

Brief report

Date: 02/28/2026
 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		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0305654008	06/13/2022 10,380	26,296.55 272,958,189.00 26.30%	100,000.00 1,038,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.6990% 05/18/2026 177.435971 Gross 143.723137 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	AA+sf Aaa (sf)	AA+ Aa2	
Series B ES0305654016	06/13/2022 300	26,296.55 7,888,965.00 26.30%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.8990% 05/18/2026 190.584246 Gross 154.373239 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	AAsf Aa3 (sf)	AA- A3	
Series C ES0305654024	06/13/2022 240	26,296.55 6,311,172.00 26.30%	100,000.00 24,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.0990% 05/18/2026 203.732521 Gross 165.023342 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	A+sf A2 (sf)	A Baa2	
Series D ES0305654032	06/13/2022 480	26,296.55 12,622,344.00 26.30%	100,000.00 48,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.2590% 05/18/2026 214.251141 Gross 173.543424 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	A-sf Baa2 (sf)	A- Ba1	
Series E ES0305654040	06/13/2022 300	26,296.55 7,888,965.00 26.30%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	9.9990% 05/18/2026 657.348009 Gross 532.451887 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	BBBsf Ba1 (sf)	BBB Ba3	
Series F ES0305654057	06/13/2022 300	26,296.55 7,888,965.00 26.30%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	12.9990% 05/18/2026 854.572134 Gross 692.203429 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	36,263.64 2,000,000.20 36.36%	100,000.00 5,500,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	13.9990% 05/18/2026 1,272.636491 Gross 1,030.835558 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.	
Total		317,558,600.20	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													
Series	Hypothesis	Average life	Years	% 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	1.49	1.37	1.35	1.33	1.31	1.20	1.18	1.16	1.16		
		Final Maturity	08/14/2027	07/02/2027	06/25/2027	06/17/2027	06/09/2027	04/29/2027	04/23/2027	04/17/2027	04/11/2027		
	Without optional redemption *	Average life	1.86	1.78	1.73	1.69	1.64	1.57	1.49	1.49	1.49		
		Final Maturity	12/27/2027	11/30/2027	11/12/2027	10/25/2027	10/08/2027	09/19/2027	08/28/2027	08/13/2027	08/07/2027		
	Series B	With optional redemption *	Average life	1.49	1.37	1.35	1.33	1.31	1.20	1.18	1.16	1.16	
			Final Maturity	08/14/2027	07/02/2027	06/25/2027	06/17/2027	06/09/2027	04/29/2027	04/23/2027	04/17/2027	04/11/2027	
Without optional redemption *		Average life	2.48	2.53	2.43	2.34	2.25	2.30	2.21	2.15	2.15		
		Final Maturity	08/10/2028	08/27/2028	07/23/2028	06/19/2028	05/19/2028	06/03/2028	05/03/2028	04/11/2028	04/05/2028		
Series C		With optional redemption *	Average life	1.49	1.37	1.35	1.33	1.31	1.20	1.18	1.16	1.16	
			Final Maturity	08/14/2027	07/02/2027	06/25/2027	06/17/2027	06/09/2027	04/29/2027	04/23/2027	04/17/2027	04/11/2027	
	Without optional redemption *	Average life	2.56	2.57	2.48	2.41	2.35	2.37	2.31	2.22	2.22		
		Final Maturity	09/08/2028	09/11/2028	08/09/2028	07/16/2028	06/22/2028	06/08/2028	05/06/2028	05/06/2028	05/06/2028		
	Series D	With optional redemption *	Average life	1.49	1.37	1.35	1.33	1.31	1.20	1.18	1.16	1.16	
			Final Maturity	08/14/2027	07/02/2027	06/25/2027	06/17/2027	06/09/2027	04/29/2027	04/23/2027	04/17/2027	04/11/2027	
Without optional redemption *		Average life	2.63	2.69	2.60	2.51	2.42	2.50	2.41	2.32	2.32		
		Final Maturity	10/04/2028	10/25/2028	09/24/2028	08/21/2028	07/19/2028	08/16/2028	07/13/2028	06/12/2028	06/12/2028		
Series E		With optional redemption *	Average life	1.49	1.37	1.35	1.33	1.31	1.20	1.18	1.16	1.16	
			Final Maturity	08/14/2027	07/02/2027	06/25/2027	06/17/2027	06/09/2027	04/29/2027	04/23/2027	04/17/2027	04/11/2027	
	Without optional redemption *	Average life	2.77	2.83	2.74	2.65	2.57	2.65	2.57	2.49	2.49		
		Final Maturity	11/24/2028	12/14/2028	11/11/2028	10/11/2028	09/10/2028	10/11/2028	09/10/2028	08/12/2028	08/12/2028		
	Series F	With optional redemption *	Average life	1.49	1.37	1.35	1.33	1.31	1.20	1.18	1.16	1.16	
			Final Maturity	08/14/2027	07/02/2027	06/25/2027	06/17/2027	06/09/2027	04/29/2027	04/23/2027	04/17/2027	04/11/2027	
Without optional redemption *		Average life	3.03	3.12	3.01	2.91	2.81	2.94	2.84	2.74	2.74		
		Final Maturity	02/26/2029	04/01/2029	02/20/2029	01/13/2029	12/07/2028	01/25/2029	12/20/2028	11/14/2028	11/14/2028		
Series Z		With optional redemption *	Average life	2.25	2.00	2.00	2.00	2.00	1.75	1.75	1.75	1.75	
			Final Maturity	05/16/2028	02/16/2028	02/16/2028	02/16/2028	02/16/2028	02/16/2028	11/16/2027	11/16/2027	11/16/2027	
	Without optional redemption *	Average life	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75		
		Final Maturity	11/16/2031	11/16/2031	11/16/2031	11/16/2031	11/16/2031	11/16/2031	11/16/2031	11/16/2031	11/16/2031		

