



STRUCTURED FINANCE TRANSACTION PERFORMANCE REPORTING

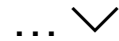
ASSET CLASS

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	12 January 2024
Last date of investor report	31 December 2023

BBVA Consumo 10 FT



Notes profile

	Currency ¹	Coupon type ¹	Frequency ¹	Spread/ Coupon ¹	Outstanding balance ¹		Credit enhancement ¹	
					Jul 2019	Dec 2023	Jul 2019	Dec 2023
Class A	EUR	Fixed	3M	0.27%	1,810,000,000	368,432,016	10.00%	34.48%
Class B	EUR	Fixed	3M	1.10%	58,000,000	58,000,000	7.10%	24.09%
Class C	EUR	Fixed	3M	2.30%	82,000,000	82,000,000	3.00%	9.41%
Class D	EUR	Fixed	3M	3.85%	30,000,000	30,000,000	1.50%	4.04%
Class E	EUR	Fixed	3M	5.60%	20,000,000	20,000,000	0.50%	0.46%

	Rating	Validity date
Class A	AAA (SF)	10 Nov 2023
Class B	AA- (SF)	10 Nov 2023
Class C	BB+ (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.	**	
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.	**	
Paying agent	Banco Bilbao Vizcaya Argentaria S.A.	**	
Servicer	Banco Bilbao Vizcaya Argentaria S.A.	**	

¹ Source: Investor report

² Source: EDW

BBVA Consumo 10 FT



Portfolio profile

	Jul 2019	Dec 2023
Outstanding portfolio balance ¹	1,999,887,392 EUR	545,561,902 EUR
Weighted average asset yield ¹	6.73%	6.99%

Concentration

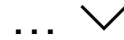
	Jul 2019		Dec 2023	
	Share	Region/City	Share	Region/City
Top 1 region (borrower) ¹	20.74%	Cataluña	24.65%	Cataluña

	Jul 2019	Jun 2021	Dec 2023
	Share	Share	Share
Top 1 obligor ¹	0.00%		0.01%
Top 10 obligor ²		0.07%	0.13%
Top 100 obligor ²		0.52%	0.98%

