BBVA CONSUMER AUTO 2020-1 Fondo de Titulización

Brief report

Date: 07/31/2026
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) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating DBRS / Moody's / S&P Current	 Original
Series A ES0305487003	06/15/2020 9,515	11,781.92 112,104,968.80 11.78%	100,000.00 951,500,000.00	Floating 3-M Euribor+0.750% 20.Jan/Apr/Jul/Oct	3.2350% 10/20/2026 97.403751 Gross 78.897038 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secuential	AA (sf) Aaa (sf) AA (sf)	AA Aa1 AA
Series B ES0305487011	06/15/2020 275	11,781.92 3,240,028.00 11.78%	100,000.00 27,500,000.00	Floating 3-M Euribor+1.200% 20.Jan/Apr/Jul/Oct	3.6850% 10/20/2026 110.952959 Gross 89.871897 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secuential	AA (sf) Aa3 (sf) AA (sf)	A (high) A1 A+
Series C ES0305487029	06/15/2020 330	11,781.92 3,888,033.60 11.78%	100,000.00 33,000,000.00	Floating 3-M Euribor+2.000% 20.Jan/Apr/Jul/Oct	4.4850% 10/20/2026 135.040440 Gross 109.382756 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secuential	A (high) (sf) A1 (sf) A+ (sf)	BBB (high) A2 A-
Series D ES0305487037	06/15/2020 330	11,781.92 3,888,033.60 11.78%	100,000.00 33,000,000.00	Floating 3-M Euribor+3.000% 20.Jan/Apr/Jul/Oct	5.4850% 10/20/2026 165.149791 Gross 133.771331 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secuential	A (low) (sf) Baa1 (sf) A (sf)	BB (high) Baa3 BB+
Series E ES0305487045	06/15/2020 220	11,781.92 2,592,022.40 11.78%	100,000.00 22,000,000.00	Floating 3-M Euribor+6.750% 20.Jan/Apr/Jul/Oct	9.2350% 10/20/2026 278.059858 Gross 225.228485 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secuential	n.c. Baa3 (sf) BBB+ (sf)	n.c. Ba1 B+
Series F ES0305487052	06/15/2020 330	11,781.92 3,888,033.60 11.78%	100,000.00 33,000,000.00	Floating 3-M Euribor+11.000% 20.Jan/Apr/Jul/Oct	13.4850% 10/20/2026 406.024600 Gross 328.879926 Net	01/20/2036 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata / Secuential	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	17.4850% 10/20/2026 1,218.651637 Gross 987.107826 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. n.c.
Total		131,101,120.15	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

