

Brief report

Date: 08/31/2022
Currency: EUR

Constitution date
03/27/2017

VAT Reg. no.
V87792735

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	BRS / Moody's / SCOP	Current Original
Series A ES0305252001	03/27/2017 12,512	11,092.39 138,787,983.68 11.09%	100,000.00 1,251,200,000.00	Fixed 0.7% 21.Mar/Jun/Sep/Dec	0.7000% 09/21/2022 19.843053 Gross 16.072873 Net	09/21/2033 Quarterly 21.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AA (high) (sf) Aa1 (sf) AAAsf	A A3 AA-
Series B ES0305252019	03/27/2017 1,238	100,000.00 123,800,000.00 100.00%	100,000.00 123,800,000.00	Fixed 1% 21.Mar/Jun/Sep/Dec	1.0000% 09/21/2022 255.555556 Gross 207.000000 Net	09/21/2033 Quarterly 21.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A (high) (sf) n.c. BB+sf	BB n.c. B-
Total		262,587,983.68	1,375,000,000.00						

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	0,79	0,77	0,73	0,71	0,69	0,67	0,65	0,63
			Date	04/06/2023	03/27/2023	03/13/2023	03/06/2023	02/27/2023	02/20/2023	02/13/2023	02/06/2023
		Final Maturity	Years	1,50	1,50	1,25	1,25	1,25	1,25	1,25	1,25
		Date	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	
	Without optional redemption *	Average life	Years	0,79	0,77	0,74	0,72	0,69	0,67	0,65	0,63
			Date	04/06/2023	03/27/2023	03/18/2023	03/09/2023	02/27/2023	02/20/2023	02/13/2023	02/06/2023
Final Maturity		Years	1,50	1,50	1,50	1,50	1,25	1,25	1,25	1,25	
	Date	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023		
Series B	With optional redemption *	Average life	Years	1,50	1,50	1,25	1,25	1,25	1,25	1,25	1,25
			Date	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023
		Final Maturity	Years	1,50	1,50	1,25	1,25	1,25	1,25	1,25	1,25
		Date	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	
	Without optional redemption *	Average life	Years	2,57	2,52	2,47	2,43	2,38	2,33	2,28	2,23
			Date	01/15/2025	12/27/2024	12/10/2024	11/22/2024	11/05/2024	10/17/2024	09/29/2024	09/11/2024
Final Maturity		Years	6,51	6,51	6,51	6,51	6,51	6,51	6,51	6,51	
	Date	12/21/2028	12/21/2028	12/21/2028	12/21/2028	12/21/2028	12/21/2028	12/21/2028	12/21/2028		

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	52.85%	138,787,983.68	70.71%	1,251,200,000.00	13.50%
Series B	47.15%	123,800,000.00	23.56%	123,800,000.00	4.50%
Issue of Bonds		262,587,983.68		1,375,000,000.00	
Reserve Fund	23.56%	61,875,000.00	4.50%	61,875,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		93,994,264.36	
Principals Account		0.00	
Servicer ppal collect not yet credited		7,098,362.14	
Servicer ints collect not yet credited		1,222,361.01	
Liabilities		Available	Balance
Subordinated Loan L/T			61,875,000.00
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		32,811	142,001
Principal			
Principal outstanding		240,990,535.05	1,374,999,462.16
Average loan		7,344.81	9,683.03
Minimum		5.69	2,167.52
Maximum		51,579.64	97,334.34
Interest rate			
Weighted average (wac)		7.33%	6.91%
Minimum		3.00%	3.50%
Maximum		18.00%	16.75%
Final maturity			
Weighted average (WARM) (months)		35	65
Minimum		09/01/2022	05/31/2017
Maximum		10/31/2028	12/10/2026
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		0.30%	0.00%
1-year EURIBOR/MIBOR (Mortgage Market)		9.76%	12.35%
Fixed Interest		89.94%	87.65%

BBVA CONSUMO 9 Fondo de Titulización

Brief report

Date: 08/31/2022
Currency: EUR

Constitution date
03/27/2017

VAT Reg. no.
V87792735

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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.80%	1.04%	1.14%	1.14%	1.16%
Annual Percentage Rate (CPR)	9.19%	11.77%	12.89%	12.81%	13.03%

Replenishment of securitised assets	
Last acquisition (date)	09/21/2018
Number of loans acquired	3,937
Additional loan principal	115,777,145.30
Cumulative acquisitions	
Number of loans acquired	27,051
Additional loan principal	693,060,349.29
Next acquisition (date)	
End of revolving period	09/21/2018

Geographic distribution		
	Current	At constitution date
Andalucía	17.86%	18.96%
Aragón	1.94%	2.05%
Asturias	2.06%	2.65%
Balearic Islands	2.43%	2.43%
Basque Country	2.70%	3.13%
Canary Islands	9.54%	8.94%
Cantabria	0.97%	1.11%
Castilla-La Mancha	2.92%	3.10%
Castilla-León	3.46%	4.23%
Catalonia	21.23%	16.44%
Ceuta	0.84%	0.76%
Extremadura	2.23%	2.60%
Galicia	5.53%	5.69%
La Rioja	0.35%	0.46%
Madrid	12.43%	12.40%
Melilla	0.95%	1.00%
Murcia	2.33%	2.59%
Navarra	0.63%	0.76%
Valencia	9.58%	10.72%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt		Total debt
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	1,730	456,122.87	108,567.82	0.00	564,690.69	1.60	14,090,113.27	14,654,803.96	21.08
from > 1 to ≤ 2 months	153	125,054.16	30,960.58	0.00	156,014.74	0.44	1,514,159.90	1,670,174.64	2.40
from > 2 to ≤ 3 months	63	54,541.77	10,911.98	0.00	65,453.75	0.19	392,474.47	457,928.22	0.66
from > 3 to ≤ 6 months	102	119,355.07	31,656.74	0.00	151,011.81	0.43	797,826.50	948,838.31	1.36
from > 6 to < 12 months	271	755,618.66	141,151.66	0.00	896,770.32	2.54	1,698,064.28	2,594,834.60	3.73
from ≥ 12 to < 18 months	313	1,352,716.15	237,617.68	0.00	1,590,333.83	4.50	1,455,460.32	3,045,794.15	4.38
from ≥ 18 to < 24 months	425	3,149,619.16	501,976.48	0.00	3,651,595.64	10.33	1,784,657.97	5,436,253.61	7.82
from ≥ 2 years	2,611	21,484,032.84	6,777,056.02	0.00	28,261,088.86	79.98	12,443,536.93	40,704,625.79	58.56
Subtotal	5,668	27,497,060.68	7,839,898.96	0.00	35,336,959.64	100.00	34,176,293.64	69,513,253.28	100.00
Total	5,668	27,497,060.68	7,839,898.96	0.00	35,336,959.64		34,176,293.64	69,513,253.28	