

**Brief report**
**Date:** 05/31/2019  
**Currency:** EUR

**Constitution date**  
 10/13/2014

**VAT Reg. no.**  
 V87118782

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

**Originator**  
 BBVA

**Servicer**  
 BBVA

**Lead Manager**  
 BBVA

**Suscriber**  
 BBVA

**Bond Paying Agent**  
 BBVA

**Market**  
 AIAF Mercado de Renta Fija

**Register of Book Securities**  
 Iberclear

**Treasury Account**  
 BBVA

**Principal Account**  
 BBVA

**Subordinated Loan**  
 BBVA

**Start-up Loan**  
 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 / S&P |             |
|                       |                     | Current  | Original                    |  |  | Final maturity (legal)                  | Next                      | Current           | Original    |
| Series A ES0305044002 | 10/13/2014 2,550    | 100,000.00   | 255,000,000.00              | Fixed 1.5% 18.Jan/Apr/Jul/Oct                        | 07/18/2019   | 07/18/2028 Quarterly 18.Jan/Apr/Jul/Oct | "Pass-Through" Secuential | A(high) (sf) A    | A A         |
| Series B ES0305044010 | 10/13/2014 450      | 95,033.02<br>42,764,859.00<br>95.03%                       | 100,000.00<br>45,000,000.00 | Fixed 2% 18.Jan/Apr/Jul/Oct                          | 2.0000% 07/18/2019<br>454,046651 Gross<br>367.777787 Net | 07/18/2028 Quarterly 18.Jan/Apr/Jul/Oct | "Pass-Through" Secuential | B A               | BBB (low) B |
| Total                 |                     | 42,764,859.00  | 300,000,000.00              |  |  |   |                           |                   |             |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date |                               |                         |       |            |            |            |            |            |            |            |
|---|-------------------------------|-------------------------|-------|------------|------------|------------|------------|------------|------------|------------|
| Series B  |                               | % Monthly CPR (SMM)     |       |            |            |            |            |            |            |            |
|   |                               | % Annual equivalent CPR |       | 0,17       | 0,34       | 0,51       | 0,69       | 0,87       | 1,06       | 1,25       |
|   | With optional redemption *    | Average life            | Years | 0,66       | 0,65       | 0,65       | 0,65       | 0,64       | 0,64       | 0,63       |
|   |                               | Final Maturity          | Years | 12/13/2019 | 12/12/2019 | 12/11/2019 | 12/10/2019 | 12/08/2019 | 12/07/2019 | 12/06/2019 |
|   |                               |                         | Date  | 0,75       | 0,75       | 0,75       | 0,75       | 0,75       | 0,75       | 0,75       |
|   |                               |                         | Date  | 01/18/2020 | 01/18/2020 | 01/18/2020 | 01/18/2020 | 01/18/2020 | 01/18/2020 | 01/18/2020 |
|   | Without optional redemption * | Average life            | Years | 1,61       | 1,58       | 1,54       | 1,50       | 1,47       | 1,44       | 1,37       |
|   |                               | Final Maturity          | Years | 5,25       | 5,25       | 5,25       | 5,25       | 5,25       | 5,25       | 5,25       |
|   |                               |                         | Date  | 07/18/2024 | 07/18/2024 | 07/18/2024 | 07/18/2024 | 07/18/2024 | 07/18/2024 | 07/18/2024 |

Restitution period will end up 01.18.2016. Meanwhile loans will be restitute in every payment date for its initial amount available in each payment date.  
 \* 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, when the securitised assets Revolving Period is over.  
 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          | % CE          | % CE           | % CE   |
| Series A                | 0.00%   | 0.00          | 85.00%        | 255,000,000.00 | 27.00% |
| Series B                | 100.00% | 42,764,859.00 | 15.00%        | 45,000,000.00  | 12.00% |
| Issue of Bonds          |         | 42,764,859.00 |               | 300,000,000.00 |        |
| Reserve Fund            | 35.08%  | 15,000,000.00 | 12.00%        | 36,000,000.00  |        |

| Other financial operations (current)   |  |                       |               |          |
|--|--|-----------------------|---------------|----------|
| Assets                                 |  | Balance               | Interest      |          |
|  |  | Treasury Account      | 18,495,895.76 | 0.000%   |
| Principals Account                     |  | 0.00                  |               |          |
| Servicer ppai collect not yet credited |  | 1,220,264.16          |               |          |
| Servicer ints collect not yet credited |  | 192,527.14            |               |          |
| Liabilities                            |  | Available             | Balance       | Interest |
|  |  | Subordinated Loan L/T | 15,000,000.00 | 0.000%   |
| Subordinated Loan S/T                  |  | 0.00                  |               |          |
| Start-up Loan L/T                      |  | 0.00                  |               |          |
| Start-up Loan S/T                      |  | 0.00                  |               |          |