			% Monthly CPR (SMM)	0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44
			% Annual equivalent CPR	2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00
Series A	With optional redemption *	Average life	Years	0.47	0.46	0.46	0.25	0.25	0.25	0.25	0.25
			Date	01/05/2027	01/05/2027	01/04/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
		Final Maturity	Years	0.50	0.50	0.50	0.25	0.25	0.25	0.25	0.25
			Date	01/20/2027	01/20/2027	01/20/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
	Without optional redemption *	Average life	Years	1.21	1.19	1.16	1.07	1.04	1.02	0.99	0.97
			Date	10/06/2027	09/26/2027	09/16/2027	08/14/2027	08/05/2027	07/26/2027	07/16/2027	07/07/2027
		Final Maturity	Years	2.75	2.75	2.75	2.51	2.51	2.51	2.51	2.25
			Date	04/20/2029	04/20/2029	04/20/2029	01/20/2029	01/20/2029	01/20/2029	01/20/2029	10/20/2028
Series B	With optional redemption *	Average life	Years	0.47	0.46	0.46	0.25	0.25	0.25	0.25	0.25
			Date	01/05/2027	01/05/2027	01/04/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
		Final Maturity	Years	0.50	0.50	0.50	0.25	0.25	0.25	0.25	0.25
			Date	01/20/2027	01/20/2027	01/20/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
	Without optional redemption *	Average life	Years	2.44	2.37	2.34	2.60	2.53	2.51	2.51	2.46
			Date	12/27/2028	12/02/2028	11/20/2028	02/22/2029	01/28/2029	01/20/2029	01/20/2029	01/03/2029
		Final Maturity	Years	3.00	3.00	2.75	2.75	2.75	2.51	2.51	2.51
			Date	07/20/2029	07/20/2029	04/20/2029	04/20/2029	04/20/2029	01/20/2029	01/20/2029	01/20/2029
Series C	With optional redemption *	Average life	Years	0.47	0.46	0.46	0.25	0.25	0.25	0.25	0.25
			Date	01/05/2027	01/05/2027	01/04/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
		Final Maturity	Years	0.50	0.50	0.50	0.25	0.25	0.25	0.25	0.25
			Date	01/20/2027	01/20/2027	01/20/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
	Without optional redemption *	Average life	Years	2.58	2.56	2.52	2.78	2.75	2.72	2.66	2.61
			Date	02/15/2029	02/09/2029	01/25/2029	04/29/2029	04/20/2029	04/06/2029	03/18/2029	02/28/2029
		Final Maturity	Years	3.00	3.00	3.00	3.00	2.75	2.75	2.75	2.75
			Date	07/20/2029	07/20/2029	07/20/2029	07/20/2029	04/20/2029	04/20/2029	04/20/2029	04/20/2029
Series D	With optional redemption *	Average life	Years	0.47	0.46	0.46	0.25	0.25	0.25	0.25	0.25
			Date	01/05/2027	01/05/2027	01/04/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
		Final Maturity	Years	0.50	0.50	0.50	0.25	0.25	0.25	0.25	0.25
			Date	01/20/2027	01/20/2027	01/20/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
	Without optional redemption *	Average life	Years	2.79	2.74	2.69	3.04	2.99	2.94	2.90	2.86
			Date	05/04/2029	04/15/2029	03/28/2029	08/03/2029	07/16/2029	06/27/2029	06/13/2029	05/30/2029
		Final Maturity	Years	3.51	3.25	3.25	3.25	3.25	3.00	3.00	3.00
			Date	01/20/2030	10/20/2029	10/20/2029	10/20/2029	10/20/2029	07/20/2029	07/20/2029	07/20/2029
Series E	With optional redemption *	Average life	Years	0.47	0.46	0.46	0.25	0.25	0.25	0.25	0.25
			Date	01/05/2027	01/05/2027	01/04/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
		Final Maturity	Years	0.50	0.50	0.50	0.25	0.25	0.25	0.25	0.25
			Date	01/20/2027	01/20/2027	01/20/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
	Without optional redemption *	Average life	Years	3.01	2.96	2.91	3.31	3.27	3.22	3.18	3.14
			Date	07/20/2029	07/03/2029	06/14/2029	11/07/2029	10/26/2029	10/08/2029	09/22/2029	09/07/2029
		Final Maturity	Years	3.51	3.51	3.51	3.51	3.51	3.25	3.25	3.25
			Date	01/20/2030	01/20/2030	01/20/2030	01/20/2030	01/20/2030	10/20/2029	10/20/2029	10/20/2029
Series F	With optional redemption *	Average life	Years	0.47	0.46	0.46	0.25	0.25	0.25	0.25	0.25
			Date	01/05/2027	01/05/2027	01/04/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
		Final Maturity	Years	0.50	0.50	0.50	0.25	0.25	0.25	0.25	0.25
			Date	01/20/2027	01/20/2027	01/20/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
	Without optional redemption *	Average life	Years	3.47	3.42	3.36	3.87	3.83	3.80	3.75	3.71
			Date	01/07/2030	12/17/2029	11/28/2029	05/31/2030	05/19/2030	05/05/2030	04/18/2030	04/02/2030
		Final Maturity	Years	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76
			Date	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032
Series Z	With optional redemption *	Average life	Years	0.50	0.50	0.50	0.25	0.25	0.25	0.25	0.25
			Date	01/19/2027	01/19/2027	01/19/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
		Final Maturity	Years	0.50	0.50	0.50	0.25	0.25	0.25	0.25	0.25
			Date	01/20/2027	01/20/2027	01/20/2027	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026
	Without optional redemption *	Average life	Years	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76
			Date	04/19/2032	04/19/2032	04/19/2032	04/19/2032	04/19/2032	04/19/2032	04/19/2032	04/19/2032
		Final Maturity	Years	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76
			Date	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032

Restitution period will end up 01.22.2022. Meanwhile loans will be restitute 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.

