

Brief report

Date: 12/31/2020
 Currency: EUR

Constitution date
 07/18/2016

VAT Reg. no.
 V87614525

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	
		Current	Original			Final maturity (legal)	Next	Fitch / Moody's / SCOPE	Current
Series A ES0305155006	07/18/2016 6,125	24,491.41 150,009,886.25 24.49%	100,000.00 612,500,000.00	Fixed 1% 21.Jan/Apr/Jul/Oct	1.0000% 01/21/2021 62.589159 Gross 50.697219 Net	10/21/2029 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	A+sf Aa1 (sf) AAAsf	A+ Aa2 AAA
Series B ES0305155014	07/18/2016 875	100,000.00 87,500,000.00 100.00%	100,000.00 87,500,000.00	Fixed 1.5% 21.Jan/Apr/Jul/Oct	1.5000% 01/21/2021 383.333333 Gross 310.500000 Net	10/21/2029 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	CCCSf Ba1 (sf) BBsf	CCC B1 BB
Total		237,509,886.25	700,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)						% Annual equivalent CPR	
				0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44
Series A	With optional redemption *	Average life	Years	1.10	1.06	1.02	0.98	0.95	0.91	0.88	0.85
		Final Maturity	Years	11/27/2021	11/12/2021	10/27/2021	10/13/2021	10/01/2021	09/18/2021	09/05/2021	08/26/2021
		Date	11/27/2021	11/12/2021	10/27/2021	10/13/2021	10/01/2021	09/18/2021	09/05/2021	08/26/2021	
	Without optional redemption *	Average life	Years	1.10	1.06	1.02	0.98	0.95	0.91	0.88	0.85
		Final Maturity	Years	11/27/2021	11/12/2021	10/27/2021	10/13/2021	10/01/2021	09/18/2021	09/05/2021	08/26/2021
		Date	11/27/2021	11/12/2021	10/27/2021	10/13/2021	10/01/2021	09/18/2021	09/05/2021	08/26/2021	
Series B	With optional redemption *	Average life	Years	2.70	2.68	2.47	2.46	2.44	2.23	2.22	2.20
		Final Maturity	Years	07/05/2023	06/27/2023	04/11/2023	04/05/2023	03/29/2023	01/11/2023	01/08/2023	01/01/2023
		Date	07/05/2023	06/27/2023	04/11/2023	04/05/2023	03/29/2023	01/11/2023	01/08/2023	01/01/2023	
	Without optional redemption *	Average life	Years	3.82	3.73	3.64	3.56	3.47	3.39	3.31	3.23
		Final Maturity	Years	08/15/2024	07/12/2024	06/11/2024	05/11/2024	04/09/2024	03/10/2024	02/10/2024	01/11/2024
		Date	08/15/2024	07/12/2024	06/11/2024	05/11/2024	04/09/2024	03/10/2024	02/10/2024	01/11/2024	

Restitution period will end up 01.22.2018. 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	% CE	At issue date	% CE	
Series A	63.16%	150,009,886.25	50.10%	87.50%	612,500,000.00
Series B	36.84%	87,500,000.00	13.26%	12.50%	87,500,000.00
Issue of Bonds		237,509,886.25			700,000,000.00
Reserve Fund	13.26%	31,500,000.00		4.50%	31,500,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	65,127,999.54	0.000%	
Principals Account		0.00	
Servicer ppai collect not yet credited	579,334.54		
Servicer ints collect not yet credited	82,531.31		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		31,500,000.00	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	30,030	68,490	
Principal			
Principal outstanding	215,476,282.93	699,989,199.87	
Average loan	7,175.37	10,220.31	
Minimum	0.00	3,167.06	
Maximum	43,299.26	92,358.62	
Interest rate			
Weighted average (wac)	7.37%	8.18%	
Minimum	3.99%	4.00%	
Maximum	15.00%	15.00%	
Final maturity			
Weighted average (WARM) (months)	43	61	
Minimum	05/04/2020	12/01/2016	
Maximum	01/25/2028	02/28/2026	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	100.00%	

BBVA CONSUMO 8 Fondo de Titulización

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.83%	0.86%	0.76%	0.66%	0.72%
Annual Percentage Rate (CPR)	9.48%	9.88%	8.71%	7.60%	8.32%

Replenishment of securitised assets	
Last acquisition (date)	01/22/2018
Number of loans acquired	2.681
Additional loan principal	54,002,900.38
Cumulative acquisitions	
Number of loans acquired	14.517
Additional loan principal	306,766,302.81
Next acquisition (date)	
End of revolving period	01/22/2018

Geographic distribution		
	Current	At constitution date
Andalucia	18.49%	16.68%
Aragon	1.60%	1.53%
Asturias	2.01%	1.98%
Balearic Islands	2.34%	2.16%
Basque Country	2.73%	3.18%
Canary Islands	7.92%	6.49%
Cantabria	0.57%	0.54%
Castilla-La Mancha	5.24%	5.34%
Castilla-Leon	3.46%	3.38%
Catalonia	20.17%	22.28%
Ceuta	0.07%	0.05%
Extremadura	3.67%	3.23%
Galicia	3.45%	3.73%
La Rioja	0.29%	0.34%
Madrid	9.07%	10.83%
Melilla	0.19%	0.20%
Murcia	7.06%	6.07%
Navarra	0.26%	0.38%
Valencia	11.42%	11.61%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	421	83,382.97	19,291.27	0.00	102,674.24	0.89	3,384,107.17	3,486,781.41	11.00
from > 1 to ≤ 2 months	398	141,469.34	33,571.17	0.00	175,040.51	1.52	3,062,618.09	3,237,658.60	10.21
from > 2 to ≤ 3 months	257	147,154.01	35,659.65	0.00	182,813.66	1.59	2,068,238.32	2,251,051.98	7.10
from > 3 to ≤ 6 months	158	123,410.47	30,103.04	0.00	153,513.51	1.33	949,487.48	1,103,000.99	3.48
from > 6 to < 12 months	349	511,202.70	147,631.98	0.00	658,834.68	5.72	2,280,123.80	2,938,958.48	9.27
from ≥ 12 to < 18 months	311	708,585.08	218,080.73	0.00	926,665.81	8.05	1,810,441.98	2,737,107.79	8.63
from ≥ 18 to < 24 months	279	926,743.02	274,588.66	0.00	1,201,331.68	10.44	1,494,075.06	2,695,406.74	8.50
from ≥ 2 years	1,105	6,143,669.53	1,965,447.22	0.00	8,109,116.75	70.45	5,153,268.87	13,262,385.62	41.82
Subtotal	3,278	8,785,617.12	2,724,373.72	0.00	11,509,990.84	100.00	20,202,360.77	31,712,351.61	100.00
Total	3,278	8,785,617.12	2,724,373.72	0.00	11,509,990.84		20,202,360.77	31,712,351.61	