

# STRUCTURED FINANCE TRANSACTION PERFORMANCE REPORTING

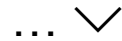
## ASSET CLASS

Consumer ABS



## TRANSACTION NAME

BBVA Consumo 11 FT



## TRANSACTION PROFILE

Transaction name	BBVA Consumo 11 FT
Issuer LEI	959800MS2YAEL86BHM20
Asset class	Consumer ABS
Closing date	15 March 2021
Country of assets	Spain
Pool type	Static

## REPORT INFORMATION

Date of publication	23 October 2024
Last date of investor report	30 September 2024

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## Notes profile

	Currency <sup>1</sup>	Coupon type <sup>1</sup>	Frequency <sup>1</sup>	Spread/ Coupon <sup>1</sup>	Outstanding balance <sup>1</sup>		Credit enhancement <sup>1</sup>	
					Mar 2021	Sep 2024	Mar 2021	Sep 2024
Class A	EUR	Fixed	3M	0.02%	2,350,000,000	421,648,045	11.00%	37.17%
Class B	EUR	Fixed	3M	0.50%	150,000,000	150,000,000	5.00%	10.93%

	Rating	Validity date
Class A	AAA (SF)	10 Nov 2023
Class B	BBB- (SF)	10 Nov 2023

## Counterparties

Entity role	Entity name	Rating	Validity date
Account bank	Banco Bilbao Vizcaya Argentaria S.A.	**	
Arranger	Banco Bilbao Vizcaya Argentaria S.A.	**	
Cash manager	Europea De Titulizacion SGFT S.A.		
Issuer	Bbva Consumo 11 Fondo De Titulizacion		
Originator	Banco Bilbao Vizcaya Argentaria S.A.	**	
Paying agent	Banco Bilbao Vizcaya Argentaria S.A.	**	
Servicer	Banco Bilbao Vizcaya Argentaria S.A.	**	

<sup>1</sup> Source: Transaction report

<sup>2</sup> Source: EDW

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## Portfolio profile

	Mar 2021	Sep 2024
Outstanding portfolio balance <sup>1</sup>	2,499,998,591 EUR	563,374,320 EUR
Weighted average asset yield <sup>1</sup>	6.81%	6.98%

## Concentration

	Mar 2021		Sep 2024	
	Share	Geo/Business	Share	Geo/Business
Top 1 region (borrower) <sup>1</sup>	27.85%	Cataluña	26.68%	Cataluña

	Mar 2021	Jun 2021	Sep 2024
	Share	Share	Share
Top 1 obligor <sup>1</sup>	0.00%	0.00%	0.01%
Top 10 obligor <sup>2</sup>		0.04%	0.07%
Top 100 obligor <sup>2</sup>		0.28%	0.59%

