

Brief report

Date: 10/31/2025  
 Currency: EUR

Constitution date  
 03/13/2023

VAT Reg. no.  
 V44684140

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

Subordinated Loan  
 BBVA

Start-up Loan  
 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	Original	
Series A ES0305701007	03/13/2023 28.500	39.571.17	100,000.00	Floating Fijo+1.000%	2.0000%	08/23/2036	Quarterly	AA-sf	A Aa3	
		1,127,778,345.00	2,850,000,000.00	23.Feb/May/Aug/Nov	11/24/2025	200.054248	Gross	"Pass-Through" Secuential		
		39.57%			162.043941	Net				
Series B ES0305701015	03/13/2023 1,500	100,000.00	100,000.00	Floating Fijo+2.000%	3.0000%	08/23/2036	Quarterly	BBB-sf	BBB- B1	
		150,000,000.00	150,000,000.00	23.Feb/May/Aug/Nov	11/24/2025	758.333333	Gross	"Pass-Through" Secuential	A3 (sf)	
		100.00%			614.250000	Net				
Total		1,277,778,345.00	3,000,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date												
Series	With optional redemption *	Average life	Years	% 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	Years	1.63	1.58	1.54	1.46	1.42	1.38	1.34	1.27	
		Final Maturity	Years	04/11/2027	03/25/2027	03/08/2027	02/08/2027	01/24/2027	01/09/2027	12/25/2026	12/01/2026	
	Without optional redemption *	Average life	Years	1.68	1.62	1.57	1.51	1.46	1.41	1.36	1.32	
		Final Maturity	Years	04/29/2027	04/08/2027	03/19/2027	02/28/2027	02/09/2027	01/21/2027	01/04/2027	12/18/2026	
	Series B	With optional redemption *	Average life	Years	3.00	3.00	3.00	2.75	2.75	2.75	2.75	2.50
			Final Maturity	Years	08/23/2028	08/23/2028	08/23/2028	05/23/2028	05/23/2028	05/23/2028	05/23/2028	02/23/2028
Without optional redemption *		Average life	Years	4.25	4.20	4.15	4.10	4.04	3.99	3.93	3.87	
		Final Maturity	Years	11/22/2029	11/06/2029	10/18/2029	09/27/2029	09/08/2029	08/22/2029	07/30/2029	07/08/2029	
			Date	11/23/2032	11/23/2032	11/23/2032	11/23/2032	11/23/2032	11/23/2032	11/23/2032		

\* 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	% CE	% CE
Series A	88.26%	1,127,778,345.00	21.74%	95.00%	2,850,000,000.00
Series B	11.74%	150,000,000.00	10.00%	5.00%	150,000,000.00
Issue of Bonds		1,277,778,345.00			3,000,000,000.00
Reserve Fund	10.00%	127,777,834.50	5.00%		150,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	239,557,370.23
Servicer ppal collect not yet credited	30,872,284.74		
Servicer ints collect not yet credited	5,303,316.77		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		127,777,834.50	0.000%
Subordinated Loan S/T		0.00	
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	146,541	231,546
Principal		
Principal outstanding	1,167,360,048.13	2,999,999,585.72
Average loan	7,966.10	12,956.39
Minimum	0.62	3,107.03
Maximum	70,519.89	95,668.65
Interest rate		
Weighted average (wac)	5.77%	5.72%
Minimum	2.00%	2.00%
Maximum	16.50%	16.00%
Final maturity		
Weighted average (WARM) (months)	44	68
Minimum	11/01/2025	03/31/2023
Maximum	10/31/2032	12/31/2032
Index (principal outstanding distribution)		
Fixed Interest	100.00%	100.00%

# BBVA CONSUMO 12 Fondo de Titulización

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.10%	0.92%	0.95%	0.93%	0.87%
Annual Percentage Rate (CPR)	12.42%	10.45%	10.84%	10.61%	9.97%

Replenishment of securitised assets	
Last acquisition (date)	
Number of loans acquired	0
Additional loan principal	0
Cumulative acquisitions	
Number of loans acquired	0
Additional loan principal	0
Next acquisition (date)	11/24/2025
End of revolving period	

Geographic distribution	
	At constitution date
Andalucía	16.87%
Aragón	1.64%
Asturias	1.98%
Balearic Islands	1.83%
Basque Country	2.28%
Canary Islands	7.05%
Cantabria	0.86%
Castilla-La Mancha	3.47%
Castilla-León	4.19%
Catalonia	26.34%
Ceuta	0.44%
Extremadura	2.18%
Galicia	5.45%
La Rioja	0.40%
Madrid	11.62%
Melilla	0.63%
Murcia	2.45%
Navarra	0.54%
Unknown	100.00%
Valencia	9.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	3,915	801,306.86	224,434.41	0.00	1,025,741.27	2.91	30,806,947.13	31,832,688.40	32.86
from > 1 to ≤ 2 months	374	201,845.61	57,286.03	0.00	259,131.64	0.74	3,114,190.39	3,373,322.03	3.48
from > 2 to ≤ 3 months	173	118,439.31	36,728.23	0.00	155,167.54	0.44	1,358,671.18	1,513,838.72	1.56
from > 3 to ≤ 6 months	344	413,009.69	105,902.24	0.00	518,911.93	1.47	2,661,638.75	3,180,550.68	3.28
from > 6 to < 12 months	1,029	3,332,574.13	567,196.50	0.00	3,899,770.63	11.07	6,676,050.39	10,575,821.02	10.92
from ≥ 12 to < 18 months	1,043	4,959,484.20	958,979.80	0.00	5,918,464.00	16.80	6,047,419.36	11,965,883.36	12.35
from ≥ 18 to < 24 months	1,121	7,535,582.88	1,365,967.41	0.00	8,901,560.29	25.26	5,436,336.12	14,337,896.41	14.80
from ≥ 2 years	1,423	12,460,155.17	2,099,186.25	0.00	14,559,341.42	41.32	5,549,071.58	20,108,413.00	20.75
Subtotal	9,422	29,822,407.85	5,415,680.87	0.00	35,238,088.72	100.00	61,650,324.90	96,888,413.62	100.00
Total	9,422	29,822,407.85	5,415,680.87	0.00	35,238,088.72		61,650,324.90	96,888,413.62	

### Additional information