¹ Source: Investor report

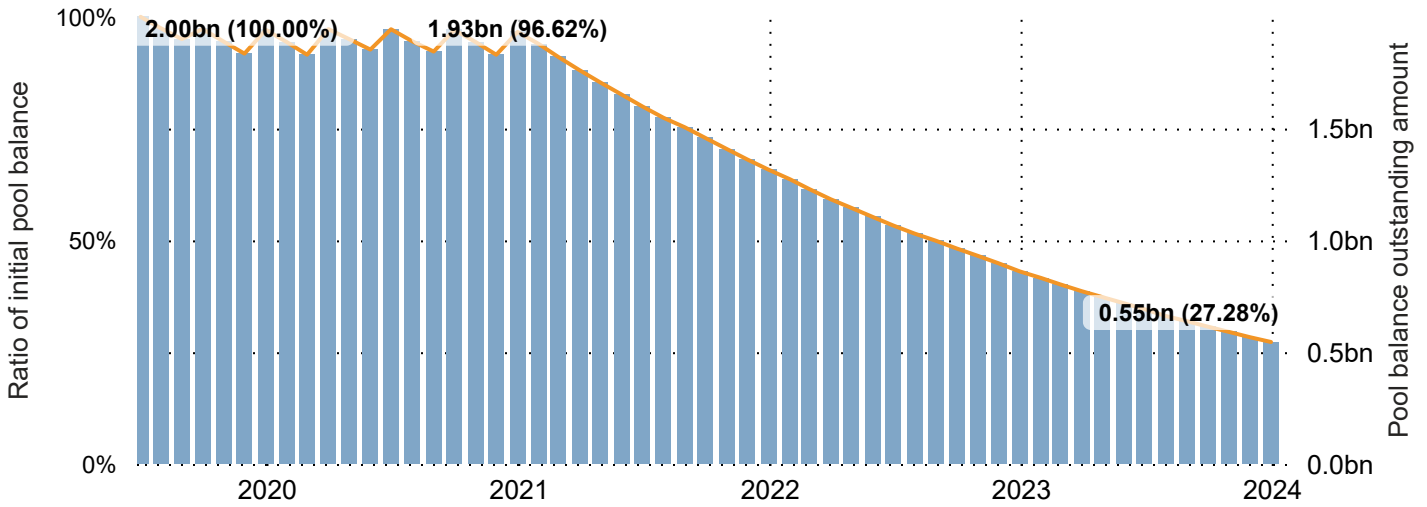
² Source: EDW

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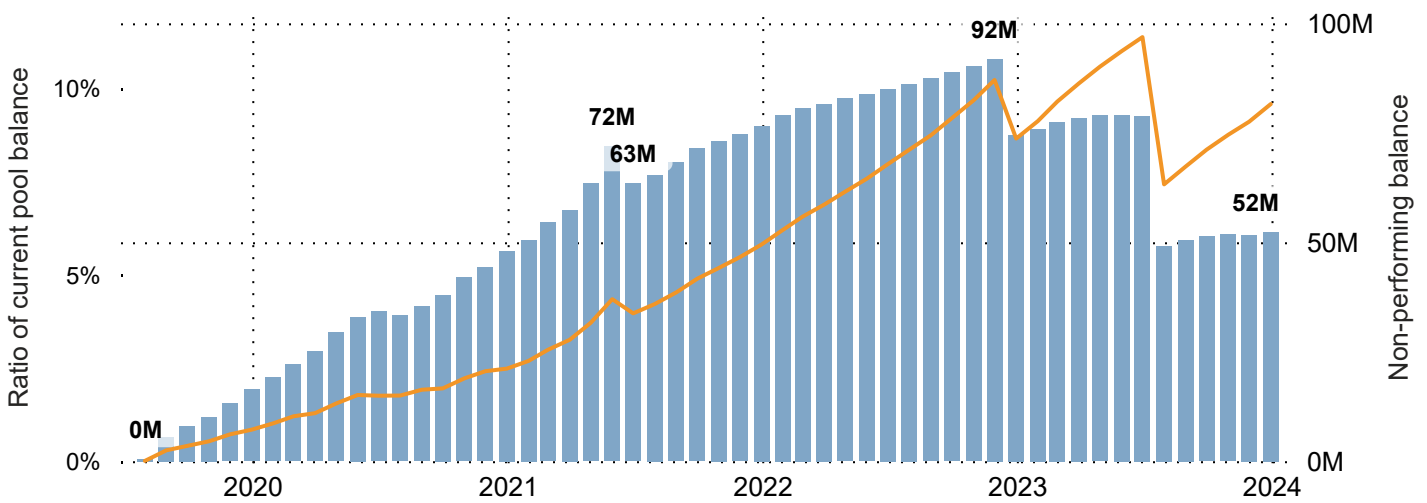
Asset pool balance (currency : EUR)

