

Brief report

Date: 01/31/2026
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

Bond Paying Agent
 BBVA

Financial Structuring
 Société Générale

Market
 AIAF Mercado de Renta Fija

Registrar 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	75,349.36 693,214,112.00 75.35%	100,000.00 920,000,000.00	Floating 3-M Euribor+0.700% 19.Mar/Jun/Sep/Dec	2.7490% 03/19/2026 517.838477 Gross 419.449166 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	75,349.36 30,139,744.00 75.35%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.100% 19.Mar/Jun/Sep/Dec	3.1490% 03/19/2026 593.187837 Gross 480.482148 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	75,349.36 24,111,795.20 75.35%	100,000.00 32,000,000.00	Floating 3-M Euribor+1.600% 19.Mar/Jun/Sep/Dec	3.6490% 03/19/2026 687.374537 Gross 556.773375 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	75,349.36 6,027,948.80 75.35%	100,000.00 8,000,000.00	Floating 3-M Euribor+3.540% 19.Mar/Jun/Sep/Dec	5.5890% 03/19/2026 1,052.818933 Gross 852.783336 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	33,333.36 1,666,668.00 33.33%	100,000.00 5,000,000.00	Floating 3-M Euribor+3.240% 19.Mar/Jun/Sep/Dec	5.2890% 03/19/2026 440.750353 Gross 357.007786 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	Planned	BBB (high) (sf) BB+sf	BBB (high) BB+	
Total		755,160,268.00	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)	% Annual equivalent CPR									
			0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44		
			2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
Series A	With optional redemption *	Average life	Years	2.98	2.83	2.70	2.56	2.47	2.36	2.24	2.17	
		Date	12/09/2028	10/17/2028	08/28/2028	07/12/2028	06/08/2028	04/26/2028	03/16/2028	02/17/2028		
		Final Maturity	Years	5.75	5.50	5.25	5.00	4.75	4.50	4.25	4.00	
	Without optional redemption *	Average life	Years	3.09	2.95	2.83	2.71	2.60	2.49	2.38	2.29	
		Date	01/18/2029	11/30/2028	10/15/2028	09/01/2028	07/23/2028	06/14/2028	05/07/2028	04/03/2028		
		Final Maturity	Years	7.76	7.76	7.76	7.50	7.50	7.25	7.25	7.25	
Series B	With optional redemption *	Average life	Years	2.98	2.83	2.70	2.56	2.47	2.36	2.24	2.17	
		Date	12/09/2028	10/17/2028	08/28/2028	07/12/2028	06/08/2028	04/26/2028	03/16/2028	02/17/2028		
		Final Maturity	Years	5.75	5.50	5.25	5.00	4.75	4.50	4.25	4.00	
	Without optional redemption *	Average life	Years	3.27	3.16	3.06	2.97	2.83	2.75	2.67	2.55	
		Date	03/24/2029	02/13/2029	01/09/2029	12/05/2028	10/17/2028	09/18/2028	08/21/2028	07/07/2028		
		Final Maturity	Years	8.01	8.01	8.01	7.76	7.76	7.76	7.50	7.50	
Series C	With optional redemption *	Average life	Years	2.98	2.83	2.70	2.56	2.47	2.36	2.24	2.17	
		Date	12/09/2028	10/17/2028	08/28/2028	07/12/2028	06/08/2028	04/26/2028	03/16/2028	02/17/2028		
		Final Maturity	Years	5.75	5.50	5.25	5.00	4.75	4.50	4.25	4.00	
	Without optional redemption *	Average life	Years	3.30	3.19	3.10	3.02	2.88	2.80	2.74	2.61	
		Date	04/04/2029	02/26/2029	01/24/2029	12/24/2028	11/03/2028	10/06/2028	09/12/2028	07/28/2028		
		Final Maturity	Years	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.01	
Series D	With optional redemption *	Average life	Years	2.98	2.83	2.70	2.56	2.47	2.36	2.24	2.17	
		Date	12/09/2028	10/17/2028	08/28/2028	07/12/2028	06/08/2028	04/26/2028	03/16/2028	02/17/2028		
		Final Maturity	Years	5.75	5.50	5.25	5.00	4.75	4.50	4.25	4.00	
	Without optional redemption *	Average life	Years	3.33	3.23	3.14	3.06	2.92	2.85	2.80	2.67	
		Date	04/16/2029	03/11/2029	02/07/2029	01/10/2029	11/18/2028	10/25/2028	10/06/2028	08/19/2028		
		Final Maturity	Years	10.01	10.01	10.01	10.01	10.01	10.01	10.01	10.01	
Series Z	With optional redemption *	Average life	Years	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	
		Date	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026		
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	
	Without optional redemption *	Average life	Years	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	
		Date	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026		
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	

