

Brief report

Date: 10/31/2024
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 DBRS / Moody's			
		Current	Original			Final maturity (legal)	Next	Current	Original		
Series A ES0305364004	06/18/2018 7,280	100,000.00	728,000,000.00	Fixed 0,27% 20.Jan/Apr/Jul/Oct	01/20/2025	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) Aa1	AA (low) Aa1		
Series B ES0305364012	06/18/2018 232	82,942.38 19,242,632.16 82.94%	100,000.00 23,200,000.00	Fixed 1,1% 20.Jan/Apr/Jul/Oct	1.1000% 01/20/2025 230.625896 Gross 186.806976 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) Aa1	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% 01/20/2025 581.388889 Gross 470.925000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AA (low) (sf) Aa1	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% 01/20/2025 1,036.388889 Gross 839.475000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	BBB (sf) A3	BB Baa2		
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% 01/20/2025 1,731.527778 Gross 1,402.537500 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	n.c. B3	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% 01/20/2025 442.361111 Gross 358.312500 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	n.c. Caa1	n.c. Caa		
Total		69,042,632.16 804,000,000.00									

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

Series	Hypothesis	Metric	% Monthly CPR (SMM)										
			% Annual equivalent CPR										
			0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44			
Series B	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024
	Without optional redemption *	Average life	Years	0,59	0,58	0,57	0,57	0,56	0,56	0,55	0,55	0,54	
		Final Maturity	Years	02/20/2025	02/16/2025	02/14/2025	02/12/2025	02/10/2025	02/08/2025	02/05/2025	02/03/2025	02/01/2025	
	Series C	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
			Final Maturity	Years	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024
Without optional redemption *		Average life	Years	1,54	1,51	1,47	1,44	1,41	1,38	1,35	1,32		
		Final Maturity	Years	02/01/2026	01/21/2026	01/09/2026	12/27/2025	12/15/2025	12/04/2025	11/24/2025	11/14/2025	11/14/2025	
Series D		With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
			Final Maturity	Years	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024
	Without optional redemption *	Average life	Years	2,68	2,64	2,60	2,56	2,52	2,48	2,43	2,39		
		Final Maturity	Years	03/25/2027	03/09/2027	02/23/2027	02/08/2027	01/25/2027	01/10/2027	12/24/2026	12/08/2026	12/08/2026	
	Series E	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
			Final Maturity	Years	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024
Without optional redemption *		Average life	Years	3,45	3,43	3,40	3,37	3,35	3,32	3,29	3,25		
		Final Maturity	Years	01/01/2028	12/22/2027	12/10/2027	12/02/2027	11/23/2027	11/14/2027	11/03/2027	10/20/2027	10/20/2027	
Series Z		With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
			Final Maturity	Years	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024	10/20/2024
	Without optional redemption *	Average life	Years	4,75	4,75	4,75	4,75	4,75	4,75	4,75	4,75		
		Final Maturity	Years	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	

Restitution period will end up 01.22.2018. Meanwhile loans will be restitute 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	% CE	% CE	% CE	% CE
Series A	0.00%	0.00	101.47%	90.55%	728,000,000.00	9.50%
Series B	27.87%	19,242,632.16	73.19%	2.89%	23,200,000.00	6.60%
Series C	47.51%	32,800,000.00	24.98%	4.08%	32,800,000.00	2.50%
Series D	14.48%	10,000,000.00	10.29%	1.24%	10,000,000.00	1.25%
Series E	8.69%	8,000,000.00	1.47%	0.75%	8,000,000.00	0.50%
Series Z	1.45%	1,000,000.00	0.50%	0.50%	4,000,000.00	
Issue of Bonds		69,042,632.16			804,000,000.00	
Reserve Fund	1.47%	1,000,000.00	0.50%		4,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	4,371,225.23	0.000%	
Principals Account	0.00		
Servicer ppal collect not yet credited	250,344.40		
Servicer ints collect not yet credited	27,950.27		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

BBVA CONSUMER AUTO 2018-1 Fondo de Titulización

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Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	15,274	76,835	
Principal			
Principal outstanding	66,595,122.42	799,997,224.30	
Average loan	4,360.03	10,411.89	
Minimum	53.03	3,528.09	
Maximum	21,968.78	63,861.35	
Interest rate			
Weighted average (wac)	6.84%	7.62%	
Minimum	3.75%	3.75%	
Maximum	11.74%	12.00%	
Final maturity			
Weighted average (WARM) (months)	29	64	
Minimum	11/01/2024	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)	0.79%	0.76%	0.73%	0.75%	0.77%
Annual Percentage Rate (CPR)	9.07%	8.69%	8.46%	8.69%	8.84%

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	19.75%	17.92%
Aragon	1.16%	1.42%
Asturias	1.67%	1.77%
Balearic Islands	1.81%	2.67%
Basque Country	1.89%	3.18%
Canary Islands	8.65%	6.60%
Cantabria	0.58%	0.65%
Castilla-La Mancha	5.06%	5.64%
Castilla-Leon	2.91%	3.65%
Catalonia	19.27%	19.05%
Ceuta	0.12%	0.03%
Extremadura	5.85%	3.49%
Galicia	3.60%	3.93%
La Rioja	0.23%	0.34%
Madrid	6.66%	11.27%
Mellilla	0.30%	0.19%
Murcia	7.83%	5.69%
Navarra	0.22%	0.39%
Valencia	12.45%	12.10%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	240	46,469.56	6,601.98	0.00	53,071.54	1.69	1,173,092.58	1,226,164.12	15.55
from > 1 to ≤ 2 months	147	53,988.51	8,709.01	0.00	62,697.52	2.00	758,445.28	821,142.80	10.41
from > 2 to ≤ 3 months	121	70,632.89	9,408.82	0.00	80,042.71	2.55	545,697.51	625,740.22	7.93
from > 3 to ≤ 6 months	68	48,963.85	7,591.76	0.00	56,555.61	1.80	241,033.56	297,589.17	3.77
from > 6 to < 12 months	124	154,738.43	27,129.97	0.00	181,868.40	5.80	401,109.62	582,976.02	7.39
from ≥ 12 to < 18 months	142	288,626.13	46,191.30	0.00	334,817.43	10.67	373,877.21	708,694.64	8.99
from ≥ 18 to < 24 months	184	453,708.40	96,196.63	0.00	549,905.03	17.53	451,954.16	1,001,859.19	12.70
from ≥ 2 years	441	1,528,450.95	289,644.87	0.00	1,818,095.82	57.96	803,666.28	2,621,762.10	33.25
Subtotal	1,467	2,645,576.72	491,475.34	0.00	3,137,052.06	100.00	4,748,876.20	7,885,928.26	100.00
Total	1,467	2,645,576.72	491,475.34	0.00	3,137,052.06		4,748,876.20	7,885,928.26	

Additional information