

BBVA CONSUMO 10 Fondo de Titulización

Brief report

Date: 06/30/2022  
Currency: EUR



Constitution date  
07/08/2019

VAT Reg. no.  
V88437348

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

Originator  
BBVA

Servicer  
BBVA

Lead Manager  
BBVA

Suscriber  
BBVA

Bond Paying Agent  
BBVA

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
BBVA

Principal Account  
BBVA

Start-up Loan  
BBVA

Fund Auditor  
KPMG Auditores

Issued securities: Asset-Backed Bonds

| Bonds issue              |                        |                                                               |                                |                                                            |                                                                 |                                               |                                                   |                                         |                           |
|--------------------------|------------------------|---------------------------------------------------------------|--------------------------------|------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------|---------------------------------------------------|-----------------------------------------|---------------------------|
| Series<br>ISIN Code      | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                                | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                    | Redemption                                    |                                                   | Rating                                  |                           |
|                          |                        | Current                                                       | Original                       |                                                            |                                                                 | Final maturity (legal)                        | Next                                              | DBRS / S&P / SCOPE                      | Current                   |
| Series A<br>ES0305426001 | 07/08/2019<br>18,100   | 50,214.99<br>908,891,319.00<br>50.21%                         | 100,000.00<br>1,810,000,000.00 | Floating<br>Fijo+0.730%<br>18.Mar/Jun/Sep/Dec              | 0.2700%<br>09/19/2022<br>34.271731 Gross<br>27.760102 Net       | 09/18/2033<br>Quarterly<br>18.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secuential                      | AA<br>(high)<br>(sf)<br>AA (sf)<br>AAsf | AA<br>AA                  |
| Series B<br>ES0305426019 | 07/08/2019<br>580      | 100,000.00<br>58,000,000.00<br>100.00%                        | 100,000.00<br>58,000,000.00    | Floating<br>Fijo+0.100%<br>18.Mar/Jun/Sep/Dec              | 1.1000%<br>09/19/2022<br>278.055556 Gross<br>225.225000 Net     | 09/18/2033<br>Quarterly<br>18.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secuential                      | AA (sf)<br>A- (sf)<br>BBB+sf            | AA (low)<br>A-<br>BBB+    |
| Series C<br>ES0305426027 | 07/08/2019<br>820      | 100,000.00<br>82,000,000.00<br>100.00%                        | 100,000.00<br>82,000,000.00    | Floating<br>Fijo+1.300%<br>18.Mar/Jun/Sep/Dec              | 2.3000%<br>09/19/2022<br>581.388889 Gross<br>470.925000 Net     | 09/18/2033<br>Quarterly<br>18.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secuential                      | A (high)<br>(sf)<br>B (sf)<br>BB+sf     | BBB<br>(high) B<br>BB+    |
| Series D<br>ES0305426035 | 07/08/2019<br>300      | 100,000.00<br>30,000,000.00<br>100.00%                        | 100,000.00<br>30,000,000.00    | Floating<br>Fijo+3.100%<br>18.Mar/Jun/Sep/Dec              | 3.8500%<br>09/19/2022<br>973.194444 Gross<br>788.287500 Net     | 09/18/2033<br>Quarterly<br>18.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secuential                      | n.c.<br>n.c.<br>n.c.                    | n.c. n.c.<br>n.c.<br>n.c. |
| Series E<br>ES0305426043 | 07/08/2019<br>200      | 100,000.00<br>20,000,000.00<br>100.00%                        | 100,000.00<br>20,000,000.00    | Floating<br>Fijo+5.850%<br>18.Mar/Jun/Sep/Dec              | 5.6000%<br>09/19/2022<br>1,415.555556 Gross<br>1,146.600000 Net | 09/18/2033<br>Quarterly<br>18.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secuential                      | n.c.<br>n.c.<br>n.c.                    | n.c. n.c.<br>n.c.<br>n.c. |
| Series Z<br>ES0305426050 | 07/08/2019<br>100      | 52,444.57<br>5,244,457.00<br>52.44%                           | 100,000.00<br>10,000,000.00    | Floating<br>Fijo+6.000%<br>18.Mar/Jun/Sep/Dec              | 5.7500%<br>09/19/2022<br>762.267257 Gross<br>617.436478 Net     | 09/18/2033<br>Quarterly<br>18.Mar/Jun/Sep/Dec | "Pass-Through"<br>except certain<br>circumstances | n.c.<br>n.c.<br>n.c.                    | n.c. n.c.<br>n.c.<br>n.c. |
| Total                    |                        | 1,104,135,776.00                                              | 2,010,000,000.00               |                                                            |                                                                 |                                               |                                                   |                                         |                           |