Source: Investor report



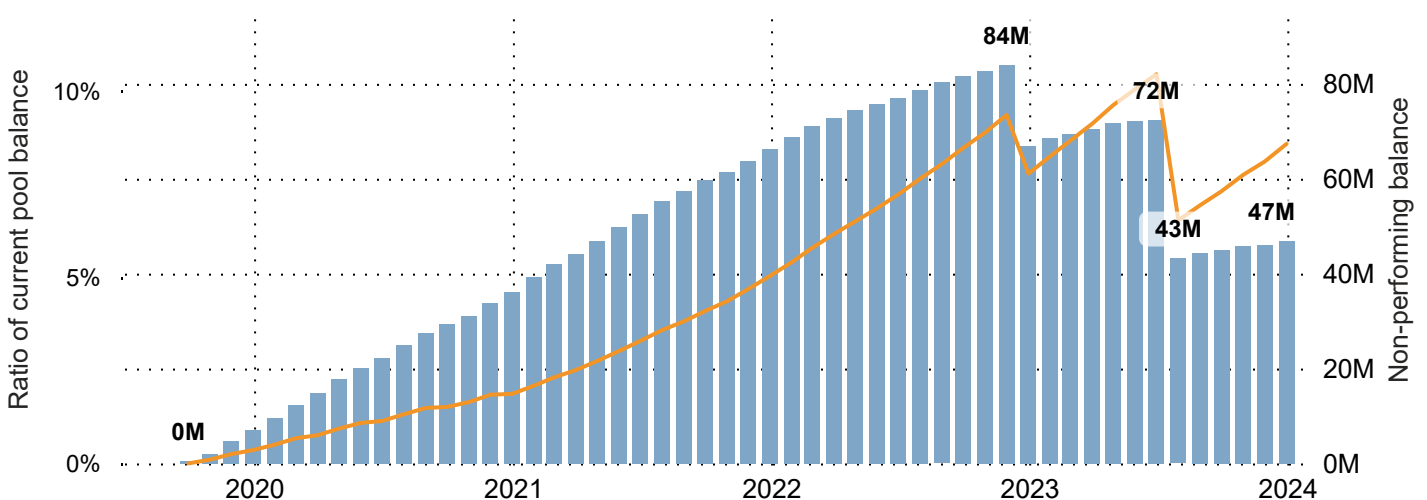
Non-performing balance due for more than 30 days in arrears (currency : EUR)

