

## BBVA CONSUMER AUTO 2022-1 Fondo de Titulización

## Brief report

Date: 12/31/2025  
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<br>ISIN Code      | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                                | Interest type<br>Reference rate and margin<br>Payment Date           | Interest Rate<br>Next coupon                                     | Redemption                                    |                                            | Rating<br>Fitch / Moody's |            |
|                          |                        | Current                                                       | Original                       |                                                                      |                                                                  | Final maturity (legal)                        | Next                                       | Current                   | Original   |
| Series A<br>ES0305654008 | 06/13/2022<br>10,380   | 29,650.94<br>307,776,757.20<br>29.65%                         | 100,000.00<br>1,038,000,000.00 | Floating<br>Interpolacion lineal (1 - 3 meses)<br>17.Feb/May/Aug/Nov | 2.7640%<br>02/17/2026<br>209.441062 Gross<br>169.647260 Net      | 02/17/2036<br>Quarterly<br>17.Feb/May/Aug/Nov | "Pass-Through"<br>Pro rata /<br>Secuential | AA+sf<br>Aaa (sf)         | AA+<br>Aa2 |
| Series B<br>ES0305654016 | 06/13/2022<br>300      | 29,650.94<br>8,895,282.00<br>29.65%                           | 100,000.00<br>30,000,000.00    | Floating<br>Interpolacion lineal (1 - 3 meses)<br>17.Feb/May/Aug/Nov | 2.9640%<br>02/17/2026<br>224.595987 Gross<br>181.922749 Net      | 02/17/2036<br>Quarterly<br>17.Feb/May/Aug/Nov | "Pass-Through"<br>Pro rata /<br>Secuential | AAsf<br>Aa3 (sf)          | AA- A3     |
| Series C<br>ES0305654024 | 06/13/2022<br>240      | 29,650.94<br>7,116,225.60<br>29.65%                           | 100,000.00<br>24,000,000.00    | Floating<br>Interpolacion lineal (1 - 3 meses)<br>17.Feb/May/Aug/Nov | 3.1640%<br>02/17/2026<br>239.750912 Gross<br>194.198239 Net      | 02/17/2036<br>Quarterly<br>17.Feb/May/Aug/Nov | "Pass-Through"<br>Pro rata /<br>Secuential | A+sf<br>A2 (sf)           | A Baa2     |
| Series D<br>ES0305654032 | 06/13/2022<br>480      | 29,650.94<br>14,232,451.20<br>29.65%                          | 100,000.00<br>48,000,000.00    | Floating<br>Interpolacion lineal (1 - 3 meses)<br>17.Feb/May/Aug/Nov | 3.3240%<br>02/17/2026<br>251.874852 Gross<br>204.018630 Net      | 02/17/2036<br>Quarterly<br>17.Feb/May/Aug/Nov | "Pass-Through"<br>Pro rata /<br>Secuential | A-sf<br>Baa2<br>(sf)      | A- Ba1     |
| Series E<br>ES0305654040 | 06/13/2022<br>300      | 29,650.94<br>8,895,282.00<br>29.65%                           | 100,000.00<br>30,000,000.00    | Floating<br>Interpolacion lineal (1 - 3 meses)<br>17.Feb/May/Aug/Nov | 10.0640%<br>02/17/2026<br>762.595820 Gross<br>617.702614 Net     | 02/17/2036<br>Quarterly<br>17.Feb/May/Aug/Nov | "Pass-Through"<br>Pro rata /<br>Secuential | BBBsf<br>Ba1 (sf)         | BBB<br>Ba3 |
| Series F<br>ES0305654057 | 06/13/2022<br>300      | 29,650.94<br>8,895,282.00<br>29.65%                           | 100,000.00<br>30,000,000.00    | Floating<br>Interpolacion lineal (1 - 3 meses)<br>17.Feb/May/Aug/Nov | 13.0640%<br>02/17/2026<br>989.919694 Gross<br>801.834952 Net     | 02/17/2036<br>Quarterly<br>17.Feb/May/Aug/Nov | "Pass-Through"<br>Pro rata /<br>Secuential | n.c.<br>n.c.              | n.c. n.c.  |
| Series Z<br>ES0305654065 | 06/13/2022<br>55       | 36,363.64<br>2,000,000.20<br>36.36%                           | 100,000.00<br>5,500,000.00     | Floating<br>Interpolacion lineal (1 - 3 meses)<br>17.Feb/May/Aug/Nov | 14.0640%<br>02/17/2026<br>1,306.957706 Gross<br>1,058.635742 Net | 02/17/2036<br>Quarterly<br>17.Feb/May/Aug/Nov | Due to Cash<br>Reserve reduction           | n.c.<br>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       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 06/23/2027 | 06/12/2027 | 05/04/2027 | 04/25/2027 | 04/15/2027 | 03/08/2027 | 02/28/2027 | 02/20/2027 |
|                                                                                                                                                 |                               |                         | Date  | 2.50       | 2.50       | 2.25       | 2.25       | 2.25       | 2.00       | 2.00       | 2.00       |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 1.93       | 1.88       | 1.80       | 1.75       | 1.70       | 1.63       | 1.59       | 1.54       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 10/23/2027 | 10/03/2027 | 09/06/2027 | 08/18/2027 | 07/31/2027 | 07/06/2027 | 06/19/2027 | 06/03/2027 |
