

BBVA CONSUMER AUTO 2025-1 Fondo de Titulización



Brief report

Date: 05/31/2026
Currency: EUR

Constitution date
09/08/2025

VAT Reg. no.
V22720031

Management Company
Europa 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	88,891.52 817,801,984.00 88.89%	100,000.00 920,000,000.00	Floating Euribor 3 mnts+0.640% 19.Feb/May/Aug/Nov	2.8790% 08/19/2026 654.014420 Gross 529.751680 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secutorial	AA (sf) Aaa (sf)	AA Aa1	
Series B ES0305916019	09/11/2025 400	88,891.52 35,556,608.00 88.89%	100,000.00 40,000,000.00	Floating Euribor 3 mnts+1.000% 19.Feb/May/Aug/Nov	3.2390% 08/19/2026 735.794618 Gross 595.993641 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	88,891.52 31,112,032.00 88.89%	100,000.00 35,000,000.00	Floating Euribor 3 mnts+1.300% 19.Feb/May/Aug/Nov	3.5390% 08/19/2026 803.944784 Gross 651.195275 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	88,891.52 4,444,576.00 88.89%	100,000.00 5,000,000.00	Floating Euribor 3 mnts+2.230% 19.Feb/May/Aug/Nov	4.4690% 08/19/2026 1,015.210296 Gross 822.320340 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	75,000.00 3,750,000.00 75.00%	100,000.00 5,000,000.00	Floating Euribor 3 mnts+1.940% 19.Feb/May/Aug/Nov	4.1790% 08/19/2026 800.975000 Gross 648.789750 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	Planned	BBB (high) (sf) Ba1 (sf)	BBB (high) Ba1	
Total		892,665,200.00	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	3.53	3.35	3.17	3.00	2.88	2.73	2.59	2.46		
		Final Maturity	Years	11/28/2029	09/21/2029	07/18/2029	05/19/2029	04/03/2029	02/09/2029	12/21/2028	11/03/2028		
	Without optional redemption *	Average life	Years	3.64	3.46	3.29	3.13	2.99	2.85	2.71	2.59		
		Final Maturity	Years	01/05/2030	11/01/2029	08/31/2029	07/04/2029	05/12/2029	03/22/2029	02/02/2029	12/18/2028		
Series B	With optional redemption *	Average life	Years	3.53	3.35	3.17	3.00	2.88	2.73	2.59	2.46		
		Final Maturity	Years	11/28/2029	09/21/2029	07/18/2029	05/19/2029	04/03/2029	02/09/2029	12/21/2028	11/03/2028		
	Without optional redemption *	Average life	Years	3.84	3.66	3.50	3.36	3.18	3.06	2.94	2.84		
		Final Maturity	Years	03/20/2030	01/12/2030	11/16/2029	09/26/2029	07/24/2029	06/09/2029	04/27/2029	03/19/2029		
Series C	With optional redemption *	Average life	Years	3.23	3.06	2.90	2.75	2.63	2.50	2.37	2.25		
		Final Maturity	Years	08/09/2029	06/08/2029	04/10/2029	02/14/2029	01/03/2029	11/15/2028	09/30/2028	08/18/2028		
	Without optional redemption *	Average life	Years	3.53	3.47	3.39	3.30	3.13	3.04	2.96	2.88		
		Final Maturity	Years	11/27/2029	11/04/2029	10/05/2029	07/04/2029	06/02/2029	05/03/2029	04/03/2029	03/03/2029		
Series D	With optional redemption *	Average life	Years	5.65	5.35	5.07	4.81	4.60	4.37	4.15	3.94		
		Final Maturity	Years	01/11/2032	09/23/2031	06/13/2031	03/08/2031	12/24/2030	09/30/2030	07/12/2030	04/27/2030		
	Without optional redemption *	Average life	Years	4.31	4.04	3.80	3.57	3.52	3.31	3.12	2.94		
		Final Maturity	Years	09/07/2030	06/02/2030	03/05/2030	12/11/2029	11/22/2029	09/07/2029	06/29/2029	04/24/2029		
Series Z	With optional redemption *	Average life	Years	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88		
		Final Maturity	Years	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027		
	Without optional redemption *	Average life	Years	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88		
		Final Maturity	Years	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027		

* 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	% CE
Series A	91.61%	817,801,984.00	8.50%	91.54%	920,000,000.00	8.50%
Series B	3.98%	35,556,608.00	4.50%	3.98%	40,000,000.00	4.50%
Series C	3.49%	31,112,032.00	1.00%	3.48%	35,000,000.00	1.00%
Series D	0.50%	4,444,576.00	0.50%	0.50%	5,000,000.00	0.50%
Series Z	0.42%	3,750,000.00	0.50%	0.50%	5,000,000.00	
Issue of Bonds		892,665,200.00			1,005,000,000.00	
Reserve Fund	0.50%	4,444,576.00	0.50%		5,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	23,709,330.37	2.250%	
Servicer ppal collect not yet credited	1,782,247.68		
Servicer ints collect not yet credited	615,458.36		
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.

Europa 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 Europa de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information
Europa 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

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Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	52,798	55,247	
Principal			
Principal outstanding	874,502,383.19	999,997,999.79	
Average loan	16,563.17	18,100.49	
Minimum	270.51	10,731.26	
Maximum	142,798.07	156,926.78	
Interest rate			
Weighted average (wac)	7.94%	7.95%	
Minimum	3.50%	3.99%	
Maximum	11.99%	11.99%	
Final maturity			
Weighted average (WARM) (months)	80	88	
Minimum	06/02/2026	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)	0.74%	0.68%	0.61%	0.00%	0.53%
Annual Percentage Rate (CPR)	8.53%	7.87%	7.10%	0.00%	6.14%

Geographic distribution		
	Current	At constitution date
Andalucia	20.74%	20.63%
Aragon	1.98%	1.98%
Asturias	1.15%	1.15%
Balearic Islands	3.21%	3.17%
Basque Country	2.20%	2.30%
Canary Islands	6.72%	6.62%
Cantabria	0.69%	0.70%
Castilla-La Mancha	5.69%	5.74%
Castilla-Leon	2.80%	2.85%
Catalonia	16.86%	16.97%
Ceuta	0.17%	0.18%
Extremadura	4.06%	3.96%
Galicia	3.24%	3.23%
La Rioja	0.30%	0.30%
Madrid	12.77%	12.94%
Melilla	0.47%	0.45%
Murcia	4.87%	4.83%
Navarra	0.56%	0.58%
Valencia	11.49%	11.44%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	654	107,277.50	72,328.88	0.00	179,606.38	16.01	11,136,573.35	11,316,179.73	39.84
from > 1 to ≤ 2 months	347	91,305.21	66,448.08	0.00	157,833.29	14.07	5,854,773.17	6,012,606.46	21.17
from > 2 to ≤ 3 months	213	82,915.84	62,299.55	0.00	145,215.39	12.94	3,578,400.74	3,723,616.13	13.11
from > 3 to ≤ 6 months	229	145,069.01	121,539.68	0.00	266,608.69	23.76	3,828,820.20	4,095,528.89	14.42
from > 6 to < 12 months	174	210,011.90	162,756.20	0.00	372,768.10	33.22	2,880,967.05	3,253,735.15	11.46
Subtotal	1,617	636,659.46	485,372.39	0.00	1,122,031.85	100.00	27,279,634.51	28,401,666.36	100.00
Total	1,617	636,659.46	485,372.39	0.00	1,122,031.85		27,279,634.51	28,401,666.36	

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