

STRUCTURED FINANCE

TRANSACTION PERFORMANCE REPORTING

COUNTRY

Spain

ASSET CLASS

Consumer ABS

TRANSACTION NAME

BBVA Consumo 10 FT

TRANSACTION PROFILE

Transaction name	BBVA Consumo 10 FT
Issuer LEI	9598006BCPGX3T0AS645
Asset class	Consumer ABS
Closing date	8 July 2019
Country of assets	Spain
Pool type	Static

REPORT INFORMATION

Date of publication	13 November 2025
Last date of investor report	31 October 2025

BBVA Consumo 10 FT

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Notes profile

	Currency ¹	Coupon type ¹	Frequency ¹	Spread/ Coupon ¹	Outstanding balance ¹		Credit enhancement ¹	
					Jul 2019	Oct 2025	Jul 2019	Oct 2025
Class A	EUR	Fixed	3M	0.27%	1,810,000,000	0	10.00%	101.38%
Class B	EUR	Fixed	3M	1.10%	58,000,000	49,651,625	7.10%	74.04%
Class C	EUR	Fixed	3M	2.30%	82,000,000	82,000,000	3.00%	28.90%
Class D	EUR	Fixed	3M	3.85%	30,000,000	30,000,000	1.50%	12.39%
Class E	EUR	Fixed	3M	5.60%	20,000,000	20,000,000	0.50%	1.38%
Class Z	EUR	Fixed	3M	5.75%	10,000,000	2,500,000	0.50%	0.50%

Notes rating

	Rating	Validity date
Class A	WD (SF)	14 Oct 2025
Class B	AAA (SF)	09 May 2025
Class C	A+ (SF)	09 May 2025

Accounts

	Jul 2019	Oct 2025
Cash reserve outstanding ¹	10,000,000 EUR	2,500,000 EUR

Counterparties

Entity role	Entity name	Rating	Validity date
Account bank	Banco Bilbao Vizcaya Argentaria S.A.	A+	29 Oct 2025
Arranger	Banco Bilbao Vizcaya Argentaria S.A.	A+	29 Oct 2025
Calculation agent	Europea De Titulizacion SGFT S.A.		
Cash manager	Europea De Titulizacion SGFT S.A.		
Issuer	Bbva Consumo 10 Fondo De Titulizacion		
Monitoring agent	Europea De Titulizacion SGFT S.A.		
Originator	Banco Bilbao Vizcaya Argentaria S.A.	A+	29 Oct 2025
Paying agent	Banco Bilbao Vizcaya Argentaria S.A.	A+	29 Oct 2025
Servicer	Banco Bilbao Vizcaya Argentaria S.A.	A+	29 Oct 2025

¹ Source: Transaction report

² Source: EDW

BBVA Consumo 10 FT

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Portfolio profile

	Jul 2019	Oct 2025
Number of loans ¹	208,386	31,892
Outstanding portfolio balance ¹	1,999,887,392 EUR	158,955,117 EUR
Weighted average asset yield ¹	6.73%	7.04%
Weighted average remaining term ¹	66 months	23 months

Concentration

	Jul 2019		Oct 2025	
	Share	Geo/Business	Share	Geo/Business
Top 1 region (borrower) ¹	20.74%	Cataluña	26.07%	Cataluña

	Jul 2019	Jun 2021	Sep 2025	Oct 2025
	Share	Share	Share	Share
Top 1 obligor ¹	0.00%	0.01%	0.03%	0.03%
Top 10 obligor ²		0.07%	0.29%	
Top 100 obligor ²		0.52%	2.06%	