|                                                                                                                                                 |                               |                         | Date  | 5.00       | 5.00       | 4.75       | 4.75       | 4.75       | 4.50       | 4.50       | 4.50       |
| Series B                                                                                                                                        | With optional redemption *    | Average life            | Years | 1.60       | 1.57       | 1.46       | 1.44       | 1.41       | 1.30       | 1.28       | 1.26       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 06/23/2027 | 06/12/2027 | 05/04/2027 | 04/25/2027 | 04/15/2027 | 03/08/2027 | 02/28/2027 | 02/20/2027 |
|                                                                                                                                                 |                               |                         | Date  | 2.50       | 2.50       | 2.25       | 2.25       | 2.25       | 2.00       | 2.00       | 2.00       |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 2.50       | 2.41       | 2.43       | 2.33       | 2.25       | 2.27       | 2.18       | 2.12       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 05/15/2028 | 04/13/2028 | 04/20/2028 | 03/17/2028 | 02/14/2028 | 02/23/2028 | 01/22/2028 | 12/30/2027 |
|                                                                                                                                                 |                               |                         | Date  | 5.25       | 5.00       | 5.00       | 5.00       | 4.75       | 4.75       | 4.75       | 4.50       |
| Series C                                                                                                                                        | With optional redemption *    | Average life            | Years | 1.60       | 1.57       | 1.46       | 1.44       | 1.41       | 1.30       | 1.28       | 1.26       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 06/23/2027 | 06/12/2027 | 05/04/2027 | 04/25/2027 | 04/15/2027 | 03/08/2027 | 02/28/2027 | 02/20/2027 |
|                                                                                                                                                 |                               |                         | Date  | 2.50       | 2.50       | 2.25       | 2.25       | 2.25       | 2.00       | 2.00       | 2.00       |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 2.57       | 2.48       | 2.47       | 2.40       | 2.33       | 2.33       | 2.27       | 2.18       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 06/10/2028 | 05/11/2028 | 05/05/2028 | 04/10/2028 | 03/15/2028 | 03/17/2028 | 02/23/2028 | 01/21/2028 |
|                                                                                                                                                 |                               |                         | Date  | 5.25       | 5.25       | 5.00       | 5.00       | 5.00       | 4.75       | 4.75       | 4.75       |
| Series D                                                                                                                                        | With optional redemption *    | Average life            | Years | 1.60       | 1.57       | 1.46       | 1.44       | 1.41       | 1.30       | 1.28       | 1.26       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 06/23/2027 | 06/12/2027 | 05/04/2027 | 04/25/2027 | 04/15/2027 | 03/08/2027 | 02/28/2027 | 02/20/2027 |
|                                                                                                                                                 |                               |                         | Date  | 2.50       | 2.50       | 2.25       | 2.25       | 2.25       | 2.00       | 2.00       | 2.00       |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 2.63       | 2.54       | 2.58       | 2.48       | 2.39       | 2.45       | 2.35       | 2.27       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 07/04/2028 | 06/01/2028 | 06/15/2028 | 05/11/2028 | 04/07/2028 | 04/27/2028 | 03/25/2028 | 02/21/2028 |
