

# BBVA CONSUMER AUTO 2018-1 Fondo de Titulización



## Brief report

Date: 07/31/2022  
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

## Issued securities: Asset-Backed Bonds

Bonds issue										
Series	ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
			Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305364004		06/18/2018 7,280	24,856.13 180,952,626.40 24.86%	100,000.00 728,000,000.00	Fixed 2.3% 20.Jan/Apr/Jul/Oct	0.2700% 10/20/2022 17.150730 Gross 13.892091 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secutorial	AA (high) (sf) Aa1 (sf)	AA (low) Aa1
Series B ES0305364012		06/18/2018 232	100,000.00 23,200,000.00 100.00%	100,000.00 23,200,000.00	Fixed 1.1% 20.Jan/Apr/Jul/Oct	1.1000% 10/20/2022 281.111111 Gross 227.700000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secutorial	AA (sf) Aa1 (sf)	A A1
Series C ES0305364020		06/18/2018 328	100,000.00 32,800,000.00 100.00%	100,000.00 32,800,000.00	Fixed 2.3% 20.Jan/Apr/Jul/Oct	2.3000% 10/20/2022 587.777778 Gross 476.100000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secutorial	BBB (sf) A2 (sf)	BBB Baa1
Series D ES0305364038		06/18/2018 100	100,000.00 10,000,000.00 100.00%	100,000.00 10,000,000.00	Fixed 4.1% 20.Jan/Apr/Jul/Oct	4.1000% 10/20/2022 1,047.777778 Gross 848.700000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secutorial	BB (sf) Ba1 (sf)	BB Ba2
Series E ES0305364046		06/18/2018 60	100,000.00 6,000,000.00 100.00%	100,000.00 6,000,000.00	Fixed 6.85% 20.Jan/Apr/Jul/Oct	6.8500% 10/20/2022 1,750.555556 Gross 1,417.950000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secutorial	n.c. B3 (sf)	n.c. B3
Series Z ES0305364053		06/18/2018 40	29,619.08 1,184,763.20 29.62%	100,000.00 4,000,000.00	Fixed 7% 20.Jan/Apr/Jul/Oct	7.0000% 10/20/2022 529.852431 Gross 429.180469 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secutorial	n.c. Caa1 (sf)	n.c. Ca
Total			254,137,389.60	804,000,000.00						

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)															
			% Annual equivalent CPR															
			0.17		0.34		0.51		0.69		0.87		1.06		1.25		1.44	
			2.00		4.00		6.00		8.00		10.00		12.00		14.00		16.00	
Series A	With optional redemption *	Average life	Years	0.96	0.92	0.89	0.86	0.83	0.80	0.77	0.75	0.72	0.70	0.68	0.66	0.64	0.62	0.60
		Final Maturity	Years	2.00	2.00	2.00	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
Series B	With optional redemption *	Average life	Years	2.28	2.16	2.12	2.05	1.95	1.89	1.84	1.78	1.73	1.68	1.64	1.60	1.56	1.52	1.48
		Final Maturity	Years	2.51	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
Series C	With optional redemption *	Average life	Years	2.51	2.25	2.25	2.25	2.25	2.25	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
		Final Maturity	Years	2.51	2.25	2.25	2.25	2.25	2.25	2.25	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Series D	With optional redemption *	Average life	Years	3.38	3.29	3.17	3.09	2.98	2.90	2.81	2.72	2.64	2.56	2.48	2.40	2.32	2.24	2.16
		Final Maturity	Years	3.51	3.51	3.25	3.25	3.25	3.25	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Series E	With optional redemption *	Average life	Years	3.60	3.51	3.43	3.30	3.25	3.13	3.01	2.97	2.91	2.85	2.79	2.73	2.67	2.61	2.55
		Final Maturity	Years	3.75	3.51	3.51	3.51	3.25	3.25	3.25	3.25	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Series Z	With optional redemption *	Average life	Years	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90
		Final Maturity	Years	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76

Restitution period will end up 01.22.2018. Meanwhile loans will be restituted in every payment date for its initial amount available in each payment date.