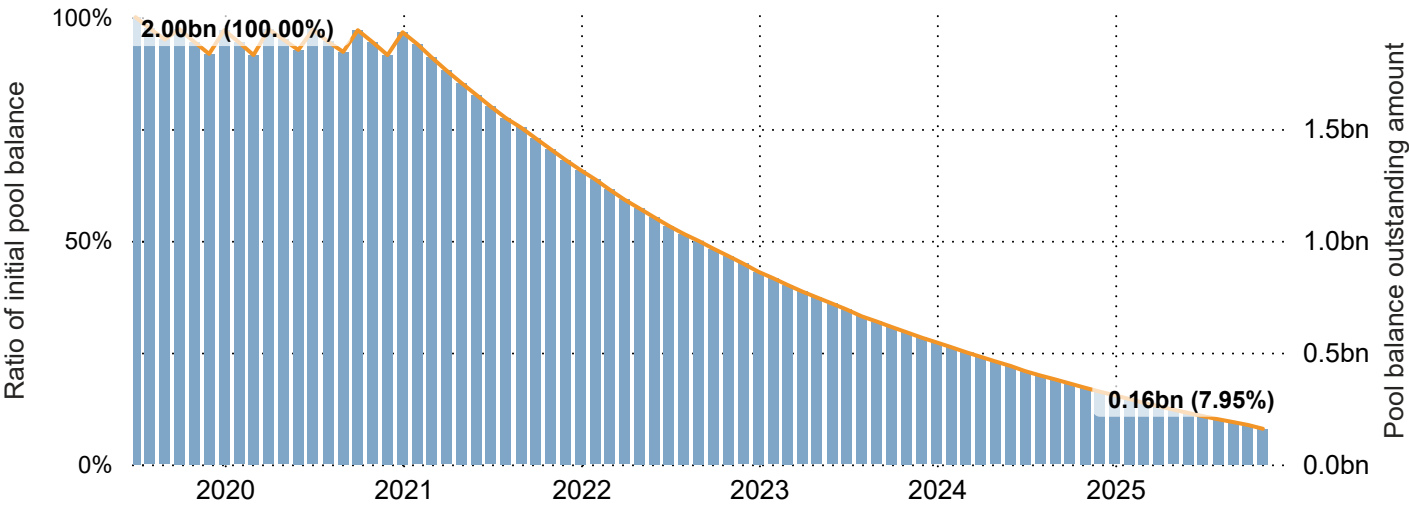
¹ Source: Transaction report
² Source: EDW

BBVA Consumo 10 FT

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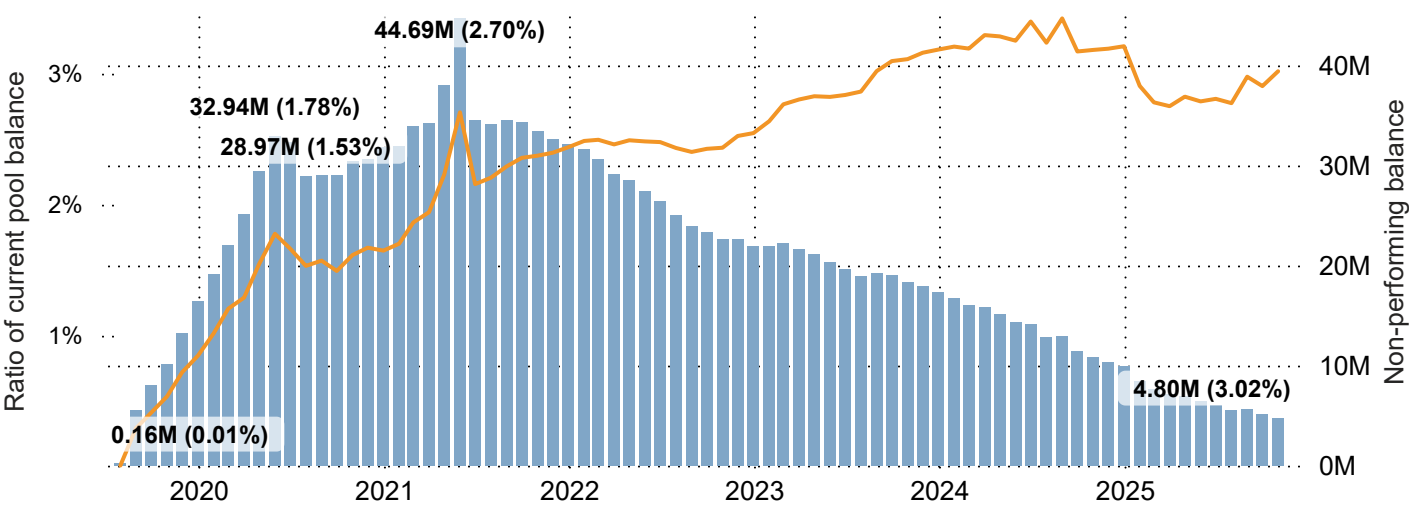
Asset pool balance (currency : EUR)

