

BBVA CONSUMER AUTO 2022-1 Fondo de Titulización

Brief report

Date: 01/31/2026
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	29,650.94 307,776,757.20 29.65%	100,000.00 1,038,000,000.00	Floating Interpolacion 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 Interpolacion 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 Interpolacion 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 Interpolacion 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 Interpolacion 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 Interpolacion 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 Interpolacion 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)								
		% Annual equivalent CPR								
Series A	With optional redemption *	Average life	Years	0,17	0,34	0,51	0,69	0,87	1,06	1,25
		Final Maturity	Years	2,00	4,00	6,00	8,00	10,00	12,00	14,00
	Without optional redemption *	Average life	Years	1,60	1,57	1,46	1,44	1,41	1,30	1,28
		Final Maturity	Years	06/23/2027	06/12/2027	05/04/2027	04/25/2027	04/15/2027	03/08/2027	02/28/2027
Series B	With optional redemption *	Average life	Years	2,50	2,50	2,25	2,25	2,25	2,00	2,00
		Final Maturity	Years	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	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
		Final Maturity	Years	10/23/2027	10/03/2027	09/06/2027	08/18/2027	07/31/2027	07/06/2027	06/19/2027
Series C	With optional redemption *	Average life	Years	5,00	5,00	4,75	4,75	4,75	4,50	4,50
		Final Maturity	Years	11/17/2030	11/17/2030	08/17/2030	08/17/2030	08/17/2030	05/17/2030	05/17/2030
	Without optional redemption *	Average life	Years	1,60	1,57	1,46	1,44	1,41	1,30	1,28
		Final Maturity	Years	06/23/2027	06/12/2027	05/04/2027	04/25/2027	04/15/2027	03/08/2027	02/28/2027
Series D	With optional redemption *	Average life	Years	2,50	2,50	2,25	2,25	2,25	2,00	2,00
		Final Maturity	Years	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	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
		Final Maturity	Years	05/15/2028	04/13/2028	04/20/2028	03/17/2028	02/14/2028	02/23/2028	01/22/2028
Series E	With optional redemption *	Average life	Years	5,25	5,00	5,00	5,00	4,75	4,75	4,50
		Final Maturity	Years	02/17/2031	11/17/2030	11/17/2030	11/17/2030	08/17/2030	08/17/2030	05/17/2030
	Without optional redemption *	Average life	Years	1,60	1,57	1,46	1,44	1,41	1,30	1,28
		Final Maturity	Years	06/23/2027	06/12/2027	05/04/2027	04/25/2027	04/15/2027	03/08/2027	02/28/2027
Series F	With optional redemption *	Average life	Years	2,50	2,50	2,25	2,25	2,25	2,00	2,00
		Final Maturity	Years	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027
	Without optional redemption *	Average life	Years	2,57	2,48	2,47	2,40	2,33	2,33	2,18
		Final Maturity	Years	06/10/2028	05/11/2028	05/05/2028	04/10/2028	03/15/2028	03/17/2028	02/23/2028
Series Z	With optional redemption *	Average life	Years	5,25	5,25	5,00	5,00	5,00	4,75	4,75
		Final Maturity	Years	02/17/2031	02/17/2031	11/17/2030	11/17/2030	11/17/2030	08/17/2030	08/17/2030
	Without optional redemption *	Average life	Years	1,60	1,57	1,46	1,44	1,41	1,30	1,28
		Final Maturity	Years	06/23/2027	06/12/2027	05/04/2027	04/25/2027	04/15/2027	03/08/2027	02/28/2027
Series Z	With optional redemption *	Average life	Years	2,50	2,50	2,25	2,25	2,25	2,00	2,00
		Final Maturity	Years	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	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
		Final Maturity	Years	11/12/2028	10/03/2028	10/26/2028	09/17/2028	08/10/2028	09/17/2028	08/11/2028
Series Z	With optional redemption *	Average life	Years	8,01	8,01	8,01	8,01	8,01	8,01	8,01
		Final Maturity	Years	11/17/2033	11/17/2033	11/17/2033	11/17/2033	11/17/2033	11/17/2033	11/17/2033
	Without optional redemption *	Average life	Years	2,50	2,50	2,25	2,25	2,25	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
Series Z	With optional redemption *	Average life	Years	2,50	2,50	2,25	2,25	2,25	2,00	2,00
		Final Maturity	Years	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	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
		Final Maturity	Years	08/16/2031	08/16/2031	08/16/2031	08/16/2031	08/16/2031	08/16/2031	08/16/2031
Series Z	With optional redemption *	Average life	Years	5,75	5,75	5,75	5,75	5,75	5,75	5,75
		Final Maturity	Years	08/17/2031	08/17/2031	08/17/2031	08/17/2031	08/17/2031	08/17/2031	08/17/2031
	Without optional redemption *	Average life	Years	5,75	5,75	5,75	5,75	5,75	5,75	5,75
		Final Maturity	Years	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%

