**BBVA RMBS 19 Fondo de Titulización**

**Date:** 02/28/2023  
**Currency:** EUR

### Constitution date
11/25/2019

### VAT Reg. no.
V08354459

### Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.

### Brief report

**Management Company**
Europa de Titulización, S.G.F.T

**Originator**
BBVA

**Servicer**
BBVA

**Assets Custodian**
BBVA

**Bond Paying Agent**
BBVA

**Subordinated Loan**
BBVA

**Custodiers**
BBVA  
Banco Europeo de Inversiones

**Legal representative**
BBVA RMBS 19 Fondo de Titulización

### Issued securities: Asset-Backed Bonds

**Series**  
ES0305462006  
1,255,404,060.00

**Issue date**  
11/20/2019  
1,800,000,000.00

**Principal outstanding**  
Current  
1,255,404,060.00

**Interest type**  
Reference rate and margin

**Interest Rate**  
Next coupon  
Redemption

**Final maturity**  
BBVA  
11/20/2039

**Rating**  
BBVA  
AA (high)

**Credit enhancement and financial operations**

**Assets**  
Assets Balance Interest  
3,314,735.61

**Liabilities**  
Available Balance Interest  
4,472,899.00

**Other financial operations (current)**

**Credit enhancement (CE)**

### Collateral: Residential mortgage loans (PTCs/MCs)

**LTV Distribution**

### Credit enhancement (CE)

<table>
<thead>
<tr>
<th>Series</th>
<th>% CE</th>
<th>At issue date</th>
<th>% CE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issue of Bonds</td>
<td>100.00%</td>
<td>1,255,404,060.00</td>
<td>15.00%</td>
</tr>
<tr>
<td>B-Loan</td>
<td>15.53%</td>
<td>200,000,000.00</td>
<td>11.11%</td>
</tr>
<tr>
<td>Reserve Fund</td>
<td>7.97%</td>
<td>100,000,000.00</td>
<td>5.99%</td>
</tr>
</tbody>
</table>

**Series | Issue date | % Monthly CPR (Data) | % CPR | % CPR | % CPR | % CPR | % CPR |
|--------|------------|---------------------|-------|-------|-------|-------|-------|

**Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date**

**Payment Date**

### General

**Count**

<table>
<thead>
<tr>
<th>Current</th>
<th>13,874</th>
<th>16,555</th>
</tr>
</thead>
</table>

**Principal**

<table>
<thead>
<tr>
<th>Principal outstanding</th>
<th>1,440,820,238.03</th>
<th>1,986,833,325.11</th>
</tr>
</thead>
</table>

**Average loan**

124,806,36

**Minimum**

26.28

**Maximum**

1,742,116.26

### Interest rate

**Weighted average (exc)**

3.19%  
1.88%

**Minimum**

0.07%  
0.42%

### Final maturity

**Weighted average (WARM) (months)**

282  
334

**Minimum**

03/31/2023  
10/31/2021

**Maximum**

01/31/2039  
12/31/2058

**Index (principal outstanding distribution)**

1-year EURIBOR/MIBOR (Mortgage Market)

36.46%  
57.15%

**Fixed Interest**

43.54%  
42.90%

**Additional information**

European Union of Securitisation: C/Jorge Juan 66 - 28008 Madrid  
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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.

Official register CNMV: C/ Edison, 4 - 5000-500 - Madrid

**Assets Custodian**
BBVA

**Bond Paying Agent**
BBVA

**Subordinated Loan**
BBVA

**Custodiers**
BBVA  
Banco Europeo de Inversiones
**Brief report**

**Date:** 02/28/2023  
**Currency:** EUR

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/28/2023</td>
<td>Date</td>
<td></td>
</tr>
</tbody>
</table>

