

Brief report

Date: 05/31/2025  
Currency: EUR

Constitution date  
06/13/2022

VAT Reg. no.  
V10705481

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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Current	Moody's Original	
Series A ES0305654008	06/13/2022 10,380	37,306.62 387,242,715.60 37.31%	100,000.00 1,038,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.8420% 08/18/2025 268.008685 Gross 217.087035 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	AA+sf Aa2 (sf)	AA+ Aa2	
Series B ES0305654016	06/13/2022 300	37,306.62 11,191,986.00 37.31%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.0420% 08/18/2025 286.869254 Gross 232.364096 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	AAsf A3 (sf)	AA- A3	
Series C ES0305654024	06/13/2022 240	37,306.62 8,953,588.80 37.31%	100,000.00 24,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.2420% 08/18/2025 305.729823 Gross 247.641157 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	A+sf Baa2 (sf)	A Baa2	
Series D ES0305654032	06/13/2022 480	37,306.62 17,907,177.60 37.31%	100,000.00 48,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.4020% 08/18/2025 320.818279 Gross 259.862806 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	A-sf Ba1 (sf)	A- Ba1	
Series E ES0305654040	06/13/2022 300	37,306.62 11,191,986.00 37.31%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	10.1420% 08/18/2025 956.419454 Gross 774.699758 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	BBBsf Baa3 (sf)	BBB Baa3	
Series F ES0305654057	06/13/2022 300	37,306.62 11,191,986.00 37.31%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	13.1420% 08/18/2025 1,239.327989 Gross 1,003.855671 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	n.c. n.c.	n.c. n.c.	
Series Z ES0305654065	06/13/2022 55	37,035.30 2,036,941.50 37.04%	100,000.00 5,500,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	14.1420% 08/18/2025 1,323.931732 Gross 1,072.384703 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.	
Total		449,716,381.50	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													
Series	Redemption	Average life	Years	% Monthly CPR (SMM)									
				0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44		
Series A	With optional redemption *	Average life	Years	2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00		
		Final Maturity	Years	03/06/2027	02/20/2027	01/13/2027	01/01/2027	12/19/2026	11/14/2026	11/03/2026	09/29/2026		
		Date	05/17/2028	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	2,08	2,02	1,94	1,88	1,82	1,75	1,70	1,63		
		Final Maturity	Years	06/15/2027	05/22/2027	04/24/2027	04/03/2027	03/13/2027	02/19/2027	01/28/2027	01/10/2027		
		Date	11/17/2030	11/17/2030	08/17/2030	08/17/2030	05/17/2030	05/17/2030	02/17/2030				
Series B	With optional redemption *	Average life	Years	1,81	1,77	1,66	1,63	1,59	1,50	1,47	1,37		
		Final Maturity	Years	03/06/2027	02/20/2027	01/13/2027	01/01/2027	12/19/2026	11/14/2026	11/03/2026	09/29/2026		
		Date	05/17/2028	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	2,54	2,45	2,44	2,34	2,25	2,25	2,16	2,16		
		Final Maturity	Years	12/01/2027	10/27/2027	10/25/2027	09/19/2027	08/17/2027	08/16/2027	07/14/2027	07/14/2027		
		Date	11/17/2030	11/17/2030	11/17/2030	11/17/2030	08/17/2030	08/17/2030	05/17/2030				
Series C	With optional redemption *	Average life	Years	1,81	1,77	1,66	1,63	1,59	1,50	1,47	1,37		
		Final Maturity	Years	03/06/2027	02/20/2027	01/13/2027	01/01/2027	12/19/2026	11/14/2026	11/03/2026	09/29/2026		
		Date	05/17/2028	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	2,60	2,51	2,48	2,40	2,32	2,30	2,23	2,22		
		Final Maturity	Years	12/23/2027	11/19/2027	11/07/2027	10/09/2027	09/09/2027	09/03/2027	08/08/2027	08/06/2027		
		Date	11/17/2030	11/17/2030	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	1,81	1,77	1,66	1,63	1,59	1,50	1,47	1,37		
		Final Maturity	Years	03/06/2027	02/20/2027	01/13/2027	01/01/2027	12/19/2026	11/14/2026	11/03/2026	09/29/2026		
		Date	05/17/2028	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	2,66	2,56	2,57	2,46	2,37	2,39	2,29	2,32		
		Final Maturity	Years	01/11/2028	12/06/2027	12/09/2027	11/02/2027	09/28/2027	11/05/2027	08/31/2027	09/11/2027		
		Date	11/17/2030	11/17/2030	11/17/2030	11/17/2030	11/17/2030	08/17/2030	08/17/2030	05/17/2030			
Series E	With optional redemption *	Average life	Years	1,81	1,77	1,66	1,63	1,59	1,50	1,47	1,37		
		Final Maturity	Years	03/06/2027	02/20/2027	01/13/2027	01/01/2027	12/19/2026	11/14/2026	11/03/2026	09/29/2026		
		Date	05/17/2028	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	2,76	2,65	2,66	2,57	2,47	2,49	2,40	2,45		
		Final Maturity	Years	02/18/2028	01/10/2028	01/13/2028	12/09/2027	11/05/2027	11/13/2027	10/10/2027	10/28/2027		
		Date	11/17/2030	11/17/2030	08/17/2030	08/17/2030	08/17/2030	05/17/2030	05/17/2030				
Series F	With optional redemption *	Average life	Years	1,81	1,77	1,66	1,63	1,59	1,50	1,47	1,37		
		Final Maturity	Years	03/06/2027	02/20/2027	01/13/2027	01/01/2027	12/19/2026	11/14/2026	11/03/2026	09/29/2026		
		Date	05/17/2028	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	2,95	2,84	2,86	2,75	2,64	2,69	2,59	2,66		
		Final Maturity	Years	04/28/2028	03/16/2028	03/26/2028	02/13/2028	01/04/2028	01/25/2028	12/17/2027	01/13/2028		
		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	2,95	2,95	2,71	2,71	2,71	2,46	2,46	2,22		
		Final Maturity	Years	04/28/2028	04/28/2028	01/31/2028	01/31/2028	01/31/2028	11/02/2027	11/02/2027	08/03/2027		
		Date	05/17/2028	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	5,86	5,86	5,86	5,86	5,86	5,86	5,86	5,86		
		Final Maturity	Years	01/11/2031	01/11/2031	01/11/2031	01/11/2031	01/11/2031	01/11/2031	01/11/2031	01/11/2031		
		Date	02/17/2031	02/17/2031	02/17/2031	02/17/2031	02/17/2031	02/17/2031	02/17/2031				

