

BBVA CONSUMO 13 Fondo de Titulización



Brief report

Date: 03/31/2024
Currency: EUR

Constitution date
03/11/2024

VAT Reg. no.
V44684140

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

Originator

BBVA

Service

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 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 ES0305763007	03/11/2024 19,000	100,000.00 1,900,000,000.00 100.00%	100,000.00 1,900,000,000.00	Floating Fijo+1.000% 16.Feb/May/Aug/Nov	2.0000% 05/16/2024 350.000000 Gross 283.500000 Net	05/16/2037 Quarterly 16.Feb/May/Aug/Nov	"Pass-Through" Secuential	Asf Aa3 (sf)	A Aa3
Series B ES0305763015	03/11/2024 1,000	100,000.00 100,000,000.00 100.00%	100,000.00 100,000,000.00	Floating Fijo+2.000% 16.Feb/May/Aug/Nov	3.0000% 05/16/2024 525.000000 Gross 425.250000 Net	05/16/2037 Quarterly 16.Feb/May/Aug/Nov	"Pass-Through" Secuential	BBB-sf Ba2 (sf)	BBB- Ba2
Total		2,000,000,000.00 2,000,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date										
		% Monthly CPR (SMM)		0,17	0,34	0,51	0,69	0,87	1,06	1,25
		% 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	2.41	2.32	2.21	2.12	2.03	1.95	1.86
		Date		04/21/2026	03/17/2026	02/06/2026	01/05/2026	12/01/2025	11/02/2025	10/01/2025
		Final Maturity	Years	5.01	5.01	4.75	4.75	4.50	4.25	4.00
	Without optional redemption *	Date		11/23/2028	11/23/2028	08/23/2028	08/23/2028	05/23/2028	05/23/2028	02/23/2028
		Average life	Years	2.43	2.33	2.23	2.14	2.05	1.96	1.88
		Final Maturity	Years	5.50	5.50	5.50	5.26	5.26	5.01	5.01
Series B	With optional redemption *	Date		05/23/2029	05/23/2029	05/23/2029	02/23/2029	02/23/2029	11/23/2028	11/23/2028
	Without optional redemption *	Average life	Years	5.01	5.01	4.75	4.75	4.50	4.50	4.25
		Date		11/23/2028	11/23/2028	08/23/2028	08/23/2028	05/22/2028	05/23/2028	02/23/2028
	Without optional redemption *	Final Maturity	Years	5.01	5.01	4.75	4.75	4.50	4.50	4.25
	Without optional redemption *	Date		11/23/2028	11/23/2028	08/23/2028	08/23/2028	05/23/2028	05/23/2028	02/23/2028
		Average life	Years	6.09	6.02	5.96	5.88	5.81	5.74	5.65
	Without optional redemption *	Date		12/24/2029	11/28/2029	11/05/2029	10/09/2029	09/11/2029	08/17/2029	07/15/2029
	Without optional redemption *	Final Maturity	Years	9.26	9.26	9.26	9.26	9.26	9.26	9.26
		Date		02/23/2033	02/23/2033	02/23/2033	02/23/2033	02/23/2033	02/23/2033	02/23/2033

* 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	95.00%	1,900,000,000.00	10.00%	95.00%	1,900,000,000.00
Series B	5.00%	100,000,000.00	5.00%	5.00%	100,000,000.00
Issue of Bonds		2,000,000,000.00			2,000,000,000.00
Reserve Fund	5.00%	100,000,000.00	5.00%		100,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		114,441,681.13	
Service ppal collect not yet credited		33,029,612.38	
Service ints collect not yet credited		10,524,781.70	
Liabilities		Available	Balance
Subordinated Loan L/T		100,000,000.00	0.000%
Subordinated Loan S/T			0.00
Start-up Loan L/T			0.00
Start-up Loan S/T		2,400,000.00	

Collateral: Consumer loans to individuals

General		
	Current	At constitution date
Count	215,184	216,716
Principal		
Principal outstanding	1,951,826,899.52	1,999,999,807.28
Average loan	9,070.50	9,228.67
Minimum	71.08	883.27
Maximum	94,546.29	95,504.41
Interest rate		
Weighted average (wac)	7.11%	7.11%
Minimum	1.50%	1.50%
Maximum	14.85%	14.85%
Final maturity		
Weighted average (WARM) (months)	65	66
Minimum	04/26/2024	04/26/2024
Maximum	10/06/2033	10/06/2033
Index (principal outstanding distribution)		
6-month EURIBOR/MIBOR	0.25%	0.26%
1-year EURIBOR/MIBOR	0.31%	0.32%
1-year EURIBOR/MIBOR (Mortgage Market)	0.90%	0.92%
Fixed Interest	98.53%	98.47%

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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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.98%				0.98%
Annual Percentage Rate (CPR)	11.13%				11.13%

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)	05/16/2024
End of revolving period	

Geographic distribution		
	Current	At constitution date
Andalucia	16.58%	16.56%
Aragon	1.88%	1.89%
Asturias	1.84%	1.85%
Balearic Islands	2.01%	2.01%
Basque Country	2.62%	2.63%
Canary Islands	7.15%	7.14%
Cantabria	0.88%	0.88%
Castilla-La Mancha	3.41%	3.40%
Castilla-Leon	4.13%	4.13%
Catalonia	26.32%	26.31%
Ceuta	0.47%	0.47%
Extremadura	1.91%	1.91%
Galicia	4.80%	4.79%
La Rioja	0.44%	0.43%
Madrid	12.08%	12.10%
Melilla	0.55%	0.55%
Murcia	2.34%	2.34%
Navarra	0.63%	0.63%
Valencia	9.96%	9.95%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	18,657	2,701,662.17	1,223,072.98	0.00	3,924,735.15	99.96	150,182,199.87	154,106,935.02	99.98
from > 1 to ≤ 2 months	6	1,553.14	205.44	0.00	1,758.58	0.04	29,806.88	31,565.46	0.02
Subtotal	18,663	2,703,215.31	1,223,278.42	0.00	3,926,493.73	100.00	150,212,006.75	154,138,500.48	100.00
Total	18,663	2,703,215.31	1,223,278.42	0.00	3,926,493.73		150,212,006.75	154,138,500.48	