

BBVA CONSUMER AUTO 2022-1 Fondo de Titulización



Brief report

Date: 10/31/2025
 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	Original	
Series A ES0305654008	06/13/2022 10,380	33,317.82 345,838,971.60 33.32%	100,000.00 1,038,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.7360% 11/17/2025 230.426043 Gross 186.645095 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	AA+sf Aaa (sf)	AA+ Aa2	
Series B ES0305654016	06/13/2022 300	33,317.82 9,995,346.00 33.32%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	2.9360% 11/17/2025 247.270052 Gross 200.288742 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	AAsf Aa3 (sf)	AA- A3	
Series C ES0305654024	06/13/2022 240	33,317.82 7,996,276.80 33.32%	100,000.00 24,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.1360% 11/17/2025 264.114061 Gross 213.932389 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	A+sf A2 (sf)	A Baa2	
Series D ES0305654032	06/13/2022 480	33,317.82 15,992,553.60 33.32%	100,000.00 48,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	3.2960% 11/17/2025 277.589268 Gross 224.847307 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	A-sf Baa2 (sf)	A- Ba1	
Series E ES0305654040	06/13/2022 300	33,317.82 9,995,346.00 33.32%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	10.0360% 11/17/2025 845.232372 Gross 684.638221 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Sequential	BBBsf Ba1 (sf)	BBB Ba3	
Series F ES0305654057	06/13/2022 300	33,317.82 9,995,346.00 33.32%	100,000.00 30,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	13.0360% 11/17/2025 1,097.892507 Gross 889.292931 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	36,363.64 2,000,000.20 36.36%	100,000.00 5,500,000.00	Floating Interpolacion lineal (1 - 3 meses) 17.Feb/May/Aug/Nov	14.0360% 11/17/2025 1,290.177907 Gross 1,045.044105 Net	02/17/2036 Quarterly 17.Feb/May/Aug/Nov	Due to Cash Reserve reduction	n.c. n.c.	n.c. n.c.	
Total		401,813,840.20	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		
Series A	With optional redemption *	Average life	Years	1.70	1.67	1.56	1.53	1.50	1.40	1.38	1.35
			Final Maturity	Years	05/01/2027	04/18/2027	03/11/2027	02/28/2027	02/17/2027	01/11/2027	01/02/2027
		Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	2.25
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027	11/17/2027
	Without optional redemption *	Average life	Years	2.01	1.95	1.87	1.82	1.76	1.69	1.60	1.50
	Final Maturity	Years	08/19/2027	07/28/2027	07/01/2027	06/11/2027	05/22/2027	04/22/2027	04/09/2027	03/23/2027	03/23/2027
		Years	5.25	5.25	5.00	5.00	5.00	4.75	4.75	4.51	4.51
		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	02/17/2030
Series B	With optional redemption *	Average life	Years	1.70	1.67	1.56	1.53	1.50	1.40	1.38	1.35
	Final Maturity	Years	05/01/2027	04/18/2027	03/11/2027	02/28/2027	02/17/2027	01/11/2027	01/02/2027	12/23/2026	12/23/2026
		Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	2.25
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027	11/17/2027
	Without optional redemption *	Average life	Years	2.52	2.42	2.43	2.33	2.25	2.26	2.17	2.10
	Final Maturity	Years	02/21/2028	01/18/2028	01/21/2028	12/16/2027	11/14/2027	11/18/2027	10/16/2027	09/22/2027	09/22/2027
		Years	5.51	5.25	5.25	5.25	5.00	5.00	5.00	4.75	4.75
		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	05/17/2030
Series C	With optional redemption *	Average life	Years	1.70	1.67	1.56	1.53	1.50	1.40	1.38	1.35
