BBVA CONSUMER AUTO 2024-1 Fondo de Titulización

Brief report

Date: 07/31/2026
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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating DBRS / Fitch 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 / Secuential	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 / Secuential	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 / Secuential	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 / Secuential	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	09/21/2026	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	Amortized	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

			% 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	2.46	2.36	2.24	2.12	2.04	1.93	1.82	1.76
			Date	03/03/2029	01/28/2029	12/13/2028	10/31/2028	10/02/2028	08/23/2028	07/15/2028	06/22/2028
		Final Maturity	Years	4.75	4.75	4.50	4.25	4.25	4.00	3.75	3.75
			Date	06/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	06/19/2030
	Without optional redemption *	Average life	Years	2.61	2.50	2.39	2.28	2.18	2.09	1.99	1.91
			Date	04/28/2029	03/18/2029	02/06/2029	12/29/2028	11/23/2028	10/19/2028	09/15/2028	08/15/2028
		Final Maturity	Years	7.01	7.01	7.01	6.75	6.75	6.75	6.50	6.50
			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	2.46	2.36	2.24	2.12	2.04	1.93	1.82	1.76
			Date	03/03/2029	01/28/2029	12/13/2028	10/31/2028	10/02/2028	08/23/2028	07/15/2028	06/22/2028
		Final Maturity	Years	4.75	4.75	4.50	4.25	4.25	4.00	3.75	3.75
			Date	06/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	06/19/2030
	Without optional redemption *	Average life	Years	2.86	2.73	2.65	2.58	2.45	2.39	2.33	2.22
			Date	07/29/2029	06/10/2029	05/13/2029	04/16/2029	03/02/2029	02/08/2029	01/18/2029	12/07/2028
		Final Maturity	Years	7.25	7.25	7.25	7.01	7.01	7.01	7.01	6.75
			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	2.46	2.36	2.24	2.12	2.04	1.93	1.82	1.76
			Date	03/03/2029	01/28/2029	12/13/2028	10/31/2028	10/02/2028	08/23/2028	07/15/2028	06/22/2028
		Final Maturity	Years	4.75	4.75	4.50	4.25	4.25	4.00	3.75	3.75
			Date	06/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	06/19/2030
	Without optional redemption *	Average life	Years	2.91	2.77	2.70	2.64	2.51	2.45	2.41	2.29
			Date	08/14/2029	06/24/2029	05/31/2029	05/08/2029	03/22/2029	03/01/2029	02/14/2029	01/01/2029
		Final Maturity	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.25
			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	2.46	2.36	2.24	2.12	2.04	1.93	1.82	1.76
			Date	03/03/2029	01/28/2029	12/13/2028	10/31/2028	10/02/2028	08/23/2028	07/15/2028	06/22/2028
		Final Maturity	Years	4.75	4.75	4.50	4.25	4.25	4.00	3.75	3.75
			Date	06/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	06/19/2030
	Without optional redemption *	Average life	Years	2.95	2.81	2.74	2.69	2.56	2.51	2.48	2.36
			Date	08/30/2029	07/09/2029	06/16/2029	05/27/2029	04/09/2029	03/24/2029	03/13/2029	01/27/2029
		Final Maturity	Years	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01
			Date	09/19/2034	09/19/2034	09/19/2034	09/19/2034	09/19/2034	09/19/2034	09/19/2034	09/19/2034

* 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		% CE	At issue date		% CE
Series A	92.00%	600,594,584.00	8.48%	91.54%	920,000,000.00	8.50%
Series B	4.00%	26,112,808.00	4.48%	3.98%	40,000,000.00	4.50%
Series C	3.20%	20,890,246.40	1.28%	3.18%	32,000,000.00	1.30%
Series D	0.80%	5,222,561.60	0.48%	0.80%	8,000,000.00	0.50%
Series Z	0.00%	0.00		0.50%	5,000,000.00	
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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		40,371,966.03	2.000%
Servicer ppal collect not yet credited		1,019,589.81	
Servicer ints collect not yet credited		231,869.72	
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

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Collateral: Consumer loans to individuals

General

	Current	At constitution date
Count	52,752	62,364
Principal		
Principal outstanding	631,379,822.09	999,785,270.51
Average loan	11,968.83	16,031.45
Minimum	16.86	8,265.10
Maximum	53,042.98	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)	62	81
Minimum	08/02/2026	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)	0.74%	0.75%	0.81%	0.82%	0.73%
Annual Percentage Rate (CPR)	8.56%	8.61%	9.33%	9.39%	8.45%

Geographic distribution

	Current	At constitution date
Andalucia	21.49%	20.87%
Aragon	1.58%	1.59%
Asturias	1.10%	1.12%
Balearic Islands	4.20%	4.09%
Basque Country	1.94%	2.21%
Canary Islands	8.56%	8.06%
Cantabria	0.73%	0.77%
Castilla-La Mancha	6.09%	6.29%
Castilla-Leon	2.82%	2.91%
Catalonia	15.45%	15.91%
Ceuta	0.10%	0.11%
Extremadura	4.02%	3.68%
Galicia	3.37%	3.58%
La Rioja	0.20%	0.23%
Madrid	10.34%	10.91%
Melilla	0.55%	0.51%
Murcia	5.06%	4.85%
Navarra	0.50%	0.53%
Valencia	11.89%	11.76%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	615	105,955.25	50,600.46	0.00	156,555.71	3.88	7,977,168.81	8,133,724.52	24.40
from > 1 to ≤ 2 months	361	114,314.67	57,896.32	0.00	172,210.99	4.26	4,726,604.96	4,898,815.95	14.69
from > 2 to ≤ 3 months	256	111,065.02	62,776.12	0.00	173,841.14	4.30	3,431,866.15	3,605,707.29	10.82
from > 3 to ≤ 6 months	235	170,886.61	101,401.41	0.00	272,288.02	6.74	3,130,474.97	3,402,762.99	10.21
from > 6 to < 12 months	319	519,870.70	276,097.44	0.00	795,968.14	19.71	4,031,237.60	4,827,205.74	14.48
from ≥ 12 to < 18 months	294	779,071.21	439,990.09	0.00	1,219,061.30	30.18	3,638,583.55	4,857,644.85	14.57
from ≥ 18 to < 24 months	196	824,852.19	423,954.57	0.00	1,248,806.76	30.92	2,364,239.56	3,613,046.32	10.84
Subtotal	2,276	2,626,015.65	1,412,716.41	0.00	4,038,732.06	100.00	29,300,175.60	33,338,907.66	100.00
Total	2,276	2,626,015.65	1,412,716.41	0.00	4,038,732.06		29,300,175.60	33,338,907.66	

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