

BBVA CONSUMER AUTO 2020-1 Fondo de Titulización



Brief report

Date: 01/31/2026
 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
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 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	DBRS / Moody's / S&P	Current	Original
Series A ES0305487003	06/15/2020 9,515	15,935.71 151,628,280.65 15.94%	100,000.00 951,500,000.00	Floating 3-M Euribor+0.750% 20.Jan/Apr/Jul/Oct	2.7830% 04/20/2026 110.872702 Gross 89.806889 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secutorial	AA (sf) Aaa (sf) AA (sf)	AA Aa1 AA	
Series B ES0305487011	06/15/2020 275	15,935.71 4,382,320.25 15.94%	100,000.00 27,500,000.00	Floating 3-M Euribor+1.200% 20.Jan/Apr/Jul/Oct	3.2330% 04/20/2026 128.800376 Gross 104.328305 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secutorial	A (high) Aaa (sf) AA (sf)	A (high) A1 A+	
Series C ES0305487029	06/15/2020 330	15,935.71 5,258,784.30 15.94%	100,000.00 33,000,000.00	Floating 3-M Euribor+2.000% 20.Jan/Apr/Jul/Oct	4.0330% 04/20/2026 160.671796 Gross 130.144155 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secutorial	A (low) Aaa (sf) A+ (sf)	BBB (high) A2 A-	
Series D ES0305487037	06/15/2020 330	15,935.71 5,258,784.30 15.94%	100,000.00 33,000,000.00	Floating 3-M Euribor+3.000% 20.Jan/Apr/Jul/Oct	5.0330% 04/20/2026 200.511071 Gross 162.413968 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secutorial	BBB (low) Aaa (sf) A+ (sf)	BB (high) Baa3 BB+	
Series E ES0305487045	06/15/2020 220	15,935.71 3,505,856.20 15.94%	100,000.00 22,000,000.00	Floating 3-M Euribor+6.750% 20.Jan/Apr/Jul/Oct	8.7830% 04/20/2026 349.908352 Gross 283.425765 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secutorial	n.c. Baa3 (sf) BBB+	n.c. n.c. Ba1 B+	
Series F ES0305487052	06/15/2020 330	15,935.71 5,258,784.30 15.94%	100,000.00 33,000,000.00	Floating 3-M Euribor+11.000% 20.Jan/Apr/Jul/Oct	13.0330% 04/20/2026 519.225271 Gross 420.572470 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secutorial	n.c. n.c. n.c.	n.c. n.c. n.c.	
Series Z ES0305487060	06/15/2020 55	27,272.73 1,500,000.15 27.27%	100,000.00 5,500,000.00	Floating 3-M Euribor+15.000% 20.Jan/Apr/Jul/Oct	17.0330% 04/20/2026 1,161.341025 Gross 940.686230 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.	
Total		176,792,810.15	1,105,500,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date													
Series	Hypothesis	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	Years	0.81	0.81	0.80	0.79	0.63	0.63	0.63	0.63	0.62	
		Final Maturity	Years	11/13/2026	11/10/2026	11/08/2026	11/06/2026	09/08/2026	09/07/2026	09/05/2026	09/04/2026	09/04/2026	
	Without optional redemption *	Average life	Years	1.39	1.36	1.33	1.23	1.20	1.17	1.14	1.14	1.14	