Source: Transaction report



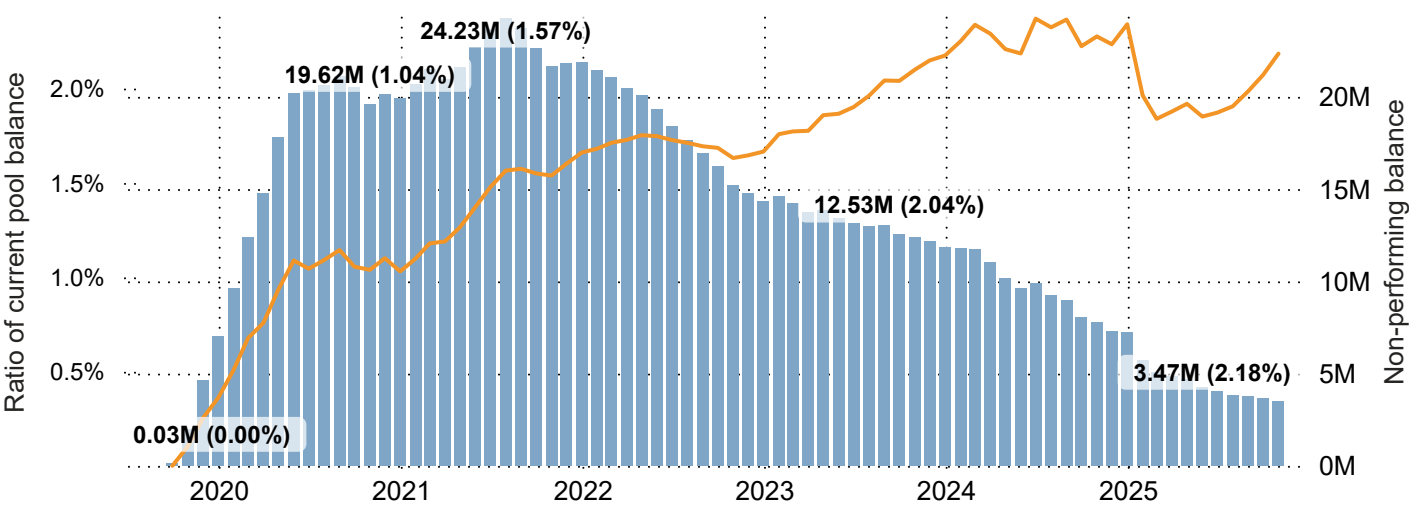
Non-performing balance due for more than 30 days in arrears (currency : EUR, default : 12M)

Source: Transaction report



Non-performing balance due for more than 90 days in arrears (currency : EUR, default : 12M)

