BBVA CONSUMER 2026-1 Fondo de Titulización

Brief report

Date: 06/30/2026
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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 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 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 / Secuential	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 / Secuential	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 / Secuential	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 / Secuential	BB+sf Ba2 (sf)	BB+ Ba2
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 / Secuential	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 / Secuential	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 / Secuential	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

			% 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	3.54	3.34	3.17	3.00	2.84	2.69	2.55	2.43
			Date	12/01/2029	09/21/2029	07/18/2029	05/17/2029	03/21/2029	01/26/2029	12/07/2028	10/21/2028
		Final Maturity	Years	7.26	7.01	6.76	6.51	6.26	6.01	5.76	5.51
			Date	08/20/2033	05/20/2033	02/20/2033	11/20/2032	08/20/2032	05/20/2032	02/20/2032	11/20/2031
	Without optional redemption *	Average life	Years	3.61	3.43	3.25	3.09	2.94	2.79	2.66	2.53
			Date	12/28/2029	10/21/2029	08/19/2029	06/21/2029	04/26/2029	03/04/2029	01/14/2029	11/29/2028
		Final Maturity	Years	8.76	8.76	8.76	8.51	8.51	8.26	8.26	8.01
			Date	02/20/2035	02/20/2035	02/20/2035	11/20/2034	11/20/2034	08/20/2034	08/20/2034	05/20/2034
Series B	With optional redemption *	Average life	Years	3.54	3.34	3.17	3.00	2.84	2.69	2.55	2.43
			Date	12/01/2029	09/21/2029	07/18/2029	05/17/2029	03/21/2029	01/26/2029	12/07/2028	10/21/2028
		Final Maturity	Years	7.26	7.01	6.76	6.51	6.26	6.01	5.76	5.51
			Date	08/20/2033	05/20/2033	02/20/2033	11/20/2032	08/20/2032	05/20/2032	02/20/2032	11/20/2031
	Without optional redemption *	Average life	Years	3.72	3.54	3.39	3.24	3.09	2.97	2.84	2.72
			Date	02/04/2030	12/02/2029	10/08/2029	08/14/2029	06/21/2029	05/06/2029	03/20/2029	02/06/2029
		Final Maturity	Years	9.01	8.76	8.76	8.76	8.76	8.51	8.51	8.26
			Date	05/20/2035	02/20/2035	02/20/2035	02/20/2035	02/20/2035	11/20/2034	11/20/2034	08/20/2034
Series C	With optional redemption *	Average life	Years	3.54	3.34	3.17	3.00	2.84	2.69	2.55	2.43
			Date	12/01/2029	09/21/2029	07/18/2029	05/17/2029	03/21/2029	01/26/2029	12/07/2028	10/21/2028
		Final Maturity	Years	7.26	7.01	6.76	6.51	6.26	6.01	5.76	5.51
			Date	08/20/2033	05/20/2033	02/20/2033	11/20/2032	08/20/2032	05/20/2032	02/20/2032	11/20/2031
	Without optional redemption *	Average life	Years	3.73	3.57	3.40	3.25	3.12	2.99	2.87	2.75
			Date	02/09/2030	12/11/2029	10/12/2029	08/18/2029	07/01/2029	05/14/2029	03/30/2029	02/16/2029
		Final Maturity	Years	9.01	9.01	9.01	9.01	8.76	8.76	8.76	8.51
			Date	05/20/2035	05/20/2035	05/20/2035	05/20/2035	02/20/2035	02/20/2035	02/20/2035	11/20/2034
Series D	With optional redemption *	Average life	Years	3.54	3.34	3.17	3.00	2.84	2.69	2.55	2.43
			Date	12/01/2029	09/21/2029	07/18/2029	05/17/2029	03/21/2029	01/26/2029	12/07/2028	10/21/2028
		Final Maturity	Years	7.26	7.01	6.76	6.51	6.26	6.01	5.76	5.51
			Date	08/20/2033	05/20/2033	02/20/2033	11/20/2032	08/20/2032	05/20/2032	02/20/2032	11/20/2031
	Without optional redemption *	Average life	Years	3.74	3.57	3.42	3.28	3.14	3.01	2.89	2.78
			Date	02/12/2030	12/12/2029	10/18/2029	08/28/2029	07/08/2029	05/22/2029	04/09/2029	02/27/2029
		Final Maturity	Years	9.26	9.01	9.01	9.01	9.01	9.01	9.01	8.76
			Date	08/20/2035	05/20/2035	05/20/2035	05/20/2035	05/20/2035	05/20/2035	05/20/2035	02/20/2035
Series E	With optional redemption *	Average life	Years	3.54	3.34	3.17	3.00	2.84	2.69	2.55	2.43
			Date	12/01/2029	09/21/2029	07/18/2029	05/17/2029	03/21/2029	01/26/2029	12/07/2028	10/21/2028
		Final Maturity	Years	7.26	7.01	6.76	6.51	6.26	6.01	5.76	5.51
			Date	08/20/2033	05/20/2033	02/20/2033	11/20/2032	08/20/2032	05/20/2032	02/20/2032	11/20/2031
	Without optional redemption *	Average life	Years	3.76	3.60	3.44	3.29	3.15	3.03	2.92	2.81
			Date	02/20/2030	12/22/2029	10/25/2029	09/01/2029	07/13/2029	05/29/2029	04/18/2029	03/09/2029
		Final Maturity	Years	9.26	9.26	9.26	9.26	9.26	9.26	9.01	9.01
			Date	08/20/2035	08/20/2035	08/20/2035	08/20/2035	08/20/2035	08/20/2035	05/20/2035	05/20/2035
Series Z	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	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	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026	08/20/2026
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	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	Years	3.54	3.34	3.17	3.00	2.84	2.69	2.55	2.43
			Date	12/01/2029	09/21/2029	07/18/2029	05/17/2029	03/21/2029	01/26/2029	12/07/2028	10/21/2028
		Final Maturity	Years	7.26	7.01	6.76	6.51	6.26	6.01	5.76	5.51
			Date	08/20/2033	05/20/2033	02/20/2033	11/20/2032	08/20/2032	05/20/2032	02/20/2032	11/20/2031
	Without optional redemption *	Average life	Years	3.52	3.41	3.29	3.18	3.08	2.98	2.88	2.78
			Date	11/26/2029	10/14/2029	09/02/2029	07/24/2029	06/15/2029	05/10/2029	04/04/2029	03/01/2029
		Final Maturity	Years	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26
			Date	08/20/2035	08/20/2035	08/20/2035	08/20/2035	08/20/2035	08/20/2035	08/20/2035	08/20/2035

