

# BBVA CONSUMER AUTO 2018-1 Fondo de Titulización



## Brief report

Date: 02/28/2023  
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	DBRS / Moody's	Current	Original
Series A ES0305364004	06/18/2018 7,280	16,524.63 120,299,306.40 16.52%	100,000.00 728,000,000.00	Fixed 0.27% 20.Jan/Apr/Jul/Oct	0.2700% 04/20/2023 11.154125 Gross 9.034841 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	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% 04/20/2023 275.000000 Gross 222.750000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	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% 04/20/2023 575.000000 Gross 465.750000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	BBB (high) (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% 04/20/2023 1,025.000000 Gross 830.250000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	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% 04/20/2023 1,712.500000 Gross 1,387.125000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	n.c. B3 (sf)	n.c. B3	
Series Z ES0305364053	06/18/2018 40	25,000.00 1,000,000.00 25.00%	100,000.00 4,000,000.00	Fixed 7% 20.Jan/Apr/Jul/Oct	7.0000% 04/20/2023 437.500000 Gross 354.375000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	n.c. Caa1 (sf)	n.c. Ca	
Total		193,299,306.40	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																	
Series	Optional redemption	Average life	Years	% Monthly CPR (SMM)													
				% Annual equivalent CPR													
Series A	With optional redemption *	Average life	0.93	0.89	0.86	0.84	0.81	0.78	0.75	0.73							
		Final Maturity	12/25/2023	12/11/2023	12/01/2023	11/21/2023	11/11/2023	10/30/2023	10/22/2023	10/14/2023							
	Without optional redemption *	Average life	2.00	1.75	1.75	1.75	1.75	1.50	1.50	1.50							
		Final Maturity	01/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024							
		Average life	0.93	0.90	0.86	0.84	0.81	0.78	0.76	0.73							
		Final Maturity	12/25/2023	12/13/2023	12/01/2023	11/21/2023	11/11/2023	11/01/2023	10/22/2023	10/14/2023							
Series B	With optional redemption *	Average life	2.00	1.75	1.75	1.75	1.75	1.50	1.50	1.50							
		Final Maturity	01/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024							
	Without optional redemption *	Average life	2.30	2.23	2.17	2.08	2.02	1.96	1.91								
		Final Maturity	05/06/2025	04/13/2025	03/22/2025	02/19/2025	01/25/2025	01/05/2025	12/15/2024	11/17/2024							
		Average life	2.75	2.50	2.50	2.50	2.25	2.25	2.00	2.00							
		Final Maturity	10/20/2025	07/20/2025	07/20/2025	07/20/2025	04/20/2025	04/20/2025	04/20/2025	01/20/2025							
Series C	With optional redemption *	Average life	2.00	1.75	1.75	1.75	1.75	1.50	1.50	1.50							
		Final Maturity	01/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024							
	Without optional redemption *	Average life	3.24	3.15	3.07	2.99	2.91	2.83	2.75	2.68							
		Final Maturity	04/16/2026	03/14/2026	02/12/2026	01/16/2026	12/15/2025	11/16/2025	10/20/2025	09/23/2025							
		Average life	4.00	4.00	3.75	3.75	3.50	3.50	3.50	3.50							
		Final Maturity	01/20/2027	01/20/2027	10/20/2026	10/20/2026	10/20/2026	07/20/2026	07/20/2026	07/20/2026							
Series D	With optional redemption *	Average life	2.00	1.75	1.75	1.75	1.75	1.50	1.50	1.50							
		Final Maturity	01/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024							
	Without optional redemption *	Average life	4.28	4.23	4.16	4.08	4.02	3.93	3.86	3.79							
		Final Maturity	05/02/2027	04/11/2027	03/17/2027	02/18/2027	01/24/2027	12/25/2026	11/27/2026	11/01/2026							
		Average life	4.75	4.50	4.50	4.50	4.50	4.25	4.25	4.25							
		Final Maturity	10/20/2027	07/20/2027	07/20/2027	07/20/2027	07/20/2027	04/20/2027	04/20/2027	04/20/2027							
Series E	With optional redemption *	Average life	2.00	1.75	1.75	1.75	1.75	1.50	1.50	1.50							
		Final Maturity	01/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024							
	Without optional redemption *	Average life	5.01	4.97	4.89	4.84	4.80	4.74	4.74	4.59							
		Final Maturity	01/23/2028	01/09/2028	12/23/2027	12/07/2027	11/22/2027	11/07/2027	10/17/2027	09/28/2027							
		Average life	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25							
		Final Maturity	04/20/2029	04/20/2029	04/20/2029	04/20/2029	04/20/2029	04/20/2029	04/20/2029	04/20/2029							
Series Z	With optional redemption *	Average life	2.00	1.75	1.75	1.75	1.75	1.50	1.50	1.50							
		Final Maturity	01/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024							
	Without optional redemption *	Average life	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75							
		Final Maturity	10/20/2028	10/20/2028	10/20/2028	10/20/2028	10/20/2028	10/20/2028	10/20/2028	10/20/2028							
		Average life	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75							
		Final Maturity	10/20/2028	10/20/2028	10/20/2028	10/20/2028	10/20/2028	10/20/2028	10/20/2028	10/20/2028							