| 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)     |       |            |            |            |            |            |            |
|                                                                                                                                                 |                               | % Annual equivalent CPR |       |            |            |            |            |            |            |
| Series A                                                                                                                                        | With optional redemption *    | Average life            | Years | 0.17       | 0.34       | 0.51       | 0.69       | 0.87       | 1.06       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 2.00       | 4.00       | 6.00       | 8.00       | 10.00      | 12.00      |
|                                                                                                                                                 |                               | Date                    | Date  | 03/18/2026 | 03/18/2026 | 12/18/2025 | 12/18/2025 | 09/18/2025 | 09/18/2025 |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 1.79       | 1.72       | 1.65       | 1.58       | 1.52       | 1.46       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 3.75       | 3.75       | 3.50       | 3.50       | 3.50       | 3.25       |
|                                                                                                                                                 |                               | Date                    | Date  | 03/18/2026 | 03/18/2026 | 12/18/2025 | 12/18/2025 | 09/18/2025 | 09/18/2025 |
| Series B                                                                                                                                        | With optional redemption *    | Average life            | Years | 0.17       | 0.34       | 0.51       | 0.69       | 0.87       | 1.06       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 2.00       | 4.00       | 6.00       | 8.00       | 10.00      | 12.00      |
|                                                                                                                                                 |                               | Date                    | Date  | 03/18/2026 | 03/18/2026 | 12/18/2025 | 12/18/2025 | 09/18/2025 | 09/18/2025 |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 1.79       | 1.72       | 1.65       | 1.58       | 1.52       | 1.46       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 3.75       | 3.75       | 3.50       | 3.50       | 3.50       | 3.25       |
|                                                                                                                                                 |                               | Date                    | Date  | 03/18/2026 | 03/18/2026 | 12/18/2025 | 12/18/2025 | 09/18/2025 | 09/18/2025 |
| Series C                                                                                                                                        | With optional redemption *    | Average life            | Years | 0.17       | 0.34       | 0.51       | 0.69       | 0.87       | 1.06       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 2.00       | 4.00       | 6.00       | 8.00       | 10.00      | 12.00      |
|                                                                                                                                                 |                               | Date                    | Date  | 03/18/2026 | 03/18/2026 | 12/18/2025 | 12/18/2025 | 09/18/2025 | 09/18/2025 |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 1.79       | 1.72       | 1.65       | 1.58       | 1.52       | 1.46       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 3.75       | 3.75       | 3.50       | 3.50       | 3.50       | 3.25       |
|                                                                                                                                                 |                               | Date                    | Date  | 03/18/2026 | 03/18/2026 | 12/18/2025 | 12/18/2025 | 09/18/2025 | 09/18/2025 |
| Series D                                                                                                                                        | With optional redemption *    | Average life            | Years | 0.17       | 0.34       | 0.51       | 0.69       | 0.87       | 1.06       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 2.00       | 4.00       | 6.00       | 8.00       | 10.00      | 12.00      |
|                                                                                                                                                 |                               | Date                    | Date  | 03/18/2026 | 03/18/2026 | 12/18/2025 | 12/18/2025 | 09/18/2025 | 09/18/2025 |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 1.79       | 1.72       | 1.65       | 1.58       | 1.52       | 1.46       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 3.75       | 3.75       | 3.50       | 3.50       | 3.50       | 3.25       |
|                                                                                                                                                 |                               | Date                    | Date  | 03/18/2026 | 03/18/2026 | 12/18/2025 | 12/18/2025 | 09/18/2025 | 09/18/2025 |
| Series E                                                                                                                                        | With optional redemption *    | Average life            | Years | 0.17       | 0.34       | 0.51       | 0.69       | 0.87       | 1.06       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 2.00       | 4.00       | 6.00       | 8.00       | 10.00      | 12.00      |
|                                                                                                                                                 |                               | Date                    | Date  | 03/18/2026 | 03/18/2026 | 12/18/2025 | 12/18/2025 | 09/18/2025 | 09/18/2025 |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 1.79       | 1.72       | 1.65       | 1.58       | 1.52       | 1.46       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 3.75       | 3.75       | 3.50       | 3.50       | 3.50       | 3.25       |
|                                                                                                                                                 |                               | Date                    | Date  | 03/18/2026 | 03/18/2026 | 12/18/2025 | 12/18/2025 | 09/18/2025 | 09/18/2025 |
| Series Z                                                                                                                                        | With optional redemption *    | Average life            | Years | 0.17       | 0.34       | 0.51       | 0.69       | 0.87       | 1.06       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 2.00       | 4.00       | 6.00       | 8.00       | 10.00      | 12.00      |
|                                                                                                                                                 |                               | Date                    | Date  | 03/18/2026 | 03/18/2026 | 12/18/2025 | 12/18/2025 | 09/18/2025 | 09/18/2025 |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 1.79       | 1.72       | 1.65       | 1.58       | 1.52       | 1.46       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 3.75       | 3.75       | 3.50       | 3.50       | 3.50       | 3.25       |
|                                                                                                                                                 |                               | Date                    | Date  | 03/18/2026 | 03/18/2026 | 12/18/2025 | 12/18/2025 | 09/18/2025 | 09/18/2025 |

