

Brief report

Date: 05/31/2026
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		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0305654008	06/13/2022 10,380	23,173.85 240,544,563.00 23.17%	100,000.00 1,038,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.9830% 08/17/2026 174.739197 Gross 141.538750 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	23,173.85 6,952,155.00 23.17%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.1830% 08/17/2026 186.454866 Gross 151.028441 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	23,173.85 5,561,724.00 23.17%	100,000.00 24,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.3830% 08/17/2026 198.170535 Gross 160.518133 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	23,173.85 11,123,448.00 23.17%	100,000.00 48,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.5430% 08/17/2026 207.543069 Gross 168.109886 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	23,173.85 6,952,155.00 23.17%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	10.2830% 08/17/2026 602.361102 Gross 487.912943 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	23,173.85 6,952,155.00 23.17%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	13.2830% 08/17/2026 778.096131 Gross 630.257866 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	14.2830% 08/17/2026 1,312.881949 Gross 1,063.434379 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.	
Total		280,086,200.20	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	
Series A	With optional redemption *	Average life	Years	1.38	1.26	1.24	1.23	1.21	1.09	1.07
			Final Maturity	Years <td>10/04/2027</td> <td>08/20/2027</td> <td>08/13/2027</td> <td>08/07/2027</td> <td>08/01/2027</td> <td>06/12/2027</td> <td>06/08/2027</td> <td>06/08/2027</td>	10/04/2027	08/20/2027	08/13/2027	08/07/2027	08/01/2027	06/12/2027
		Date	05/17/2028	02/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027
	Without optional redemption * <td>Average life</td> <td>Years <td>1.80</td> <td>1.72</td> <td>1.69</td> <td>1.63</td> <td>1.59</td> <td>1.52</td> <td>1.48</td> </td>	Average life	Years <td>1.80</td> <td>1.72</td> <td>1.69</td> <td>1.63</td> <td>1.59</td> <td>1.52</td> <td>1.48</td>	1.80	1.72	1.69	1.63	1.59	1.52	1.48
	Final Maturity	Years <td>03/02/2028</td> <td>02/04/2028</td> <td>01/18/2028</td> <td>01/10/2028</td> <td>12/17/2027</td> <td>11/08/2027</td> <td>10/23/2027</td> <td>10/23/2027</td>	03/02/2028	02/04/2028	01/18/2028	01/10/2028	12/17/2027	11/08/2027	10/23/2027	10/23/2027
		Date	4.51	4.25	4.25	4.25	4.25	4.00	4.00	4.00
		Date	11/17/2030	08/17/2030	08/17/2030	08/17/2030	05/17/2030	05/17/2030	05/17/2030	05/17/2030
Series B	With optional redemption *	Average life	Years <td>1.38</td> <td>1.26</td> <td>1.24</td> <td>1.23</td> <td>1.21</td> <td>1.09</td> <td>1.07</td>	1.38	1.26	1.24	1.23	1.21	1.09	1.07
	Final Maturity	Years <td>10/04/2027</td> <td>08/20/2027</td> <td>08/13/2027</td> <td>08/07/2027</td> <td>08/01/2027</td> <td>06/12/2027</td> <td>06/08/2027</td> <td>06/08/2027</td>	10/04/2027	08/20/2027	08/13/2027	08/07/2027	08/01/2027	06/12/2027	06/08/2027	06/08/2027