<sup>1</sup> Source: Transaction report

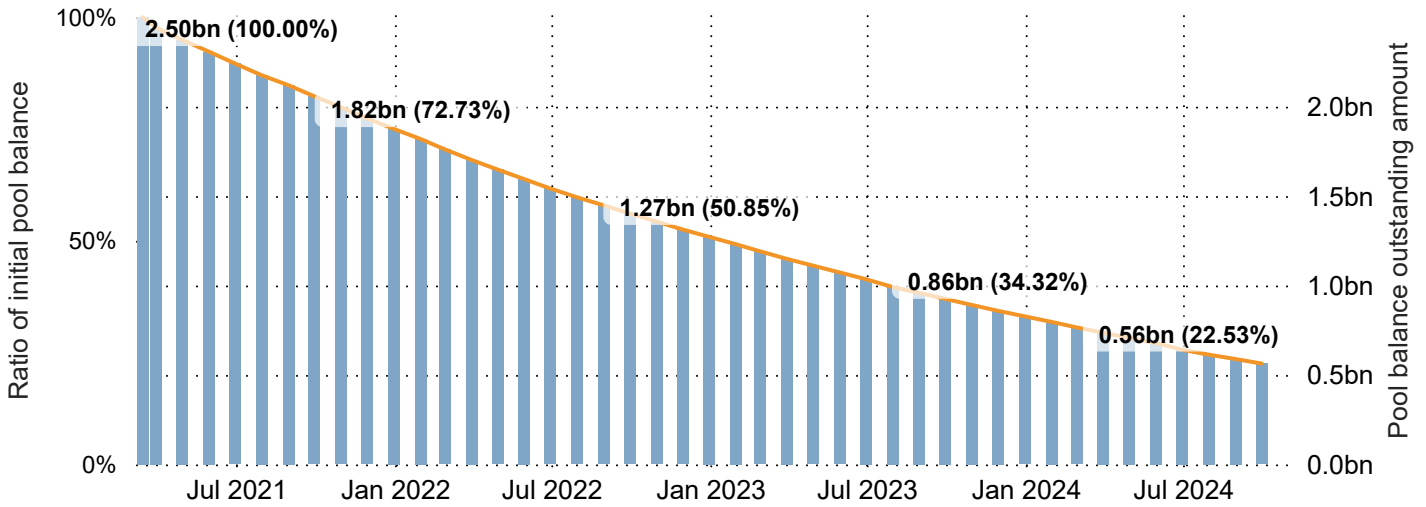
<sup>2</sup> Source: EDW

## BBVA Consumo 11 FT



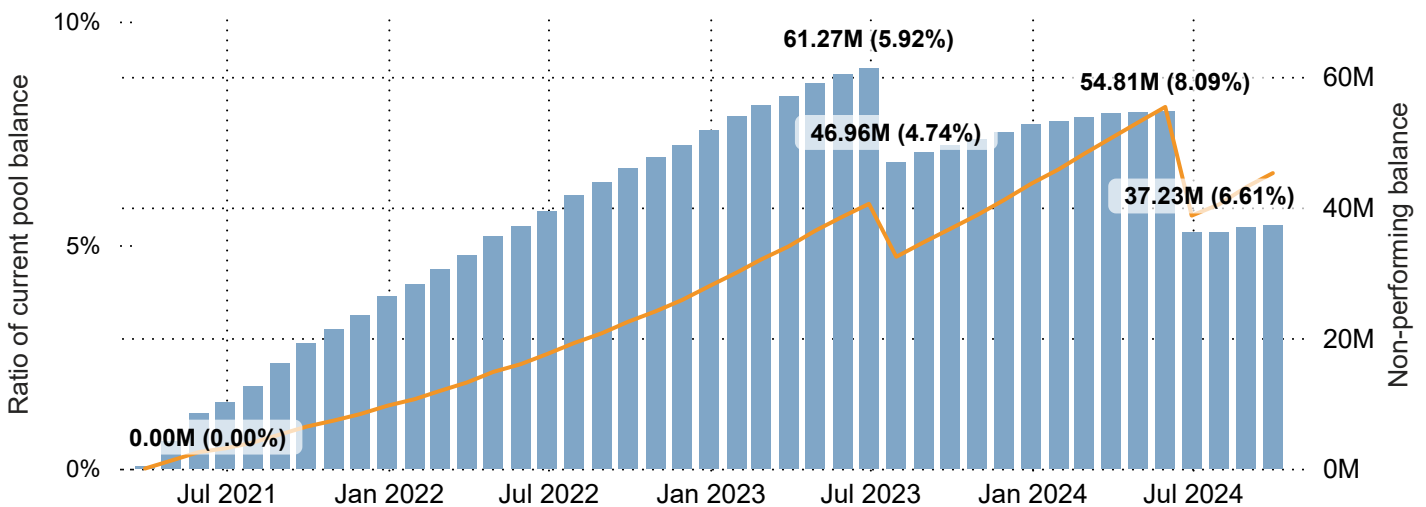
### Asset pool balance (currency : EUR)

