

Brief report

Date: 10/31/2025  
 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	80,821.08 743,553,936.00 80.82%	100,000.00 920,000,000.00	Floating 3-M Euribor+0.700% 19.Mar/Jun/Sep/Dec	2.7240% 12/19/2025 556.507017 Gross 450.770684 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	80,821.08 32,328,432.00 80.82%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.100% 19.Mar/Jun/Sep/Dec	3.1240% 12/19/2025 638.226109 Gross 516.963148 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	80,821.08 25,862,745.60 80.82%	100,000.00 32,000,000.00	Floating 3-M Euribor+1.600% 19.Mar/Jun/Sep/Dec	3.6240% 12/19/2025 740.374974 Gross 599.703729 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	80,821.08 6,465,686.40 80.82%	100,000.00 8,000,000.00	Floating 3-M Euribor+3.540% 19.Mar/Jun/Sep/Dec	5.5640% 12/19/2025 1,136.712570 Gross 920.737182 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	50,000.02 2,500,001.00 50.00%	100,000.00 5,000,000.00	Floating 3-M Euribor+3.240% 19.Mar/Jun/Sep/Dec	5.2640% 12/19/2025 665.311377 Gross 538.902215 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	Planned	BBB (high) (sf) BB+sf	BBB (high) BB+	
Total		810,710,801.00	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	3.09	2.94	2.80	2.66	2.56	2.44	2.32	2.21
		Date	10/22/2028	08/28/2028	07/06/2028	05/17/2028	04/11/2028	02/26/2028	01/14/2028	12/04/2027	
	Final Maturity	Years	6.00	5.75	5.50	5.25	5.25	5.00	4.75	4.50	
		Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	03/19/2030	
Series B	Without optional redemption *	Average life	Years	3.20	3.06	2.92	2.80	2.68	2.56	2.45	2.35
		Date	11/29/2028	10/08/2028	08/20/2028	07/05/2028	05/23/2028	04/11/2028	03/02/2028	01/24/2028	
	Final Maturity	Years	8.01	8.01	8.01	7.75	7.75	7.50	7.50	7.50	
		Date	09/19/2033	09/19/2033	09/19/2033	06/19/2033	06/19/2033	06/19/2033	03/19/2033	03/19/2033	
Series C	With optional redemption *	Average life	Years	3.09	2.94	2.80	2.66	2.56	2.44	2.32	2.21
		Date	10/22/2028	08/28/2028	07/06/2028	05/17/2028	04/11/2028	02/26/2028	01/14/2028	12/04/2027	
	Final Maturity	Years	6.00	5.75	5.50	5.25	5.25	5.00	4.75	4.50	
		Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	03/19/2030	
Series D	Without optional redemption *	Average life	Years	3.40	3.29	3.18	3.09	2.94	2.85	2.78	2.71
		Date	02/10/2029	12/31/2028	11/24/2028	10/20/2028	08/27/2028	07/26/2028	06/29/2028	06/04/2028	
	Final Maturity	Years	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.25	
		Date	03/19/2034	03/19/2034	03/19/2034	03/19/2034	03/19/2034	03/19/2034	03/19/2034	12/19/2033	
Series Z	With optional redemption *	Average life	Years	3.09	2.94	2.80	2.66	2.56	2.44	2.32	2.21
		Date	10/22/2028	08/28/2028	07/06/2028	05/17/2028	04/11/2028	02/26/2028	01/14/2028	12/04/2027	
	Final Maturity	Years	6.00	5.75	5.50	5.25	5.25	5.00	4.75	4.50	
		Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	03/19/2030	
Series Z	Without optional redemption *	Average life	Years	3.43	3.32	3.22	3.13	2.98	2.90	2.84	2.78
		Date	02/12/2029	01/12/2029	12/07/2028	11/04/2028	09/10/2028	08/14/2028	07/21/2028	06/29/2028	
	Final Maturity	Years	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	
		Date	12/19/2035	12/19/2035	12/19/2035	12/19/2035	12/19/2035	12/19/2035	12/19/2035	12/19/2035	
Series Z	With optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
		Date	03/19/2026	03/19/2026	03/19/2026	03/19/2026	03/19/2026	03/19/2026	03/19/2026	03/19/2026	
	Final Maturity	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	
		Date	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	
Series Z	Without optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
		Date	03/19/2026	03/19/2026	03/19/2026	03/19/2026	03/19/2026	03/19/2026	03/19/2026	03/19/2026	
	Final Maturity	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	
		Date	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	06/19/2026	

