

Brief report

Date: 04/30/2019
Currency: EUR

Constitution date
10/13/2014

VAT Reg. no.
V87118782

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

Originator
BBVA

Servicer
BBVA

Lead Manager
BBVA

Suscriber
BBVA

Bond Paying Agent
BBVA

Market
AIAP Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
BBVA

Principal Account
BBVA

Subordinated Loan
BBVA

Start-up Loan
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 DBRS / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305044002	10/13/2014 2,550		100,000.00 255,000,000.00	Fixed 1.5% 18.Jan/Apr/Jul/Oct	07/18/2019	07/18/2028 Quarterly 18.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	A(high) (sf) A	A A
Series B ES0305044010	10/13/2014 450	95,033.02 42,764,859.00 95.03%	100,000.00 45,000,000.00	Fixed 2% 18.Jan/Apr/Jul/Oct	2.0000% 07/18/2019 454.046651 Gross 367.777787 Net	07/18/2028 Quarterly 18.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	B A	BBB (low) B
Total		42,764,859.00	300,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series B	With optional redemption *	% 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
		Average life	Years	0.66 12/13/2019	0.65 12/12/2019	0.65 12/11/2019	0.65 12/10/2019	0.64 12/08/2019	0.64 12/07/2019	0.64 12/06/2019	0.63 12/05/2019
	Final Maturity			0.75 01/18/2020	0.75 01/18/2020	0.75 01/18/2020	0.75 01/18/2020	0.75 01/18/2020	0.75 01/18/2020	0.75 01/18/2020	0.75 01/18/2020
		Average life	Years	1.61 11/27/2020	1.58 11/13/2020	1.54 10/31/2020	1.47 10/18/2020	1.44 10/05/2020	1.40 09/23/2020	1.37 09/10/2020	1.37 08/29/2020
		Final Maturity	Years	5.25 07/18/2024	5.25 07/18/2024	5.25 07/18/2024	5.25 07/18/2024	5.25 07/18/2024	5.25 07/18/2024	5.25 07/18/2024	5.25 07/18/2024

Restitution period will end up 01.18.2016. Meanwhile loans will be restitute 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

Credit enhancement (CE)					
		Current		At issue date	
			% CE		% CE
Series A	0.00%	0.00	85.00%	255,000,000.00	27.00%
Series B	100.00%	42,764,859.00	15.00%	45,000,000.00	12.00%
Issue of Bonds		42,764,859.00		300,000,000.00	
Reserve Fund	35.08%	15,000,000.00	12.00%	36,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	16,137,776.79	0.000%	
Principals Account	0.00		
Servicer ppal collect not yet credited	1,290,674.92		
Servicer ints collect not yet credited	201,139.99		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		15,000,000.00	0.000%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Consumer loans to individuals

General		
	Current	At constitution date
Count	5,615	34,209
Principal		
Principal outstanding	41,402,644.26	298,837,885.54
Average loan	7,373.58	8,736.65
Minimum	19.18	2,782.75
Maximum	38,862.24	67,580.84
Interest rate		
Weighted average (wac)	8.20%	9.51%
Minimum	1.75%	3.00%
Maximum	22.00%	22.50%
Final maturity		
Weighted average (WARM) (months)	35	48
Minimum	05/01/2019	11/23/2014
Maximum	05/31/2024	05/31/2024
Index (principal outstanding distribution)		
Fixed Interest	100.00%	100.00%

BBVA CONSUMO 6 Fondo de Titulización de Activos

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.24%	1.18%	1.23%	1.33%	1.26%
Annual Percentage Rate (CPR)	13.94%	13.27%	13.81%	14.82%	14.08%

Replenishment of securitised assets

Last acquisition (date)	01/18/2016
Number of loans acquired	978
Additional loan principal	34,924,785.61
Cumulative acquisitions	
Number of loans acquired	14,996
Additional loan principal	193,735,236.12
Next acquisition (date)	
End of revolving period	01/18/2016

Geographic distribution

	Current	At constitution date
Andalucia	18.79%	18.17%
Aragon	2.59%	2.51%
Asturias	2.98%	2.40%
Balearic Islands	1.87%	2.57%
Basque Country	3.31%	3.28%
Canary Islands	5.92%	6.92%
Cantabria	1.21%	1.10%
Castilla-La Mancha	3.67%	3.30%
Castilla-Leon	5.08%	4.81%
Catalonia	17.47%	18.86%
Ceuta	1.03%	0.92%
Extremadura	2.11%	2.39%
Galicia	8.29%	6.89%
La Rioja	0.41%	0.33%
Madrid	10.22%	11.90%
Melilla	1.61%	1.23%
Murcia	2.62%	2.06%
Navarra	0.64%	0.61%
Valencia	10.19%	9.69%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	396	125,066.10	21,466.20	0.00	146,532.30	2.87	2,516,966.03	2,663,498.33	27.63
from > 1 to ≤ 2 months	58	45,249.60	6,788.15	0.00	52,037.75	1.02	316,612.97	368,650.72	3.82
from > 2 to ≤ 3 months	21	16,014.97	2,638.13	0.00	18,653.10	0.37	128,524.25	147,177.35	1.53
from > 3 to ≤ 6 months	27	36,208.13	6,089.64	0.00	42,297.77	0.83	131,550.10	173,847.87	1.80
from > 6 to < 12 months	44	115,723.68	15,695.06	0.00	131,418.74	2.58	199,559.99	330,978.73	3.43
from ≥ 12 to < 18 months	53	138,305.17	25,112.57	0.00	163,417.74	3.21	161,569.74	324,987.48	3.37
from ≥ 18 to < 24 months	78	259,636.47	51,595.43	0.00	311,231.90	6.11	181,342.92	492,574.82	5.11
from ≥ 2 years	602	3,468,688.67	762,604.78	0.00	4,231,293.45	83.02	906,231.27	5,137,524.72	53.30
Subtotal	1,279	4,204,892.79	891,989.96	0.00	5,096,882.75	100.00	4,542,357.27	9,639,240.02	100.00
Total	1,279	4,204,892.79	891,989.96	0.00	5,096,882.75		4,542,357.27	9,639,240.02	

Additional information