

Brief report

Date: 03/31/2026
 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
 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	70,193.32 645,778,544.00 70.19%	100,000.00 920,000,000.00	Floating 3-M Euribor+0.700% 19.Mar/Jun/Sep/Dec	2.8480% 06/19/2026 510.882581 Gross 413.814891 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	70,193.32 28,077,328.00 70.19%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.100% 19.Mar/Jun/Sep/Dec	3.2480% 06/19/2026 582.635753 Gross 471.934960 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	70,193.32 22,461,862.40 70.19%	100,000.00 32,000,000.00	Floating 3-M Euribor+1.600% 19.Mar/Jun/Sep/Dec	3.7480% 06/19/2026 672.327217 Gross 544.585046 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	70,193.32 5,615,465.60 70.19%	100,000.00 8,000,000.00	Floating 3-M Euribor+3.540% 19.Mar/Jun/Sep/Dec	5.6880% 06/19/2026 1,020,330,100 Gross 826.467381 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	16,666.70 833,335.00 16.67%	100,000.00 5,000,000.00	Floating 3-M Euribor+3.240% 19.Mar/Jun/Sep/Dec	5.3880% 06/19/2026 229.489348 Gross 185.886372 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	Planned	BBB (high) (sf) BB+sf	BBB (high) BB+
Total		702,766,535.00	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

Series	Option	Type	Average life	Years	% 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	2.83	2.73	2.59	2.47	2.39	2.27	2.16	2.09					
		Final Maturity	01/14/2029	12/07/2028	10/21/2028	09/05/2028	08/05/2028	06/24/2028	05/15/2028	04/20/2028					
	Without optional redemption *	Average life	2.97	2.85	2.73	2.62	2.52	2.41	2.32	2.23					
		Final Maturity	03/08/2029	01/23/2029	12/10/2028	10/30/2028	09/23/2028	08/16/2028	07/11/2028	06/09/2028					
Series B	With optional redemption *	Average life	2.83	2.73	2.59	2.47	2.39	2.27	2.16	2.09					
		Final Maturity	01/14/2029	12/07/2028	10/21/2028	09/05/2028	08/05/2028	06/24/2028	05/15/2028	04/20/2028					
	Without optional redemption *	Average life	3.21	3.07	2.98	2.90	2.77	2.70	2.63	2.51					
		Final Maturity	06/03/2029	04/11/2029	03/11/2029	02/08/2029	12/23/2028	11/28/2028	11/03/2028	09/20/2028					
Series C	With optional redemption *	Average life	2.83	2.73	2.59	2.47	2.39	2.27	2.16	2.09					
		Final Maturity	01/14/2029	12/07/2028	10/21/2028	09/05/2028	08/05/2028	06/24/2028	05/15/2028	04/20/2028					
	Without optional redemption *	Average life	3.25	3.11	3.03	2.95	2.82	2.75	2.70	2.57					
		Final Maturity	06/18/2029	04/25/2029	03/28/2029	03/01/2029	01/10/2029	12/17/2028	11/27/2028	10/13/2028					
Series D	With optional redemption *	Average life	2.83	2.73	2.59	2.47	2.39	2.27	2.16	2.09					
		Final Maturity	01/14/2029	12/07/2028	10/21/2028	09/05/2028	08/05/2028	06/24/2028	05/15/2028	04/20/2028					
	Without optional redemption *	Average life	3.30	3.14	3.07	3.00	2.87	2.81	2.77	2.64					
		Final Maturity	07/03/2029	05/09/2029	04/12/2029	03/18/2029	01/27/2029	01/07/2029	12/23/2028	11/06/2028					
Series Z	With optional redemption *	Average life	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13					
		Final Maturity	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026					
	Without optional redemption *	Average life	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13					
		Final Maturity	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026					

* 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		% CE
Series A	91.89%	645,778,544.00	8.48%	91.54%	920,000,000.00	8.50%
Series B	4.00%	28,077,328.00	4.48%	3.98%	40,000,000.00	4.50%
Series C	3.20%	22,461,862.40	1.28%	3.18%	32,000,000.00	1.30%
Series D	0.80%	5,615,465.60	0.48%	0.80%	8,000,000.00	0.50%
Series Z	0.12%	833,335.00	0.50%	0.50%	5,000,000.00	
Issue of Bonds		702,766,535.00			1,005,000,000.00	
Reserve Fund	0.48%	3,369,279.36	0.50%		5,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	22,759,460.41	2.250%	
Servicer opal collect not yet credited	1,749,582.26		
Servicer ints collect not yet credited	461,908.57		
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.

BBVA CONSUMER AUTO 2024-1 Fondo de Titulización

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Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	54,448	62,364	
Principal			
Principal outstanding	692,753,864.56	999,785,270.51	
Average loan	12,723.22	16,031.45	
Minimum	71.35	8,265.10	
Maximum	54,868.81	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)	65	81	
Minimum	04/05/2026	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)	0.96%	0.88%	0.87%	0.82%	0.73%
Annual Percentage Rate (CPR)	10.89%	10.09%	9.97%	9.45%	8.41%

Geographic distribution		
	Current	At constitution date
Andalucia	21.38%	20.87%
Aragon	1.59%	1.59%
Asturias	1.11%	1.12%
Balearic Islands	4.20%	4.09%
Basque Country	1.97%	2.21%
Canary Islands	8.50%	8.06%
Cantabria	0.73%	0.77%
Castilla-La Mancha	6.12%	6.29%
Castilla-Leon	2.82%	2.91%
Catalonia	15.52%	15.91%
Ceuta	0.10%	0.11%
Extremadura	3.97%	3.68%
Galicia	3.41%	3.58%
La Rioja	0.21%	0.23%
Madrid	10.46%	10.91%
Melilla	0.54%	0.51%
Murcia	5.02%	4.85%
Navarra	0.51%	0.53%
Valencia	11.85%	11.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	715	122,596.14	63,531.00	0.00	186,127.14	6.43	9,765,618.90	9,951,746.04	29.90
from > 1 to ≤ 2 months	387	116,352.08	67,896.06	0.00	184,248.14	6.36	5,605,799.77	5,790,047.91	17.40
from > 2 to ≤ 3 months	220	96,959.08	60,390.58	0.00	157,349.66	5.43	3,170,370.99	3,327,720.65	10.00
from > 3 to ≤ 6 months	207	144,885.10	91,123.53	0.00	236,008.63	8.15	2,931,189.20	3,167,197.83	9.52
from > 6 to < 12 months	352	522,081.08	331,483.14	0.00	853,564.22	29.47	4,766,697.20	5,620,261.42	16.89
from ≥ 12 to < 18 months	279	667,055.27	443,703.22	0.00	1,110,758.49	38.35	3,711,946.48	4,822,704.97	14.49
from ≥ 18 to < 24 months	34	102,231.09	66,149.34	0.00	168,380.43	5.81	437,055.57	605,436.00	1.82
Subtotal	2,194	1,772,159.84	1,124,276.87	0.00	2,896,436.71	100.00	30,388,678.11	33,285,114.82	100.00
Total	2,194	1,772,159.84	1,124,276.87	0.00	2,896,436.71		30,388,678.11	33,285,114.82	

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Additional information

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