* 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.

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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Brief report

Date: **06/30/2026**
Currency: **EUR**

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Credit enhancement and financial operations

Credit enhancement (CE)

	Current		% CE	At issue date		% 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 finantial operations (current)

Assets	Available	Balance	Interest
Treasury Account		97,057,466.65	2.000%
Servicer ppal collect not yet credited		28,909,315.62	
Servicer ints collect not yet credited		10,879,922.38	
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	154,803	162,134
Principal		
Principal outstanding	2,061,197,812.56	2,299,997,917.19
Average loan	13,314.97	14,185.78
Minimum	17.72	3,435.16
Maximum	91,942.90	95,590.59
Interest rate		
Weighted average (wac)	6.59%	6.56%
Minimum	2.00%	2.00%
Maximum	15.05%	15.05%
Final maturity		
Weighted average (WARM) (months)	80	83
Minimum	07/31/2026	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)	0.96%	0.93%	0.00%	0.00%	1.01%
Annual Percentage Rate (CPR)	10.89%	10.60%	0.00%	0.00%	11.48%

Geographic distribution

	Current	At constitution date
Andalucia	17.29%	17.28%
Aragon	1.78%	1.78%
Asturias	1.81%	1.81%
Balearic Islands	1.90%	1.88%
Basque Country	2.11%	2.11%
Canary Islands	7.46%	7.39%
Cantabria	0.85%	0.85%
Castilla-La Mancha	3.60%	3.61%
Castilla-Leon	4.20%	4.21%
Catalonia	24.81%	24.89%
Ceuta	0.50%	0.50%
Extremadura	2.08%	2.07%
Galicia	4.93%	4.91%
La Rioja	0.41%	0.41%
Madrid	12.25%	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	%			%
Delinquencies									
Up to 1 month	5,130	834,355.37	433,547.04	0.00	1,267,902.41	59.03	58,349,721.35	59,617,623.76	80.96
from > 1 to ≤ 2 months	436	172,657.05	110,112.39	0.00	282,769.44	13.16	5,439,022.10	5,721,791.54	7.77
from > 2 to ≤ 3 months	307	152,966.87	113,913.01	0.00	266,879.88	12.42	4,009,232.01	4,276,111.89	5.81
from > 3 to ≤ 6 months	285	199,660.41	130,812.20	0.00	330,472.61	15.38	3,696,621.55	4,027,094.16	5.47
Subtotal	6,158	1,359,639.70	788,384.64	0.00	2,148,024.34	100.00	71,494,597.01	73,642,621.35	100.00
Total	6,158	1,359,639.70	788,384.64	0.00	2,148,024.34		71,494,597.01	73,642,621.35	

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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