

Brief report

Date: 11/30/2022  
 Currency: EUR

Constitution date  
 06/13/2022

VAT Reg. no.  
 V010705481

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

Originator  
 BBVA

Servicer  
 BBVA

Lead Manager  
 BBVA  
 CA-CIB

Bond Paying Agent  
 BBVA

Financial Structuring  
 CA-CIB

Market  
 AIAF Mercado de Renta Fija

Registrar 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	Current	Original	
Series A ES0305654008	06/13/2022 10,380	90,518.47 939,581,718.60 90.52%	100,000.00 1,038,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.4950% 02/17/2023 577.155822 Gross 467.496216 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AA+sf Aa2 (sf)	AA+ Aa2	
Series B ES0305654016	06/13/2022 300	90,518.47 27,155,541.00 90.52%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.6950% 02/17/2023 623.420818 Gross 504.970863 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AA-sf A3 (sf)	AA- A3	
Series C ES0305654024	06/13/2022 240	90,518.47 21,724,432.80 90.52%	100,000.00 24,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.8950% 02/17/2023 669.685814 Gross 542.445509 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A sf Baa2 (sf)	A Baa2	
Series D ES0305654032	06/13/2022 480	90,518.47 43,448,865.60 90.52%	100,000.00 48,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.0550% 02/17/2023 706.697811 Gross 572.425227 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A-sf Ba1 (sf)	A- Ba1	
Series E ES0305654040	06/13/2022 300	90,518.47 27,155,541.00 90.52%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	9.7950% 02/17/2023 2,265.828168 Gross 1,835.320816 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	BBBsf Ba3 (sf)	BBB Ba3	
Series F ES0305654057	06/13/2022 300	90,518.47 27,155,541.00 90.52%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	12.7950% 02/17/2023 2,959.803105 Gross 2,397.440515 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	n.c. n.c.	n.c. n.c.	
Series Z ES0305654065	06/13/2022 55	89,860.16 4,942,308.80 89.86%	100,000.00 5,500,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	13.7950% 02/17/2023 3,167.920096 Gross 2,566.015278 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.	
Total		1,091,163,948.80	1,205,500,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date													
Series	Redemption	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	2.85	2.75	2.62	2.50	2.38	2.27	2.19	2.09	2.09	
		Final Maturity	Years	09/23/2025	08/15/2025	06/29/2025	05/16/2025	04/03/2025	02/22/2025	01/25/2025	12/19/2024	4.50	
		Date	08/17/2028	08/17/2028	05/17/2028	02/17/2028	11/17/2027	08/17/2027	08/17/2027	05/17/2027			
	Without optional redemption *	Average life	Years	2.97	2.84	2.72	2.60	2.49	2.39	2.29	2.20	2.20	
		Final Maturity	Years	11/03/2025	09/19/2025	08/05/2025	06/24/2025	05/14/2025	04/03/2025	03/02/2025	01/27/2025	7.01	
		Date	11/17/2030	11/17/2030	11/17/2030	08/17/2030	05/17/2030	02/17/2030	02/17/2030	11/17/2029			
Series B	With optional redemption *	Average life	Years	2.85	2.75	2.62	2.50	2.38	2.27	2.19	2.09	2.09	
		Final Maturity	Years	09/23/2025	08/15/2025	06/29/2025	05/16/2025	04/03/2025	02/22/2025	01/25/2025	12/19/2024	4.50	
		Date	08/17/2028	08/17/2028	05/17/2028	02/17/2028	11/17/2027	08/17/2027	08/17/2027	05/17/2027			
	Without optional redemption *	Average life	Years	3.16	3.01	2.90	2.80	2.71	2.62	2.49	2.41	2.41	
