

BBVA CONSUMER AUTO 2025-1 Fondo de Titulización



Brief report

Date: 08/31/2026
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
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	83,778.79	100,000.00	Floating Euribor 3 mnts+0.640% 19.Feb/May/Aug/Nov	3.1410% 11/19/2026 672.492347 Gross 544.718801 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AA (sf) Aaa (sf)	AA Aa1
		770,764,868.00	920,000,000.00						
Series B ES0305916019	09/11/2025 400	83,778.79	100,000.00	Floating Euribor 3 mnts+1.000% 19.Feb/May/Aug/Nov	3.5010% 11/19/2026 749.568834 Gross 607.150756 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A (high) (sf) Aa3 (sf)	A (high) A3
		33,511,516.00	40,000,000.00						
Series C ES0305916027	09/11/2025 350	83,778.79	100,000.00	Floating Euribor 3 mnts+1.300% 19.Feb/May/Aug/Nov	3.8010% 11/19/2026 813.799240 Gross 659.177384 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A (low) (sf) A3 (sf)	A (low) Baa3
		29,322,576.50	35,000,000.00						
Series D ES0305916035	09/11/2025 50	83,778.79	100,000.00	Floating Euribor 3 mnts+2.230% 19.Feb/May/Aug/Nov	4.7310% 11/19/2026 1,012.913497 Gross 820.459933 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A (low) (sf) Baa2 (sf)	A (low) Ba1
		4,188,939.50	5,000,000.00						
Series Z ES0305916043	09/11/2025 50	62,500.00	100,000.00	Floating Euribor 3 mnts+1.940% 19.Feb/May/Aug/Nov	4.4410% 11/19/2026 709.326389 Gross 574.554375 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	Planned	BBB (high) (sf) Ba1 (sf)	BBB (high) Ba1
		3,125,000.00	5,000,000.00						
Total		840,912,900.00	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	01/14/2030	11/10/2029	09/10/2029	07/14/2029	06/01/2029	04/11/2029	02/22/2029	01/07/2029								
		Without optional redemption *	Average life	Years	02/22/2030	12/23/2029	10/26/2029	09/01/2029	07/13/2029	05/25/2029	04/09/2029	02/24/2029							
			Series B	With optional redemption *	Average life	Years	01/14/2030	11/10/2029	09/10/2029	07/14/2029	06/01/2029	04/11/2029	02/22/2029	01/07/2029					
	Without optional redemption *				Average life	Years	05/10/2030	03/09/2030	01/15/2030	11/28/2029	09/28/2029	08/18/2029	07/09/2029	06/03/2029					
		Series C			With optional redemption *	Average life	Years	09/29/2029	08/01/2029	06/06/2029	04/14/2029	03/06/2029	01/18/2029	12/05/2028	10/24/2028				
				Without optional redemption *		Average life	Years	03/12/2030	02/12/2030	01/10/2030	12/07/2029	10/03/2029	09/01/2029	08/02/2029	07/05/2029				
Series D	With optional redemption *					Average life	Years	01/30/2032	10/18/2031	07/13/2031	04/12/2031	02/02/2031	11/12/2030	08/27/2030	06/15/2030				
					Without optional redemption *	Average life	Years	09/25/2030	06/24/2030	03/30/2030	01/08/2030	12/23/2029	10/11/2029	08/04/2029	06/01/2029				
			Series Z	With optional redemption *		Average life	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	04/04/2027	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
Series A	91.66%	770,764,868.00	8.50%	920,000,000.00	8.50%
Series B	3.99%	33,511,516.00	4.50%	40,000,000.00	4.50%
Series C	3.49%	29,322,576.50	1.00%	35,000,000.00	1.00%
Series D	0.50%	4,188,939.50	0.50%	5,000,000.00	0.50%
Series Z	0.37%	3,125,000.00	0.50%	5,000,000.00	
Issue of Bonds		840,912,900.00		1,005,000,000.00	
Reserve Fund	0.50%	4,188,939.50	0.50%	5,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		22,663,246.76	2.000%
Servicer ppal collect not yet credited		1,041,234.20	
Servicer ints collect not yet credited		423,135.88	
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: 08/31/2026
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
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

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	51,609	55,247	
Principal			
Principal outstanding	827,367,629.37	999,997,999.79	
Average loan	16,031.46	18,100.49	
Minimum	29.06	10,731.26	
Maximum	137,891.56	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)	77	88	
Minimum	09/01/2026	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%	0.74%	0.71%	0.58%	0.58%
Annual Percentage Rate (CPR)	7.26%	8.49%	8.18%	6.73%	6.73%

Geographic distribution		
	Current	At constitution date
Andalucia	20.80%	20.63%
Aragon	1.99%	1.98%
Asturias	1.15%	1.15%
Balearic Islands	3.23%	3.17%
Basque Country	2.16%	2.30%
Canary Islands	6.80%	6.62%
Cantabria	0.69%	0.70%
Castilla-La Mancha	5.66%	5.74%
Castilla-Leon	2.79%	2.85%
Catalonia	16.81%	16.97%
Ceuta	0.17%	0.18%
Extremadura	4.11%	3.96%
Galicia	3.22%	3.23%
La Rioja	0.29%	0.30%
Madrid	12.77%	12.94%
Melilla	0.47%	0.45%
Murcia	4.90%	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	720	125,121.99	76,413.69	0.00	201,535.68	12.16	11,692,958.43	11,894,494.11	37.26
from > 1 to ≤ 2 months	373	113,024.08	73,817.52	0.00	186,841.60	11.27	6,048,663.85	6,235,505.45	19.53
from > 2 to ≤ 3 months	199	78,253.65	58,311.91	0.00	136,565.56	8.24	3,240,082.00	3,376,647.56	10.58
from > 3 to ≤ 6 months	229	146,017.11	112,659.32	0.00	258,676.43	15.61	3,709,723.72	3,968,400.15	12.43
from > 6 to < 12 months	345	491,434.46	368,940.83	0.00	860,375.29	51.91	5,509,877.80	6,370,253.09	19.96
from ≥ 12 to < 18 months	4	7,395.76	6,174.32	0.00	13,570.08	0.82	60,833.75	74,403.83	0.23
Subtotal	1,870	961,247.05	696,317.59	0.00	1,657,564.64	100.00	30,262,139.55	31,919,704.19	100.00
Total	1,870	961,247.05	696,317.59	0.00	1,657,564.64		30,262,139.55	31,919,704.19	

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.