Restitution period will end up 01.22.2018. 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%

Credit enhancement and financial operations

| Credit enhancement (CE) |        |                  |        |               |                  |
|-------------------------|--------|------------------|--------|---------------|------------------|
|                         |        | Current          |        | At issue date |                  |
|                         |        |                  | % CE   |               | % CE             |
| Series A                | 82.32% | 908,891,319.00   | 17.77% | 90.05%        | 1,810,000,000.00 |
| Series B                | 5.25%  | 58,000,000.00    | 12.49% | 2.89%         | 58,000,000.00    |
| Series C                | 7.43%  | 82,000,000.00    | 5.03%  | 4.08%         | 82,000,000.00    |
| Series D                | 2.72%  | 30,000,000.00    | 2.30%  | 1.49%         | 30,000,000.00    |
| Series E                | 1.81%  | 20,000,000.00    | 0.48%  | 1.00%         | 20,000,000.00    |
| Series Z                | 0.47%  | 5,244,457.00     | 0.50%  | 0.50%         | 10,000,000.00    |
| Issue of Bonds          |        | 1,104,135,776.00 |        |               | 2,010,000,000.00 |
| Reserve Fund            | 0.48%  | 5,244,457.00     | 0.50%  |               | 10,000,000.00    |

| Other financial operations (current)   |           |               |          |
|----------------------------------------|-----------|---------------|----------|
| Assets                                 |           | Balance       | Interest |
| Treasury Account                       |           | 27,551,520.01 | 0.000%   |
| Principals Account                     |           | 0.00          |          |
| Servicer ppal collect not yet credited |           | 23,008,738.86 |          |
| Servicer ints collect not yet credited |           | 5,596,648.59  |          |
| Liabilities                            | Available | Balance       | Interest |
| Start-up Loan L/T                      |           | 0.00          |          |
| Start-up Loan S/T                      |           | 0.00          |          |

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 ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com  
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

# BBVA CONSUMO 10 Fondo de Titulización

## Brief report

**Date:** 06/30/2022  
**Currency:** EUR

**Constitution date**  
07/08/2019

**VAT Reg. no.**  
V88437348

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

**Originator**  
BBVA

**Servicer**  
BBVA

**Lead Manager**  
BBVA

**Suscriber**  
BBVA

**Bond Paying Agent**  
BBVA

**Market**  
AIAF Mercado de Renta Fija

**Register of Book Securities**  
Iberclear

**Treasury Account**  
BBVA

**Principal Account**  
BBVA

**Start-up Loan**  
BBVA

**Fund Auditor**  
KPMG Auditores

### Collateral: Consumer loans to individuals

| General                                    |                  |                      |  |
|--------------------------------------------|------------------|----------------------|--|
|                                            | Current          | At constitution date |  |
| Count                                      | 109,505          | 210,640              |  |
| Principal                                  |                  |                      |  |
| Principal outstanding                      | 1,066,516,977.86 | 1,999,887,392.35     |  |
| Average loan                               | 9,739.44         | 9,494.34             |  |
| Minimum                                    | 2.90             | 242.71               |  |
| Maximum                                    | 84,252.72        | 75,751.72            |  |
| Interest rate                              |                  |                      |  |
| Weighted average (wac)                     | 6.90%            | 6.74%                |  |
| Minimum                                    | 2.50%            | 4.50%                |  |
| Maximum                                    | 14.25%           | 12.00%               |  |
| Final maturity                             |                  |                      |  |
| Weighted average (WARM) (months)           | 51               | 67                   |  |
| Minimum                                    | 07/01/2022       | 07/25/2019           |  |
| Maximum                                    | 11/30/2030       | 12/31/2028           |  |
| Index (principal outstanding distribution) |                  |                      |  |
| 6-month EURIBOR/MIBOR                      | 0.06%            | 0.03%                |  |
| 1-year EURIBOR/MIBOR                       | 0.10%            | 0.02%                |  |
| 1-year EURIBOR/MIBOR (Mortgage Market)     | 0.32%            | 0.09%                |  |
| Fixed Interest                             | 99.52%           | 99.84%               |  |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 1.24%         | 1.19%         | 1.23%         | 1.20%          | 1.14%      |
| Annual Percentage Rate (CPR) | 13.90%        | 13.34%        | 13.82%        | 13.47%         | 12.86%     |

