

BBVA CONSUMER AUTO 2024-1 Fondo de Titulización



Brief report

Date: 12/31/2025
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	75,349.36 693,214,112.00 75.35%	100,000.00 920,000,000.00	Floating 3-M Euribor+0.700% 19.Mar/Jun/Sep/Dec	2.7490% 03/19/2026 517.838477 Gross 419.449166 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	AA (sf) AA+sf	AA AA
Series B ES0305827018	09/19/2024 400	75,349.36 30,139,744.00 75.35%	100,000.00 40,000,000.00	Floating 3-M Euribor+1.100% 19.Mar/Jun/Sep/Dec	3.1490% 03/19/2026 593.187837 Gross 480.482148 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	A (high) (sf) A+sf	A (high) A+
Series C ES0305827026	09/19/2024 320	75,349.36 24,111,795.20 75.35%	100,000.00 32,000,000.00	Floating 3-M Euribor+1.600% 19.Mar/Jun/Sep/Dec	3.6490% 03/19/2026 687.374537 Gross 556.773375 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	A (low) (sf) A-sf	BBB (high) BBB+
Series D ES0305827034	09/19/2024 80	75,349.36 6,027,948.80 75.35%	100,000.00 8,000,000.00	Floating 3-M Euribor+3.540% 19.Mar/Jun/Sep/Dec	5.5890% 03/19/2026 1,052.818933 Gross 852.783336 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	"Pass-Through" Pro rata / Secuential	B (low) (sf) BBB+sf	B (low) BBB
Series Z ES0305827042	09/19/2024 50	33,333.36 1,666,668.00 33.33%	100,000.00 5,000,000.00	Floating 3-M Euribor+3.240% 19.Mar/Jun/Sep/Dec	5.2890% 03/19/2026 440.750353 Gross 357.007786 Net	03/19/2038 Quarterly 19.Mar/Jun/Sep/Dec	Planned	BBB (high) (sf) BB+sf	BBB (high) BB+
Total		755,160,268.00	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	2.98	2.83	2.70	2.56	2.47	2.36	2.24	2.17
			Date	12/09/2028	10/17/2028	08/28/2028	07/12/2028	06/08/2028	04/26/2028	03/16/2028	02/17/2028
		Final Maturity	Years	5.75	5.50	5.25	5.00	5.00	4.75	4.50	4.50
	Without optional redemption *		Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	06/19/2030
		Average life	Years	3.09	2.95	2.83	2.71	2.60	2.49	2.38	2.29
			Date	01/18/2029	11/30/2028	10/15/2028	09/01/2028	07/23/2028	06/14/2028	05/07/2028	04/03/2028
Series B	With optional redemption *	Average life	Years	2.98	2.83	2.70	2.56	2.47	2.36	2.24	2.17
			Date	12/09/2028	10/17/2028	08/28/2028	07/12/2028	06/08/2028	04/26/2028	03/16/2028	02/17/2028
		Final Maturity	Years	5.75	5.50	5.25	5.00	5.00	4.75	4.50	4.50
	Without optional redemption *		Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	06/19/2030
		Average life	Years	3.27	3.16	3.06	2.97	2.83	2.75	2.67	2.55
			Date	03/24/2029	02/13/2029	01/09/2029	12/05/2028	10/17/2028	09/18/2028	08/21/2028	07/07/2028
Series C	With optional redemption *	Average life	Years	2.98	2.83	2.70	2.56	2.47	2.36	2.24	2.17
			Date	12/09/2028	10/17/2028	08/28/2028	07/12/2028	06/08/2028	04/26/2028	03/16/2028	02/17/2028
		Final Maturity	Years	5.75	5.50	5.25	5.00	5.00	4.75	4.50	4.50
	Without optional redemption *		Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	06/19/2030
		Average life	Years	3.30	3.19	3.10	3.02	2.88	2.80	2.74	2.61
			Date	04/04/2029	02/26/2029	01/24/2029	12/24/2028	11/03/2028	10/06/2028	09/12/2028	07/28/2028
Series D	With optional redemption *	Average life	Years	2.98	2.83	2.70	2.56	2.47	2.36	2.24	2.17
			Date	12/09/2028	10/17/2028	08/28/2028	07/12/2028	06/08/2028	04/26/2028	03/16/2028	02/17/2028
		Final Maturity	Years	5.75	5.50	5.25	5.00	5.00	4.75	4.50	4.50
	Without optional redemption *		Date	09/19/2031	06/19/2031	03/19/2031	12/19/2030	12/19/2030	09/19/2030	06/19/2030	06/19/2030
		Average life	Years	3.33	3.23	3.14	3.06	2.92	2.85	2.80	2.67
			Date	04/16/2029	03/11/2029	02/07/2029	01/10/2029	11/18/2028	10/25/2028	10/06/2028	08/19/2028
Series Z	With optional redemption *	Average life	Years	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37
			Date	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
	Without optional redemption *		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
		Average life	Years	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37
			Date	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026	05/03/2026

