

Brief report

Date: 07/31/2025
 Currency: EUR

Constitution date
 09/16/2024

VAT Reg. no.
 V19876077

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

Originator
 BBVA

Servicer
 BBVA

Lead Manager
 BBVA
 Société Générale

Bond Paying Agent
 BBVA

Financial Structuring
 Société Générale

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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / Fitch		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0305827000	09/19/2024 9,200	86,054.97 791,705,724.00 86.05%	100,000.00 920,000,000.00	Floating 3-M Euribor+0.700% 19.Mar/Jun/Sep/Dec	2.7230% 09/19/2025 598.837413 Gross 485.058305 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secutorial	AA (sf) AA+sf	AA AA	
Series B ES0305827018	09/19/2024 400	86,054.97 34,421,988.00 86.05%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.100% 19.Mar/Jun/Sep/Dec	3.1230% 09/19/2025 686.804716 Gross 556.311820 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secutorial	A (high) (sf) A+sf	A (high) A+	
Series C ES0305827026	09/19/2024 320	86,054.97 27,537,590.40 86.05%	100,000.00 32,000,000.00	Floating 3-M Euribor+1.600% 19.Mar/Jun/Sep/Dec	3.6230% 09/19/2025 796.763844 Gross 645.378714 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secutorial	A (low) (sf) A-sf	BBB (high) BBB+	
Series D ES0305827034	09/19/2024 80	86,054.97 6,884,397.60 86.05%	100,000.00 8,000,000.00	Floating 3-M Euribor+3.540% 19.Mar/Jun/Sep/Dec	5.5630% 09/19/2025 1,223.405262 Gross 990.958262 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secutorial	B (low) (sf) BBB+sf	B (low) BBB	
Series Z ES0305827042	09/19/2024 50	66,666.68 3,333,334.00 66.67%	100,000.00 5,000,000.00	Floating 3-M Euribor+3.240% 19.Mar/Jun/Sep/Dec	5.2630% 09/19/2025 896.659439 Gross 726.294146 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	Planned	BBB (high) (sf) BB+sf	BBB (high) BB+	
Total		863,883,034.00	1,005,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

			% 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	3.22	3.06	2.90	2.76	2.65	2.53	2.40	2.29				
		Final Maturity	Date	09/04/2028	07/08/2028	05/14/2028	03/23/2028	02/13/2028	12/28/2027	11/13/2027	10/02/2027				
	Without optional redemption *	Average life	Years	3.32	3.17	3.02	2.89	2.76	2.64	2.53	2.42				
		Final Maturity	Date	10/11/2028	08/17/2028	06/26/2028	05/07/2028	03/23/2028	02/06/2028	12/28/2027	11/18/2027				
Series B	With optional redemption *	Average life	Years	3.22	3.06	2.90	2.76	2.65	2.53	2.40	2.29				
		Final Maturity	Date	09/04/2028	07/08/2028	05/14/2028	03/23/2028	02/13/2028	12/28/2027	11/13/2027	10/02/2027				
	Without optional redemption *	Average life	Years	3.48	3.35	3.23	3.12	2.97	2.87	2.77	2.69				
		Final Maturity	Date	12/10/2028	10/23/2028	09/10/2028	07/30/2028	06/06/2028	05/01/2028	03/27/2028	02/27/2028				
Series C	With optional redemption *	Average life	Years	3.22	3.06	2.90	2.76	2.65	2.53	2.40	2.29				
		Final Maturity	Date	09/04/2028	07/08/2028	05/14/2028	03/23/2028	02/13/2028	12/28/2027	11/13/2027	10/02/2027				
	Without optional redemption *	Average life	Years	3.51	3.38	3.27	3.16	3.01	2.91	2.83	2.75				
		Final Maturity	Date	12/20/2028	11/04/2028	09/24/2028	08/16/2028	06/20/2028	05/17/2028	04/16/2028	03/18/2028				
Series D	With optional redemption *	Average life	Years	3.22	3.06	2.90	2.76	2.65	2.53	2.40	2.29				
		Final Maturity	Date	09/04/2028	07/08/2028	05/14/2028	03/23/2028	02/13/2028	12/28/2027	11/13/2027	10/02/2027				
	Without optional redemption *	Average life	Years	3.54	3.41	3.30	3.20	3.05	2.96	2.88	2.81				
		Final Maturity	Date	12/30/2028	11/16/2028	10/06/2028	08/30/2028	07/04/2028	06/02/2028	05/05/2028	04/10/2028				
Series Z	With optional redemption *	Average life	Years	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05				
		Final Maturity	Date	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025				
	Without optional redemption *	Average life	Years	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05				
		Final Maturity	Date	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025	07/07/2025				