		Date	05/17/2028	02/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027
	Without optional redemption *	Average life	Years <td>2.49</td> <td>2.55</td> <td>2.46</td> <td>2.37</td> <td>2.28</td> <td>2.34</td> <td>2.26</td>	2.49	2.55	2.46	2.37	2.28	2.34	2.26
	Final Maturity	Years <td>11/10/2028</td> <td>12/04/2028</td> <td>10/30/2028</td> <td>09/27/2028</td> <td>08/27/2028</td> <td>09/18/2028</td> <td>08/18/2028</td> <td>07/28/2028</td>	11/10/2028	12/04/2028	10/30/2028	09/27/2028	08/27/2028	09/18/2028	08/18/2028	07/28/2028
		Date	4.76	4.51	4.51	4.51	4.25	4.25	4.25	4.00
		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 <td>1.38</td> <td>1.26</td> <td>1.24</td> <td>1.23</td> <td>1.21</td> <td>1.09</td> <td>1.07</td>	1.38	1.26	1.24	1.23	1.21	1.09	1.07
	Final Maturity	Years <td>10/04/2027</td> <td>08/20/2027</td> <td>08/13/2027</td> <td>08/07/2027</td> <td>08/01/2027</td> <td>06/12/2027</td> <td>06/08/2027</td> <td>06/08/2027</td>	10/04/2027	08/20/2027	08/13/2027	08/07/2027	08/01/2027	06/12/2027	06/08/2027	06/08/2027
		Date	05/17/2028	02/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027
	Without optional redemption *	Average life	Years <td>2.57</td> <td>2.60</td> <td>2.51</td> <td>2.45</td> <td>2.39</td> <td>2.42</td> <td>2.37</td>	2.57	2.60	2.51	2.45	2.39	2.42	2.37
	Final Maturity	Years <td>12/11/2028</td> <td>12/20/2028</td> <td>11/17/2028</td> <td>10/27/2028</td> <td>10/04/2028</td> <td>09/28/2028</td> <td>08/27/2028</td> <td>08/27/2028</td>	12/11/2028	12/20/2028	11/17/2028	10/27/2028	10/04/2028	09/28/2028	08/27/2028	08/27/2028
		Date	4.76	4.76	4.51	4.51	4.25	4.25	4.25	4.25
		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 <td>1.38</td> <td>1.26</td> <td>1.24</td> <td>1.23</td> <td>1.21</td> <td>1.09</td> <td>1.07</td>	1.38	1.26	1.24	1.23	1.21	1.09	1.07
	Final Maturity	Years <td>10/04/2027</td> <td>08/20/2027</td> <td>08/13/2027</td> <td>08/07/2027</td> <td>08/01/2027</td> <td>06/12/2027</td> <td>06/08/2027</td> <td>06/08/2027</td>	10/04/2027	08/20/2027	08/13/2027	08/07/2027	08/01/2027	06/12/2027	06/08/2027	06/08/2027
		Date	05/17/2028	02/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027
	Without optional redemption *	Average life	Years <td>2.66</td> <td>2.73</td> <td>2.65</td> <td>2.56</td> <td>2.47</td> <td>2.57</td> <td>2.48</td>	2.66	2.73	2.65	2.56	2.47	2.57	2.48
	Final Maturity	Years <td>01/10/2029</td> <td>02/07/2029</td> <td>01/09/2029</td> <td>12/06/2028</td> <td>11/04/2028</td> <td>12/11/2028</td> <td>11/08/2028</td> <td>10/08/2028</td>	01/10/2029	02/07/2029	01/09/2029	12/06/2028	11/04/2028	12/11/2028	11/08/2028	10/08/2028
		Date	5.25	5.00	5.00	5.00	5.00	4.76	4.76	4.76
		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 <td>1.38</td> <td>1.26</td> <td>1.24</td> <td>1.23</td> <td>1.21</td> <td>1.09</td> <td>1.07</td>	1.38	1.26	1.24	1.23	1.21	1.09	1.07
