

BBVA CONSUMER AUTO 2025-1 Fondo de Titulización

Brief report

Date: 10/31/2025
Currency: EUR



Constitution date
09/08/2025

VAT Reg. no.
V22720031

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA

Servicer
BBVA
BNP Paribas

Bond Paying Agent
BBVA

Financial Structuring
BNP Paribas

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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305916001	09/11/2025 9,200	100,000.00 920,000,000.00 100.00%	100,000.00 920,000,000.00	Floating Euribor 3 mnts+0.640% 19.Feb/May/Aug/Nov	2.6210% 11/19/2025 502.358333 Gross 406.910250 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AA (sf) Aaa (sf)	AA Aa1
Series B ES0305916019	09/11/2025 400	100,000.00 40,000,000.00 100.00%	100,000.00 40,000,000.00	Floating Euribor 3 mnts+1.000% 19.Feb/May/Aug/Nov	2.9810% 11/19/2025 571.358333 Gross 462.800250 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A (high) (sf) Aa3 (sf)	A (high) A3
Series C ES0305916027	09/11/2025 350	100,000.00 35,000,000.00 100.00%	100,000.00 35,000,000.00	Floating Euribor 3 mnts+1.300% 19.Feb/May/Aug/Nov	3.2810% 11/19/2025 628.858333 Gross 509.375250 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A (low) (sf) A3 (sf)	A (low) Baa3
Series D ES0305916035	09/11/2025 50	100,000.00 5,000,000.00 100.00%	100,000.00 5,000,000.00	Floating Euribor 3 mnts+2.230% 19.Feb/May/Aug/Nov	4.2110% 11/19/2025 807.108333 Gross 653.757750 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A (low) (sf) Baa2 (sf)	A (low) Ba1
Series Z ES0305916043	09/11/2025 50	100,000.00 5,000,000.00 100.00%	100,000.00 5,000,000.00	Floating Euribor 3 mnts+1.940% 19.Feb/May/Aug/Nov	3.9210% 11/19/2025 751.525000 Gross 608.735250 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	Planned	BBB (high) (sf) Ba1 (sf)	BBB (high) Ba1
Total		1,005,000,000.00	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	3.46	3.28	3.11	2.95	2.81	2.67	2.54	2.41							
			Date	02/25/2029	12/21/2028	10/20/2028	08/24/2028	07/01/2028	05/11/2028	03/24/2028	02/09/2028							
		Final Maturity	Years	7.19	6.94	6.69	6.44	6.19	5.94	5.69	5.44							
	Without optional redemption *	Average life	Years	3.56	3.38	3.22	3.06	2.92	2.78	2.65	2.53							
			Date	04/01/2029	01/27/2029	11/27/2028	10/02/2028	08/10/2028	06/21/2028	05/05/2028	03/22/2028							
		Final Maturity	Years	9.45	9.45	9.19	8.94	8.94	8.69	8.69								
Series B	With optional redemption *	Average life	Years	3.46	3.28	3.11	2.95	2.81	2.67	2.54	2.41							
			Date	02/25/2029	12/21/2028	10/20/2028	08/24/2028	07/01/2028	05/11/2028	03/24/2028	02/09/2028							
		Final Maturity	Years	7.19	6.94	6.69	6.44	6.19	5.94	5.69	5.44							
	Without optional redemption *	Average life	Years	3.73	3.56	3.40	3.26	3.12	3.00	2.88	2.77							
			Date	06/04/2029	04/01/2029	02/04/2029	12/12/2028	10/25/2028	09/08/2028	07/29/2028	06/19/2028							
		Final Maturity	Years	10.45	9.94	9.69	9.69	9.45	9.45	9.19	9.19							
Series C	With optional redemption *	Average life	Years	3.16	3.00	2.85	2.70	2.57	2.44	2.32	2.21							
			Date	11/09/2028	09/09/2028	07/15/2028	05/23/2028	04/04/2028	02/17/2028	01/05/2028	11/25/2027							
		Final Maturity	Years	7.19	6.94	6.69	6.44	6.19	5.94	5.69	5.44							
	Without optional redemption *	Average life	Years	3.09	3.08	3.04	3.00	2.94	2.87	2.81	2.75							
			Date	10/13/2028	10/09/2028	09/26/2028	09/08/2028	08/18/2028	07/26/2028	07/02/2028	06/09/2028							
		Final Maturity	Years	11.45	11.45	11.45	11.45	11.45	11.45	11.45	11.45							
Series D	With optional redemption *	Average life	Years	5.54	5.25	4.98	4.73	4.49	4.27	4.06	3.86							
			Date	03/25/2031	12/09/2030	09/02/2030	06/02/2030	03/07/2030	12/16/2029	10/01/2029	07/21/2029							
		Final Maturity	Years	4.19	3.94	3.69	3.44	3.19	2.94	2.69	2.44							
	Without optional redemption *	Average life	Years	4.34	4.09	3.87	3.66	3.46	3.26	3.06	2.86							
			Date	01/10/2030	10/14/2029	07/23/2029	05/07/2029	02/26/2029	12/21/2028	10/19/2028	08/18/2028							
		Final Maturity	Years	4.19	3.94	3.69	3.44	3.19	2.94	2.69	2.44							
Series Z	With optional redemption *	Average life	Years	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31							
			Date	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027							
		Final Maturity	Years	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19							
	Without optional redemption *	Average life	Years	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31							
			Date	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027							
		Final Maturity	Years	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19							

