

# BBVA CONSUMER AUTO 2024-1 Fondo de Titulización



## Brief report

Date: 01/31/2025  
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		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0305827000	09/19/2024 9,200	96,360.95 886,520,740.00 96.36%	100,000.00 920,000,000.00	Floating 3-M Euribor+0.700% 19.Mar/Jun/Sep/Dec	3.5650% 03/19/2025 858.816967 Gross 695.641743 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secutorial	AA (sf) AA+sf	AA AA	
Series B ES0305827018	09/19/2024 400	96,360.95 38,544,380.00 96.36%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.100% 19.Mar/Jun/Sep/Dec	3.9650% 03/19/2025 955.177917 Gross 773.694113 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secutorial	A (high) (sf) A+sf	A (high) A+	
Series C ES0305827026	09/19/2024 320	96,360.95 30,835,504.00 96.36%	100,000.00 32,000,000.00	Floating 3-M Euribor+1.600% 19.Mar/Jun/Sep/Dec	4.4650% 03/19/2025 1,075.629104 Gross 871.259574 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secutorial	A (low) (sf) A-sf	BBB (high) BBB+	
Series D ES0305827034	09/19/2024 80	96,360.95 7,708,876.00 96.36%	100,000.00 8,000,000.00	Floating 3-M Euribor+3.540% 19.Mar/Jun/Sep/Dec	6.4050% 03/19/2025 1,542.979712 Gross 1,249.813567 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secutorial	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	6.1050% 03/19/2025 1,526.250000 Gross 1,236.262500 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	Planned	BBB (high) (sf) BB+sf	BBB (high) BB+	
Total		968,609,500.00	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	3.46	3.28	3.11	2.95	2.80	2.69	2.56	2.43
		Final Maturity	Date	06/02/2028	03/29/2028	01/28/2028	12/01/2027	10/08/2027	08/28/2027	07/10/2027	05/26/2027
	Without optional redemption *	Average life	Years	3.55	3.38	3.22	3.06	2.92	2.79	2.66	2.54
		Final Maturity	Date	07/05/2028	05/04/2028	03/06/2028	01/11/2028	11/20/2027	10/03/2027	08/18/2027	07/05/2027
Series B	With optional redemption *	Average life	Years	3.46	3.28	3.11	2.95	2.80	2.69	2.56	2.43
		Final Maturity	Date	06/02/2028	03/29/2028	01/28/2028	12/01/2027	10/08/2027	08/28/2027	07/10/2027	05/26/2027
	Without optional redemption *	Average life	Years	3.48	3.28	3.11	2.95	2.80	2.69	2.56	2.43
		Final Maturity	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 C	With optional redemption *	Average life	Years	3.46	3.28	3.11	2.95	2.80	2.69	2.56	2.43
		Final Maturity	Date	06/02/2028	03/29/2028	01/28/2028	12/01/2027	10/08/2027	08/28/2027	07/10/2027	05/26/2027
	Without optional redemption *	Average life	Years	3.72	3.57	3.44	3.31	3.19	3.03	2.92	2.83
		Final Maturity	Date	09/07/2028	07/15/2028	05/26/2028	04/10/2028	02/25/2028	12/28/2027	11/20/2027	10/16/2027
Series D	With optional redemption *	Average life	Years	3.46	3.28	3.11	2.95	2.80	2.69	2.56	2.43
		Final Maturity	Date	06/02/2028	03/29/2028	01/28/2028	12/01/2027	10/08/2027	08/28/2027	07/10/2027	05/26/2027
	Without optional redemption *	Average life	Years	3.75	3.60	3.47	3.35	3.23	3.07	2.97	2.88
		Final Maturity	Date	09/19/2033	07/28/2028	06/07/2028	04/23/2028	03/12/2028	01/12/2028	12/07/2027	11/04/2027
Series Z	With optional redemption *	Average life	Years	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87
		Final Maturity	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
	Without optional redemption *	Average life	Years	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87
		Final Maturity	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

\* 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	% CE	% CE
Series A	91.53%	886,520,740.00	8.48%	91.54%	920,000,000.00
Series B	3.98%	38,544,380.00	4.48%	3.98%	40,000,000.00
Series C	3.18%	30,835,504.00	1.28%	3.18%	32,000,000.00
Series D	0.80%	7,708,876.00	0.48%	0.80%	8,000,000.00
Series Z	0.52%	5,000,000.00	0.50%	0.50%	5,000,000.00
Issue of Bonds		968,609,500.00			1,005,000,000.00
Reserve Fund	0.48%	4,625,325.60	0.50%		5,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	47,270,958.63	3.500%	
Servicer ppal collect not yet credited	1,293,355.66		
Servicer ints collect not yet credited	344,650.93		
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
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

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid [www.edt-sg.com](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)  
Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

# BBVA CONSUMER AUTO 2024-1 Fondo de Titulización

## Brief report

Date: 01/31/2025

Currency: EUR

### Constitution date

09/16/2024

### VAT Reg. no.

V19878077

### 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

## Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	61,043	62,364	
Principal			
Principal outstanding	931,677,620.72	999,785,270.51	
Average loan	15,262.64	16,031.45	
Minimum	305.30	8,265.10	
Maximum	61,476.77	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)	77	81	
Minimum	03/15/2025	04/05/2025	
Maximum	02/15/2036	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)	0.64%	0.53%	0.00%	0.00%	0.50%
Annual Percentage Rate (CPR)	7.36%	6.15%	0.00%	0.00%	5.81%

Geographic distribution		
	Current	At constitution date
Andalucia	21.00%	20.87%
Aragon	1.60%	1.59%
Asturias	1.12%	1.12%
Balearic Islands	4.10%	4.09%
Basque Country	2.17%	2.21%
Canary Islands	8.12%	8.06%
Cantabria	0.76%	0.77%
Castilla-La Mancha	6.25%	6.29%
Castilla-Leon	2.90%	2.91%
Catalonia	15.85%	15.91%
Ceuta	0.10%	0.11%
Extremadura	3.72%	3.68%
Galicia	3.60%	3.58%
La Rioja	0.23%	0.23%
Madrid	10.81%	10.91%
Melilla	0.52%	0.51%
Murcia	4.88%	4.85%
Navarra	0.54%	0.53%
Valencia	11.73%	11.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	527	82,162.66	55,135.59	0.00	137,298.25	25.72	8,328,548.55	8,465,846.80	44.99
from > 1 to ≤ 2 months	316	84,826.23	60,727.28	0.00	145,553.51	27.28	5,166,484.88	5,312,138.39	28.23
from > 2 to ≤ 3 months	162	61,944.73	46,576.74	0.00	108,521.47	20.33	2,682,392.23	2,790,913.70	14.83
from > 3 to ≤ 6 months	133	79,250.40	63,155.07	0.00	142,405.47	26.67	2,104,614.04	2,247,019.51	11.94
Subtotal	1,140	308,284.02	225,594.68	0.00	533,878.70	100.00	18,282,039.70	18,815,918.40	100.00
Total	1,140	308,284.02	225,594.68	0.00	533,878.70		18,282,039.70	18,815,918.40	

### Additional information