	Final Maturity	Years <td>10/04/2027</td> <td>08/20/2027</td> <td>08/13/2027</td> <td>08/07/2027</td> <td>08/01/2027</td> <td>06/12/2027</td> <td>06/08/2027</td> <td>06/08/2027</td>	10/04/2027	08/20/2027	08/13/2027	08/07/2027	08/01/2027	06/12/2027	06/08/2027	06/08/2027
		Date	05/17/2028	02/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027
	Without optional redemption *	Average life	Years <td>2.81</td> <td>2.89</td> <td>2.80</td> <td>2.72</td> <td>2.64</td> <td>2.75</td> <td>2.67</td>	2.81	2.89	2.80	2.72	2.64	2.75	2.67
	Final Maturity	Years <td>03/07/2029</td> <td>04/04/2029</td> <td>03/04/2029</td> <td>02/02/2029</td> <td>01/04/2029</td> <td>02/13/2029</td> <td>01/14/2029</td> <td>12/17/2028</td>	03/07/2029	04/04/2029	03/04/2029	02/02/2029	01/04/2029	02/13/2029	01/14/2029	12/17/2028
		Date	5.51	5.25	5.25	5.25	5.25	5.00	5.00	5.00
		Date	11/17/2031	08/17/2031	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 <td>10/04/2027</td> <td>08/20/2027</td> <td>08/13/2027</td> <td>08/07/2027</td> <td>08/01/2027</td> <td>06/12/2027</td> <td>06/08/2027</td>	10/04/2027	08/20/2027	08/13/2027	08/07/2027	08/01/2027	06/12/2027	06/08/2027
	Final Maturity	Years <td>05/17/2028</td> <td>02/17/2028</td> <td>02/17/2028</td> <td>02/17/2028</td> <td>02/17/2028</td> <td>11/17/2027</td> <td>11/17/2027</td> <td>11/17/2027</td>	05/17/2028	02/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027
		Date	3.10	3.22	3.11	3.01	2.91	3.08	2.99	2.89
	Without optional redemption *	Average life	Years <td>06/21/2029</td> <td>08/04/2029</td> <td>06/26/2029</td> <td>05/20/2029</td> <td>04/14/2029</td> <td>06/15/2029</td> <td>05/11/2029</td>	06/21/2029	08/04/2029	06/26/2029	05/20/2029	04/14/2029	06/15/2029	05/11/2029
	Final Maturity	Years <td>7.51</td> <td>7.51</td> <td>7.51</td> <td>7.51</td> <td>7.51</td> <td>7.51</td> <td>7.51</td> <td>7.51</td>	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51
		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 <td>2.00</td> <td>1.76</td> <td>1.76</td> <td>1.76</td> <td>1.76</td> <td>1.50</td> <td>1.50</td>	2.00	1.76	1.76	1.76	1.76	1.50	1.50
	Final Maturity	Years <td>05/16/2028</td> <td>02/16/2028</td> <td>02/16/2028</td> <td>02/16/2028</td> <td>02/16/2028</td> <td>11/16/2027</td> <td>11/16/2027</td> <td>11/16/2027</td>	05/16/2028	02/16/2028	02/16/2028	02/16/2028	02/16/2028	11/16/2027	11/16/2027	11/16/2027
		Date	2.00	1.76	1.76	1.76	1.76	1.50	1.50	1.50
	Without optional redemption *	Average life	Years <td>05/17/2028</td> <td>02/17/2028</td> <td>02/17/2028</td> <td>02/17/2028</td> <td>02/17/2028</td> <td>11/17/2027</td> <td>11/17/2027</td>	05/17/2028	02/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027
	Final Maturity	Years <td>5.76</td> <td>5.76</td> <td>5.76</td> <td>5.76</td> <td>5.76</td> <td>5.76</td> <td>5.76</td> <td>5.76</td>	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76
		Date	02/16/2032	02/16/2032	02/16/2032	02/16/2032	02/16/2032	02/16/2032	02/16/2032	02/16/2032
		Date	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76
		Date	02/17/2032	02/17/2032	02/17/2032	02/17/2032	02/17/2032	02/17/2032	02/17/2032	02/17/2032

