

BBVA CONSUMO 9 Fondo de Titulización

Brief report

Date: 01/31/2023
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	5,983.87 74,870,181.44 5.98%	100,000.00 1,251,200,000.00	Fixed 0.7% 21.Mar/Jun/Sep/Dec	0.7000% 03/21/2023 10.471773 Gross 8.482136 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% 03/21/2023 250.000000 Gross 202.500000 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		198,670,181.44	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	06/20/2023	06/16/2023	06/13/2023	06/09/2023	06/06/2023	06/02/2023	05/29/2023	05/26/2023	
		Final Maturity	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
			Date	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	
	Without optional redemption *	Average life	Years	06/28/2023	06/21/2023	06/15/2023	06/09/2023	06/06/2023	06/02/2023	05/29/2023	05/26/2023	
		Final Maturity	Years	1.00	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
			Date	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023
Series B	With optional redemption *	Average life	Years	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	
		Final Maturity	Years	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
			Date	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	
	Without optional redemption *	Average life	Years	12/24/2024	12/10/2024	11/27/2024	11/13/2024	10/30/2024	10/16/2024	10/02/2024	09/18/2024	
		Final Maturity	Years	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01
			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	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	37.69%	74,870,181.44	93.45%	91.00%	1,251,200,000.00
Series B	62.31%	123,800,000.00	31.14%	9.00%	123,800,000.00
Issue of Bonds		198,670,181.44			1,375,000,000.00
Reserve Fund	31.14%	61,875,000.00	4.50%		61,875,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	83,671,484.45		
Principals Account	0.00		
Servicer ppal collect not yet credited	6,219,457.21		
Servicer ints collect not yet credited	971,182.53		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		61,875,000.00	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	27,690	142,001	
Principal			
Principal outstanding	182,511,695.10	1,374,999,462.16	
Average loan	6,591.25	9,683.03	
Minimum	3.31	2,167.52	
Maximum	47,350.40	97,334.34	
Interest rate			
Weighted average (wac)	7.39%	6.91%	
Minimum	3.02%	3.50%	
Maximum	16.50%	16.75%	
Final maturity			
Weighted average (WARM) (months)	31	65	
Minimum	02/05/2023	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)	10.04%	12.35%	
Fixed Interest	89.66%	87.65%	

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
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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.95%	1.07%	1.01%	1.10%	1.15%
Annual Percentage Rate (CPR)	10.87%	12.08%	11.46%	12.46%	12.95%

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
Andalucia	18.01%	18.96%
Aragon	1.97%	2.05%
Asturias	2.11%	2.65%
Balearic Islands	2.30%	2.43%
Basque Country	2.72%	3.13%
Canary Islands	9.58%	8.94%
Cantabria	0.97%	1.11%
Castilla-La Mancha	2.89%	3.10%
Castilla-Leon	3.49%	4.23%
Catalonia	21.31%	16.44%
Ceuta	0.83%	0.76%
Extremadura	2.19%	2.60%
Galicia	5.70%	5.69%
La Rioja	0.33%	0.46%
Madrid	12.20%	12.40%
Melilla	0.96%	1.00%
Murcia	2.36%	2.59%
Navarra	0.62%	0.76%
Valencia	9.47%	10.72%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	1,632	452,667.73	94,417.87	0.00	547,085.60	3.62	12,320,978.79	12,868,064.39	35.05
from > 1 to ≤ 2 months	129	93,446.36	22,237.90	0.00	115,684.26	0.76	1,001,795.93	1,117,480.19	3.04
from > 2 to ≤ 3 months	58	79,464.70	15,941.20	0.00	95,405.90	0.63	548,949.79	644,355.69	1.76
from > 3 to ≤ 6 months	86	91,164.98	21,668.29	0.00	112,833.27	0.75	506,307.29	619,140.56	1.69
from > 6 to < 12 months	279	864,051.05	134,186.82	0.00	998,237.87	6.60	1,527,595.12	2,525,832.99	6.88
from ≥ 12 to < 18 months	244	1,036,785.65	184,965.67	0.00	1,221,751.32	8.07	1,140,083.39	2,361,834.71	6.43
from ≥ 18 to < 24 months	308	1,759,607.12	305,524.47	0.00	2,065,131.59	13.65	1,181,443.13	3,246,574.72	8.84
from ≥ 2 years	919	8,204,826.01	1,772,447.21	0.00	9,977,273.22	65.93	3,350,895.83	13,328,169.05	36.31
Subtotal	3,655	12,582,013.60	2,551,389.43	0.00	15,133,403.03	100.00	21,578,049.27	36,711,452.30	100.00
Total	3,655	12,582,013.60	2,551,389.43	0.00	15,133,403.03		21,578,049.27	36,711,452.30	