

BBVA CONSUMER AUTO 2026-1 Fondo de Titulización



Brief report

Date: 07/31/2026
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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	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							
	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	8.26	8.26								
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							
	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							
Series C	With optional redemption *	Average life	Years	3.53	3.35	3.17	3.00	2.88	2.73	2.59	2.46							
			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							
	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							
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	2.75							
	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							
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							
	Without optional redemption *	Average life	Years	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88							
			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							
		Final Maturity	Years	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50							

* 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	86.88%	877,500,000.00	13.25%	86.88%	13.25%
Series B	4.21%	42,500,000.00	9.00%	4.21%	9.00%
Series C	3.96%	40,000,000.00	5.00%	3.96%	5.00%
Series D	3.96%	40,000,000.00	1.00%	3.96%	1.00%
Series Z	0.99%	10,000,000.00	0.99%	10,000,000.00	0.99%
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	1.00%

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	60,274,201.09	2.000%	
Servicer ppal collect not yet credited	1,013,610.38		
Servicer ints collect not yet credited	334,212.81		
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.

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

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Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	81,932	83,200	
Principal			
Principal outstanding	960,317,521.65	999,999,757.55	
Average loan	11,720.91	12,019.23	
Minimum	143.44	600.26	
Maximum	84,150.16	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)	77	79	
Minimum	08/01/2026	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)	0.51%	0.47%	0.00%	0.00%	0.47%
Annual Percentage Rate (CPR)	5.92%	5.46%	0.00%	0.00%	5.46%

Geographic distribution		
	Current	At constitution date
Andalucía	22.52%	
Aragón	2.30%	
Asturias	1.23%	
Balearic Islands	3.22%	
Basque Country	2.16%	
Canary Islands	6.58%	
Cantabria	0.69%	
Castilla-La Mancha	5.87%	
Castilla-León	2.93%	
Catalonia	15.99%	
Ceuta	0.14%	
Extremadura	3.66%	
Galicia	3.11%	
La Rioja	0.36%	
Madrid	13.03%	
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	%			%
<i>Delinquencies</i>									
Up to 1 month	708	100,092.23	56,273.93	0.00	156,366.16	46.40	9,170,053.91	9,326,420.07	62.98
from > 1 to ≤ 2 months	333	76,745.78	49,587.32	0.00	126,333.10	37.49	4,081,003.07	4,207,336.17	28.41
from > 2 to ≤ 3 months	101	34,584.28	19,682.85	0.00	54,267.13	16.10	1,219,854.41	1,274,121.54	8.60
Subtotal	1,142	211,422.29	125,544.10	0.00	336,966.39	100.00	14,470,911.39	14,807,877.78	100.00
Total	1,142	211,422.29	125,544.10	0.00	336,966.39		14,470,911.39	14,807,877.78	

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