

Brief report

Date: 10/31/2025
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

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 ES0305714000	06/08/2023 6,880	55,605.08 382,562,950.40 55.81%	100,000.00 688,000,000.00	Floating 3-M Euribor+0.650% 15.Mar/Jun/Sep/Dec	2.6640% 12/15/2025 374.444609 Gross 303.300133 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	AA+sf Aa1 (sf)	AA+ Aa1
Series B ES0305714018	06/08/2023 300	55,605.08 16,681,524.00 55.81%	100,000.00 30,000,000.00	Floating 3-M Euribor+1.500% 15.Mar/Jun/Sep/Dec	3.5140% 12/15/2025 493.918301 Gross 400.073824 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	AAsf A1 (sf)	AA A2
Series C ES0305714026	06/08/2023 300	55,605.08 16,681,524.00 55.81%	100,000.00 30,000,000.00	Floating 3-M Euribor+2.300% 15.Mar/Jun/Sep/Dec	4.3140% 12/15/2025 606.364130 Gross 491.154945 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	Asf Baa2 (sf)	A Baa3
Series D ES0305714034	06/08/2023 200	55,605.08 11,121,016.00 55.81%	100,000.00 20,000,000.00	Floating 3-M Euribor+5.500% 15.Mar/Jun/Sep/Dec	7.5140% 12/15/2025 1,056.147444 Gross 855.479430 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	BBB+sf Ba2 (sf)	BBB+ Ba2
Series E ES0305714042	06/08/2023 320	55,605.08 17,793,625.60 55.81%	100,000.00 32,000,000.00	Floating 3-M Euribor+11.000% 15.Mar/Jun/Sep/Dec	13.0140% 12/15/2025 1,829.212514 Gross 1,481.662136 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	n.c. n.c.	n.c. n.c.
Series Z ES0305714059	06/08/2023 40	55,110.20 2,204,408.00 55.11%	100,000.00 4,000,000.00	Floating 3-M Euribor+12.000% 15.Mar/Jun/Sep/Dec	14.0140% 12/15/2025 1,952.239033 Gross 1,581.313617 Net	12/15/2036 Quarterly 15.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	n.c. n.c.	n.c. n.c.
Total		447,045,048.00	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	Optional redemption *	Average life	Years	% 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	2.36	2.29	2.18	2.12	2.01	1.96	1.86	1.81		
		Final Maturity	Years	4.25	4.25	4.00	4.00	3.75	3.75	3.50	3.50		
		Date	01/24/2028	12/29/2027	11/19/2027	10/27/2027	09/19/2027	08/30/2027	07/25/2027	07/07/2027			
	Without optional redemption *	Average life	Years	2.52	2.44	2.34	2.26	2.17	2.10	2.02	1.95		
		Final Maturity	Years	6.50	6.50	6.25	6.25	6.00	6.00	5.75	5.75		
		Date	03/15/2032	03/15/2032	12/15/2031	12/15/2031	09/15/2031	09/15/2031	06/15/2031	06/15/2031			
Series B	With optional redemption *	Average life	Years	2.36	2.29	2.18	2.12	2.01	1.96	1.86	1.81		
		Final Maturity	Years	4.25	4.25	4.00	4.00	3.75	3.75	3.50	3.50		
		Date	01/24/2028	12/29/2027	11/19/2027	10/27/2027	09/19/2027	08/30/2027	07/25/2027	07/07/2027			
	Without optional redemption *	Average life	Years	2.81	2.70	2.64	2.48	2.38	2.33	2.29			
		Final Maturity	Years	07/05/2028	05/27/2028	05/03/2028	03/25/2028	03/07/2028	01/30/2028	01/12/2028	12/09/2027		
		Date	03/15/2032	03/15/2032	03/15/2032	03/15/2032	12/15/2031	12/15/2031	09/15/2031	09/15/2031			
Series C	With optional redemption *	Average life	Years	2.36	2.29	2.18	2.12	2.01	1.96	1.86	1.81		
		Final Maturity	Years	4.25	4.25	4.00	4.00	3.75	3.75	3.50	3.50		
		Date	01/24/2028	12/29/2027	11/19/2027	10/27/2027	09/19/2027	08/30/2027	07/25/2027	07/07/2027			
	Without optional redemption *	Average life	Years	2.85	2.73	2.68	2.57	2.53	2.42	2.38	2.28		
		Final Maturity	Years	07/20/2028	06/07/2028	05/19/2028	04/09/2028	03/24/2028	02/16/2028	02/01/2028	12/27/2027		
		Date	06/15/2032	06/15/2032	06/15/2032	06/15/2032	03/15/2032	03/15/2032	03/15/2032	03/15/2032			
Series D	With optional redemption *	Average life	Years	2.36	2.29	2.18	2.12	2.01	1.96	1.86	1.81		
		Final Maturity	Years	4.25	4.25	4.00	4.00	3.75	3.75	3.50	3.50		
		Date	01/24/2028	12/29/2027	11/19/2027	10/27/2027	09/19/2027	08/30/2027	07/25/2027	07/07/2027			
	Without optional redemption *	Average life	Years	2.88	2.76	2.72	2.61	2.57	2.47	2.44	2.34		
		Final Maturity	Years	07/30/2028	06/17/2028	06/02/2028	04/24/2028	04/10/2028	03/02/2028	02/21/2028	01/15/2028		
		Date	09/15/2032	09/15/2032	06/15/2032	06/15/2032	06/15/2032	06/15/2032	06/15/2032	03/15/2032			
Series E	With optional redemption *	Average life	Years	2.36	2.29	2.18	2.12	2.01	1.96	1.86	1.81		
		Final Maturity	Years	4.25	4.25	4.00	4.00	3.75	3.75	3.50	3.50		
		Date	01/24/2028	12/29/2027	11/19/2027	10/27/2027	09/19/2027	08/30/2027	07/25/2027	07/07/2027			
	Without optional redemption *	Average life	Years	2.93	2.81	2.78	2.66	2.64	2.53	2.52	2.41		
		Final Maturity	Years	08/19/2028	07/07/2028	06/25/2028	05/14/2028	05/05/2028	03/26/2028	03/22/2028	02/12/2028		
		Date	09/15/2033	09/15/2033	09/15/2033	09/15/2033	09/15/2033	09/15/2033	09/15/2033	09/15/2033			
Series Z	With optional redemption *	Average life	Years	3.89	3.89	3.66	3.66	3.43	3.43	3.20	3.20		
		Final Maturity	Years	08/04/2029	08/03/2029	05/12/2029	05/12/2029	02/17/2029	02/17/2029	11/25/2028	11/25/2028		
		Date	12/15/2029	12/15/2029	09/15/2029	09/15/2029	06/15/2029	06/15/2029	03/15/2029	03/15/2029			
	Without optional redemption *	Average life	Years	6.16	6.16	6.16	6.15	5.92	5.92	5.70			
		Final Maturity	Years	11/10/2031	11/10/2031	11/09/2031	11/09/2031	08/17/2031	08/17/2031	08/16/2031	05/25/2031		
		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 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%

