

BBVA CONSUMER AUTO 2024-1 Fondo de Titulización



Brief report

Date: 08/31/2025
Currency: EUR

Constitution date
09/16/2024

VAT Reg. no.
V19876077

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

Originator
BBVA

Servicer
BBVA
Société Générale

Lead Manager
BBVA
Société Générale

Bond Paying Agent
BBVA

Financial Structuring
Société Générale

Markat
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	86,054.97 791,705,724.00 86.05%	100,000.00 920,000,000.00	Floating 3-M Euribor+0.700% 19.Mar/Jun/Sep/Dec	2.7230% 09/19/2025 598.837413 Gross 485.058305 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	AA (sf) AA+sf	AA AA
Series B ES0305827018	09/19/2024 400	86,054.97 34,421,988.00 86.05%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.100% 19.Mar/Jun/Sep/Dec	3.1230% 09/19/2025 686.804716 Gross 556.311820 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	A (high) (sf) A+sf	A (high) A+
Series C ES0305827026	09/19/2024 320	86,054.97 27,537,590.40 86.05%	100,000.00 32,000,000.00	Floating 3-M Euribor+1.600% 19.Mar/Jun/Sep/Dec	3.6230% 09/19/2025 796.763844 Gross 645.378714 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	A (low) (sf) A-sf	BBB (high) BBB+
Series D ES0305827034	09/19/2024 80	86,054.97 6,884,397.60 86.05%	100,000.00 8,000,000.00	Floating 3-M Euribor+3.540% 19.Mar/Jun/Sep/Dec	5.5630% 09/19/2025 1,223.405262 Gross 990.958262 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	B (low) (sf) BBB+sf	B (low) BBB
Series Z ES0305827042	09/19/2024 50	66,666.68 3,333,334.00 66.67%	100,000.00 5,000,000.00	Floating 3-M Euribor+3.240% 19.Mar/Jun/Sep/Dec	5.2630% 09/19/2025 896.659439 Gross 726.294146 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	Planned	BBB (high) (sf) BB+sf	BBB (high) BB+
Total		863,883,034.00	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	
		% Annual equivalent CPR		2,00		4,00		6,00		8,00	
Series A	With optional redemption *	Average life	Years	3.22	3.06	2.90	2.76	2.65	2.53	2.40	2.29
		Final Maturity	Years	09/04/2028	07/08/2028	05/14/2028	03/23/2028	02/13/2028	12/28/2027	11/13/2027	10/02/2027
			Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	03/19/2030
	Without optional redemption *	Average life	Years	3.32	3.17	3.02	2.89	2.76	2.64	2.53	2.42
		Final Maturity	Years	10/11/2028	08/17/2028	06/26/2028	05/07/2028	03/23/2028	02/08/2028	12/28/2027	11/18/2027
			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	3.22	3.06	2.90	2.76	2.65	2.53	2.40	2.29
		Final Maturity	Years	09/04/2028	07/08/2028	05/14/2028	03/23/2028	02/13/2028	12/28/2027	11/13/2027	10/02/2027
			Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	03/19/2030
	Without optional redemption *	Average life	Years	3.48	3.35	3.23	3.12	2.97	2.87	2.77	2.69
		Final Maturity	Years	12/10/2028	10/23/2028	09/10/2028	07/30/2028	06/06/2028	05/01/2028	03/27/2028	02/27/2028
			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	3.22	3.06	2.90	2.76	2.65	2.53	2.40	2.29
		Final Maturity	Years	09/04/2028	07/08/2028	05/14/2028	03/23/2028	02/13/2028	12/28/2027	11/13/2027	10/02/2027
			Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	03/19/2030
	Without optional redemption *	Average life	Years	3.51	3.38	3.27	3.16	3.01	2.91	2.83	2.75
		Final Maturity	Years	12/20/2028	11/04/2028	09/24/2028	08/16/2028	06/20/2028	05/17/2028	04/16/2028	03/18/2028
			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	3.22	3.06	2.90	2.76	2.65	2.53	2.40	2.29
		Final Maturity	Years	09/04/2028	07/08/2028	05/14/2028	03/23/2028	02/13/2028	12/28/2027	11/13/2027	10/02/2027
			Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	03/19/2030
	Without optional redemption *	Average life	Years	3.54	3.41	3.30	3.20	3.05	2.96	2.88	2.81
		Final Maturity	Years	12/30/2028	11/16/2028	10/06/2028	08/30/2028	07/04/2028	06/02/2028	05/05/2028	04/10/2028
			Date	12/19/2035	12/19/2035	12/19/2035	12/19/2035	12/19/2035	12/19/2035	12/19/2035	12/19/2035
Series Z	With optional redemption *	Average life	Years	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
		Final Maturity	Years	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025
			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	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
		Final Maturity	Years	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025
			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	91.65%	791,705,724.00	8.48%	91.54%	8.50%
Series B	3.98%	34,421,988.00	4.48%	3.98%	4.50%
Series C	3.19%	27,537,590.40	1.28%	3.18%	1.30%
Series D	0.80%	6,884,397.60	0.48%	0.80%	0.50%
Series Z	0.39%	3,333,334.00	0.50%		
Issue of Bonds		863,883,034.00		1,005,000,000.00	
Reserve Fund	0.48%	4,130,638.56	0.50%	5,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		68,928,094.51	2.250%
Servicer ppal collect not yet credited		1,748,908.91	
Servicer ints collect not yet credited		528,528.98	
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

