

BBVA CONSUMER AUTO 2020-1 Fondo de Titulización



Brief report

Date: 10/31/2023
Currency: EUR

Constitution date
06/15/2020

VAT Reg. no.
V01632355

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA

Servicer
BBVA

Lead Manager
BBVA
Deutsche Bank

Bond Paying Agent
BBVA

Financial Structuring
Deutsche Bank

Market
AI AF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
BBVA

Fund Auditor
KPMG Auditores

Issued securities: Asset-Backed Bonds

Table with columns: Bonds issue, Series ISIN Code, Issue date, Principal outstanding (Current/Original), Interest type, Reference rate and margin, Interest Rate, Redemption (Final maturity, Next), Rating (Current/Original).

Table titled 'Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date'. Columns include % Monthly CPR (SMM) and % Annual equivalent CPR, and rows for Series A through Z with 'With optional redemption' and 'Without optional redemption'.

Restitution period will end up 01.22.2022. 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 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%

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Credit enhancement and financial operations

Credit enhancement (CE)							
	Current			At issue date			% CE
			% CE			% CE	
Series A	86.10%	487,179,418.00	13.96%	86.07%	951,500,000.00	14.00%	
Series B	2.49%	14,080,330.00	11.46%	2.49%	27,500,000.00	11.50%	
Series C	2.99%	16,896,396.00	8.46%	2.99%	33,000,000.00	8.50%	
Series D	2.99%	16,896,396.00	5.46%	2.99%	33,000,000.00	5.50%	
Series E	1.99%	11,264,264.00	3.46%	1.99%	22,000,000.00	3.50%	
Series F	2.99%	16,896,396.00	0.46%	2.99%	33,000,000.00	0.50%	
Series Z	0.46%	2,590,781.05		0.50%	5,500,000.00		
Issue of Bonds		565,803,981.05			1,105,500,000.00		
Reserve Fund	0.46%	2,590,781.05		0.50%	5,500,000.00		

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	22,965,325.76
Principals Account		0.00	
Servicer ppal collect not yet credited		2,261,487.91	
Servicer ints collect not yet credited		358,576.19	
Liabilities		Available	Balance
		Start-up Loan L/T	
Start-up Loan S/T			0.00

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	79,221	80,202	
Principal			
Principal outstanding	554,427,650.44	1,099,530,851.18	
Average loan	6,998.49	13,709.52	
Minimum	4.71	6,475.74	
Maximum	50,385.42	67,319.07	
Interest rate			
Weighted average (wac)	6.72%	6.84%	
Minimum	3.75%	3.75%	
Maximum	11.99%	9.99%	
Final maturity			
Weighted average (WARM) (months)	47	74	
Minimum	11/01/2023	12/04/2020	
Maximum	01/10/2032	01/10/2032	
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%	0.62%	0.68%	0.71%	0.80%
Annual Percentage Rate (CPR)	7.73%	7.21%	7.81%	8.14%	9.20%

Geographic distribution		
	Current	At constitution date
Andalucia	20.02%	19.60%
Aragon	1.42%	1.51%
Asturias	1.72%	1.87%
Balearic Islands	2.28%	2.53%
Basque Country	2.22%	2.61%
Canary Islands	6.70%	6.29%
Cantabria	0.74%	0.66%
Castilla-La Mancha	6.36%	5.89%
Castilla-Leon	3.40%	3.37%
Catalonia	19.40%	20.51%
Ceuta	0.22%	0.22%
Extremadura	4.76%	3.91%
Galicia	3.34%	3.65%
La Rioja	0.18%	0.23%
Madrid	9.02%	9.86%
Melilla	0.50%	0.38%
Murcia	6.09%	5.61%
Navarra	0.49%	0.58%
Valencia	11.15%	10.72%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
<i>Delinquencies</i>									
Up to 1 month	829	154,098.63	36,896.85	0.00	190,995.48	2.33	6,777,198.08	6,968,193.56	18.89
from > 1 to ≤ 2 months	562	185,396.58	46,064.52	0.00	231,461.10	2.83	4,644,877.32	4,876,338.42	13.22
from > 2 to ≤ 3 months	342	171,741.98	44,604.20	0.00	216,346.18	2.64	2,906,302.30	3,123,248.48	8.47
from > 3 to ≤ 6 months	289	219,218.89	63,105.56	0.00	282,324.45	3.45	2,157,019.89	2,439,344.34	6.61
from > 6 to < 12 months	449	630,997.53	199,277.20	0.00	830,274.73	10.13	3,207,120.22	4,037,394.95	10.94
from ≥ 12 to < 18 months	422	951,468.21	324,072.67	0.00	1,275,540.88	15.57	3,031,464.99	4,307,005.87	11.67
from ≥ 18 to < 24 months	328	1,091,321.65	365,415.40	0.00	1,456,737.05	17.78	2,116,602.97	3,573,340.02	9.69
from ≥ 2 years	570	2,721,088.32	987,943.72	0.00	3,709,032.04	45.27	3,857,059.17	7,566,091.21	20.51
Subtotal	3,791	6,125,331.79	2,067,380.12	0.00	8,192,711.91	100.00	28,698,244.94	36,890,956.85	100.00
Total	3,791	6,125,331.79	2,067,380.12	0.00	8,192,711.91		28,698,244.94	36,890,956.85	

Additional information