Source: Transaction report



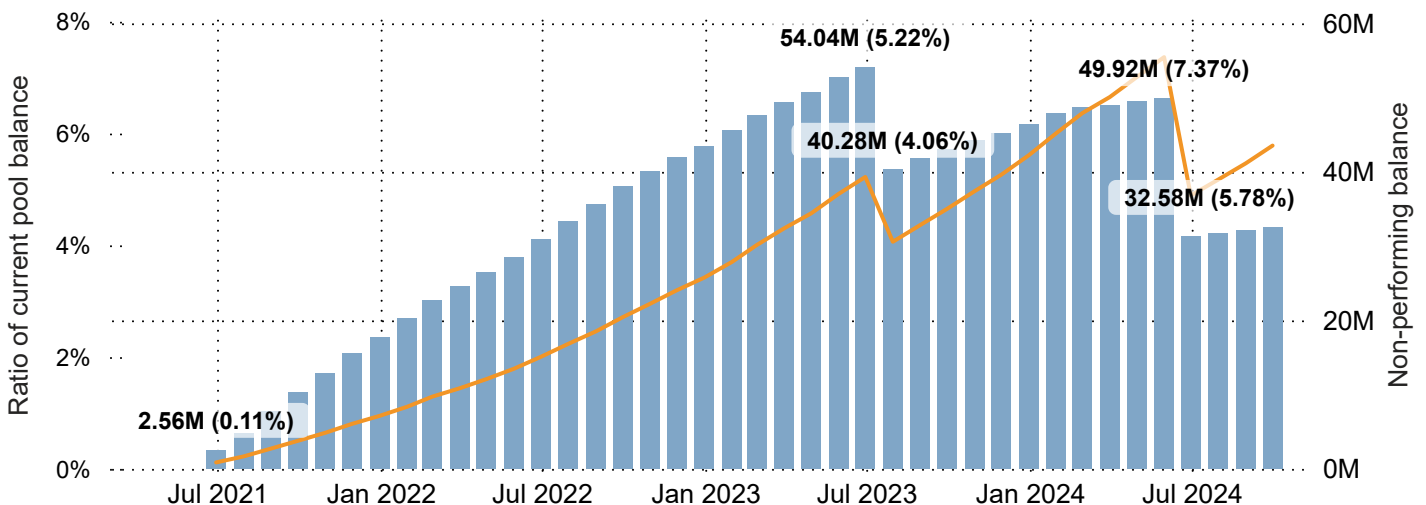
### Non-performing balance due for more than 30 days in arrears (currency : EUR)

