

BBVA CONSUMER AUTO 2020-1 Fondo de Titulización

Brief report

Date: 02/29/2024
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%	435,878,058.55	13.96%	86.07%	951,500,000.00	14.00%	
Series B	2.49%	12,597,631.75	11.46%	2.49%	27,500,000.00	11.50%	
Series C	2.99%	15,117,158.10	8.46%	2.99%	33,000,000.00	8.50%	
Series D	2.99%	15,117,158.10	5.46%	2.99%	33,000,000.00	5.50%	
Series E	1.99%	10,078,105.40	3.46%	1.99%	22,000,000.00	3.50%	
Series F	2.99%	15,117,158.10	0.46%	2.99%	33,000,000.00	0.50%	
Series Z	0.46%	2,317,964.55		0.50%	5,500,000.00		
Issue of Bonds		506,223,234.55			1,105,500,000.00		
Reserve Fund	0.46%	2,317,964.55		0.50%	5,500,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	40,254,265.74	4.000%	
Principals Account	0.00		
Servicer ppal collect not yet credited	3,642,000.69		
Servicer ints collect not yet credited	562,250.02		
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	72,260	80,202	
Principal			
Principal outstanding	477,367,047.09	1,099,530,851.18	
Average loan	6,606.24	13,709.52	
Minimum	43.42	6,475.74	
Maximum	48,039.28	67,319.07	
Interest rate			
Weighted average (wac)	6.68%	6.84%	
Minimum	3.75%	3.75%	
Maximum	11.99%	9.99%	
Final maturity			
Weighted average (WARM) (months)	45	74	
Minimum	03/01/2024	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)	0.71%	0.66%	0.68%	0.69%	0.79%
Annual Percentage Rate (CPR)	8.20%	7.62%	7.90%	8.03%	9.10%

Geographic distribution		
	Current	At constitution date
Andalucia	20.13%	19.60%
Aragon	1.39%	1.51%
Asturias	1.74%	1.87%
Balearic Islands	2.19%	2.53%
Basque Country	2.17%	2.61%
Canary Islands	6.82%	6.29%
Cantabria	0.75%	0.66%
Castilla-La Mancha	6.35%	5.89%
Castilla-Leon	3.39%	3.37%
Catalonia	19.36%	20.51%
Ceuta	0.22%	0.22%
Extremadura	4.91%	3.91%
Galicia	3.32%	3.65%
La Rioja	0.17%	0.23%
Madrid	8.87%	9.86%
Melilla	0.49%	0.38%
Murcia	6.18%	5.61%
Navarra	0.47%	0.58%
Valencia	11.08%	10.72%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	796	156,448.22	34,225.85	0.00	190,674.07	2.27	6,262,123.10	6,452,797.17	18.99
from > 1 to ≤ 2 months	466	159,841.23	36,975.55	0.00	196,816.78	2.34	3,563,117.75	3,759,934.53	11.07
from > 2 to ≤ 3 months	328	163,539.06	40,199.75	0.00	203,738.81	2.43	2,555,721.94	2,759,460.75	8.12
from > 3 to ≤ 6 months	275	202,220.88	49,502.40	0.00	251,723.28	3.00	1,830,931.08	2,082,654.36	6.13
from > 6 to < 12 months	440	641,458.98	181,485.51	0.00	822,944.49	9.80	2,947,328.92	3,770,271.41	11.10
from ≥ 12 to < 18 months	390	906,755.83	280,240.04	0.00	1,186,995.87	14.14	2,474,174.61	3,661,170.48	10.78
from ≥ 18 to < 24 months	366	1,178,768.48	370,913.70	0.00	1,549,682.18	18.45	2,228,429.53	3,778,111.71	11.12
from ≥ 2 years	621	2,996,147.22	998,676.44	0.00	3,994,823.66	47.57	3,712,904.59	7,707,728.25	22.69
Subtotal	3,680	6,405,179.90	1,992,219.24	0.00	8,397,399.14	100.00	25,574,729.52	33,972,128.66	100.00
Total	3,680	6,405,179.90	1,992,219.24	0.00	8,397,399.14		25,574,729.52	33,972,128.66	