

BBVA CONSUMER AUTO 2022-1 Fondo de Titulización



Brief report

Date: 09/30/2025
Currency: EUR

Constitution date
06/13/2022

VAT Reg. no.
V10705481

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 Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305654008	06/13/2022 10,380	33,317.82 345,838,971.60 33.32%	100,000.00 1,038,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.7360% 11/17/2025 230.426043 Gross 186.645095 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	33,317.82 9,995,346.00 33.32%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.9360% 11/17/2025 247.270052 Gross 200.288742 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	33,317.82 7,996,276.80 33.32%	100,000.00 24,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.1360% 11/17/2025 264.114061 Gross 213.932389 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	33,317.82 15,992,553.60 33.32%	100,000.00 48,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.2960% 11/17/2025 277.589268 Gross 224.847307 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	33,317.82 9,995,346.00 33.32%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	10.0360% 11/17/2025 845.232372 Gross 684.638221 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	33,317.82 9,995,346.00 33.32%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	13.0360% 11/17/2025 1,097.892507 Gross 889.292931 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	36,363.64 2,000,000.20 36.36%	100,000.00 5,500,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	14.0360% 11/17/2025 1,290.177907 Gross 1,045.044105 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.
Total		401,813,840.20	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												
		% Monthly CPR (SMM)		0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44	
		% Annual equivalent CPR		2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00	
Series A	With optional redemption *	Average life	Years	1.70	1.67	1.56	1.53	1.50	1.40	1.38	1.35	
			Date	05/01/2027	04/18/2027	03/11/2027	02/28/2027	02/17/2027	01/11/2027	01/02/2027	12/23/2026	
		Final Maturity	Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027		
	Without optional redemption *	Average life	Years	2.01	1.95	1.87	1.82	1.76	1.69	1.65	1.60	
			Date	08/19/2027	07/28/2027	07/01/2027	06/11/2027	05/22/2027	04/27/2027	04/09/2027	03/23/2027	
Final Maturity		Years	5.25	5.25	5.00	5.00	5.00	4.75	4.75	4.51		
	Date	11/17/2030	11/17/2030	08/17/2030	08/17/2030	08/17/2030	05/17/2030	05/17/2030	02/17/2030			
Series B	With optional redemption *	Average life	Years	1.70	1.67	1.56	1.53	1.50	1.40	1.38	1.35	
			Date	05/01/2027	04/18/2027	03/11/2027	02/28/2027	02/17/2027	01/11/2027	01/02/2027	12/23/2026	
		Final Maturity	Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027		
	Without optional redemption *	Average life	Years	2.42	2.36	2.33	2.26	2.21	2.17	2.10	2.07	
			Date	02/21/2028	01/18/2028	01/21/2028	12/16/2027	11/14/2027	11/18/2027	10/16/2027	09/22/2027	
Final Maturity		Years	5.51	5.25	5.25	5.25	5.00	5.00	5.00	4.75		
	Date	02/17/2031	11/17/2030	11/17/2030	11/17/2030	08/17/2030	08/17/2030	08/17/2030	05/17/2030			
Series C	With optional redemption *	Average life	Years	1.70	1.67	1.56	1.53	1.50	1.40	1.38	1.35	
			Date	05/01/2027	04/18/2027	03/11/2027	02/28/2027	02/17/2027	01/11/2027	01/02/2027	12/23/2026	
		Final Maturity	Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027		
	Without optional redemption *	Average life	Years	2.58	2.49	2.47	2.39	2.32	2.31	2.24	2.15	
			Date	03/16/2028	02/12/2028	02/04/2028	01/07/2028	12/10/2027	12/08/2027	11/13/2027	10/11/2027	
Final Maturity		Years	5.51	5.51	5.25	5.25	5.25	5.00	5.00	5.00		
	Date	02/17/2031	02/17/2031	11/17/2030	11/17/2030	11/17/2030	08/17/2030	08/17/2030	08/17/2030			
Series D	With optional redemption *	Average life	Years	1.70	1.67	1.56	1.53	1.50	1.40	1.38	1.35	
			Date	05/01/2027	04/18/2027	03/11/2027	02/28/2027	02/17/2027	01/11/2027	01/02/2027	12/23/2026	
		Final Maturity	Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027		
	Without optional redemption *	Average life	Years	2.64	2.55	2.57	2.47	2.37	2.41	2.32	2.23	
			Date	04/06/2028	03/03/2028	03/11/2028	02/04/2028	12/31/2027	01/13/2028	12/10/2027	11/08/2027	
Final Maturity		Years	6.00	5.75	5.75	5.75	5.75	5.51	5.51	5.51		
	Date	08/17/2031	05/17/2031	05/17/2031	05/17/2031	05/17/2031	02/17/2031	02/17/2031	02/17/2031			
Series E	With optional redemption *	Average life	Years	1.70	1.67	1.56	1.53	1.50	1.40	1.38	1.35	
			Date	05/01/2027	04/18/2027	03/11/2027	02/28/2027	02/17/2027	01/11/2027	01/02/2027	12/23/2026	
		Final Maturity	Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027		
	Without optional redemption *	Average life	Years	2.75	2.65	2.68	2.58	2.49	2.53	2.44	2.36	
			Date	05/18/2028	04/10/2028	04/19/2028	03/16/2028	02/12/2028	02/26/2028	01/24/2028	12/24/2027	
Final Maturity		Years	6.25	6.25	6.00	6.00	6.00	6.00	5.75	5.75		
	Date	11/17/2031	11/17/2031	08/17/2031	08/17/2031	08/17/2031	08/17/2031	05/17/2031	05/17/2031			
Series F	With optional redemption *	Average life	Years	1.70	1.67	1.56	1.53	1.50	1.40	1.38	1.35	
			Date	05/01/2027	04/18/2027	03/11/2027	02/28/2027	02/17/2027	01/11/2027	01/02/2027	12/23/2026	
		Final Maturity	Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027		
	Without optional redemption *	Average life	Years	2.96	2.85	2.90	2.78	2.68	2.76	2.65	2.55	
			Date	08/02/2028	06/22/2028	07/08/2028	05/29/2028	04/20/2028	05/19/2028	04/10/2028	03/04/2028	
Final Maturity		Years	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26		
	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			
Series Z	With optional redemption *	Average life	Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	
			Date	05/16/2028	05/16/2028	02/16/2028	02/16/2028	02/16/2028	11/16/2027	11/16/2027	11/16/2027	
		Final Maturity	Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027		
	Without optional redemption *	Average life	Years	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	
			Date	05/16/2031	05/16/2031	05/16/2031	05/16/2031	05/16/2031	05/16/2031	05/16/2031	05/16/2031	
Final Maturity		Years	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75		
	Date	05/17/2031	05/17/2031	05/17/2031	05/17/2031	05/17/2031	05/17/2031	05/17/2031	05/17/2031			

