

BBVA CONSUMER AUTO 2018-1 Fondo de Titulización

Brief report

Date: 10/20/2021
Currency: EUR

Constitution date
06/18/2018

VAT Reg. no.
V88135116

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

Originator
BBVA

Servicer
BBVA

Lead Manager
BBVA
Merrill Lynch International

Suscriber
BBVA
Merrill Lynch International

Bond Paying Agent
BBVA

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
BBVA

Principal Account
BBVA

Start-up Loan
BBVA

Fund Auditor
KPMG Auditores

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	65,181	76,835	
Principal			
Principal outstanding	379,242,293.53	799,997,224.30	
Average loan	5,818.30	10,411.89	
Minimum	10.69	3,528.09	
Maximum	43,123.73	63,861.35	
Interest rate			
Weighted average (wac)	7.18%	7.62%	
Minimum	3.75%	3.75%	
Maximum	12.00%	12.00%	
Final maturity			
Weighted average (WARM) (months)	45	64	
Minimum	10/21/2021	07/27/2018	
Maximum	03/22/2029	01/05/2028	
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)	0.00%	0.49%	0.67%	0.76%	0.73%
Annual Percentage Rate (CPR)	0.00%	5.69%	7.78%	8.79%	8.45%

Replenishment of securitised assets	
Last acquisition (date)	01/20/2020
Number of loans acquired	6,271
Additional loan principal	64,692,160.71
Cumulative acquisitions	
Number of loans acquired	38,849
Additional loan principal	374,931,117.19
Next acquisition (date)	
End of revolving period	01/20/2020

Geographic distribution		
	Current	At constitution date
Andalucia	19.81%	17.92%
Aragon	1.32%	1.42%
Asturias	1.66%	1.77%
Balearic Islands	2.68%	2.67%
Basque Country	2.25%	3.18%
Canary Islands	7.93%	6.60%
Cantabria	0.58%	0.65%
Castilla-La Mancha	5.41%	5.64%
Castilla-Leon	3.21%	3.65%
Catalonia	18.83%	19.05%
Ceuta	0.08%	0.03%
Extremadura	4.29%	3.49%
Galicia	3.54%	3.93%
La Rioja	0.28%	0.34%
Madrid	8.91%	11.27%
Melilla	0.24%	0.19%
Murcia	6.57%	5.69%
Navarra	0.34%	0.39%
Valencia	12.08%	12.10%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	1,301	228,361.66	53,273.16	0.00	281,634.82	2.77	8,979,160.13	9,260,794.95	23.31
from > 1 to ≤ 2 months	594	182,211.02	44,427.47	0.00	226,638.49	2.23	4,129,456.08	4,356,094.57	10.96
from > 2 to ≤ 3 months	390	170,541.74	45,285.13	0.00	215,826.87	2.13	2,817,394.00	3,033,210.87	7.63
from > 3 to ≤ 6 months	271	175,825.29	50,856.30	0.00	226,681.59	2.23	1,656,173.67	1,882,855.26	4.74
from > 6 to < 12 months	559	703,140.02	195,853.42	0.00	898,993.44	8.86	3,001,595.55	3,900,588.99	9.82
from ≥ 12 to < 18 months	501	1,035,559.43	292,804.10	0.00	1,328,363.53	13.09	2,473,404.12	3,801,767.65	9.57
from ≥ 18 to < 24 months	633	1,745,750.67	540,095.71	0.00	2,285,846.38	22.52	2,970,465.14	5,256,311.52	13.23
from ≥ 2 years	901	3,607,482.71	1,079,466.31	0.00	4,686,949.02	46.17	3,551,794.23	8,238,743.25	20.74
Subtotal	5,150	7,848,872.54	2,302,061.60	0.00	10,150,934.14	100.00	29,579,432.92	39,730,367.06	100.00
Total	5,150	7,848,872.54	2,302,061.60	0.00	10,150,934.14		29,579,432.92	39,730,367.06	