Source: Investor report



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

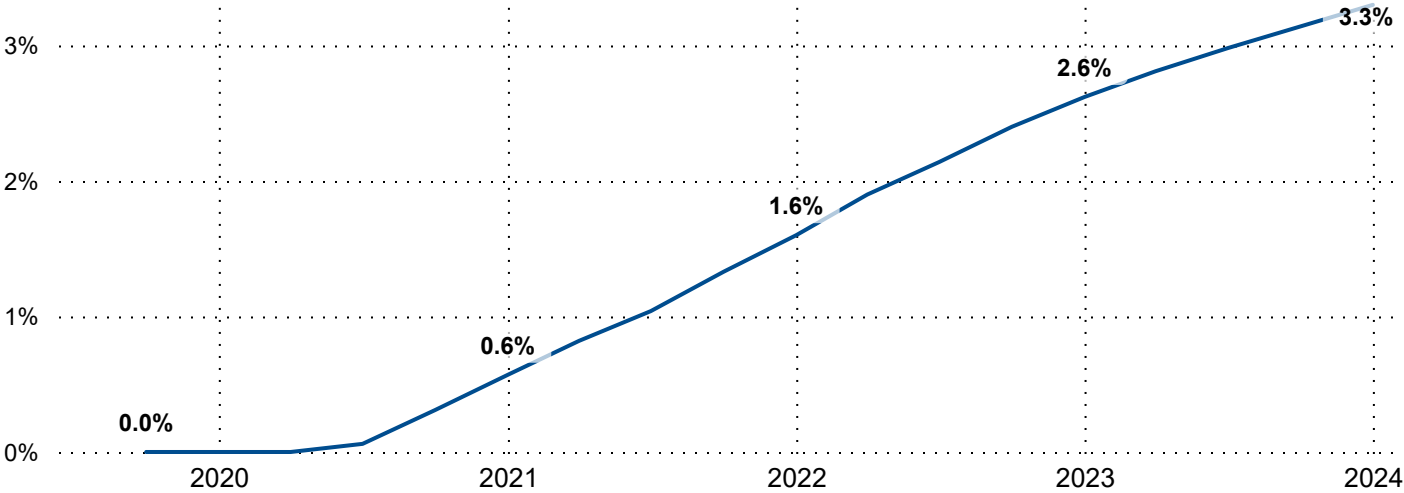
Source: Investor report



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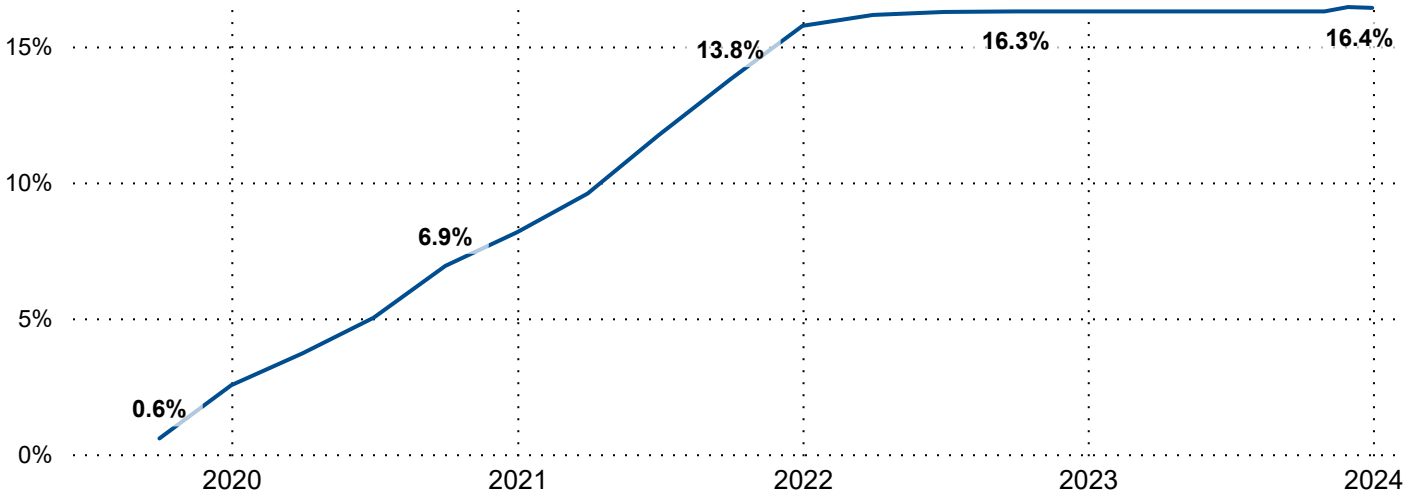
Cumulative default ratio (default : 12M)

Source: Investor report



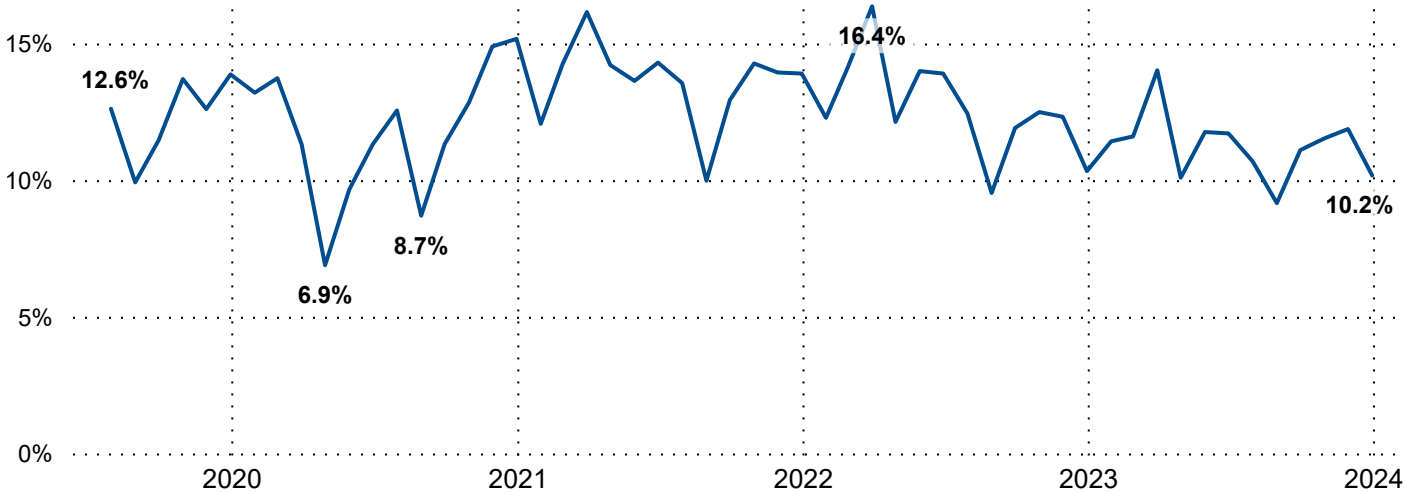
Cumulative recovery ratio (default : 12M)

