

BBVA CONSUMO 13 Fondo de Titulización



Brief report

Date: 02/28/2026
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)		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	45,434.17 863,249,230.00 45.43%	100,000.00 1,900,000,000.00	Floating Fijo+1.000% 16.Feb/May/Aug/Nov	2.0000% 05/18/2026 229.694971 Gross 186.052927 Net	05/16/2037 Quarterly 16.Feb/May/Aug/Nov	"Pass-Through" Secuential	A+sf Aaa (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% 05/18/2026 758.333333 Gross 614.250000 Net	05/16/2037 Quarterly 16.Feb/May/Aug/Nov	"Pass-Through" Secuential	BBB-sf Baa1 (sf)	BBB- Ba2
Total		963,249,230.00	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	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	1.88	1.79	1.73	1.65	1.60	1.54	1.47	1.42							
			Date	01/01/2028	12/01/2027	11/09/2027	10/10/2027	09/21/2027	09/02/2027	08/06/2027	07/21/2027							
		Final Maturity	Years	3.75	3.50	3.50	3.25	3.25	3.25	3.00	3.00							
	Without optional redemption *		Date	11/16/2029	08/16/2029	08/16/2029	05/16/2029	05/16/2029	05/16/2029	02/16/2029	02/16/2029							
		Average life	Years	1.90	1.83	1.76	1.69	1.63	1.57	1.51	1.46	1.40						
		Final Maturity	Years	4.25	4.25	4.25	4.00	4.00	4.00	3.75	3.75	3.75						
Series B	With optional redemption *		Date	05/16/2030	05/16/2030	05/16/2030	02/16/2030	02/16/2030	02/16/2030	11/16/2029	11/16/2029							
		Average life	Years	3.75	3.50	3.50	3.25	3.25	3.25	3.00	3.00	3.00						
			Date	11/16/2029	08/16/2029	08/16/2029	05/16/2029	05/16/2029	05/16/2029	02/16/2029	02/16/2029	02/16/2029						
	Without optional redemption *		Date	11/16/2029	08/16/2029	08/16/2029	05/16/2029	05/16/2029	05/16/2029	02/16/2029	02/16/2029	02/16/2029						
		Average life	Years	4.88	4.82	4.77	4.70	4.63	4.57	4.49	4.42	4.35						
		Final Maturity	Years	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75						
		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	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			At issue date				
			% CE			% CE			
Series A	89.62%	863,249,230.00	20.76%	95.00%	1,900,000,000.00	10.00%			
Series B	10.38%	100,000,000.00	10.38%	5.00%	100,000,000.00	5.00%			
Issue of Bonds		963,249,230.00			2,000,000,000.00				
Reserve Fund	10.38%	100,000,000.00		5.00%	100,000,000.00				

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		112,386,896.74	
Servicer ppal collect not yet credited		21,059,993.59	
Servicer ints collect not yet credited		4,908,917.58	
Liabilities		Available	Balance
Subordinated Loan L/T			100,000,000.00
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		130,618	216,716
Principal			
Principal outstanding		961,946,499.53	1,999,999,807.28
Average loan		7,364.58	9,228.67
Minimum		0.53	883.27
Maximum		77,333.05	95,504.41
Interest rate			
Weighted average (wac)		7.17%	7.11%
Minimum		1.50%	1.50%
Maximum		14.85%	14.85%
Final maturity			
Weighted average (WARM) (months)		50	66
Minimum		03/01/2026	04/26/2024
Maximum		10/06/2033	10/06/2033
Index (principal outstanding distribution)			
6-month EURIBOR/MIBOR		0.20%	0.26%
1-year EURIBOR/MIBOR		0.21%	0.32%
1-year EURIBOR/MIBOR (Mortgage Market)		0.44%	0.92%
Fixed Interest		99.15%	98.47%

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.

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.99%	0.93%	0.95%	0.93%	0.93%
Annual Percentage Rate (CPR)	11.28%	10.64%	10.83%	10.62%	10.64%

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)	05/18/2026
End of revolving period	

Geographic distribution		
	Current	At constitution date
Andalucia	16.69%	16.56%
Aragon	1.84%	1.89%
Asturias	1.77%	1.85%
Balearic Islands	2.00%	2.01%
Basque Country	2.47%	2.63%
Canary Islands	7.30%	7.14%
Cantabria	0.89%	0.88%
Castilla-La Mancha	3.46%	3.40%
Castilla-Leon	4.04%	4.13%
Catalonia	26.16%	26.31%
Ceuta	0.48%	0.47%
Extremadura	1.92%	1.91%
Galicia	4.91%	4.79%
La Rioja	0.43%	0.43%
Madrid	11.84%	12.10%
Melilla	0.57%	0.55%
Murcia	2.42%	2.34%
Navarra	0.65%	0.63%
Valencia	10.16%	9.95%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	11,053	1,810,522.00	601,902.10	0.00	2,412,424.10	6.49	74,580,041.62	76,992,465.72	48.14
from > 1 to ≤ 2 months	729	331,948.97	122,627.34	0.00	454,576.31	1.22	5,692,286.54	6,146,862.85	3.84
from > 2 to ≤ 3 months	377	190,213.03	74,392.54	0.00	264,605.57	0.71	2,307,379.38	2,571,984.95	1.61
from > 3 to ≤ 6 months	770	534,790.13	219,680.21	0.00	754,470.34	2.03	4,862,876.88	5,617,347.22	3.51
from > 6 to < 12 months	2,304	5,307,764.54	1,152,294.07	0.00	6,460,058.61	17.38	12,653,612.67	19,113,671.28	11.95
from ≥ 12 to < 18 months	2,431	8,140,011.35	1,835,400.22	0.00	9,975,411.57	26.84	10,548,589.66	20,524,001.23	12.83
from ≥ 18 to < 24 months	2,620	11,396,169.02	2,843,243.66	0.00	14,239,412.68	38.32	10,553,642.37	24,793,055.05	15.50
from ≥ 2 years	403	2,069,305.71	531,332.35	0.00	2,600,638.06	7.00	1,565,184.41	4,165,822.47	2.60
Subtotal	20,687	29,780,724.75	7,380,872.49	0.00	37,161,597.24	100.00	122,763,613.53	159,925,210.77	100.00
Total	20,687	29,780,724.75	7,380,872.49	0.00	37,161,597.24		122,763,613.53	159,925,210.77	

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