

BBVA CONSUMER AUTO 2023-1 Fondo de Titulización



Brief report

Date: 06/30/2026
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 Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305714000	06/08/2023 6,880	42.527.41 292,588,580.80 42.53%	100,000.00 688,000,000.00	Floating 3-M Euribor+0.650% 15.Mar/Jun/Sep/Dec	3.0510% 09/15/2026 331.586216 Gross 268.584835 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AA+sf Aa1 (sf)	AA+ Aa1
Series B ES0305714018	06/08/2023 300	42.527.41 12,758,223.00 42.53%	100,000.00 30,000,000.00	Floating 3-M Euribor+1.500% 15.Mar/Jun/Sep/Dec	3.9010% 09/15/2026 423.965201 Gross 343.411813 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAsf A1 (sf)	AA A2
Series C ES0305714026	06/08/2023 300	42.527.41 12,758,223.00 42.53%	100,000.00 30,000,000.00	Floating 3-M Euribor+2.300% 15.Mar/Jun/Sep/Dec	4.7010% 09/15/2026 510.910128 Gross 413.837204 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	Asf Baa2 (sf)	A Baa3
Series D ES0305714034	06/08/2023 200	42.527.41 8,505,482.00 42.53%	100,000.00 20,000,000.00	Floating 3-M Euribor+5.500% 15.Mar/Jun/Sep/Dec	7.9010% 09/15/2026 858.689836 Gross 695.538767 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	BBB+sf Ba2 (sf)	BBB+ Ba2
Series E ES0305714042	06/08/2023 320	42.527.41 13,608,771.20 42.53%	100,000.00 32,000,000.00	Floating 3-M Euribor+11.000% 15.Mar/Jun/Sep/Dec	13.4010% 09/15/2026 1,456.436210 Gross 1,179.713330 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	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	14.4010% 09/15/2026 1,840.127778 Gross 1,490.503500 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		342,219,280.00	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																			
		% 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	2.03	1.92	1.88	1.83	1.73	1.69	1.59	1.56								
			Date	06/24/2028	05/16/2028	04/29/2028	04/12/2028	03/07/2028	02/21/2028	01/18/2028	01/05/2028								
		Final Maturity	Years	3.50	3.25	3.25	3.25	3.00	3.00	2.75	2.75								
	Without optional redemption *	Average life	Years	2.23	2.15	2.08	2.02	1.94	1.88	1.81	1.75								
			Date	09/06/2028	08/06/2028	07/13/2028	06/19/2028	05/22/2028	05/01/2028	04/04/2028	03/15/2028								
		Final Maturity	Years	5.75	5.50	5.50	5.50	5.25	5.25	5.00	5.00								
Series B	With optional redemption *	Average life	Years	2.03	1.92	1.88	1.83	1.73	1.69	1.59	1.56								
			Date	06/24/2028	05/16/2028	04/29/2028	04/12/2028	03/07/2028	02/21/2028	01/18/2028	01/05/2028								
		Final Maturity	Years	3.50	3.25	3.25	3.25	3.00	3.00	2.75	2.75								
	Without optional redemption *	Average life	Years	2.58	2.55	2.45	2.36	2.34	2.25	2.23	2.14								
			Date	01/10/2029	12/31/2028	11/26/2028	10/23/2028	10/16/2028	09/13/2028	09/05/2028	08/05/2028								
		Final Maturity	Years	5.75	5.75	5.75	5.75	5.50	5.50	5.25	5.25								
Series C	With optional redemption *	Average life	Years	2.03	1.92	1.88	1.83	1.73	1.69	1.59	1.56								
			Date	06/24/2028	05/16/2028	04/29/2028	04/12/2028	03/07/2028	02/21/2028	01/18/2028	01/05/2028								
		Final Maturity	Years	3.50	3.25	3.25	3.25	3.00	3.00	2.75	2.75								
	Without optional redemption *	Average life	Years	2.63	2.60	2.51	2.41	2.40	2.31	2.30	2.21								
			Date	01/28/2029	01/19/2029	12/15/2028	11/11/2028	11/07/2028	10/05/2028	10/01/2028	08/30/2028								
		Final Maturity	Years	6.01	6.01	6.01	6.01	5.75	5.75	5.75	5.50								
Series D	With optional redemption *	Average life	Years	2.03	1.92	1.88	1.83	1.73	1.69	1.59	1.56								
			Date	06/24/2028	05/16/2028	04/29/2028	04/12/2028	03/07/2028	02/21/2028	01/18/2028	01/05/2028								
		Final Maturity	Years	3.50	3.25	3.25	3.25	3.00	3.00	2.75	2.75								
	Without optional redemption *	Average life	Years	2.66	2.65	2.55	2.47	2.46	2.37	2.38	2.28								
			Date	02/10/2029	02/05/2029	01/02/2029	11/30/2028	11/29/2028	10/26/2028	10/29/2028	09/26/2028								
		Final Maturity	Years	6.26	6.01	6.01	6.01	6.01	6.01	6.01	6.01								
Series E	With optional redemption *	Average life	Years	2.03	1.92	1.88	1.83	1.73	1.69	1.59	1.56								
			Date	06/24/2028	05/16/2028	04/29/2028	04/12/2028	03/07/2028	02/21/2028	01/18/2028	01/05/2028								
		Final Maturity	Years	3.50	3.25	3.25	3.25	3.00	3.00	2.75	2.75								
	Without optional redemption *	Average life	Years	2.66	2.68	2.58	2.49	2.51	2.42	2.46	2.37								
			Date	02/09/2029	02/16/2029	01/12/2029	12/10/2028	12/17/2028	11/14/2028	11/28/2028	10/26/2028								
		Final Maturity	Years	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51								
Series Z	With optional redemption *	Average life	Years	3.50	3.25	3.25	3.25	3.00	3.00	2.75	2.75								
			Date	12/15/2029	09/15/2029	09/15/2029	09/15/2029	06/15/2029	06/15/2029	03/15/2029	03/15/2029								
		Final Maturity	Years	3.50	3.25	3.25	3.25	3.00	3.00	2.75	2.75								
	Without optional redemption *	Average life	Years	6.01	6.01	6.01	6.01	5.75	5.75	5.75	5.75								
			Date	06/15/2032	06/15/2032	06/15/2032	06/15/2032	03/15/2032	03/15/2032	03/15/2032	03/15/2032								
		Final Maturity	Years	6.01	6.01	6.01	6.01	5.75	5.75	5.75	5.75								

