BBVA CONSUMER AUTO 2022-1 Fondo de Titulización

Brief report

Date: **11/30/2025**
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) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating Fitch / Moody's Current	 Original
Series A ES0305654008	06/13/2022 10,380	29,650.94 307,776,757.20 29.65%	100,000.00 1,038,000,000.00	Floating nterpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.7640% 02/17/2026 209.441062 Gross 169.647260 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AA+sf Aaa (sf)	AA+ Aa2
Series B ES0305654016	06/13/2022 300	29,650.94 8,895,282.00 29.65%	100,000.00 30,000,000.00	Floating nterpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.9640% 02/17/2026 224.595987 Gross 181.922749 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AAsf Aa3 (sf)	AA- A3
Series C ES0305654024	06/13/2022 240	29,650.94 7,116,225.60 29.65%	100,000.00 24,000,000.00	Floating nterpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.1640% 02/17/2026 239.750912 Gross 194.198239 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A+sf A2 (sf)	A Baa2
Series D ES0305654032	06/13/2022 480	29,650.94 14,232,451.20 29.65%	100,000.00 48,000,000.00	Floating nterpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.3240% 02/17/2026 251.874852 Gross 204.018630 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A-sf Baa2 (sf)	A- Ba1
Series E ES0305654040	06/13/2022 300	29,650.94 8,895,282.00 29.65%	100,000.00 30,000,000.00	Floating nterpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	10.0640% 02/17/2026 762.595820 Gross 617.702614 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	BBBsf Ba1 (sf)	BBB Ba3
Series F ES0305654057	06/13/2022 300	29,650.94 8,895,282.00 29.65%	100,000.00 30,000,000.00	Floating iterpolacion lineal (1 - 3 meses)+ 17.Feb/May/Aug/Nov	13.0640% 02/17/2026 989.919694 Gross 801.834952 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 iterpolacion lineal (1 - 3 meses)+ 17.Feb/May/Aug/Nov	14.0640% 02/17/2026 1,306.957706 Gross 1,058.635742 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.
Total		357,811,280.20	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	1.60	1.57	1.46	1.44	1.41	1.30	1.28	1.26
			Date	06/23/2027	06/12/2027	05/04/2027	04/25/2027	04/15/2027	03/08/2027	02/28/2027	02/20/2027
		Final Maturity	Years	2.50	2.50	2.25	2.25	2.25	2.00	2.00	2.00
			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	1.93	1.88	1.80	1.75	1.70	1.63	1.59	1.54
			Date	10/23/2027	10/03/2027	09/06/2027	08/18/2027	07/31/2027	07/06/2027	06/19/2027	06/03/2027
		Final Maturity	Years	5.00	5.00	4.75	4.75	4.75	4.50	4.50	4.50
			Date	11/17/2030	11/17/2030	08/17/2030	08/17/2030	08/17/2030	05/17/2030	05/17/2030	05/17/2030
Series B	With optional redemption *	Average life	Years	1.60	1.57	1.46	1.44	1.41	1.30	1.28	1.26
			Date	06/23/2027	06/12/2027	05/04/2027	04/25/2027	04/15/2027	03/08/2027	02/28/2027	02/20/2027
		Final Maturity	Years	2.50	2.50	2.25	2.25	2.25	2.00	2.00	2.00
			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	2.50	2.41	2.43	2.33	2.25	2.27	2.18	2.12
			Date	05/15/2028	04/13/2028	04/20/2028	03/17/2028	02/14/2028	02/23/2028	01/22/2028	12/30/2027
		Final Maturity	Years	5.25	5.00	5.00	5.00	4.75	4.75	4.75	4.50
			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	1.60	1.57	1.46	1.44	1.41	1.30	1.28	1.26
			Date	06/23/2027	06/12/2027	05/04/2027	04/25/2027	04/15/2027	03/08/2027	02/28/2027	02/20/2027
		Final Maturity	Years	2.50	2.50	2.25	2.25	2.25	2.00	2.00	2.00
			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	2.57	2.48	2.47	2.40	2.33	2.33	2.27	2.18
			Date	06/10/2028	05/11/2028	05/05/2028	04/10/2028	03/15/2028	03/17/2028	02/23/2028	01/21/2028
		Final Maturity	Years	5.25	5.25	5.00	5.00	5.00	4.75	4.75	4.75
			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	1.60	1.57	1.46	1.44	1.41	1.30	1.28	1.26
			Date	06/23/2027	06/12/2027	05/04/2027	04/25/2027	04/15/2027	03/08/2027	02/28/2027	02/20/2027
		Final Maturity	Years	2.50	2.50	2.25	2.25	2.25	2.00	2.00	2.00
			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	2.63	2.54	2.58	2.48	2.39	2.45	2.35	2.27
			Date	07/04/2028	06/01/2028	06/15/2028	05/11/2028	04/07/2028	04/27/2028	03/25/2028	02/21/2028
		Final Maturity	Years	5.75	5.50	5.50	5.50	5.50	5.25	5.25	5.25
			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	1.60	1.57	1.46	1.44	1.41	1.30	1.28	1.26
			Date	06/23/2027	06/12/2027	05/04/2027	04/25/2027	04/15/2027	03/08/2027	02/28/2027	02/20/2027
		Final Maturity	Years	2.50	2.50	2.25	2.25	2.25	2.00	2.00	2.00
			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	2.76	2.66	2.70	2.61	2.52	2.58	2.49	2.41
			Date	08/19/2028	07/13/2028	07/29/2028	06/26/2028	05/25/2028	06/16/2028	05/15/2028	04/15/2028
		Final Maturity	Years	6.00	6.00	5.75	5.75	5.75	5.75	5.50	5.50
			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	1.60	1.57	1.46	1.44	1.41	1.30	1.28	1.26
			Date	06/23/2027	06/12/2027	05/04/2027	04/25/2027	04/15/2027	03/08/2027	02/28/2027	02/20/2027
		Final Maturity	Years	2.50	2.50	2.25	2.25	2.25	2.00	2.00	2.00
			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	2.99	2.88	2.95	2.84	2.73	2.84	2.73	2.63
			Date	11/12/2028	10/03/2028	10/26/2028	09/17/2028	08/10/2028	09/17/2028	08/11/2028	07/05/2028
		Final Maturity	Years	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01
			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
Series Z	With optional redemption *	Average life	Years	2.50	2.50	2.25	2.25	2.25	2.00	2.00	2.00
			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	2.50	2.50	2.25	2.25	2.25	2.00	2.00	2.00
			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	08/16/2031	08/16/2031	08/16/2031	08/16/2031	08/16/2031	08/16/2031	08/16/2031	08/16/2031
		Final Maturity	Years	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
			Date	08/17/2031	08/17/2031	08/17/2031	08/17/2031	08/17/2031	08/17/2031	08/17/2031	08/17/2031

