

Logo of Edt (Europea de Titulización), Sociedad Gestora de Fondos de Titulización. The logo features the letters 'edt' in a stylized, lowercase font, with a red swoosh underline. To the right, the text 'Europea de Titulización' is written in a serif font, and below it, 'Sociedad Gestora de Fondos de Titulización' is written in a smaller sans-serif font.

Date: 09/30/2024
Currency: EUR

Fund Auditor
KPMG Auditores

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	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09							
		Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026							
	Without optional redemption *	Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
	Series B	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
Series C	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09							
		Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026							
	Without optional redemption *	Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
	Series D	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
Without optional redemption *		Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
Series E		With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
	Without optional redemption *	Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
	Series F	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
Without optional redemption *		Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
Series G		With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
	Without optional redemption *	Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
	Series H	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
Without optional redemption *		Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
Series I		With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
	Without optional redemption *	Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
	Series J	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
Without optional redemption *		Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
Series K		With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
	Without optional redemption *	Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
	Series L	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
Without optional redemption *		Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
Series M		With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
	Without optional redemption *	Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
	Series N	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
Without optional redemption *		Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
Series O		With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
	Without optional redemption *	Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
	Series P	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
Without optional redemption *		Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
Series Q		With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
	Without optional redemption *	Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
	Series R	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
Without optional redemption *		Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
Series S		With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
	Without optional redemption *	Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
	Series T	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
Without optional redemption *		Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
Series U		With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
	Without optional redemption *	Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
	Series V	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
Without optional redemption *		Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
Series W		With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
	Without optional redemption *	Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
	Series X	With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01/2027	12/22/2026	11/24/2026	10/18/2026						
Without optional redemption *		Average life	Years	Date	2.96	2.84	2.72	2.61	2.50	2.39	2.30	2.21							
		Final Maturity	Years	Date	09/01/2027	07/16/2027	06/03/2027	04/25/2027	03/16/2027	02/05/2027	01/03/2027	11/29/2026							
Series Y		With optional redemption *	Average life	Years	Date	2.86	2.72	2.59	2.50	2.38	2.27	2.19	2.09						
			Final Maturity	Years	Date	07/24/2027	06/05/2027	04/18/2027	03/16/2027	02/01									

* Optimal 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		18,184,752.33	3.750%
Servicer ppal collect not yet credited		1,225,149.36	
Servicer ints collect not yet credited		361,142.04	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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

BBVA CONSUMER AUTO 2023-1 Fondo de Titulización



Brief report

Date: 09/30/2024
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	45,298	49,614	
Principal			
Principal outstanding	595,834,511.41	799,991,905.11	
Average loan	13,153.66	16,124.32	
Minimum	211.90	8,285.94	
Maximum	60,476.64	70,698.55	
Interest rate			
Weighted average (wac)	6.65%	6.69%	
Minimum	2.99%	2.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	66	80	
Minimum	10/03/2024	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)	0.79%	0.74%	0.75%	0.65%	0.58%
Annual Percentage Rate (CPR)	9.03%	8.50%	8.67%	7.52%	6.73%

Geographic distribution		
	Current	At constitution date
Andalucia	22.17%	21.74%
Aragon	1.57%	1.58%
Asturias	1.54%	1.53%
Balearic Islands	3.60%	3.54%
Basque Country	2.06%	2.28%
Canary Islands	8.18%	7.92%
Cantabria	0.67%	0.66%
Castilla-La Mancha	5.85%	5.94%
Castilla-Leon	2.93%	3.02%
Catalonia	16.93%	17.17%
Ceuta	0.22%	0.22%
Extremadura	3.50%	3.30%
Galicia	3.29%	3.38%
La Rioja	0.23%	0.23%
Madrid	11.01%	11.36%
Melilla	0.41%	0.39%
Murcia	4.47%	4.42%
Navarra	0.47%	0.50%
Valencia	10.90%	10.83%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	619	109,753.86	49,168.27	0.00	158,922.13	9.04	8,812,281.06	8,971,203.19	33.85
from > 1 to ≤ 2 months	336	102,230.14	46,380.51	0.00	148,610.65	8.46	4,876,784.59	5,025,395.24	18.96
from > 2 to ≤ 3 months	212	93,618.93	45,480.26	0.00	139,099.19	7.91	2,978,828.96	3,117,928.15	11.76
from > 3 to ≤ 6 months	147	96,751.82	53,694.49	0.00	150,446.31	8.56	2,078,587.44	2,229,033.75	8.41
from > 6 to < 12 months	283	385,771.72	229,710.98	0.00	615,482.70	35.02	3,991,986.96	4,607,469.66	17.38
from ≥ 12 to < 18 months	152	354,713.65	190,383.59	0.00	545,097.24	31.01	2,006,522.19	2,551,619.43	9.63
Subtotal	1,749	1,142,840.12	614,818.10	0.00	1,757,658.22	100.00	24,744,991.20	26,502,649.42	100.00
Total	1,749	1,142,840.12	614,818.10	0.00	1,757,658.22		24,744,991.20	26,502,649.42	