BBVA CONSUMER AUTO 2026-1 Fondo de Titulización

Brief report

Date: **06/30/2026**
Currency: **EUR**

Constitution date
05/18/2026

VAT Reg. no.
V27539964

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 Fitch / Moody's Current	Original
Series A ES0306039001	05/21/2026 8,775	100,000.00 877,500,000.00 100.00%	100,000.00 877,500,000.00	Floating 3-M Euribor+0.600% 25.Feb/May/Aug/Nov	2.8190% 08/25/2026 751.733333 Gross 608.904000 Net	02/25/2042 Quarterly 25.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AAAsf Aaa (sf)	AAA Aaa
Series B ES0306039019	05/21/2026 425	100,000.00 42,500,000.00 100.00%	100,000.00 42,500,000.00	Floating 3-M Euribor+0.850% 25.Feb/May/Aug/Nov	3.0690% 08/25/2026 818.400000 Gross 662.904000 Net	02/25/2042 Quarterly 25.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AA-sf Aa1 (sf)	AA- Aa1
Series C ES0306039027	05/21/2026 400	100,000.00 40,000,000.00 100.00%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.100% 25.Feb/May/Aug/Nov	3.3190% 08/25/2026 885.066667 Gross 716.904000 Net	02/25/2042 Quarterly 25.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	Asf Aa3 (sf)	A A1
Series D ES0306039035	05/21/2026 400	100,000.00 40,000,000.00 100.00%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.450% 25.Feb/May/Aug/Nov	3.6690% 08/25/2026 978.400000 Gross 792.504000 Net	02/25/2042 Quarterly 25.Feb/May/Aug/Nov	"Pass-Through" Secuential	BBBsf Baa1 (sf)	BBB Baa2
Series Z ES0306039043	05/21/2026 100	100,000.00 10,000,000.00 100.00%	100,000.00 10,000,000.00	Floating 3-M Euribor+1.350% 25.Feb/May/Aug/Nov	3.5690% 08/25/2026 951.733333 Gross 770.904000 Net	02/25/2042 Quarterly 25.Feb/May/Aug/Nov	Planned	Asf A2 (sf)	A A2
Total		1,010,000,000.00	1.010.000.000,00						

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
			Date	11/28/2029	09/21/2029	07/18/2029	05/19/2029	04/03/2029	02/09/2029	12/21/2028	11/03/2028
		Final Maturity	Years	6.76	6.51	6.26	6.01	6.01	5.76	5.51	5.25
			Date	02/19/2033	11/19/2032	08/19/2032	05/19/2032	05/19/2032	02/19/2032	11/19/2031	08/19/2031
	Without optional redemption *	Average life	Years	3.64	3.46	3.29	3.13	2.99	2.85	2.71	2.59
			Date	01/05/2030	11/01/2029	08/31/2029	07/04/2029	05/12/2029	03/22/2029	02/02/2029	12/18/2028
		Final Maturity	Years	9.01	8.76	8.76	8.51	8.51	8.51	8.26	8.26
			Date	05/19/2035	02/19/2035	02/19/2035	11/19/2034	11/19/2034	11/19/2034	08/19/2034	08/19/2034
Series B	With optional redemption *	Average life	Years	3.53	3.35	3.17	3.00	2.88	2.73	2.59	2.46
			Date	11/28/2029	09/21/2029	07/18/2029	05/19/2029	04/03/2029	02/09/2029	12/21/2028	11/03/2028
		Final Maturity	Years	6.76	6.51	6.26	6.01	6.01	5.76	5.51	5.25
			Date	02/19/2033	11/19/2032	08/19/2032	05/19/2032	05/19/2032	02/19/2032	11/19/2031	08/19/2031
	Without optional redemption *	Average life	Years	3.84	3.66	3.50	3.36	3.18	3.06	2.94	2.84
			Date	03/20/2030	01/12/2030	11/16/2029	09/26/2029	07/24/2029	06/09/2029	04/27/2029	03/19/2029
		Final Maturity	Years	10.01	9.51	9.01	9.01	9.01	8.76	8.76	8.51
			Date	05/19/2036	11/19/2035	05/19/2035	05/19/2035	05/19/2035	02/19/2035	02/19/2035	11/19/2034
Series C	With optional redemption *	Average life	Years	3.23	3.06	2.90	2.75	2.63	2.50	2.37	2.25
			Date	08/09/2029	06/08/2029	04/10/2029	02/14/2029	01/03/2029	11/15/2028	09/30/2028	08/18/2028
		Final Maturity	Years	6.76	6.51	6.26	6.01	6.01	5.76	5.51	5.25
			Date	02/19/2033	11/19/2032	08/19/2032	05/19/2032	05/19/2032	02/19/2032	11/19/2031	08/19/2031
	Without optional redemption *	Average life	Years	3.53	3.47	3.39	3.30	3.13	3.04	2.96	2.88
			Date	11/27/2029	11/04/2029	10/05/2029	09/04/2029	07/04/2029	06/02/2029	05/03/2029	04/03/2029
		Final Maturity	Years	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51
			Date	11/19/2037	11/19/2037	11/19/2037	11/19/2037	11/19/2037	11/19/2037	11/19/2037	11/19/2037
Series D	With optional redemption *	Average life	Years	5.65	5.35	5.07	4.81	4.60	4.37	4.15	3.94
			Date	01/11/2032	09/23/2031	06/13/2031	03/08/2031	12/24/2030	09/30/2030	07/12/2030	04/27/2030
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.51	3.25	3.00	3.00
			Date	08/19/2030	05/19/2030	02/19/2030	11/19/2029	11/19/2029	08/19/2029	05/19/2029	05/19/2029
	Without optional redemption *	Average life	Years	4.31	4.04	3.80	3.57	3.52	3.31	3.12	2.94
			Date	09/07/2030	06/02/2030	03/05/2030	12/11/2029	11/22/2029	09/07/2029	06/29/2029	04/24/2029
		Final Maturity	Years	4.25	4.00	3.76	3.51	3.51	3.25	3.00	3.00
			Date	08/19/2030	05/19/2030	02/19/2030	11/19/2029	11/19/2029	08/19/2029	05/19/2029	05/19/2029
Series Z	With optional redemption *	Average life	Years	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
			Date	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027
		Final Maturity	Years	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
			Date	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027
	Without optional redemption *	Average life	Years	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
			Date	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027	04/04/2027
		Final Maturity	Years	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
			Date	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027

