

Brief report

Date: 10/31/2024
 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	Moody's Original	
Series A ES0305654008	06/13/2022 10,380	50,956.68 528,930,338.40 50.96%	100,000.00 1,038,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	4.4420% 11/18/2024 546.39987 Gross 442.583989 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	50,956.68 15,287,004.00 50.96%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	4.4420% 11/18/2024 572.161420 Gross 463.450750 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AAsf A3 (sf)	AA- A3	
Series C ES0305654024	06/13/2022 240	50,956.68 12,229,603.20 50.96%	100,000.00 24,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	4.6420% 11/18/2024 597.922852 Gross 484.317510 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	50,956.68 24,459,206.40 50.96%	100,000.00 48,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	4.8020% 11/18/2024 618.531998 Gross 501.010918 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	50,956.68 15,287,004.00 50.96%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	11.5420% 11/18/2024 1,486.692279 Gross 1,204.220746 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	50,956.68 15,287,004.00 50.96%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	14.5420% 11/18/2024 1,873.113769 Gross 1,517.222153 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	50,586.09 2,782,234.95 50.59%	100,000.00 5,500,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	15.5420% 11/18/2024 1,987.361666 Gross 1,609.762949 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.	
Total		614,262,394.95	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	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	2.16	2.05	1.99	1.90	1.80	1.75	1.71	1.62		
		Final Maturity	Years	4.00	3.75	3.75	3.50	3.25	3.25	3.25	3.00		
	Without optional redemption *	Average life	Years	2.33	2.24	2.17	2.08	2.00	1.94	1.88	1.80		
		Final Maturity	Years	6.25	6.25	6.25	6.00	5.75	5.75	5.75	5.51		
	Series B	With optional redemption *	Average life	Years	2.16	2.05	1.99	1.90	1.80	1.75	1.71	1.62	
			Final Maturity	Years	4.00	3.75	3.75	3.50	3.25	3.25	3.25	3.00	
Without optional redemption *		Average life	Years	2.64	2.57	2.48	2.43	2.40	2.30	2.20	2.17		
		Final Maturity	Years	6.51	6.25	6.25	6.25	6.00	6.00	6.00	5.75		
Series C		With optional redemption *	Average life	Years	2.16	2.05	1.99	1.90	1.80	1.75	1.71	1.62	
			Final Maturity	Years	4.00	3.75	3.75	3.50	3.25	3.25	3.25	3.00	
	Without optional redemption *	Average life	Years	2.65	2.62	2.51	2.47	2.43	2.33	2.25	2.21		
		Final Maturity	Years	6.75	6.51	6.51	6.25	6.00	6.00	6.00	5.75		
	Series D	With optional redemption *	Average life	Years	2.16	2.05	1.99	1.90	1.80	1.75	1.71	1.62	
			Final Maturity	Years	4.00	3.75	3.75	3.50	3.25	3.25	3.25	3.00	
Without optional redemption *		Average life	Years	2.71	2.66	2.55	2.52	2.50	2.39	2.29	2.28		
		Final Maturity	Years	7.00	6.75	6.75	6.75	6.51	6.51	6.51	6.25		
Series E		With optional redemption *	Average life	Years	2.16	2.05	1.99	1.90	1.80	1.75	1.71	1.62	
			Final Maturity	Years	4.00	3.75	3.75	3.50	3.25	3.25	3.25	3.00	
	Without optional redemption *	Average life	Years	2.77	2.73	2.62	2.59	2.58	2.47	2.37	2.37		
		Final Maturity	Years	7.25	7.25	7.25	7.00	7.00	7.00	7.00	6.75		
	Series F	With optional redemption *	Average life	Years	2.16	2.05	1.99	1.90	1.80	1.75	1.71	1.62	
			Final Maturity	Years	4.00	3.75	3.75	3.50	3.25	3.25	3.25	3.00	
Without optional redemption *		Average life	Years	2.90	2.87	2.75	2.73	2.73	2.62	2.50	2.52		
		Final Maturity	Years	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26		
Series Z		With optional redemption *	Average life	Years	3.05	2.86	2.86	2.67	2.48	2.48	2.47	2.29	
			Final Maturity	Years	4.00	3.75	3.75	3.50	3.25	3.25	3.25	3.00	
	Without optional redemption *	Average life	Years	5.02	4.84	4.84	4.65	4.45	4.45	4.45	4.26		
		Final Maturity	Years	6.75	6.51	6.51	6.25	6.25	6.00	6.00	5.75		