		Final Maturity	Years	01/14/2026	11/20/2025	10/11/2025	09/03/2025	07/31/2025	06/29/2025	05/15/2025	04/15/2025	7.26	
		Date	02/17/2031	02/17/2031	11/17/2030	11/17/2030	08/17/2030	05/17/2030	05/17/2030	02/17/2030			
Series C	With optional redemption *	Average life	Years	2.85	2.75	2.62	2.50	2.38	2.27	2.19	2.09	2.09	
		Final Maturity	Years	09/23/2025	08/15/2025	06/29/2025	05/16/2025	04/03/2025	02/22/2025	01/25/2025	12/19/2024	4.50	
		Date	08/17/2028	08/17/2028	05/17/2028	02/17/2028	11/17/2027	08/17/2027	08/17/2027	05/17/2027			
	Without optional redemption *	Average life	Years	3.17	3.02	2.92	2.82	2.72	2.64	2.52	2.44	2.44	
		Final Maturity	Years	01/16/2026	11/24/2025	10/18/2025	09/11/2025	08/06/2025	07/07/2025	05/23/2025	04/24/2025	7.50	
		Date	05/17/2031	02/17/2031	02/17/2031	11/17/2030	11/17/2030	08/17/2030	08/17/2030	05/17/2030			
Series D	With optional redemption *	Average life	Years	2.85	2.75	2.62	2.50	2.38	2.27	2.19	2.09	2.09	
		Final Maturity	Years	09/23/2025	08/15/2025	06/29/2025	05/16/2025	04/03/2025	02/22/2025	01/25/2025	12/19/2024	4.50	
		Date	08/17/2028	08/17/2028	05/17/2028	02/17/2028	11/17/2027	08/17/2027	08/17/2027	05/17/2027			
	Without optional redemption *	Average life	Years	3.20	3.05	2.95	2.85	2.76	2.68	2.55	2.48	2.48	
		Final Maturity	Years	01/29/2026	12/05/2025	10/27/2025	09/21/2025	08/20/2025	07/20/2025	06/05/2025	05/09/2025	8.01	
		Date	08/17/2031	08/17/2031	05/17/2031	05/17/2031	02/17/2031	02/17/2031	11/17/2030	11/17/2030			
Series E	With optional redemption *	Average life	Years	2.85	2.75	2.62	2.50	2.38	2.27	2.19	2.09	2.09	
		Final Maturity	Years	09/23/2025	08/15/2025	06/29/2025	05/16/2025	04/03/2025	02/22/2025	01/25/2025	12/19/2024	4.50	
		Date	08/17/2028	08/17/2028	05/17/2028	02/17/2028	11/17/2027	08/17/2027	08/17/2027	05/17/2027			
	Without optional redemption *	Average life	Years	3.24	3.09	2.98	2.89	2.81	2.73	2.60	2.53	2.53	
		Final Maturity	Years	02/11/2026	12/17/2025	11/10/2025	10/07/2025	09/06/2025	08/10/2025	06/23/2025	05/29/2025	8.26	
		Date	11/17/2031	11/17/2031	11/17/2031	08/17/2031	08/17/2031	05/17/2031	05/17/2031	02/17/2031			
Series F	With optional redemption *	Average life	Years	2.85	2.75	2.62	2.50	2.38	2.27	2.19	2.09	2.09	
		Final Maturity	Years	09/23/2025	08/15/2025	06/29/2025	05/16/2025	04/03/2025	02/22/2025	01/25/2025	12/19/2024	4.50	
		Date	08/17/2028	08/17/2028	05/17/2028	02/17/2028	11/17/2027	08/17/2027	08/17/2027	05/17/2027			
	Without optional redemption *	Average life	Years	3.33	3.16	3.06	2.97	2.89	2.82	2.68	2.62	2.62	
		Final Maturity	Years	03/15/2026	01/14/2026	12/08/2025	11/04/2025	10/06/2025	09/11/2025	07/22/2025	07/01/2025	11.01	
		Date	11/17/2033	11/17/2033	11/17/2033	11/17/2033	11/17/2033	11/17/2033	11/17/2033	11/17/2033	11/17/2033		
Series Z	With optional redemption *	Average life	Years	3.28	3.23	3.07	2.93	2.78	2.64	2.60	2.47	2.47	
		Final Maturity	Years	02/26/2026	02/06/2026	12/12/2025	10/20/2025	08/28/2025	07/08/2025	06/24/2025	05/06/2025	4.50	
		Date	08/17/2028	08/17/2028	05/17/2028	02/17/2028	11/17/2027	08/17/2027	08/17/2027	05/17/2027	3.92		
	Without optional redemption *	Average life	Years	4.39	4.24	4.19	4.04	4.00	3.85	3.82	3.69	3.69	
		Final Maturity	Years	04/08/2027	02/11/2027	01/23/2027	11/30/2026	11/14/2026	09/24/2026	09/11/2026	07/24/2026	7.50	
		Date	05/17/2031	02/17/2031	02/17/2031	11/17/2030	11/17/2030	08/17/2030	08/17/2030	05/17/2030			