| Replenishment of securitised assets |                |
|-------------------------------------|----------------|
| Last acquisition (date)             | 12/18/2020     |
| Number of loans acquired            | 5,305          |
| Additional loan principal           | 160,349,101.35 |
| Cumulative acquisitions             |                |
| Number of loans acquired            | 24,349         |
| Additional loan principal           | 876,096,278.11 |
| Next acquisition (date)             |                |
| End of revolving period             | 12/18/2020     |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 16.89%  | 18.11%               |
| Aragon                  | 1.81%   | 1.84%                |
| Asturias                | 2.27%   | 2.72%                |
| Balearic Islands        | 2.36%   | 2.35%                |
| Basque Country          | 2.70%   | 2.90%                |
| Canary Islands          | 8.52%   | 8.87%                |
| Cantabria               | 0.89%   | 1.00%                |
| Castilla-La Mancha      | 3.03%   | 3.12%                |
| Castilla-Leon           | 4.10%   | 4.23%                |
| Catalonia               | 23.93%  | 20.76%               |
| Ceuta                   | 0.63%   | 0.63%                |
| Extremadura             | 1.91%   | 2.00%                |
| Galicia                 | 5.39%   | 5.63%                |
| La Rioja                | 0.33%   | 0.35%                |
| Madrid                  | 12.04%  | 11.35%               |
| Melilla                 | 0.75%   | 0.76%                |
| Murcia                  | 2.28%   | 2.44%                |
| Navarra                 | 0.69%   | 0.68%                |
| Valencia                | 9.49%   | 10.24%               |

| Current delinquency      |        |               |              |       |               |        |                  |                |        |
|--------------------------|--------|---------------|--------------|-------|---------------|--------|------------------|----------------|--------|
| Aging                    | Assets | Overdue debt  |              |       |               |        | Outstanding debt | Total debt     |        |
|                          |        | Principal     | Interest     | Other | Total         | %      |                  |                |        |
| <i>Delinquencies</i>     |        |               |              |       |               |        |                  |                |        |
| Up to 1 month            | 4,926  | 1,066,177.78  | 377,101.07   | 0.00  | 1,443,278.85  | 2.44   | 50,554,981.05    | 51,998,259.90  | 35.95  |
| from > 1 to ≤ 2 months   | 458    | 264,458.47    | 113,692.14   | 0.00  | 378,150.61    | 0.64   | 5,645,792.17     | 6,023,942.78   | 4.17   |
| from > 2 to ≤ 3 months   | 172    | 158,606.35    | 57,642.30    | 0.00  | 216,248.65    | 0.37   | 1,934,170.95     | 2,150,419.60   | 1.49   |
| from > 3 to ≤ 6 months   | 331    | 1,155,156.81  | 135,359.52   | 0.00  | 1,290,516.33  | 2.18   | 2,766,762.46     | 4,057,278.79   | 2.81   |
| from > 6 to < 12 months  | 989    | 9,547,796.66  | 657,671.94   | 0.00  | 10,205,468.60 | 17.25  | 4,947,227.33     | 15,152,695.93  | 10.48  |
| from ≥ 12 to < 18 months | 1,054  | 10,850,645.22 | 977,244.18   | 0.00  | 11,827,889.40 | 19.99  | 4,366,638.65     | 16,194,528.05  | 11.20  |
| from ≥ 18 to < 24 months | 1,109  | 11,577,361.95 | 1,411,047.91 | 0.00  | 12,988,409.86 | 21.95  | 4,410,197.18     | 17,398,607.04  | 12.03  |
| from ≥ 2 years           | 2,507  | 16,572,807.57 | 4,248,652.64 | 0.00  | 20,821,460.21 | 35.19  | 10,824,768.58    | 31,646,228.79  | 21.88  |
| Subtotal                 | 11,546 | 51,193,010.81 | 7,978,411.70 | 0.00  | 59,171,422.51 | 100.00 | 85,450,538.37    | 144,621,960.88 | 100.00 |
| Total                    | 11,546 | 51,193,010.81 | 7,978,411.70 | 0.00  | 59,171,422.51 |        | 85,450,538.37    | 144,621,960.88 |        |

#### Additional information