**Currency:** EUR  
**Management Company:** BBVA RMBS 19 Fondo de Titulización, S.G.F.T  
**Originator:** BBVA  
**Servicer:** BBVA  
**Assets Custodian:** BBVA  
**Bond Paying Agent:** BBVA  
**Market:** AIAF Mercado de Renta Fija  
**Register of Book Securities:** Iberclear  
**Treasury Account:** BBVA  
**Start-up Loan:** BBVA  
**Subordinated Loan:** BBVA  
**Fund Auditor:** KPMG Auditores  
**CA-CIB:** BBVA  
**SaxoBens:** BBVA  
**Banco Europeo de Inversiones:** BBVA  
**Constitution date:** 11/25/2019  
**VAT Reg. no.:** V88534466

**Prepayments**

<table>
<thead>
<tr>
<th></th>
<th>Current month</th>
<th>Last 3 months</th>
<th>Last 6 months</th>
<th>Last 12 months</th>
<th>Historical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.71%</td>
<td>0.83%</td>
<td>0.82%</td>
<td>0.82%</td>
<td>0.53%</td>
</tr>
</tbody>
</table>

**Annual Percentage Rate (CPR)**

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>8.10%</td>
<td>9.04%</td>
<td>9.46%</td>
<td>9.44%</td>
<td>6.13%</td>
</tr>
</tbody>
</table>

**Geographic distribution**

<table>
<thead>
<tr>
<th></th>
<th>Current</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>constitution</td>
<td>date</td>
</tr>
<tr>
<td>Andalucia</td>
<td>16.96%</td>
<td></td>
</tr>
<tr>
<td>Aragon</td>
<td>1.46%</td>
<td>1.36%</td>
</tr>
<tr>
<td>Asturias</td>
<td>1.11%</td>
<td>1.06%</td>
</tr>
<tr>
<td>Baleares Islands</td>
<td>3.53%</td>
<td>3.61%</td>
</tr>
<tr>
<td>Basque Country</td>
<td>3.72%</td>
<td>3.64%</td>
</tr>
<tr>
<td>Cantabria</td>
<td>4.45%</td>
<td>4.26%</td>
</tr>
<tr>
<td>Castilla La Mancha</td>
<td>2.14%</td>
<td>1.95%</td>
</tr>
<tr>
<td>Canarias</td>
<td>3.47%</td>
<td>3.31%</td>
</tr>
<tr>
<td>Catalonia</td>
<td>29.81%</td>
<td>30.06%</td>
</tr>
<tr>
<td>Ceuta</td>
<td>0.53%</td>
<td>0.54%</td>
</tr>
<tr>
<td>Extremadura</td>
<td>1.68%</td>
<td>1.62%</td>
</tr>
<tr>
<td>Galicia</td>
<td>3.85%</td>
<td>3.64%</td>
</tr>
<tr>
<td>La Rioja</td>
<td>0.32%</td>
<td>0.30%</td>
</tr>
<tr>
<td>Madrid</td>
<td>13.68%</td>
<td>15.06%</td>
</tr>
<tr>
<td>Melilla</td>
<td>1.01%</td>
<td>0.99%</td>
</tr>
<tr>
<td>Murcia</td>
<td>2.32%</td>
<td>2.19%</td>
</tr>
<tr>
<td>Navarra</td>
<td>0.55%</td>
<td>0.53%</td>
</tr>
<tr>
<td>Valencia</td>
<td>8.05%</td>
<td>7.61%</td>
</tr>
</tbody>
</table>