Credit enhancement and financial operations

	Current		At issue date	
	% CE	% CE	% CE	% CE
Series A	85.58%	382,562,950.40	14.50%	85.57%
Series B	3.73%	16,681,524.00	10.75%	3.73%
Series C	3.73%	16,681,524.00	7.00%	3.73%
Series D	2.49%	11,121,016.00	4.50%	2.49%
Series E	3.98%	17,793,625.60	0.50%	3.98%
Series Z	0.49%	2,204,408.00	0.50%	0.50%
Issue of Bonds		447,045,048.00		804,000,000.00
Reserve Fund	0.50%	2,204,408.00	0.50%	4,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	30,523,313.04	2.250%	
Servicer ppal collect not yet credited	873,396.22		
Servicer ints collect not yet credited	134,141.05		
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

Additional information

BBVA CONSUMER AUTO 2023-1 Fondo de Titulización

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Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	40,380	49,614	
Principal			
Principal outstanding	428,249,852.33	799,991,905.11	
Average loan	10,605.49	16,124.32	
Minimum	8.79	8,285.94	
Maximum	49,005.97	70,698.55	
Interest rate			
Weighted average (wac)	6.60%	6.69%	
Minimum	2.99%	2.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	56	80	
Minimum	11/01/2025	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)	0.96%	0.82%	0.83%	0.83%	0.69%
Annual Percentage Rate (CPR)	10.94%	9.42%	9.50%	9.53%	8.01%

Geographic distribution		
	Current	At constitution date
Andalucia	22.58%	21.74%
Aragon	1.52%	1.58%
Asturias	1.50%	1.53%
Balearic Islands	3.62%	3.54%
Basque Country	1.90%	2.28%
Canary Islands	8.56%	7.92%
Cantabria	0.65%	0.66%
Castilla-La Mancha	5.84%	5.94%
Castilla-Leon	2.87%	3.02%
Catalonia	16.63%	17.17%
Ceuta	0.22%	0.22%
Extremadura	3.78%	3.30%
Galicia	3.17%	3.38%
La Rioja	0.24%	0.23%
Madrid	10.63%	11.36%
Mellilla	0.43%	0.39%
Murcia	4.61%	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	478	91,760.67	30,637.96	0.00	122,398.63	3.21	5,682,377.59	5,804,776.22	23.09
from > 1 to ≤ 2 months	268	92,005.56	32,514.99	0.00	124,520.55	3.27	3,209,930.01	3,334,450.56	13.26
from > 2 to ≤ 3 months	151	73,896.10	30,138.26	0.00	104,034.36	2.73	1,917,767.59	2,021,801.95	8.04
from > 3 to ≤ 6 months	152	122,384.64	47,889.43	0.00	170,274.07	4.47	1,669,449.24	1,839,723.31	7.32
from > 6 to < 12 months	219	322,500.86	138,036.12	0.00	460,536.98	12.09	2,445,697.63	2,906,234.61	11.56
from ≥ 12 to < 18 months	200	473,382.89	233,141.55	0.00	706,524.44	18.54	2,367,611.25	3,074,135.69	12.23
from ≥ 18 to < 24 months	195	682,815.03	335,675.90	0.00	1,028,490.93	26.99	2,201,327.57	3,229,818.50	12.85
from ≥ 2 years	163	739,722.22	353,922.75	0.00	1,093,644.97	28.70	1,837,593.19	2,931,238.16	11.66
Subtotal	1,826	2,608,467.97	1,201,956.96	0.00	3,810,424.93	100.00	21,331,754.07	25,142,179.00	100.00
Total	1,826	2,608,467.97	1,201,956.96	0.00	3,810,424.93		21,331,754.07	25,142,179.00	

Additional information