Source: Transaction report



### Non-performing balance due for more than 90 days in arrears (currency : EUR)

Source: Transaction report

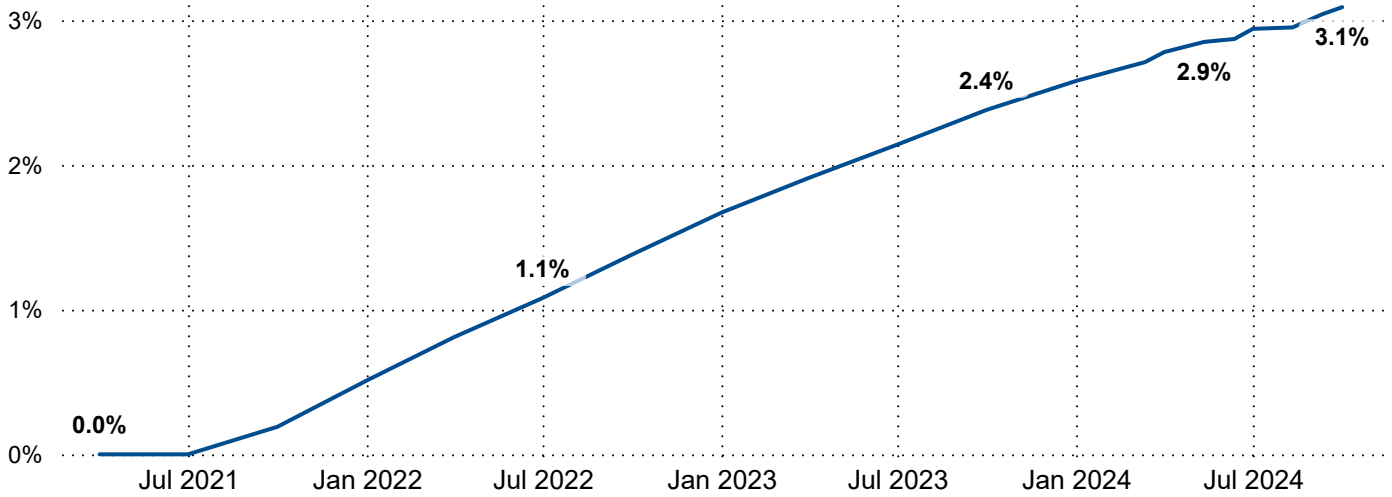


## BBVA Consumo 11 FT



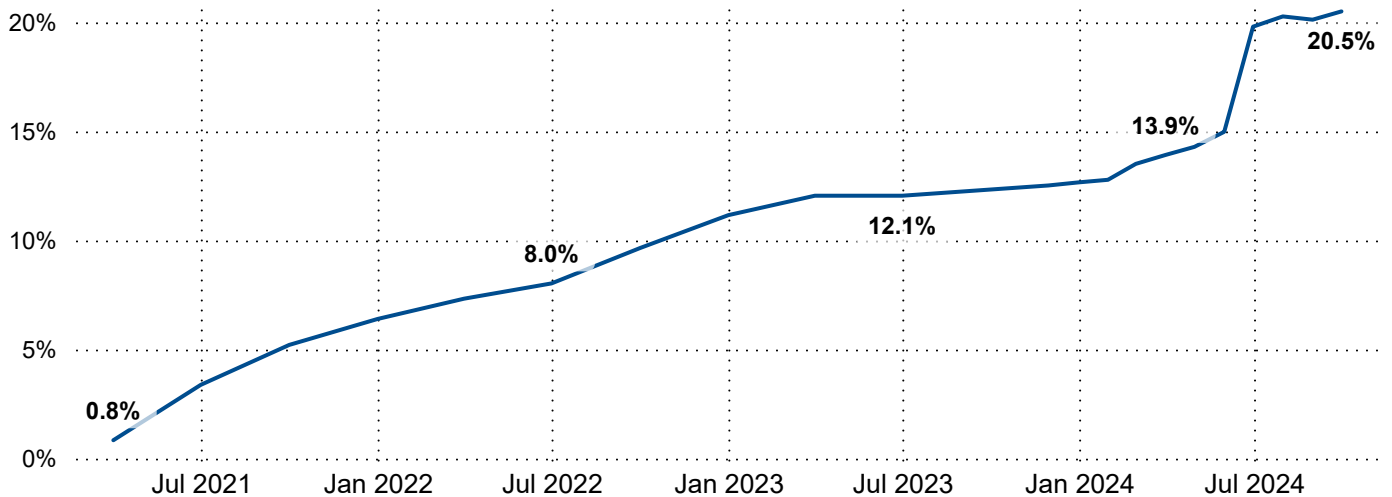
### Cumulative default ratio (default : 6M)

Source: Transaction report



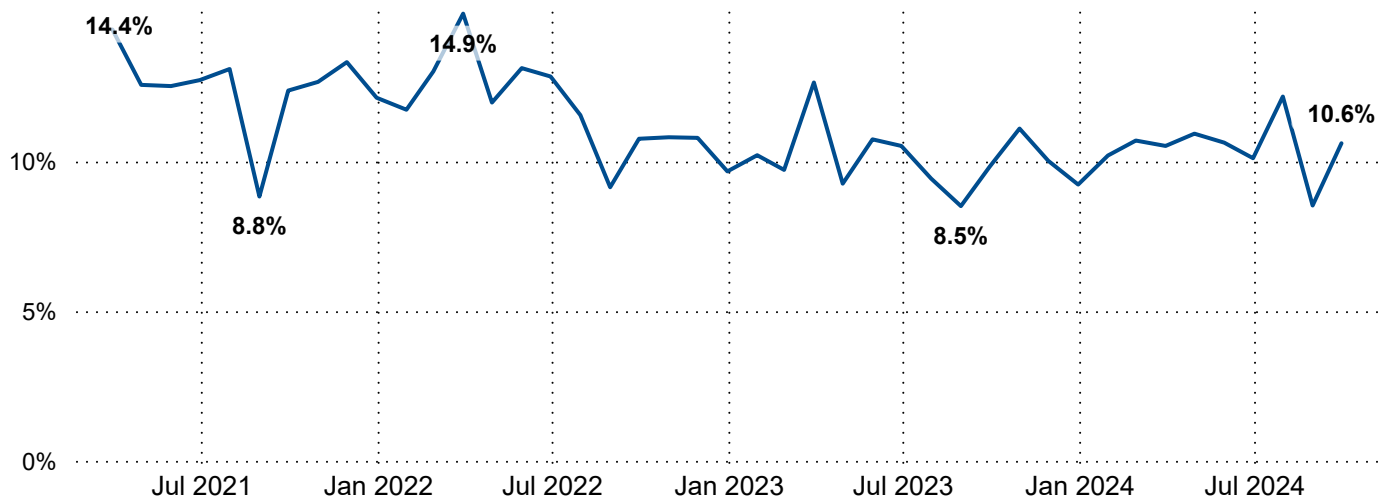
### Cumulative recovery ratio (default : 6M)

