

Logo of Edt (Europea de Titulización), featuring the letters 'edt' in a stylized, lowercase font, with 'Europea de Titulización' and 'Sociedad Gestora de Fondos de Titulización' written in smaller text below it.

Date: 09/30/2022
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	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	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						

[illegible]

* 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%	32,200,000.00	19.76%	2.89%	32,200,000.00	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	34,781,397.52	0.000%
Principals Account	0.00	
Servicer ppai collect not yet credited	820,986.28	
Servicer ints collect not yet credited	108,993.25	
Liabilities	Available	Balance
Start-up Loan L/T		0.00
Start-up Loan S/T		0.00

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Official register CNMV: C/ Edison, 4 - 28006 Madrid +34 91 585 15 00 www.cnmv.com

BBVA CONSUMER AUTO 2018-1 Fondo de Titulización

Brief report

Date: 09/30/2022
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	43,982	76,835	
Principal			
Principal outstanding	230,046,418.47	799,997,224.30	
Average loan	5,230.47	10,411.89	
Minimum	4.52	3,528.09	
Maximum	37,845.64	63,861.35	
Interest rate			
Weighted average (wac)	7.04%	7.62%	
Minimum	3.75%	3.75%	
Maximum	12.00%	12.00%	
Final maturity			
Weighted average (WARM) (months)	41	64	
Minimum	10/01/2022	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)	0.66%	0.74%	0.80%	0.83%	0.77%
Annual Percentage Rate (CPR)	7.61%	8.57%	9.20%	9.54%	8.86%

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)	01/20/2020
End of revolving period	

Geographic distribution		
	Current	At constitution date
Andalucia	20.09%	17.92%
Aragon	1.25%	1.42%
Asturias	1.72%	1.77%
Balearic Islands	2.48%	2.67%
Basque Country	2.05%	3.18%
Canary Islands	8.33%	6.60%
Cantabria	0.55%	0.65%
Castilla-La Mancha	5.30%	5.64%
Castilla-Leon	3.13%	3.65%
Catalonia	18.73%	19.05%
Ceuta	0.09%	0.03%
Extremadura	4.73%	3.49%
Galicia	3.51%	3.93%
La Rioja	0.26%	0.34%
Madrid	8.06%	11.27%
Melilla	0.25%	0.19%
Murcia	7.07%	5.69%
Navarra	0.29%	0.39%
Valencia	12.10%	12.10%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	661	118,481.01	23,764.82	0.00	142,245.83	1.58	4,071,880.54	4,214,126.37	15.79
from > 1 to ≤ 2 months	444	141,539.28	30,239.89	0.00	171,779.17	1.91	2,742,166.34	2,913,945.51	10.92
from > 2 to ≤ 3 months	284	138,705.22	28,520.19	0.00	167,225.41	1.86	1,740,730.14	1,907,955.55	7.15
from > 3 to ≤ 6 months	199	130,227.50	28,264.73	0.00	158,492.23	1.76	948,780.31	1,107,272.54	4.15
from > 6 to < 12 months	351	458,578.44	108,118.46	0.00	566,696.90	6.30	1,614,755.99	2,181,452.89	8.17
from ≥ 12 to < 18 months	357	709,640.01	179,265.47	0.00	888,905.48	9.89	1,551,932.81	2,440,838.29	9.15
from ≥ 18 to < 24 months	461	1,332,966.95	325,775.76	0.00	1,658,742.71	18.45	1,675,879.90	3,334,622.61	12.49
from ≥ 2 years	1,052	4,144,896.06	1,089,146.04	0.00	5,234,042.10	58.23	3,354,800.58	8,588,842.68	32.18
Subtotal	3,809	7,175,034.47	1,813,095.36	0.00	8,988,129.83	100.00	17,700,926.61	26,689,056.44	100.00
Total	3,809	7,175,034.47	1,813,095.36	0.00	8,988,129.83		17,700,926.61	26,689,056.44	