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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Credit enhancement and financial operations

Credit enhancement (CE)							
	Current			At issue date			% CE
			% CE			% CE	
Series A	86.11%	528,930,338.40	13.96%	86.11%	1,038,000,000.00	13.96%	
Series B	2.49%	15,287,004.00	11.46%	2.49%	30,000,000.00	11.46%	
Series C	1.99%	12,229,603.20	9.46%	1.99%	24,000,000.00	9.46%	
Series D	3.98%	24,459,206.40	5.46%	3.98%	48,000,000.00	5.46%	
Series E	2.49%	15,287,004.00	2.96%	2.49%	30,000,000.00	2.96%	
Series F	2.49%	15,287,004.00	0.46%	2.49%	30,000,000.00	0.46%	
Series Z	0.45%	2,782,234.95		0.46%	5,500,000.00		
Issue of Bonds		614,262,394.95			1,205,500,000.00		
Reserve Fund	0.46%	2,782,234.95	0.46%		5,500,000.00		

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	66,586,166.79
Servicer ppal collect not yet credited	1,125,747.09		
Servicer ints collect not yet credited	167,921.08		
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	71,871	103,805	
Principal			
Principal outstanding	563,829,918.25	1,199,988,694.09	
Average loan	7,845.03	11,560.03	
Minimum	0.00	600.03	
Maximum	52,487.03	66,691.25	
Interest rate			
Weighted average (wac)	6.24%	6.39%	
Minimum	2.99%	2.99%	
Maximum	11.99%	11.99%	
Final maturity			
Weighted average (WARM) (months)	51	71	
Minimum	10/10/2024	06/24/2022	
Maximum	12/21/2033	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)	0.92%	0.75%	0.76%	0.76%	0.72%
Annual Percentage Rate (CPR)	10.54%	8.61%	8.73%	8.71%	8.30%

Geographic distribution		
	Current	At constitution date
Andalucia	20.34%	19.60%
Aragon	1.75%	1.81%
Asturias	1.68%	1.72%
Balearic Islands	2.68%	2.81%
Basque Country	2.38%	2.73%
Canary Islands	0.21%	0.24%
Cantabria	0.80%	0.79%
Castilla-La Mancha	6.88%	6.90%
Castilla-Leon	3.56%	3.66%
Catalonia	20.10%	20.13%
Ceuta	0.15%	0.17%
Extremadura	4.88%	4.23%
Galicia	3.41%	3.58%
La Rioja	0.38%	0.38%
Madrid	12.48%	13.37%
Melilla	0.35%	0.32%
Murcia	5.50%	5.15%
Navarra	0.57%	0.58%
Valencia	11.90%	11.84%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
Delinquencies									
Up to 1 month	566	122,981.26	26,682.52	0.00	149,663.78	3.09	5,149,671.81	5,299,335.59	19.71
from > 1 to ≤ 2 months	374	125,940.50	32,432.14	0.00	158,372.64	3.27	3,344,976.18	3,503,348.82	13.03
from > 2 to ≤ 3 months	235	110,102.66	31,726.66	0.00	141,829.32	2.93	2,161,941.45	2,303,770.77	8.57
from > 3 to ≤ 6 months	246	172,271.93	54,488.93	0.00	226,760.86	4.68	1,921,761.36	2,148,520.22	7.99
from > 6 to < 12 months	383	522,696.79	174,524.05	0.00	697,220.84	14.39	3,078,302.98	3,775,623.82	14.04
from ≥ 12 to < 18 months	377	820,620.15	285,695.90	0.00	1,106,316.05	22.83	2,865,756.30	3,972,072.35	14.78
from ≥ 18 to < 24 months	323	1,035,742.13	345,721.53	0.00	1,381,463.66	28.50	2,282,688.35	3,664,152.01	13.63
from ≥ 2 years	202	742,267.95	242,947.75	0.00	985,215.70	20.33	1,231,222.98	2,216,438.68	8.24
Subtotal	2,706	3,652,623.37	1,194,217.48	0.00	4,846,840.85	100.00	22,036,321.41	26,883,162.26	100.00
Total	2,706	3,652,623.37	1,194,217.48	0.00	4,846,840.85		22,036,321.41	26,883,162.26	