* 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		% CE	At issue date		% CE
Series A	86.88%	877,500,000.00	13.25%	86.88%	877,500,000.00	13.25%
Series B	4.21%	42,500,000.00	9.00%	4.21%	42,500,000.00	9.00%
Series C	3.96%	40,000,000.00	5.00%	3.96%	40,000,000.00	5.00%
Series D	3.96%	40,000,000.00	1.00%	3.96%	40,000,000.00	1.00%
Series Z	0.99%	10,000,000.00		0.99%	10,000,000.00	
Issue of Bonds		1,010,000,000.00			1,010,000,000.00	
Reserve Fund	1.00%	10,000,000.00		1.00%	10,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		35,402,237.31	2.000%
Servicer ppal collect not yet credited		2,008,510.85	
Servicer ints collect not yet credited		812,346.71	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		1,100,000.00	0.000%
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	82,483	83,200
Principal		
Principal outstanding	977,283,362.06	999,999,757.55
Average loan	11,848.30	12,019.23
Minimum	233.43	600.26
Maximum	84,889.41	86,356.92
Interest rate		
Weighted average (wac)	7.82%	7.82%
Minimum	3.49%	3.49%
Maximum	11.99%	11.99%
Final maturity		
Weighted average (WARM) (months)	78	79
Minimum	07/01/2026	06/06/2026
Maximum	06/06/2038	06/06/2038
Index (principal outstanding distribution)		
Fixed Interest	100.00%	99.99%

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.40%	0.00%	0.00%	0.00%	0.45%
Annual Percentage Rate (CPR)	4.64%	0.00%	0.00%	0.00%	5.23%

Geographic distribution

	Current	At constitution date
Andalucia	22.52%	
Aragon	2.30%	
Asturias	1.23%	
Balearic Islands	3.22%	
Basque Country	2.17%	
Canary Islands	6.58%	
Cantabria	0.68%	
Castilla-La Mancha	5.87%	
Castilla-Leon	2.92%	
Catalonia	16.01%	
Ceuta	0.15%	
Extremadura	3.64%	
Galicia	3.11%	
La Rioja	0.37%	
Madrid	13.02%	
Melilla	0.30%	
Murcia	4.46%	
Navarra	0.76%	
Unknown		99.99%
Valencia	10.69%	

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	873	122,212.45	67,531.72	0.00	189,744.17	74.88	10,931,960.12	11,121,704.29	82.90
from > 1 to ≤ 2 months	179	38,621.51	25,021.54	0.00	63,643.05	25.12	2,230,430.43	2,294,073.48	17.10
Subtotal	1,052	160,833.96	92,553.26	0.00	253,387.22	100.00	13,162,390.55	13,415,777.77	100.00
Total	1,052	160,833.96	92,553.26	0.00	253,387.22		13,162,390.55	13,415,777.77	

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