

Logo of Edt (Europea de Titulización), Sociedad Gestora de Fondos de Titulización.

Date: 10/31/2022
Currency: EUR

Fund Auditor
KPMG Auditores

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)		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	Date	2.27	2.16	2.07	2.00	1.91	1.86	1.77	1.72		
		Final Maturity	Years	Date	01/23/2025	12/17/2024	11/12/2024	10/20/2024	09/16/2024	08/27/2024	07/27/2024	07/08/2024		
	Without optional redemption *	Average life	Years	Date	2.36	2.27	2.19	2.11	2.03	1.96	1.89	1.82		
		Final Maturity	Years	Date	03/01/2025	01/27/2025	12/26/2024	11/28/2024	10/30/2024	10/04/2024	09/07/2024	08/15/2024	08/15/2024	
	Series B	With optional redemption *	Average life	Years	Date	2.27	2.16	2.07	2.00	1.91	1.86	1.77	1.72	
			Final Maturity	Years	Date	01/23/2025	12/17/2024	11/12/2024	10/20/2024	09/16/2024	08/27/2024	07/27/2024	07/08/2024	
Series C	With optional redemption *	Average life	Years	Date	2.27	2.16	2.07	2.00	1.91	1.86	1.77	1.72		
		Final Maturity	Years	Date	01/23/2025	12/17/2024	11/12/2024	10/20/2024	09/16/2024	08/27/2024	07/27/2024	07/08/2024		
	Without optional redemption *	Average life	Years	Date	2.52	2.47	2.40	2.32	2.24	2.15	2.07	2.00		
		Final Maturity	Years	Date	04/08/2025	04/08/2025	03/12/2025	02/07/2025	01/15/2025	12/13/2024	11/26/2024	10/25/2024	10/25/2024	
	Series D	With optional redemption *	Average life	Years	Date	2.27	2.16	2.07	2.00	1.91	1.86	1.77	1.72	
			Final Maturity	Years	Date	01/23/2025	12/17/2024	11/12/2024	10/20/2024	09/16/2024	08/27/2024	07/27/2024	07/08/2024	
Series E	With optional redemption *	Average life	Years	Date	2.27	2.16	2.07	2.00	1.91	1.86	1.77	1.72		
		Final Maturity	Years	Date	01/23/2025	12/17/2024	11/12/2024	10/20/2024	09/16/2024	08/27/2024	07/27/2024	07/08/2024		
	Without optional redemption *	Average life	Years	Date	2.55	2.48	2.43	2.33	2.27	2.18	2.13	2.05		
		Final Maturity	Years	Date	05/08/2025	04/12/2025	03/23/2025	02/14/2025	01/26/2025	12/24/2024	12/06/2024	11/05/2024	11/05/2024	
	Series F	With optional redemption *	Average life	Years	Date	2.27	2.16	2.07	2.00	1.91	1.86	1.77	1.72	
			Final Maturity	Years	Date	01/23/2025	12/17/2024	11/12/2024	10/20/2024	09/16/2024	08/27/2024	07/27/2024	07/08/2024	
Series G	With optional redemption *	Average life	Years	Date	2.27	2.16	2.07	2.00	1.91	1.86	1.77	1.72		
		Final Maturity	Years	Date	01/23/2025	12/17/2024	11/12/2024	10/20/2024	09/16/2024	08/27/2024	07/27/2024	07/08/2024		
	Without optional redemption *	Average life	Years	Date	2.58	2.51	2.46	2.35	2.31	2.21	2.17	2.08		
		Final Maturity	Years	Date	05/17/2025	04/24/2025	04/03/2025	02/25/2025	02/08/2025	01/04/2025	12/24/2024	11/18/2024	11/18/2024	
	Series H	With optional redemption *	Average life	Years	Date	2.27	2.16	2.07	2.00	1.91	1.86	1.77	1.72	
			Final Maturity	Years	Date	01/23/2025	12/17/2024	11/12/2024	10/20/2024	09/16/2024	08/27/2024	07/27/2024	07/08/2024	
Series I	With optional redemption *	Average life	Years	Date	2.27	2.16	2.07	2.00	1.91	1.86	1.77	1.72		
		Final Maturity	Years	Date	01/23/2025	12/17/2024	11/12/2024	10/20/2024	09/16/2024	08/27/2024	07/27/2024	07/08/2024		
	Without optional redemption *	Average life	Years	Date	2.61	2.55	2.49	2.39	2.35	2.25	2.21	2.12		
		Final Maturity	Years	Date	05/28/2025	05/06/2025	04/17/2025	03/10/2025	02/22/2025	01/17/2025	12/01/2024	12/01/2024	12/01/2024	
	Series J	With optional redemption *	Average life	Years	Date	2.27	2.16	2.07	2.00	1.91	1.86	1.77	1.72	
			Final Maturity	Years	Date	01/23/2025	12/17/2024	11/12/2024	10/20/2024	09/16/2024	08/27/2024	07/27/2024	07/08/2024	
Series K	With optional redemption *	Average life	Years	Date	2.27	2.16	2.07	2.00	1.91	1.86	1.77	1.72		
		Final Maturity	Years	Date	01/23/2025	12/17/2024	11/12/2024	10/20/2024	09/16/2024	08/27/2024	07/27/2024	07/08/2024		
	Without optional redemption *	Average life	Years	Date	2.68	2.62	2.57	2.46	2.43	2.32	2.29	2.20		
		Final Maturity	Years	Date	06/22/2025	06/02/2025	05/16/2025	04/05/2025	03/24/2025	02/14/2025	02/03/2025	12/29/2024	12/29/2024	
	Series L	With optional redemption *	Average life	Years	Date	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	
			Final Maturity	Years	Date	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032	04/20/2032
Series M	With optional redemption *	Average life	Years	Date	2.60	2.47	2.34	2.31	2.18	2.15	2.03	2.01		
		Final Maturity	Years	Date	05/25/2025	04/07/2025	02/19/2025	02/08/2025	12/23/2024	12/13/2024	10/30/2024	10/21/2024	10/21/2024	
	Without optional redemption *	Average life	Years	Date	4.75	4.50	4.25	4.25	4.00	4.00	3.75	3.75		
		Final Maturity	Years	Date	07/20/2027	04/20/2027	01/20/2027	01/20/2027	10/20/2026	10/20/2026	07/20/2026	07/20/2026	07/20/2026	
	Series N	With optional redemption *	Average life	Years	Date	3.44	3.44	3.31	3.28	3.15	3.12	3.07	3.07	
			Final Maturity	Years	Date	04/09/2026	03/27/2026	02/07/2026	01/27/2026	12/12/2025	12/03/2025	11/24/2025	11/15/2025	11/15/2025
Series O	With optional redemption *	Average life	Years	Date	7.01	7.01	6.75	6.75	6.50	6.50	6.50	6.50		
		Final Maturity	Years	Date	10/20/2029	10/20/2029	07/20/2029	07/20/2029	04/20/2029	04/20/2029	04/20/2029	04/20/2029	04/20/2029	

