BBVA CONSUMO 13 Fondo de Titulización

Brief report

Date: 10/31/2024
Currency: EUR

Constitution date
03/11/2024

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 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 ES0305763007	03/11/2024 19,000	86,801.99 1,649,237,810.00 86.80%	100,000.00 1,900,000,000.00	Floating Fijo+1.000% 16.Feb/May/Aug/Nov	2.0000% 11/18/2024 453.299281 Gross 367.172418 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% 11/18/2024 783.333333 Gross 634.500000 Net	05/16/2037 Quarterly 16.Feb/May/Aug/Nov	"Pass-Through" Secuential	BBB-sf Ba2 (sf)	BBB- Ba2
Total		1,749,237,810.00	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

				0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44
		% 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	2.48	2.38	2.26	2.17	2.07	1.97	1.90	1.81
			Date	02/06/2027	12/31/2026	11/20/2026	10/17/2026	09/10/2026	08/05/2026	07/08/2026	06/06/2026
		Final Maturity	Years	5.25	5.25	5.00	5.00	4.75	4.51	4.51	4.25
			Date	11/16/2029	11/16/2029	08/16/2029	08/16/2029	05/16/2029	02/16/2029	02/16/2029	11/16/2028
	Without optional redemption *	Average life	Years	2.50	2.39	2.29	2.19	2.09	2.00	1.92	1.83
			Date	02/15/2027	01/05/2027	11/28/2026	10/23/2026	09/18/2026	08/16/2026	07/16/2026	06/16/2026
		Final Maturity	Years	6.00	5.75	5.75	5.75	5.51	5.51	5.25	5.25
			Date	08/16/2030	05/16/2030	05/16/2030	05/16/2030	02/16/2030	02/16/2030	11/16/2029	11/16/2029
Series B	With optional redemption *	Average life	Years	5.25	5.25	5.00	5.00	4.75	4.51	4.51	4.25
			Date	11/16/2029	11/16/2029	08/16/2029	08/16/2029	05/16/2029	02/16/2029	02/16/2029	11/16/2028
		Final Maturity	Years	5.25	5.25	5.00	5.00	4.75	4.51	4.51	4.25
			Date	11/16/2029	11/16/2029	08/16/2029	08/16/2029	05/16/2029	02/16/2029	02/16/2029	11/16/2028
	Without optional redemption *	Average life	Years	6.50	6.44	6.35	6.27	6.18	6.09	6.00	5.90
			Date	02/14/2031	01/21/2031	12/20/2030	11/22/2030	10/20/2030	09/18/2030	08/13/2030	07/08/2030
		Final Maturity	Years	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26
			Date	11/16/2033	11/16/2033	11/16/2033	11/16/2033	11/16/2033	11/16/2033	11/16/2033	11/16/2033

* 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		% CE	At issue date		% CE
Series A	94.28%	1,649,237,810.00	11.44%	95.00%	1,900,000,000.00	10.00%
Series B	5.72%	100,000,000.00	5.72%	5.00%	100,000,000.00	5.00%
Issue of Bonds		1,749,237,810.00			2,000,000,000.00	
Reserve Fund	5.72%	100,000,000.00		5.00%	100,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		230,285,461.24	
Servicer ppal collect not yet credited		30,637,076.37	
Servicer ints collect not yet credited		8,671,703.31	
Liabilities	**Available**	**Balance**	**Interest**
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		0.00	

Collateral: Consumer loans to individuals

General

	Current	At constitution date
Count	192,749	216,716
Principal		
Principal outstanding	1,603,025,892.68	1,999,999,807.28
Average loan	8,316.65	9,228.67
Minimum	4.88	883.27
Maximum	88,986.98	95,504.41
Interest rate		
Weighted average (wac)	7.14%	7.11%
Minimum	1.50%	1.50%
Maximum	15.35%	14.85%
Final maturity		
Weighted average (WARM) (months)	61	66
Minimum	11/01/2024	04/26/2024
Maximum	10/06/2033	10/06/2033
Index (principal outstanding distribution)		
6-month EURIBOR/MIBOR	0.24%	0.26%
1-year EURIBOR/MIBOR	0.29%	0.32%
1-year EURIBOR/MIBOR (Mortgage Market)	0.73%	0.92%
Fixed Interest	98.74%	98.47%

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)	1.06%	0.88%	0.91%		0.93%
Annual Percentage Rate (CPR)	11.96%	10.04%	10.36%		10.59%

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)	11/18/2024
End of revolving period	

Geographic distribution

	Current	At constitution date
Andalucia	16.61%	16.56%
Aragon	1.87%	1.89%
Asturias	1.81%	1.85%
Balearic Islands	2.00%	2.01%
Basque Country	2.58%	2.63%
Canary Islands	7.20%	7.14%
Cantabria	0.89%	0.88%
Castilla-La Mancha	3.42%	3.40%
Castilla-Leon	4.11%	4.13%
Catalonia	26.30%	26.31%
Ceuta	0.48%	0.47%
Extremadura	1.91%	1.91%
Galicia	4.81%	4.79%
La Rioja	0.43%	0.43%
Madrid	12.05%	12.10%
Melilla	0.55%	0.55%
Murcia	2.36%	2.34%
Navarra	0.64%	0.63%
Valencia	9.99%	9.95%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	12,576	1,919,677.29	787,316.64	0.00	2,706,993.93	31.14	93,717,029.87	96,424,023.80	70.38
from > 1 to ≤ 2 months	1,064	391,259.97	179,528.09	0.00	570,788.06	6.57	8,177,243.47	8,748,031.53	6.39
from > 2 to ≤ 3 months	589	284,308.81	140,968.47	0.00	425,277.28	4.89	4,391,938.66	4,817,215.94	3.52
from > 3 to ≤ 6 months	1,146	768,927.47	392,696.38	0.00	1,161,623.85	13.36	8,797,474.30	9,959,098.15	7.27
from > 6 to < 12 months	1,768	2,877,593.77	949,836.03	0.00	3,827,429.80	44.03	13,232,580.52	17,060,010.32	12.45
Subtotal	17,143	6,241,767.31	2,450,345.61	0.00	8,692,112.92	100.00	128,316,266.82	137,008,379.74	100.00
Total	17,143	6,241,767.31	2,450,345.61	0.00	8,692,112.92		128,316,266.82	137,008,379.74	

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