

BBVA CONSUMER AUTO 2025-1 Fondo de Titulización

Brief report

Date: 11/30/2025
Currency: EUR



Constitution date
09/08/2025

VAT Reg. no.
V22720031

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

Originator
BBVA

Servicer
BBVA
Lead Manager
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	97.798.76 899,748,592.00 97.80%	100,000.00 920,000,000.00	Floating Euribor 3 mnts+0.640% 19.Feb/May/Aug/Nov	2.6880% 02/19/2026 671.812282 Gross 544.167948 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	97.798.76 39,119,504.00 97.80%	100,000.00 40,000,000.00	Floating Euribor 3 mnts+1.000% 19.Feb/May/Aug/Nov	3.0480% 02/19/2026 761.787141 Gross 617.047584 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	97.798.76 34,229,566.00 97.80%	100,000.00 35,000,000.00	Floating Euribor 3 mnts+1.300% 19.Feb/May/Aug/Nov	3.3480% 02/19/2026 836.766191 Gross 677.780615 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	97.798.76 4,889,938.00 97.80%	100,000.00 5,000,000.00	Floating Euribor 3 mnts+2.230% 19.Feb/May/Aug/Nov	4.2780% 02/19/2026 1,069.201243 Gross 866.053007 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	3.9880% 02/19/2026 1,019.155556 Gross 825.516000 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	Planned	BBB (high) (sf) Ba1 (sf)	BBB (high) Ba1
Total		982,987,600.00	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	3.78	3.57	3.38	3.20	3.03	2.87	2.75	2.61							
			Date	08/29/2029	06/14/2029	04/05/2029	01/28/2029	11/28/2028	10/01/2028	08/17/2028	06/26/2028							
		Final Maturity	Years	7.26	7.01	6.75	6.50	6.25	6.00	6.00	5.75							
	Without optional redemption *	Average life	Years	3.88	3.68	3.49	3.31	3.15	2.99	2.85	2.71							
			Date	10/04/2029	07/22/2029	05/15/2029	03/11/2029	01/10/2029	11/14/2028	09/23/2028	08/04/2028							
		Final Maturity	Years	9.50	9.26	9.26	9.01	9.01	8.75	8.75	8.75							
Series B	With optional redemption *	Average life	Years	3.78	3.57	3.38	3.20	3.03	2.87	2.75	2.61							
			Date	08/29/2029	06/14/2029	04/05/2029	01/28/2029	11/28/2028	10/01/2028	08/17/2028	06/26/2028							
		Final Maturity	Years	7.26	7.01	6.75	6.50	6.25	6.00	6.00	5.75							
	Without optional redemption *	Average life	Years	4.07	3.86	3.68	3.52	3.36	3.22	3.05	2.93							
			Date	12/14/2029	09/29/2029	07/24/2029	05/26/2029	03/31/2029	02/08/2029	12/06/2028	10/22/2028							
		Final Maturity	Years	10.50	10.01	9.50	9.50	9.26	9.26	9.26	9.01							
Series C	With optional redemption *	Average life	Years	3.46	3.27	3.09	2.92	2.77	2.62	2.51	2.38							
			Date	05/19/2036	11/19/2035	05/19/2035	05/19/2035	02/19/2035	02/19/2035	02/19/2035	11/19/2034							
		Final Maturity	Years	7.26	7.01	6.75	6.50	6.25	6.00	6.00	5.75							
	Without optional redemption *	Average life	Years	3.42	3.40	3.35	3.28	3.20	3.12	2.96	2.88							
			Date	04/20/2029	04/12/2029	03/24/2029	02/27/2029	01/31/2029	01/01/2029	11/03/2028	10/04/2028							
		Final Maturity	Years	11.50	11.50	11.50	11.50	11.50	11.50	11.50	11.50							
Series D	With optional redemption *	Average life	Years	6.05	5.72	5.41	5.12	4.84	4.59	4.39	4.17							
			Date	12/05/2031	08/06/2031	04/15/2031	12/30/2030	09/22/2030	06/21/2030	04/10/2030	01/18/2030							
		Final Maturity	Years	4.50	4.25	4.06	3.80	3.50	3.25	3.00	2.75							
	Without optional redemption *	Average life	Years	4.70	4.41	4.15	3.90	3.67	3.46	3.22	3.00							
			Date	08/01/2030	04/18/2030	01/11/2030	10/13/2029	07/22/2029	05/06/2029	04/15/2029	02/05/2029							
		Final Maturity	Years	4.50	4.25	4.00	3.75	3.50	3.50	3.25	3.00							
Series Z	With optional redemption *	Average life	Years	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12							
			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	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00							
	Without optional redemption *	Average life	Years	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12							
			Date	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027							
		Final Maturity	Years	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00							

* 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	91.53%	899,748,592.00	8.50%	920,000,000.00	8.50%
Series B	3.98%	39,119,504.00	4.50%	40,000,000.00	4.50%
Series C	3.48%	34,229,566.00	1.00%	35,000,000.00	1.00%
Series D	0.50%	4,889,938.00	0.50%	5,000,000.00	0.50%
Series Z	0.51%	5,000,000.00	0.50%	5,000,000.00	
Issue of Bonds		982,987,600.00		1,005,000,000.00	
Reserve Fund	0.50%	4,889,938.00	0.50%	5,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	21,901,470.27	2.250%	
Servicer ppal collect not yet credited	1,770,606.30		
Servicer ints collect not yet credited	842,180.21		
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

Additional information

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Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	54,692	55,247	
Principal			
Principal outstanding	964,604,069.13	999,997,999.79	
Average loan	17,637.02	18,100.49	
Minimum	1,465.25	10,731.26	
Maximum	152,313.67	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)	85	88	
Minimum	12/13/2025	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)	0.41%	0.36%	0.00%	0.00%	0.36%
Annual Percentage Rate (CPR)	4.76%	4.19%	0.00%	0.00%	4.19%

Geographic distribution		
	Current	At constitution date
Andalucia	20.62%	20.63%
Aragon	1.98%	1.98%
Asturias	1.15%	1.15%
Balearic Islands	3.18%	3.17%
Basque Country	2.28%	2.30%
Canary Islands	6.63%	6.62%
Cantabria	0.70%	0.70%
Castilla-La Mancha	5.73%	5.74%
Castilla-Leon	2.84%	2.85%
Catalonia	16.96%	16.97%
Ceuta	0.17%	0.18%
Extremadura	3.99%	3.96%
Galicia	3.23%	3.23%
La Rioja	0.30%	0.30%
Madrid	12.90%	12.94%
Melilla	0.45%	0.45%
Murcia	4.85%	4.83%
Navarra	0.58%	0.58%
Valencia	11.44%	11.44%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			
Delinquencies									
Up to 1 month	570	106,923.64	65,633.56	0.00	172,557.20	48.61	10,171,419.24	10,343,976.44	62.93
from > 1 to ≤ 2 months	245	61,719.83	49,782.82	0.00	111,502.65	31.41	4,276,723.89	4,276,723.89	26.02
from > 2 to ≤ 3 months	92	35,514.86	28,595.65	0.00	64,110.51	18.06	1,625,661.53	1,689,772.04	10.28
from > 3 to ≤ 6 months	7	3,638.93	3,158.94	0.00	6,797.87	1.92	119,689.94	126,487.81	0.77
Subtotal	914	207,797.26	147,170.97	0.00	354,968.23	100.00	16,081,991.95	16,436,960.18	100.00
Total	914	207,797.26	147,170.97	0.00	354,968.23		16,081,991.95	16,436,960.18	