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.

Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

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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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	45,863,333.81	2.250%	
Service ppal collect not yet credited	1,069,655.27		
Service ints collect not yet credited	139,472.37		
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	51,261	103,805	
Principal			
Principal outstanding	322,660,150.84	1,199,988,694.09	
Average loan	6,294.46	11,560.03	
Minimum	29.90	600.03	
Maximum	44,727.79	66,691.25	
Interest rate			
Weighted average (wac)	6.10%	6.39%	
Minimum	2.99%	2.99%	
Maximum	10.99%	11.99%	
Final maturity			
Weighted average (WARM) (months)	43	71	
Minimum	02/01/2026	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)	0.68%	0.75%	0.75%	0.79%	0.75%
Annual Percentage Rate (CPR)	7.86%	8.59%	8.69%	9.13%	8.61%

Geographic distribution		
	Current	At constitution date
Andalucia	20.68%	19.60%
Aragon	1.69%	1.81%
Asturias	1.66%	1.72%
Balearic Islands	2.45%	2.81%
Basque Country	2.22%	2.73%
Canary Islands	0.20%	0.24%
Cantabria	0.76%	0.79%
Castilla-La Mancha	6.71%	6.90%
Castilla-Leon	3.59%	3.66%
Catalonia	20.57%	20.13%
Ceuta	0.14%	0.17%
Extremadura	5.46%	4.23%
Galicia	3.28%	3.58%
La Rioja	0.35%	0.38%
Madrid	11.95%	13.37%
Melilla	0.37%	0.32%
Murcia	5.72%	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	496	98,366.50	19,218.40	0.00	117,584.90	1.84	3,696,057.36	3,813,642.26	17.53
from > 1 to ≤ 2 months	277	92,162.13	19,809.18	0.00	111,971.31	1.75	1,993,292.84	2,105,264.15	9.68
from > 2 to ≤ 3 months	194	92,022.21	18,890.71	0.00	110,912.92	1.73	1,342,536.87	1,453,449.79	6.68
from > 3 to ≤ 6 months	158	117,304.88	22,614.47	0.00	139,919.35	2.19	824,637.13	964,556.48	4.43
from > 6 to < 12 months	290	406,839.38	91,976.25	0.00	498,815.63	7.80	1,564,375.40	2,063,191.03	9.48
from ≥ 12 to < 18 months	264	626,813.27	150,285.30	0.00	777,098.57	12.15	1,407,492.68	2,184,591.25	10.04
from ≥ 18 to < 24 months	287	918,046.32	242,944.32	0.00	1,160,990.64	18.15	1,490,390.50	2,651,381.14	12.19
from ≥ 2 years	583	2,703,019.00	776,728.08	0.00	3,479,747.08	54.40	3,039,184.83	6,518,931.91	29.97
Subtotal	2,549	5,054,573.69	1,342,466.71	0.00	6,397,040.40	100.00	15,357,967.61	21,755,008.01	100.00
Total	2,549	5,054,573.69	1,342,466.71	0.00	6,397,040.40		15,357,967.61	21,755,008.01	

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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