BBVA CONSUMER AUTO 2022-1 Fondo de Titulización

Brief report

Date: 12/31/2024
Currency: EUR

Constitution date
06/13/2022

VAT Reg. no.
V010705481

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

Originator
BBVA

Servicer
BBVA

Lead Manager
BBVA
CA-CIB

Bond Paying Agent
BBVA

Financial Structuring
CA-CIB

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
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) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating Fitch / Moody's Current	 Original
Series A ES0305654008	06/13/2022 10,380	46,241.94 479,991,337.20 46.24%	100,000.00 1,038,000,000.00	Floating nterpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.7050% 02/17/2025 433.075036 Gross 350.790779 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AA+sf Aa2 (sf)	AA+ Aa2
Series B ES0305654016	06/13/2022 300	46,241.94 13,872,582.00 46.24%	100,000.00 30,000,000.00	Floating nterpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.9050% 02/17/2025 456.452905 Gross 369.726853 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AAsf A3 (sf)	AA- A3
Series C ES0305654024	06/13/2022 240	46,241.94 11,098,065.60 46.24%	100,000.00 24,000,000.00	Floating nterpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	4.1050% 02/17/2025 479.830775 Gross 388.662928 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A+sf Baa2 (sf)	A Baa2
Series D ES0305654032	06/13/2022 480	46,241.94 22,196,131.20 46.24%	100,000.00 48,000,000.00	Floating nterpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	4.2650% 02/17/2025 498.533071 Gross 403.811788 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A-sf Ba1 (sf)	A- Ba1
Series E ES0305654040	06/13/2022 300	46,241.94 13,872,582.00 46.24%	100,000.00 30,000,000.00	Floating nterpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	11.0050% 02/17/2025 1,286.367278 Gross 1,041.957495 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	BBBsf Ba3 (sf)	BBB Ba3
Series F ES0305654057	06/13/2022 300	46,241.94 13,872,582.00 46.24%	100,000.00 30,000,000.00	Floating nterpolacion lineal (1 - 3 meses)+ 17.Feb/May/Aug/Nov	14.0050% 02/17/2025 1,637.035323 Gross 1,325.998612 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	n.c. n.c.	n.c. n.c.
Series Z ES0305654065	06/13/2022 55	45,905.64 2,524,810.20 45.91%	100,000.00 5,500,000.00	Floating nterpolacion lineal (1 - 3 meses)+ 17.Feb/May/Aug/Nov	15.0050% 02/17/2025 1,741.169046 Gross 1,410.346927 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.
Total		557,428,090.20	1.205.500.000,00						