Source: Investor report



Annualised constant prepayment rate (CPR)

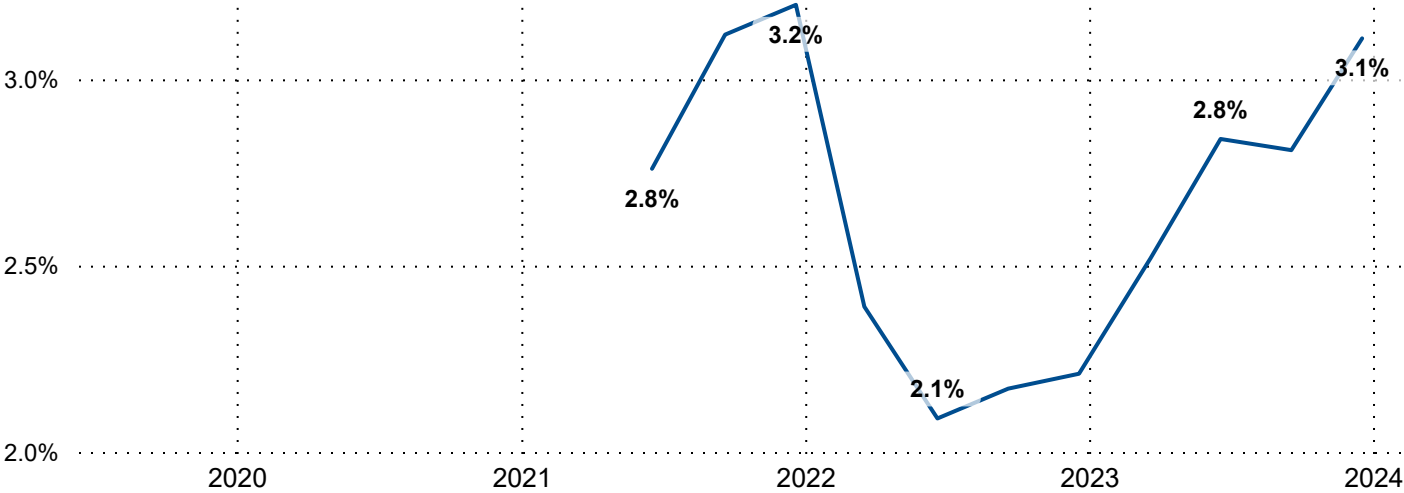
Source: Investor report



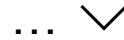
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Annualised constant default ratio (CDR)