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 Securitized Loans is less than 10 per 100 of the initial Outstanding Balance, when the securitized assets Revolving Period is over.  
Hypothesis of delinquency and default assumptions of the securitized assets: 0%

### Credit enhancement and financial operations

Credit enhancement (CE)					
	Current		At issue date		
		% CE		% CE	
Series A	62.23%	120,299,306.40	37.96%	90.55%	728,000,000.00
Series B	12.00%	23,200,000.00	25.90%	2.89%	23,200,000.00
Series C	16.97%	32,800,000.00	8.84%	4.08%	32,800,000.00
Series D	5.17%	10,000,000.00	3.64%	1.24%	10,000,000.00
Series E	3.10%	6,000,000.00	0.52%	0.75%	6,000,000.00
Series Z	0.52%	1,000,000.00	0.50%	0.50%	4,000,000.00
Issue of Bonds		193,299,306.40			804,000,000.00
Reserve Fund	0.52%	1,000,000.00	0.50%		4,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	17,438,454.19	0.0000%	
Principals Account	0.00		
Servicer ppal collect not yet credited	1,574,435.60		
Servicer ints collect not yet credited	234,340.46		
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	35,866	76,835	
Principal			
Principal outstanding	181,718,184.72	799,997,224.30	
Average loan	5,066.59	10,411.89	
Minimum	18.18	3,528.09	
Maximum	35,349.26	63,861.35	
Interest rate			
Weighted average (wac)	6.99%	7.62%	
Minimum	3.75%	3.75%	
Maximum	12.00%	12.00%	
Final maturity			
Weighted average (WARM) (months)	39	64	
Minimum	03/01/2023	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)	0.68%	0.70%	0.78%	0.82%	0.77%
Annual Percentage Rate (CPR)	7.85%	8.12%	8.92%	9.45%	8.89%

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)	01/20/2020
End of revolving period	

Geographic distribution		
	Current	At constitution date
Andalucia	20.11%	17.92%
Aragon	1.23%	1.42%
Asturias	1.66%	1.77%
Balearic Islands	2.36%	2.67%
Basque Country	1.99%	3.18%
Canary Islands	8.41%	6.60%
Cantabria	0.56%	0.65%
Castilla-La Mancha	5.27%	5.64%
Castilla-Leon	3.09%	3.65%
Catalonia	18.84%	19.05%
Ceuta	0.09%	0.03%
Extremadura	4.96%	3.49%
Galicia	3.58%	3.93%
La Rioja	0.25%	0.34%
Madrid	7.69%	11.27%
Melilla	0.25%	0.19%
Murcia	7.26%	5.69%
Navarra	0.28%	0.39%
Valencia	12.10%	12.10%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	501	90,173.43	15,783.70	0.00	105,957.13	1.44	2,744,743.64	2,850,700.77	13.44
from > 1 to ≤ 2 months	383	125,864.91	26,243.67	0.00	152,108.58	2.07	2,458,993.98	2,611,102.56	12.31
from > 2 to ≤ 3 months	276	134,261.46	27,551.84	0.00	161,813.30	2.20	1,612,835.53	1,774,648.83	8.37
from > 3 to ≤ 6 months	169	112,960.73	23,117.71	0.00	136,068.44	1.85	797,604.97	933,573.41	4.40
from > 6 to < 12 months	331	396,376.68	83,804.74	0.00	480,181.42	6.53	1,304,994.34	1,785,175.76	8.42
from ≥ 12 to < 18 months	320	680,051.45	154,564.58	0.00	834,616.03	11.35	1,261,405.59	2,096,021.62	9.88
from ≥ 18 to < 24 months	318	890,897.57	203,915.21	0.00	1,094,812.78	14.89	1,099,847.98	2,194,660.76	10.35
from ≥ 2 years	908	3,531,875.71	853,375.94	0.00	4,385,251.65	59.66	2,582,649.71	6,967,901.36	32.85
Subtotal	3,206	5,962,451.94	1,388,357.39	0.00	7,350,809.33	100.00	13,862,975.74	21,213,785.07	100.00
Total	3,206	5,962,451.94	1,388,357.39	0.00	7,350,809.33		13,862,975.74	21,213,785.07	

#### Additional information