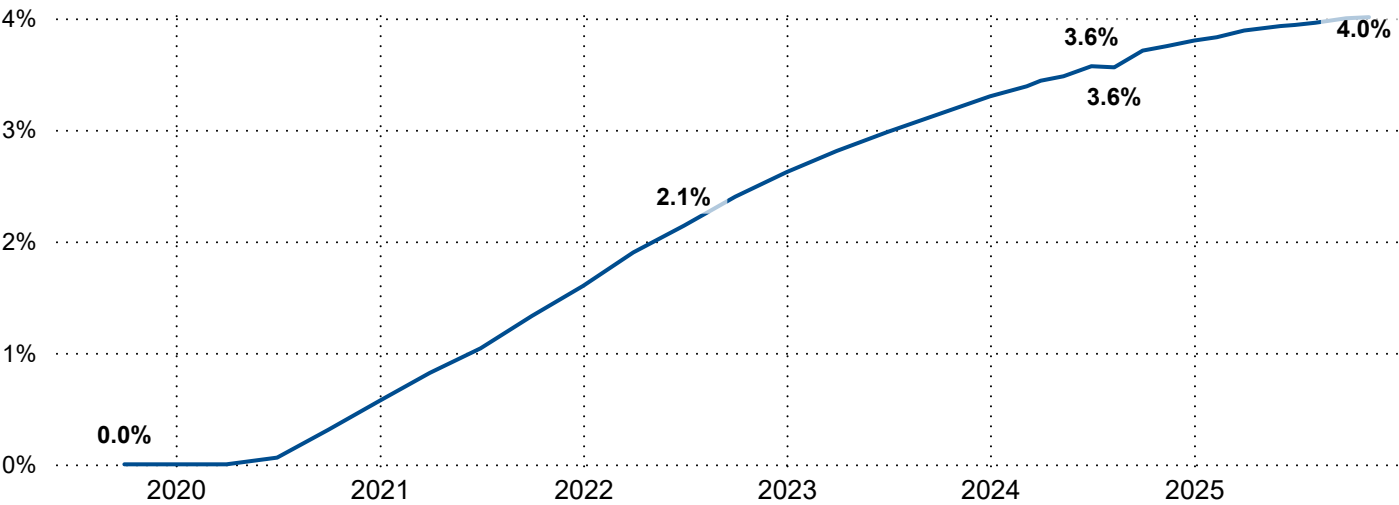
Source: Transaction report



BBVA Consumo 10 FT

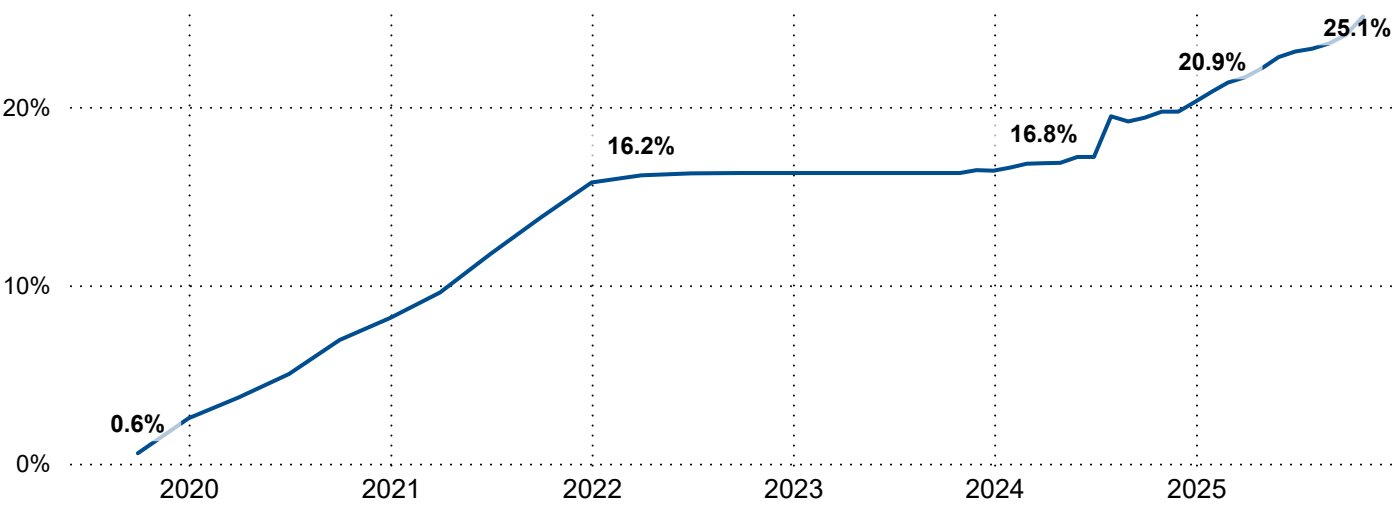
Cumulative default ratio (default : 12M)

Source: Transaction report



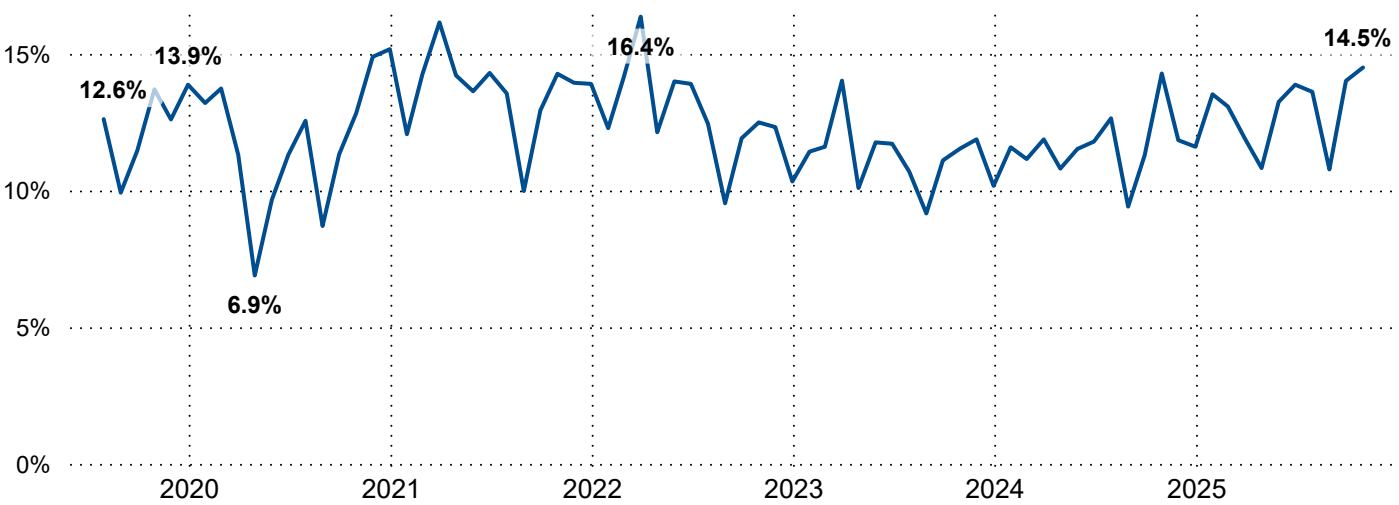
Cumulative recovery ratio (default : 12M)

