BBVA CONSUMER AUTO 2022-1 Fondo de Titulización

Brief report

Date: 07/31/2026
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) 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	23,173.85 240,544,563.00 23.17%	100,000.00 1,038,000,000.00	Floating nterpolacion 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 nterpolacion 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 nterpolacion 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 nterpolacion 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 nterpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	10.2830% 08/17/2026 602.361102 Gross 487.912493 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 terpolacion 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 terpolacion 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
		% 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	1.38	1.26	1.24	1.23	1.21	1.09	1.07	1.06
			Date	10/04/2027	08/20/2027	08/13/2027	08/07/2027	08/01/2027	06/17/2027	06/12/2027	06/08/2027
		Final Maturity	Years	2.00	1.76	1.76	1.76	1.76	1.50	1.50	1.50
			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	1.80	1.72	1.68	1.63	1.59	1.52	1.48	1.44
			Date	03/02/2028	02/04/2028	01/18/2028	01/01/2028	12/17/2027	11/21/2027	11/06/2027	10/23/2027
		Final Maturity	Years	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	08/17/2030	05/17/2030	05/17/2030	05/17/2030
Series B	With optional redemption *	Average life	Years	1.38	1.26	1.24	1.23	1.21	1.09	1.07	1.06
			Date	10/04/2027	08/20/2027	08/13/2027	08/07/2027	08/01/2027	06/17/2027	06/12/2027	06/08/2027
		Final Maturity	Years	2.00	1.76	1.76	1.76	1.76	1.50	1.50	1.50
			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	2.49	2.55	2.46	2.37	2.28	2.34	2.26	2.20
			Date	11/10/2028	12/04/2028	10/30/2028	09/27/2028	08/27/2028	09/18/2028	08/18/2028	07/28/2028
		Final Maturity	Years	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	1.38	1.26	1.24	1.23	1.21	1.09	1.07	1.06
			Date	10/04/2027	08/20/2027	08/13/2027	08/07/2027	08/01/2027	06/17/2027	06/12/2027	06/08/2027
		Final Maturity	Years	2.00	1.76	1.76	1.76	1.76	1.50	1.50	1.50
			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	2.57	2.60	2.51	2.45	2.39	2.42	2.37	2.28
			Date	12/11/2028	12/20/2028	11/17/2028	10/27/2028	10/04/2028	10/17/2028	09/28/2028	08/27/2028
		Final Maturity	Years	4.76	4.76	4.51	4.51	4.51	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	1.38	1.26	1.24	1.23	1.21	1.09	1.07	1.06
			Date	10/04/2027	08/20/2027	08/13/2027	08/07/2027	08/01/2027	06/17/2027	06/12/2027	06/08/2027
		Final Maturity	Years	2.00	1.76	1.76	1.76	1.76	1.50	1.50	1.50
			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	2.66	2.73	2.65	2.56	2.47	2.57	2.48	2.40
			Date	01/10/2029	02/07/2029	01/09/2029	12/06/2028	11/04/2028	12/11/2028	11/08/2028	10/08/2028
		Final Maturity	Years	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	1.38	1.26	1.24	1.23	1.21	1.09	1.07	1.06
			Date	10/04/2027	08/20/2027	08/13/2027	08/07/2027	08/01/2027	06/17/2027	06/12/2027	06/08/2027
		Final Maturity	Years	2.00	1.76	1.76	1.76	1.76	1.50	1.50	1.50
			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	2.81	2.89	2.80	2.72	2.64	2.75	2.67	2.59
			Date	03/07/2029	04/04/2029	03/04/2029	02/02/2029	01/04/2029	02/13/2029	01/14/2029	12/17/2028
		Final Maturity	Years	5.51	5.25	5.25	5.25	5.25	5.25	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	1.38	1.26	1.24	1.23	1.21	1.09	1.07	1.06
			Date	10/04/2027	08/20/2027	08/13/2027	08/07/2027	08/01/2027	06/17/2027	06/12/2027	06/08/2027
		Final Maturity	Years	2.00	1.76	1.76	1.76	1.76	1.50	1.50	1.50
			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	3.10	3.22	3.11	3.01	2.91	3.08	2.99	2.89
			Date	06/21/2029	08/04/2029	06/26/2029	05/20/2029	04/14/2029	06/15/2029	05/11/2029	04/05/2029
		Final Maturity	Years	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	2.00	1.76	1.76	1.76	1.76	1.50	1.50	1.50
			Date	05/16/2028	02/16/2028	02/16/2028	02/16/2028	02/16/2028	11/16/2027	11/16/2027	11/16/2027
		Final Maturity	Years	2.00	1.76	1.76	1.76	1.76	1.50	1.50	1.50
			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	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
		Final Maturity	Years	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. 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.

