

Brief report

Date: 05/31/2025
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

Registrar 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 ES0305714000	06/08/2023 6,880	65,179.04 448,431,795.20 65.18%	100,000.00 688,000,000.00	Floating 3-M Euribor+0.650% 15.Mar/Jun/Sep/Dec	3.1510% 06/16/2025 519.152864 Gross 420.513820 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Securitized	AA+sf Aa1 (sf)	AA+ Aa1	
Series B ES0305714018	06/08/2023 300	65,179.04 19,553,712.00 65.18%	100,000.00 30,000,000.00	Floating 3-M Euribor+1.500% 15.Mar/Jun/Sep/Dec	4.0010% 06/16/2025 659.197274 Gross 533.949792 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Securitized	AAsf A2 (sf)	AA A2	
Series C ES0305714026	06/08/2023 300	65,179.04 19,553,712.00 65.18%	100,000.00 30,000,000.00	Floating 3-M Euribor+2.300% 15.Mar/Jun/Sep/Dec	4.8010% 06/16/2025 791.003777 Gross 640.713059 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Securitized	Asf Baa3 (sf)	A Baa3	
Series D ES0305714034	06/08/2023 200	65,179.04 13,035,808.00 65.18%	100,000.00 20,000,000.00	Floating 3-M Euribor+5.500% 15.Mar/Jun/Sep/Dec	8.0010% 06/16/2025 1,318.229789 Gross 1,067.766129 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Securitized	BBB+sf Ba2 (sf)	BBB+ Ba2	
Series E ES0305714042	06/08/2023 320	65,179.04 20,857,292.80 65.18%	100,000.00 32,000,000.00	Floating 3-M Euribor+11.000% 15.Mar/Jun/Sep/Dec	13.5010% 06/16/2025 2,224.399498 Gross 1,801.763593 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Securitized	n.c. n.c.	n.c. n.c.	
Series Z ES0305714059	06/08/2023 40	64,998.95 2,583,958.00 64.60%	100,000.00 4,000,000.00	Floating 3-M Euribor+12.000% 15.Mar/Jun/Sep/Dec	14.5010% 06/16/2025 2,367.894251 Gross 1,917.994343 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Securitized	n.c. n.c.	n.c. n.c.	
Total		524,016,278.00 804,000,000.00								

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	Final Maturity	% Monthly CPR (SMM)									
				2.00	0.34	0.51	0.69	0.87	1.06	1.25	1.44		
Series A	With optional redemption *	Average life	Years	2.59	2.51	2.39	2.31	2.20	2.10	2.03	1.94		
		Final Maturity	Years	4.76	4.76	4.51	4.51	4.25	4.00	4.00	3.76		
		Date	12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	03/15/2029	12/15/2028			
	Without optional redemption *	Average life	Years	2.74	2.64	2.53	2.44	2.34	2.24	2.16	2.08		
		Final Maturity	Years	7.01	7.01	6.76	6.76	6.51	6.25	6.25	6.00		
		Date	03/15/2032	03/15/2032	12/15/2031	12/15/2031	09/15/2031	06/15/2031	06/15/2031	03/15/2031			
Series B	With optional redemption *	Average life	Years	2.59	2.51	2.39	2.31	2.20	2.10	2.03	1.94		
		Final Maturity	Years	4.76	4.76	4.51	4.51	4.25	4.00	4.00	3.76		
		Date	12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	03/15/2029	12/15/2028			
	Without optional redemption *	Average life	Years	2.99	2.87	2.79	2.67	2.60	2.53	2.42	2.36		
		Final Maturity	Years	7.01	7.01	7.01	7.01	6.76	6.76	6.51	6.51		
		Date	03/09/2028	01/25/2028	12/26/2027	11/13/2027	10/19/2027	09/24/2027	08/15/2027	07/24/2027			
Series C	With optional redemption *	Average life	Years	2.59	2.51	2.39	2.31	2.20	2.10	2.03	1.94		
		Final Maturity	Years	4.76	4.76	4.51	4.51	4.25	4.00	4.00	3.76		
		Date	12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	03/15/2029	12/15/2028			
	Without optional redemption *	Average life	Years	3.03	2.89	2.82	2.70	2.64	2.58	2.47	2.42		
		Final Maturity	Years	7.26	7.26	7.26	7.26	7.01	7.01	6.76	6.76		
		Date	06/15/2032	06/15/2032	06/15/2032	06/15/2032	03/15/2032	03/15/2032	03/15/2032	12/15/2031			
Series D	With optional redemption *	Average life	Years	2.59	2.51	2.39	2.31	2.20	2.10	2.03	1.94		
		Final Maturity	Years	4.76	4.76	4.51	4.51	4.25	4.00	4.00	3.76		
		Date	12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	03/15/2029	12/15/2028			
	Without optional redemption *	Average life	Years	3.05	2.92	2.85	2.74	2.68	2.63	2.51	2.47		
		Final Maturity	Years	7.51	7.51	7.26	7.26	7.26	7.26	7.26	7.01		
		Date	04/01/2028	02/13/2028	01/20/2028	12/08/2027	11/17/2027	10/29/2027	09/17/2027	09/02/2027			
Series E	With optional redemption *	Average life	Years	2.59	2.51	2.39	2.31	2.20	2.10	2.03	1.94		
		Final Maturity	Years	4.76	4.76	4.51	4.51	4.25	4.00	4.00	3.76		
		Date	12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	03/15/2029	12/15/2028			
	Without optional redemption *	Average life	Years	3.10	2.97	2.91	2.79	2.70	2.58	2.55	2.55		
		Final Maturity	Years	8.51	8.51	8.51	8.51	8.51	8.51	8.51	8.51		
		Date	04/19/2028	03/01/2028	02/10/2028	12/25/2027	12/08/2027	11/24/2027	10/12/2027	10/01/2027			
Series Z	With optional redemption *	Average life	Years	3.83	3.82	3.62	3.61	3.41	3.21	3.01			
		Final Maturity	Years	4.76	4.76	4.51	4.51	4.25	4.00	3.76			
		Date	12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	03/15/2029	03/15/2029	12/15/2028			
	Without optional redemption *	Average life	Years	5.77	5.76	5.75	5.74	5.54	5.53	5.33			
		Final Maturity	Years	7.26	7.26	7.26	7.26	7.01	7.01	6.76			
		Date	06/15/2032	06/15/2032	06/15/2032	06/15/2032	03/15/2032	03/15/2032	03/15/2032	12/15/2031			