Source: EDW

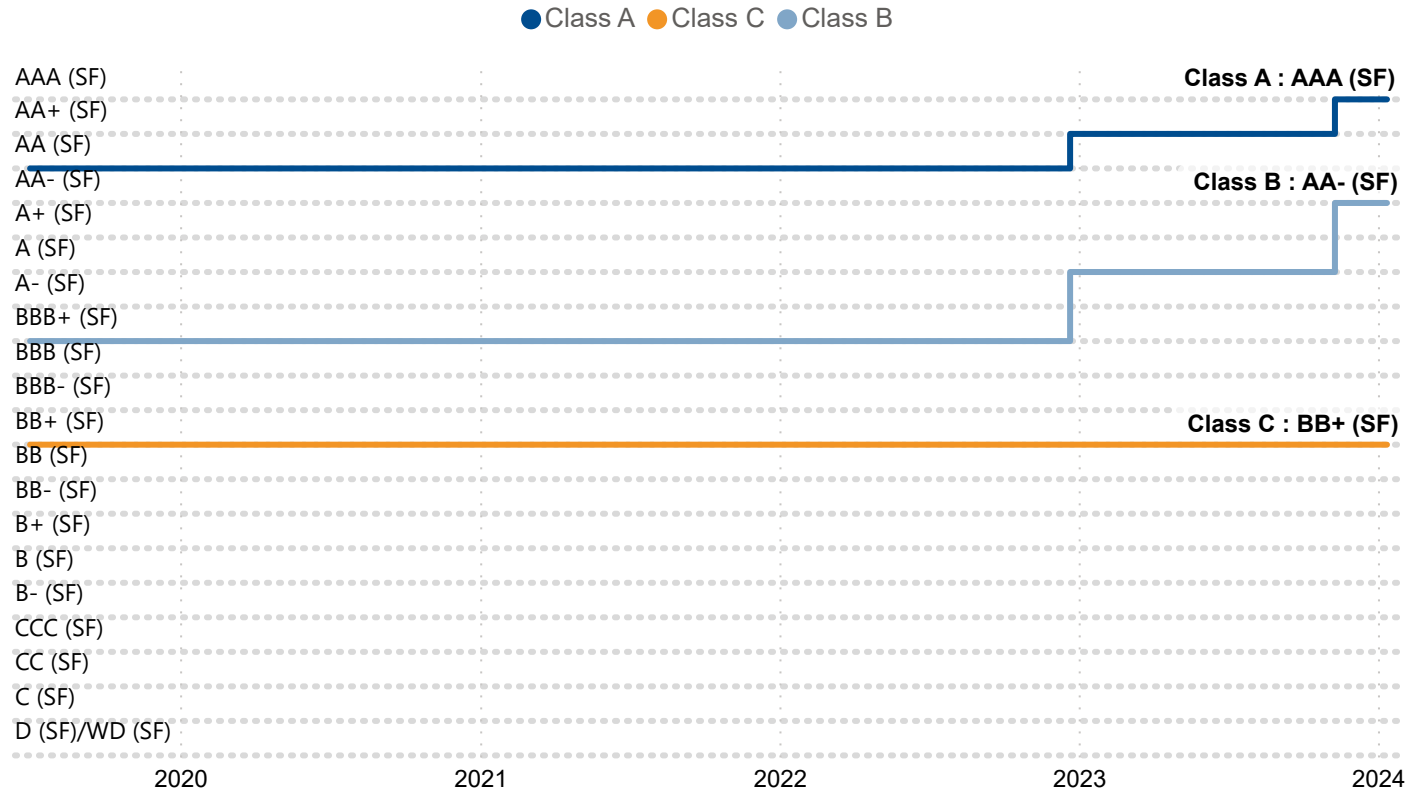


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Rating history

Source: Scope



	02 Jul 2019	09 Jul 2019	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)	A (SF)	AA- (SF)
Class C	BB+ (SF)	BB+ (SF)	BB+ (SF)	BB+ (SF)	BB+ (SF)

