

# BBVA CONSUMER AUTO 2018-1 Fondo de Titulización



## Brief report

Date: 12/31/2024  
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 2,3%	01/20/2025	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	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%	1.1000% 01/20/2025 230.625896 Gross 186.806976 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	AAA (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%	2.3000% 01/20/2025 581.388889 Gross 470.925000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	AA (low) (sf) Aa1 (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%	4.1000% 01/20/2025 1,036.388889 Gross 839.475000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	BBB (sf) A3 (sf)	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%	6.8500% 01/20/2025 1,731.527778 Gross 1,402.537500 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%	7.0000% 01/20/2025 442.361111 Gross 358.312500 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Securitized	n.c. Caa1 (sf)	n.c. Ca
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	Redemption	Average life	Years	% Monthly CPR (SMM)									
				% Annual equivalent CPR									
Series B	With optional redemption *	Average life	Years	0.25	0.34	0.51	0.69	0.87	1.06	1.25	1.44		
		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	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	Years	0.59	0.58	0.57	0.57	0.56	0.56	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		
		Final Maturity	Years	1.00	0.75	0.75	0.75	0.75	0.75	0.75	0.75		
Series C	With optional redemption *	Average life	Years	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		
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
	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		
		Final Maturity	Years	2.25	2.25	2.25	2.25	2.00	2.00	2.00	2.00		
Series D	With optional redemption *	Average life	Years	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		
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
	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		
		Final Maturity	Years	3.00	3.00	3.00	3.00	3.00	3.00	2.75	2.75		
Series E	With optional redemption *	Average life	Years	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		
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
	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		
		Final Maturity	Years	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75		
Series Z	With optional redemption *	Average life	Years	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		
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
	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		
		Final Maturity	Years	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75		

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	% 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%		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	11,972,947.28	0.000%	
Principals Account	0.00		
Servicer ppal collect not yet credited	338,950.77		
Servicer ints collect not yet credited	39,502.17		
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 ☎ www.cnmv.com

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BBVA

Fund Auditor  
KPMG Auditores

### Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	14,101	76,835	
Principal			
Principal outstanding	59,408,535.43	799,997,224.30	
Average loan	4,213.07	10,411.89	
Minimum	0.23	3,528.09	
Maximum	21,030.14	63,861.35	
Interest rate			
Weighted average (wac)	6.83%	7.62%	
Minimum	3.75%	3.75%	
Maximum	11.74%	12.00%	
Final maturity			
Weighted average (WARM) (months)	28	64	
Minimum	01/01/2025	07/27/2018	
Maximum	05/07/2029	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)	0.81%	0.82%	0.78%	0.78%	0.77%
Annual Percentage Rate (CPR)	9.31%	9.36%	9.00%	8.92%	8.85%

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
Andalucía	19.72%	17.92%
Aragón	1.16%	1.42%
Asturias	1.66%	1.77%
Balearic Islands	1.76%	2.67%
Basque Country	1.91%	3.18%
Canary Islands	8.67%	6.60%
Cantabria	0.58%	0.65%
Castilla-La Mancha	5.03%	5.64%
Castilla-León	2.94%	3.65%
Catalonia	19.30%	19.05%
Ceuta	0.13%	0.03%
Extremadura	5.98%	3.49%
Galicia	3.60%	3.93%
La Rioja	0.24%	0.34%
Madrid	6.60%	11.27%
Melilla	0.31%	0.19%
Murcia	7.86%	5.69%
Navarra	0.21%	0.39%
Valencia	12.36%	12.10%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	191	36,822.35	4,879.67	0.00	41,702.02	1.46	872,334.23	914,036.25	13.26
from > 1 to ≤ 2 months	133	48,000.01	7,507.83	0.00	55,507.84	1.94	713,680.82	769,188.66	11.16
from > 2 to ≤ 3 months	110	60,960.32	8,231.99	0.00	69,192.31	2.42	481,218.69	550,411.00	7.98
from > 3 to ≤ 6 months	70	51,269.07	8,253.48	0.00	59,522.55	2.08	284,461.56	343,984.11	4.99
from > 6 to < 12 months	124	151,706.45	26,046.15	0.00	177,752.60	6.22	354,200.13	531,952.73	7.72
from ≥ 12 to < 18 months	117	244,332.44	42,240.38	0.00	286,572.82	10.03	335,947.14	622,519.96	9.03
from ≥ 18 to < 24 months	166	404,825.30	74,109.72	0.00	478,935.02	16.76	333,647.67	812,582.69	11.79
from ≥ 2 years	434	1,430,419.14	257,890.85	0.00	1,688,309.99	59.08	660,349.45	2,348,659.44	34.07
Subtotal	1,345	2,428,335.08	429,160.07	0.00	2,857,495.15	100.00	4,035,839.69	6,893,334.84	100.00
Total	1,345	2,428,335.08	429,160.07	0.00	2,857,495.15		4,035,839.69	6,893,334.84	

#### Additional information