Source: Transaction report



### Annualised constant prepayment rate (CPR)

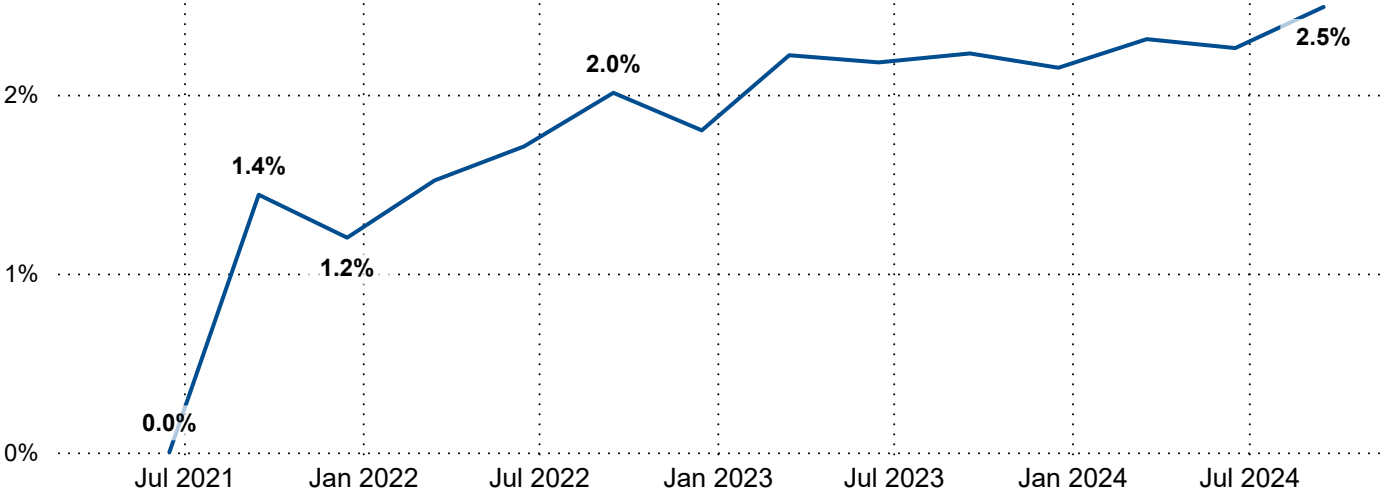
Source: Transaction report



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Annualised constant default ratio (CDR)