Source: Transaction report



Annualised constant prepayment rate (CPR)

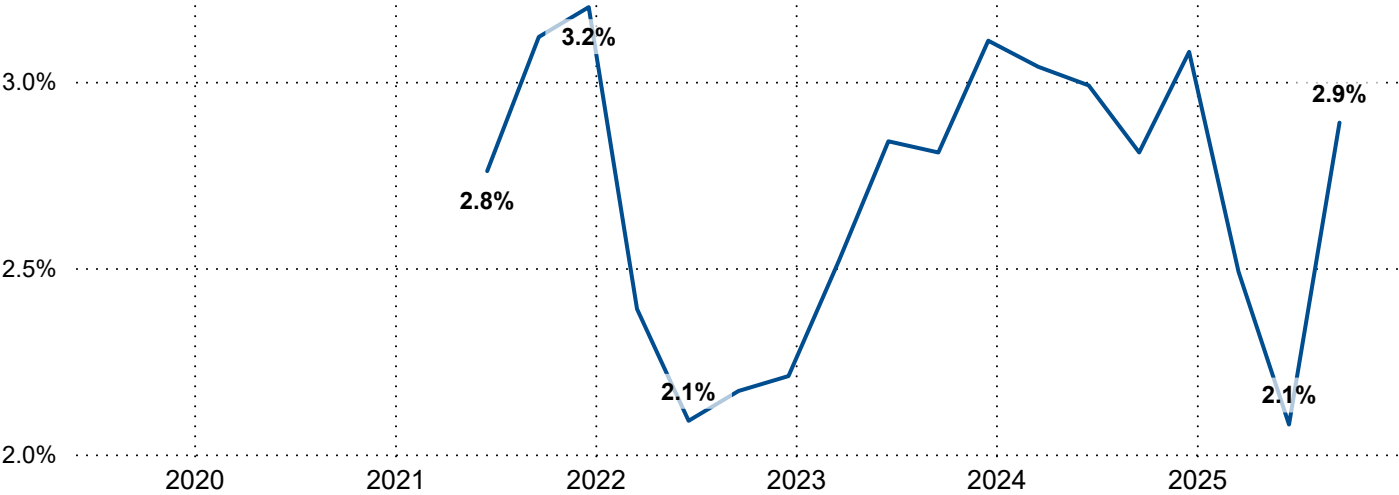
Source: Transaction report



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Annualised constant default ratio (CDR)