* 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.
 Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
		% CE		% CE		% CE
Series A	91.65%	791,705,724.00	8.48%	91.54%	920,000,000.00	8.50%
Series B	3.98%	34,421,988.00	4.48%	3.98%	40,000,000.00	4.50%
Series C	3.19%	27,537,590.40	1.28%	3.18%	32,000,000.00	1.30%
Series D	0.80%	6,884,397.60	0.48%	0.80%	8,000,000.00	0.50%
Series Z	0.39%	3,333,334.00	0.50%	0.50%	5,000,000.00	
Issue of Bonds		863,883,034.00			1,005,000,000.00	
Reserve Fund	0.48%	4,130,638.56	0.50%		5,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	48,179,957.88	2.250%	
Servicer ppal collect not yet credited	1,161,843.59		
Servicer ints collect not yet credited	285,522.50		
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

BBVA CONSUMER AUTO 2024-1 Fondo de Titulización

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Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	58,342	62,364	
Principal			
Principal outstanding	828,336,072.24	999,785,270.51	
Average loan	14,197.94	16,031.45	
Minimum	75.35	8,265.10	
Maximum	58,395.65	66,784.73	
Interest rate			
Weighted average (wac)	7.94%	7.95%	
Minimum	3.99%	3.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	72	81	
Minimum	08/09/2025	04/05/2025	
Maximum	02/15/2036	06/14/2034	
Index (principal outstanding distribution)			
Fixed Interest	100.00%	99.96%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.83%	0.79%	0.76%	0.00%	0.64%
Annual Percentage Rate (CPR)	9.54%	9.05%	8.73%	0.00%	7.41%

Geographic distribution		
	Current	At constitution date
Andalucia	21.17%	20.87%
Aragon	1.61%	1.59%
Asturias	1.12%	1.12%
Balearic Islands	4.15%	4.09%
Basque Country	2.09%	2.21%
Canary Islands	8.30%	8.06%
Cantabria	0.74%	0.77%
Castilla-La Mancha	6.19%	6.29%
Castilla-Leon	2.89%	2.91%
Catalonia	15.64%	15.91%
Ceuta	0.10%	0.11%
Extremadura	3.80%	3.68%
Galicia	3.56%	3.58%
La Rioja	0.21%	0.23%
Madrid	10.69%	10.91%
Melilla	0.53%	0.51%
Murcia	4.96%	4.85%
Navarra	0.51%	0.53%
Valencia	11.73%	11.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	641	103,779.63	64,208.05	0.00	167,987.68	13.33	10,025,477.23	10,193,464.91	38.26
from > 1 to ≤ 2 months	303	63,676.54	56,669.09	0.00	140,345.63	11.14	4,738,114.29	4,878,459.92	18.31
from > 2 to ≤ 3 months	206	84,590.24	60,439.41	0.00	145,029.65	11.51	3,205,206.19	3,350,235.84	12.57
from > 3 to ≤ 6 months	236	148,890.03	108,547.99	0.00	257,438.02	20.44	3,489,543.73	3,746,981.75	14.06
from > 6 to < 12 months	259	303,362.44	245,608.70	0.00	548,971.14	43.58	3,926,655.99	4,475,627.13	16.80
Subtotal	1,645	724,298.88	535,473.24	0.00	1,259,772.12	100.00	25,384,997.43	26,644,769.55	100.00
Total	1,645	724,298.88	535,473.24	0.00	1,259,772.12		25,384,997.43	26,644,769.55	

Additional information