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)	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	2.06	1.95	1.85	1.81	1.76	1.67	1.63	1.54
			Date	12/07/2026	10/30/2026	09/23/2026	09/06/2026	08/21/2026	07/18/2026	07/04/2026	06/01/2026
		Final Maturity	Years	3.75	3.50	3.25	3.25	3.25	3.00	3.00	2.75
			Date	08/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	08/17/2027
	Without optional redemption *	Average life	Years	2.25	2.16	2.08	2.01	1.95	1.87	1.81	1.74
			Date	02/14/2027	01/14/2027	12/15/2026	11/21/2026	10/29/2026	10/01/2026	09/10/2026	08/15/2026
		Final Maturity	Years	6.00	6.00	5.75	5.75	5.75	5.50	5.50	5.25
			Date	11/17/2030	11/17/2030	08/17/2030	08/17/2030	08/17/2030	05/17/2030	05/17/2030	02/17/2030
Series B	With optional redemption *	Average life	Years	2.06	1.95	1.85	1.81	1.76	1.67	1.63	1.54
			Date	12/07/2026	10/30/2026	09/23/2026	09/06/2026	08/21/2026	07/18/2026	07/04/2026	06/01/2026
		Final Maturity	Years	3.75	3.50	3.25	3.25	3.25	3.00	3.00	2.75
			Date	08/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	08/17/2027
	Without optional redemption *	Average life	Years	2.58	2.52	2.49	2.39	2.29	2.27	2.18	2.15
			Date	06/17/2027	05/26/2027	05/16/2027	04/08/2027	03/04/2027	02/23/2027	01/20/2027	01/12/2027
		Final Maturity	Years	6.25	6.00	6.00	6.00	5.75	5.75	5.75	5.50
			Date	02/17/2031	11/17/2030	11/17/2030	11/17/2030	08/17/2030	08/17/2030	08/17/2030	05/17/2030
Series C	With optional redemption *	Average life	Years	2.06	1.95	1.85	1.81	1.76	1.67	1.63	1.54
			Date	12/07/2026	10/30/2026	09/23/2026	09/06/2026	08/21/2026	07/18/2026	07/04/2026	06/01/2026
		Final Maturity	Years	3.75	3.50	3.25	3.25	3.25	3.00	3.00	2.75
			Date	08/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	08/17/2027
	Without optional redemption *	Average life	Years	2.59	2.57	2.52	2.43	2.35	2.31	2.23	2.20
			Date	06/21/2027	06/14/2027	05/26/2027	04/24/2027	03/23/2027	03/09/2027	02/08/2027	01/30/2027
		Final Maturity	Years	6.50	6.25	6.00	6.00	6.00	5.75	5.75	5.50
			Date	05/17/2031	02/17/2031	11/17/2030	11/17/2030	11/17/2030	08/17/2030	08/17/2030	05/17/2030
Series D	With optional redemption *	Average life	Years	2.06	1.95	1.85	1.81	1.76	1.67	1.63	1.54
			Date	12/07/2026	10/30/2026	09/23/2026	09/06/2026	08/21/2026	07/18/2026	07/04/2026	06/01/2026
		Final Maturity	Years	3.75	3.50	3.25	3.25	3.25	3.00	3.00	2.75
			Date	08/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	08/17/2027
	Without optional redemption *	Average life	Years	2.65	2.61	2.60	2.49	2.39	2.38	2.28	2.28
			Date	07/13/2027	06/29/2027	06/22/2027	05/14/2027	04/07/2027	04/04/2027	02/27/2027	02/27/2027
		Final Maturity	Years	6.75	6.50	6.50	6.50	6.50	6.25	6.25	6.00
			Date	08/17/2031	05/17/2031	05/17/2031	05/17/2031	05/17/2031	02/17/2031	02/17/2031	11/17/2030
Series E	With optional redemption *	Average life	Years	2.06	1.95	1.85	1.81	1.76	1.67	1.63	1.54
			Date	12/07/2026	10/30/2026	09/23/2026	09/06/2026	08/21/2026	07/18/2026	07/04/2026	06/01/2026
		Final Maturity	Years	3.75	3.50	3.25	3.25	3.25	3.00	3.00	2.75
			Date	08/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	08/17/2027
	Without optional redemption *	Average life	Years	2.71	2.69	2.68	2.57	2.47	2.47	2.37	2.38
			Date	08/04/2027	07/28/2027	07/21/2027	06/13/2027	05/07/2027	05/05/2027	03/31/2027	04/05/2027
		Final Maturity	Years	7.00	7.00	6.75	6.75	6.75	6.75	6.50	6.50
			Date	11/17/2031	11/17/2031	08/17/2031	08/17/2031	08/17/2031	08/17/2031	05/17/2031	05/17/2031
Series F	With optional redemption *	Average life	Years	2.06	1.95	1.85	1.81	1.76	1.67	1.63	1.54
			Date	12/07/2026	10/30/2026	09/23/2026	09/06/2026	08/21/2026	07/18/2026	07/04/2026	06/01/2026
		Final Maturity	Years	3.75	3.50	3.25	3.25	3.25	3.00	3.00	2.75
			Date	08/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	08/17/2027
	Without optional redemption *	Average life	Years	2.86	2.85	2.84	2.72	2.61	2.63	2.51	2.55
			Date	09/27/2027	09/21/2027	09/20/2027	08/07/2027	06/26/2027	07/03/2027	05/23/2027	06/04/2027
		Final Maturity	Years	9.01	9.01	9.01	9.01	9.01	9.01	9.01	9.01
			Date	11/17/2033	11/17/2033	11/17/2033	11/17/2033	11/17/2033	11/17/2033	11/17/2033	11/17/2033
Series Z	With optional redemption *	Average life	Years	3.07	2.87	2.67	2.66	2.66	2.46	2.45	2.25
			Date	12/12/2027	09/28/2027	07/18/2027	07/17/2027	07/15/2027	05/02/2027	05/01/2027	02/16/2027
		Final Maturity	Years	3.75	3.50	3.25	3.25	3.25	3.00	3.00	2.75
			Date	08/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	08/17/2027
	Without optional redemption *	Average life	Years	5.25	5.05	4.85	4.84	4.84	4.64	4.63	4.63
			Date	02/13/2030	12/03/2029	09/20/2029	09/19/2029	09/18/2029	07/05/2029	07/04/2029	07/04/2029
		Final Maturity	Years	6.50	6.25	6.00	6.00	6.00	5.75	5.75	5.75
			Date	05/17/2031	02/17/2031	11/17/2030	11/17/2030	11/17/2030	08/17/2030	08/17/2030	08/17/2030