Source: EDW

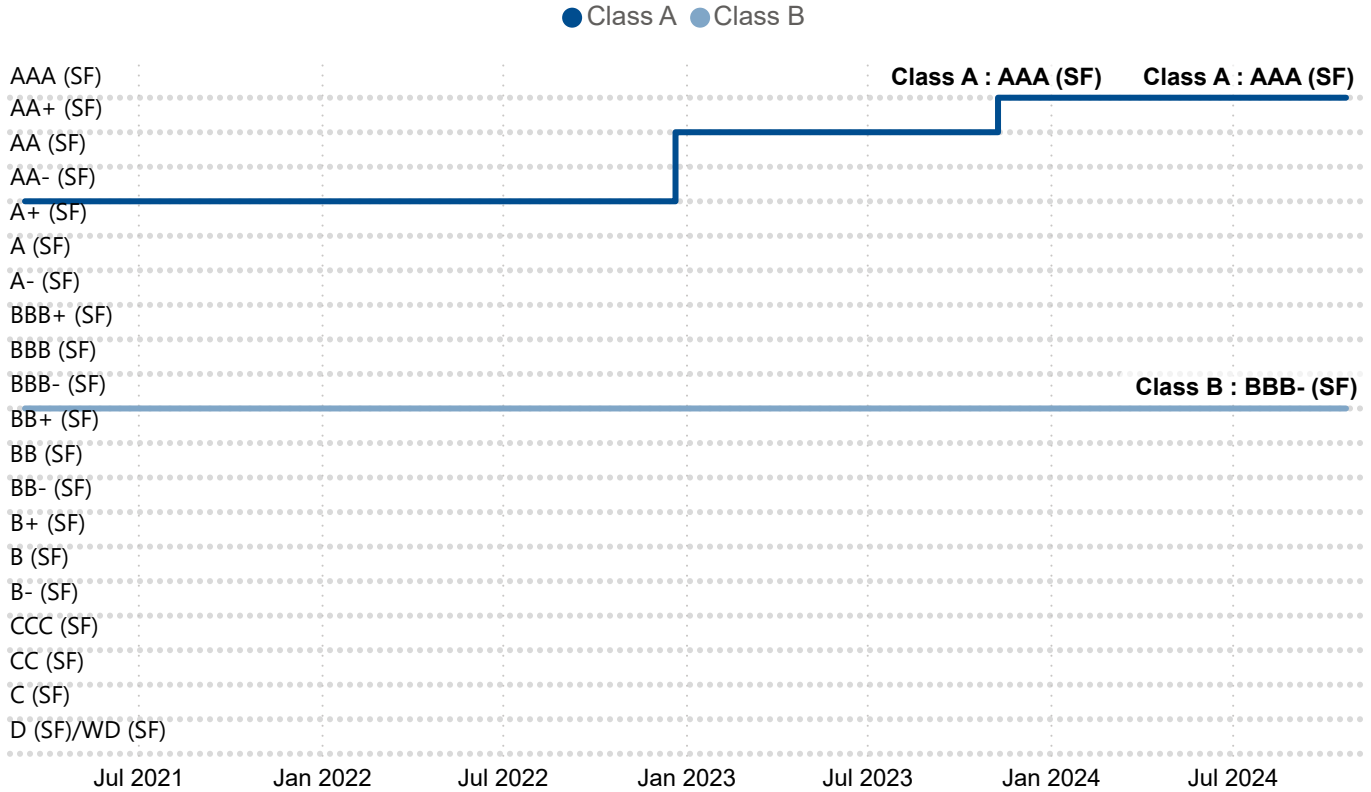


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Rating history

Source: Scope



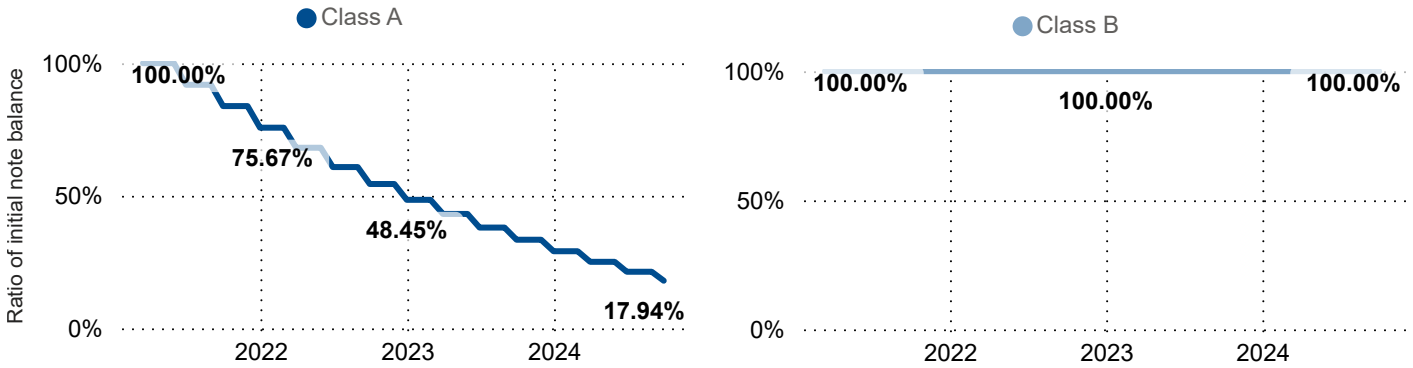
	10 Mar 2021	15 Mar 2021	10 Feb 2022	22 Dec 2022	10 Nov 2023
Class A	AA- (SF)	AA- (SF)	AA- (SF)	AA+ (SF)	AAA (SF)
Class B	BBB- (SF)	BBB- (SF)	BBB- (SF)	BBB- (SF)	BBB- (SF)

