

BBVA CONSUMER AUTO 2018-1 Fondo de Titulización

Brief report

Date: 02/28/2025
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

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 / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305364004	06/18/2018 7,280		100,000.00 728,000,000.00	Fixed 0.27% 20.Jan/Apr/Jul/Oct	04/22/2025	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) Aa1 (sf)	AA (low) Aa1
Series B ES0305364012	06/18/2018 232	39,316.57 9,121,444.24 39.32%	100,000.00 23,200,000.00	Fixed 1.1% 20.Jan/Apr/Jul/Oct	1.1000% 04/22/2025 110.523247 Gross 89.523830 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (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% 04/22/2025 587.777778 Gross 476.100000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AA (low) Aa1 (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% 04/22/2025 1,047.777778 Gross 848.700000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	BBB (sf) A3 (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% 04/22/2025 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	25,000.00 1,000,000.00 25.00%	100,000.00 4,000,000.00	Fixed 7% 20.Jan/Apr/Jul/Oct	7.0000% 04/22/2025 447.222222 Gross 362.250000 Net	07/20/2031 Quarterly 20.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	n.c. Caa1 (sf)	n.c. Ca
Total		58,921,444.24	804,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date																			
				% Monthly CPR (SMM)															
				% Annual equivalent CPR															
				0.17		0.34		0.51		0.69		0.87		1.06		1.25		1.44	
				2.00		4.00		6.00		8.00		10.00		12.00		14.00		16.00	
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
Series E	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
Series Z	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	

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BBVA

Fund Auditor
KPMG Auditores

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	12,976	76,835	
Principal			
Principal outstanding	52,650,327.90	799,997,224.30	
Average loan	4,057.52	10,411.89	
Minimum	68.96	3,528.09	
Maximum	20,078.96	63,861.35	
Interest rate			
Weighted average (wac)	6.82%	7.62%	
Minimum	3.75%	3.75%	
Maximum	11.74%	12.00%	
Final maturity			
Weighted average (WARM) (months)	27	64	
Minimum	03/01/2025	07/27/2018	
Maximum	03/11/2029	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)	0.98%	0.96%	0.87%	0.81%	0.78%
Annual Percentage Rate (CPR)	11.19%	10.94%	9.98%	9.35%	8.93%

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	19.64%	17.92%
Aragon	1.18%	1.42%
Asturias	1.70%	1.77%
Balearic Islands	1.75%	2.67%
Basque Country	1.88%	3.18%
Canary Islands	8.63%	6.60%
Cantabria	0.59%	0.65%
Castilla-La Mancha	5.05%	5.64%
Castilla-Leon	2.97%	3.65%
Catalonia	19.34%	19.05%
Ceuta	0.13%	0.03%
Extremadura	6.05%	3.49%
Galicia	3.59%	3.93%
La Rioja	0.24%	0.34%
Madrid	6.57%	11.27%
Melilla	0.30%	0.19%
Murcia	7.96%	5.69%
Navarra	0.21%	0.39%
Valencia	12.23%	12.10%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	171	34,959.41	4,893.83	0.00	39,853.24	1.52	825,199.91	865,053.15	13.90
from > 1 to ≤ 2 months	132	50,472.87	7,285.45	0.00	57,758.32	2.20	640,358.91	698,115.23	11.22
from > 2 to ≤ 3 months	83	49,457.16	6,899.89	0.00	56,357.05	2.15	394,474.64	450,831.69	7.25
from > 3 to ≤ 6 months	62	52,986.37	6,898.99	0.00	59,885.36	2.28	232,424.29	292,309.65	4.70
from > 6 to < 12 months	111	125,733.46	23,304.18	0.00	149,037.64	5.68	338,978.41	488,016.05	7.84
from ≥ 12 to < 18 months	116	228,077.70	38,191.70	0.00	266,269.40	10.14	284,024.17	550,293.57	8.84
from ≥ 18 to < 24 months	141	362,515.59	59,237.37	0.00	421,752.96	16.06	269,976.84	691,729.80	11.12
from ≥ 2 years	406	1,335,590.65	238,823.17	0.00	1,574,413.82	59.97	611,619.19	2,186,033.01	35.13
Subtotal	1,222	2,239,793.21	385,534.58	0.00	2,625,327.79	100.00	3,597,054.36	6,222,382.15	100.00
Total	1,222	2,239,793.21	385,534.58	0.00	2,625,327.79		3,597,054.36	6,222,382.15	