

Brief report

Date: 12/31/2024
 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

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	Current	Moody's Original	
Series A ES0305654008	06/13/2022 10,380	46,241.94 479,991,337.20 46.24%	100,000.00 1,038,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.7050% 02/17/2025 433.075036 Gross 350.790779 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	AA+sf Aa2 (sf)	AA+ Aa2	
Series B ES0305654016	06/13/2022 300	46,241.94 13,872,582.00 46.24%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.9050% 02/17/2025 456.452905 Gross 369.728853 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	AAsf A3 (sf)	AA- A3	
Series C ES0305654024	06/13/2022 240	46,241.94 11,098,065.60 46.24%	100,000.00 24,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	4.1050% 02/17/2025 479.830775 Gross 388.662928 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	A+sf Baa2 (sf)	A Baa2	
Series D ES0305654032	06/13/2022 480	46,241.94 22,196,131.20 46.24%	100,000.00 48,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	4.2650% 02/17/2025 498.533071 Gross 403.811788 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	A-sf Ba1 (sf)	A- Ba1	
Series E ES0305654040	06/13/2022 300	46,241.94 13,872,582.00 46.24%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	11.0050% 02/17/2025 1,286.367278 Gross 1,041.957495 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	BBBsf Baa3 (sf)	BBB Baa3	
Series F ES0305654057	06/13/2022 300	46,241.94 13,872,582.00 46.24%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	14.0050% 02/17/2025 1,637.035323 Gross 1,325.998612 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	n.c. n.c.	n.c. n.c.	
Series Z ES0305654065	06/13/2022 55	45,905.64 2,524,810.20 45.91%	100,000.00 5,500,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	15.0050% 02/17/2025 1,741.169046 Gross 1,410.346927 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.	
Total		557,428,090.20	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	2.06	1.95	1.85	1.81	1.76	1.67	1.63	1.54	1.54	
		Final Maturity	Years	12/07/2026	10/30/2026	09/23/2026	09/06/2026	08/21/2026	07/18/2026	07/04/2026	06/01/2026	06/01/2026	
	Without optional redemption *	Average life	Years	2.25	2.16	2.08	2.01	1.95	1.87	1.81	1.74	1.74	
		Final Maturity	Years	02/14/2027	01/14/2027	12/15/2026	11/21/2026	10/29/2026	10/01/2026	08/15/2026	08/15/2026	08/15/2026	
	Series B	With optional redemption *	Average life	Years	2.06	1.95	1.85	1.81	1.76	1.67	1.63	1.54	1.54
			Final Maturity	Years	12/07/2026	10/30/2026	09/23/2026	09/06/2026	08/21/2026	07/18/2026	07/04/2026	06/01/2026	06/01/2026
Without optional redemption *		Average life	Years	2.58	2.52	2.49	2.39	2.29	2.27	2.18	2.15	2.15	
		Final Maturity	Years	06/17/2027	05/26/2027	05/16/2027	04/08/2027	03/04/2027	02/23/2027	01/20/2027	01/12/2027	01/12/2027	
Series C		With optional redemption *	Average life	Years	2.06	1.95	1.85	1.81	1.76	1.67	1.63	1.54	1.54
			Final Maturity	Years	12/07/2026	10/30/2026	09/23/2026	09/06/2026	08/21/2026	07/18/2026	07/04/2026	06/01/2026	06/01/2026
	Without optional redemption *	Average life	Years	2.59	2.57	2.52	2.43	2.35	2.31	2.23	2.20	2.20	
		Final Maturity	Years	06/21/2027	06/14/2027	05/26/2027	04/24/2027	03/23/2027	03/09/2027	02/08/2027	01/30/2027	01/30/2027	
	Series D	With optional redemption *	Average life	Years	2.06	1.95	1.85	1.81	1.76	1.67	1.63	1.54	1.54
			Final Maturity	Years	12/07/2026	10/30/2026	09/23/2026	09/06/2026	08/21/2026	07/18/2026	07/04/2026	06/01/2026	06/01/2026
Without optional redemption *		Average life	Years	2.65	2.61	2.60	2.49	2.39	2.38	2.28	2.28	2.28	
		Final Maturity	Years	08/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	04/07/2027	04/04/2027	02/27/2027	02/27/2027	
Series E		With optional redemption *	Average life	Years	2.06	1.95	1.85	1.81	1.76	1.67	1.63	1.54	1.54
			Final Maturity	Years	12/07/2026	10/30/2026	09/23/2026	09/06/2026	08/21/2026	07/18/2026	07/04/2026	06/01/2026	06/01/2026
	Without optional redemption *	Average life	Years	2.71	2.69	2.68	2.57	2.47	2.47	2.37	2.38	2.38	
		Final Maturity	Years	08/04/2027	07/28/2027	07/21/2027	06/13/2027	05/07/2027	05/05/2027	03/31/2027	04/05/2027	04/05/2027	
	Series F	With optional redemption *	Average life	Years	2.06	1.95	1.85	1.81	1.76	1.67	1.63	1.54	1.54
			Final Maturity	Years	12/07/2026	10/30/2026	09/23/2026	09/06/2026	08/21/2026	07/18/2026	07/04/2026	06/01/2026	06/01/2026
Without optional redemption *		Average life	Years	2.86	2.85	2.84	2.72	2.61	2.63	2.51	2.55	2.55	
		Final Maturity	Years	09/27/2027	09/21/2027	09/20/2027	08/07/2027	06/26/2027	07/03/2027	05/23/2027	06/04/2027	06/04/2027	
Series Z		With optional redemption *	Average life	Years	3.07	2.87	2.67	2.66	2.66	2.46	2.45	2.25	2.25
			Final Maturity	Years	12/12/2027	09/28/2027	07/18/2027	07/17/2027	07/15/2027	05/02/2027	05/01/2027	02/16/2027	02/16/2027
	Without optional redemption *	Average life	Years	5.25	5.05	4.85	4.84	4.84	4.64	4.63	4.63	4.63	
		Final Maturity	Years	08/17/2030	05/17/2030	02/17/2030	02/17/2030	02/17/2030	11/17/2027	11/17/2027	08/17/2027	08/17/2027	
	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
Series A	86.11%	479,991,337.20	13.96%	86.11%	1,038,000,000.00		13.96%
Series B	2.49%	13,872,582.00	11.46%	2.49%	30,000,000.00		11.46%
Series C	1.99%	11,098,065.60	9.46%	1.99%	24,000,000.00		9.46%
Series D	3.98%	22,196,131.20	5.46%	3.98%	48,000,000.00		5.46%
Series E	2.49%	13,872,582.00	2.96%	2.49%	30,000,000.00		2.96%
Series F	2.49%	13,872,582.00	0.46%	2.49%	30,000,000.00		0.46%
Series Z	0.45%	2,524,810.20		0.46%	5,500,000.00		
Issue of Bonds		557,428,090.20			1,205,500,000.00		
Reserve Fund	0.46%	2,524,810.20	0.46%		5,500,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	41,654,854.75	3.500%	
Servicer ppal collect not yet credited	1,878,713.19		
Servicer ints collect not yet credited	304,282.13		
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	69,423	103,805	
Principal			
Principal outstanding	527,708,438.09	1,199,988,694.09	
Average loan	7,601.35	11,560.03	
Minimum	10.21	600.03	
Maximum	51,469.12	66,691.25	
Interest rate			
Weighted average (wac)	6.23%	6.39%	
Minimum	2.99%	2.99%	
Maximum	11.99%	11.99%	
Final maturity			
Weighted average (WARM) (months)	50	71	
Minimum	01/01/2025	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)	0.75%	0.83%	0.77%	0.77%	0.72%
Annual Percentage Rate (CPR)	8.59%	9.49%	8.82%	8.84%	8.35%