Source: EDW

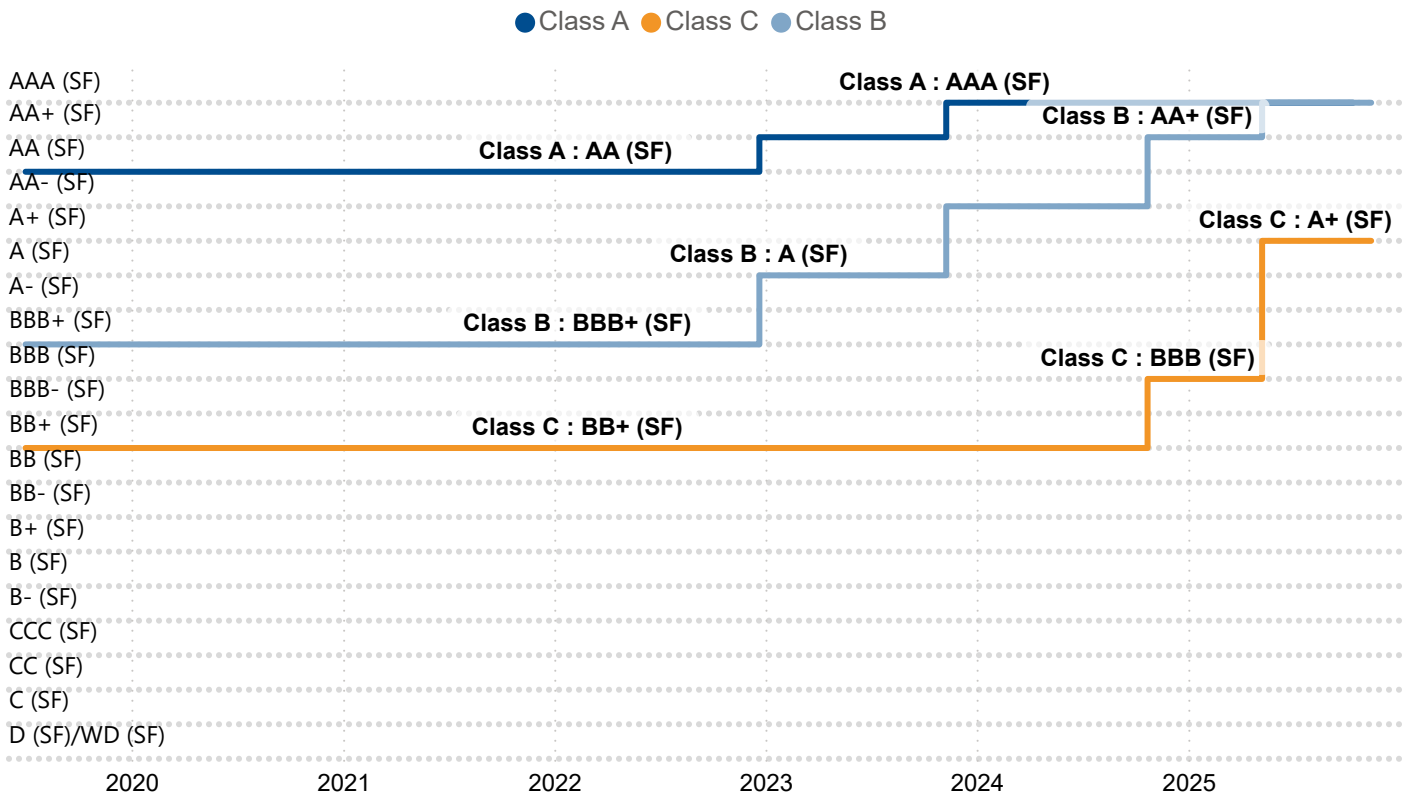


BBVA Consumo 10 FT

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Rating history

Source: Scope

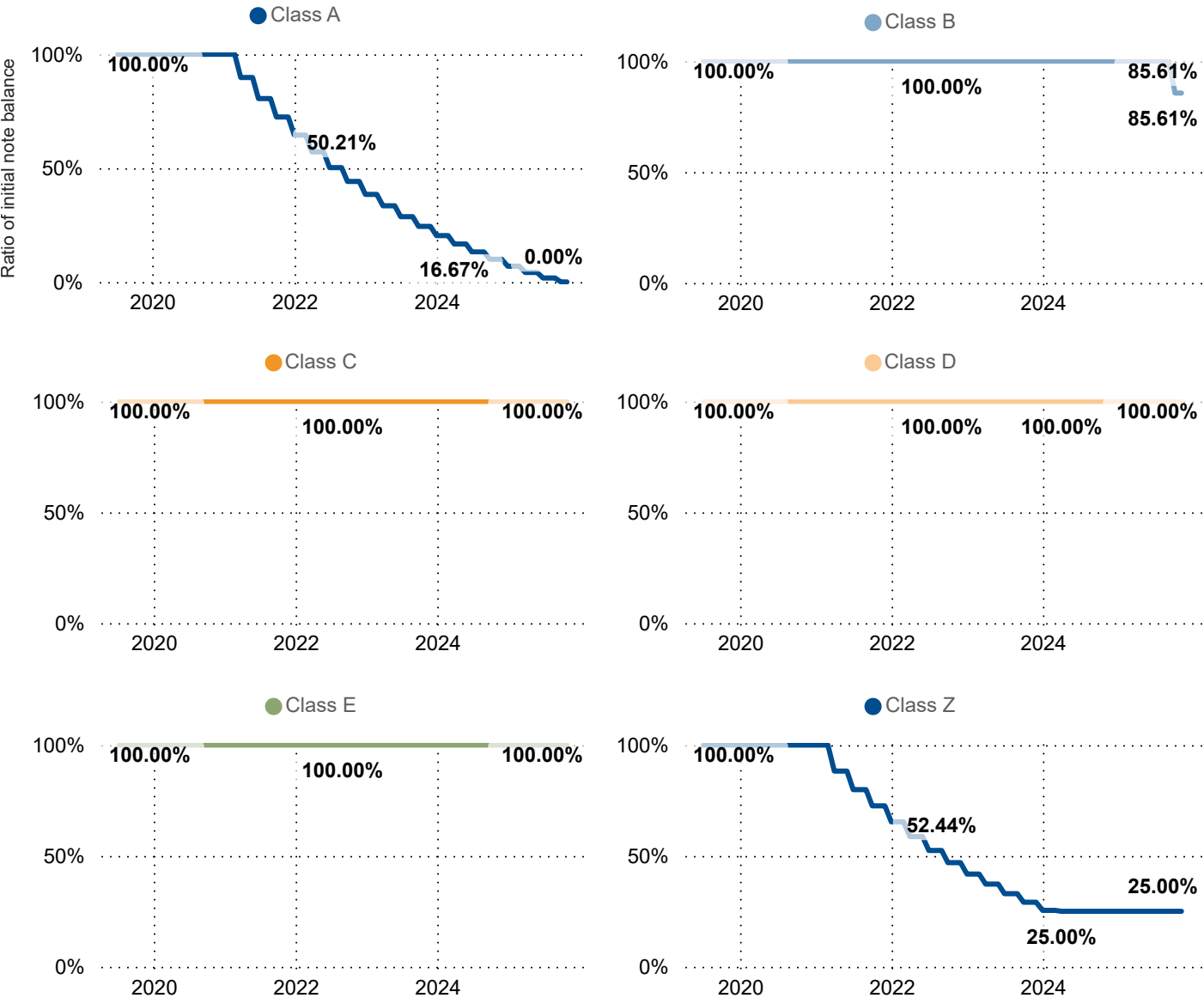


	02 Jul 2019	09 Jul 2019	10 Feb 2022	22 Dec 2022	10 Nov 2023	23 Oct 2024	09 May 2025	14 Oct 2025
Class A	AA (SF)	AA (SF)	AA (SF)	AA+ (SF)	AAA (SF)	AAA (SF)	AAA (SF)	WD (SF)
Class B	BBB+ (SF)	BBB+ (SF)	BBB+ (SF)	A (SF)	AA- (SF)	AA+ (SF)	AAA (SF)	
Class C	BB+ (SF)	BB+ (SF)	BB+ (SF)	BB+ (SF)	BB+ (SF)	BBB (SF)	A+ (SF)	

