

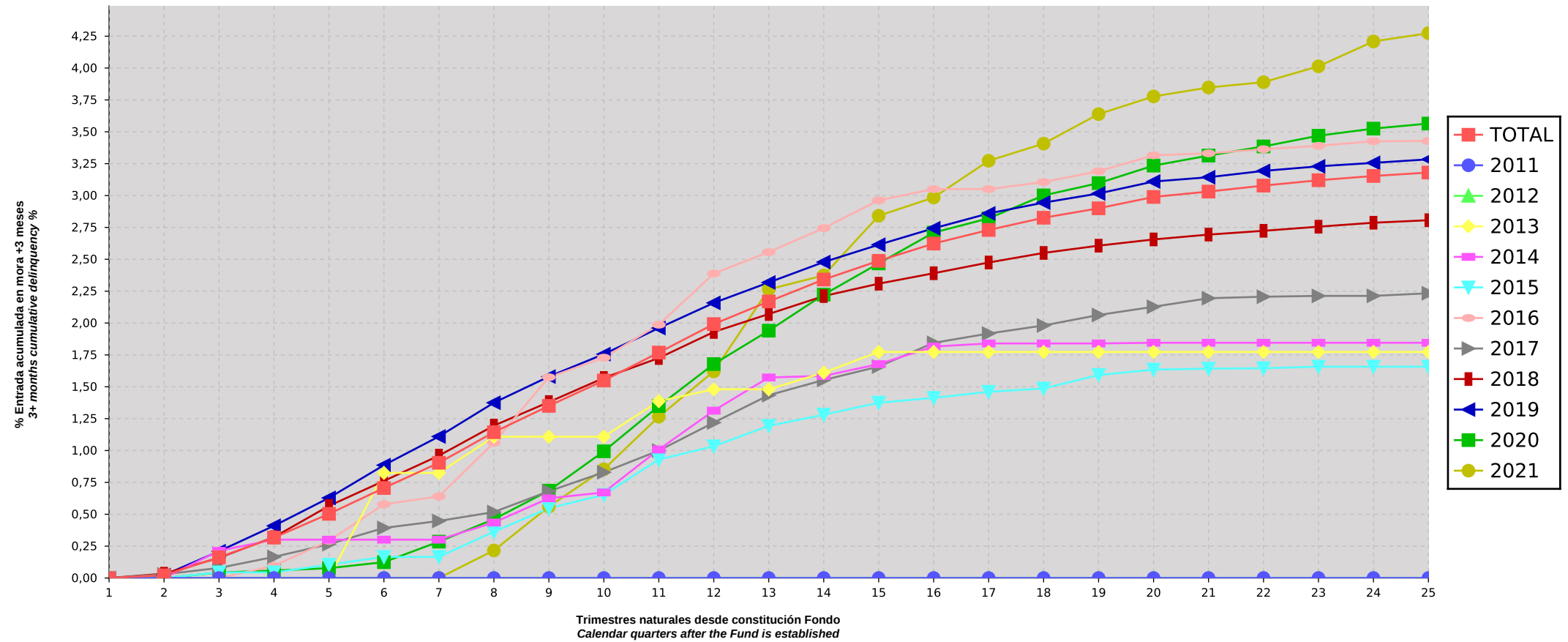
# BBVA Consumer Auto 2020-1 Fondo de Titulización

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de entrada acumulada en mora +3 meses (trimestres naturales desde constitución Fondo) - Detalle por años originación activos  
Delinquency analysis: 3+ months cumulative delinquency rate (calendar quarters after the Fund is established) - Detailed by asset origination years

Activos / Assets: Préstamos a personas físicas para consumo / Consumer loans to individuals  
Fecha / Date: 30/06/2026  
Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates



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| Origenación activo<br>Asset origination                                   | TOTAL     | 2011  | 2012  | 2013  | 2014  | 2015   | 2016   | 2017   | 2018    | 2019    | 2020    | 2021   |
|---------------------------------------------------------------------------|-----------|-------|-------|-------|-------|--------|--------|--------|---------|---------|---------|--------|
| Principal<br>titulizado (mill. €)<br>Principal securitised (€<br>million) | 1.561,567 | 0,203 | 0,272 | 1,558 | 4,621 | 13,768 | 18,123 | 36,370 | 368,248 | 861,296 | 241,908 | 15,200 |
| Nº activos / Nº. of assets                                                | 120.417   | 18    | 32    | 271   | 734   | 2.131  | 2.012  | 3.132  | 29.281  | 62.803  | 18.902  | 1.101  |
| 1                                                                         | 0,00%     | 0     | 0,00% | 0     | 0,00% | 0      | 0,00%  | 0      | 0,00%   | 0       | 0,00%   | 0      |
| 2                                                                         | 0,02%     | 24    | 0,00% | 0     | 0,00% | 0      | 0,00%  | 0      | 0,03%   | 1       | 0,03%   | 9      |
| 3                                                                         | 0,16%     | 184   | 0,00% | 0     | 0,00% | 0      | 0,21%  | 1      | 0,04%   | 1       | 0,00%   | 0      |
| 4                                                                         | 0,32%     | 382   | 0,00% | 0     | 0,00% | 0      | 0,30%  | 2      | 0,04%   | 1       | 0,10%   | 3      |
| 5                                                                         | 0,50%     | 613   | 0,00% | 0     | 0,00% | 0      | 0,30%  | 2      | 0,10%   | 3       | 0,29%   | 6      |
| 6                                                                         | 0,71%     | 883   | 0,00% | 0     | 0,00% | 0      | 0,30%  | 2      | 0,17%   | 4       | 0,58%   | 11     |
| 7                                                                         | 0,90%     | 1150  | 0,00% | 0     | 0,82% | 2      | 0,30%  | 2      | 0,17%   | 4       | 0,64%   | 13     |
| 8                                                                         | 1,14%     | 1491  | 0,00% | 0     | 1,11% | 3      | 0,44%  | 3      | 0,36%   | 8       | 1,06%   | 21     |
| 9                                                                         | 1,35%     | 1795  | 0,00% | 0     | 1,11% | 3      | 0,63%  | 4      | 0,55%   | 11      | 1,57%   | 30     |
| 10                                                                        | 1,55%     | 2102  | 0,00% | 0     | 1,11% | 3      | 0,67%  | 5      | 0,65%   | 14      | 1,73%   | 35     |
| 11                                                                        | 1,77%     | 2456  | 0,00% | 0     | 1,39% | 5      | 1,01%  | 8      | 0,93%   | 23      | 1,99%   | 44     |
| 12                                                                        | 1,99%     | 2823  | 0,00% | 0     | 1,48% | 6      | 1,31%  | 11     | 1,03%   | 26      | 2,39%   | 54     |
| 13                                                                        | 2,17%     | 3128  | 0,00% | 0     | 1,48% | 6      | 1,57%  | 15     | 1,19%   | 33      | 2,56%   | 63     |
| 14                                                                        | 2,34%     | 3442  | 0,00% | 0     | 1,61% | 8      | 1,59%  | 16     | 1,28%   | 37      | 2,74%   | 68     |
| 15                                                                        | 2,49%     | 3746  | 0,00% | 0     | 1,77% | 9      | 1,68%  | 17     | 1,37%   | 40      | 2,96%   | 77     |
| 16                                                                        | 2,62%     | 4031  | 0,00% | 0     | 1,77% | 9      | 1,82%  | 20     | 1,41%   | 46      | 3,05%   | 81     |
| 17                                                                        | 2,73%     | 4249  | 0,00% | 0     | 1,77% | 9      | 1,84%  | 21     | 1,46%   | 48      | 3,05%   | 81     |
| 18                                                                        | 2,83%     | 4462  | 0,00% | 0     | 1,77% | 9      | 1,84%  | 21     | 1,49%   | 49      | 3,11%   | 84     |
| 19                                                                        | 2,90%     | 4638  | 0,00% | 0     | 1,77% | 9      | 1,84%  | 21     | 1,59%   | 54      | 3,19%   | 87     |
| 20                                                                        | 2,99%     | 4844  | 0,00% | 0     | 1,77% | 9      | 1,85%  | 22     | 1,63%   | 58      | 3,32%   | 92     |
| 21                                                                        | 3,03%     | 4969  | 0,00% | 0     | 1,77% | 9      | 1,85%  | 22     | 1,64%   | 59      | 3,33%   | 93     |
| 22                                                                        | 3,08%     | 5095  | 0,00% | 0     | 1,77% | 9      | 1,85%  | 22     | 1,65%   | 60      | 3,36%   | 95     |
| 23                                                                        | 3,12%     | 5227  | 0,00% | 0     | 1,77% | 9      | 1,85%  | 22     | 1,66%   | 62      | 3,39%   | 98     |
| 24                                                                        | 3,15%     | 5324  | 0,00% | 0     | 1,77% | 9      | 1,85%  | 22     | 1,66%   | 62      | 3,43%   | 101    |
| 25                                                                        | 3,18%     | 5414  | 0,00% | 0     | 1,77% | 9      | 1,85%  | 22     | 1,66%   | 62      | 3,43%   | 102    |

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