		Final Maturity	Years	06/11/2027	05/30/2027	05/19/2027	05/07/2027	04/12/2027	04/02/2027	03/22/2027	03/12/2027	03/12/2027	
Series B	With optional redemption *	Average life	Years	0.81	0.81	0.80	0.79	0.63	0.63	0.63	0.63	0.62	
		Final Maturity	Years	11/13/2026	11/10/2026	11/08/2026	11/06/2026	09/08/2026	09/07/2026	09/05/2026	09/04/2026	09/04/2026	
	Without optional redemption *	Average life	Years	2.34	2.26	2.22	2.19	2.29	2.22	2.20	2.17	2.17	
		Final Maturity	Years	05/21/2028	04/29/2028	04/09/2028	03/28/2028	05/03/2028	04/03/2028	03/31/2028	03/22/2028	03/22/2028	
Series C	With optional redemption *	Average life	Years	0.81	0.81	0.80	0.79	0.63	0.63	0.63	0.63	0.62	
		Final Maturity	Years	11/13/2026	11/10/2026	11/08/2026	11/06/2026	09/08/2026	09/07/2026	09/05/2026	09/04/2026	09/04/2026	
	Without optional redemption *	Average life	Years	2.45	2.41	2.35	2.29	2.42	2.39	2.33	2.26	2.26	
		Final Maturity	Years	06/30/2028	06/18/2028	05/28/2028	05/04/2028	06/22/2028	06/10/2028	05/17/2028	04/25/2028	04/25/2028	
Series D	With optional redemption *	Average life	Years	0.81	0.81	0.80	0.79	0.63	0.63	0.63	0.63	0.62	
		Final Maturity	Years	11/13/2026	11/10/2026	11/08/2026	11/06/2026	09/08/2026	09/07/2026	09/05/2026	09/04/2026	09/04/2026	
	Without optional redemption *	Average life	Years	2.61	2.54	2.48	2.42	2.62	2.54	2.48	2.43	2.43	
		Final Maturity	Years	08/28/2028	08/05/2028	07/14/2028	06/23/2028	08/31/2028	08/04/2028	07/14/2028	06/24/2028	06/24/2028	
Series E	With optional redemption *	Average life	Years	0.81	0.81	0.80	0.79	0.63	0.63	0.63	0.63	0.62	
		Final Maturity	Years	11/13/2026	11/10/2026	11/08/2026	11/06/2026	09/08/2026	09/07/2026	09/05/2026	09/04/2026	09/04/2026	
	Without optional redemption *	Average life	Years	2.77	2.71	2.64	2.58	2.80	2.74	2.68	2.62	2.62	
		Final Maturity	Years	10/28/2028	10/04/2028	09/11/2028	08/19/2028	11/07/2028	10/15/2028	09/23/2028	09/01/2028	09/01/2028	
Series F	With optional redemption *	Average life	Years	0.81	0.81	0.80	0.79	0.63	0.63	0.63	0.63	0.62	
		Final Maturity	Years	11/13/2026	11/10/2026	11/08/2026	11/06/2026	09/08/2026	09/07/2026	09/05/2026	09/04/2026	09/04/2026	
	Without optional redemption *	Average life	Years	3.13	3.06	2.99	2.92	3.20	3.14	3.07	3.00	3.00	
		Final Maturity	Years	03/07/2029	02/09/2029	01/14/2029	12/20/2028	04/01/2029	03/11/2029	02/13/2029	01/20/2029	01/20/2029	
Series Z	With optional redemption *	Average life	Years	1.00	1.00	1.00	1.00	0.75	0.75	0.75	0.75	0.75	
		Final Maturity	Years	01/19/2027	01/19/2027	01/19/2027	01/19/2027	10/19/2026	10/19/2026	10/19/2026	10/19/2026	10/19/2026	
	Without optional redemption *	Average life	Years	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	
		Final Maturity	Years	10/19/2031	10/19/2031	10/19/2031	10/19/2031	10/19/2031	10/19/2031	10/19/2031	10/19/2031	10/19/2031	

