

# BBVA CONSUMER AUTO 2024-1 Fondo de Titulización



## Brief report

Date: 10/31/2024  
Currency: EUR

Constitution date  
09/16/2024

VAT Reg. no.  
V19876077

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

Originator  
BBVA

Servicer  
BBVA

Lead Manager  
BBVA  
Société Générale

Bond Paying Agent  
BBVA

Financial Structuring  
Société Générale

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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / Fitch	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305827000	09/19/2024 9,200	100,000.00 920,000,000.00 100.00%	100,000.00 920,000,000.00	Floating 3-M Euribor+0.700% 19.Mar/Jun/Sep/Dec	4.1800% 12/19/2024 1,056.611111 Gross 855.855000 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Sequential	AA (sf) AA+sf	AA AA
Series B ES0305827018	09/19/2024 400	100,000.00 40,000,000.00 100.00%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.100% 19.Mar/Jun/Sep/Dec	4.5800% 12/19/2024 1,157.722222 Gross 937.755000 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Sequential	A (high) (sf) A+sf	A (high) A+
Series C ES0305827026	09/19/2024 320	100,000.00 32,000,000.00 100.00%	100,000.00 32,000,000.00	Floating 3-M Euribor+1.600% 19.Mar/Jun/Sep/Dec	5.0800% 12/19/2024 1,284.111111 Gross 1,040.130000 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Sequential	A (low) (sf) A-sf	BBB (high) BBB+
Series D ES0305827034	09/19/2024 80	100,000.00 8,000,000.00 100.00%	100,000.00 8,000,000.00	Floating 3-M Euribor+3.540% 19.Mar/Jun/Sep/Dec	7.0200% 12/19/2024 1,774.500000 Gross 1,437.345000 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Sequential	B (low) (sf) BBB+sf	B (low) BBB
Series Z ES0305827042	09/19/2024 50	100,000.00 5,000,000.00 100.00%	100,000.00 5,000,000.00	Floating 3-M Euribor+3.240% 19.Mar/Jun/Sep/Dec	6.7200% 12/19/2024 1,698.666667 Gross 1,375.920000 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	Planned	BBB (high) (sf) BB+sf	BBB (high) BB+
Total		1,005,000,000.00	1,005,000,000.00						

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	3.60	3.42	3.24	3.08	2.92	2.80	2.67	2.54
		Date	04/25/2028	02/18/2028	12/16/2027	10/17/2027	08/22/2027	07/09/2027	05/20/2027	04/02/2027	
	Final Maturity	Years	7.00	6.75	6.50	6.25	6.00	6.00	5.75	5.50	
	Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	09/19/2030	09/19/2030	06/19/2030	03/19/2030		
Without optional redemption *	Average life	Years	3.69	3.51	3.34	3.18	3.03	2.90	2.76	2.64	
	Date	05/29/2028	03/23/2028	01/22/2028	11/25/2027	10/01/2027	08/12/2027	06/25/2027	05/10/2027		
Final Maturity	Years	9.01	9.01	9.01	8.75	8.75	8.75	8.50	8.50		
Date	09/19/2033	09/19/2033	09/19/2033	06/19/2033	06/19/2033	06/19/2033	03/19/2033	03/19/2033			
Series B	With optional redemption *	Average life	Years	3.60	3.42	3.24	3.08	2.92	2.80	2.67	2.54
		Date	04/25/2028	02/18/2028	12/16/2027	10/17/2027	08/22/2027	07/09/2027	05/20/2027	04/02/2027	
	Final Maturity	Years	7.00	6.75	6.50	6.25	6.00	6.00	5.75	5.50	
	Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	09/19/2030	09/19/2030	06/19/2030	03/19/2030		
Without optional redemption *	Average life	Years	3.84	3.67	3.52	3.38	3.25	3.09	2.97	2.86	
	Date	07/20/2028	05/21/2028	03/28/2028	02/04/2028	12/18/2027	10/20/2027	09/06/2027	07/30/2027		
Final Maturity	Years	9.25	9.25	9.25	9.01	9.01	9.01	8.75	8.75		
Date	12/19/2033	12/19/2033	12/19/2033	09/19/2033	09/19/2033	09/19/2033	09/19/2033	06/19/2033			
Series C	With optional redemption *	Average life	Years	3.60	3.42	3.24	3.08	2.92	2.80	2.67	2.54
		Date	04/25/2028	02/18/2028	12/16/2027	10/17/2027	08/22/2027	07/09/2027	05/20/2027	04/02/2027	
	Final Maturity	Years	7.00	6.75	6.50	6.25	6.00	6.00	5.75	5.50	
	Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	09/19/2030	09/19/2030	06/19/2030	03/19/2030		
Without optional redemption *	Average life	Years	3.86	3.70	3.56	3.42	3.29	3.12	3.01	2.90	
	Date	07/29/2028	06/01/2028	04/09/2028	02/18/2028	01/02/2028	11/02/2027	09/22/2027	08/15/2027		
Final Maturity	Years	9.50	9.50	9.50	9.50	9.50	9.50	9.25	9.25		
Date	03/19/2034	03/19/2034	03/19/2034	03/19/2034	03/19/2034	03/19/2034	03/19/2034	12/19/2033			
Series D	With optional redemption *	Average life	Years	3.60	3.42	3.24	3.08	2.92	2.80	2.67	2.54
		Date	04/25/2028	02/18/2028	12/16/2027	10/17/2027	08/22/2027	07/09/2027	05/20/2027	04/02/2027	
	Final Maturity	Years	7.00	6.75	6.50	6.25	6.00	6.00	5.75	5.50	
	Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	09/19/2030	09/19/2030	06/19/2030	03/19/2030		
Without optional redemption *	Average life	Years	3.89	3.73	3.59	3.45	3.33	3.16	3.05	2.96	
	Date	08/08/2028	06/11/2028	04/20/2028	03/02/2028	01/17/2028	11/16/2027	10/08/2027	09/02/2027		
Final Maturity	Years	9.75	9.75	9.75	9.75	9.75	9.75	9.75	9.75		
Date	06/19/2034	06/19/2034	06/19/2034	06/19/2034	06/19/2034	06/19/2034	06/19/2034	06/19/2034			
Series Z	With optional redemption *	Average life	Years	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12
		Date	11/02/2025	11/02/2025	11/02/2025	11/02/2025	11/02/2025	11/02/2025	11/02/2025	11/02/2025	
	Final Maturity	Years	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	
	Date	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026		
Without optional redemption *	Average life	Years	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	
	Date	11/02/2025	11/02/2025	11/02/2025	11/02/2025	11/02/2025	11/02/2025	11/02/2025	11/02/2025		
Final Maturity	Years	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75		
Date	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026			

