

BBVA CONSUMER AUTO 2020-1 Fondo de Titulización



Brief report

Date: 04/30/2026
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	13,724.54 130,588,998.10 13.72%	100,000.00 951,500,000.00	Floating 3-M Euribor+0.750% 20.Jan/Apr/Jul/Oct	2.9880% 07/20/2026 103.661451 Gross 83.965775 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	13,724.54 3,774,248.50 13.72%	100,000.00 27,500,000.00	Floating 3-M Euribor+1.200% 20.Jan/Apr/Jul/Oct	3.4380% 07/20/2026 119.273115 Gross 96.611223 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secutorial	AA (sf) Aa3 (sf) AA (sf)	A (high) A1 A+ AA (sf)	
Series C ES0305487029	06/15/2020 330	13,724.54 4,529,098.20 13.72%	100,000.00 33,000,000.00	Floating 3-M Euribor+2.000% 20.Jan/Apr/Jul/Oct	4.2380% 07/20/2026 147.027185 Gross 119.092020 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secutorial	A (high) A1 (sf) A+ (sf)	BBB (high) A2 A-	
Series D ES0305487037	06/15/2020 330	13,724.54 4,529,098.20 13.72%	100,000.00 33,000,000.00	Floating 3-M Euribor+3.000% 20.Jan/Apr/Jul/Oct	5.2380% 07/20/2026 181.719772 Gross 147.193015 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secutorial	A (low) (sf) Baa1 (sf) BB+	BB (high) Baa3 BB+	
Series E ES0305487045	06/15/2020 220	13,724.54 3,019,398.80 13.72%	100,000.00 22,000,000.00	Floating 3-M Euribor+6.750% 20.Jan/Apr/Jul/Oct	8.9880% 07/20/2026 311.816974 Gross 252.571749 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secutorial	n.c. Baa3 (sf) BBB+	n.c. Ba1 B+	
Series F ES0305487052	06/15/2020 330	13,724.54 4,529,098.20 13.72%	100,000.00 33,000,000.00	Floating 3-M Euribor+11.000% 20.Jan/Apr/Jul/Oct	13.2380% 07/20/2026 459.260470 Gross 372.000981 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	17.2380% 07/20/2026 1,188.377392 Gross 962.585688 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c. n.c.	
Total		152,469,940.15	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 *	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00						
	Without optional redemption *	0.65	0.65	0.64	0.64	0.46	0.46	0.46	0.46	0.45					
Series B	With optional redemption *	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00						
	Without optional redemption *	0.65	0.65	0.64	0.64	0.46	0.46	0.46	0.46	0.45					
Series C	With optional redemption *	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00						
	Without optional redemption *	0.65	0.65	0.64	0.64	0.46	0.46	0.46	0.46	0.45					
Series D	With optional redemption *	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00						
	Without optional redemption *	0.65	0.65	0.64	0.64	0.46	0.46	0.46	0.46	0.45					
Series E	With optional redemption *	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00						
	Without optional redemption *	0.65	0.65	0.64	0.64	0.46	0.46	0.46	0.46	0.45					
Series F	With optional redemption *	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00						
	Without optional redemption *	0.65	0.65	0.64	0.64	0.46	0.46	0.46	0.46	0.45					
Series Z	With optional redemption *	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00						
	Without optional redemption *	0.65	0.65	0.64	0.64	0.46	0.46	0.46	0.46	0.45					

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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Iberclear

Treasury Account
BBVA

Fund Auditor
KPMG Auditores

Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
			% CE			% CE
Series A	85.65%	130,588,998.10	14.49%	86.07%	951,500,000.00	14.00%
Series B	2.48%	3,774,248.50	11.99%	2.49%	27,500,000.00	11.50%
Series C	2.97%	4,529,098.20	8.99%	2.99%	33,000,000.00	8.50%
Series D	2.97%	4,529,098.20	5.99%	2.99%	33,000,000.00	5.50%
Series E	1.98%	3,019,398.80	3.99%	1.99%	22,000,000.00	3.50%
Series F	2.97%	4,529,098.20	0.99%	2.99%	33,000,000.00	0.50%
Series Z	0.98%	1,500,000.15		0.50%	5,500,000.00	
Issue of Bonds		152,469,940.15			1,105,500,000.00	
Reserve Fund	0.99%	1,500,000.15	0.50%		5,500,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	8,980,737.57	2.250%	
Principals Account		0.00	
Servicer ppal collect not yet credited	608,325.80		
Servicer ints collect not yet credited	70,170.30		
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	29,738	80,202	
Principal			
Principal outstanding	146,746,147.49	1,099,530,851.18	
Average loan	4,934.63	13,709.52	
Minimum	50.10	6,475.74	
Maximum	34,255.12	67,319.07	
Interest rate			
Weighted average (wac)	6.41%	6.84%	
Minimum	3.75%	3.75%	
Maximum	10.99%	9.99%	
Final maturity			
Weighted average (WARM) (months)	33	74	
Minimum	05/01/2026	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)	0.80%	0.85%	0.84%	0.79%	0.79%
Annual Percentage Rate (CPR)	9.15%	9.70%	9.62%	9.12%	9.08%

Geographic distribution		
	Current	At constitution date
Andalucía	20.13%	19.60%
Aragón	1.34%	1.51%
Asturias	1.79%	1.87%
Balearic Islands	1.71%	2.53%
Basque Country	1.87%	2.61%
Canary Islands	7.39%	6.29%
Cantabria	0.81%	0.66%
Castilla-La Mancha	6.04%	5.89%
Castilla-León	3.33%	3.37%
Catalonia	19.85%	20.51%
Ceuta	0.24%	0.22%
Extremadura	6.13%	3.91%
Galicia	3.24%	3.65%
La Rioja	0.10%	0.23%
Madrid	7.75%	9.86%
Melilla	0.45%	0.38%
Murcia	6.64%	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	330	67,440.76	9,237.53	0.00	76,678.29	1.60	1,723,801.73	1,800,480.02	14.40
from > 1 to ≤ 2 months	248	89,406.03	14,149.99	0.00	103,556.02	2.16	1,374,254.17	1,477,810.19	11.82
from > 2 to ≤ 3 months	128	70,694.71	12,069.52	0.00	82,764.23	1.73	712,112.96	794,877.19	6.36
from > 3 to ≤ 6 months	103	78,729.73	13,368.46	0.00	92,098.19	1.92	461,388.87	553,487.06	4.43
from > 6 to < 12 months	206	288,491.29	41,855.84	0.00	330,347.13	6.90	638,590.26	968,927.39	7.75
from ≥ 12 to < 18 months	217	503,480.88	82,370.03	0.00	585,850.91	12.24	680,035.16	1,265,886.07	10.12
from ≥ 18 to < 24 months	202	603,254.69	117,683.41	0.00	720,938.10	15.06	611,074.44	1,332,012.54	10.65
from ≥ 2 years	544	2,311,781.35	482,823.90	0.00	2,794,605.25	58.38	1,519,506.55	4,314,111.80	34.49
Subtotal	1,978	4,013,279.44	773,558.68	0.00	4,786,838.12	100.00	7,720,754.14	12,507,592.26	100.00
Total	1,978	4,013,279.44	773,558.68	0.00	4,786,838.12		7,720,754.14	12,507,592.26	

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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