

Date: 08/31/2022
Currency: EUR

Fund Auditor
KPMG Auditores

Bonds issue									
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305364004	06/18/2018 7,280	24,856.13 180,952,626.40 24.86%	100,000.00 728,000,000.00	Fixed 0.27% 20.Jan/Apr/Jul/Oct	0.2700% 10/20/2022 17.150730 Gross 13.892091 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AA (high) (sf) Aa1 (sf)	AA (low) Aa1
Series B ES0305364012	06/18/2018 232	100,000.00 23,200,000.00 100.00%	100,000.00 23,200,000.00	Fixed 1.1% 20.Jan/Apr/Jul/Oct	1.1000% 10/20/2022 281.111111 Gross 227.700000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AA (sf) Aa1 (sf)	A A1
Series C ES0305364020	06/18/2018 328	100,000.00 32,800,000.00 100.00%	100,000.00 32,800,000.00	Fixed 2.3% 20.Jan/Apr/Jul/Oct	2.3000% 10/20/2022 587.777778 Gross 476.100000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	BBB (high) (sf) A2 (sf)	BBB Baa1
Series D ES0305364038	06/18/2018 100	100,000.00 10,000,000.00 100.00%	100,000.00 10,000,000.00	Fixed 4.1% 20.Jan/Apr/Jul/Oct	4.1000% 10/20/2022 1,047.777778 Gross 848.700000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	BB (sf) Ba1 (sf)	BB Ba2
Series E ES0305364046	06/18/2018 60	100,000.00 6,000,000.00 100.00%	100,000.00 6,000,000.00	Fixed 6.85% 20.Jan/Apr/Jul/Oct	6.8500% 10/20/2022 1,750.555556 Gross 1,417.950000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	n.c. B3 (sf)	n.c. B3
Series Z ES0305364053	06/18/2018 40	29,619.08 1,184,763.20 29.62%	100,000.00 4,000,000.00	Fixed 7% 20.Jan/Apr/Jul/Oct	7.0000% 10/20/2022 529.852431 Gross 429.180469 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	n.c. Caa1 (sf)	n.c. Ca
Total		254,137,389.60	804,000,000.00						

	% Monthly CPR (SMM)		0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44	
	% Annual equivalent CPR		2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	
Series A	With optional redemption *	Average life	Years	07/04/2023	06/21/2023	06/09/2023	05/28/2023	05/18/2023	05/08/2023	04/28/2023	04/18/2023
		Final Maturity	Years	2.00	2.00	2.00	1.75	1.75	1.75	1.75	1.50
			Date	07/20/2024	07/20/2024	07/20/2024	04/20/2024	04/20/2024	04/20/2024	04/20/2024	01/20/2024
	Without optional redemption *	Average life	Years	07/04/2023	06/21/2023	06/09/2023	05/28/2023	05/18/2023	05/08/2023	04/28/2023	04/18/2023
		Final Maturity	Years	2.00	2.00	2.00	1.75	1.75	1.75	1.75	1.50
			Date	07/20/2024	07/20/2024	07/20/2024	04/20/2024	04/20/2024	04/20/2024	04/20/2024	01/20/2024
Series B	With optional redemption *	Average life	Years	10/27/2024	09/16/2024	08/30/2024	08/04/2024	07/01/2024	06/08/2024	05/22/2024	04/30/2024
		Final Maturity	Years	2.51	2.25	2.25	2.25	2.25	2.00	2.00	2.00
			Date	01/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024
	Without optional redemption *	Average life	Years	10/27/2024	09/21/2024	08/30/2024	08/04/2024	07/01/2024	06/08/2024	05/22/2024	04/30/2024
		Final Maturity	Years	2.51	2.25	2.25	2.25	2.25	2.00	2.00	2.00
			Date	01/20/2025	01/20/2025	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024
Series C	With optional redemption *	Average life	Years	10/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024
		Final Maturity	Years	2.51	2.25	2.25	2.25	2.25	2.00	2.00	2.00
			Date	01/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024
	Without optional redemption *	Average life	Years	05/21/2025	04/18/2025	03/17/2025	02/17/2025	01/14/2025	12/17/2024	11/15/2024	10/18/2024
		Final Maturity	Years	3.25	3.25	3.00	3.00	2.75	2.75	2.75	2.51
			Date	10/20/2025	10/20/2025	07/20/2025	07/20/2025	04/20/2025	04/20/2025	04/20/2025	01/20/2025
Series D	With optional redemption *	Average life	Years	01/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024
		Final Maturity	Years	2.51	2.25	2.25	2.25	2.25	2.00	2.00	2.00
			Date	01/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024
	Without optional redemption *	Average life	Years	12/03/2025	11/02/2025	09/20/2025	08/20/2025	07/12/2025	06/10/2025	05/12/2025	04/09/2025
		Final Maturity	Years	3.51	3.51	3.25	3.25	3.25	3.00	3.00	2.75
			Date	01/20/2026	01/20/2026	10/20/2025	10/20/2025	10/20/2025	07/20/2025	07/20/2025	04/20/2025
Series E	With optional redemption *	Average life	Years	01/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024
		Final Maturity	Years	2.51	2.25	2.25	2.25	2.25	2.00	2.00	2.00
			Date	01/20/2025	10/20/2024	10/20/2024	10/20/2024	10/20/2024	07/20/2024	07/20/2024	07/20/2024
	Without optional redemption *	Average life	Years	02/23/2026	01/20/2026	12/23/2025	11/06/2025	10/20/2025	09/04/2025	07/21/2025	07/09/2025
		Final Maturity	Years	3.75	3.51	3.51	3.51	3.25	3.25	3.25	3.00
			Date	04/20/2026	01/20/2026	01/20/2026	01/20/2026	10/20/2025	10/20/2025	10/20/2025	07/20/2025
Series Z	With optional redemption *	Average life	Years	09/13/2024	06/28/2024	06/28/2024	06/28/2024	06/28/2024	04/11/2024	04/11/2024	04/1