\* 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.  
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

### Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
		% CE			% CE	
Series A	91.54%	920,000,000.00	8.50%	91.54%	920,000,000.00	8.50%
Series B	3.98%	40,000,000.00	4.50%	3.98%	40,000,000.00	4.50%
Series C	3.18%	32,000,000.00	1.30%	3.18%	32,000,000.00	1.30%
Series D	0.80%	8,000,000.00	0.50%	0.80%	8,000,000.00	0.50%
Series Z	0.50%	5,000,000.00	0.50%	0.50%	5,000,000.00	0.50%
Issue of Bonds		1,005,000,000.00			1,005,000,000.00	
Reserve Fund	0.50%	5,000,000.00	0.50%		5,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	31,485,860.20	3.500%	
Servicer ppal collect not yet credited	1,054,282.95		
Servicer ints collect not yet credited	354,297.20		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		1,600,000.00	0.000%
Start-up Loan S/T		0.00	

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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Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

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### Collateral: Consumer loans to individuals

General			Current	At constitution date
Count			61,978	62,364
Principal				
Principal outstanding		978,386,263.26		999,785,270.51
Average loan		15,786.03		16,031.45
Minimum		1,289.95		8,265.10
Maximum		62,868.70		66,784.73
Interest rate				
Weighted average (wac)		7.95%		7.95%
Minimum		3.99%		3.99%
Maximum		10.99%		10.99%
Final maturity				
Weighted average (WARM) (months)		80		81
Minimum		04/05/2025		04/05/2025
Maximum		06/14/2034		06/14/2034
Index (principal outstanding distribution)				
Fixed Interest		100.00%		99.96%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.00%	0.00%	0.00%	0.22%
Annual Percentage Rate (CPR)	5.17%	0.00%	0.00%	0.00%	2.62%

Geographic distribution		
	Current	At constitution date
Andalucia	20.90%	20.87%
Aragon	1.60%	1.59%
Asturias	1.12%	1.12%
Balearic Islands	4.09%	4.09%
Basque Country	2.20%	2.21%
Canary Islands	8.08%	8.06%
Cantabria	0.76%	0.77%
Castilla-La Mancha	6.28%	6.29%
Castilla-Leon	2.91%	2.91%
Catalonia	15.88%	15.91%
Ceuta	0.11%	0.11%
Extremadura	3.70%	3.68%
Galicia	3.59%	3.58%
La Rioja	0.23%	0.23%
Madrid	10.85%	10.91%
Mellilla	0.51%	0.51%
Murcia	4.86%	4.85%
Navarra	0.53%	0.53%
Valencia	11.79%	11.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<b>Delinquencies</b>									
Up to 1 month	533	80,634.92	57,864.49	0.00	138,499.41	59.64	8,868,035.77	9,006,535.18	73.18
from > 1 to ≤ 2 months	163	42,414.31	30,584.14	0.00	72,998.45	31.43	2,690,846.82	2,763,845.27	22.46
from > 2 to ≤ 3 months	33	12,281.57	8,451.83	0.00	20,733.40	8.93	515,549.34	536,282.74	4.36
Subtotal	729	135,330.80	96,900.46	0.00	232,231.26	100.00	12,074,431.93	12,306,663.19	100.00
Total	729	135,330.80	96,900.46	0.00	232,231.26		12,074,431.93	12,306,663.19	