**Collateral: Consumer loans to individuals**

| General                                    |               |                      |
|--|---------------|----------------------|
|  | Current       | At constitution date |
| Count                                      | 5,333         | 34,209               |
| Principal                                  |               |                      |
| Principal outstanding                      | 39,301,727.19 | 298,837,885.54       |
| Average loan                               | 7,369.53      | 8,735.65             |
| Minimum                                    | 11.68         | 2,782.75             |
| Maximum                                    | 38,352.89     | 67,580.84            |
| Interest rate                              |               |                      |
| Weighted average (wac)                     | 8.19%         | 9.51%                |
| Minimum                                    | 1.75%         | 3.00%                |
| Maximum                                    | 22.00%        | 22.50%               |
| Final maturity                             |               |                      |
| Weighted average (WARM) (months)           | 34            | 48                   |
| Minimum                                    | 06/01/2019    | 11/23/2014           |
| Maximum                                    | 05/31/2024    | 05/31/2024           |
| Index (principal outstanding distribution) |               |                      |
| Fixed Interest                             | 100.00%       | 100.00%              |

# BBVA CONSUMO 6 Fondo de Titulización de Activos

## Brief report

Date: 05/31/2019

Currency: EUR

Constitution date  
10/13/2014

VAT Reg. no.  
V87118782

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

Originator  
BBVA

Servicer  
BBVA

Lead Manager  
BBVA

Suscriber  
BBVA

Bond Paying Agent  
BBVA

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
BBVA

Principal Account  
BBVA

Subordinated Loan  
BBVA

Start-up Loan  
BBVA

Fund Auditor  
KPMG Auditores

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.99%         | 1.12%         | 1.18%         | 1.29%          | 1.25%      |
| Annual Percentage Rate (CPR) | 11.27%        | 12.67%        | 13.32%        | 14.47%         | 14.03%     |

| Replenishment of securitised assets |                |
|-------------------------------------|----------------|
| Last acquisition (date)             | 01/18/2016     |
| Number of loans acquired            | 978            |
| Additional loan principal           | 34,924,785.61  |
| Cumulative acquisitions             |                |
| Number of loans acquired            | 14,996         |
| Additional loan principal           | 193,735,236.12 |
| Next acquisition (date)             |                |
| End of revolving period             | 01/18/2016     |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 19.14%  | 18.17%               |
| Aragon                  | 2.44%   | 2.51%                |
| Asturias                | 2.95%   | 2.40%                |
| Balearic Islands        | 1.95%   | 2.57%                |
| Basque Country          | 3.31%   | 3.28%                |
| Canary Islands          | 5.92%   | 6.92%                |
| Cantabria               | 1.18%   | 1.10%                |
| Castilla-La Mancha      | 3.72%   | 3.30%                |
| Castilla-Leon           | 5.00%   | 4.81%                |
| Catalonia               | 17.41%  | 18.86%               |
| Ceuta                   | 1.00%   | 0.92%                |
| Extremadura             | 2.17%   | 2.39%                |
| Galicia                 | 8.28%   | 6.89%                |
| La Rioja                | 0.43%   | 0.33%                |
| Madrid                  | 10.26%  | 11.90%               |
| Melilla                 | 1.48%   | 1.23%                |
| Murcia                  | 2.52%   | 2.06%                |
| Navarra                 | 0.62%   | 0.61%                |
| Valencia                | 10.21%  | 9.69%                |

| Current delinquency      |        |              |            |       |              |        |                  |              |        |
|--------------------------|--------|--------------|------------|-------|--------------|--------|------------------|--------------|--------|
| Aging                    | Assets | Overdue debt |            |       |              |        | Outstanding debt | Total debt   |        |
|                          |        | Principal    | Interest   | Other | Total        | %      |                  | Total        | %      |
| <i>Delinquencies</i>     |        |              |            |       |              |        |                  |              |        |
| Up to 1 month            | 357    | 110,605.99   | 18,163.12  | 0.00  | 128,769.11   | 2.54   | 2,268,382.04     | 2,397,151.15 | 25.84  |
| from > 1 to ≤ 2 months   | 50     | 35,090.92    | 4,791.32   | 0.00  | 39,882.24    | 0.79   | 255,330.26       | 295,212.50   | 3.18   |
| from > 2 to ≤ 3 months   | 18     | 19,536.99    | 4,185.63   | 0.00  | 23,722.62    | 0.47   | 144,871.67       | 168,594.29   | 1.82   |
| from > 3 to ≤ 6 months   | 28     | 38,771.50    | 5,576.46   | 0.00  | 44,347.96    | 0.88   | 117,065.95       | 161,413.91   | 1.74   |
| from > 6 to < 12 months  | 44     | 123,077.77   | 19,033.22  | 0.00  | 142,110.99   | 2.81   | 228,200.89       | 370,311.88   | 3.99   |
| from ≥ 12 to < 18 months | 46     | 113,982.05   | 14,380.45  | 0.00  | 128,362.50   | 2.53   | 89,920.78        | 218,283.28   | 2.35   |
| from ≥ 18 to < 24 months | 80     | 289,569.98   | 61,426.06  | 0.00  | 350,996.04   | 6.93   | 215,972.33       | 566,968.37   | 6.11   |
| from ≥ 2 years           | 593    | 3,442,905.15 | 763,779.93 | 0.00  | 4,206,685.08 | 83.06  | 891,482.85       | 5,098,167.93 | 54.96  |
| Subtotal                 | 1,216  | 4,173,540.35 | 891,336.19 | 0.00  | 5,064,876.54 | 100.00 | 4,211,226.77     | 9,276,103.31 | 100.00 |
| Total                    | 1,216  | 4,173,540.35 | 891,336.19 | 0.00  | 5,064,876.54 |        | 4,211,226.77     | 9,276,103.31 |        |

### Additional information