

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: 07/31/2021
Currency: EUR

Fund Auditor
KPMG Auditores

* 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

Europa de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com
 Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

BBVA CONSUMER AUTO 2020-1 Fondo de Titulización

Brief report

Date: 07/31/2021
Currency: EUR

Constitution date
06/15/2020

VAT Reg. no.
V01632355

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

Originator
BBVA

Servicer
BBVA

Lead Manager
BBVA
Deutsche Bank

Bond Paying Agent
BBVA

Financial Structuring
Deutsche Bank

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
BBVA

Fund Auditor
KPMG Auditores

Credit enhancement and financial operations

Credit enhancement (CE)							
Current				At issue date			
			% CE				% CE
Series A	86.07%	951,500,000.00	14.00%	86.07%	951,500,000.00	14.00%	
Series B	2.49%	27,500,000.00	11.50%	2.49%	27,500,000.00	11.50%	
Series C	2.99%	33,000,000.00	8.50%	2.99%	33,000,000.00	8.50%	
Series D	2.99%	33,000,000.00	5.50%	2.99%	33,000,000.00	5.50%	
Series E	1.99%	22,000,000.00	3.50%	1.99%	22,000,000.00	3.50%	
Series F	2.99%	33,000,000.00	0.50%	2.99%	33,000,000.00	0.50%	
Series Z	0.50%	5,500,000.00		0.50%	5,500,000.00		
Issue of Bonds		1,105,500,000.00			1,105,500,000.00		
Reserve Fund	0.50%	5,500,000.00		0.50%	5,500,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	34,182,218.10	-0.500%	
Principals Account	0.00		
Servicer ppal collect not yet credited	2,405,856.10		
Servicer ints collect not yet credited	491,181.30		
Liabilities	Available	Balance	Interest
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	94,334	80,202	
Principal			
Principal outstanding	1,073,014,807.78	1,099,530,851.18	
Average loan	11,374.63	13,709.52	
Minimum	56.48	6,475.74	
Maximum	65,242.98	67,319.07	
Interest rate			
Weighted average (wac)	6.75%	6.84%	
Minimum	3.75%	3.75%	
Maximum	15.00%	9.99%	
Final maturity			
Weighted average (WARM) (months)	65	74	
Minimum	08/01/2021	12/04/2020	
Maximum	01/10/2032	01/10/2032	
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)	0.92%	0.93%	0.95%	0.86%	0.82%
Annual Percentage Rate (CPR)	10.55%	10.60%	10.84%	9.79%	9.43%

Geographic distribution		
	Current	At constitution date
Andalucia	19.82%	19.60%
Aragon	1.45%	1.51%
Asturias	1.78%	1.87%
Balearic Islands	2.49%	2.53%
Basque Country	2.32%	2.61%
Canary Islands	6.63%	6.29%
Cantabria	0.69%	0.66%
Castilla-La Mancha	6.18%	5.89%
Castilla-Leon	3.45%	3.37%
Catalonia	19.76%	20.51%
Ceuta	0.22%	0.22%
Extremadura	4.27%	3.91%
Galicia	3.44%	3.65%
La Rioja	0.21%	0.23%
Madrid	9.70%	9.86%
Melilla	0.42%	0.38%
Murcia	5.83%	5.61%
Navarra	0.54%	0.58%
Valencia	10.79%	10.72%

Current delinquency									
Aging	Assets	Overdue debt						Outstanding debt	Total debt
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	865	145,873.05	59,449.25	0.00	205,322.30	13.96	10,864,620.32	11,069,942.62	41.00
from > 1 to ≤ 2 months	411	118,353.51	50,693.16	0.00	169,046.67	11.49	4,965,440.30	5,134,486.97	19.02
from > 2 to ≤ 3 months	289	123,690.66	56,520.95	0.00	180,211.61	12.25	3,523,851.20	3,704,062.81	13.72
from > 3 to ≤ 6 months	215	132,147.52	70,406.68	0.00	202,554.20	13.77	2,415,293.31	2,617,846.51	9.70
from > 6 to < 12 months	259	321,936.43	173,583.99	0.00	495,520.42	33.68	3,031,475.00	3,526,995.42	13.06
from ≥ 12 to < 18 months	63	150,959.37	67,675.92	0.00	218,635.29	14.86	728,377.81	947,013.10	3.51
Subtotal	2,102	992,960.54	478,328.95	0.00	1,471,289.49	100.00	25,529,057.94	27,000,347.43	100.00
Total	2,102	992,960.54	478,328.95	0.00	1,471,289.49		25,529,057.94	27,000,347.43	

Additional information