

BBVA CONSUMER AUTO 2024-1 Fondo de Titulización



Brief report

Date: 08/31/2026
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

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 / 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		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	
		% Annual equivalent CPR		2.00		4.00		6.00		8.00	
Series A	With optional redemption *	Average life	Years	2.46	2.36	2.24	2.12	2.04	1.93	1.82	1.76
		Final Maturity	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
	Without optional redemption *	Average life	Years	4.75	4.75	4.50	4.25	4.25	4.00	3.75	3.75
		Final Maturity	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
	With optional redemption *	Average life	Years	2.61	2.50	2.39	2.28	2.18	2.09	1.99	1.91
		Final Maturity	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
Series B	With optional redemption *	Average life	Years	7.01	7.01	7.01	6.75	6.75	6.75	6.50	6.50
		Final Maturity	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
	Without optional redemption *	Average life	Years	2.46	2.36	2.24	2.12	2.04	1.93	1.82	1.76
		Final Maturity	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
	With optional redemption *	Average life	Years	4.75	4.75	4.50	4.25	4.25	4.00	3.75	3.75
		Final Maturity	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
Series C	With optional redemption *	Average life	Years	2.86	2.73	2.65	2.58	2.45	2.39	2.33	2.22
		Final Maturity	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
	Without optional redemption *	Average life	Years	7.25	7.25	7.25	7.01	7.01	7.01	7.01	6.75
		Final Maturity	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
	With optional redemption *	Average life	Years	2.46	2.36	2.24	2.12	2.04	1.93	1.82	1.76
		Final Maturity	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
Series D	With optional redemption *	Average life	Years	4.75	4.75	4.50	4.25	4.25	4.00	3.75	3.75
		Final Maturity	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
		Final Maturity	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
	With optional redemption *	Average life	Years	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.25
		Final Maturity	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

* 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	92.00%	600,594,584.00	8.48%	91.54%	8.50%
Series B	4.00%	26,112,808.00	4.48%	3.98%	4.50%
Series C	3.20%	20,890,246.40	1.28%	3.18%	1.30%
Series D	0.80%	5,222,561.60	0.48%	0.80%	0.50%
Series Z	0.00%	0.00			
Issue of Bonds		652,820,200.00			
Reserve Fund	0.48%	3,133,536.96		0.50%	5,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		58,422,201.97	2.000%
Servicer ppal collect not yet credited		973,207.29	
Servicer ints collect not yet credited		291,174.21	
Liabilities		Available	Balance
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.

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Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	52,408	62,364	
Principal			
Principal outstanding	617,369,824.80	999,785,270.51	
Average loan	11,780.07	16,031.45	
Minimum	25.23	8,265.10	
Maximum	52,579.86	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)	61	81	
Minimum	09/04/2026	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)	0.61%	0.71%	0.76%	0.81%	0.73%
Annual Percentage Rate (CPR)	7.03%	8.14%	8.74%	9.33%	8.39%

Geographic distribution		
	Current	At constitution date
Andalucia	21.52%	20.87%
Aragon	1.58%	1.59%
Asturias	1.09%	1.12%
Balearic Islands	4.21%	4.09%
Basque Country	1.94%	2.21%
Canary Islands	8.57%	8.06%
Cantabria	0.72%	0.77%
Castilla-La Mancha	6.08%	6.29%
Castilla-Leon	2.81%	2.91%
Catalonia	15.42%	15.91%
Ceuta	0.10%	0.11%
Extremadura	4.03%	3.68%
Galicia	3.37%	3.58%
La Rioja	0.20%	0.23%
Madrid	10.33%	10.91%
Melilla	0.55%	0.51%
Murcia	5.06%	4.85%
Navarra	0.50%	0.53%
Valencia	11.91%	11.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	699	123,675.45	58,802.04	0.00	182,477.49	4.19	9,028,837.64	9,211,315.13	25.82
from > 1 to ≤ 2 months	377	114,992.31	59,332.07	0.00	174,324.38	4.00	4,951,524.51	5,125,848.89	14.37
from > 2 to ≤ 3 months	239	109,061.93	58,874.99	0.00	167,956.92	3.85	3,246,439.20	3,414,396.12	9.57
from > 3 to ≤ 6 months	270	191,132.25	111,229.59	0.00	302,361.84	6.94	3,496,483.60	3,798,845.44	10.65
from > 6 to < 12 months	321	505,546.54	276,976.25	0.00	782,522.79	17.96	4,097,392.94	4,879,915.73	13.68
from ≥ 12 to < 18 months	303	810,992.25	450,714.20	0.00	1,261,706.45	28.96	3,736,429.06	4,998,135.51	14.01
from ≥ 18 to < 24 months	227	939,454.35	483,672.93	0.00	1,423,127.28	32.66	2,656,392.35	4,079,519.63	11.43
from ≥ 2 years	10	38,936.11	23,507.21	0.00	62,443.32	1.43	173,272.29	173,272.29	0.49
Subtotal	2,446	2,833,811.19	1,523,109.28	0.00	4,356,920.47	100.00	31,324,328.27	35,681,248.74	100.00
Total	2,446	2,833,811.19	1,523,109.28	0.00	4,356,920.47		31,324,328.27	35,681,248.74	

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.