

Europa de Titulización  
Sociedad Gestora de Fondos de Titulización

**Date:** 03/31/2025  
**Currency:** EUR

**Fund Auditor**  
KPMG Auditores

| Bonds issue              |                        |                                                               |                              |                                                            |                                                                 |                                               |                              |                              |                 |
|--------------------------|------------------------|---------------------------------------------------------------|------------------------------|------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------|------------------------------|------------------------------|-----------------|
| Series<br>ISIN Code      | Issue date<br>N° bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                              | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                    | Redemption                                    |                              | Rating                       |                 |
|                          |                        | Current                                                       | Original                     |                                                            |                                                                 | Final maturity (legal)                        | Next                         | DBRS / Moody's               |                 |
| Series A<br>ES0305364004 | 06/18/2018<br>7,280    |                                                               | 100,000.00<br>728,000,000.00 | Fixed<br>0,27%<br>20.Jan/Apr/Jul/Oct                       | 04/22/2025                                                      | 07/20/2031<br>Quarterly<br>20.Jan/Apr/Jul/Oct | "Pass-Through"<br>Secuential | AAA (sf)<br>Aa1 (sf)         | AA (low)<br>Aa1 |
| Series B<br>ES0305364012 | 06/18/2018<br>232      | 39,316.57<br>9,121,444.24<br>39.32%                           | 100,000.00<br>23,200,000.00  | Fixed<br>1,1%<br>20.Jan/Apr/Jul/Oct                        | 1,1000%<br>04/22/2025<br>110.523247 Gross<br>89.523830 Net      | 07/20/2031<br>Quarterly<br>20.Jan/Apr/Jul/Oct | "Pass-Through"<br>Secuential | AAA (sf)<br>Aa1 (sf)         | A A1            |
| Series C<br>ES0305364020 | 06/18/2018<br>328      | 100,000.00<br>32,800,000.00<br>100.00%                        | 100,000.00<br>32,800,000.00  | Fixed<br>2,3%<br>20.Jan/Apr/Jul/Oct                        | 2,3000%<br>04/22/2025<br>587.777778 Gross<br>476.100000 Net     | 07/20/2031<br>Quarterly<br>20.Jan/Apr/Jul/Oct | "Pass-Through"<br>Secuential | AA (low)<br>(sf)<br>Aa1 (sf) | BBB<br>Baa1     |
| Series D<br>ES0305364038 | 06/18/2018<br>100      | 100,000.00<br>10,000,000.00<br>100.00%                        | 100,000.00<br>10,000,000.00  | Fixed<br>4,1%<br>20.Jan/Apr/Jul/Oct                        | 4,1000%<br>04/22/2025<br>1,047.777778 Gross<br>848.700000 Net   | 07/20/2031<br>Quarterly<br>20.Jan/Apr/Jul/Oct | "Pass-Through"<br>Secuential | BBB (sf)<br>A3 (sf)          | BB Ba2          |
| Series E<br>ES0305364046 | 06/18/2018<br>60       | 100,000.00<br>6,000,000.00<br>100.00%                         | 100,000.00<br>6,000,000.00   | Fixed<br>6,85%<br>20.Jan/Apr/Jul/Oct                       | 6,8500%<br>04/22/2025<br>1,750.555556 Gross<br>1,417.950000 Net | 07/20/2031<br>Quarterly<br>20.Jan/Apr/Jul/Oct | "Pass-Through"<br>Secuential | n.c.<br>B3 (sf)              | n.c. B3         |
| Series Z<br>ES0305364053 | 06/18/2018<br>40       | 25,000.00<br>1,000,000.00<br>25.00%                           | 100,000.00<br>4,000,000.00   | Fixed<br>7%<br>20.Jan/Apr/Jul/Oct                          | 7,0000%<br>04/22/2025<br>447.222222 Gross<br>362.250000 Net     | 07/20/2031<br>Quarterly<br>20.Jan/Apr/Jul/Oct | "Pass-Through"<br>Secuential | n.c.<br>Caa1 (sf)            | n.c. Ca         |
| Total                    |                        | 58,921,444.24                                                 | 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                | 0.00%   | 0.00          | 101.73% | 90.55%        | 728,000,000.00 | 9.50% |
| Series B                | 15.48%  | 9,121,444.24  | 85.98%  | 2.89%         | 23,200,000.00  | 6.60% |
| Series C                | 55.67%  | 32,800,000.00 | 29.35%  | 4.08%         | 32,800,000.00  | 2.50% |
| Series D                | 16.97%  | 10,000,000.00 | 12.09%  | 1.24%         | 10,000,000.00  | 1.25% |
| Series E                | 10.18%  | 6,000,000.00  | 1.73%   | 0.75%         | 6,000,000.00   | 0.50% |
| Series Z                | 1.70%   | 1,000,000.00  |         | 0.50%         | 4,000,000.00   |       |
| Issue of Bonds          |         | 58,921,444.24 |         |               | 804,000,000.00 |       |
| Reserve Fund            | 1.73%   | 1,000,000.00  |         | 0.50%         | 4,000,000.00   |       |

| Assets                                |  | Balance       | Interest |
|---------------------------------------|--|---------------|----------|
| Treasury Account                      |  | 11,366,361.09 | 0.000%   |
| Principals Account                    |  | 0.00          |          |
| Service ppal collect not yet credited |  | 240,359.19    |          |
| Service ints collect not yet credited |  | 26,342.35     |          |
| Liabilities                           |  | Available     | Balance  |
| Start-up Loan L/T                     |  |               | 0.00     |
| Start-up Loan S/T                     |  |               | 0.00     |