Restitution period will end up 01.22.2022. Mearwhile 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%

# BBVA CONSUMER AUTO 2022-1 Fondo de Titulización

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Management Company  
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### Credit enhancement and financial operations

Credit enhancement (CE)							
	Current			At issue date			
			% CE				% CE
Series A	86.11%	939,581,718.60	13.96%	86.11%	1,038,000,000.00		13.96%
Series B	2.49%	27,155,541.00	11.46%	2.49%	30,000,000.00		11.46%
Series C	1.99%	21,724,432.80	9.46%	1.99%	24,000,000.00		9.46%
Series D	3.98%	43,448,865.60	5.46%	3.98%	48,000,000.00		5.46%
Series E	2.49%	27,155,541.00	2.96%	2.49%	30,000,000.00		2.96%
Series F	2.49%	27,155,541.00	0.46%	2.49%	30,000,000.00		0.46%
Series Z	0.45%	4,942,308.80		0.46%	5,500,000.00		
Issue of Bonds		1,091,163,948.80			1,205,500,000.00		
Reserve Fund	0.46%	4,942,308.80	0.46%		5,500,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	34,512,712.42	1.500%	
Servicer ppal collect not yet credited	1,949,221.79		
Servicer ints collect not yet credited	471,972.38		
<b>Liabilities</b>	<b>Available</b>	<b>Balance</b>	<b>Interest</b>
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	98,500	103,805	
Principal			
Principal outstanding	1,059,676,378.45	1,199,988,694.09	
Average loan	10,758.14	11,560.03	
Minimum	3.04	600.03	
Maximum	63,835.94	66,691.25	
Interest rate			
Weighted average (wac)	6.36%	6.39%	
Minimum	2.99%	2.99%	
Maximum	11.99%	11.99%	
Final maturity			
Weighted average (WARM) (months)	67	71	
Minimum	12/01/2022	06/24/2022	
Maximum	12/27/2033	12/27/2033	
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)	0.69%	0.69%	0.68%		0.68%
Annual Percentage Rate (CPR)	7.93%	7.95%	7.84%		7.84%

Geographic distribution		
	Current	At constitution date
Andalucía	19.71%	19.60%
Aragón	1.83%	1.81%
Asturias	1.74%	1.72%
Balearic Islands	2.80%	2.81%
Basque Country	2.66%	2.73%
Canary Islands	0.23%	0.24%
Cantabria	0.78%	0.79%
Castilla-La Mancha	6.94%	6.90%
Castilla-León	3.65%	3.66%
Catalonia	20.05%	20.13%
Ceuta	0.16%	0.17%
Extremadura	4.34%	4.23%
Galicia	3.55%	3.58%
La Rioja	0.38%	0.38%
Madrid	13.25%	13.37%
Melilla	0.32%	0.32%
Murcia	5.19%	5.15%
Navarra	0.58%	0.58%
Valencia	11.84%	11.84%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
<b>Delinquencies</b>									
Up to 1 month	641	103,399.47	38,877.70	0.00	142,277.17	25.97	7,472,734.07	7,615,011.24	46.32
from > 1 to ≤ 2 months	354	92,153.49	39,748.74	0.00	131,902.23	24.08	4,184,865.46	4,316,767.69	26.26
from > 2 to ≤ 3 months	204	78,229.24	31,796.66	0.00	110,025.90	20.09	2,400,530.59	2,510,556.49	15.27
from > 3 to ≤ 6 months	187	115,481.90	44,927.72	0.00	160,409.62	29.28	1,805,905.37	1,966,314.99	11.96
from > 6 to < 12 months	2	2,093.00	1,072.30	0.00	3,165.30	0.58	28,527.55	31,692.85	0.19
Subtotal	1,388	391,357.10	156,425.12	0.00	547,782.22	100.00	15,892,563.04	16,440,345.26	100.00
<b>Total</b>	<b>1,388</b>	<b>391,357.10</b>	<b>156,425.12</b>	<b>0.00</b>	<b>547,782.22</b>		<b>15,892,563.04</b>	<b>16,440,345.26</b>	