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

<table>
<thead>
<tr>
<th>Series</th>
<th>Issue date</th>
<th>Issue size</th>
<th>Final Maturity Date</th>
<th>Final Maturity Years</th>
<th>Next coupon</th>
<th>Redemption</th>
<th>Rating DBRS / Moody's / S&amp;P</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>06/15/2020</td>
<td>78,429.48</td>
<td>07/20/2027</td>
<td>2.68</td>
<td>76.42%</td>
<td>&quot;Pass-Through&quot;</td>
<td>AA (sf) / A1 (sf) / A+ (sf)</td>
</tr>
<tr>
<td>B</td>
<td>06/15/2021</td>
<td>72,103.90</td>
<td>04/20/2029</td>
<td>4.50</td>
<td>4.00</td>
<td>&quot;Pass-Through&quot;</td>
<td>BB/Baa3 / B3 (sf)</td>
</tr>
<tr>
<td>C</td>
<td>06/15/2022</td>
<td>3,867,028.55</td>
<td>04/20/2032</td>
<td>4.00</td>
<td>4.00</td>
<td>Due to Cash</td>
<td>B+ (sf) / B+ (sf)</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>84,425,618.55</td>
<td>1,105,300.00</td>
<td></td>
<td></td>
<td></td>
<td>n.c. / n.c. / n.c.</td>
</tr>
</tbody>
</table>

---

### Additional information

- **Constitution date:** 06/15/2020
- **VAT Reg. no.:** V01632355
- **Manager:** BBVA Consumer Auto 2020-1 Fondo de Titulización
- **Issuer:** BBVA Consumer Auto 2020-1 Fondo de Titulización
- **Originator:** BBVA
- **Servicer:** BBVA
- **Lead Manager:** BBVA
- **Bonds Paying Agent:** BBVA
- **Financial Structuring:** Deutsche Bank
- **Market:** BBVA
- **Register of Bank Securities:** BBVA
- **Treasury Account:** BBVA
- **Fund-Auditor:** KPMG Auditors
- **Credit Rating:** BBRS / Moody's / S&P

---

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

<table>
<thead>
<tr>
<th>% Maturity Life (MM)</th>
<th>0.17</th>
<th>0.34</th>
<th>0.51</th>
<th>0.69</th>
<th>0.86</th>
<th>1.03</th>
<th>1.20</th>
<th>1.36</th>
<th>1.44</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Annual equivalent CPPR</td>
<td>2.00</td>
<td>4.00</td>
<td>6.00</td>
<td>8.00</td>
<td>10.00</td>
<td>12.00</td>
<td>14.00</td>
<td>16.00</td>
<td>18.00</td>
</tr>
</tbody>
</table>

**Series A**

- **Option 1 (no redemption):**
  - Average life: 3.75
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

- **Option 2 (no redemption):**
  - Average life: 3.25
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

**Series B**

- **Option 1 (no redemption):**
  - Average life: 3.50
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

- **Option 2 (no redemption):**
  - Average life: 3.00
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

**Series C**

- **Option 1 (no redemption):**
  - Average life: 2.85
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

- **Option 2 (no redemption):**
  - Average life: 2.50
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

**Series D**

- **Option 1 (no redemption):**
  - Average life: 2.40
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

- **Option 2 (no redemption):**
  - Average life: 2.00
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

**Series E**

- **Option 1 (no redemption):**
  - Average life: 2.05
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

- **Option 2 (no redemption):**
  - Average life: 1.75
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

**Series F**

- **Option 1 (no redemption):**
  - Average life: 1.56
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

- **Option 2 (no redemption):**
  - Average life: 1.25
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

**Series G**

- **Option 1 (no redemption):**
  - Average life: 1.25
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

- **Option 2 (no redemption):**
  - Average life: 1.00
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

**Series H**

- **Option 1 (no redemption):**
  - Average life: 1.25
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

- **Option 2 (no redemption):**
  - Average life: 1.00
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

**Series I**

- **Option 1 (no redemption):**
  - Average life: 1.00
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

- **Option 2 (no redemption):**
  - Average life: 0.75
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

**Series J**

- **Option 1 (no redemption):**
  - Average life: 0.75
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

- **Option 2 (no redemption):**
  - Average life: 0.50
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

**Series K**

- **Option 1 (no redemption):**
  - Average life: 0.50
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029

- **Option 2 (no redemption):**
  - Average life: 0.25
  - Final Maturity: 01/20/2029
  - Next coupon: 01/20/2029
### Credit enhancement and financial operations

