

# BBVA CONSUMER AUTO 2018-1 Fondo de Titulización



## Brief report

Date: 09/30/2023  
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	Current	Original
Series A ES0305364004	06/18/2018 7,280	9,982.68 72,673,910.40 9.98%	100,000.00 728,000,000.00	Fixed 2,3% 20.Jan/Apr/Jul/Oct	0.2700% 10/20/2023 6.888049 Gross 5.579320 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% 10/20/2023 281.111111 Gross 227.700000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	AA (high) (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% 10/20/2023 587.777778 Gross 476.100000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	A (sf) Aa3 (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% 10/20/2023 1,047.777778 Gross 848.700000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	BB (high) (sf) Baa2 (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% 10/20/2023 1,750.555556 Gross 1,417.950000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	n.c. B1 (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% 10/20/2023 447.222222 Gross 362.250000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	n.c. B2 (sf)	n.c. Ca
Total		145,673,910.40	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	Redemption	Average life	Years	% Monthly CPR (SMM)									
				0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44		
Series A	With optional redemption *	Average life	0,70	0,68	0,67	0,65	0,63	0,59	0,58	0,57	0,57		
		Final Maturity	04/01/2024	03/25/2024	03/18/2024	03/11/2024	03/04/2024	02/21/2024	02/16/2024	02/11/2024	02/06/2024		
		Date	1,25	1,25	1,25	1,25	1,25	1,00	1,00	1,00	1,00		
	Without optional redemption *	Average life	0,71	0,69	0,67	0,65	0,63	0,61	0,59	0,57	0,57		
		Final Maturity	04/04/2024	03/26/2024	03/18/2024	03/11/2024	03/04/2024	02/26/2024	02/19/2024	02/12/2024	02/05/2024		
		Date	1,51	1,51	1,25	1,25	1,25	1,25	1,25	1,25	1,25		
Series B	With optional redemption *	Average life	1,25	1,25	1,25	1,25	1,25	1,00	1,00	1,00			
		Final Maturity	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024	07/20/2024		
		Date	1,25	1,25	1,25	1,25	1,25	1,00	1,00	1,00	1,00		
	Without optional redemption *	Average life	1,74	1,70	1,63	1,57	1,52	1,48	1,44	1,40	1,40		
		Final Maturity	04/15/2025	03/29/2025	03/07/2025	02/12/2025	01/26/2025	01/11/2025	12/26/2024	12/11/2024	12/06/2024		
		Date	2,00	2,00	2,00	2,00	1,75	1,75	1,75	1,75	1,75		
Series C	With optional redemption *	Average life	1,25	1,25	1,25	1,25	1,25	1,00	1,00	1,00			
		Final Maturity	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024	07/20/2024		
		Date	1,25	1,25	1,25	1,25	1,25	1,00	1,00	1,00	1,00		
	Without optional redemption *	Average life	2,68	2,61	2,55	2,48	2,41	2,35	2,28	2,23	2,23		
		Final Maturity	03/25/2026	02/26/2026	02/03/2026	01/11/2026	12/16/2025	11/22/2025	10/30/2025	10/09/2025	10/09/2025		
		Date	3,51	3,25	3,25	3,25	3,00	3,00	3,00	3,00	3,00		
Series D	With optional redemption *	Average life	1,25	1,25	1,25	1,25	1,25	1,00	1,00	1,00			
		Final Maturity	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024	07/20/2024		
		Date	1,25	1,25	1,25	1,25	1,25	1,00	1,00	1,00	1,00		
	Without optional redemption *	Average life	3,76	3,71	3,64	3,58	3,52	3,45	3,38	3,32	3,32		
		Final Maturity	04/11/2027	04/04/2027	03/11/2027	02/15/2027	01/25/2027	12/29/2026	12/05/2026	11/11/2026	11/11/2026		
		Date	4,25	4,00	4,00	4,00	4,00	3,75	3,75	3,75	3,75		
Series E	With optional redemption *	Average life	1,25	1,25	1,25	1,25	1,25	1,00	1,00	1,00			
		Final Maturity	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024	07/20/2024		
		Date	1,25	1,25	1,25	1,25	1,25	1,00	1,00	1,00	1,00		
	Without optional redemption *	Average life	4,51	4,46	4,42	4,38	4,35	4,31	4,26	4,21	4,21		
		Final Maturity	01/19/2028	01/04/2028	12/20/2027	12/06/2027	11/23/2027	11/10/2027	10/22/2027	10/04/2027	10/04/2027		
		Date	5,76	5,76	5,76	5,76	5,76	5,76	5,76	5,76	5,76		
Series Z	With optional redemption *	Average life	1,25	1,25	1,25	1,25	1,25	1,00	1,00	1,00			
		Final Maturity	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024	07/20/2024		
		Date	1,25	1,25	1,25	1,25	1,25	1,00	1,00	1,00	1,00		
	Without optional redemption *	Average life	5,76	5,76	5,76	5,76	5,76	5,76	5,76	5,76	5,76		
		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	04/20/2029		
		Date	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 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

