148.07	11.05	7,535,727.93	7,886,876.00	5.62
from > 2 to ≤ 3 months	440	200,110.15	162,205.32	0.00	362,315.47	11.40	5,520,777.73	5,883,093.20	4.19
Subtotal	11,788	1,869,261.00	1,308,534.83	0.00	3,177,795.83	100.00	137,125,787.56	140,303,583.39	100.00
Total	11,788	1,869,261.00	1,308,534.83	0.00	3,177,795.83		137,125,787.56	140,303,583.39	