BBVA CONSUMER 2025-1 Fondo de Titulización

Brief report

Date: 05/31/2026
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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

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 DBRS / Moody's Current	 Original
Series A ES0305899009	05/26/2025 20,210	75,974.56 1,535,445,857.60 75.97%	100,000.00 2,021,000,000.00	Floating Euribor 3M+0.730% 21.Feb/May/Aug/Nov	2.9310% 08/21/2026 569.074779 Gross 460.950571 Net	08/21/2038 Quarterly 21.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AA (sf) Aa1 (sf)	AA Aa2
Series B ES0305899017	05/26/2025 881	75,974.56 66,933,587.36 75.97%	100,000.00 88,100,000.00	Floating Euribor 3M+1.200% 21.Feb/May/Aug/Nov	3.4010% 08/21/2026 660.328667 Gross 534.866220 Net	08/21/2038 Quarterly 21.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A (sf) A2 (sf)	A A3
Series C ES0305899025	05/26/2025 883	75,974.56 67,085,536.48 75.97%	100,000.00 88,300,000.00	Floating Euribor 3M+1.500% 21.Feb/May/Aug/Nov	3.7010% 08/21/2026 718.575830 Gross 582.046422 Net	08/21/2038 Quarterly 21.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	BBB (high) (sf) Baa1 (sf)	BBB (high) Baa3
Series D ES0305899033	05/26/2025 704	75,974.56 53,486,090.24 75.97%	100,000.00 70,400,000.00	Floating Euribor 3M+3.150% 21.Feb/May/Aug/Nov	5.3510% 08/21/2026 1,038.935225 Gross 841.537532 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	75,974.56 62,451,088.32 75.97%	100,000.00 82,200,000.00	Floating Euribor 3M+6.000% 21.Feb/May/Aug/Nov	8.2010% 08/21/2026 1,592.283270 Gross 1,289.749449 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	62,500.00 13,187,500.00 62.50%	100,000.00 21,100,000.00	Floating Euribor 3M+5.000% 21.Feb/May/Aug/Nov	7.2010% 08/21/2026 1,150.159722 Gross 931.629375 Net	08/21/2038 Quarterly 21.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	B (sf) B3 (sf)	B B3
Total		1,798,589,660.00	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	4,00	6,00	8,00	10,00	12,00	14,00	16,00
Series A	With optional redemption *	Average life	Years	3.35	3.17	3.00	2.84	2.69	2.55	2.45	2.33
			Date	09/23/2029	07/19/2029	05/19/2029	03/23/2029	01/27/2029	12/07/2028	11/01/2028	09/17/2028
		Final Maturity	Years	6.51	6.26	6.01	5.76	5.51	5.25	5.25	5.00
			Date	11/21/2032	08/21/2032	05/21/2032	02/21/2032	11/21/2031	08/21/2031	08/21/2031	05/21/2031
	Without optional redemption *	Average life	Years	3.44	3.27	3.11	2.96	2.82	2.69	2.57	2.45
			Date	10/26/2029	08/26/2029	06/30/2029	05/07/2029	03/16/2029	01/27/2029	12/15/2028	11/01/2028
		Final Maturity	Years	8.01	8.01	8.01	7.76	7.76	7.51	7.51	7.51
			Date	05/21/2034	05/21/2034	05/21/2034	02/21/2034	02/21/2034	11/21/2033	11/21/2033	11/21/2033
Series B	With optional redemption *	Average life	Years	3.35	3.17	3.00	2.84	2.69	2.55	2.45	2.33
			Date	09/23/2029	07/20/2029	05/19/2029	03/23/2029	01/28/2029	12/08/2028	11/01/2028	09/17/2028
		Final Maturity	Years	6.51	6.26	6.01	5.76	5.51	5.25	5.25	5.00
			Date	11/21/2032	08/21/2032	05/21/2032	02/21/2032	11/21/2031	08/21/2031	08/21/2031	05/21/2031
	Without optional redemption *	Average life	Years	3.56	3.41	3.28	3.15	3.02	2.91	2.77	2.66