#### Credit enhancement (CE)

<table>
<thead>
<tr>
<th>Series</th>
<th>At issue date</th>
<th>% CE</th>
<th>% CE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>70,050,375.35</td>
<td>13.96%</td>
<td>14.05%</td>
</tr>
<tr>
<td>B</td>
<td>27,500,000.00</td>
<td>11.50%</td>
<td>11.50%</td>
</tr>
<tr>
<td>C</td>
<td>33,000,000.00</td>
<td>9.53%</td>
<td>9.53%</td>
</tr>
<tr>
<td>D</td>
<td>33,000,000.00</td>
<td>9.53%</td>
<td>9.53%</td>
</tr>
<tr>
<td>E</td>
<td>22,000,000.00</td>
<td>3.50%</td>
<td>3.50%</td>
</tr>
<tr>
<td>F</td>
<td>33,000,000.00</td>
<td>0.50%</td>
<td>0.50%</td>
</tr>
</tbody>
</table>

#### Other financial operations (current)

<table>
<thead>
<tr>
<th>Assets</th>
<th>Balance</th>
<th>Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Treasury Account</td>
<td>16,042,743.30</td>
<td>3.75%</td>
</tr>
<tr>
<td>Servicer ppal collect not yet credited</td>
<td>12,657,792.97</td>
<td>3.75%</td>
</tr>
<tr>
<td>Servicer ints collect not yet credited</td>
<td>7,731,279.00</td>
<td>3.75%</td>
</tr>
<tr>
<td>Servicer ints collected not yet credited</td>
<td>5,500,000.00</td>
<td>3.75%</td>
</tr>
</tbody>
</table>

### Collateral: Consumer loans to individuals

#### General

<table>
<thead>
<tr>
<th>Current</th>
<th>At constitution date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Count</td>
<td>50,191</td>
</tr>
<tr>
<td>Principal outstanding</td>
<td>775,325,786.28</td>
</tr>
<tr>
<td>Average loan</td>
<td>13,709.52</td>
</tr>
<tr>
<td>Minimum</td>
<td>3.75%</td>
</tr>
<tr>
<td>Maximum</td>
<td>65,063.21</td>
</tr>
<tr>
<td>Interest rate</td>
<td>6.84%</td>
</tr>
<tr>
<td>Weighted average (wac)</td>
<td>6.84%</td>
</tr>
<tr>
<td>Minimum</td>
<td>3.75%</td>
</tr>
<tr>
<td>Maximum</td>
<td>9.99%</td>
</tr>
<tr>
<td>Final maturity</td>
<td>67,319.07</td>
</tr>
<tr>
<td>Weighted average (WARM) (months)</td>
<td>74</td>
</tr>
<tr>
<td>Minimum</td>
<td>0.01/01/2023</td>
</tr>
<tr>
<td>Maximum</td>
<td>12/04/2020</td>
</tr>
<tr>
<td>Index (principal outstanding distribution)</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

#### Prepayments

<table>
<thead>
<tr>
<th>Single month. mort. (SMR)</th>
<th>Current month</th>
<th>Last 3 months</th>
<th>Last 6 months</th>
<th>Last 12 months</th>
<th>Historical</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.04%</td>
<td>0.75%</td>
<td>0.78%</td>
<td>0.85%</td>
<td>0.82%</td>
<td>9.40%</td>
</tr>
<tr>
<td>7.40%</td>
<td>8.68%</td>
<td>9.08%</td>
<td>9.73%</td>
<td>9.50%</td>
<td></td>
</tr>
</tbody>
</table>

#### Geographic distribution

<table>
<thead>
<tr>
<th>Current</th>
<th>At constitution date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andalucia</td>
<td>19.76%</td>
</tr>
<tr>
<td>Aragon</td>
<td>1.46%</td>
</tr>
<tr>
<td>Asturias</td>
<td>1.76%</td>
</tr>
<tr>
<td>Balearic Islands</td>
<td>2.41%</td>
</tr>
<tr>
<td>Basque Country</td>
<td>2.31%</td>
</tr>
<tr>
<td>Canary Islands</td>
<td>6.49%</td>
</tr>
<tr>
<td>Cantabria</td>
<td>0.72%</td>
</tr>
<tr>
<td>Castilla-La Mancha</td>
<td>6.35%</td>
</tr>
<tr>
<td>Castilla-Leon</td>
<td>3.44%</td>
</tr>
<tr>
<td>Catalonia</td>
<td>19.57%</td>
</tr>
<tr>
<td>Ceuta</td>
<td>0.21%</td>
</tr>
<tr>
<td>Extremadura</td>
<td>4.45%</td>
</tr>
<tr>
<td>Galicia</td>
<td>3.35%</td>
</tr>
<tr>
<td>La Rioja</td>
<td>0.30%</td>
</tr>
<tr>
<td>Madrid</td>
<td>9.42%</td>
</tr>
<tr>
<td>Melilla</td>
<td>0.48%</td>
</tr>
<tr>
<td>Murcia</td>
<td>5.96%</td>
</tr>
<tr>
<td>Navarra</td>
<td>0.50%</td>
</tr>
<tr>
<td>Valencia</td>
<td>11.15%</td>
</tr>
</tbody>
</table>