	Final Maturity	Years	05/01/2027	04/18/2027	03/11/2027	02/28/2027	02/17/2027	01/11/2027	01/02/2027	12/23/2026	12/23/2026
		Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	2.25
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027	11/17/2027
	Without optional redemption *	Average life	Years	2.58	2.49	2.47	2.39	2.32	2.31	2.24	2.15
	Final Maturity	Years	03/16/2028	02/12/2028	02/04/2028	01/07/2028	12/10/2027	12/08/2027	11/13/2027	10/11/2027	10/11/2027
		Years	5.51	5.51	5.25	5.25	5.25	5.00	5.00	5.00	5.00
		Date	02/17/2031	02/17/2031	11/17/2030	11/17/2030	11/17/2030	08/17/2030	08/17/2030	08/17/2030	08/17/2030
Series D	With optional redemption *	Average life	Years	1.70	1.67	1.56	1.53	1.50	1.40	1.38	1.35
	Final Maturity	Years	05/01/2027	04/18/2027	03/11/2027	02/28/2027	02/17/2027	01/11/2027	01/02/2027	12/23/2026	12/23/2026
		Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	2.25
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027	11/17/2027
	Without optional redemption *	Average life	Years	2.64	2.55	2.57	2.47	2.37	2.41	2.32	2.23
	Final Maturity	Years	04/06/2028	03/03/2028	03/11/2028	02/04/2028	12/31/2027	01/13/2028	12/10/2027	11/08/2027	11/08/2027
		Years	6.00	5.75	5.75	5.75	5.75	5.51	5.51	5.51	5.51
		Date	08/17/2031	05/17/2031	05/17/2031	05/17/2031	05/17/2031	02/17/2031	02/17/2031	02/17/2031	02/17/2031
Series E	With optional redemption *	Average life	Years	1.70	1.67	1.56	1.53	1.50	1.40	1.38	1.35
	Final Maturity	Years	05/01/2027	04/18/2027	03/11/2027	02/28/2027	02/17/2027	01/11/2027	01/02/2027	12/23/2026	12/23/2026
		Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	2.25
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027	11/17/2027
	Without optional redemption *	Average life	Years	2.75	2.65	2.68	2.58	2.49	2.53	2.44	2.36
	Final Maturity	Years	05/18/2028	04/10/2028	04/19/2028	03/16/2028	02/12/2028	02/26/2028	01/24/2028	12/24/2027	12/24/2027
		Years	6.25	6.25	6.00	6.00	6.00	6.00	5.75	5.75	5.75
		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	05/17/2031
Series F	With optional redemption *	Average life	Years	1.70	1.67	1.56	1.53	1.50	1.40	1.38	1.35
	Final Maturity	Years	05/01/2027	04/18/2027	03/11/2027	02/28/2027	02/17/2027	01/11/2027	01/02/2027	12/23/2026	12/23/2026
		Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	2.25
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027	11/17/2027
	Without optional redemption *	Average life	Years	2.96	2.85	2.90	2.78	2.68	2.76	2.65	2.55
	Final Maturity	Years	08/02/2028	06/22/2028	07/08/2028	05/29/2028	04/20/2028	05/19/2028	04/10/2028	03/04/2028	03/04/2028
		Years	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26
		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	11/17/2033
Series Z	With optional redemption *	Average life	Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25
	Final Maturity	Years	05/16/2028	05/16/2028	02/16/2028	02/16/2028	02/16/2028	11/16/2027	11/16/2027	11/16/2027	11/16/2027
		Years	2.75	2.75	2.50	2.50	2.50	2.25	2.25	2.25	2.25
		Date	05/17/2028	05/17/2028	02/17/2028	02/17/2028	02/17/2028	11/17/2027	11/17/2027	11/17/2027	11/17/2027
	Without optional redemption *	Average life	Years	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
	Final Maturity	Years	05/16/2031	05/16/2031	05/16/2031	05/16/2031	05/16/2031	05/16/2031	05/16/2031	05/16/2031	05/16/2031
		Years	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
		Date	05/17/2031	05/17/2031	05/17/2031	05/17/2031	05/17/2031	05/17/2031	05/17/2031	05/17/2031	05/17/2031