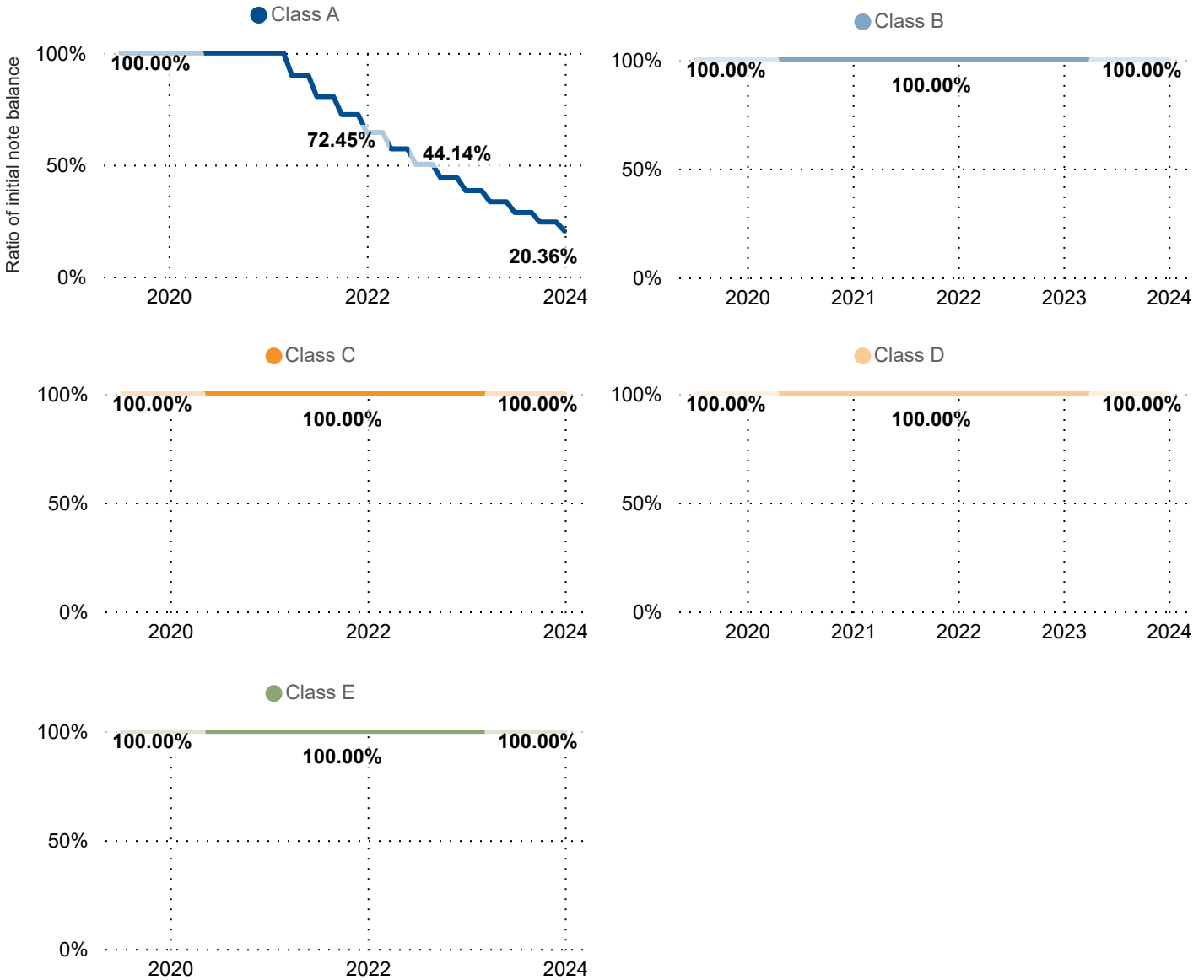
NOTES PERFORMANCE | NOTES RATING & METRICS



