

Brief report

Date: 06/30/2026
 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	65,282.02 600,594,584.00 65.28%	100,000.00 920,000,000.00	Floating 3-M Euribor+0.700% 19.Mar/Jun/Sep/Dec	3.1170% 09/21/2026 531.319480 Gross 430.368779 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	65,282.02 26,112,808.00 65.28%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.100% 19.Mar/Jun/Sep/Dec	3.5170% 09/21/2026 599.502924 Gross 485.597368 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	65,282.02 20,890,246.40 65.28%	100,000.00 32,000,000.00	Floating 3-M Euribor+1.600% 19.Mar/Jun/Sep/Dec	4.0170% 09/21/2026 684.732227 Gross 554.633104 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	65,282.02 5,222,561.60 65.28%	100,000.00 8,000,000.00	Floating 3-M Euribor+3.540% 19.Mar/Jun/Sep/Dec	5.9570% 09/21/2026 1,015.421927 Gross 822.491761 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	Floating 3-M Euribor+3.240% 19.Mar/Jun/Sep/Dec		03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	Planned	BBB (high) (sf) BB+sf	BBB (high) BB+	
Total		652,820,200.00	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	Hypothesis	Average life	Years	% Monthly CPR (SMM)									
				0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44		
Series A	With optional redemption *	Average life	Years	2.46	2.36	2.24	2.12	2.04	1.93	1.82	1.76		
		Final Maturity	Years	4.75	4.75	4.50	4.25	4.25	4.00	3.75	3.75		
	Without optional redemption *	Average life	Years	2.61	2.50	2.39	2.28	2.18	2.09	1.99	1.91		
		Final Maturity	Years	7.01	7.01	7.01	6.75	6.75	6.75	6.50	6.50		
	Series B	With optional redemption *	Average life	Years	2.46	2.36	2.24	2.12	2.04	1.93	1.82	1.76	
			Final Maturity	Years	4.75	4.75	4.50	4.25	4.25	4.00	3.75	3.75	
Without optional redemption *		Average life	Years	2.86	2.73	2.65	2.58	2.45	2.39	2.33	2.22		
		Final Maturity	Years	7.25	7.25	7.25	7.01	7.01	7.01	6.75	6.75		
Series C		With optional redemption *	Average life	Years	2.46	2.36	2.24	2.12	2.04	1.93	1.82	1.76	
			Final Maturity	Years	4.75	4.75	4.50	4.25	4.25	4.00	3.75	3.75	
	Without optional redemption *	Average life	Years	2.91	2.77	2.70	2.64	2.51	2.45	2.41	2.29		
		Final Maturity	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.25		
	Series D	With optional redemption *	Average life	Years	2.46	2.36	2.24	2.12	2.04	1.93	1.82	1.76	
			Final Maturity	Years	4.75	4.75	4.50	4.25	4.25	4.00	3.75	3.75	
Without optional redemption *		Average life	Years	2.95	2.81	2.74	2.69	2.56	2.51	2.48	2.36		
		Final Maturity	Years	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01		

* 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

Series	Current		At issue date	
	% CE	% CE	% CE	% CE
Series A	92.00%	600,594,584.00	8.48%	91.54%
Series B	4.00%	26,112,808.00	4.48%	3.98%
Series C	3.20%	20,890,246.40	1.28%	3.18%
Series D	0.80%	5,222,561.60	0.48%	0.80%
Series Z	0.00%	0.00	0.50%	0.50%
Issue of Bonds		652,820,200.00		1,005,000,000.00
Reserve Fund	0.48%	3,133,536.96	0.50%	5,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	20,267,650.42	2,000%	
Servicer ppal collect not yet credited	1,838,027.05		
Servicer ints collect not yet credited	549,601.97		
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

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Iberclear

Treasury Account

BBVA

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KPMG Auditores

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	53,163	62,364	
Principal			
Principal outstanding	646,412,725.23	999,785,270.51	
Average loan	12,159.07	16,031.45	
Minimum	45.26	8,265.10	
Maximum	53,503.42	66,784.73	
Interest rate			
Weighted average (wac)	7.92%	7.95%	
Minimum	3.99%	3.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	63	81	
Minimum	07/07/2026	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%	0.75%	0.82%	0.83%	0.73%
Annual Percentage Rate (CPR)	8.81%	8.65%	9.37%	9.47%	8.44%

Geographic distribution		
	Current	At constitution date
Andalucia	21.46%	20.87%
Aragon	1.58%	1.59%
Asturias	1.11%	1.12%
Balearic Islands	4.20%	4.09%
Basque Country	1.95%	2.21%
Canary Islands	8.56%	8.06%
Cantabria	0.72%	0.77%
Castilla-La Mancha	6.10%	6.29%
Castilla-Leon	2.82%	2.91%
Catalonia	15.47%	15.91%
Ceuta	0.10%	0.11%
Extremadura	4.02%	3.68%
Galicia	3.37%	3.58%
La Rioja	0.21%	0.23%
Madrid	10.36%	10.91%
Mellilla	0.55%	0.51%
Murcia	5.05%	4.85%
Navarra	0.50%	0.53%
Valencia	11.88%	11.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	641	112,486.30	54,470.75	0.00	166,957.05	4.39	8,510,096.81	8,677,053.86	25.40
from > 1 to ≤ 2 months	406	125,005.99	65,844.89	0.00	190,850.88	5.01	5,364,644.59	5,575,495.47	16.32
from > 2 to ≤ 3 months	256	114,269.89	64,485.60	0.00	178,755.49	4.70	3,575,308.33	3,754,063.82	10.99
from > 3 to ≤ 6 months	216	150,797.83	92,076.42	0.00	242,874.25	6.38	2,946,238.45	3,189,112.70	9.34
from > 6 to < 12 months	334	516,824.57	290,306.44	0.00	807,131.01	21.21	4,321,781.87	5,128,912.88	15.02
from ≥ 12 to < 18 months	287	762,936.20	429,990.55	0.00	1,192,926.75	31.35	3,592,525.78	4,785,452.53	14.01
from ≥ 18 to < 24 months	165	675,061.91	351,191.40	0.00	1,026,253.31	26.97	2,021,949.23	3,048,202.54	8.92
Subtotal	2,305	2,457,382.69	1,348,366.05	0.00	3,805,748.74	100.00	30,352,545.06	34,158,293.80	100.00
Total	2,305	2,457,382.69	1,348,366.05	0.00	3,805,748.74		30,352,545.06	34,158,293.80	

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