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%

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

BBVA CONSUMER AUTO 2022-1 Fondo de Titulización

Brief report

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 KPMG Auditores

Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
			% CE			% CE
Series A	85.96%	272,958,189.00	14.13%	86.11%	1,038,000,000.00	13.96%
Series B	2.48%	7,888,965.00	11.63%	2.49%	30,000,000.00	11.46%
Series C	1.99%	6,311,172.00	9.63%	1.99%	24,000,000.00	9.46%
Series D	3.97%	12,622,344.00	5.63%	3.98%	48,000,000.00	5.46%
Series E	2.48%	7,888,965.00	3.13%	2.49%	30,000,000.00	2.96%
Series F	2.48%	7,888,965.00	0.63%	2.49%	30,000,000.00	0.46%
Series Z	0.63%	2,000,000.20		0.46%	5,500,000.00	
Issue of Bonds		317,558,600.20			1,205,500,000.00	
Reserve Fund	0.63%	2,000,000.20		0.46%	5,500,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	14,031,778.80	2.250%	
Servicer ppal collect not yet credited	2,006,840.61		
Servicer ints collect not yet credited	267,030.98		
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	49,924	103,805		
Principal				
Principal outstanding	309,550,299.97	1,199,988,694.09		
Average loan	6,200.43	11,560.03		
Minimum	30.97	600.03		
Maximum	44,200.14	66,691.25		
Interest rate				
Weighted average (wac)	6.09%	6.39%		
Minimum	2.99%	2.99%		
Maximum	10.99%	11.99%		
Final maturity				
Weighted average (WARM) (months)	43	71		
Minimum	03/01/2026	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)	0.79%	0.75%	0.78%	0.78%	0.75%
Annual Percentage Rate (CPR)	9.11%	8.61%	8.92%	8.99%	8.62%

Geographic distribution		
	Current	At constitution date
Andalucia	20.68%	19.60%
Aragon	1.68%	1.81%
Asturias	1.67%	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	6.68%	6.90%
Castilla-Leon	3.61%	3.66%
Catalonia	20.63%	20.13%
Ceuta	0.14%	0.17%
Extremadura	5.49%	4.23%
Galicia	3.28%	3.58%
La Rioja	0.35%	0.38%
Madrid	11.88%	13.37%
Melilla	0.37%	0.32%
Murcia	5.76%	5.15%
Navarra	0.56%	0.58%
Valencia	11.61%	11.84%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
Delinquencies									
Up to 1 month	489	99,072.30	18,962.79	0.00	118,035.09	1.88	3,432,341.07	3,550,376.16	17.17
from > 1 to ≤ 2 months	260	90,525.67	17,753.04	0.00	108,278.71	1.73	1,843,657.41	1,951,936.12	9.44
from > 2 to ≤ 3 months	152	72,343.64	15,288.93	0.00	87,632.57	1.40	1,031,167.48	1,118,800.05	5.41
from > 3 to ≤ 6 months	162	122,251.40	25,131.71	0.00	148,383.11	2.37	963,595.33	1,111,978.44	5.39
from > 6 to < 12 months	276	382,174.98	85,544.96	0.00	467,719.94	7.46	1,408,132.98	1,875,852.92	9.07
from ≥ 12 to < 18 months	255	635,986.74	143,500.68	0.00	779,487.42	12.43	1,384,404.54	2,163,891.96	10.47
from ≥ 18 to < 24 months	282	878,189.82	222,444.32	0.00	1,100,634.14	17.55	1,309,684.20	2,410,318.34	11.66
from ≥ 2 years	579	2,686,123.13	776,037.34	0.00	3,462,160.47	55.20	3,028,374.57	6,490,535.04	31.40
Subtotal	2,455	4,966,667.68	1,305,663.77	0.00	6,272,331.45	100.00	14,401,357.58	20,673,689.03	100.00
Total	2,455	4,966,667.68	1,305,663.77	0.00	6,272,331.45		14,401,357.58	20,673,689.03	

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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