

Brief report

Date: 04/30/2021
 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	15,653.85 95,879,831.25 15.65%	100,000.00 612,500,000.00	Fixed 1% 21.Jan/Apr/Jul/Oct	1.0000% 07/21/2021 39.569454 Gross 32.051258 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% 07/21/2021 379.166667 Gross 307.125000 Net	10/21/2029 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	CCCSf Ba1 (sf) BB+sf	CCC B1 BB
Total		183,379,831.25	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)							1,25	1,44
				% Annual equivalent CPR								
Series A	With optional redemption *	Average life	Years	0.85	0.81	0.79	0.76	0.73	0.71	0.68	0.66	
		Final Maturity	Years	1.75	1.75	1.50	1.50	1.50	1.50	1.25	1.25	
		Date		02/24/2022	02/12/2022	02/01/2022	01/23/2022	01/13/2022	01/04/2022	12/25/2021	12/18/2021	
	Without optional redemption *	Average life	Years	0.85	0.81	0.79	0.76	0.73	0.71	0.68	0.66	
		Final Maturity	Years	1.75	1.75	1.50	1.50	1.50	1.50	1.25	1.25	
		Date		01/21/2023	01/21/2023	10/21/2022	10/21/2022	10/21/2022	10/21/2022	07/21/2022	07/21/2022	
Series B	With optional redemption *	Average life	Years	2.17	1.97	1.96	1.94	1.92	1.72	1.72	1.70	
		Final Maturity	Years	2.25	2.00	2.00	2.00	2.00	1.75	1.75	1.75	
		Date		07/21/2023	04/21/2023	04/21/2023	04/21/2023	04/21/2023	01/21/2023	01/21/2023	01/21/2023	
	Without optional redemption *	Average life	Years	3.13	3.06	2.99	2.92	2.85	2.79	2.72	2.66	
		Final Maturity	Years	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	
		Date		06/05/2024	05/11/2024	04/15/2024	03/21/2024	02/25/2024	02/01/2024	01/10/2024	12/16/2023	
				04/21/2028	04/21/2028	04/21/2028	04/21/2028	04/21/2028	04/21/2028	04/21/2028		

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	52.28%	95,879,831.25	64.90%	87.50%	612,500,000.00	17.00%
Series B	47.72%	87,500,000.00	17.18%	12.50%	87,500,000.00	4.50%
Issue of Bonds		183,379,831.25			700,000,000.00	
Reserve Fund	17.18%	31,500,000.00		4.50%	31,500,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	41,387,327.95	0.000%	
Principals Account		0.00	
Servicer ppai collect not yet credited	833,713.87		
Servicer ints collect not yet credited	112,928.38		
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	26,195	68,490	
Principal			
Principal outstanding	181,370,321.89	699,989,199.87	
Average loan	6,923.85	10,220.31	
Minimum	0.00	3,167.06	
Maximum	38,019.82	92,358.62	
Interest rate			
Weighted average (wac)	7.34%	8.18%	
Minimum	3.99%	4.00%	
Maximum	13.24%	15.00%	
Final maturity			
Weighted average (WARM) (months)	40	61	
Minimum	05/04/2020	12/01/2016	
Maximum	03/28/2028	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)	1.14%	1.05%	0.96%	0.80%	0.74%
Annual Percentage Rate (CPR)	12.82%	11.93%	10.97%	9.21%	8.54%

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	18.63%	16.68%
Aragon	1.62%	1.53%
Asturias	2.01%	1.98%
Balearic Islands	2.23%	2.16%
Basque Country	2.72%	3.18%
Canary Islands	7.96%	6.49%
Cantabria	0.56%	0.54%
Castilla-La Mancha	5.18%	5.34%
Castilla-Leon	3.39%	3.38%
Catalonia	20.12%	22.28%
Ceuta	0.07%	0.05%
Extremadura	3.75%	3.23%
Galicia	3.51%	3.73%
La Rioja	0.28%	0.34%
Madrid	8.89%	10.83%
Melilla	0.20%	0.20%
Murcia	7.15%	6.07%
Navarra	0.25%	0.38%
Valencia	11.49%	11.61%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	454	96,879.51	20,142.01	0.00	117,021.52	1.05	3,352,065.74	3,469,087.26	12.10
from > 1 to ≤ 2 months	337	133,268.12	29,155.62	0.00	162,423.74	1.46	2,557,621.16	2,720,044.90	9.49
from > 2 to ≤ 3 months	241	138,579.26	30,136.05	0.00	168,715.31	1.52	1,691,169.70	1,859,885.01	6.49
from > 3 to ≤ 6 months	107	93,820.11	19,417.39	0.00	113,237.50	1.02	633,008.71	746,246.21	2.60
from > 6 to < 12 months	228	306,771.75	85,775.98	0.00	392,547.73	3.54	1,348,618.91	1,741,166.64	6.08
from ≥ 12 to < 18 months	322	763,608.21	205,605.78	0.00	969,213.99	8.73	1,740,720.29	2,709,934.28	9.46
from ≥ 18 to < 24 months	280	913,246.37	291,565.81	0.00	1,204,812.18	10.85	1,535,455.38	2,740,267.56	9.56
from ≥ 2 years	1,092	6,089,272.59	1,882,799.26	0.00	7,972,071.85	71.82	4,700,216.51	12,672,288.36	44.22
Subtotal	3,061	8,535,445.92	2,564,597.90	0.00	11,100,043.82	100.00	17,558,876.40	28,658,920.22	100.00
Total	3,061	8,535,445.92	2,564,597.90	0.00	11,100,043.82		17,558,876.40	28,658,920.22	

Additional information