\* 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.

Hypothesis of delinquency and default assumptions of the securitised assets: 0%

## Credit enhancement and financial operations

Credit enhancement (CE)					
	Current		At issue date		
		% CE		% CE	
Series A	71.20%	180,952,626.40	28.93%	90.55%	728,000,000.00
Series B	9.13%	23,200,000.00	19.76%	2.89%	23,200,000.00
Series C	12.91%	32,800,000.00	6.79%	4.08%	32,800,000.00
Series D	3.93%	10,000,000.00	2.84%	1.24%	10,000,000.00
Series E	2.36%	6,000,000.00	0.47%	0.75%	6,000,000.00
Series Z	0.47%	1,184,763.20		0.50%	4,000,000.00
Issue of Bonds		254,137,389.60			804,000,000.00
Reserve Fund	0.47%	1,184,763.20	0.50%		4,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	10,987,678.07	0.0000%	
Principals Account		0.00	
Servicer ppal collect not yet credited	1,129,173.46		
Servicer ints collect not yet credited	155,090.80		
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund. Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

## Additional information

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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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### Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	47,063	76,835	
Principal			
Principal outstanding	251,692,129.32	799,997,224.30	
Average loan	5,347.98	10,411.89	
Minimum	14.96	3,528.09	
Maximum	38,826.92	63,861.35	
Interest rate			
Weighted average (wac)	7.06%	7.62%	
Minimum	3.75%	3.75%	
Maximum	12.00%	12.00%	
Final maturity			
Weighted average (WARM) (months)	41	64	
Minimum	08/01/2022	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)	0.74%	0.87%	0.87%	0.83%	0.77%
Annual Percentage Rate (CPR)	8.56%	9.98%	10.00%	9.51%	8.87%

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	20.09%	17.92%
Aragon	1.26%	1.42%
Asturias	1.71%	1.77%
Balearic Islands	2.53%	2.67%
Basque Country	2.09%	3.18%
Canary Islands	8.26%	6.60%
Cantabria	0.54%	0.65%
Castilla-La Mancha	5.32%	5.64%
Castilla-Leon	3.16%	3.65%
Catalonia	18.69%	19.05%
Ceuta	0.08%	0.03%
Extremadura	4.65%	3.49%
Galicia	3.50%	3.93%
La Rioja	0.26%	0.34%
Madrid	8.20%	11.27%
Melilla	0.24%	0.19%
Murcia	6.99%	5.69%
Navarra	0.30%	0.39%
Valencia	12.11%	12.10%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	604	112,765.04	24,270.36	0.00	137,035.40	1.47	4,183,468.63	4,320,504.03	15.72
from > 1 to ≤ 2 months	390	124,953.91	23,605.24	0.00	148,559.15	1.59	2,229,201.32	2,377,760.47	8.65
from > 2 to ≤ 3 months	271	126,946.51	29,216.62	0.00	156,163.13	1.68	1,772,642.48	1,929,007.61	7.02
from > 3 to ≤ 6 months	194	131,676.49	23,219.94	0.00	159,896.43	1.72	915,489.51	1,075,385.94	3.91
from > 6 to < 12 months	408	527,679.34	134,989.47	0.00	662,668.81	7.11	2,028,798.19	2,691,467.00	9.80
from ≥ 12 to < 18 months	357	747,669.43	187,869.48	0.00	935,538.91	10.04	1,585,010.02	2,520,548.93	9.17
from ≥ 18 to < 24 months	487	1,362,805.13	345,928.46	0.00	1,708,733.59	18.34	1,814,490.91	3,523,224.50	12.82
from ≥ 24 to < 36 months	1,082	4,250,883.26	1,157,804.95	0.00	5,408,688.21	58.05	3,629,559.80	9,038,248.01	32.89
Subtotal	3,793	7,385,379.11	1,931,906.52	0.00	9,317,285.63	100.00	18,158,860.86	27,476,146.49	100.00
Total	3,793	7,385,379.11	1,931,906.52	0.00	9,317,285.63		18,158,860.86	27,476,146.49	

#### Additional information