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

Date: 05/31/2026
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
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CA-CIB

Bond Paying Agent
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Financial Structuring
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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	85.88%	240,544,563.00	14.22%	86.11%	1,038,000,000.00	13.96%
Series B	2.48%	6,952,155.00	11.72%	2.49%	30,000,000.00	11.46%
Series C	1.99%	5,561,724.00	9.72%	1.99%	24,000,000.00	9.46%
Series D	3.97%	11,123,448.00	5.72%	3.98%	48,000,000.00	5.46%
Series E	2.48%	6,952,155.00	3.22%	2.49%	30,000,000.00	2.96%
Series F	2.48%	6,952,155.00	0.72%	2.49%	30,000,000.00	0.46%
Series Z	0.71%	2,000,000.20		0.46%	5,500,000.00	
Issue of Bonds		280,086,200.20			1,205,500,000.00	
Reserve Fund	0.72%	2,000,000.20	0.46%		5,500,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,614,005.98	2.250%	
Servicer ppal collect not yet credited	1,267,691.49		
Servicer ints collect not yet credited	161,378.42		
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	45,988	103,805		
Principal				
Principal outstanding	272,088,036.22	1,199,988,694.09		
Average loan	5,916.50	11,560.03		
Minimum	34.19	600.03		
Maximum	42,609.27	66,691.25		
Interest rate				
Weighted average (wac)	6.05%	6.39%		
Minimum	2.99%	2.99%		
Maximum	10.99%	11.99%		
Final maturity				
Weighted average (WARM) (months)	42	71		
Minimum	06/01/2026	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)	0.78%	0.80%	0.78%	0.77%	0.75%
Annual Percentage Rate (CPR)	8.92%	9.23%	8.92%	8.81%	8.66%

Geographic distribution		
	Current	At constitution date
Andalucía	20.74%	19.60%
Aragón	1.64%	1.81%
Asturias	1.66%	1.72%
Balearic Islands	2.41%	2.81%
Basque Country	2.18%	2.73%
Canary Islands	0.20%	0.24%
Cantabria	0.74%	0.79%
Castilla-La Mancha	6.57%	6.90%
Castilla-León	3.64%	3.66%
Catalonia	20.82%	20.13%
Ceuta	0.14%	0.17%
Extremadura	5.65%	4.23%
Galicia	3.27%	3.58%
La Rioja	0.32%	0.38%
Madrid	11.66%	13.37%
Melilla	0.38%	0.32%
Murcia	5.85%	5.15%
Navarra	0.56%	0.58%
Valencia	11.56%	11.84%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
Delinquencies									
Up to 1 month	458	90,207.56	16,388.76	0.00	106,596.32	1.83	3,157,308.47	3,263,904.79	17.09
from > 1 to ≤ 2 months	297	100,906.23	19,858.92	0.00	120,765.15	2.07	2,046,356.29	2,167,121.44	11.35
from > 2 to ≤ 3 months	165	85,318.15	14,783.49	0.00	100,101.64	1.72	1,015,713.89	1,115,815.53	5.84
from > 3 to ≤ 6 months	135	94,466.26	19,947.08	0.00	114,413.34	1.96	793,418.53	907,831.87	4.75
from > 6 to < 12 months	247	355,184.30	71,065.73	0.00	426,250.03	7.31	1,184,567.02	1,610,817.05	8.44
from ≥ 12 to < 18 months	246	559,623.14	123,922.20	0.00	683,545.34	11.72	1,191,988.28	1,875,533.62	9.82
from ≥ 18 to < 24 months	247	776,622.79	187,234.81	0.00	963,857.60	16.53	1,112,628.10	2,076,485.70	10.87
from ≥ 2 years	575	2,601,351.07	714,327.88	0.00	3,315,678.95	56.86	2,761,806.11	6,077,485.06	31.83
Subtotal	2,370	4,663,679.50	1,167,528.87	0.00	5,831,208.37	100.00	13,263,786.69	19,094,995.06	100.00
Total	2,370	4,663,679.50	1,167,528.87	0.00	5,831,208.37		13,263,786.69	19,094,995.06	

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
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