### Current delinquency

#### Delinquencies

<table>
<thead>
<tr>
<th>Aging</th>
<th>Assets</th>
<th>Overtax debt</th>
<th>Other</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 1 month</td>
<td>1,033</td>
<td>189,259.79</td>
<td>54,941.72</td>
<td>244,201.51</td>
<td>4.16%</td>
</tr>
<tr>
<td>from 1 to 2 months</td>
<td>631</td>
<td>195,714.44</td>
<td>60,377.73</td>
<td>256,092.17</td>
<td>4.40%</td>
</tr>
<tr>
<td>from 2 to 3 months</td>
<td>401</td>
<td>107,036.81</td>
<td>64,280.60</td>
<td>171,317.41</td>
<td>3.43%</td>
</tr>
<tr>
<td>from 3 to 6 months</td>
<td>313</td>
<td>219,051.06</td>
<td>81,072.10</td>
<td>300,123.16</td>
<td>5.17%</td>
</tr>
<tr>
<td>from 6 to 12 months</td>
<td>436</td>
<td>958,635.26</td>
<td>224,819.16</td>
<td>1,183,454.42</td>
<td>18.82%</td>
</tr>
<tr>
<td>from 12 to 18 months</td>
<td>361</td>
<td>847,746.45</td>
<td>355,054.08</td>
<td>1,202,800.53</td>
<td>20.31%</td>
</tr>
<tr>
<td>from 18 to 36 months</td>
<td>206</td>
<td>953,576.71</td>
<td>368,351.68</td>
<td>1,321,928.39</td>
<td>23.80%</td>
</tr>
<tr>
<td>from &gt; 3 years</td>
<td>221</td>
<td>987,176.91</td>
<td>415,394.35</td>
<td>1,402,571.26</td>
<td>24.09%</td>
</tr>
<tr>
<td>Subtotal</td>
<td>3,702</td>
<td>4,188,803.43</td>
<td>1,834,525.40</td>
<td>5,023,338.83</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

| Total | 3,702 | 4,188,803.43 | 1,834,525.40 | 5,023,338.83 | 100.00% |

### General register

- **Management Company**: Europea de Titulización, S.G.F.T
- **Originator**: BBVA
- **Servicer**: BBVA
- **Lead Manager**: BBVA
- **Bond Paying Agent**: BBVA
- **Financial Structuring**: Deutsche Bank
- **Market**: AIAF Mercado de Renta Fija
- **Register of Book Securities**: Iberclear
- **Treasury Account**: BBVA
- **Fund Auditor**: KPMG Auditores

### Collateral

- **Principal outstanding**: 775,325,786.28
- **Average loan**: 13,709.52
- **Minimum**: 3.75%
- **Maximum**: 67,319.07
- **Interest rate**: 6.84%
- **Weighted average (wac)**: 6.84%
- **Minimum**: 3.75%
- **Maximum**: 9.99%
- **Final maturity**: 67,319.07
- **Weighted average (WARM) (months)**: 74
- **Minimum**: 01/01/2023
- **Maximum**: 12/04/2020
- **Index (principal outstanding distribution)**: 100.00%

### Prepayments

- **Current month**: 0.04%
- **Last 3 months**: 0.75%
- **Last 6 months**: 0.78%
- **Last 12 months**: 0.85%
- **Historical**: 0.82%
- **Annual Percentage Rate (APR)**: 7.40%

### Geographic distribution

- **Andalucia**: 19.76%
- **Aragon**: 1.46%
- **Asturias**: 1.76%
- **Balearic Islands**: 2.41%
- **Basque Country**: 2.31%
- **Canary Islands**: 6.49%
- **Cantabria**: 0.72%
- **Castilla-La Mancha**: 6.35%
- **Castilla-Leon**: 3.44%
- **Catalonia**: 19.57%
- **Ceuta**: 0.21%
- **Extremadura**: 4.45%
- **Galicia**: 3.35%
- **La Rioja**: 0.30%
- **Madrid**: 9.42%
- **Melilla**: 0.48%
- **Murcia**: 5.96%
- **Navarra**: 0.50%
- **Valencia**: 11.15%

### Current delinquency

- **Up to 1 month**: 1,033
- **From 1 to 2 months**: 631
- **From 2 to 3 months**: 401
- **From 3 to 6 months**: 313
- **From 6 to 12 months**: 436
- **From 12 to 18 months**: 361
- **From 18 to 36 months**: 206
- **From > 3 years**: 221

**Subtotal**: 3,702

**Total**: 3,702

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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](http://www.edt-sg.com) info@edt-sg.com
- **Official register CNMV**: C/ Edison, 4 - 28006 Madrid (+34 91 585 15 00) www.cnmv.com
- **Deutsche Bank**: 549 91 855 10 00

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Date: 12/31/2022

Currency: EUR