

Brief report

Date: 05/31/2026
 Currency: EUR

Constitution date
 02/16/2026

VAT Reg. no.
 V26574343

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

Originator
 BBVA

Servicer
 BBVA

Lead Manager
 BBVA
 Société Générale

Bond Paying Agent
 BBVA

Financial Structuring
 Société Générale

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	Moody's	
Series A ES0306017007	02/19/2026 19,780	93,779.64 1,854,961,279.20 93.78%	100,000.00 1,978,000,000.00	Floating 3-M Euribor+0.630% 20.Feb/May/Aug/Nov	2.8490% 08/20/2026 682.788719 Gross 553.058862 Net	05/20/2039 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	AA-sf Aa1 (sf)	AA- Aa1	
Series B ES0306017015	02/19/2026 862	93,779.64 80,838,049.68 93.78%	100,000.00 86,200,000.00	Floating 3-M Euribor+0.950% 20.Feb/May/Aug/Nov	3.1690% 08/20/2026 759.479625 Gross 615.178496 Net	05/20/2039 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	Asf A1 (sf)	A A1	
Series C ES0306017023	02/19/2026 863	93,779.64 80,931,829.32 93.78%	100,000.00 86,300,000.00	Floating 3-M Euribor+1.250% 20.Feb/May/Aug/Nov	3.4690% 08/20/2026 831.377349 Gross 673.415653 Net	05/20/2039 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	BBBsf Baa2 (sf)	BBB Baa2	
Series D ES0306017031	02/19/2026 690	93,779.64 64,707,951.60 93.78%	100,000.00 69,000,000.00	Floating 3-M Euribor+2.500% 20.Feb/May/Aug/Nov	4.7190% 08/20/2026 1,130.951199 Gross 916.070471 Net	05/20/2039 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	BB+sf Baa2 (sf)	BB+ Baa2	
Series E ES0306017049	02/19/2026 460	93,779.64 43,138,634.40 93.78%	100,000.00 46,000,000.00	Floating 3-M Euribor+3.500% 20.Feb/May/Aug/Nov	5.7190% 08/20/2026 1,370.610279 Gross 1,110.194326 Net	05/20/2039 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	BB-sf B2 (sf)	BB- B2	
Series Z ES0306017064	02/19/2026 207	37,063.88 7,672,223.16 37.06%	100,000.00 20,700,000.00	Floating 3-M Euribor+1.550% 20.Feb/May/Aug/Nov	3.7690% 08/20/2026 356.995174 Gross 289.166091 Net	05/20/2039 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	Asf A2 (sf)	A A2	
Series F ES0306017056	02/19/2026 345	93,779.64 32,353,975.80 93.78%	100,000.00 34,500,000.00	Floating 3-M Euribor+5.100% 20.Feb/May/Aug/Nov	7.3190% 08/20/2026 1,754.064807 Gross 1,420.792494 Net	05/20/2039 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	n.c. n.c.	n.c. n.c.	
Total		2,164,603,943.16	2,320,700,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series	Redemption	Average life	% Monthly CPR (SMM)								
			0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44	
Series A	With optional redemption *	Average life	3.54	3.34	3.17	3.00	2.84	2.69	2.55	2.43	
		Final Maturity	12/01/2029	09/21/2029	07/18/2029	05/17/2029	03/21/2029	01/26/2029	12/07/2028	10/21/2028	
	Without optional redemption *	Average life	3.61	3.43	3.25	3.09	2.94	2.79	2.66	2.53	
		Final Maturity	12/28/2029	10/21/2029	08/19/2029	06/21/2029	04/26/2029	03/04/2029	01/14/2029	11/29/2028	
	Series B	With optional redemption *	Average life	3.54	3.34	3.17	3.00	2.84	2.69	2.55	2.43
			Final Maturity	12/01/2029	09/21/2029	07/18/2029	05/17/2029	03/21/2029	01/26/2029	12/07/2028	10/21/2028
Without optional redemption *		Average life	3.72	3.54	3.39	3.24	3.09	2.97	2.84	2.72	
		Final Maturity	02/04/2030	12/02/2029	10/08/2029	08/14/2029	06/21/2029	05/06/2029	03/20/2029	02/06/2029	
Series C		With optional redemption *	Average life	3.54	3.34	3.17	3.00	2.84	2.69	2.55	2.43
			Final Maturity	12/01/2029	09/21/2029	07/18/2029	05/17/2029	03/21/2029	01/26/2029	12/07/2028	10/21/2028
	Without optional redemption *	Average life	3.73	3.57	3.40	3.25	3.12	2.99	2.87	2.75	
		Final Maturity	02/09/2030	12/11/2029	10/12/2029	08/18/2029	07/01/2029	05/14/2029	03/30/2029	02/16/2029	
	Series D	With optional redemption *	Average life	3.54	3.34	3.17	3.00	2.84	2.69	2.55	2.43
			Final Maturity	12/01/2029	09/21/2029	07/18/2029	05/17/2029	03/21/2029	01/26/2029	12/07/2028	10/21/2028
Without optional redemption *		Average life	3.74	3.57	3.42	3.28	3.14	3.01	2.89	2.78	
		Final Maturity	02/12/2030	12/12/2029	10/18/2029	08/28/2029	07/08/2029	05/22/2029	04/09/2029	02/27/2029	
Series E		With optional redemption *	Average life	3.54	3.34	3.17	3.00	2.84	2.69	2.55	2.43
			Final Maturity	12/01/2029	09/21/2029	07/18/2029	05/17/2029	03/21/2029	01/26/2029	12/07/2028	10/21/2028
	Without optional redemption *	Average life	3.76	3.60	3.44	3.29	3.15	3.03	2.92	2.81	
		Final Maturity	02/20/2030	12/22/2029	10/25/2029	09/01/2029	07/13/2029	05/29/2029	04/18/2029	03/09/2029	
	Series Z	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Final Maturity	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026
Without optional redemption *		Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	
Series F		With optional redemption *	Average life	3.54	3.34	3.17	3.00	2.84	2.69	2.55	2.43
			Final Maturity	12/01/2029	09/21/2029	07/18/2029	05/17/2029	03/21/2029	01/26/2029	12/07/2028	10/21/2028
	Without optional redemption *	Average life	3.52	3.41	3.29	3.18	3.08	2.98	2.88	2.78	
		Final Maturity	11/26/2029	10/14/2029	09/02/2029	07/24/2029	06/15/2029	05/10/2029	04/04/2029	03/01/2029	