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%

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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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Originator
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Servicer
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Lead Manager
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Deutsche Bank

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

Credit enhancement and financial operations

Credit enhancement (CE)						
		Current		At issue date		
			% CE		% CE	
Series A	85.77%	151,628,280.65	14.36%	86.07%	951,500,000.00	14.00%
Series B	2.48%	4,382,320.25	11.86%	2.49%	27,500,000.00	11.50%
Series C	2.97%	5,258,784.30	8.86%	2.99%	33,000,000.00	8.50%
Series D	2.97%	5,258,784.30	5.86%	2.99%	33,000,000.00	5.50%
Series E	1.98%	3,505,856.20	3.86%	1.99%	22,000,000.00	3.50%
Series F	2.97%	5,258,784.30	0.86%	2.99%	33,000,000.00	0.50%
Series Z	0.85%	1,500,000.15		0.50%	5,500,000.00	
Issue of Bonds		176,792,810.15			1,105,500,000.00	
Reserve Fund	0.86%	1,500,000.15		0.50%	5,500,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	9,943,575.93	2.250%	
Principals Account		0.00	
Servicer ppal collect not yet credited	745,570.89		
Servicer ints collect not yet credited	81,201.52		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Consumer loans to individuals

General				
		Current	At constitution date	
Count		33,013	80,202	
Principal				
Principal outstanding		170,879,493.69	1,099,530,851.18	
Average loan		5,176.13	13,709.52	
Minimum		15.12	6,475.74	
Maximum		35,767.43	67,319.07	
Interest rate				
Weighted average (wac)		6.43%	6.84%	
Minimum		3.75%	3.75%	
Maximum		10.99%	9.99%	
Final maturity				
Weighted average (WARM) (months)		34	74	
Minimum		02/01/2026	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)	0.82%	0.83%	0.78%	0.79%	0.79%
Annual Percentage Rate (CPR)	9.42%	9.54%	9.02%	9.09%	9.05%

Geographic distribution		
	Current	At constitution date
Andalucía	20.22%	19.60%
Aragón	1.32%	1.51%
Asturias	1.79%	1.87%
Balearic Islands	1.77%	2.53%
Basque Country	1.91%	2.61%
Canary Islands	7.34%	6.29%
Cantabria	0.81%	0.66%
Castilla-La Mancha	6.06%	5.89%
Castilla-León	3.30%	3.37%
Catalonia	19.81%	20.51%
Ceuta	0.24%	0.22%
Extremadura	5.99%	3.91%
Galicia	3.21%	3.65%
La Rioja	0.11%	0.23%
Madrid	7.87%	9.86%
Melilla	0.47%	0.38%
Murcia	6.57%	5.61%
Navarra	0.43%	0.58%
Valencia	10.77%	10.72%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
Delinquencies									
Up to 1 month	403	80,805.21	11,777.33	0.00	92,582.54	1.72	2,186,674.44	2,279,256.98	15.46
from > 1 to ≤ 2 months	214	77,924.77	13,940.69	0.00	91,865.46	1.70	1,297,536.99	1,389,402.45	9.42
from > 2 to ≤ 3 months	178	96,662.23	15,911.67	0.00	112,573.90	2.09	1,016,837.35	1,129,411.25	7.66
from > 3 to ≤ 6 months	135	98,940.20	14,151.49	0.00	113,091.69	2.10	575,478.18	688,569.87	4.67
from > 6 to < 12 months	231	338,673.84	54,473.15	0.00	393,146.99	7.29	840,322.43	1,233,469.42	8.37
from ≥ 12 to < 18 months	231	537,355.50	97,955.61	0.00	635,311.11	11.78	779,679.39	1,414,990.50	9.60
from ≥ 18 to < 24 months	212	639,866.67	140,894.09	0.00	780,760.76	14.47	750,891.17	1,531,651.93	10.39
from ≥ 2 years	607	2,591,250.79	583,761.35	0.00	3,175,012.14	58.86	1,900,937.86	5,075,950.00	34.43
Subtotal	2,211	4,461,479.21	932,565.38	0.00	5,394,044.59	100.00	9,348,357.81	14,742,402.40	100.00
Total	2,211	4,461,479.21	932,565.38	0.00	5,394,044.59		9,348,357.81	14,742,402.40	

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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