|                                                                                                                                                 |                               |                         | Date  | 5.75       | 5.50       | 5.50       | 5.50       | 5.50       | 5.25       | 5.25       | 5.25       |
| Series E                                                                                                                                        | With optional redemption *    | Average life            | Years | 1.60       | 1.57       | 1.46       | 1.44       | 1.41       | 1.30       | 1.28       | 1.26       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 06/23/2027 | 06/12/2027 | 05/04/2027 | 04/25/2027 | 04/15/2027 | 03/08/2027 | 02/28/2027 | 02/20/2027 |
|                                                                                                                                                 |                               |                         | Date  | 2.50       | 2.50       | 2.25       | 2.25       | 2.25       | 2.00       | 2.00       | 2.00       |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 2.76       | 2.66       | 2.70       | 2.61       | 2.52       | 2.58       | 2.49       | 2.41       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 08/19/2028 | 07/13/2028 | 07/29/2028 | 06/26/2028 | 05/25/2028 | 06/16/2028 | 05/15/2028 | 04/15/2028 |
|                                                                                                                                                 |                               |                         | Date  | 6.00       | 6.00       | 5.75       | 5.75       | 5.75       | 5.75       | 5.50       | 5.50       |
| Series F                                                                                                                                        | With optional redemption *    | Average life            | Years | 1.60       | 1.57       | 1.46       | 1.44       | 1.41       | 1.30       | 1.28       | 1.26       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 06/23/2027 | 06/12/2027 | 05/04/2027 | 04/25/2027 | 04/15/2027 | 03/08/2027 | 02/28/2027 | 02/20/2027 |
|                                                                                                                                                 |                               |                         | Date  | 2.50       | 2.50       | 2.25       | 2.25       | 2.25       | 2.00       | 2.00       | 2.00       |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 2.99       | 2.88       | 2.95       | 2.84       | 2.73       | 2.84       | 2.73       | 2.63       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 11/12/2028 | 10/03/2028 | 10/26/2028 | 09/17/2028 | 08/10/2028 | 09/17/2028 | 08/11/2028 | 07/05/2028 |
|                                                                                                                                                 |                               |                         | Date  | 8.01       | 8.01       | 8.01       | 8.01       | 8.01       | 8.01       | 8.01       | 8.01       |
| Series Z                                                                                                                                        | With optional redemption *    | Average life            | Years | 2.50       | 2.50       | 2.25       | 2.25       | 2.25       | 2.00       | 2.00       | 2.00       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 05/16/2028 | 05/16/2028 | 02/16/2028 | 02/16/2028 | 02/16/2028 | 11/16/2027 | 11/16/2027 | 11/16/2027 |
|                                                                                                                                                 |                               |                         | Date  | 2.50       | 2.50       | 2.25       | 2.25       | 2.25       | 2.00       | 2.00       | 2.00       |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 5.75       | 5.75       | 5.75       | 5.75       | 5.75       | 5.75       | 5.75       | 5.75       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 08/16/2031 | 08/16/2031 | 08/16/2031 | 08/16/2031 | 08/16/2031 | 08/16/2031 | 08/16/2031 | 08/16/2031 |
|                                                                                                                                                 |                               |                         | Date  | 5.75       | 5.75       | 5.75       | 5.75       | 5.75       | 5.75       | 5.75       | 5.75       |

