

Brief report

Date: 02/28/2026
 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 Nº 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	93,673.79 861,798,868.00 93.67%	100,000.00 920,000,000.00	Floating Euribor 3 mnts+0.640% 19.Feb/May/Aug/Nov	2.6510% 05/19/2026 613.925009 Gross 497.279257 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secutorial	AA (sf) Aaa (sf)	AA Aa1 Aa1
Series B ES0305916019	09/11/2025 400	93,673.79 37,469,516.00 93.67%	100,000.00 40,000,000.00	Floating Euribor 3 mnts+1.000% 19.Feb/May/Aug/Nov	3.0110% 05/19/2026 697.294683 Gross 564.808693 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secutorial	A (high) (sf) Aa3 (sf)	A (high) A3
Series C ES0305916027	09/11/2025 350	93,673.79 32,785,826.50 93.67%	100,000.00 35,000,000.00	Floating Euribor 3 mnts+1.300% 19.Feb/May/Aug/Nov	3.3110% 05/19/2026 766.769410 Gross 621.083222 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secutorial	A (low) (sf) A3 (sf)	A (low) Baa3
Series D ES0305916035	09/11/2025 50	93,673.79 4,683,689.50 93.67%	100,000.00 5,000,000.00	Floating Euribor 3 mnts+2.230% 19.Feb/May/Aug/Nov	4.2410% 05/19/2026 982.141066 Gross 795.534263 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secutorial	A (low) (sf) Baa2 (sf)	A (low) Ba1
Series Z ES0305916043	09/11/2025 50	87,500.00 4,375,000.00 87.50%	100,000.00 5,000,000.00	Floating Euribor 3 mnts+1.940% 19.Feb/May/Aug/Nov	3.9510% 05/19/2026 854.678125 Gross 692.269281 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	Planned	BBB (high) (sf) Ba1 (sf)	BBB (high) Ba1
Total		941,112,900.00	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	3.65	3.46	3.27	3.10	2.96	2.81	2.67	2.53
		Final Maturity	Years	10/13/2029	08/03/2029	05/27/2029	03/25/2029	02/04/2029	12/11/2028	10/19/2028	08/31/2028
	Without optional redemption *	Average life	Years	3.75	3.56	3.39	3.22	3.06	2.92	2.78	2.65
		Final Maturity	Years	11/19/2029	09/11/2029	07/08/2029	05/08/2029	03/13/2029	01/18/2029	11/28/2028	10/12/2028
Series B	With optional redemption *	Average life	Years	3.65	3.46	3.27	3.10	2.96	2.81	2.67	2.53
		Final Maturity	Years	10/13/2029	08/03/2029	05/27/2029	03/25/2029	02/04/2029	12/11/2028	10/19/2028	08/31/2028
	Without optional redemption *	Average life	Years	3.95	3.76	3.59	3.44	3.25	3.12	2.99	2.88
		Final Maturity	Years	01/30/2030	11/20/2029	09/20/2029	07/26/2029	05/21/2029	04/02/2029	02/15/2029	01/04/2029
Series C	With optional redemption *	Average life	Years	3.34	3.16	2.99	2.83	2.71	2.57	2.44	2.32
		Final Maturity	Years	06/21/2029	04/16/2029	02/14/2029	12/18/2028	11/03/2028	09/14/2028	07/28/2028	06/13/2028
	Without optional redemption *	Average life	Years	3.48	3.43	3.37	3.29	3.13	3.04	2.96	2.88
		Final Maturity	Years	08/11/2029	07/26/2029	07/01/2029	06/03/2029	04/05/2029	03/05/2029	02/02/2029	01/03/2029
Series D	With optional redemption *	Average life	Years	5.84	5.53	5.23	4.96	4.74	4.50	4.27	4.05
		Final Maturity	Years	12/22/2031	08/29/2031	05/14/2031	02/02/2031	11/15/2030	08/18/2030	05/27/2030	03/09/2030
	Without optional redemption *	Average life	Years	4.50	4.22	3.97	3.73	3.67	3.46	3.26	3.07
		Final Maturity	Years	08/19/2030	05/10/2030	02/06/2030	11/11/2029	10/20/2029	08/03/2029	05/23/2029	03/17/2029
Series Z	With optional redemption *	Average life	Years	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		Final Maturity	Years	02/17/2027	02/17/2027	02/17/2027	02/17/2027	02/17/2027	02/17/2027	02/17/2027	02/17/2027
	Without optional redemption *	Average life	Years	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
		Final Maturity	Years	02/17/2027	02/17/2027	02/17/2027	02/17/2027	02/17/2027	02/17/2027	02/17/2027	02/17/2027