			Date	12/11/2029	10/17/2029	08/31/2029	07/12/2029	05/28/2029	04/18/2029	02/24/2029	01/17/2029
		Final Maturity	Years	8.26	8.01	8.01	8.01	7.76	7.76	7.76	7.51
			Date	08/21/2034	05/21/2034	05/21/2034	05/21/2034	02/21/2034	02/21/2034	02/21/2034	11/21/2033
Series C	With optional redemption *	Average life	Years	3.34	3.16	2.99	2.84	2.69	2.55	2.45	2.33
			Date	09/20/2029	07/17/2029	05/17/2029	03/21/2029	01/25/2029	12/05/2028	10/30/2028	09/15/2028
		Final Maturity	Years	6.51	6.26	6.01	5.76	5.51	5.25	5.25	5.00
			Date	11/21/2032	08/21/2032	05/21/2032	02/21/2032	11/21/2031	08/21/2031	08/21/2031	05/21/2031
	Without optional redemption *	Average life	Years	3.60	3.45	3.31	3.18	3.07	2.95	2.80	2.71
			Date	12/23/2029	10/31/2029	09/09/2029	07/23/2029	06/12/2029	05/01/2029	03/09/2029	02/02/2029
		Final Maturity	Years	8.26	8.26	8.26	8.26	8.01	8.01	8.01	7.76
			Date	08/21/2034	08/21/2034	08/21/2034	08/21/2034	05/21/2034	05/21/2034	05/21/2034	02/21/2034
Series D	With optional redemption *	Average life	Years	2.79	2.64	2.50	2.37	2.25	2.13	2.05	1.94
			Date	03/05/2029	01/09/2029	11/19/2028	10/02/2028	08/18/2028	07/06/2028	06/06/2028	04/29/2028
		Final Maturity	Years	6.51	6.26	6.01	5.76	5.51	5.25	5.25	5.00
			Date	11/21/2032	08/21/2032	05/21/2032	02/21/2032	11/21/2031	08/21/2031	08/21/2031	05/21/2031
	Without optional redemption *	Average life	Years	4.21	4.17	4.13	4.07	3.96	3.86	3.70	3.65
			Date	08/04/2030	07/21/2030	07/05/2030	06/13/2030	05/04/2030	03/29/2030	01/30/2030	01/11/2030
		Final Maturity	Years	8.51	8.51	8.51	8.51	8.51	8.51	8.51	8.51
			Date	11/21/2034	11/21/2034	11/21/2034	11/21/2034	11/21/2034	11/21/2034	11/21/2034	11/21/2034
Series E	With optional redemption *	Average life	Years	3.83	3.62	3.43	3.25	3.08	2.92	2.81	2.66
			Date	03/17/2030	01/01/2030	10/23/2029	08/19/2029	06/18/2029	04/20/2029	03/10/2029	01/17/2029
		Final Maturity	Years	6.51	6.26	6.01	5.76	5.51	5.25	5.25	5.00
			Date	11/21/2032	08/21/2032	05/21/2032	02/21/2032	11/21/2031	08/21/2031	08/21/2031	05/21/2031
	Without optional redemption *	Average life	Years	2.79	2.61	2.45	2.31	2.22	2.14	2.01	1.91
			Date	03/06/2029	12/29/2028	10/30/2028	09/11/2028	08/09/2028	07/09/2028	05/24/2028	04/15/2028
		Final Maturity	Years	6.26	6.01	5.76	8.51	8.51	8.51	5.00	8.51
			Date	08/21/2032	05/21/2032	02/21/2032	11/21/2034	11/21/2034	11/21/2034	05/21/2031	11/21/2034
Series Z	With optional redemption *	Average life	Years	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
			Date	04/22/2027	04/22/2027	04/22/2027	04/22/2027	04/22/2027	04/22/2027	04/22/2027	04/22/2027
		Final Maturity	Years	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
			Date	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027
	Without optional redemption *	Average life	Years	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
			Date	04/22/2027	04/22/2027	04/22/2027	04/22/2027	04/22/2027	04/22/2027	04/22/2027	04/22/2027
		Final Maturity	Years	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
			Date	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027	11/21/2027