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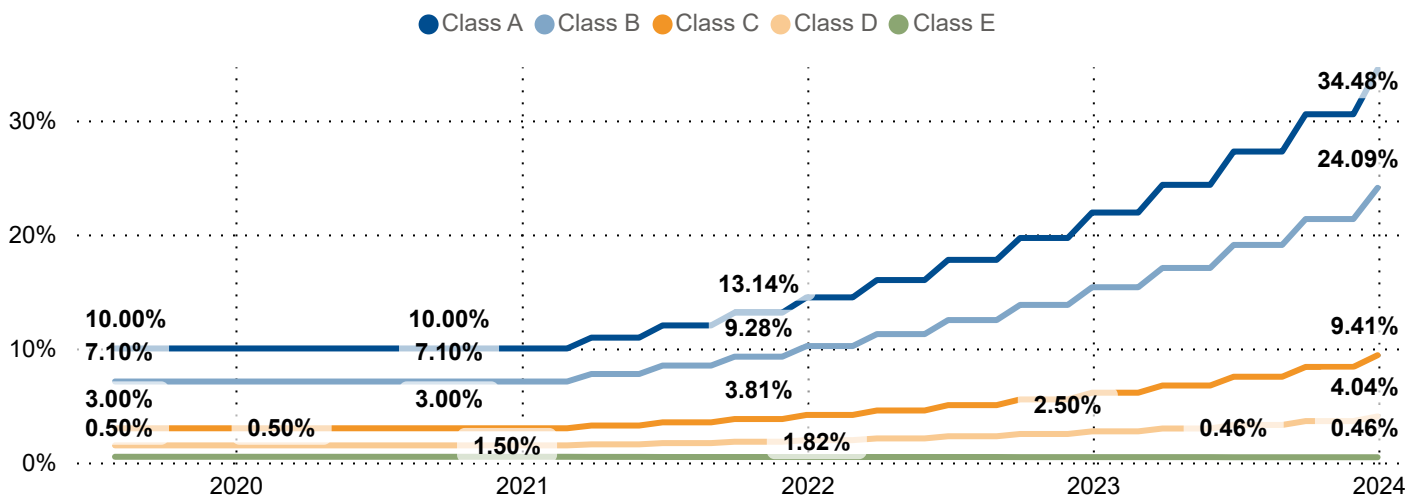
Outstanding notes balance

Source: Investor report



Credit enhancement

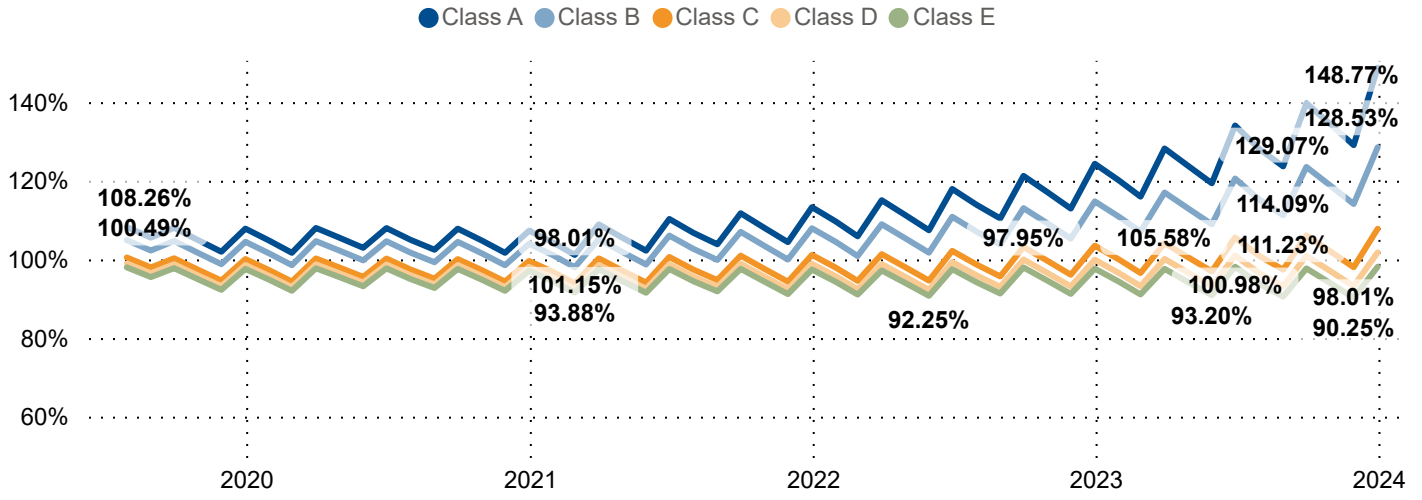
Source: Investor report



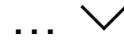
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Notes overcollateralisation

Source: Investor report



BBVA Consumo 10 FT



Note on the transaction

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

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