

BBVA CONSUMER AUTO 2026-1 Fondo de Titulización



Brief report

Date: 08/31/2026
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	96,052.90 842,864,197.50 96.05%	100,000.00 877,500,000.00	Floating 3-M Euribor+0.600% 25.Feb/May/Aug/Nov	3.1240% 11/25/2026 766.843663 Gross 621.143367 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	96,052.90 40,822,482.50 96.05%	100,000.00 42,500,000.00	Floating 3-M Euribor+0.850% 25.Feb/May/Aug/Nov	3.3740% 11/25/2026 828.210794 Gross 670.850743 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	96,052.90 38,421,160.00 96.05%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.100% 25.Feb/May/Aug/Nov	3.6240% 11/25/2026 889.577925 Gross 720.558119 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	96,052.90 38,421,160.00 96.05%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.450% 25.Feb/May/Aug/Nov	3.9740% 11/25/2026 975.491907 Gross 790.148445 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	66,988.95 6,698,895.00 66.99%	100,000.00 10,000,000.00	Floating 3-M Euribor+1.350% 25.Feb/May/Aug/Nov	3.8740% 11/25/2026 663.205491 Gross 537.196448 Net	02/25/2042 Quarterly 25.Feb/May/Aug/Nov	Planned	Asf A2 (sf)	A A2
Total		967,227,895.00	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	
		% Annual equivalent CPR		2.00		4.00		6.00		8.00	
Series A	With optional redemption *	Average life	Years	3.42	3.24	3.07	2.91	2.76	2.62	2.49	2.37
		Final Maturity	Years	7.01	6.75	6.51	6.26	6.01	5.75	5.51	5.25
			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	3.50	3.33	3.17	3.01	2.87	2.73	2.61	2.48
		Final Maturity	Years	9.01	8.75	8.51	8.26	8.01	7.75	7.51	7.25
			Date	08/25/2035	05/25/2035	02/25/2035	11/25/2034	08/25/2034	05/25/2034	02/25/2034	11/25/2033
Series B	With optional redemption *	Average life	Years	3.42	3.24	3.07	2.91	2.76	2.62	2.49	2.37
		Final Maturity	Years	7.01	6.75	6.51	6.26	6.01	5.75	5.51	5.25
			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	3.64	3.48	3.33	3.19	3.06	2.94	2.82	2.71
		Final Maturity	Years	9.01	8.75	8.51	8.26	8.01	7.75	7.51	7.25
			Date	08/25/2035	05/25/2035	02/25/2035	11/25/2034	08/25/2034	05/25/2034	02/25/2034	11/25/2033
Series C	With optional redemption *	Average life	Years	3.42	3.24	3.07	2.91	2.76	2.62	2.49	2.37
		Final Maturity	Years	7.01	6.75	6.51	6.26	6.01	5.75	5.51	5.25
			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	3.49	3.35	3.21	3.09	2.97	2.85	2.75
		Final Maturity	Years	9.26	9.01	8.75	8.51	8.26	8.01	7.75	7.51
			Date	11/25/2035	08/25/2035	05/25/2035	02/25/2035	11/25/2034	08/25/2034	05/25/2034	02/25/2034
Series D	With optional redemption *	Average life	Years	3.42	3.24	3.07	2.91	2.76	2.62	2.49	2.37
		Final Maturity	Years	7.01	6.75	6.51	6.26	6.01	5.75	5.51	5.25
			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	3.68	3.53	3.38	3.25	3.12	3.01	2.90	2.81
		Final Maturity	Years	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51
			Date	02/25/2038	02/25/2038	02/25/2038	02/25/2038	02/25/2038	02/25/2038	02/25/2038	02/25/2038
Series Z	With optional redemption *	Average life	Years	0.17	0.17	0.17	0.17	0.17	0.17	0.17	0.17
		Final Maturity	Years	10/25/2026	10/25/2026	10/25/2026	10/25/2026	10/25/2026	10/25/2026	10/25/2026	10/25/2026
			Date	11/25/2026	11/25/2026	11/25/2026	11/25/2026	11/25/2026	11/25/2026	11/25/2026	11/25/2026
	Without optional redemption *	Average life	Years	0.17	0.17	0.17	0.17	0.17	0.17	0.17	0.17
		Final Maturity	Years	10/25/2026	10/25/2026	10/25/2026	10/25/2026	10/25/2026	10/25/2026	10/25/2026	10/25/2026
			Date	11/25/2026	11/25/2026	11/25/2026	11/25/2026	11/25/2026	11/25/2026	11/25/2026	11/25/2026

* 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	87.14%	842,864,197.50	13.25%	86.88%	877,500,000.00	13.25%
Series B	4.22%	40,822,482.50	9.00%	4.21%	42,500,000.00	9.00%
Series C	3.97%	38,421,160.00	5.00%	3.96%	40,000,000.00	5.00%
Series D	3.97%	38,421,160.00	1.00%	3.96%	40,000,000.00	1.00%
Series Z	0.69%	6,698,895.00	0.99%	0.99%	10,000,000.00	
Issue of Bonds		967,227,895.00			1,010,000,000.00	
Reserve Fund	1.00%	9,605,290.00	1.00%		10,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	29,650,807.39	2.000%	
Servicer ppal collect not yet credited	1,100,309.04		
Servicer ints collect not yet credited	453,090.04		
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

Brief report

Date: 08/31/2026
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Constitution date
05/18/2026

VAT Reg. no.
V27539964

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA

Servicer
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Lead Manager
BBVA
BNP Paribas

Bond Paying Agent
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Financial Structuring
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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	81,480	83,200	
Principal			
Principal outstanding	944,871,130.79	999,999,757.55	
Average loan	11,596.36	12,019.23	
Minimum	110.44	600.26	
Maximum	83,407.22	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	09/01/2026	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)	0.36%	0.42%	0.00%	0.00%	0.44%
Annual Percentage Rate (CPR)	4.21%	4.93%	0.00%	0.00%	5.15%

Geographic distribution		
	Current	At constitution date
Andalucia	22.52%	
Aragon	2.31%	
Asturias	1.23%	
Balearic Islands	3.22%	
Basque Country	2.16%	
Canary Islands	6.58%	
Cantabria	0.69%	
Castilla-La Mancha	5.87%	
Castilla-Leon	2.93%	
Catalonia	16.00%	
Ceuta	0.14%	
Extremadura	3.66%	
Galicia	3.11%	
La Rioja	0.36%	
Madrid	13.04%	
Melilla	0.30%	
Murcia	4.46%	
Navarra	0.75%	
Unknown		99.99%
Valencia	10.68%	

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	943	132,014.32	76,628.61	0.00	208,642.93	38.34	11,996,404.81	12,205,047.74	57.88
from > 1 to ≤ 2 months	406	98,249.51	62,213.25	0.00	160,462.76	29.48	5,170,149.66	5,330,612.42	25.28
from > 2 to ≤ 3 months	218	75,232.95	46,949.85	0.00	122,182.80	22.45	2,573,667.61	2,695,850.41	12.79
from > 3 to ≤ 6 months	67	33,446.65	19,508.21	0.00	52,954.86	9.73	800,823.44	853,778.30	4.05
Subtotal	1,634	338,943.43	205,299.92	0.00	544,243.35	100.00	20,541,045.52	21,085,288.87	100.00
Total	1,634	338,943.43	205,299.92	0.00	544,243.35		20,541,045.52	21,085,288.87	

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