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

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VAT Reg. no.
V21761234

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Europea de Titulización, S.G.F.T

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BBVA

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Credit enhancement and financial operations

Credit enhancement (CE)

	Current		% CE	At issue date		% CE
Series A	85.37%	1,535,445,857.60	14.90%	85.23%	2,021,000,000.00	14.90%
Series B	3.72%	66,933,587.36	11.15%	3.72%	88,100,000.00	11.15%
Series C	3.73%	67,085,536.48	7.39%	3.72%	88,300,000.00	7.39%
Series D	2.97%	53,486,090.24	4.40%	2.97%	70,400,000.00	4.40%
Series E	3.47%	62,451,088.32	0.90%	3.47%	82,200,000.00	0.90%
Series Z	0.73%	13,187,500.00		0.89%	21,100,000.00	
Issue of Bonds		1,798,589,660.00			2,371,100,000.00	
Reserve Fund	0.90%	16,023,794.45		0.90%	21,100,000.00	

Other finantial operations (current)

Assets	Available	Balance	Interest
Treasury Account		31,547,351.10	2.250%
Servicer ppal collect not yet credited		24,140,774.59	
Servicer ints collect not yet credited		9,755,661.93	
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	155,167	177,475
Principal		
Principal outstanding	1,760,678,622.47	2,349,998,794.58
Average loan	11,346.99	13,241.29
Minimum	8.98	3,117.11
Maximum	88,599.92	97,387.52
Interest rate		
Weighted average (wac)	7.46%	7.39%
Minimum	3.00%	3.00%
Maximum	15.45%	14.95%
Final maturity		
Weighted average (WARM) (months)	76	85
Minimum	06/02/2026	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)	0.84%	0.96%	0.93%	0.93%	0.98%
Annual Percentage Rate (CPR)	9.66%	10.90%	10.60%	10.55%	11.11%

Geographic distribution

	Current	At constitution date
Andalucia	17.71%	17.62%
Aragon	1.87%	1.85%
Asturias	1.71%	1.72%
Balearic Islands	2.23%	2.21%
Basque Country	2.03%	2.09%
Canary Islands	8.06%	7.87%
Cantabria	0.79%	0.81%
Castilla-La Mancha	3.57%	3.57%
Castilla-Leon	3.88%	3.95%
Catalonia	23.63%	23.91%
Ceuta	0.43%	0.44%
Extremadura	2.04%	2.00%
Galicia	4.88%	4.81%
La Rioja	0.41%	0.42%
Madrid	12.87%	12.98%
Melilla	0.49%	0.48%
Murcia	2.57%	2.52%
Navarra	0.57%	0.58%
Valencia	10.25%	10.18%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	10,492	1,542,654.06	898,315.35	0.00	2,440,969.41	11.39	112,726,020.92	115,166,990.33	62.57
from > 1 to ≤ 2 months	772	277,646.22	202,755.03	0.00	480,401.25	2.24	9,479,035.99	9,959,437.24	5.41
from > 2 to ≤ 3 months	508	275,487.50	172,769.69	0.00	448,257.19	2.09	5,828,294.53	6,276,551.72	3.41
from > 3 to ≤ 6 months	941	700,128.68	473,754.99	0.00	1,173,883.67	5.48	11,291,474.28	12,465,357.95	6.77
from > 6 to < 12 months	2,655	12,299,817.17	2,045,050.47	0.00	14,344,867.64	66.92	20,955,751.01	35,300,618.65	19.18
from ≥ 12 to < 18 months	350	2,197,662.54	350,303.91	0.00	2,547,966.45	11.89	2,356,353.21	4,904,319.66	2.66
Subtotal	15,718	17,293,396.17	4,142,949.44	0.00	21,436,345.61	100.00	162,636,929.94	184,073,275.55	100.00
Total	15,718	17,293,396.17	4,142,949.44	0.00	21,436,345.61		162,636,929.94	184,073,275.55	

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
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