Restitution period will end up 01.22.2022. Meanwhile loans will be restitute in every payment date for its initial amount available in each payment date.
* 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.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

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 www.cnmv.com

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Brief report

Date: 12/31/2024
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Credit enhancement and financial operations

Credit enhancement (CE)

	Current		% CE	At issue date		% CE
Series A	86.11%	479,991,337.20	13.96%	86.11%	1,038,000,000.00	13.96%
Series B	2.49%	13,872,582.00	11.46%	2.49%	30,000,000.00	11.46%
Series C	1.99%	11,098,065.60	9.46%	1.99%	24,000,000.00	9.46%
Series D	3.98%	22,196,131.20	5.46%	3.98%	48,000,000.00	5.46%
Series E	2.49%	13,872,582.00	2.96%	2.49%	30,000,000.00	2.96%
Series F	2.49%	13,872,582.00	0.46%	2.49%	30,000,000.00	0.46%
Series Z	0.45%	2,524,810.20		0.46%	5,500,000.00	
Issue of Bonds		557,428,090.20			1,205,500,000.00	
Reserve Fund	0.46%	2,524,810.20		0.46%	5,500,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		41,654,854.75	3.500%
Servicer ppal collect not yet credited		1,878,713.19	
Servicer ints collect not yet credited		304,282.13	
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	69,423	103,805
Principal		
Principal outstanding	527,708,438.09	1,199,988,694.09
Average loan	7,601.35	11,560.03
Minimum	10.21	600.03
Maximum	51,469.12	66,691.25
Interest rate		
Weighted average (wac)	6.23%	6.39%
Minimum	2.99%	2.99%
Maximum	11.99%	11.99%
Final maturity		
Weighted average (WARM) (months)	50	71
Minimum	01/01/2025	06/24/2022
Maximum	12/21/2033	12/27/2033
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)	0.75%	0.83%	0.77%	0.77%	0.72%
Annual Percentage Rate (CPR)	8.59%	9.49%	8.82%	8.84%	8.35%

Geographic distribution

	Current	At constitution date
Andalucia	20.38%	19.60%
Aragon	1.75%	1.81%
Asturias	1.68%	1.72%
Balearic Islands	2.66%	2.81%
Basque Country	2.36%	2.73%
Canary Islands	0.21%	0.24%
Cantabria	0.80%	0.79%
Castilla-La Mancha	6.85%	6.90%
Castilla-Leon	3.55%	3.66%
Catalonia	20.15%	20.13%
Ceuta	0.15%	0.17%
Extremadura	4.95%	4.23%
Galicia	3.41%	3.58%
La Rioja	0.37%	0.38%
Madrid	12.45%	13.37%
Melilla	0.35%	0.32%
Murcia	5.52%	5.15%
Navarra	0.57%	0.58%
Valencia	11.85%	11.84%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	514	93,099.93	23,027.21	0.00	116,127.14	2.17	4,448,313.14	4,564,440.28	17.17
from > 1 to ≤ 2 months	385	130,080.19	31,121.13	0.00	161,201.32	3.01	3,321,253.85	3,482,455.17	13.10
from > 2 to ≤ 3 months	236	109,026.15	28,953.97	0.00	137,980.12	2.58	2,082,257.93	2,220,238.05	8.35
from > 3 to ≤ 6 months	222	165,452.84	43,968.33	0.00	209,421.17	3.91	1,639,191.64	1,848,612.81	6.95
from > 6 to < 12 months	380	550,261.57	168,697.96	0.00	718,959.53	13.42	2,869,055.03	3,588,014.56	13.50
from ≥ 12 to < 18 months	374	805,265.98	279,523.56	0.00	1,084,789.54	20.26	2,798,064.39	3,882,853.93	14.61
from ≥ 18 to < 24 months	313	1,011,309.35	327,055.65	0.00	1,338,365.00	24.99	2,149,211.74	3,487,576.74	13.12
from ≥ 2 years	310	1,195,181.17	393,473.08	0.00	1,588,654.25	29.66	1,917,348.36	3,506,002.61	13.19
Subtotal	2,734	4,059,677.18	1,295,820.89	0.00	5,355,498.07	100.00	21,224,696.08	26,580,194.15	100.00
Total	2,734	4,059,677.18	1,295,820.89	0.00	5,355,498.07		21,224,696.08	26,580,194.15	

Additional information
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