Geographic distribution		
	Current	At constitution date
Andalucia	20.38%	19.60%
Aragon	1.75%	1.81%
Asturias	1.68%	1.72%
Balearic Islands	2.66%	2.81%
Basque Country	2.36%	2.73%
Canary Islands	0.21%	0.24%
Cantabria	0.80%	0.79%
Castilla-La Mancha	6.85%	6.90%
Castilla-Leon	3.55%	3.66%
Catalonia	20.15%	20.13%
Ceuta	0.15%	0.17%
Extremadura	4.95%	4.23%
Galicia	3.41%	3.58%
La Rioja	0.37%	0.38%
Madrid	12.45%	13.37%
Melilla	0.35%	0.32%
Murcia	5.52%	5.15%
Navarra	0.57%	0.58%
Valencia	11.85%	11.84%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
Delinquencies									
Up to 1 month	514	93,099.93	23,027.21	0.00	116,127.14	2.17	4,448,313.14	4,564,440.28	17.17
from > 1 to ≤ 2 months	385	130,080.19	31,121.13	0.00	161,201.32	3.01	3,321,253.85	3,482,455.17	13.10
from > 2 to ≤ 3 months	236	109,026.15	28,953.97	0.00	137,980.12	2.58	2,082,257.93	2,220,238.05	8.35
from > 3 to ≤ 6 months	222	165,452.84	43,968.33	0.00	209,421.17	3.91	1,639,191.64	1,848,612.81	6.95
from > 6 to < 12 months	380	550,281.57	168,697.96	0.00	718,959.53	13.42	2,869,056.03	3,588,014.56	13.50
from ≥ 12 to < 18 months	374	805,265.98	279,523.56	0.00	1,084,789.54	20.26	2,798,064.39	3,882,853.93	14.61
from ≥ 18 to < 24 months	313	1,011,309.35	327,055.65	0.00	1,338,365.00	24.99	2,149,211.74	3,487,576.74	13.12
from ≥ 2 years	310	1,195,181.17	393,473.08	0.00	1,588,654.25	29.66	1,917,348.36	3,506,002.61	13.19
Subtotal	2,734	4,059,677.18	1,295,820.89	0.00	5,355,498.07	100.00	21,224,696.08	26,580,194.15	100.00
Total	2,734	4,059,677.18	1,295,820.89	0.00	5,355,498.07		21,224,696.08	26,580,194.15	