* 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
Series A	91.80%	693,214,112.00	8.48%	91.54%	8.50%
Series B	3.99%	30,139,744.00	4.48%	3.98%	4.50%
Series C	3.19%	24,111,795.20	1.28%	3.18%	1.30%
Series D	0.80%	6,027,948.80	0.48%	0.80%	0.50%
Series Z	0.22%	1,666,668.00	0.50%	0.50%	
Issue of Bonds		755,160,268.00		1,005,000,000.00	
Reserve Fund	0.48%	3,616,769.28	0.50%	5,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	23,654,173.84	2.250%	
Servicer ppal collect not yet credited	998,574.96		
Servicer ints collect not yet credited	245,695.76		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

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

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Collateral: Consumer loans to individuals

General			
	Current	At constitution date	
Count	55,935	62,364	
Principal			
Principal outstanding	743,068,691.71	999,785,270.51	
Average loan	13,284.50	16,031.45	
Minimum	23.50	8,265.10	
Maximum	56,210.61	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)	68	81	
Minimum	01/02/2026	04/05/2025	
Maximum	04/17/2035	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)	0.79%	0.86%	0.83%	0.78%	0.70%
Annual Percentage Rate (CPR)	9.13%	9.84%	9.57%	8.97%	8.09%

Geographic distribution		
	Current	At constitution date
Andalucia	21.29%	20.87%
Aragon	1.61%	1.59%
Asturias	1.11%	1.12%
Balearic Islands	4.17%	4.09%
Basque Country	2.01%	2.21%
Canary Islands	8.42%	8.06%
Cantabria	0.73%	0.77%
Castilla-La Mancha	6.12%	6.29%
Castilla-Leon	2.84%	2.91%
Catalonia	15.61%	15.91%
Ceuta	0.10%	0.11%
Extremadura	3.90%	3.68%
Galicia	3.47%	3.58%
La Rioja	0.21%	0.23%
Madrid	10.54%	10.91%
Melilla	0.54%	0.51%
Murcia	5.00%	4.85%
Navarra	0.51%	0.53%
Valencia	11.83%	11.76%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	682	113,348.45	62,454.27	0.00	175,802.72	7.88	9,770,730.85	9,946,533.57	31.60
from > 1 to ≤ 2 months	392	103,871.46	65,888.63	0.00	169,560.09	7.60	5,647,359.25	5,816,919.34	18.48
from > 2 to ≤ 3 months	242	99,823.78	63,865.46	0.00	163,689.24	7.34	3,614,685.14	3,778,374.38	12.00
from > 3 to ≤ 6 months	211	147,126.51	95,439.76	0.00	242,566.27	10.87	2,956,330.99	3,198,897.26	10.16
from > 6 to < 12 months	335	477,588.36	310,717.74	0.00	788,306.10	35.33	4,662,338.87	5,450,644.97	17.32
from ≥ 12 to < 18 months	184	406,316.85	285,032.85	0.00	691,349.70	30.98	2,591,124.03	3,282,473.73	10.43
Subtotal	2,036	1,348,075.41	883,198.71	0.00	2,231,274.12	100.00	29,242,569.13	31,473,843.25	100.00
Total	2,036	1,348,075.41	883,198.71	0.00	2,231,274.12		29,242,569.13	31,473,843.25	