

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

Date: 10/31/2023
Currency: EUR

Fund Auditor
KPMG Auditores

* 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.

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		33,783,861.81	3.750%
Servicer ppal collect not yet credited		1,383,344.30	
Servicer ints collect not yet credited		462,930.03	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		770,409.03	0.000%
Start-up Loan S/T		0.00	

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Official register CNMV: C/ Edison, 4 - 28006 Madrid  www.cnmv.com

BBVA CONSUMER AUTO 2023-1 Fondo de Titulización



Brief report

Date: 10/31/2023
Currency: EUR

Constitution date
06/05/2023

VAT Reg. no.
V13739750

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

Originator
BBVA

Servicer
BBVA

Lead Manager
BBVA
Bank of America

Bond Paying Agent
BBVA

Financial Structuring
BBVA

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
BBVA

Fund Auditor
KPMG Auditores

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	48,767	49,614	
Principal			
Principal outstanding	742,988,724.57	799,991,905.11	
Average loan	15,235.48	16,124.32	
Minimum	927.13	8,285.94	
Maximum	67,569.57	70,698.55	
Interest rate			
Weighted average (wac)	6.69%	6.69%	
Minimum	2.99%	2.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	75	80	
Minimum	03/02/2024	03/15/2024	
Maximum	12/31/2032	12/31/2032	
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)	0.36%	0.37%			0.37%
Annual Percentage Rate (CPR)	4.20%	4.35%			4.32%

Geographic distribution		
	Current	At constitution date
Andalucia	21.84%	21.74%
Aragon	1.60%	1.58%
Asturias	1.53%	1.53%
Balearic Islands	3.54%	3.54%
Basque Country	2.24%	2.28%
Canary Islands	7.93%	7.92%
Cantabria	0.66%	0.66%
Castilla-La Mancha	5.93%	5.94%
Castilla-Leon	3.02%	3.02%
Catalonia	17.12%	17.17%
Ceuta	0.21%	0.22%
Extremadura	3.33%	3.30%
Galicia	3.37%	3.38%
La Rioja	0.23%	0.23%
Madrid	11.26%	11.36%
Melilla	0.40%	0.39%
Murcia	4.44%	4.42%
Navarra	0.49%	0.50%
Valencia	10.86%	10.83%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	510	85,688.53	43,386.98	0.00	129,075.51	29.38	8,089,897.74	8,218,973.25	49.68
from > 1 to ≤ 2 months	256	73,949.26	40,491.68	0.00	114,440.94	26.05	4,171,952.38	4,286,393.32	25.91
from > 2 to ≤ 3 months	135	53,263.84	32,475.60	0.00	85,739.44	19.52	2,230,477.15	2,316,216.59	14.00
from > 3 to ≤ 6 months	107	68,610.57	41,406.49	0.00	110,017.06	25.05	1,613,062.05	1,723,079.11	10.41
Subtotal	1,008	281,512.20	157,760.75	0.00	439,272.95	100.00	16,105,389.32	16,544,662.27	100.00
Total	1,008	281,512.20	157,760.75	0.00	439,272.95		16,105,389.32	16,544,662.27	