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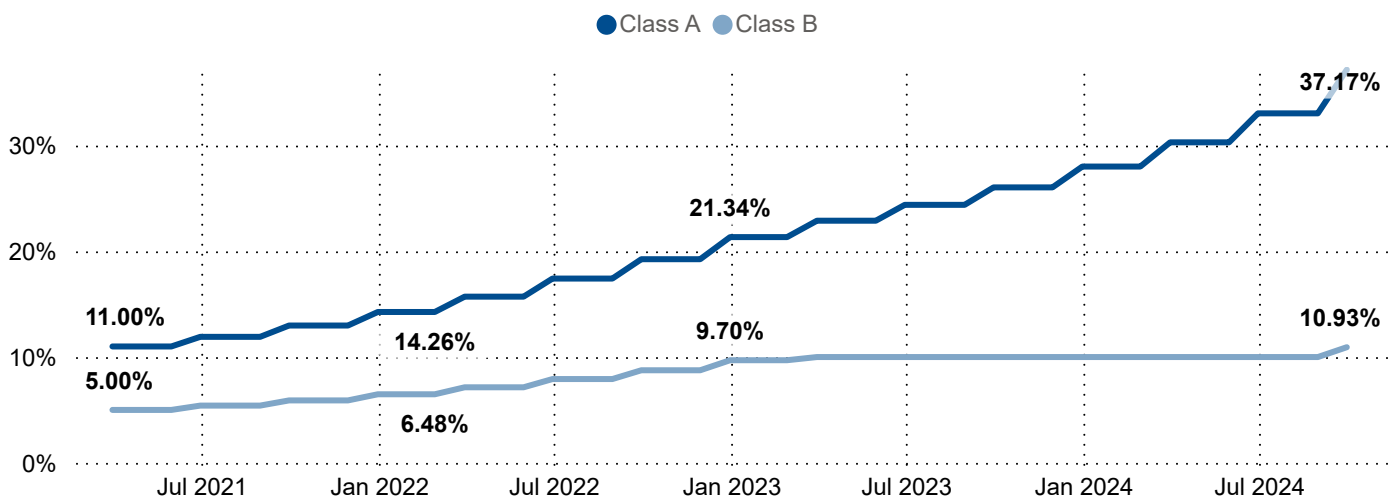
### Outstanding notes balance

Source: Transaction report



### Credit enhancement

Source: Transaction report

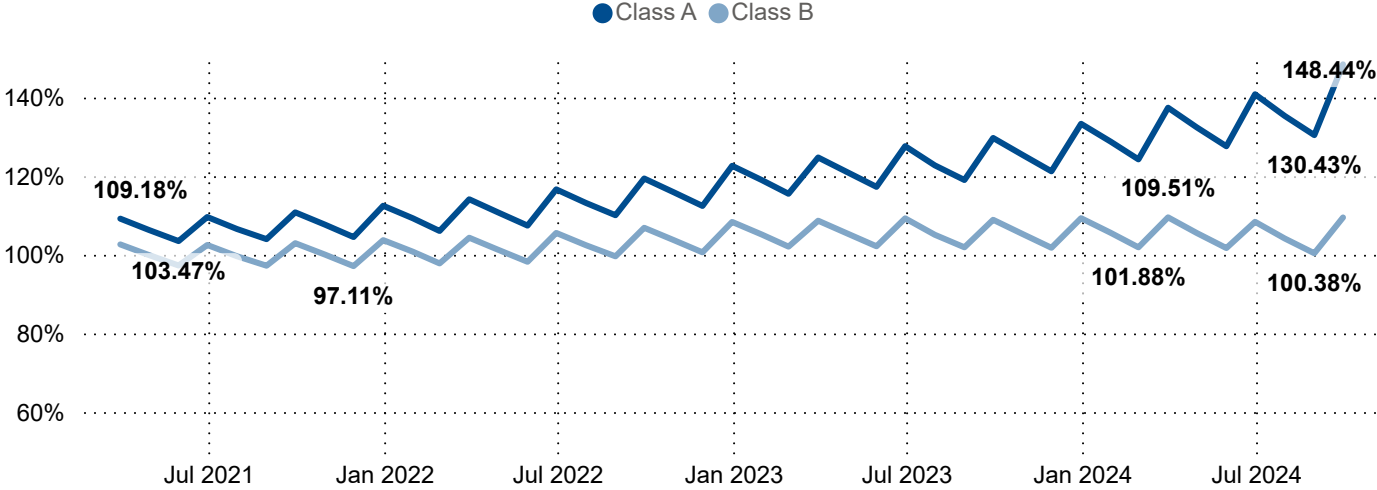




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**Notes overcollateralisation**

Source: Transaction report



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Remarks on the transaction

-

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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