Restitution period will end up 01.22.2022

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Credit enhancement and financial operations

Credit enhancement (CE)					
	Current			At issue date	
			% CE		% CE
Series A	85.50%	292,588,580.80	14.59%	85.57%	688,000,000.00
Series B	3.73%	12,758,223.00	10.84%	3.73%	30,000,000.00
Series C	3.73%	12,758,223.00	7.09%	3.73%	30,000,000.00
Series D	2.49%	8,505,482.00	4.59%	2.49%	20,000,000.00
Series E	3.98%	13,608,771.20	0.59%	3.98%	32,000,000.00
Series Z	0.58%	2,000,000.00		0.50%	4,000,000.00
Issue of Bonds		342,219,280.00			804,000,000.00
Reserve Fund	0.59%	2,000,000.00		0.50%	4,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	12,625,276.94	2.000%	
Servicer ppal collect not yet credited	1,345,744.91		
Servicer ints collect not yet credited	259,864.01		
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	37,338	49,614	
Principal			
Principal outstanding	338,603,289.87	799,991,905.11	
Average loan	9,068.60	16,124.32	
Minimum	9.99	8,285.94	
Maximum	44,743.91	70,698.55	
Interest rate			
Weighted average (wac)	6.58%	6.69%	
Minimum	2.99%	2.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	50	80	
Minimum	07/01/2026	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)	0.70%	0.73%	0.77%	0.78%	0.71%
Annual Percentage Rate (CPR)	8.13%	8.42%	8.90%	9.01%	8.16%

Geographic distribution		
	Current	At constitution date
Andalucia	22.77%	21.74%
Aragon	1.50%	1.58%
Asturias	1.46%	1.53%
Balearic Islands	3.60%	3.54%
Basque Country	1.83%	2.28%
Canary Islands	8.82%	7.92%
Cantabria	0.66%	0.66%
Castilla-La Mancha	5.70%	5.94%
Castilla-Leon	2.80%	3.02%
Catalonia	16.53%	17.17%
Ceuta	0.23%	0.22%
Extremadura	3.97%	3.30%
Galicia	3.11%	3.38%
La Rioja	0.24%	0.23%
Madrid	10.35%	11.36%
Melilla	0.45%	0.39%
Murcia	4.70%	4.42%
Navarra	0.43%	0.50%
Valencia	10.85%	10.83%

Current delinquency								
Aging	Assets	Overdue debt					Outstanding debt	Total debt
		Principal	Interest	Other	Total	%		%
<i>Delinquencies</i>								
Up to 1 month	459	88,582.01	25,938.50	0.00	114,520.51	2.21	4,748,820.97	4,863,341.48
from > 1 to ≤ 2 months	252	87,009.38	24,765.00	0.00	111,774.38	2.15	2,555,488.82	2,667,263.20
from > 2 to ≤ 3 months	158	77,387.58	24,190.49	0.00	101,578.07	1.96	1,643,465.53	1,745,043.60
from > 3 to ≤ 6 months	152	116,544.32	42,355.19	0.00	158,899.51	3.06	1,570,416.60	1,729,316.11
from > 6 to < 12 months	211	304,573.45	126,737.49	0.00	431,310.94	8.31	2,138,990.79	2,570,301.73
from ≥ 12 to < 18 months	201	531,759.79	195,166.11	0.00	726,925.90	14.01	1,905,626.97	2,632,452.87
from ≥ 18 to < 24 months	170	581,453.78	257,404.26	0.00	838,858.04	16.17	1,735,803.47	2,574,661.51
from ≥ 2 years	358	1,882,074.64	821,779.63	0.00	2,703,854.27	52.12	3,490,354.05	6,194,208.32
Subtotal	1,961	3,669,384.95	1,518,336.67	0.00	5,187,721.62	100.00	19,788,867.20	24,976,588.82
Total	1,961	3,669,384.95	1,518,336.67	0.00	5,187,721.62		19,788,867.20	24,976,588.82

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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