

BBVA CONSUMER AUTO 2024-1 Fondo de Titulización



Brief report

Date: 09/30/2026
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	60,730.77 558,723,084.00 60.73%	100,000.00 920,000,000.00	Floating 3-M Euribor+0.700% 19.Mar/Jun/Sep/Dec	3.3330% 12/21/2026 511.661798 Gross 414.446056 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	60,730.77 24,292,308.00 60.73%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.100% 19.Mar/Jun/Sep/Dec	3.7330% 12/21/2026 573.067354 Gross 464.184557 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	60,730.77 19,433,846.40 60.73%	100,000.00 32,000,000.00	Floating 3-M Euribor+1.600% 19.Mar/Jun/Sep/Dec	4.2330% 12/21/2026 649.824300 Gross 526.357683 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	60,730.77 4,858,461.60 60.73%	100,000.00 8,000,000.00	Floating 3-M Euribor+3.540% 19.Mar/Jun/Sep/Dec	6.1730% 12/21/2026 947.641248 Gross 767.589411 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		607,307,700.00	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	2.59	2.51	2.39	2.27	2.20	2.09	2.03	1.93
		Date		04/21/2029	03/21/2029	02/05/2029	12/25/2028	11/29/2028	10/21/2028	09/28/2028	08/23/2028
		Final Maturity	Years	4.75	4.75	4.50	4.25	4.25	4.00	4.00	3.75
	Without optional redemption *	Average life	Years	2.75	2.65	2.54	2.44	2.35	2.26	2.18	2.09
		Date		06/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	09/19/2030	06/19/2030
		Final Maturity	Years	7.01	7.01	6.75	6.75	6.75	6.75	6.50	6.50
Series B	With optional redemption *	Average life	Years	2.59	2.51	2.39	2.27	2.20	2.09	2.03	1.93
		Date		04/21/2029	03/21/2029	02/05/2029	12/25/2028	11/29/2028	10/21/2028	09/28/2028	08/23/2028
		Final Maturity	Years	4.75	4.75	4.50	4.25	4.25	4.00	4.00	3.75
	Without optional redemption *	Average life	Years	3.02	2.89	2.76	2.64	2.60	2.49	2.44	2.39
		Date		09/24/2029	08/09/2029	07/16/2029	06/23/2029	05/11/2029	04/23/2029	03/14/2029	02/24/2029
		Final Maturity	Years	7.25	7.25	7.25	7.01	7.01	7.01	7.01	6.75
Series C	With optional redemption *	Average life	Years	2.59	2.51	2.39	2.27	2.20	2.09	2.03	1.93
		Date		04/21/2029	03/21/2029	02/05/2029	12/25/2028	11/29/2028	10/21/2028	09/28/2028	08/23/2028
		Final Maturity	Years	4.75	4.75	4.50	4.25	4.25	4.00	4.00	3.75
	Without optional redemption *	Average life	Years	3.06	2.93	2.88	2.83	2.70	2.66	2.54	2.51
		Date		10/11/2029	08/24/2029	08/04/2029	07/16/2029	06/01/2029	05/16/2029	04/04/2029	03/23/2029
		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	2.59	2.51	2.39	2.27	2.20	2.09	2.03	1.93
		Date		04/21/2029	03/21/2029	02/05/2029	12/25/2028	11/29/2028	10/21/2028	09/28/2028	08/23/2028
		Final Maturity	Years	4.75	4.75	4.50	4.25	4.25	4.00	4.00	3.75
	Without optional redemption *	Average life	Years	3.11	2.98	2.92	2.86	2.76	2.73	2.61	2.59
		Date		10/28/2029	09/09/2029	08/21/2029	08/05/2029	06/21/2029	06/09/2029	04/27/2029	04/21/2029
		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

Credit enhancement (CE)					
	Current		At issue date		
		% CE		% CE	
Series A	92.00%	558,723,084.00	8.48%	91.54%	920,000,000.00
Series B	4.00%	24,292,308.00	4.48%	3.98%	40,000,000.00
Series C	3.20%	19,433,846.40	1.28%	3.18%	32,000,000.00
Series D	0.80%	4,858,461.60	0.48%	0.80%	8,000,000.00
Series Z	0.00%	0.00	0.50%		5,000,000.00
Issue of Bonds		607,307,700.00			1,005,000,000.00
Reserve Fund	0.48%	2,915,076.96	0.50%		5,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		19,737,306.03	2.000%
Servicer ppal collect not yet credited		1,214,485.63	
Servicer ints collect not yet credited		303,452.03	
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: 09/30/2026
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

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	52,002	62,364	
Principal			
Principal outstanding	602,803,663.35	999,785,270.51	
Average loan	11,591.93	16,031.45	
Minimum	5.69	8,265.10	
Maximum	52,114.04	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)	60	81	
Minimum	10/02/2026	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)	0.72%	0.69%	0.72%	0.80%	0.73%
Annual Percentage Rate (CPR)	8.26%	7.95%	8.30%	9.14%	8.39%

Geographic distribution		
	Current	At constitution date
Andalucia	21.56%	20.87%
Aragon	1.58%	1.59%
Asturias	1.09%	1.12%
Balearic Islands	4.20%	4.09%
Basque Country	1.93%	2.21%
Canary Islands	8.60%	8.06%
Cantabria	0.72%	0.77%
Castilla-La Mancha	6.07%	6.29%
Castilla-Leon	2.81%	2.91%
Catalonia	15.42%	15.91%
Ceuta	0.10%	0.11%
Extremadura	4.06%	3.68%
Galicia	3.35%	3.58%
La Rioja	0.20%	0.23%
Madrid	10.28%	10.91%
Melilla	0.55%	0.51%
Murcia	5.07%	4.85%
Navarra	0.49%	0.53%
Valencia	11.93%	11.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	798	140,091.98	65,568.76	0.00	205,660.74	4.45	10,179,504.53	10,385,165.27	28.27
from > 1 to ≤ 2 months	362	113,029.82	55,893.87	0.00	168,923.69	3.65	4,657,169.50	4,826,093.19	13.14
from > 2 to ≤ 3 months	218	97,969.14	53,835.89	0.00	151,825.03	3.28	2,951,661.21	3,103,486.24	8.45
from > 3 to ≤ 6 months	247	172,485.67	98,721.76	0.00	271,207.43	5.87	3,138,019.23	3,409,226.66	9.28
from > 6 to < 12 months	338	491,636.68	290,327.11	0.00	781,963.79	16.92	4,325,657.48	5,107,621.27	13.90
from ≥ 12 to < 18 months	302	852,724.74	448,014.82	0.00	1,300,739.56	28.14	3,629,357.09	4,930,096.65	13.42
from ≥ 18 to < 24 months	249	994,588.12	524,610.66	0.00	1,519,198.78	32.87	2,885,675.27	4,404,874.05	11.99
from ≥ 2 years	32	146,416.85	76,480.73	0.00	222,897.58	4.82	352,037.58	574,935.16	1.56
Subtotal	2,546	3,008,963.00	1,613,453.60	0.00	4,622,416.60	100.00	32,119,081.89	36,741,498.49	100.00
Total	2,546	3,008,963.00	1,613,453.60	0.00	4,622,416.60		32,119,081.89	36,741,498.49	

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.