**Additional information**  
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 Official register CNMV: C/ Edison, 4 - 28006 Madrid  [www.cnmv.com](http://www.cnmv.com)

# BBVA CONSUMER AUTO 2018-1 Fondo de Titulización

## Brief report

**Date:** 03/31/2025  
**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

### Collateral: Consumer loans to individuals

| General                                    |               |                      |  |
|--------------------------------------------|---------------|----------------------|--|
|                                            | Current       | At constitution date |  |
| Count                                      | 12,386        | 76,835               |  |
| Principal                                  |               |                      |  |
| Principal outstanding                      | 49,596,336.22 | 799,997,224.30       |  |
| Average loan                               | 4,004.23      | 10,411.89            |  |
| Minimum                                    | 22.33         | 3,528.09             |  |
| Maximum                                    | 19,628.41     | 63,861.35            |  |
| Interest rate                              |               |                      |  |
| Weighted average (wac)                     | 6.81%         | 7.62%                |  |
| Minimum                                    | 3.75%         | 3.75%                |  |
| Maximum                                    | 11.74%        | 12.00%               |  |
| Final maturity                             |               |                      |  |
| Weighted average (WARM) (months)           | 26            | 64                   |  |
| Minimum                                    | 04/01/2025    | 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)    | 0.83%         | 0.97%         | 0.89%         | 0.81%          | 0.78%      |
| Annual Percentage Rate (CPR) | 9.53%         | 11.01%        | 10.19%        | 9.34%          | 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               | 19.61%  | 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          | 8.67%   | 6.60%                |
| Cantabria               | 0.59%   | 0.65%                |
| Castilla-La Mancha      | 5.04%   | 5.64%                |
| Castilla-Leon           | 2.96%   | 3.65%                |
| Catalonia               | 19.28%  | 19.05%               |
| Ceuta                   | 0.14%   | 0.03%                |
| Extremadura             | 6.12%   | 3.49%                |
| Galicia                 | 3.58%   | 3.93%                |
| La Rioja                | 0.24%   | 0.34%                |
| Madrid                  | 6.48%   | 11.27%               |
| Melilla                 | 0.31%   | 0.19%                |
| Murcia                  | 7.97%   | 5.69%                |
| Navarra                 | 0.21%   | 0.39%                |
| Valencia                | 12.32%  | 12.10%               |

| Current delinquency      |        |              |            |       |              |        |                  |              |        |
|--------------------------|--------|--------------|------------|-------|--------------|--------|------------------|--------------|--------|
| Aging                    | Assets | Overdue debt |            |       |              |        | Outstanding debt | Total debt   |        |
|                          |        | Principal    | Interest   | Other | Total        | %      |                  |              | %      |
| <i>Delinquencies</i>     |        |              |            |       |              |        |                  |              |        |
| Up to 1 month            | 203    | 41,102.69    | 5,994.02   | 0.00  | 47,096.71    | 1.87   | 998,578.20       | 1,045,674.91 | 17.16  |
| from > 1 to ≤ 2 months   | 114    | 44,057.46    | 6,121.92   | 0.00  | 50,179.38    | 2.00   | 508,232.30       | 558,411.68   | 9.17   |
| from > 2 to ≤ 3 months   | 99     | 55,882.30    | 6,945.56   | 0.00  | 62,827.86    | 2.49   | 426,946.04       | 489,573.90   | 8.04   |
| from > 3 to ≤ 6 months   | 67     | 58,808.34    | 7,527.85   | 0.00  | 66,336.19    | 2.64   | 246,723.89       | 313,060.08   | 5.14   |
| from > 6 to < 12 months  | 96     | 115,775.40   | 20,598.70  | 0.00  | 136,374.10   | 5.42   | 307,836.83       | 444,210.93   | 7.29   |
| from ≥ 12 to < 18 months | 108    | 209,090.21   | 36,077.52  | 0.00  | 245,167.73   | 9.75   | 246,214.83       | 491,382.56   | 8.07   |
| from ≥ 18 to < 24 months | 127    | 325,042.92   | 55,052.01  | 0.00  | 380,094.93   | 15.11  | 255,114.72       | 635,209.65   | 10.43  |
| from ≥ 2 years           | 393    | 1,297,861.59 | 229,326.90 | 0.00  | 1,527,188.49 | 60.72  | 587,283.83       | 2,114,472.32 | 34.71  |
| Subtotal                 | 1,207  | 2,147,420.91 | 367,644.48 | 0.00  | 2,515,065.39 | 100.00 | 3,576,930.64     | 6,091,996.03 | 100.00 |
| Total                    | 1,207  | 2,147,420.91 | 367,644.48 | 0.00  | 2,515,065.39 |        | 3,576,930.64     | 6,091,996.03 |        |