* 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	91.54%	920,000,000.00	8.50%	91.54%	8.50%
Series B	3.98%	40,000,000.00	4.50%	3.98%	4.50%
Series C	3.48%	35,000,000.00	1.00%	3.48%	1.00%
Series D	0.50%	5,000,000.00	0.50%	0.50%	0.50%
Series Z	0.50%	5,000,000.00	0.50%	0.50%	0.50%
Issue of Bonds		1,005,000,000.00		1,005,000,000.00	
Reserve Fund	0.50%	5,000,000.00	0.50%	5,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	33,366,406.57	2.250%	
Servicer ppal collect not yet credited	1,146,123.09		
Servicer ints collect not yet credited	374,994.37		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		1,200,000.00	0.000%
Start-up Loan S/T		0.00	

Additional information

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Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	54,901	55,247	
Principal			
Principal outstanding	977,870,394.79	999,997,999.79	
Average loan	17,811.52	18,100.49	
Minimum	2,540.59	10,731.26	
Maximum	153,861.92	156,926.78	
Interest rate			
Weighted average (wac)	7.95%	7.95%	
Minimum	3.50%	3.99%	
Maximum	11.99%	11.99%	
Final maturity			
Weighted average (WARM) (months)	86	88	
Minimum	11/04/2025	10/18/2025	
Maximum	05/09/2039	05/09/2039	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	100.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.36%	0.00%	0.00%	0.00%	0.33%
Annual Percentage Rate (CPR)	4.18%	0.00%	0.00%	0.00%	3.91%

Geographic distribution		
	Current	At constitution date
Andalucía	20.63%	20.63%
Aragón	1.98%	1.98%
Asturias	1.15%	1.15%
Balearic Islands	3.17%	3.17%
Basque Country	2.28%	2.30%
Canary Islands	6.62%	6.62%
Cantabria	0.70%	0.70%
Castilla-La Mancha	5.74%	5.74%
Castilla-León	2.84%	2.85%
Catalonia	16.96%	16.97%
Ceuta	0.17%	0.18%
Extremadura	3.98%	3.96%
Galicia	3.23%	3.23%
La Rioja	0.30%	0.30%
Madrid	12.92%	12.94%
Melilla	0.45%	0.45%
Murcia	4.85%	4.83%
Navarra	0.59%	0.58%
Valencia	11.45%	11.44%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			
Delinquencies									
Up to 1 month	478	73,025.04	54,655.50	0.00	127,680.54	61.18	8,583,640.65	8,711,321.19	73.28
from > 1 to ≤ 2 months	162	39,934.20	33,300.88	0.00	73,235.08	35.09	2,901,895.28	2,975,130.36	25.03
from > 2 to ≤ 3 months	11	4,220.15	3,547.80	0.00	7,767.95	3.72	193,300.49	201,068.44	1.69
Subtotal	651	117,179.39	91,504.18	0.00	208,683.57	100.00	11,678,836.42	11,887,519.99	100.00
Total	651	117,179.39	91,504.18	0.00	208,683.57		11,678,836.42	11,887,519.99	