Restitution period will end up 01.22.2022. Mearwhile 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%

# BBVA CONSUMER AUTO 2022-1 Fondo de Titulización

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### Credit enhancement and financial operations

Credit enhancement (CE)							
	Current			At issue date			
			% CE				% CE
Series A	86.11%	387,242,715.60	13.96%	86.11%	1,038,000,000.00		13.96%
Series B	2.49%	11,191,986.00	11.46%	2.49%	30,000,000.00		11.46%
Series C	1.99%	8,953,588.80	9.46%	1.99%	24,000,000.00		9.46%
Series D	3.98%	17,907,177.60	5.46%	3.98%	48,000,000.00		5.46%
Series E	2.49%	11,191,986.00	2.96%	2.49%	30,000,000.00		2.96%
Series F	2.49%	11,191,986.00	0.46%	2.49%	30,000,000.00		0.46%
Series Z	0.45%	2,036,941.50		0.46%	5,500,000.00		
Issue of Bonds		449,716,381.50			1,205,500,000.00		
Reserve Fund	0.46%	2,036,941.50	0.46%		5,500,000.00		

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	19,230,860.03
Servicer ppal collect not yet credited		1,471,416.93	
Servicer ints collect not yet credited		192,837.59	
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	63,729	103,805	
Principal			
Principal outstanding	440,183,601.52	1,199,988,694.09	
Average loan	6,907.12	11,560.03	
Minimum	25.23	600.03	
Maximum	48,902.07	66,691.25	
Interest rate			
Weighted average (wac)	6.19%	6.39%	
Minimum	2.99%	2.99%	
Maximum	11.99%	11.99%	
Final maturity			
Weighted average (WARM) (months)	47	71	
Minimum	06/01/2025	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)	0.88%	0.87%	0.87%	0.81%	0.75%
Annual Percentage Rate (CPR)	10.09%	9.95%	9.96%	9.32%	8.61%

Geographic distribution		
	Current	At constitution date
Andalucia	20.54%	19.60%
Aragon	1.72%	1.81%
Asturias	1.68%	1.72%
Balearic Islands	2.60%	2.81%
Basque Country	2.31%	2.73%
Canary Islands	0.20%	0.24%
Cantabria	0.79%	0.79%
Castilla-La Mancha	6.83%	6.90%
Castilla-Leon	3.56%	3.66%
Catalonia	20.20%	20.13%
Ceuta	0.14%	0.17%
Extremadura	5.15%	4.23%
Galicia	3.39%	3.58%
La Rioja	0.36%	0.38%
Madrid	12.29%	13.37%
Melilla	0.36%	0.32%
Murcia	5.64%	5.15%
Navarra	0.57%	0.58%
Valencia	11.65%	11.84%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
<b>Delinquencies</b>									
Up to 1 month	519	97,900.16	22,644.88	0.00	120,545.04	1.82	4,253,137.70	4,373,682.74	16.54
from > 1 to ≤ 2 months	363	120,217.75	27,503.41	0.00	147,721.16	2.23	2,849,594.97	2,997,316.13	11.33
from > 2 to ≤ 3 months	229	102,086.48	24,025.56	0.00	126,112.04	1.90	1,793,353.83	1,919,465.87	7.26
from > 3 to ≤ 6 months	175	132,559.91	33,904.39	0.00	166,464.30	2.51	1,309,773.03	1,476,237.33	5.58
from > 6 to < 12 months	312	440,604.46	119,491.00	0.00	560,095.46	8.45	2,052,187.18	2,612,282.64	9.88
from ≥ 12 to < 18 months	333	771,555.10	230,386.58	0.00	1,001,941.68	15.12	2,250,119.76	3,252,061.44	12.30
from ≥ 18 to < 24 months	340	1,049,944.88	348,520.90	0.00	1,398,465.78	21.10	2,286,079.69	3,684,545.47	13.93
from ≥ 2 years	545	2,381,079.09	724,290.78	0.00	3,105,369.87	46.86	3,025,254.45	6,130,624.32	23.18
Subtotal	2,816	5,095,947.83	1,530,767.50	0.00	6,626,715.33	100.00	19,819,500.61	26,446,215.94	100.00
Total	2,816	5,095,947.83	1,530,767.50	0.00	6,626,715.33		19,819,500.61	26,446,215.94	