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

# BBVA CONSUMER AUTO 2022-1 Fondo de Titulización

## Brief report

**Date:** 12/31/2025  
**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

### Credit enhancement and financial operations

| Credit enhancement (CE) |         |                |        |               |                  |        |  |
|-------------------------|---------|----------------|--------|---------------|------------------|--------|--|
|                         | Current |                |        | At issue date |                  |        |  |
|                         |         |                | % CE   |               |                  | % 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 financial operations (current)   |               |          |          |
|----------------------------------------|---------------|----------|----------|
| Assets                                 | Balance       | Interest |          |
| Treasury Account                       | 31,742,120.47 | 2.250%   |          |
| Servicer ppal collect not yet credited | 819,010.52    |          |          |
| Servicer ints collect not yet credited | 88,871.81     |          |          |
| 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                                      | 52,456         | 103,805              |  |
| Principal                                  |                |                      |  |
| Principal outstanding                      | 335,733,850.43 | 1,199,988,694.09     |  |
| Average loan                               | 6,400.29       | 11,560.03            |  |
| Minimum                                    | 10.74          | 600.03               |  |
| Maximum                                    | 45,254.13      | 66,691.25            |  |
| Interest rate                              |                |                      |  |
| Weighted average (wac)                     | 6.11%          | 6.39%                |  |
| Minimum                                    | 2.99%          | 2.99%                |  |
| Maximum                                    | 11.99%         | 11.99%               |  |
| Final maturity                             |                |                      |  |
| Weighted average (WARM) (months)           | 44             | 71                   |  |
| Minimum                                    | 01/01/2026     | 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)    | 0.77%         | 0.80%         | 0.76%         | 0.82%          | 0.75%      |
| Annual Percentage Rate (CPR) | 8.85%         | 9.19%         | 8.76%         | 9.35%          | 8.63%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 20.69%  | 19.60%               |
| Aragon                  | 1.69%   | 1.81%                |
| Asturias                | 1.67%   | 1.72%                |
| Balearic Islands        | 2.46%   | 2.81%                |
| Basque Country          | 2.24%   | 2.73%                |
| Canary Islands          | 0.20%   | 0.24%                |
| Cantabria               | 0.77%   | 0.79%                |
| Castilla-La Mancha      | 6.75%   | 6.90%                |
| Castilla-Leon           | 3.58%   | 3.66%                |
| Catalonia               | 20.50%  | 20.13%               |
| Ceuta                   | 0.14%   | 0.17%                |
| Extremadura             | 5.42%   | 4.23%                |
| Galicia                 | 3.30%   | 3.58%                |
| La Rioja                | 0.35%   | 0.38%                |
| Madrid                  | 11.98%  | 13.37%               |
| Melilla                 | 0.37%   | 0.32%                |
| Murcia                  | 5.72%   | 5.15%                |
| Navarra                 | 0.56%   | 0.58%                |
| Valencia                | 11.60%  | 11.84%               |

| Current delinquency      |        |              |              |       |              |        |                  |               |        |
|--------------------------|--------|--------------|--------------|-------|--------------|--------|------------------|---------------|--------|
| Aging                    | Assets | Overdue debt |              |       |              |        | Outstanding debt | Total debt    |        |
|                          |        | Principal    | Interest     | Other | Total        | %      |                  |               | %      |
| <i>Delinquencies</i>     |        |              |              |       |              |        |                  |               |        |
| Up to 1 month            | 489    | 95,358.59    | 18,880.96    | 0.00  | 114,239.55   | 1.79   | 3,594,367.84     | 3,708,607.39  | 16.80  |
| from > 1 to ≤ 2 months   | 313    | 101,632.00   | 21,843.20    | 0.00  | 123,475.20   | 1.94   | 2,344,679.64     | 2,468,154.84  | 11.18  |
| from > 2 to ≤ 3 months   | 156    | 72,971.09    | 15,615.33    | 0.00  | 88,586.42    | 1.39   | 1,048,032.48     | 1,136,618.90  | 5.15   |
| from > 3 to ≤ 6 months   | 162    | 122,678.81   | 23,986.66    | 0.00  | 146,665.47   | 2.30   | 898,018.08       | 1,044,683.55  | 4.73   |
| from > 6 to < 12 months  | 303    | 413,642.48   | 101,152.00   | 0.00  | 514,794.48   | 8.09   | 1,736,970.83     | 2,251,765.31  | 10.20  |
| from ≥ 12 to < 18 months | 259    | 599,055.29   | 150,730.08   | 0.00  | 749,785.37   | 11.78  | 1,403,046.64     | 2,152,832.01  | 9.75   |
| from ≥ 18 to < 24 months | 288    | 917,536.18   | 252,875.43   | 0.00  | 1,170,411.61 | 18.39  | 1,567,511.70     | 2,737,923.31  | 12.41  |
| from ≥ 2 years           | 591    | 2,675,927.54 | 781,058.19   | 0.00  | 3,456,985.73 | 54.31  | 3,111,945.76     | 6,568,931.49  | 29.76  |
| Subtotal                 | 2,561  | 4,998,801.98 | 1,366,141.85 | 0.00  | 6,364,943.83 | 100.00 | 15,704,572.97    | 22,069,516.80 | 100.00 |
| Total                    | 2,561  | 4,998,801.98 | 1,366,141.85 | 0.00  | 6,364,943.83 |        | 15,704,572.97    | 22,069,516.80 |        |