\* 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	91.72%	743,553,936.00	8.48%	91.54%	920,000,000.00	8.50%
Series B	3.99%	32,328,432.00	4.48%	3.98%	40,000,000.00	4.50%
Series C	3.19%	25,862,745.60	1.28%	3.18%	32,000,000.00	1.30%
Series D	0.80%	6,465,686.40	0.48%	0.80%	8,000,000.00	0.50%
Series Z	0.31%	2,500,001.00	0.50%	0.50%	5,000,000.00	
Issue of Bonds		810,710,801.00			1,005,000,000.00	
Reserve Fund	0.48%	3,879,411.84	0.50%		5,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		48,718,709.80	2.250%
Servicer ppal collect not yet credited		1,276,921.14	
Servicer ints collect not yet credited		289,640.58	
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

Additional information

# BBVA CONSUMER AUTO 2024-1 Fondo de Titulización



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### Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	56,853	62,364	
Principal			
Principal outstanding	776,116,682.21	999,785,270.51	
Average loan	13,651.29	16,031.45	
Minimum	42.96	8,265.10	
Maximum	57,092.25	66,784.73	
Interest rate			
Weighted average (wac)	7.93%	7.95%	
Minimum	3.99%	3.99%	
Maximum	10.99%	10.99%	
Final maturity			
Weighted average (WARM) (months)	69	81	
Minimum	11/07/2025	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)	0.98%	0.86%	0.82%	0.73%	0.69%
Annual Percentage Rate (CPR)	11.14%	9.84%	9.44%	8.37%	7.94%

Geographic distribution		
	Current	At constitution date
Andalucia	21.23%	20.87%
Aragon	1.61%	1.59%
Asturias	1.12%	1.12%
Balearic Islands	4.16%	4.09%
Basque Country	2.04%	2.21%
Canary Islands	8.37%	8.06%
Cantabria	0.73%	0.77%
Castilla-La Mancha	6.15%	6.29%
Castilla-Leon	2.85%	2.91%
Catalonia	15.64%	15.91%
Ceuta	0.10%	0.11%
Extremadura	3.85%	3.68%
Galicia	3.52%	3.58%
La Rioja	0.21%	0.23%
Madrid	10.59%	10.91%
Mellilla	0.54%	0.51%
Murcia	4.98%	4.85%
Navarra	0.52%	0.53%
Valencia	11.80%	11.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total debt	%
<i>Delinquencies</i>									
Up to 1 month	580	95,267.70	55,960.66	0.00	151,228.36	8.41	8,579,547.53	8,730,775.89	30.67
from > 1 to ≤ 2 months	356	102,122.63	68,448.26	0.00	170,570.89	9.49	5,382,378.39	5,552,949.28	19.51
from > 2 to ≤ 3 months	238	98,327.91	64,822.56	0.00	163,150.47	9.08	3,607,708.82	3,770,859.29	13.25
from > 3 to ≤ 6 months	214	148,165.09	102,997.24	0.00	251,162.33	13.97	3,165,766.80	3,416,919.13	12.00
from > 6 to < 12 months	324	420,149.23	305,528.88	0.00	725,678.11	40.37	4,633,745.84	5,359,423.95	18.83
from ≥ 12 to < 18 months	92	203,403.16	132,583.74	0.00	335,986.90	18.69	1,298,283.80	1,634,270.70	5.74
Subtotal	1,804	1,067,425.72	730,341.34	0.00	1,797,767.06	100.00	26,667,431.18	28,465,198.24	100.00
Total	1,804	1,067,425.72	730,341.34	0.00	1,797,767.06		26,667,431.18	28,465,198.24	

#### Additional information