

Brief report

Date: 03/31/2026
 Currency: EUR

Constitution date
 06/05/2023

VAT Reg. no.
 V13739750

Management Company
 Europea de Titulización, S.G.F.T

Originator
 BBVA

Servicer
 BBVA

Lead Manager
 BBVA
 Bank of America

Bond Paying Agent
 BBVA

Financial Structuring
 BBVA

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 ES0305714000	06/08/2023 6,880	46,764.21 321,737,764.80 46.76%	100,000.00 688,000,000.00	Floating 3-M Euribor+0.650% 15.Mar/Jun/Sep/Dec	2.8000% 06/15/2026 330.986686 Gross 268.099216 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	AA+sf Aa1 (sf)	AA+ Aa1	
Series B ES0305714018	06/08/2023 300	46,764.21 14,029,263.00 46.76%	100,000.00 30,000,000.00	Floating 3-M Euribor+1.500% 15.Mar/Jun/Sep/Dec	3.6500% 06/15/2026 431.464788 Gross 349.486478 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	AAsf A1 (sf)	AA A2	
Series C ES0305714026	06/08/2023 300	46,764.21 14,029,263.00 46.76%	100,000.00 30,000,000.00	Floating 3-M Euribor+2.300% 15.Mar/Jun/Sep/Dec	4.4500% 06/15/2026 526.032412 Gross 426.086254 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	Asf Baa2 (sf)	A Baa3	
Series D ES0305714034	06/08/2023 200	46,764.21 9,352,842.00 46.76%	100,000.00 20,000,000.00	Floating 3-M Euribor+5.500% 15.Mar/Jun/Sep/Dec	7.6500% 06/15/2026 904.302911 Gross 732.485358 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	BBB+sf Ba2 (sf)	BBB+ Ba2	
Series E ES0305714042	06/08/2023 320	46,764.21 14,964,547.20 46.76%	100,000.00 32,000,000.00	Floating 3-M Euribor+11.000% 15.Mar/Jun/Sep/Dec	13.1500% 06/15/2026 1,554.455330 Gross 1,259.108817 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	n.c. n.c.	n.c. n.c.	
Series Z ES0305714059	06/08/2023 40	50,000.00 2,000,000.00 50.00%	100,000.00 4,000,000.00	Floating 3-M Euribor+12.000% 15.Mar/Jun/Sep/Dec	14.1500% 06/15/2026 1,788.402778 Gross 1,448.606250 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	n.c. n.c.	n.c. n.c.	
Total		376,113,680.00	804,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date													
Series	Optional redemption	Average life	Years	% 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	1.44		
		Final Maturity	Years	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
		Date		05/04/2028	04/13/2028	03/06/2028	02/16/2028	01/11/2028	12/25/2027	11/21/2027	11/06/2027		
	Without optional redemption *	Average life	Years	2.14	2.08	1.98	1.93	1.83	1.78	1.69	1.65		
		Final Maturity	Years	3.76	3.76	3.51	3.51	3.25	3.25	3.00	3.00		
		Date		12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	06/15/2029	03/15/2029	03/15/2029		
Series B	With optional redemption *	Average life	Years	0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44		
		Final Maturity	Years	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
		Date		05/04/2028	04/13/2028	03/06/2028	02/16/2028	01/11/2028	12/25/2027	11/21/2027	11/06/2027		
	Without optional redemption *	Average life	Years	2.14	2.08	1.98	1.93	1.83	1.78	1.69	1.65		
		Final Maturity	Years	3.76	3.76	3.51	3.51	3.25	3.25	3.00	3.00		
		Date		12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	06/15/2029	03/15/2029	03/15/2029		
Series C	With optional redemption *	Average life	Years	0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44		
		Final Maturity	Years	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
		Date		05/04/2028	04/13/2028	03/06/2028	02/16/2028	01/11/2028	12/25/2027	11/21/2027	11/06/2027		
	Without optional redemption *	Average life	Years	2.14	2.08	1.98	1.93	1.83	1.78	1.69	1.65		
		Final Maturity	Years	3.76	3.76	3.51	3.51	3.25	3.25	3.00	3.00		
		Date		12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	06/15/2029	03/15/2029	03/15/2029		
Series D	With optional redemption *	Average life	Years	0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44		
		Final Maturity	Years	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
		Date		05/04/2028	04/13/2028	03/06/2028	02/16/2028	01/11/2028	12/25/2027	11/21/2027	11/06/2027		
	Without optional redemption *	Average life	Years	2.14	2.08	1.98	1.93	1.83	1.78	1.69	1.65		
		Final Maturity	Years	3.76	3.76	3.51	3.51	3.25	3.25	3.00	3.00		
		Date		12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	06/15/2029	03/15/2029	03/15/2029		
Series E	With optional redemption *	Average life	Years	0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44		
		Final Maturity	Years	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
		Date		05/04/2028	04/13/2028	03/06/2028	02/16/2028	01/11/2028	12/25/2027	11/21/2027	11/06/2027		
	Without optional redemption *	Average life	Years	2.14	2.08	1.98	1.93	1.83	1.78	1.69	1.65		
		Final Maturity	Years	3.76	3.76	3.51	3.51	3.25	3.25	3.00	3.00		
		Date		12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	06/15/2029	03/15/2029	03/15/2029		
Series Z	With optional redemption *	Average life	Years	0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44		
		Final Maturity	Years	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
		Date		05/04/2028	04/13/2028	03/06/2028	02/16/2028	01/11/2028	12/25/2027	11/21/2027	11/06/2027		
	Without optional redemption *	Average life	Years	2.14	2.08	1.98	1.93	1.83	1.78	1.69	1.65		
		Final Maturity	Years	3.76	3.76	3.51	3.51	3.25	3.25	3.00	3.00		
		Date		12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	06/15/2029	03/15/2029	03/15/2029		