* 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
Series A	91.80%	693,214,112.00	8.48%	91.54%	920,000,000.00	8.50%
Series B	3.99%	30,139,744.00	4.48%	3.98%	40,000,000.00	4.50%
Series C	3.19%	24,111,795.20	1.28%	3.18%	32,000,000.00	1.30%
Series D	0.80%	6,027,948.80	0.48%	0.80%	8,000,000.00	0.50%
Series Z	0.22%	1,666,668.00	0.50%	0.50%	5,000,000.00	
Issue of Bonds		755,160,268.00			1,005,000,000.00	
Reserve Fund	0.48%	3,616,769.28	0.50%		5,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	43,579,913.14	2.250%	
Servicer opal collect not yet credited	1,652,800.16		
Servicer ints collect not yet credited	354,568.02		
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

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 2024-1 Fondo de Titulización

Brief report

Date: 01/31/2026

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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

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	55,493	62,364	
Principal			
Principal outstanding	726,975,345.66	999,785,270.51	
Average loan	13,100.31	16,031.45	
Minimum	4.57	8,265.10	
Maximum	55,765.94	66,784.73	
Interest rate			
Weighted average (wac)	7.93%	7.95%	
Minimum	3.99%	3.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	67	81	
Minimum	02/07/2026	04/05/2025	
Maximum	11/08/2034	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)	0.77%	0.79%	0.82%	0.79%	0.70%
Annual Percentage Rate (CPR)	8.83%	9.07%	9.45%	9.09%	8.14%

Geographic distribution		
	Current	At constitution date
Andalucia	21.30%	20.87%
Aragon	1.60%	1.59%
Asturias	1.11%	1.12%
Balearic Islands	4.18%	4.09%
Basque Country	2.00%	2.21%
Canary Islands	8.43%	8.06%
Cantabria	0.73%	0.77%
Castilla-La Mancha	6.12%	6.29%
Castilla-Leon	2.82%	2.91%
Catalonia	15.60%	15.91%
Ceuta	0.10%	0.11%
Extremadura	3.93%	3.68%
Galicia	3.47%	3.58%
La Rioja	0.21%	0.23%
Madrid	10.51%	10.91%
Mellilla	0.54%	0.51%
Murcia	5.01%	4.85%
Navarra	0.51%	0.53%
Valencia	11.83%	11.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	771	127,852.79	72,239.16	0.00	200,091.95	7.97	10,893,773.92	11,093,865.87	32.76
from > 1 to ≤ 2 months	372	106,066.12	64,440.25	0.00	170,506.37	6.79	5,320,486.33	5,490,994.70	16.22
from > 2 to ≤ 3 months	266	112,689.99	71,682.96	0.00	184,372.95	7.35	3,949,383.73	4,133,756.68	12.21
from > 3 to ≤ 6 months	238	161,216.85	102,105.44	0.00	263,322.29	10.49	3,295,253.97	3,558,576.26	10.51
from > 6 to < 12 months	346	499,579.15	323,999.95	0.00	823,579.10	32.82	4,760,900.25	5,584,479.35	16.49
from ≥ 12 to < 18 months	223	509,144.40	358,374.87	0.00	867,519.27	34.57	3,131,871.54	3,999,390.81	11.81
Subtotal	2,216	1,516,549.30	992,842.63	0.00	2,509,391.93	100.00	31,351,671.74	33,861,063.67	100.00
Total	2,216	1,516,549.30	992,842.63	0.00	2,509,391.93		31,351,671.74	33,861,063.67	

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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