

BBVA RMBS 21 Fondo de Titulización

Brief report

Date: 09/30/2024

Currency: EUR

Constitution date
03/21/2022

VAT Reg. no.
V09851882

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

Originator
BBVA

Servicer
BBVA

Lead Manager and Subscriber
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

Financial Swap
BBVA

Fund Auditor
KPMG Auditores

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.46%	0.52%	0.56%	0.62%	0.60%
Annual Percentage Rate (CPR)	5.35%	6.05%	6.46%	7.19%	6.95%

Geographic distribution		
	Current	At constitution date
Andalucia	18.32%	18.44%
Aragon	1.96%	1.95%
Asturias	1.70%	1.68%
Balearic Islands	2.38%	2.35%
Basque Country	3.21%	3.40%
Canary Islands	4.82%	4.56%
Cantabria	1.27%	1.29%
Castilla-La Mancha	3.61%	3.58%
Castilla-Leon	3.86%	3.82%
Catalonia	21.96%	21.55%
Ceuta	0.63%	0.63%
Extremadura	1.63%	1.64%
Galicia	4.37%	4.24%
La Rioja	0.37%	0.39%
Madrid	15.99%	16.63%
Melilla	0.56%	0.56%
Murcia	2.75%	2.66%
Navarra	0.58%	0.58%
Valencia	10.04%	10.04%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		%		
<i>Delinquencies</i>										
Up to 1 month	3,382	991,370.93	1,298,067.14	0.00	2,289,438.07	19.62	327,011,800.59	329,301,238.66	78.42	60.86
from > 1 to = 2 months	415	306,660.97	456,998.85	0.00	763,659.82	6.54	44,193,891.28	44,957,551.08	10.71	70.78
from > 2 to = 3 months	33	33,480.75	43,158.12	0.00	76,638.87	0.66	3,173,920.06	3,250,558.93	0.77	63.47
from > 3 to = 6 months	69	94,561.61	145,480.38	0.00	240,041.99	2.06	7,408,412.86	7,648,454.85	1.82	76.81
from > 6 to < 12 months	117	292,043.05	471,283.86	226.91	763,553.82	6.54	12,930,626.61	13,694,180.43	3.26	73.34
from = 12 to < 18 months	95	2,350,028.17	637,259.02	3,141.67	2,990,428.86	25.62	9,200,002.35	12,190,431.21	2.90	77.32
from = 18 to < 24 months	51	2,862,096.80	420,732.90	5,746.08	3,288,575.78	28.18	3,453,741.88	6,742,317.66	1.61	90.39
from ≥ 2 years	20	1,115,489.37	140,727.44	2,000.45	1,258,217.26	10.78	903,279.84	2,161,497.10	0.51	84.01
Subtotal	4,182	8,045,731.65	3,613,707.71	11,115.11	11,670,554.47	100.00	408,275,675.45	419,946,229.92	100.00	63.23
Total	4,182	8,045,731.65	3,613,707.71	11,115.11	11,670,554.47		408,275,675.45	419,946,229.92		

Additional information