BBVA CONSUMER AUTO 2025-1 Fondo de Titulización

Brief report

Date: 07/31/2026
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating DBRS / Moody's 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 monts+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 / Secuential	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 monts+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 / Secuential	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 monts+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 / Secuential	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 monts+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 / Secuential	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 monts+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	3.57	3.38	3.21	3.04	2.89	2.75	2.61	2.49
			Date	12/12/2029	10/05/2029	08/02/2029	06/04/2029	04/09/2029	02/16/2029	12/29/2028	11/13/2028
		Final Maturity	Years	7.27	7.02	6.77	6.52	6.27	6.02	5.77	5.52
			Date	08/25/2033	05/25/2033	02/25/2033	11/25/2032	08/25/2032	05/25/2032	02/25/2032	11/25/2031
	Without optional redemption *	Average life	Years	3.65	3.47	3.30	3.14	2.99	2.85	2.72	2.59
			Date	01/12/2030	11/07/2029	09/06/2029	07/10/2029	05/16/2029	03/26/2029	02/05/2029	12/22/2028
		Final Maturity	Years	9.27	9.02	9.02	9.02	8.77	8.77	8.52	8.27
			Date	08/25/2035	05/25/2035	05/25/2035	05/25/2035	02/25/2035	02/25/2035	11/25/2034	08/25/2034
Series B	With optional redemption *	Average life	Years	3.57	3.38	3.21	3.04	2.89	2.75	2.61	2.49
			Date	12/12/2029	10/05/2029	08/02/2029	06/04/2029	04/09/2029	02/16/2029	12/29/2028	11/13/2028
		Final Maturity	Years	7.27	7.02	6.77	6.52	6.27	6.02	5.77	5.52
			Date	08/25/2033	05/25/2033	02/25/2033	11/25/2032	08/25/2032	05/25/2032	02/25/2032	11/25/2031
	Without optional redemption *	Average life	Years	3.78	3.62	3.45	3.30	3.17	3.04	2.92	2.80
			Date	02/28/2030	12/30/2029	11/01/2029	09/08/2029	07/20/2029	06/03/2029	04/19/2029	03/07/2029
		Final Maturity	Years	9.27	9.27	9.27	9.27	9.02	9.02	8.77	8.77
			Date	08/25/2035	08/25/2035	08/25/2035	08/25/2035	05/25/2035	05/25/2035	02/25/2035	02/25/2035
Series C	With optional redemption *	Average life	Years	3.57	3.38	3.21	3.04	2.89	2.75	2.61	2.49
			Date	12/12/2029	10/05/2029	08/02/2029	06/04/2029	04/09/2029	02/16/2029	12/29/2028	11/13/2028
		Final Maturity	Years	7.27	7.02	6.77	6.52	6.27	6.02	5.77	5.52
			Date	08/25/2033	05/25/2033	02/25/2033	11/25/2032	08/25/2032	05/25/2032	02/25/2032	11/25/2031
	Without optional redemption *	Average life	Years	3.80	3.63	3.47	3.33	3.20	3.07	2.95	2.84
			Date	03/06/2030	01/03/2030	11/07/2029	09/17/2029	07/30/2029	06/14/2029	05/01/2029	03/23/2029
		Final Maturity	Years	9.52	9.52	9.52	9.27	9.27	9.27	9.27	9.02
			Date	11/25/2035	11/25/2035	11/25/2035	08/25/2035	08/25/2035	08/25/2035	08/25/2035	05/25/2035
Series D	With optional redemption *	Average life	Years	3.57	3.38	3.21	3.04	2.89	2.75	2.61	2.49
			Date	12/12/2029	10/05/2029	08/02/2029	06/04/2029	04/09/2029	02/16/2029	12/29/2028	11/13/2028
		Final Maturity	Years	7.27	7.02	6.77	6.52	6.27	6.02	5.77	5.52
			Date	08/25/2033	05/25/2033	02/25/2033	11/25/2032	08/25/2032	05/25/2032	02/25/2032	11/25/2031
	Without optional redemption *	Average life	Years	3.82	3.66	3.50	3.36	3.23	3.11	3.00	2.89
			Date	03/15/2030	01/14/2030	11/20/2029	09/29/2029	08/11/2029	06/28/2029	05/18/2029	04/11/2029
		Final Maturity	Years	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52
			Date	11/25/2037	11/25/2037	11/25/2037	11/25/2037	11/25/2037	11/25/2037	11/25/2037	11/25/2037
Series Z	With optional redemption *	Average life	Years	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26
			Date	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026
		Final Maturity	Years	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26
			Date	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026
	Without optional redemption *	Average life	Years	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26
			Date	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026
		Final Maturity	Years	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26
			Date	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026	08/25/2026

* 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	91.61%	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%	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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		68,587,800.34	2.000%
Servicer ppal collect not yet credited		1,137,347.20	
Servicer ints collect not yet credited		326,724.13	
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.

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

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Collateral: Consumer loans to individuals

General

	Current	At constitution date
Count	51,947	55,247
Principal		
Principal outstanding	841,996,004.17	999,997,999.79
Average loan	16,208.75	18,100.49
Minimum	11.59	10,731.26
Maximum	139,538.28	156,926.78
Interest rate		
Weighted average (wac)	7.93%	7.95%
Minimum	3.50%	3.99%
Maximum	11.99%	11.99%
Final maturity		
Weighted average (WARM) (months)	78	88
Minimum	08/05/2026	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)	0.86%	0.77%	0.71%	0.00%	0.58%
Annual Percentage Rate (CPR)	9.85%	8.91%	8.19%	0.00%	6.69%

Geographic distribution

	Current	At constitution date
Andalucia	20.78%	20.63%
Aragon	1.98%	1.98%
Asturias	1.16%	1.15%
Balearic Islands	3.23%	3.17%
Basque Country	2.17%	2.30%
Canary Islands	6.77%	6.62%
Cantabria	0.68%	0.70%
Castilla-La Mancha	5.68%	5.74%
Castilla-Leon	2.79%	2.85%
Catalonia	16.83%	16.97%
Ceuta	0.17%	0.18%
Extremadura	4.10%	3.96%
Galicia	3.23%	3.23%
La Rioja	0.29%	0.30%
Madrid	12.78%	12.94%
Melilla	0.46%	0.45%
Murcia	4.89%	4.83%
Navarra	0.54%	0.58%
Valencia	11.47%	11.44%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	612	107,889.14	64,578.80	0.00	172,467.94	12.41	10,099,985.64	10,272,453.58	36.76
from > 1 to ≤ 2 months	324	85,124.99	64,871.03	0.00	149,996.02	10.79	5,394,067.79	5,544,063.81	19.84
from > 2 to ≤ 3 months	176	70,109.53	50,653.23	0.00	120,762.76	8.69	2,845,543.51	2,966,306.27	10.62
from > 3 to ≤ 6 months	222	144,535.21	113,372.90	0.00	257,908.11	18.56	3,597,457.28	3,855,365.39	13.80
from > 6 to < 12 months	285	393,478.41	295,283.35	0.00	688,761.76	49.55	4,615,860.45	5,304,622.21	18.98
Subtotal	1,619	801,137.28	588,759.31	0.00	1,389,896.59	100.00	26,552,914.67	27,942,811.26	100.00
Total	1,619	801,137.28	588,759.31	0.00	1,389,896.59		26,552,914.67	27,942,811.26	

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.

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