Restitution period will end up 01.22.2022. Meanwhile loans will be restituted 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 Securitized Loans is less than 10 per 100 of the initial Outstanding Balance, when the securitized assets Revolving Period is over.
Hypothesis of delinquency and default assumptions of the securitized assets: 0%

Credit enhancement and financial operations

	Current		At issue date	
	% CE	% CE	% CE	% CE
Series A	85.58%	448,431,795.20	14.50%	85.57%
Series B	3.73%	19,553,712.00	10.75%	3.73%
Series C	3.73%	19,553,712.00	7.00%	3.73%
Series D	2.49%	13,035,808.00	4.50%	2.49%
Series E	3.98%	20,857,292.80	0.50%	3.98%
Series Z	0.49%	2,583,958.00	0.50%	0.50%
Issue of Bonds		524,016,278.00		804,000,000.00
Reserve Fund	0.50%	2,583,958.00	0.50%	4,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	47,966,034.35	2.250%	
Servicer ppal collect not yet credited	1,106,040.26		
Servicer ints collect not yet credited	209,004.65		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	0.00
Start-up Loan S/T		0.00	0.00

BBVA CONSUMER AUTO 2023-1 Fondo de Titulización

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V13739750

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Originator
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Bank of America

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Market
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Register of Book Securities
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Treasury Account
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Fund Auditor
KPMG Auditores

Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	42,247	49,614	
Principal			
Principal outstanding	489,643,481.30	799,991,905.11	
Average loan	11,590.02	16,124.32	
Minimum	41.03	8,285.94	
Maximum	51,748.84	70,698.55	
Interest rate			
Weighted average (wac)	6.61%	6.69%	
Minimum	2.99%	2.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	59	80	
Minimum	06/05/2025	03/15/2024	
Maximum	11/02/2033	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)	0.87%	0.83%	0.85%	0.81%	0.67%
Annual Percentage Rate (CPR)	9.96%	9.52%	9.74%	9.31%	7.71%

Geographic distribution		
	Current	At constitution date
Andalucia	22.52%	21.74%
Aragon	1.54%	1.58%
Asturias	1.51%	1.53%
Balearic Islands	3.62%	3.54%
Basque Country	1.93%	2.28%
Canary Islands	8.42%	7.92%
Cantabria	0.66%	0.66%
Castilla-La Mancha	5.87%	5.94%
Castilla-Leon	2.88%	3.02%
Catalonia	16.76%	17.17%
Ceuta	0.21%	0.22%
Extremadura	3.66%	3.30%
Galicia	3.19%	3.38%
La Rioja	0.23%	0.23%
Madrid	10.78%	11.36%
Mellilla	0.42%	0.39%
Murcia	4.55%	4.42%
Navarra	0.46%	0.50%
Valencia	10.79%	10.83%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	541	99,243.17	37,048.62	0.00	136,291.79	4.52	6,985,892.97	7,122,184.76	26.33
from > 1 to ≤ 2 months	305	97,046.16	37,350.20	0.00	134,396.36	4.46	4,089,300.75	4,223,697.11	15.62
from > 2 to ≤ 3 months	208	97,860.23	41,331.73	0.00	139,191.96	4.62	2,717,604.89	2,856,796.65	10.56
from > 3 to ≤ 6 months	156	108,185.89	50,080.94	0.00	158,266.83	5.25	1,887,873.48	2,046,140.31	7.56
from > 6 to < 12 months	262	375,904.60	184,438.09	0.00	560,342.69	18.59	3,311,285.15	3,871,627.84	14.31
from ≥ 12 to < 18 months	204	511,051.96	254,391.37	0.00	765,443.33	25.39	2,433,220.45	3,198,663.78	11.83
from ≥ 18 to < 24 months	206	725,353.42	373,329.58	0.00	1,098,683.00	36.44	2,562,951.50	3,661,634.50	13.54
from ≥ 2 years	4	14,508.25	7,797.25	0.00	22,305.50	0.74	45,905.41	68,210.91	0.25
Subtotal	1,886	2,029,153.68	985,767.78	0.00	3,014,921.46	100.00	24,034,034.40	27,048,955.86	100.00
Total	1,886	2,029,153.68	985,767.78	0.00	3,014,921.46		24,034,034.40	27,048,955.86	

Additional information