Additional information

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Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	57,942	62,364	
Principal			
Principal outstanding	812,255,576.10	999,785,270.51	
Average loan	14,018.42	16,031.45	
Minimum	21.67	8,265.10	
Maximum	57,963.70	66,784.73	
Interest rate			
Weighted average (wac)	7.94%	7.95%	
Minimum	3.99%	3.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	71	81	
Minimum	09/04/2025	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)	0.67%	0.75%	0.76%	0.64%	0.64%
Annual Percentage Rate (CPR)	7.79%	8.61%	8.70%	7.44%	7.44%

Geographic distribution		
	Current	At constitution date
Andalucia	21.20%	20.87%
Aragon	1.61%	1.59%
Asturias	1.12%	1.12%
Balearic Islands	4.15%	4.09%
Basque Country	2.08%	2.21%
Canary Islands	8.32%	8.06%
Cantabria	0.73%	0.77%
Castilla-La Mancha	6.17%	6.29%
Castilla-Leon	2.87%	2.91%
Catalonia	15.65%	15.91%
Ceuta	0.10%	0.11%
Extremadura	3.81%	3.68%
Galicia	3.55%	3.58%
La Rioja	0.21%	0.23%
Madrid	10.66%	10.91%
Melilla	0.53%	0.51%
Murcia	4.97%	4.85%
Navarra	0.51%	0.53%
Valencia	11.74%	11.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	623	100,270.02	62,894.26	0.00	163,164.28	11.11	9,610,336.01	9,773,500.29	34.79
from > 1 to ≤ 2 months	368	99,116.14	63,615.47	0.00	162,731.61	11.08	5,585,412.78	5,748,144.39	20.46
from > 2 to ≤ 3 months	232	95,057.68	68,630.54	0.00	163,688.22	11.14	3,690,404.76	3,854,092.98	13.72
from > 3 to ≤ 6 months	221	147,805.02	106,180.67	0.00	253,985.69	17.29	3,252,748.78	3,506,734.47	12.48
from > 6 to < 12 months	294	400,186.55	288,034.65	0.00	688,221.20	46.85	4,315,933.70	5,004,154.90	17.81
from ≥ 12 to < 18 months	12	21,301.57	15,985.35	0.00	37,286.92	2.54	171,127.00	208,413.92	0.74
Subtotal	1,750	863,736.98	605,340.94	0.00	1,469,077.92	100.00	26,625,963.03	28,095,040.95	100.00
Total	1,750	863,736.98	605,340.94	0.00	1,469,077.92		26,625,963.03	28,095,040.95	