Series	Credit enhancement (CE)			At issue date		
	Current	% CE	% CE	Current	% CE	% CE
Series A	49.89%	72,673,910.40	50.46%	90.55%	728,000,000.00	9.50%
Series B	15.93%	23,200,000.00	34.42%	2.89%	23,200,000.00	6.60%
Series C	22.52%	32,800,000.00	11.75%	4.08%	32,800,000.00	2.50%
Series D	6.86%	10,000,000.00	4.84%	1.24%	10,000,000.00	1.25%
Series E	4.12%	6,000,000.00	0.69%	0.75%	6,000,000.00	0.50%
Series Z	0.69%	1,000,000.00	0.50%	0.50%	4,000,000.00	
Issue of Bonds		145,673,910.40			804,000,000.00	
Reserve Fund	0.69%	1,000,000.00	0.50%		4,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	20,749,918.81	0.0000%	
Principals Account	0.00		
Servicer ppal collect not yet credited	661,121.13		
Servicer ints collect not yet credited	83,819.84		
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

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ www.edt-sg.com ✉ info@edt-sg.com  
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com

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### Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	26.507	76.835	
Principal			
Principal outstanding	130,430,512.30	799,997,224.30	
Average loan	4,920.61	10,411.89	
Minimum	22.72	3,528.09	
Maximum	28,532.09	63,861.35	
Interest rate			
Weighted average (wac)	6.92%	7.62%	
Minimum	3.75%	3.75%	
Maximum	12.00%	12.00%	
Final maturity			
Weighted average (WARM) (months)	36	64	
Minimum	10/01/2023	07/27/2018	
Maximum	03/11/2029	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)	0.67%	0.69%	0.73%	0.77%	0.77%
Annual Percentage Rate (CPR)	7.75%	7.97%	8.40%	8.84%	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)	01/20/2020
End of revolving period	

Geographic distribution		
	Current	At constitution date
Andalucia	20.02%	17.92%
Aragon	1.20%	1.42%
Asturias	1.72%	1.77%
Balearic Islands	2.20%	2.67%
Basque Country	1.96%	3.18%
Canary Islands	8.47%	6.60%
Cantabria	0.55%	0.65%
Castilla-La Mancha	5.20%	5.64%
Castilla-Leon	3.00%	3.65%
Catalonia	19.01%	19.05%
Ceuta	0.10%	0.03%
Extremadura	5.23%	3.49%
Galicia	3.60%	3.93%
La Rioja	0.23%	0.34%
Madrid	7.27%	11.27%
Melilla	0.26%	0.19%
Murcia	7.51%	5.69%
Navarra	0.25%	0.39%
Valencia	12.22%	12.10%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	410	77,275.66	12,618.38	0.00	89,894.04	1.58	2,230,858.81	2,320,752.85	15.09
from > 1 to ≤ 2 months	241	86,948.48	15,349.21	0.00	102,297.69	1.80	1,334,870.95	1,437,168.64	9.34
from > 2 to ≤ 3 months	196	105,804.32	19,767.40	0.00	125,571.72	2.20	1,133,917.01	1,259,488.73	8.19
from > 3 to ≤ 6 months	115	79,440.84	15,378.66	0.00	94,819.50	1.66	488,521.87	583,341.37	3.79
from > 6 to < 12 months	253	312,597.52	69,313.87	0.00	381,911.39	6.70	997,459.10	1,379,370.49	8.97
from ≥ 12 to < 18 months	268	525,131.72	105,012.50	0.00	630,144.22	11.06	837,353.50	1,467,497.72	9.54
from ≥ 18 to < 24 months	266	736,166.35	160,602.37	0.00	896,768.72	15.74	823,449.65	1,720,218.37	11.18
from ≥ 2 years	724	2,756,464.96	619,398.69	0.00	3,375,863.65	59.25	1,837,094.62	5,212,958.27	33.89
Subtotal	2,473	4,679,829.85	1,017,441.08	0.00	5,697,270.93	100.00	9,683,525.51	15,380,796.44	100.00
Total	2,473	4,679,829.85	1,017,441.08	0.00	5,697,270.93		9,683,525.51	15,380,796.44	

#### Additional information