Restitution period will end up 01.22.2022. Meanwhile 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%

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

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Brief report

Date: **11/30/2025**
Currency: **EUR**

Constitution date
06/13/2022

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Credit enhancement and financial operations

Credit enhancement (CE)

	Current		% CE	At issue date		% CE
Series A	86.02%	307,776,757.20	14.06%	86.11%	1,038,000,000.00	13.96%
Series B	2.49%	8,895,282.00	11.56%	2.49%	30,000,000.00	11.46%
Series C	1.99%	7,116,225.60	9.56%	1.99%	24,000,000.00	9.46%
Series D	3.98%	14,232,451.20	5.56%	3.98%	48,000,000.00	5.46%
Series E	2.49%	8,895,282.00	3.06%	2.49%	30,000,000.00	2.96%
Series F	2.49%	8,895,282.00	0.56%	2.49%	30,000,000.00	0.46%
Series Z	0.56%	2,000,000.20		0.46%	5,500,000.00	
Issue of Bonds		357,811,280.20			1,205,500,000.00	
Reserve Fund	0.56%	2,000,000.20		0.46%	5,500,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		15,568,133.04	2.250%
Servicer ppal collect not yet credited		1,769,933.35	
Servicer ints collect not yet credited		253,613.46	
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	53,969	103,805
Principal		
Principal outstanding	349,528,263.14	1,199,988,694.09
Average loan	6,476.46	11,560.03
Minimum	24.71	600.03
Maximum	45,779.16	66,691.25
Interest rate		
Weighted average (wac)	6.12%	6.39%
Minimum	2.99%	2.99%
Maximum	11.99%	11.99%
Final maturity		
Weighted average (WARM) (months)	44	71
Minimum	12/01/2025	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)	0.79%	0.80%	0.76%	0.81%	0.75%
Annual Percentage Rate (CPR)	9.06%	9.24%	8.70%	9.33%	8.62%

Geographic distribution

	Current	At constitution date
Andalucia	20.69%	19.60%
Aragon	1.70%	1.81%
Asturias	1.68%	1.72%
Balearic Islands	2.48%	2.81%
Basque Country	2.25%	2.73%
Canary Islands	0.20%	0.24%
Cantabria	0.78%	0.79%
Castilla-La Mancha	6.74%	6.90%
Castilla-Leon	3.58%	3.66%
Catalonia	20.45%	20.13%
Ceuta	0.14%	0.17%
Extremadura	5.38%	4.23%
Galicia	3.30%	3.58%
La Rioja	0.36%	0.38%
Madrid	12.01%	13.37%
Melilla	0.37%	0.32%
Murcia	5.70%	5.15%
Navarra	0.56%	0.58%
Valencia	11.62%	11.84%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	532	103,017.81	20,886.33	0.00	123,904.14	1.90	3,910,851.30	4,034,755.44	17.61
from > 1 to ≤ 2 months	282	94,808.29	20,877.47	0.00	115,685.76	1.78	2,116,787.56	2,232,473.32	9.74
from > 2 to ≤ 3 months	182	87,146.06	17,694.16	0.00	104,840.22	1.61	1,250,304.15	1,355,144.37	5.91
from > 3 to ≤ 6 months	159	115,334.10	26,332.60	0.00	141,666.70	2.18	906,776.27	1,048,442.97	4.58
from > 6 to < 12 months	291	398,041.74	97,525.03	0.00	495,566.77	7.61	1,768,060.24	2,263,627.01	9.88
from ≥ 12 to < 18 months	276	613,165.23	160,328.89	0.00	773,494.12	11.88	1,492,186.77	2,265,680.89	9.89
from ≥ 18 to < 24 months	297	947,836.33	268,149.28	0.00	1,215,985.61	18.68	1,717,457.84	2,933,443.45	12.80
from ≥ 2 years	604	2,732,404.30	805,903.38	0.00	3,538,307.68	54.36	3,243,279.04	6,781,586.72	29.59
Subtotal	2,623	5,091,753.86	1,417,697.14	0.00	6,509,451.00	100.00	16,405,703.17	22,915,154.17	100.00
Total	2,623	5,091,753.86	1,417,697.14	0.00	6,509,451.00		16,405,703.17	22,915,154.17	

Additional information
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