

BBVA CONSUMER 2026-1 Fondo de Titulización

Brief report

Date: 07/31/2026
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

Markat
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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	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 / Secquential	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 / Secquential	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 / Secquential	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 / Secquential	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 / Secquential	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 / Secquential	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 / Secquential	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	05/20/2035	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	08/20/2035	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.

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	156,958,056.46	2.000%	
Servicer ppal collect not yet credited	28,048,449.64		
Servicer ints collect not yet credited	10,639,887.56		
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	153,241	162,134	
Principal			
Principal outstanding	2,014,060,814.72	2,299,997,917.19	
Average loan	13,143.09	14,185.78	
Minimum	2.73	3,435.16	
Maximum	91,202.47	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	08/31/2026	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)	0.95%	0.93%	1.00%	0.00%	1.00%
Annual Percentage Rate (CPR)	10.80%	10.57%	11.36%	0.00%	11.36%

Geographic distribution		
	Current	At constitution date
Andalucia	17.29%	17.28%
Aragon	1.77%	1.78%
Asturias	1.81%	1.81%
Balearic Islands	1.91%	1.88%
Basque Country	2.10%	2.11%
Canary Islands	7.47%	7.39%
Cantabria	0.85%	0.85%
Castilla-La Mancha	3.61%	3.61%
Castilla-Leon	4.20%	4.21%
Catalonia	24.80%	24.89%
Ceuta	0.50%	0.50%
Extremadura	2.07%	2.07%
Galicia	4.93%	4.91%
La Rioja	0.40%	0.41%
Madrid	12.23%	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	%			%
<i>Delinquencies</i>									
Up to 1 month	4,490	729,994.40	384,791.55	0.00	1,114,785.95	46.48	51,797,671.28	52,912,457.23	74.12
from > 1 to ≤ 2 months	458	172,906.08	109,599.31	0.00	282,505.39	11.78	5,804,029.43	6,086,534.82	8.53
from > 2 to ≤ 3 months	321	173,150.25	109,969.70	0.00	283,119.95	11.80	3,856,252.63	4,139,372.58	5.80
from > 3 to ≤ 6 months	582	420,901.12	297,061.66	0.00	717,962.78	29.94	7,532,711.37	8,250,674.15	11.56
Subtotal	5,851	1,496,951.85	901,422.22	0.00	2,398,374.07	100.00	68,990,664.71	71,389,038.78	100.00
Total	5,851	1,496,951.85	901,422.22	0.00	2,398,374.07		68,990,664.71	71,389,038.78	

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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