

Brief report

Date: 01/31/2026
 Currency: EUR

Constitution date
 09/08/2025

VAT Reg. no.
 VZ2720031

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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		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 / Sequential	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 / Sequential	A (high) 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 / Sequential	A (low) 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 / Sequential	A (low) 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											
Series	Option	% Monthly CPR (SMM)	% Annual equivalent CPR								
			0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44	
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	5.75	5.50
	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	9.01	8.75	8.50	8.25	8.00	7.75
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	5.75	5.50
	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	9.01	8.50	8.00	7.50	7.01
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	05/03/2029	02/23/2029	12/20/2028	10/20/2028	08/25/2028	07/03/2028	05/23/2028	04/06/2028	
		Final Maturity	Years	7.26	7.01	6.75	6.50	6.25	6.00	5.75	5.50
	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	4.00	3.75	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	05/03/2029	04/15/2029	02/05/2029	
		Final Maturity	Years	4.50	4.25	4.00	3.75	3.50	3.25	3.00	2.75
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	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

* 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%	91.54%	920,000,000.00	8.50%
Series B	3.98%	39,119,504.00	4.50%	3.98%	40,000,000.00	4.50%
Series C	3.48%	34,229,566.00	1.00%	3.48%	35,000,000.00	1.00%
Series D	0.50%	4,889,938.00	0.50%	0.50%	5,000,000.00	0.50%
Series Z	0.51%	5,000,000.00	0.50%	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	63,437,368.69	2.250%	
Servicer ppal collect not yet credited	1,429,626.75		
Servicer ints collect not yet credited	494,707.15		
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 2025-1 Fondo de Titulización

Brief report

Date: 01/31/2026

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

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BNP Paribas

Bond Paying Agent

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Financial Structuring

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Market

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Treasury Account

BBVA

Fund Auditor

KPMG Auditores

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	54,177	55,247	
Principal			
Principal outstanding	936,398,757.08	999,997,999.79	
Average loan	17,284.06	18,100.49	
Minimum	1,073.76	10,731.26	
Maximum	149,185.17	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)	83	88	
Minimum	02/06/2026	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)	0.54%	0.47%	0.00%	0.00%	0.41%
Annual Percentage Rate (CPR)	6.29%	5.46%	0.00%	0.00%	4.84%

Geographic distribution		
	Current	At constitution date
Andalucia	20.65%	20.63%
Aragon	1.98%	1.98%
Asturias	1.15%	1.15%
Balearic Islands	3.19%	3.17%
Basque Country	2.25%	2.30%
Canary Islands	6.66%	6.62%
Cantabria	0.69%	0.70%
Castilla-La Mancha	5.74%	5.74%
Castilla-Leon	2.83%	2.85%
Catalonia	16.93%	16.97%
Ceuta	0.17%	0.18%
Extremadura	4.00%	3.96%
Galicia	3.24%	3.23%
La Rioja	0.30%	0.30%
Madrid	12.86%	12.94%
Mellilla	0.45%	0.45%
Murcia	4.86%	4.83%
Navarra	0.58%	0.58%
Valencia	11.45%	11.44%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	670	104,738.34	75,053.28	0.00	179,791.62	29.77	11,667,640.31	11,847,431.93	51.57
from > 1 to ≤ 2 months	319	64,521.12	66,280.79	0.00	150,801.91	24.97	5,437,067.47	5,587,869.38	24.32
from > 2 to ≤ 3 months	155	59,879.87	47,423.53	0.00	107,303.40	17.77	2,658,136.59	2,765,439.99	12.04
from > 3 to ≤ 6 months	152	89,986.29	75,980.56	0.00	165,966.85	27.48	2,606,773.77	2,772,740.62	12.07
Subtotal	1,296	339,125.62	264,738.16	0.00	603,863.78	100.00	22,369,618.14	22,973,481.92	100.00
Total	1,296	339,125.62	264,738.16	0.00	603,863.78		22,369,618.14	22,973,481.92	

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