BBVA CONSUMER 2026-1 Fondo de Titulización

Brief report

Date: 10/31/2026
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
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Treasury Account
BBVA

Fund Auditor
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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	87,632.95 1,733,379,751.00 87.63%	100,000.00 1,978,000,000.00	Floating 3-M Euribor+0.630% 20.Feb/May/Aug/Nov	3.1300% 11/20/2026 700.966230 Gross 567.782646 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	87,632.95 75,539,602.90 87.63%	100,000.00 86,200,000.00	Floating 3-M Euribor+0.950% 20.Feb/May/Aug/Nov	3.4500% 11/20/2026 772.630509 Gross 625.830712 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	87,632.95 75,627,235.85 87.63%	100,000.00 86,300,000.00	Floating 3-M Euribor+1.250% 20.Feb/May/Aug/Nov	3.7500% 11/20/2026 839.815771 Gross 680.250775 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	87,632.95 60,466,735.50 87.63%	100,000.00 69,000,000.00	Floating 3-M Euribor+2.500% 20.Feb/May/Aug/Nov	5.0000% 11/20/2026 1,119.754361 Gross 907.001032 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	87,632.95 40,311,157.00 87.63%	100,000.00 46,000,000.00	Floating 3-M Euribor+3.500% 20.Feb/May/Aug/Nov	6.0000% 11/20/2026 1,343.705233 Gross 1,088.401239 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		100,000.00 20,700,000.00	Floating 3-M Euribor+1.550% 20.Feb/May/Aug/Nov	11/20/2026	05/20/2039 Quarterly 20.Feb/May/Aug/Nov	Amortized	Asf A2 (sf)	A A2
Series F ES0306017056	02/19/2026 345	87,632.95 30,233,367.75 87.63%	100,000.00 34,500,000.00	Floating 3-M Euribor+5.100% 20.Feb/May/Aug/Nov	7.6000% 11/20/2026 1,702.026629 Gross 1,378.641569 Net	05/20/2039 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	n.c. n.c.	n.c. n.c.
Total		2,015,557,850.00	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	3.44	3.25	3.08	2.92	2.77	2.63	2.49	2.37
		Date	01/26/2030	11/19/2029	09/17/2029	07/20/2029	05/26/2029	04/04/2029	02/14/2029	12/30/2028
		Final Maturity Years	7.01	6.75	6.51	6.26	6.01	5.75	5.51	5.25
		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	3.34	3.17	3.02	2.87	2.74	2.61	2.48
		Date	02/23/2030	12/21/2029	10/21/2029	08/26/2029	07/03/2029	05/14/2029	03/27/2029	02/11/2029
		Final Maturity Years	8.51	8.51	8.51	8.26	8.26	8.01	8.01	7.75
		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	3.44	3.25	3.08	2.92	2.77	2.63	2.49	2.37
		Date	01/26/2030	11/19/2029	09/17/2029	07/20/2029	05/26/2029	04/04/2029	02/14/2029	12/30/2028
		Final Maturity Years	7.01	6.75	6.51	6.26	6.01	5.75	5.51	5.25
		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	3.63	3.46	3.32	3.18	3.04	2.92	2.80	2.69
		Date	04/04/2030	02/03/2030	12/13/2029	10/22/2029	09/02/2029	07/20/2029	06/06/2029	04/27/2029
		Final Maturity Years	8.75	8.51	8.51	8.51	8.51	8.26	8.26	8.01
		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	3.44	3.25	3.08	2.92	2.77	2.63	2.49	2.37
		Date	01/26/2030	11/19/2029	09/17/2029	07/20/2029	05/26/2029	04/04/2029	02/14/2029	12/30/2028
		Final Maturity Years	7.01	6.75	6.51	6.26	6.01	5.75	5.51	5.25
		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	3.64	3.49	3.33	3.19	3.07	2.94	2.83	2.72
		Date	04/10/2030	02/12/2030	12/18/2029	10/27/2029	09/12/2029	07/29/2029	06/17/2029	05/08/2029
		Final Maturity Years	8.75	8.75	8.75	8.75	8.51	8.51	8.51	8.26
		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	3.44	3.25	3.08	2.92	2.77	2.63	2.49	2.37
		Date	01/26/2030	11/19/2029	09/17/2029	07/20/2029	05/26/2029	04/04/2029	02/14/2029	12/30/2028
		Final Maturity Years	7.01	6.75	6.51	6.26	6.01	5.75	5.51	5.25
		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	3.65	3.49	3.35	3.22	3.09	2.97	2.86	2.75
		Date	04/12/2030	02/13/2030	12/24/2029	11/06/2029	09/19/2029	08/06/2029	06/27/2029	05/20/2029
		Final Maturity Years	9.01	8.75	8.75	8.75	8.75	8.75	8.75	8.51
		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	3.44	3.25	3.08	2.92	2.77	2.63	2.49	2.37
		Date	01/26/2030	11/19/2029	09/17/2029	07/20/2029	05/26/2029	04/04/2029	02/14/2029	12/30/2028
		Final Maturity Years	7.01	6.75	6.51	6.26	6.01	5.75	5.51	5.25
		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	3.67	3.52	3.37	3.23	3.10	2.99	2.88	2.78
		Date	04/20/2030	02/24/2030	12/31/2029	11/11/2029	09/25/2029	08/13/2029	07/07/2029	05/31/2029
		Final Maturity Years	9.01	9.01	9.01	9.01	9.01	9.01	8.75	8.75
		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 F	With optional redemption *	Average life Years	3.44	3.25	3.08	2.92	2.77	2.63	2.49	2.37
		Date	01/26/2030	11/19/2029	09/17/2029	07/20/2029	05/26/2029	04/04/2029	02/14/2029	12/30/2028
		Final Maturity Years	7.01	6.75	6.51	6.26	6.01	5.75	5.51	5.25
		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	3.43	3.32	3.22	3.12	3.02	2.93	2.84	2.76
		Date	01/23/2030	12/15/2029	11/07/2029	10/01/2029	08/27/2029	07/25/2029	06/22/2029	05/22/2029
		Final Maturity Years	9.01	9.01	9.01	9.01	9.01	9.01	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	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	86.00%	1,733,379,751.00	14.90%	85.23%	1,978,000,000.00	14.90%
Series B	3.75%	75,539,602.90	11.15%	3.71%	86,200,000.00	11.15%
Series C	3.75%	75,627,235.85	7.40%	3.72%	86,300,000.00	7.40%
Series D	3.00%	60,466,735.50	4.40%	2.97%	69,000,000.00	4.40%
Series E	2.00%	40,311,157.00	2.40%	1.98%	46,000,000.00	2.40%
Series Z	0.00%	0.00		0.89%	20,700,000.00	
Series F	1.50%	30,233,367.75	0.90%	1.49%	34,500,000.00	0.90%
Issue of Bonds		2,015,557,850.00			2,320,700,000.00	
Reserve Fund	0.90%	18,140,020.65		0.90%	20,700,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		140,805,595.68	2.000%
Servicer ppal collect not yet credited		26,891,072.94	
Servicer ints collect not yet credited		9,713,266.96	
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	149,003	162,134
Principal		
Principal outstanding	1,883,043,062.54	2,299,997,917.19
Average loan	12,637.62	14,185.78
Minimum	7.60	3,435.16
Maximum	88,959.08	95,590.59
Interest rate		
Weighted average (wac)	6.60%	6.56%
Minimum	2.00%	2.00%
Maximum	15.05%	15.05%
Final maturity		
Weighted average (WARM) (months)	78	83
Minimum	11/30/2026	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)	0.84%	0.79%	0.86%	0.00%	0.93%
Annual Percentage Rate (CPR)	9.68%	9.10%	9.84%	0.00%	10.62%