Restitution period will end up 01.22.2022. Meanwhile loans will be restituted 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 2023-1 Fondo de Titulización

Brief report

Date: 03/31/2026
Currency: EUR

Constitution date
06/05/2023

VAT Reg. no.
V13739750

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA

Servicer
BBVA

Lead Manager
BBVA
Bank of America

Bond Paying Agent
BBVA

Financial Structuring
BBVA

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	85.54%	321,737,764.80	14.53%	85.57%	688,000,000.00	14.50%	
Series B	3.73%	14,029,263.00	10.78%	3.73%	30,000,000.00	10.75%	
Series C	3.73%	14,029,263.00	7.03%	3.73%	30,000,000.00	7.00%	
Series D	2.49%	9,352,842.00	4.53%	2.49%	20,000,000.00	4.50%	
Series E	3.98%	14,964,547.20	0.53%	3.98%	32,000,000.00	0.50%	
Series Z	0.53%	2,000,000.00		0.50%	4,000,000.00		
Issue of Bonds		376,113,680.00			804,000,000.00		
Reserve Fund	0.53%	2,000,000.00	0.50%		4,000,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	14,117,653.82	2.250%	
Servicer ppal collect not yet credited	1,386,693.09		
Servicer ints collect not yet credited	225,092.89		
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	38,508	49,614	
Principal			
Principal outstanding	371,227,453.14	799,991,905.11	
Average loan	9,640.27	16,124.32	
Minimum	35.02	8,285.94	
Maximum	46,362.11	70,698.55	
Interest rate			
Weighted average (wac)	6.59%	6.69%	
Minimum	2.99%	2.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	52	80	
Minimum	04/01/2026	03/15/2024	
Maximum	12/31/2032	12/31/2032	
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)	0.96%	0.82%	0.80%	0.80%	0.70%
Annual Percentage Rate (CPR)	10.93%	9.37%	9.24%	9.16%	8.14%

Geographic distribution		
	Current	At constitution date
Andalucia	22.70%	21.74%
Aragon	1.51%	1.58%
Asturias	1.49%	1.53%
Balearic Islands	3.62%	3.54%
Basque Country	1.88%	2.28%
Canary Islands	8.68%	7.92%
Cantabria	0.66%	0.66%
Castilla-La Mancha	5.75%	5.94%
Castilla-Leon	2.83%	3.02%
Catalonia	16.54%	17.17%
Ceuta	0.22%	0.22%
Extremadura	3.91%	3.30%
Galicia	3.13%	3.38%
La Rioja	0.24%	0.23%
Madrid	10.48%	11.36%
Melilla	0.44%	0.39%
Murcia	4.66%	4.42%
Navarra	0.44%	0.50%
Valencia	10.81%	10.83%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	502	97,074.24	29,538.34	0.00	126,612.58	2.59	5,535,906.99	5,662,519.57	21.67
from > 1 to ≤ 2 months	268	93,736.02	30,584.41	0.00	124,320.43	2.55	3,035,995.68	3,160,316.11	12.10
from > 2 to ≤ 3 months	148	75,063.11	26,332.58	0.00	101,395.69	2.08	1,591,446.54	1,692,842.23	6.48
from > 3 to ≤ 6 months	143	114,172.20	43,815.16	0.00	157,987.36	3.24	1,585,992.94	1,743,980.30	6.68
from > 6 to < 12 months	235	346,268.50	143,048.71	0.00	489,317.21	10.02	2,431,782.35	2,921,089.56	11.18
from ≥ 12 to < 18 months	186	465,940.56	194,021.73	0.00	659,962.29	13.52	1,912,753.97	2,572,716.26	9.85
from ≥ 18 to < 24 months	171	587,211.48	271,476.71	0.00	858,688.19	17.59	1,850,732.60	2,709,420.79	10.37
from ≥ 2 years	321	1,628,814.91	735,025.93	0.00	2,363,840.84	48.42	3,299,302.99	5,663,143.83	21.68
Subtotal	1,974	3,408,281.02	1,473,843.57	0.00	4,882,124.59	100.00	21,243,914.06	26,126,038.65	100.00
Total	1,974	3,408,281.02	1,473,843.57	0.00	4,882,124.59		21,243,914.06	26,126,038.65	

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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