* 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		% CE
Series A	91.57%	861,798,868.00	8.50%	91.54%	920,000,000.00	8.50%
Series B	3.98%	37,469,516.00	4.50%	3.98%	40,000,000.00	4.50%
Series C	3.48%	32,785,826.50	1.00%	3.48%	35,000,000.00	1.00%
Series D	0.50%	4,683,689.50	0.50%	0.50%	5,000,000.00	0.50%
Series Z	0.46%	4,375,000.00	0.50%	0.50%	5,000,000.00	
Issue of Bonds		941,112,900.00			1,005,000,000.00	
Reserve Fund	0.50%	4,683,689.50	0.50%		5,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		22,880,030.28	2,250%
Servicer ppal collect not yet credited		2,243,796.78	
Servicer ints collect not yet credited		968,866.03	
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.

BBVA CONSUMER AUTO 2025-1 Fondo de Titulización

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Collateral: Consumer loans to individuals

General			
		Current	At constitution date
Count		53,858	55,247
Principal			
Principal outstanding	921,116,352.58		999,997,999.79
Average loan	17,102.68		18,100.49
Minimum	788.26		10,731.26
Maximum	147,604.77		156,926.78
Interest rate			
Weighted average (wac)	7.95%	7.95%	7.95%
Minimum	3.50%	3.99%	3.99%
Maximum	11.99%	11.99%	11.99%
Final maturity			
Weighted average (WARM) (months)	83		88
Minimum	03/01/2026		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)	0.63%	0.54%	0.45%	0.00%	0.45%
Annual Percentage Rate (CPR)	7.31%	6.32%	5.26%	0.00%	5.26%

Geographic distribution		
	Current	At constitution date
Andalucia	20.68%	20.63%
Aragon	1.99%	1.98%
Asturias	1.16%	1.15%
Balearic Islands	3.19%	3.17%
Basque Country	2.24%	2.30%
Canary Islands	6.67%	6.62%
Cantabria	0.69%	0.70%
Castilla-La Mancha	5.72%	5.74%
Castilla-Leon	2.83%	2.85%
Catalonia	16.90%	16.97%
Ceuta	0.17%	0.18%
Extremadura	4.01%	3.96%
Galicia	3.23%	3.23%
La Rioja	0.30%	0.30%
Madrid	12.85%	12.94%
Melilla	0.46%	0.45%
Murcia	4.87%	4.83%
Navarra	0.57%	0.58%
Valencia	11.46%	11.44%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	693	109,950.87	78,969.96	0.00	188,920.83	26.71	12,173,605.48	12,362,526.31	50.27
from > 1 to ≤ 2 months	305	78,571.98	62,383.72	0.00	140,955.70	19.93	5,306,203.22	5,447,158.92	22.15
from > 2 to ≤ 3 months	164	65,100.15	52,261.40	0.00	117,361.55	16.59	2,859,085.50	2,976,447.05	12.10
from > 3 to ≤ 6 months	203	136,419.30	114,275.54	0.00	250,694.84	35.44	3,441,397.43	3,692,092.27	15.01
from > 6 to < 12 months	6	5,135.53	4,358.18	0.00	9,493.71	1.34	102,661.81	112,155.52	0.46
Subtotal	1,371	395,177.83	312,248.80	0.00	707,426.63	100.00	23,882,953.44	24,590,380.07	100.00
Total	1,371	395,177.83	312,248.80	0.00	707,426.63		23,882,953.44	24,590,380.07	

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Additional information
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