Geographic distribution

	Current	At constitution date
Andalucia	17.30%	17.28%
Aragon	1.78%	1.78%
Asturias	1.81%	1.81%
Balearic Islands	1.91%	1.88%
Basque Country	2.09%	2.11%
Canary Islands	7.50%	7.39%
Cantabria	0.85%	0.85%
Castilla-La Mancha	3.61%	3.61%
Castilla-Leon	4.18%	4.21%
Catalonia	24.79%	24.89%
Ceuta	0.50%	0.50%
Extremadura	2.09%	2.07%
Galicia	4.93%	4.91%
La Rioja	0.40%	0.41%
Madrid	12.19%	12.33%
Melilla	0.56%	0.56%
Murcia	2.42%	2.39%
Navarra	0.53%	0.53%
Valencia	10.56%	10.49%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	6,922	1,133,443.65	574,909.30	0.00	1,708,352.95	25.86	77,667,015.13	79,375,368.08	72.06
from > 1 to ≤ 2 months	429	179,081.82	110,387.81	0.00	289,469.63	4.38	5,545,646.64	5,835,116.27	5.30
from > 2 to ≤ 3 months	5	2,298.01	1,004.96	0.00	3,302.97	0.05	48,296.55	51,599.52	0.05
from > 3 to ≤ 6 months	967	620,244.98	397,011.97	0.00	1,017,256.95	15.40	11,984,529.83	13,001,786.78	11.80
from > 6 to < 12 months	856	3,012,937.29	575,966.01	0.00	3,588,903.30	54.32	8,306,441.33	11,895,344.63	10.80
Subtotal	9,179	4,948,005.75	1,659,280.05	0.00	6,607,285.80	100.00	103,551,929.48	110,159,215.28	100.00
Total	9,179	4,948,005.75	1,659,280.05	0.00	6,607,285.80		103,551,929.48	110,159,215.28	

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