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

BBVA CONSUMER AUTO 2020-1 Fondo de Titulización

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: 07/31/2026
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

Credit enhancement and financial operations

Credit enhancement (CE)

	Current			At issue date		
			% CE			% CE
Series A	85.51%	112,104,968.80	14.66%	86.07%	951,500,000.00	14.00%
Series B	2.47%	3,240,028.00	12.16%	2.49%	27,500,000.00	11.50%
Series C	2.97%	3,888,033.60	9.16%	2.99%	33,000,000.00	8.50%
Series D	2.97%	3,888,033.60	6.16%	2.99%	33,000,000.00	5.50%
Series E	1.98%	2,592,022.40	4.16%	1.99%	22,000,000.00	3.50%
Series F	2.97%	3,888,033.60	1.16%	2.99%	33,000,000.00	0.50%
Series Z	1.14%	1,500,000.15		0.50%	5,500,000.00	
Issue of Bonds		131,101,120.15			1,105,500,000.00	
Reserve Fund	1.16%	1,500,000.15		0.50%	5,500,000.00	

Other finantial operations (current)

Assets	Available	Balance	Interest
Treasury Account		8,313,385.94	2.000%
Principals Account		0.00	
Servicer ppal collect not yet credited		439,667.19	
Servicer ints collect not yet credited		44,152.39	
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	26,329	80,202
Principal		
Principal outstanding	125,601,970.35	1,099,530,851.18
Average loan	4,770.48	13,709.52
Minimum	5.86	6,475.74
Maximum	32,727.67	67,319.07
Interest rate		
Weighted average (wac)	6.39%	6.84%
Minimum	3.75%	3.75%
Maximum	10.00%	9.99%
Final maturity		
Weighted average (WARM) (months)	31	74
Minimum	08/01/2026	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)	0.73%	0.75%	0.80%	0.79%	0.79%
Annual Percentage Rate (CPR)	8.42%	8.68%	9.19%	9.10%	9.06%

Geographic distribution

	Current	At constitution date
Andalucia	20.09%	19.60%
Aragon	1.34%	1.51%
Asturias	1.80%	1.87%
Balearic Islands	1.64%	2.53%
Basque Country	1.89%	2.61%
Canary Islands	7.40%	6.29%
Cantabria	0.81%	0.66%
Castilla-La Mancha	6.01%	5.89%
Castilla-Leon	3.38%	3.37%
Catalonia	19.93%	20.51%
Ceuta	0.22%	0.22%
Extremadura	6.27%	3.91%
Galicia	3.20%	3.65%
La Rioja	0.10%	0.23%
Madrid	7.62%	9.86%
Melilla	0.45%	0.38%
Murcia	6.65%	5.61%
Navarra	0.40%	0.58%
Valencia	10.78%	10.72%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	292	55,531.39	7,311.59	0.00	62,842.98	1.50	1,496,119.03	1,558,962.01	14.64
from > 1 to ≤ 2 months	188	67,164.61	10,471.50	0.00	77,636.11	1.85	1,021,252.44	1,098,888.55	10.32
from > 2 to ≤ 3 months	117	61,721.16	9,270.72	0.00	70,991.88	1.69	623,844.70	694,836.58	6.53
from > 3 to ≤ 6 months	107	87,002.57	12,871.50	0.00	99,874.07	2.38	472,532.83	572,406.90	5.38
from > 6 to < 12 months	173	234,311.83	37,692.52	0.00	272,004.35	6.49	585,984.36	857,988.71	8.06
from ≥ 12 to < 18 months	198	434,049.10	67,039.93	0.00	501,089.03	11.95	529,859.05	1,030,948.08	9.68
from ≥ 18 to < 24 months	195	591,638.07	101,385.88	0.00	693,023.95	16.52	498,407.42	1,191,431.37	11.19
from ≥ 2 years	486	2,014,023.06	402,517.88	0.00	2,416,540.94	57.62	1,225,089.25	3,641,630.19	34.20
Subtotal	1,756	3,545,441.79	648,561.52	0.00	4,194,003.31	100.00	6,453,089.08	10,647,092.39	100.00
Total	1,756	3,545,441.79	648,561.52	0.00	4,194,003.31		6,453,089.08	10,647,092.39	

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.

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