

Brief report

Date: 02/28/2025
 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	41,672.83 432,563,975.40 41.67%	100,000.00 1,038,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.2560% 05/19/2025 342.985912 Gross 277.818589 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	41,672.83 12,501,849.00 41.67%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.4560% 05/19/2025 364.053843 Gross 294.883613 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	41,672.83 10,001,479.20 41.67%	100,000.00 24,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.6560% 05/19/2025 385.121774 Gross 311.948637 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	41,672.83 20,002,958.40 41.67%	100,000.00 48,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.8160% 05/19/2025 401.976118 Gross 325.600656 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	41,672.83 12,501,849.00 41.67%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	10.5560% 05/19/2025 1,111.965384 Gross 900.691961 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	41,672.83 12,501,849.00 41.67%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	13.5560% 05/19/2025 1,427.984344 Gross 1,156.667319 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	41,369.76 2,275,336.80 41.37%	100,000.00 5,500,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	14.5560% 05/19/2025 1,522.172739 Gross 1,232.959919 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.	
Total		502,349,296.80	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	Hypothesis	% 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	1.90	1.86	1.75	1.71	1.68	1.58	1.55	1.45	
	Final Maturity	01/11/2027	12/26/2026	11/19/2026	11/04/2026	10/21/2026	09/16/2026	09/04/2026	08/01/2026		
Series B	With optional redemption *	Average life	1.90	1.86	1.75	1.71	1.68	1.58	1.55	1.45	
	Final Maturity	01/11/2027	12/26/2026	11/19/2026	11/04/2026	10/21/2026	09/16/2026	09/04/2026	08/01/2026		
Series C	With optional redemption *	Average life	1.90	1.86	1.75	1.71	1.68	1.58	1.55	1.45	
	Final Maturity	01/11/2027	12/26/2026	11/19/2026	11/04/2026	10/21/2026	09/16/2026	09/04/2026	08/01/2026		
Series D	With optional redemption *	Average life	1.90	1.86	1.75	1.71	1.68	1.58	1.55	1.45	
	Final Maturity	01/11/2027	12/26/2026	11/19/2026	11/04/2026	10/21/2026	09/16/2026	09/04/2026	08/01/2026		
Series E	With optional redemption *	Average life	1.90	1.86	1.75	1.71	1.68	1.58	1.55	1.45	
	Final Maturity	01/11/2027	12/26/2026	11/19/2026	11/04/2026	10/21/2026	09/16/2026	09/04/2026	08/01/2026		
Series F	With optional redemption *	Average life	1.90	1.86	1.75	1.71	1.68	1.58	1.55	1.45	
	Final Maturity	01/11/2027	12/26/2026	11/19/2026	11/04/2026	10/21/2026	09/16/2026	09/04/2026	08/01/2026		
Series Z	With optional redemption *	Average life	2.89	2.89	2.67	2.67	2.45	2.45	2.22		
	Final Maturity	01/08/2028	01/08/2028	10/20/2027	10/20/2027	07/30/2027	07/30/2027	05/09/2027			

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			% CE	
Series A	86.11%	432,563,975.40	13.96%	86.11%	1,038,000,000.00	13.96%	
Series B	2.49%	12,501,849.00	11.46%	2.49%	30,000,000.00	11.46%	
Series C	1.99%	10,001,479.20	9.46%	1.99%	24,000,000.00	9.46%	
Series D	3.98%	20,002,958.40	5.46%	3.98%	48,000,000.00	5.46%	
Series E	2.49%	12,501,849.00	2.96%	2.49%	30,000,000.00	2.96%	
Series F	2.49%	12,501,849.00	0.46%	2.49%	30,000,000.00	0.46%	
Series Z	0.45%	2,275,336.80		0.46%	5,500,000.00		
Issue of Bonds		502,349,296.80			1,205,500,000.00		
Reserve Fund	0.46%	2,275,336.80	0.46%		5,500,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	20,122,856.84	2.750%	
Servicer ppal collect not yet credited	2,206,039.68		
Servicer ints collect not yet credited	365,345.77		
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	66,930	103,805	
Principal			
Principal outstanding	491,287,706.46	1,199,988,694.09	
Average loan	7,340.32	11,560.03	
Minimum	8.28	600.03	
Maximum	50,446.13	66,691.25	
Interest rate			
Weighted average (wac)	6.21%	6.39%	
Minimum	2.99%	2.99%	
Maximum	11.99%	11.99%	
Final maturity			
Weighted average (WARM) (months)	49	71	
Minimum	03/01/2025	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)	0.94%	0.87%	0.83%	0.79%	0.74%
Annual Percentage Rate (CPR)	10.75%	9.97%	9.53%	9.04%	8.49%

Geographic distribution		
	Current	At constitution date
Andalucia	20.47%	19.60%
Aragon	1.74%	1.81%
Asturias	1.69%	1.72%
Balearic Islands	2.63%	2.81%
Basque Country	2.34%	2.73%
Canary Islands	0.21%	0.24%
Cantabria	0.79%	0.79%
Castilla-La Mancha	6.86%	6.90%
Castilla-Leon	3.57%	3.66%
Catalonia	20.18%	20.13%
Ceuta	0.15%	0.17%
Extremadura	5.03%	4.23%
Galicia	3.40%	3.58%
La Rioja	0.37%	0.38%
Madrid	12.37%	13.37%
Melilla	0.35%	0.32%
Murcia	5.56%	5.15%
Navarra	0.57%	0.58%
Valencia	11.71%	11.84%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		
		Principal	Interest	Other	Total	%		Total debt	%	
Delinquencies										
Up to 1 month	542	103,826.74	24,225.99	0.00	128,052.73	2.18	4,570,191.90	4,698,244.63	17.73	
from > 1 to ≤ 2 months	376	126,744.81	31,632.26	0.00	158,377.07	2.69	3,128,589.28	3,286,966.35	12.41	
from > 2 to ≤ 3 months	187	92,086.49	24,518.82	0.00	116,605.11	1.98	1,691,046.91	1,807,652.02	6.82	
from > 3 to ≤ 6 months	207	163,051.01	41,706.72	0.00	204,757.73	3.48	1,576,635.94	1,781,393.67	6.72	
from > 6 to < 12 months	359	512,104.19	145,576.43	0.00	657,680.62	11.19	2,430,851.89	3,088,532.51	11.66	
from ≥ 12 to < 18 months	352	796,168.65	276,030.99	0.00	1,072,199.64	18.24	2,705,015.49	3,777,215.13	14.26	
from ≥ 18 to < 24 months	326	1,076,762.46	340,821.18	0.00	1,417,583.64	24.12	2,170,247.34	3,587,830.98	13.54	
from ≥ 2 years	399	1,612,033.53	510,876.96	0.00	2,122,910.49	36.12	2,342,749.79	4,465,660.28	16.86	
Subtotal	2,748	4,482,777.88	1,395,389.15	0.00	5,878,167.03	100.00	20,615,328.54	26,493,495.57	100.00	
Total	2,748	4,482,777.88	1,395,389.15	0.00	5,878,167.03		20,615,328.54	26,493,495.57		