Restitution period will end up 01.22.2022. Meanwhile loans will be retribute 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%

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Credit enhancement and financial operations

Credit enhancement (CE)							
	Current			At issue date			
			% CE			% CE	
Series A	86.07%	345,838,971.60	14.00%	86.11%	1,038,000,000.00	13.96%	
Series B	2.49%	9,995,346.00	11.50%	2.49%	30,000,000.00	11.46%	
Series C	1.99%	7,996,276.80	9.50%	1.99%	24,000,000.00	9.46%	
Series D	3.98%	15,992,553.60	5.50%	3.98%	48,000,000.00	5.46%	
Series E	2.49%	9,995,346.00	3.00%	2.49%	30,000,000.00	2.96%	
Series F	2.49%	9,995,346.00	0.50%	2.49%	30,000,000.00	0.46%	
Series Z	0.50%	2,000,000.20		0.46%	5,500,000.00		
Issue of Bonds		401,813,840.20			1,205,500,000.00		
Reserve Fund	0.50%	2,000,000.20		0.46%	5,500,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	32,672,703.27	2.250%	
Servicer ppal collect not yet credited	2,054,553.38		
Servicer ints collect not yet credited	283,561.49		
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	57,139	103,805	
Principal			
Principal outstanding	378,640,107.97	1,199,988,694.09	
Average loan	6,626.65	11,560.03	
Minimum	1.44	600.03	
Maximum	46,825.32	66,691.25	
Interest rate			
Weighted average (wac)	6.15%	6.39%	
Minimum	2.99%	2.99%	
Maximum	11.99%	11.99%	
Final maturity			
Weighted average (WARM) (months)	45	71	
Minimum	10/01/2025	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)	0.78%	0.72%	0.75%	0.82%	0.75%
Annual Percentage Rate (CPR)	8.98%	8.32%	8.69%	9.43%	8.59%

Geographic distribution		
	Current	At constitution date
Andalucia	20.62%	19.60%
Aragon	1.70%	1.81%
Asturias	1.68%	1.72%
Balearic Islands	2.52%	2.81%
Basque Country	2.29%	2.73%
Canary Islands	0.20%	0.24%
Cantabria	0.79%	0.79%
Castilla-La Mancha	6.77%	6.90%
Castilla-Leon	3.57%	3.66%
Catalonia	20.36%	20.13%
Ceuta	0.14%	0.17%
Extremadura	5.31%	4.23%
Galicia	3.32%	3.58%
La Rioja	0.36%	0.38%
Madrid	12.11%	13.37%
Melilla	0.36%	0.32%
Murcia	5.68%	5.15%
Navarra	0.56%	0.58%
Valencia	11.64%	11.84%

Current delinquency									
Aging	Assets	Overdue debt						Outstanding debt	Total debt
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	526	100,778.87	20,989.46	0.00	121,768.33	1.83	3,806,630.60	3,928,398.93	16.28
from > 1 to ≤ 2 months	313	110,731.54	23,250.61	0.00	133,982.15	2.01	2,359,406.56	2,493,388.71	10.33
from > 2 to ≤ 3 months	183	88,993.54	18,845.65	0.00	107,839.19	1.62	1,302,671.60	1,410,510.79	5.84
from > 3 to ≤ 6 months	196	142,429.97	33,861.40	0.00	176,291.37	2.65	1,297,895.14	1,474,186.51	6.11
from > 6 to < 12 months	297	426,195.37	107,070.30	0.00	533,265.67	8.02	1,897,784.75	2,431,050.42	10.07
from ≥ 12 to < 18 months	313	726,678.58	195,099.70	0.00	921,778.28	13.85	1,738,809.98	2,660,588.26	11.03
from ≥ 18 to < 24 months	277	879,076.04	263,615.73	0.00	1,142,691.77	17.18	1,723,409.01	2,866,100.78	11.88
from ≥ 2 years	608	2,696,129.90	819,308.97	0.00	3,515,438.87	52.84	3,352,411.04	6,867,849.91	28.46
Subtotal	2,713	5,171,013.81	1,482,041.82	0.00	6,653,055.63	100.00	17,479,018.68	24,132,074.31	100.00
Total	2,713	5,171,013.81	1,482,041.82	0.00	6,653,055.63		17,479,018.68	24,132,074.31	