Restitution period will end up 01.12.2022. Meanwhile loans will be restitute in every payment date for its initial amount available in each payment date.

Additional information
 Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid  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: 10/31/2022
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	86.10%	727,169,507.35	13.96%	86.07%	951,500,000.00	14.00%	
Series B	2.49%	21,016,459.75	11.46%	2.49%	27,500,000.00	11.50%	
Series C	2.99%	25,219,751.70	8.46%	2.99%	33,000,000.00	8.50%	
Series D	2.99%	25,219,751.70	5.46%	2.99%	33,000,000.00	5.50%	
Series E	1.99%	16,813,167.80	3.46%	1.99%	22,000,000.00	3.50%	
Series F	2.99%	25,219,751.70	0.46%	2.99%	33,000,000.00	0.50%	
Series Z	0.46%	3,867,028.55		0.50%	5,500,000.00		
Issue of Bonds		844,525,418.55			1,105,500,000.00		
Reserve Fund	0.46%	3,867,028.55		0.50%	5,500,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		31,100,163.00	0.750%
Principals Account		0.00	
Servicer ppal collect not yet credited		2,178,890.46	
Servicer ints collect not yet credited		394,339.61	
Liabilities		Available	Balance
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	95,587	80,202	
Principal			
Principal outstanding	825,123,911.26	1,099,530,851.18	
Average loan	8,632.18	13,709.52	
Minimum	0.00	6,475.74	
Maximum	57,194.67	67,319.07	
Interest rate			
Weighted average (wac)	6.82%	6.84%	
Minimum	3.75%	3.75%	
Maximum	15.00%	9.99%	
Final maturity			
Weighted average (WARM) (months)	53	74	
Minimum	10/31/2022	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)	0.79%	0.78%	0.83%	0.87%	0.84%
Annual Percentage Rate (CPR)	9.04%	8.92%	9.47%	9.97%	9.64%

Geographic distribution		
	Current	At constitution date
Andalucia	19.70%	19.60%
Aragon	1.47%	1.51%
Asturias	1.77%	1.87%
Balearic Islands	2.43%	2.53%
Basque Country	2.32%	2.61%
Canary Islands	6.45%	6.29%
Cantabria	0.72%	0.66%
Castilla-La Mancha	6.36%	5.89%
Castilla-Leon	3.46%	3.37%
Catalonia	19.63%	20.51%
Ceuta	0.21%	0.22%
Extremadura	4.39%	3.91%
Galicia	3.36%	3.65%
La Rioja	0.20%	0.23%
Madrid	9.49%	9.86%
Melilla	0.48%	0.38%
Murcia	5.93%	5.61%
Navarra	0.50%	0.58%
Valencia	11.15%	10.72%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	1,021	184,677.01	55,127.53	0.00	239,804.54	4.62	10,126,751.66	10,366,556.20	26.02
from > 1 to ≤ 2 months	662	208,689.79	69,518.40	0.00	278,208.19	5.36	6,809,844.13	7,088,052.32	17.79
from > 2 to ≤ 3 months	399	173,802.27	62,606.81	0.00	236,409.08	4.55	4,034,447.26	4,270,856.34	10.72
from > 3 to ≤ 6 months	343	227,890.11	87,274.00	0.00	315,164.11	6.07	3,131,939.83	3,447,103.94	8.65
from > 6 to < 12 months	401	527,219.43	222,484.90	0.00	749,704.33	14.43	3,593,775.37	4,343,479.70	10.90
from ≥ 12 to < 18 months	368	882,933.13	343,646.17	0.00	1,226,579.30	23.61	3,258,797.74	4,485,377.04	11.26
from ≥ 18 to < 24 months	264	863,918.16	370,523.79	0.00	1,234,441.95	23.76	2,375,442.13	3,609,884.08	9.06
from ≥ 2 years	147	638,625.53	276,043.01	0.00	914,668.54	17.61	1,314,493.55	2,229,162.09	5.60
Subtotal	3,605	3,707,755.43	1,487,224.61	0.00	5,194,980.04	100.00	34,645,491.67	39,840,471.71	100.00
Total	3,605	3,707,755.43	1,487,224.61	0.00	5,194,980.04		34,645,491.67	39,840,471.71	