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%

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Credit enhancement and financial operations

Credit enhancement (CE)							
	Current			At issue date			% CE
		% CE			% CE		
Series A	86.07%	345,838,971.60	14.00%	86.11%	1,038,000,000.00	13.96%	
Series B	2.49%	9,995,346.00	11.50%	2.49%	30,000,000.00	11.46%	
Series C	1.99%	7,996,276.80	9.50%	1.99%	24,000,000.00	9.46%	
Series D	3.98%	15,992,553.60	5.50%	3.98%	48,000,000.00	5.46%	
Series E	2.49%	9,995,346.00	3.00%	2.49%	30,000,000.00	2.96%	
Series F	2.49%	9,995,346.00	0.50%	2.49%	30,000,000.00	0.46%	
Series Z	0.50%	2,000,000.20		0.46%	5,500,000.00		
Issue of Bonds		401,813,840.20			1,205,500,000.00		
Reserve Fund	0.50%	2,000,000.20	0.46%		5,500,000.00		

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	50,523,072.60
Servicer ppal collect not yet credited	923,660.55		
Servicer ints collect not yet credited	110,831.35		
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		55,492	103,805	
Principal				
Principal outstanding		363,744,878.12	1,199,988,694.09	
Average loan		6,554.91	11,560.03	
Minimum		12.56	600.03	
Maximum		46,302.89	66,691.25	
Interest rate				
Weighted average (wac)		6.13%	6.39%	
Minimum		2.99%	2.99%	
Maximum		11.99%	11.99%	
Final maturity				
Weighted average (WARM) (months)		45	71	
Minimum		11/01/2025	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)	0.84%	0.76%	0.77%	0.82%	0.75%
Annual Percentage Rate (CPR)	9.67%	8.79%	8.87%	9.36%	8.61%

Geographic distribution		
	Current	At constitution date
Andalucia	20.64%	19.60%
Aragon	1.70%	1.81%
Asturias	1.69%	1.72%
Balearic Islands	2.50%	2.81%
Basque Country	2.27%	2.73%
Canary Islands	0.20%	0.24%
Cantabria	0.78%	0.79%
Castilla-La Mancha	6.77%	6.90%
Castilla-Leon	3.58%	3.66%
Catalonia	20.40%	20.13%
Ceuta	0.14%	0.17%
Extremadura	5.35%	4.23%
Galicia	3.30%	3.58%
La Rioja	0.36%	0.38%
Madrid	12.08%	13.37%
Melilla	0.37%	0.32%
Murcia	5.69%	5.15%
Navarra	0.56%	0.58%
Valencia	11.63%	11.84%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		
		Principal	Interest	Other	Total	%		Total debt	%	
Delinquencies										
Up to 1 month	470	92,649.93	18,481.90	0.00	111,131.83	1.69	3,558,068.51	3,669,200.34	15.94	
from > 1 to ≤ 2 months	304	100,974.15	21,823.61	0.00	122,797.76	1.87	2,249,985.06	2,372,782.82	10.30	
from > 2 to ≤ 3 months	162	78,265.54	15,572.12	0.00	93,837.66	1.43	1,069,471.31	1,163,308.97	5.05	
from > 3 to ≤ 6 months	190	142,577.71	34,306.66	0.00	176,884.39	2.89	1,225,627.52	1,402,511.91	6.09	
from > 6 to < 12 months	278	394,500.89	96,581.14	0.00	491,082.03	7.47	1,708,517.39	2,199,599.42	9.55	
from ≥ 12 to < 18 months	297	672,718.85	179,321.21	0.00	852,040.06	12.96	1,623,053.76	2,475,093.82	10.75	
from ≥ 18 to < 24 months	291	935,176.86	269,083.04	0.00	1,204,259.90	18.32	1,727,284.65	2,931,544.55	12.73	
from ≥ 2 years	602	2,707,789.39	814,670.83	0.00	3,522,460.22	53.58	3,289,244.44	6,811,704.66	29.58	
Subtotal	2,594	5,124,653.32	1,449,840.53	0.00	6,574,493.85	100.00	16,451,252.64	23,025,746.49	100.00	
Total	2,594	5,124,653.32	1,449,840.53	0.00	6,574,493.85		16,451,252.64	23,025,746.49		