BBVA Consumo 10 FT

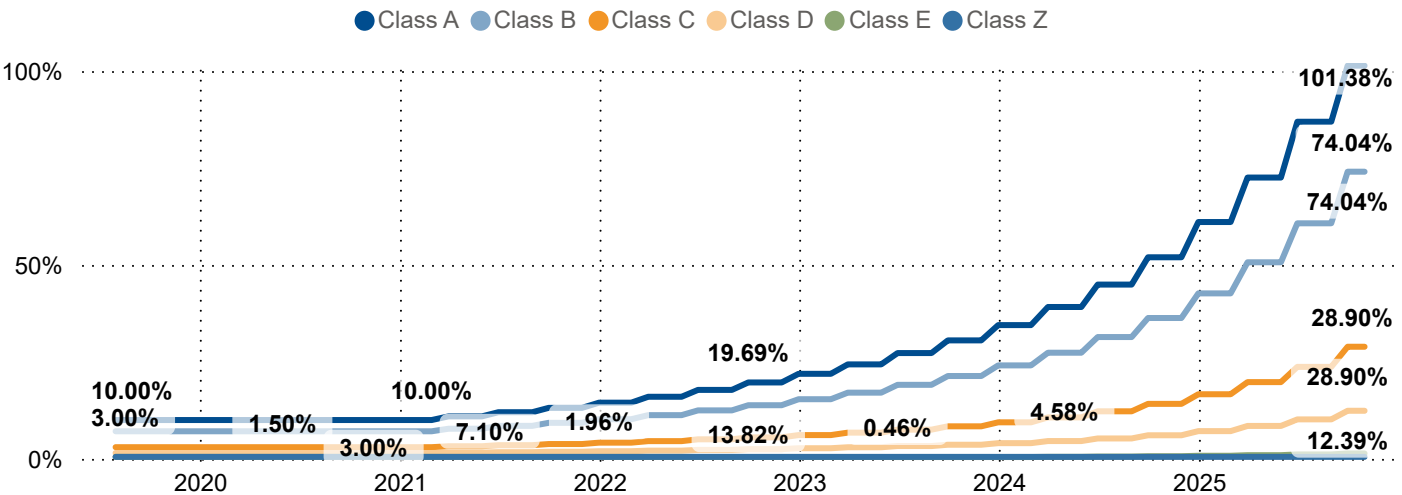
Outstanding notes balance

Source: Transaction report



Credit enhancement

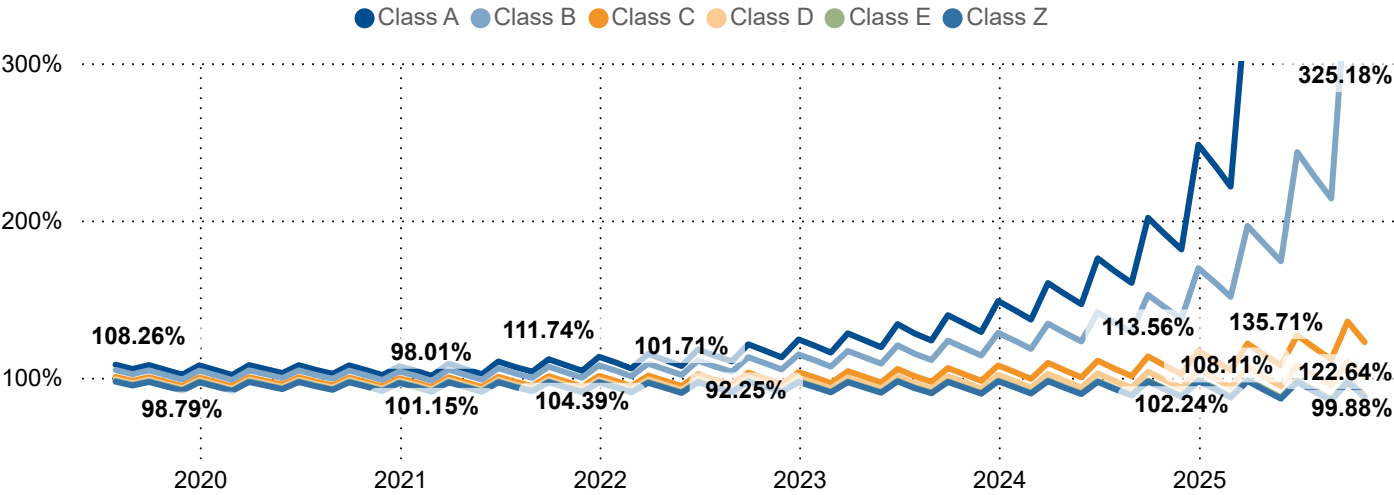
Source: Transaction report



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Notes overcollateralisation

Source: Transaction report



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Remarks on the transaction

Defaults are classified as 360+ days past due, in line with definitions in the documentation.

Field name	Description
Credit enhancement	Either as per the investor report or computed as the ratio of (i) the sum of those liabilities' nominal value which rank junior to the notes under consideration, and (ii) the sum of all liabilities' nominal value.
Cumulative default ratio	Ratio of (i) the sum of defaulted amounts since closing and (ii) the initial portfolio balance.
Cumulative recovery ratio	Ratio of (i) the sum of recovered amounts (as per the investor report definition) and (ii) the sum of defaulted amounts since closing.
Notes overcollateralisation	Ratio of (i) the sum of the aggregate loan balance and the reserve account's balance and (ii) the sum of the relevant notes' and all those notes' nominal value which rank pari-passu or senior to the relevant note.
Outstanding notes balance	The relevant note's nominal value at the relevant date.
Outstanding portfolio balance	Aggregate loan balance at the relevant date.

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