* 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

Credit enhancement (CE)						
		Current			At issue date	
			% CE			% CE
Series A	71.20%	180,952,626.40	28.93%	90.55%	728,000,000.00	9.50%
Series B	9.13%	23,200,000.00	19.76%	2.89%	23,200,000.00	6.60%
Series C	12.91%	32,800,000.00	6.79%	4.08%	32,800,000.00	2.50%
Series D	3.93%	10,000,000.00	2.84%	1.24%	10,000,000.00	1.25%
Series E	2.36%	6,000,000.00	0.47%	0.75%	6,000,000.00	0.50%
Series Z	0.47%	1,184,763.20		0.50%	4,000,000.00	
Issue of Bonds		254,137,389.60			804,000,000.00	
Reserve Fund	0.47%	1,184,763.20		0.50%	4,000,000.00	

Assets	Balance	Interest
Treasury Account	23,408,046.86	0.000%
Principals Account	0.00	
Servicer ppal collect not yet credited	721,927.62	
Servicer ints collect not yet credited	84,033.02	
Liabilities	Available	Balance
Start-up Loan L/T		0.00
Start-up Loan S/T		0.00

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Additional information

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BBVA CONSUMER AUTO 2018-1 Fondo de Titulización

Brief report

Date: 08/31/2022
Currency: EUR

Constitution date
06/18/2018

VAT Reg. no.
V88135116

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

Originator
BBVA

Servicer
BBVA

Lead Manager
BBVA
Merrill Lynch International

Suscriber
BBVA
Merrill Lynch International

Bond Paying Agent
BBVA

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
BBVA

Principal Account
BBVA

Start-up Loan
BBVA

Fund Auditor
KPMG Auditores

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	45,476	76,835	
Principal			
Principal outstanding	240,642,622.49	799,997,224.30	
Average loan	5,291.64	10,411.89	
Minimum	7.52	3,528.09	
Maximum	38,337.50	63,861.35	
Interest rate			
Weighted average (wac)	7.05%	7.62%	
Minimum	3.75%	3.75%	
Maximum	12.00%	12.00%	
Final maturity			
Weighted average (WARM) (months)	41	64	
Minimum	09/01/2022	07/27/2018	
Maximum	03/22/2029	01/05/2028	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	100.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.79%	0.83%	0.87%	0.84%	0.77%
Annual Percentage Rate (CPR)	9.11%	9.55%	9.94%	9.63%	8.88%

Replenishment of securitised assets	
Last acquisition (date)	01/20/2020
Number of loans acquired	6,271
Additional loan principal	64,692,160.71
Cumulative acquisitions	
Number of loans acquired	38,849
Additional loan principal	374,931,117.19
Next acquisition (date)	
End of revolving period	01/20/2020

Geographic distribution		
	Current	At constitution date
Andalucia	20.09%	17.92%
Aragon	1.26%	1.42%
Asturias	1.72%	1.77%
Balearic Islands	2.50%	2.67%
Basque Country	2.08%	3.18%
Canary Islands	8.29%	6.60%
Cantabria	0.55%	0.65%
Castilla-La Mancha	5.30%	5.64%
Castilla-Leon	3.15%	3.65%
Catalonia	18.70%	19.05%
Ceuta	0.09%	0.03%
Extremadura	4.68%	3.49%
Galicia	3.51%	3.93%
La Rioja	0.26%	0.34%
Madrid	8.14%	11.27%
Melilla	0.24%	0.19%
Murcia	7.02%	5.69%
Navarra	0.30%	0.39%
Valencia	12.11%	12.10%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	623	113,024.72	22,903.03	0.00	135,927.75	1.49	4,057,703.04	4,193,630.79	15.36
from > 1 to ≤ 2 months	454	147,860.28	29,088.35	0.00	176,948.63	1.94	2,737,709.67	2,914,658.30	10.67
from > 2 to ≤ 3 months	273	130,371.96	30,530.94	0.00	160,902.90	1.77	1,812,358.16	1,973,261.06	7.23
from > 3 to ≤ 6 months	198	137,297.29	28,456.97	0.00	165,754.26	1.82	932,486.12	1,098,240.38	4.02
from > 6 to < 12 months	382	501,021.32	121,899.47	0.00	622,920.79	6.84	1,791,495.83	2,414,416.62	8.84
from ≥ 12 to < 18 months	359	725,840.14	187,953.37	0.00	913,793.51	10.03	1,618,242.86	2,532,036.37	9.27
from ≥ 18 to < 24 months	479	1,363,086.08	339,210.90	0.00	1,702,296.98	18.69	1,778,336.35	3,480,633.33	12.75
from ≥ 2 years	1,049	4,124,269.09	1,106,864.77	0.00	5,231,133.86	57.42	3,466,049.79	8,697,183.65	31.85
Subtotal	3,817	7,242,770.88	1,866,907.80	0.00	9,109,678.68	100.00	18,194,381.82	27,304,060.50	100.00
Total	3,817	7,242,770.88	1,866,907.80	0.00	9,109,678.68		18,194,381.82	27,304,060.50	