

Logo of Edt (Europea de Titulización), featuring the letters 'edt' in a stylized, lowercase font, with 'Europea de Titulización' and 'Sociedad Gestora de Fondos de Titulización' written in smaller text below it.

Date: 02/29/2024
Currency: EUR

Fund Auditor
KPMG Auditores

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	Date	02/28/2027	01/02/2027	11/08/2026	09/27/2026	08/09/2026	06/23/2026	05/10/2026	04/08/2026		
		Final Maturity	Years	Date	03/15/2030	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	12/15/2028	12/15/2028		
	Without optional redemption *	Average life	Years	Date	04/03/2027	02/06/2027	12/16/2026	10/30/2026	09/12/2026	07/30/2026	06/17/2026	05/11/2026		
		Final Maturity	Years	Date	03/15/2032	03/15/2032	12/15/2031	12/15/2031	09/15/2031	06/15/2031	06/15/2031	03/15/2031		
	Series B	With optional redemption *	Average life	Years	Date	02/28/2027	01/02/2027	11/08/2026	09/27/2026	08/09/2026	06/23/2026	05/10/2026	04/08/2026	
			Final Maturity	Years	Date	03/15/2030	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	12/15/2028	12/15/2028	
Series C	With optional redemption *	Average life	Years	Date	02/28/2027	01/02/2027	11/08/2026	09/27/2026	08/09/2026	06/23/2026	05/10/2026	04/08/2026		
		Final Maturity	Years	Date	03/15/2030	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	12/15/2028	12/15/2028		
	Without optional redemption *	Average life	Years	Date	05/28/2027	04/11/2027	02/23/2027	12/29/2026	11/18/2026	10/09/2026	09/02/2026	07/16/2026		
		Final Maturity	Years	Date	06/15/2032	03/15/2032	03/15/2032	03/15/2032	12/15/2031	12/15/2031	09/15/2031	09/15/2031		
	Series D	With optional redemption *	Average life	Years	Date	02/28/2027	01/02/2027	11/08/2026	09/27/2026	08/09/2026	06/23/2026	05/10/2026	04/08/2026	
			Final Maturity	Years	Date	03/15/2030	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	12/15/2028	12/15/2028	
Series E	With optional redemption *	Average life	Years	Date	02/28/2027	01/02/2027	11/08/2026	09/27/2026	08/09/2026	06/23/2026	05/10/2026	04/08/2026		
		Final Maturity	Years	Date	03/15/2030	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	12/15/2028	12/15/2028		
	Without optional redemption *	Average life	Years	Date	06/05/2027	04/19/2027	03/04/2027	01/07/2027	11/28/2026	10/22/2026	09/16/2026	07/30/2026		
		Final Maturity	Years	Date	06/15/2032	06/15/2032	06/15/2032	06/15/2032	03/15/2032	03/15/2032	12/15/2031	12/15/2031		
	Series F	With optional redemption *	Average life	Years	Date	02/28/2027	01/02/2027	11/08/2026	09/27/2026	08/09/2026	06/23/2026	05/10/2026	04/08/2026	
			Final Maturity	Years	Date	03/15/2030	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	12/15/2028	12/15/2028	
Without optional redemption *		Average life	Years	Date	06/02/2027	04/22/2027	03/15/2027	01/18/2027	12/14/2026	11/12/2026	10/14/2026	08/25/2026		
		Final Maturity	Years	Date	12/15/2032	12/15/2032	12/15/2032	12/15/2032	12/15/2032	12/15/2032	12/15/2032	12/15/2032		
Series G		With optional redemption *	Average life	Years	Date	01/20/2028	11/14/2027	09/10/2027	08/27/2027	06/25/2027	04/24/2027	02/24/2027	02/15/2027	
			Final Maturity	Years	Date	03/15/2030	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	12/15/2028	12/15/2028	
	Without optional redemption *	Average life	Years	Date	04/19/2029	04/02/2029	03/18/2029	03/04/2029	12/31/2028	12/30/2028	10/21/2028	10/12/2028		
		Final Maturity	Years	Date	06/15/2032	06/15/2032	06/15/2032	06/15/2032	03/15/2032	03/15/2032	12/15/2031	12/15/2031		

* 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.

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		52,727,626.00	4.000%
Servicer ppai collect not yet credited		1,457,919.06	
Servicer ints collect not yet credited		429,352.92	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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

Brief report

Date: 02/29/2024
Currency: EUR

Constitution date
06/05/2023

VAT Reg. no.
V13739750

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

Originator
BBVA

Servicer
BBVA

Lead Manager
BBVA

Bank of America

Bond Paying Agent
BBVA

Financial Structuring
BBVA

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
BBVA

Fund Auditor
KPMG Auditores

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	47,685	49,614	
Principal			
Principal outstanding	690,864,710.69	799,991,905.11	
Average loan	14,488.09	16,124.32	
Minimum	10.16	8,285.94	
Maximum	65,023.97	70,698.55	
Interest rate			
Weighted average (wac)	6.68%	6.69%	
Minimum	2.99%	2.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	72	80	
Minimum	03/27/2024	03/15/2024	
Maximum	12/31/2032	12/31/2032	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	100.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.66%	0.57%	0.50%		0.46%
Annual Percentage Rate (CPR)	7.61%	6.59%	5.87%		5.35%

Geographic distribution		
	Current	At constitution date
Andalucia	21.91%	21.74%
Aragon	1.57%	1.58%
Asturias	1.54%	1.53%
Balearic Islands	3.57%	3.54%
Basque Country	2.18%	2.28%
Canary Islands	8.03%	7.92%
Cantabria	0.67%	0.66%
Castilla-La Mancha	5.91%	5.94%
Castilla-Leon	3.00%	3.02%
Catalonia	17.05%	17.17%
Ceuta	0.21%	0.22%
Extremadura	3.38%	3.30%
Galicia	3.38%	3.38%
La Rioja	0.23%	0.23%
Madrid	11.14%	11.36%
Melilla	0.40%	0.39%
Murcia	4.45%	4.42%
Navarra	0.49%	0.50%
Valencia	10.88%	10.83%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	538	93,809.37	44,972.02	0.00	138,781.39	16.53	8,215,148.18	8,353,929.57	40.29
from > 1 to ≤ 2 months	296	86,837.20	46,895.47	0.00	133,722.67	15.93	4,470,027.78	4,603,750.45	22.20
from > 2 to ≤ 3 months	158	67,834.00	38,972.33	0.00	106,806.33	12.72	2,540,365.70	2,647,172.03	12.77
from > 3 to ≤ 6 months	180	122,540.97	74,445.20	0.00	196,986.17	23.47	2,757,426.53	2,954,411.70	14.25
from > 6 to < 12 months	132	168,348.16	94,736.30	0.00	263,084.46	31.34	1,912,879.97	2,175,764.43	10.49
Subtotal	1,294	539,369.70	300,011.32	0.00	839,381.02	100.00	19,895,647.16	20,735,028.18	100.00
Total	1,294	539,369.70	300,011.32	0.00	839,381.02		19,895,647.16	20,735,028.18	