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	% CE		At issue date	% 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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		39,210,339.57	2.000%
Servicer ppal collect not yet credited		643,172.75	
Servicer ints collect not yet credited		72,410.14	
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	42,396	103,805
Principal		
Principal outstanding	249,191,086.54	1,199,988,694.09
Average loan	5,877.70	11,560.03
Minimum	6.51	600.03
Maximum	41,647.65	66,691.25
Interest rate		
Weighted average (wac)	6.03%	6.39%
Minimum	2.99%	2.99%
Maximum	10.99%	11.99%
Final maturity		
Weighted average (WARM) (months)	41	71
Minimum	08/01/2026	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)	0.70%	0.76%	0.78%	0.77%	0.75%
Annual Percentage Rate (CPR)	8.07%	8.72%	9.00%	8.85%	8.66%

Geographic distribution

	Current	At constitution date
Andalucia	20.78%	19.60%
Aragon	1.63%	1.81%
Asturias	1.63%	1.72%
Balearic Islands	2.39%	2.81%
Basque Country	2.16%	2.73%
Canary Islands	0.20%	0.24%
Cantabria	0.74%	0.79%
Castilla-La Mancha	6.53%	6.90%
Castilla-Leon	3.63%	3.66%
Catalonia	20.92%	20.13%
Ceuta	0.14%	0.17%
Extremadura	5.78%	4.23%
Galicia	3.25%	3.58%
La Rioja	0.32%	0.38%
Madrid	11.51%	13.37%
Melilla	0.37%	0.32%
Murcia	5.87%	5.15%
Navarra	0.55%	0.58%
Valencia	11.60%	11.84%

Current delinquency

Aging	Assets	Overdue debt Principal	Interest	Other	Total	%	Outstanding debt	Total debt	%
Delinquencies									
Up to 1 month	355	70,018.89	11,575.12	0.00	81,594.01	1.47	2,339,969.46	2,421,563.47	14.44
from > 1 to ≤ 2 months	247	82,690.95	15,492.50	0.00	98,183.45	1.77	1,618,790.66	1,716,974.11	10.24
from > 2 to ≤ 3 months	145	84,128.73	13,167.70	0.00	97,296.43	1.75	869,717.71	967,014.14	5.77
from > 3 to ≤ 6 months	150	116,415.75	23,461.19	0.00	139,876.94	2.52	854,889.13	994,766.07	5.93
from > 6 to < 12 months	214	315,585.95	63,727.31	0.00	379,313.26	6.84	1,050,060.50	1,429,373.76	8.52
from ≥ 12 to < 18 months	241	527,821.93	110,260.52	0.00	638,082.45	11.50	996,381.86	1,634,464.31	9.75
from ≥ 18 to < 24 months	232	773,475.84	171,342.85	0.00	944,818.69	17.03	1,049,677.02	1,994,495.71	11.89
from ≥ 2 years	550	2,511,689.83	656,148.47	0.00	3,167,838.30	57.11	2,443,285.41	5,611,123.71	33.46
Subtotal	2,134	4,481,827.87	1,065,175.66	0.00	5,547,003.53	100.00	11,222,771.75	16,769,775.28	100.00
Total	2,134	4,481,827.87	1,065,175.66	0.00	5,547,003.53		11,222,771.75	16,769,775.28	

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.

Additional information
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