**Current delinquency**

<table>
<thead>
<tr>
<th>Aging</th>
<th>Assets</th>
<th>Other</th>
<th>Total</th>
<th>% Total debt</th>
<th>% Total debt</th>
<th>Principal</th>
<th>Interest</th>
<th>Other</th>
<th>Total</th>
<th>% Total debt</th>
<th>% Total debt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delinquencies</td>
<td>424</td>
<td>993,145.51</td>
<td>329,425.34</td>
<td>1,312,570.85</td>
<td>0.24%</td>
<td>482,857.80</td>
<td>788,373.90</td>
<td>0.00%</td>
<td>788,373.90</td>
<td>0.00%</td>
<td>788,373.90</td>
</tr>
<tr>
<td>Up to 1 month</td>
<td>38</td>
<td>24,059.70</td>
<td>7,919.45</td>
<td>32,979.15</td>
<td>0.00%</td>
<td>226,877.07</td>
<td>70,297.26</td>
<td>0.00%</td>
<td>70,297.26</td>
<td>0.00%</td>
<td>70,297.26</td>
</tr>
<tr>
<td>from 1 to 2 months</td>
<td>10</td>
<td>15.898.08</td>
<td>7,988.64</td>
<td>23,886.72</td>
<td>0.00%</td>
<td>47,786.83</td>
<td>12,916.37</td>
<td>0.00%</td>
<td>12,916.37</td>
<td>0.00%</td>
<td>12,916.37</td>
</tr>
<tr>
<td>from 2 to 3 months</td>
<td>5</td>
<td>8,530.63</td>
<td>10,881.94</td>
<td>19,412.57</td>
<td>0.00%</td>
<td>4,042,902.83</td>
<td>4,042,902.83</td>
<td>0.00%</td>
<td>4,042,902.83</td>
<td>0.00%</td>
<td>4,042,902.83</td>
</tr>
<tr>
<td>from 3 to 4 months</td>
<td>2</td>
<td>1,402.36</td>
<td>232.37</td>
<td>1,634.73</td>
<td>0.00%</td>
<td>10,868.81</td>
<td>10,868.81</td>
<td>0.00%</td>
<td>10,868.81</td>
<td>0.00%</td>
<td>10,868.81</td>
</tr>
<tr>
<td>from 4 to 5 months</td>
<td>6</td>
<td>7,917.70</td>
<td>2,359.94</td>
<td>10,277.64</td>
<td>0.00%</td>
<td>95,402.73</td>
<td>95,402.73</td>
<td>0.00%</td>
<td>95,402.73</td>
<td>0.00%</td>
<td>95,402.73</td>
</tr>
<tr>
<td>from 5 to 6 months</td>
<td>6</td>
<td>46,687.30</td>
<td>4,137.54</td>
<td>50,824.84</td>
<td>0.00%</td>
<td>50,824.84</td>
<td>50,824.84</td>
<td>0.00%</td>
<td>50,824.84</td>
<td>0.00%</td>
<td>50,824.84</td>
</tr>
<tr>
<td>from 6 to 7 months</td>
<td>2</td>
<td>1,402.36</td>
<td>232.37</td>
<td>1,634.73</td>
<td>0.00%</td>
<td>10,868.81</td>
<td>10,868.81</td>
<td>0.00%</td>
<td>10,868.81</td>
<td>0.00%</td>
<td>10,868.81</td>
</tr>
<tr>
<td>from 7 to 8 months</td>
<td>6</td>
<td>7,917.70</td>
<td>2,359.94</td>
<td>10,277.64</td>
<td>0.00%</td>
<td>95,402.73</td>
<td>95,402.73</td>
<td>0.00%</td>
<td>95,402.73</td>
<td>0.00%</td>
<td>95,402.73</td>
</tr>
<tr>
<td>from 8 to 9 months</td>
<td>6</td>
<td>46,687.30</td>
<td>4,137.54</td>
<td>50,824.84</td>
<td>0.00%</td>
<td>50,824.84</td>
<td>50,824.84</td>
<td>0.00%</td>
<td>50,824.84</td>
<td>0.00%</td>
<td>50,824.84</td>
</tr>
<tr>
<td>≥ 12 months</td>
<td>6</td>
<td>627,145.51</td>
<td>35,891.38</td>
<td>663,036.89</td>
<td>0.00%</td>
<td>134,745.13</td>
<td>134,745.13</td>
<td>0.00%</td>
<td>134,745.13</td>
<td>0.00%</td>
<td>134,745.13</td>
</tr>
</tbody>
</table>

**Total**

|                | 498    | 955,015.33 | 229,425.34 | 1,184,440.67 | 0.00%       | 48,857,380.90 | 48,857,380.90 | 0.00% | 48,857,380.90 | 0.00%        | 48,857,380.90 |

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Additional information

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