

**Brief report**
**Date:** 06/30/2019  
**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 42,764,859.00 95.03%	100,000.00 45,000,000.00	Fixed 2% 18.Jan/Apr/Jul/Oct	2.0000% 07/18/2019 454,046651 Gross 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	1,44
Series B	With optional redemption *	Average life	Years	0,66	0,65	0,65	0,65	0,64	0,64	0,64	0,63
	Final Maturity	Years	Date	12/13/2019	12/12/2019	12/11/2019	12/10/2019	12/08/2019	12/07/2019	12/06/2019	12/05/2019
Series B	Without optional redemption *	Average life	Years	1,61	1,58	1,54	1,50	1,47	1,44	1,40	1,37
	Final Maturity	Years	Date	01/18/2020	01/18/2020	01/18/2020	01/18/2020	01/18/2020	01/18/2020	01/18/2020	01/18/2020
		Average life	Years	5,25	5,25	5,25	5,25	5,25	5,25	5,25	5,25
		Final Maturity	Years	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 restituted 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		
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	20,831,051.30
Principals Account		0.00	
Servicer ppai collect not yet credited		1,129,279.73	
Servicer ints collect not yet credited		169,843.50	
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	
Principal	Principal outstanding	37,236,067.78	298,837,895.54
	Average loan	7,367.64	8,735.65
	Minimum	13.96	2,782.75
	Maximum	37,839.19	67,580.84
Interest rate	Weighted average (wac)	8.18%	9.51%
	Minimum	1.80%	3.00%
	Maximum	22.00%	22.50%
Final maturity	Weighted average (WARM) (months)	34	48
	Minimum	07/01/2019	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

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.15%	1.13%	1.15%	1.29%	1.25%
Annual Percentage Rate (CPR)	12.95%	12.73%	12.97%	14.38%	14.01%

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	19.21%	18.17%
Aragon	2.45%	2.51%
Asturias	2.99%	2.40%
Balearic Islands	1.94%	2.57%
Basque Country	3.26%	3.28%
Canary Islands	5.91%	6.92%
Cantabria	1.13%	1.10%
Castilla-La Mancha	3.75%	3.30%
Castilla-Leon	5.02%	4.81%
Catalonia	17.34%	18.86%
Ceuta	1.01%	0.92%
Extremadura	2.18%	2.39%
Galicia	8.33%	6.89%
La Rioja	0.44%	0.33%
Madrid	10.07%	11.90%
Melilla	1.48%	1.23%
Murcia	2.54%	2.06%
Navarra	0.63%	0.61%
Valencia	10.32%	9.69%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	591	181,517.92	31,396.97	0.00	212,914.89	4.13	3,881,543.73	4,094,458.62	37.76
from > 1 to ≤ 2 months	42	31,583.66	4,230.58	0.00	35,814.24	0.69	201,096.86	236,911.10	2.18
from > 2 to ≤ 3 months	11	10,987.82	972.16	0.00	11,959.98	0.23	39,155.86	51,115.84	0.47
from > 3 to ≤ 6 months	22	27,759.84	5,987.87	0.00	33,747.71	0.65	130,119.13	163,866.84	1.51
from > 6 to < 12 months	49	149,615.44	23,696.56	0.00	173,312.00	3.36	283,707.95	457,019.95	4.21
from ≥ 12 to < 18 months	38	91,130.29	11,978.85	0.00	103,109.14	2.00	76,668.33	179,777.47	1.66
from ≥ 18 to < 24 months	77	254,277.42	48,604.72	0.00	302,882.14	5.88	164,992.68	467,874.82	4.31
from ≥ 2 years	598	3,502,246.69	779,141.47	0.00	4,281,388.16	83.05	911,093.26	5,192,481.42	47.89
Subtotal	1,428	4,249,119.08	906,009.18	0.00	5,155,128.26	100.00	5,688,377.80	10,843,506.06	100.00
Total	1,428	4,249,119.08	906,009.18	0.00	5,155,128.26		5,688,377.80	10,843,506.06	

### Additional information