* 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.
 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	85.70%	1,854,961,279.20	14.90%	85.23%	1,978,000,000.00	14.90%	
Series B	3.73%	80,838,049.68	11.15%	3.71%	86,200,000.00	11.15%	
Series C	3.74%	80,931,829.32	7.40%	3.72%	86,300,000.00	7.40%	
Series D	2.99%	64,707,951.60	4.40%	2.97%	69,000,000.00	4.40%	
Series E	1.99%	43,138,634.40	2.40%	1.98%	46,000,000.00	2.40%	
Series Z	0.35%	7,672,223.16		0.89%	20,700,000.00		
Series F	1.49%	32,353,975.80	0.90%	1.49%	34,500,000.00	0.90%	
Issue of Bonds		2,164,603,943.16			2,320,700,000.00		
Reserve Fund	0.90%	19,412,385.48	0.90%		20,700,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		38,026,870.71	2.000%
Servicer ppal collect not yet credited		28,224,374.15	
Servicer ints collect not yet credited		11,010,697.72	
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		156,355	162,134
Principal			
Principal outstanding		2,109,199,198.52	2,299,997,917.19
Average loan		13,489.81	14,185.78
Minimum		54.81	3,435.16
Maximum		92,679.67	95,590.59
Interest rate			
Weighted average (wac)		6.58%	6.56%
Minimum		2.00%	2.00%
Maximum		15.05%	15.05%
Final maturity			
Weighted average (WARM) (months)		81	83
Minimum		06/30/2026	04/30/2026
Maximum		09/27/2035	09/27/2035
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)	0.88%	0.98%	0.00%	0.00%	1.02%
Annual Percentage Rate (CPR)	10.03%	11.12%	0.00%	0.00%	11.62%

Geographic distribution		
	Current	At constitution date
Andalucia	17.28%	17.28%
Aragon	1.77%	1.78%
Asturias	1.81%	1.81%
Balearic Islands	1.90%	1.88%
Basque Country	2.10%	2.11%
Canary Islands	7.44%	7.39%
Cantabria	0.85%	0.85%
Castilla-La Mancha	3.61%	3.61%
Castilla-Leon	4.19%	4.21%
Catalonia	24.82%	24.89%
Ceuta	0.50%	0.50%
Extremadura	2.07%	2.07%
Galicia	4.93%	4.91%
La Rioja	0.41%	0.41%
Madrid	12.27%	12.33%
Melilla	0.56%	0.56%
Murcia	2.42%	2.39%
Navarra	0.53%	0.53%
Valencia	10.52%	10.49%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
Delinquencies									
Up to 1 month	6,974	1,126,815.90	579,080.90	0.00	1,705,896.80	76.49	80,591,806.46	82,297,703.26	89.58
from > 1 to ≤ 2 months	404	149,349.50	106,385.68	0.00	255,735.18	11.47	5,241,062.78	5,496,797.96	5.98
from > 2 to ≤ 3 months	289	159,676.63	104,913.96	0.00	264,590.59	11.86	3,782,118.17	4,046,708.76	4.40
from > 3 to ≤ 6 months	4	3,121.17	957.66	0.00	4,078.83	0.18	24,650.88	28,729.71	0.03
Subtotal	7,671	1,438,963.20	791,338.20	0.00	2,230,301.40	100.00	89,639,638.29	91,869,939.69	100.00
Total	7,671	1,438,963.20	791,338.20	0.00	2,230,301.40		89,639,638.29	91,869,939.69	

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.

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