

BBVA CONSUMO 8 Fondo de Titulización

Brief report

Date: 09/30/2021
Currency: EUR

Constitution date
07/18/2016

VAT Reg. no.
V87614525

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

Originator
BBVA

Servicer
BBVA

Lead Manager
BBVA

Suscriber
BBVA

Bond Paying Agent
BBVA

Market
AIAF 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	
		Current	Original			Final maturity (legal)	Next	Fitch / Moody's / SCOPE	Current
Series A ES0305155006	07/18/2016 6,125	11,812.77 72,353,216.25 11.81%	100,000.00 612,500,000.00	Fixed 1% 21.Jan/Apr/Jul/Oct	1.0000% 10/21/2021 30.188190 Gross 24.452434 Net	10/21/2029 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	A+sf Aa1 (sf) AAAsf	A+ Aa2 AAA
Series B ES0305155014	07/18/2016 875	100,000.00 87,500,000.00 100.00%	100,000.00 87,500,000.00	Fixed 1.5% 21.Jan/Apr/Jul/Oct	1.5000% 10/21/2021 383.333333 Gross 310.500000 Net	10/21/2029 Quarterly 21.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	CCCsf Ba1 (sf) BB+sf	CCC B1 BB
Total		159,853,216.25	700,000,000.00						

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
		% Annual equivalent CPR		2,00	4,00	6,00	8,00	10,00	12,00	14,00
Series A	With optional redemption *	Average life	Years	0.71	0.68	0.66	0.64	0.62	0.60	0.57
		Date		04/04/2022	03/27/2022	03/19/2022	03/11/2022	03/03/2022	02/23/2022	02/15/2022
		Final Maturity	Years	1.50	1.25	1.25	1.25	1.25	1.25	1.00
	Without optional redemption *	Date		01/21/2023	10/21/2022	10/21/2022	10/21/2022	10/21/2022	10/21/2022	07/21/2022
		Average life	Years	0.71	0.68	0.66	0.64	0.62	0.60	0.57
		Final Maturity	Years	1.50	1.25	1.25	1.25	1.25	1.25	1.00
Series B	With optional redemption *	Date		01/21/2023	10/21/2022	10/21/2022	10/21/2022	10/21/2022	10/21/2022	07/21/2022
	Average life	Years	1.72	1.71	1.69	1.68	1.48	1.47	1.47	1.45
		Date		04/09/2023	04/05/2023	03/31/2023	03/26/2023	01/11/2023	01/09/2023	01/06/2023
	Final Maturity	Years	1.75	1.75	1.75	1.75	1.50	1.50	1.50	1.50
		Date		04/21/2023	04/21/2023	04/21/2023	04/21/2023	01/21/2023	01/21/2023	01/21/2023
		Average life	Years	2.83	2.76	2.69	2.63	2.57	2.51	2.45
	Without optional redemption *	Date		05/17/2024	04/23/2024	03/30/2024	03/06/2024	02/13/2024	01/23/2024	01/02/2024
	Final Maturity	Years	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76
		Date		04/21/2028	04/21/2028	04/21/2028	04/21/2028	04/21/2028	04/21/2028	04/21/2028
	Average life	Years	2.83	2.76	2.69	2.63	2.57	2.51	2.45	2.39
		Date		05/17/2024	04/23/2024	03/30/2024	03/06/2024	02/13/2024	01/23/2024	12/11/2023
		Final Maturity	Years	6.76	6.76	6.76	6.76	6.76	6.76	6.76

Restitution period will end up 01.22.2018. 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	45.26%	72,353,216.25	74.45%	87.50%	17.00%
Series B	54.74%	87,500,000.00	19.71%	12.50%	4.50%
Issue of Bonds		159,853,216.25		700,000,000.00	
Reserve Fund	19.71%	31,500,000.00	4.50%	31,500,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		54,361,221.28	0.000%
Principals Account		0.00	
Servicer ppal collect not yet credited		691,688.78	
Servicer ints collect not yet credited		86,280.82	
Liabilities		Available	Balance
Subordinated Loan L/T			31,500,000.00
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		22,460	68,490
Principal			
Principal outstanding		144,917,568.47	699,989,199.87
Average loan		6,452.25	10,220.31
Minimum		0.00	3,167.06
Maximum		34,333.96	92,358.62
Interest rate			
Weighted average (wac)		7.30%	8.18%
Minimum		3.99%	4.00%
Maximum		12.49%	15.00%
Final maturity			
Weighted average (WARM) (months)		38	61
Minimum		05/04/2020	12/01/2016
Maximum		03/28/2028	02/28/2026
Index (principal outstanding distribution)			
Fixed Interest		100.00%	100.00%

Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.90%	0.90%	0.95%	0.93%	0.76%
Annual Percentage Rate (CPR)	10.27%	10.24%	10.87%	10.64%	8.69%

Replenishment of securitised assets					
Last acquisition (date)	01/22/2018				
Number of loans acquired	2.681				
Additional loan principal	54,002,900.38				
Cumulative acquisitions					
Number of loans acquired	14.517				
Additional loan principal	306,766,302.81				
Next acquisition (date)					
End of revolving period	01/22/2018				

Geographic distribution		
	Current	At constitution date
Andalucía	18.75%	16.68%
Aragón	1.66%	1.53%
Asturias	1.99%	1.98%
Balearic Islands	2.12%	2.16%
Basque Country	2.72%	3.18%
Canary Islands	7.97%	6.49%
Cantabria	0.54%	0.54%
Castilla-La Mancha	5.22%	5.34%
Castilla-León	3.38%	3.38%
Catalonia	20.06%	22.28%
Ceuta	0.06%	0.05%
Extremadura	3.84%	3.23%
Galicia	3.60%	3.73%
La Rioja	0.27%	0.34%
Madrid	8.49%	10.83%
Melilla	0.20%	0.20%
Murcia	7.31%	6.07%
Navarra	0.24%	0.38%
Valencia	11.58%	11.61%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	373	76,812.20	14,414.50	0.00	91,226.70	0.90	2,404,468.82	2,495,695.52	10.59
from > 1 to ≤ 2 months	230	87,899.94	18,674.10	0.00	106,574.04	1.06	1,684,969.34	1,791,543.38	7.61
from > 2 to ≤ 3 months	194	113,874.99	23,272.47	0.00	137,147.46	1.36	1,374,128.51	1,511,275.97	6.42
from > 3 to ≤ 6 months	111	98,065.76	22,250.72	0.00	120,316.48	1.19	727,656.50	847,972.98	3.60
from > 6 to < 12 months	175	257,481.40	61,154.57	0.00	318,635.97	3.16	911,937.62	1,230,573.59	5.22
from ≥ 12 to < 18 months	188	438,020.79	101,343.46	0.00	539,364.25	5.35	825,692.25	1,365,056.50	5.79
from ≥ 18 to < 24 months	283	919,683.27	245,942.31	0.00	1,165,625.58	11.55	1,340,973.28	2,506,598.86	10.64
from ≥ 2 years	1,065	5,882,313.31	1,728,422.72	0.00	7,610,736.03	75.43	4,196,780.04	11,807,516.07	50.12
Subtotal	2,619	7,874,151.66	2,215,474.85	0.00	10,089,626.51	100.00	13,466,606.36	23,556,232.87	100.00
Total	2,619	7,874,151.66	2,215,474.85	0.00	10,089,626.51		13,466,606.36	23,556,232.87	

Additional information