BBVA CONSUMO 9 Fondo de Titulización

Brief report

Date: **08/31/2023**
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) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating DBRS / Moody's / SCOPE Current	Original
Series A ES0305252001	03/27/2017 12,512	1,713.18 21,435,308.16 1.71%	100,000.00 1,251,200,000.00	Fixed 0,7% 21.Mar/Jun/Sep/Dec	0.7000% 09/21/2023 3.064689 Gross 2.482398 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% 09/21/2023 255.555556 Gross 207.000000 Net	09/21/2033 Quarterly 21.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AA (sf) n.c. BB+sf	BB n.c. B-
Total		145,235,308.16	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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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	1.45	1.42	1.40	1.37	1.35	1.32	1.29	1.27
			Date	12/01/2024	11/21/2024	11/12/2024	11/02/2024	10/24/2024	10/14/2024	10/05/2024	09/26/2024
		Final Maturity	Years	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51
			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	% CE		At issue date	% CE
Series A	14.76%	21,435,308.16	127.84%	91.00%	1,251,200,000.00	13.50%
Series B	85.24%	123,800,000.00	42.60%	9.00%	123,800,000.00	4.50%
Issue of Bonds		145,235,308.16			1,375,000,000.00	
Reserve Fund	42.60%	61,875,000.00		4.50%	61,875,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		84,426,212.63	
Principals Account		0.00	
Servicer ppal collect not yet credited		5,246,843.14	
Servicer ints collect not yet credited		692,136.16	
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	22,195	142,001
Principal		
Principal outstanding	122,867,807.27	1,374,999,462.16
Average loan	5,535.83	9,683.03
Minimum	6.17	2,167.52
Maximum	41,311.50	97,334.34
Interest rate		
Weighted average (wac)	7.64%	6.91%
Minimum	3.50%	3.50%
Maximum	16.50%	16.75%
Final maturity		
Weighted average (WARM) (months)	26	65
Minimum	09/01/2023	05/31/2017
Maximum	10/31/2028	12/10/2026
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	0.35%	0.00%
1-year EURIBOR/MIBOR (Mortgage Market)	9.89%	12.35%
Fixed Interest	89.76%	87.65%

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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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.81%	0.96%	1.09%	1.08%	1.14%
Annual Percentage Rate (CPR)	9.29%	10.98%	12.33%	12.17%	12.90%

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	17.90%	18.96%
Aragon	2.00%	2.05%
Asturias	2.07%	2.65%
Balearic Islands	2.23%	2.43%
Basque Country	2.70%	3.13%
Canary Islands	9.77%	8.94%
Cantabria	1.01%	1.11%
Castilla-La Mancha	2.82%	3.10%
Castilla-Leon	3.49%	4.23%
Catalonia	21.54%	16.44%
Ceuta	0.82%	0.76%
Extremadura	2.15%	2.60%
Galicia	5.76%	5.69%
La Rioja	0.27%	0.46%
Madrid	12.15%	12.40%
Melilla	0.94%	1.00%
Murcia	2.38%	2.59%
Navarra	0.56%	0.76%
Valencia	9.43%	10.72%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	1,318	370,057.16	62,733.21	0.00	432,790.37	4.94	8,291,008.35	8,723,798.72	38.31
from > 1 to ≤ 2 months	112	86,271.49	16,717.87	0.00	102,989.36	1.18	751,336.88	854,326.24	3.75
from > 2 to ≤ 3 months	41	43,022.88	7,677.72	0.00	50,700.60	0.58	255,262.11	305,962.71	1.34
from > 3 to ≤ 6 months	83	127,499.86	19,776.86	0.00	147,276.72	1.68	422,817.58	570,094.30	2.50
from > 6 to < 12 months	228	690,413.91	110,630.06	0.00	801,043.97	9.15	1,251,036.48	2,052,080.45	9.01
from ≥ 12 to < 18 months	241	963,471.75	164,109.54	0.00	1,127,581.29	12.88	1,001,218.70	2,128,799.99	9.35
from ≥ 18 to < 24 months	209	1,155,892.26	210,370.74	0.00	1,366,263.00	15.60	827,555.81	2,193,818.81	9.63
from ≥ 2 years	431	3,995,520.84	733,603.46	0.00	4,729,124.30	54.00	1,213,175.77	5,942,300.07	26.10
Subtotal	2,663	7,432,150.15	1,325,619.46	0.00	8,757,769.61	100.00	14,013,411.68	22,771,181.29	100.00
Total	2,663	7,432,150.15	1,325,619.46	0.00	8,757,769.61		14,013,411.68	22,771,181.29	

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