

Brief report

Date: 06/30/2024  
 Currency: EUR

Constitution date  
 11/28/2022

VAT Reg. no.  
 V72577526

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

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	DBRS / S&P / SCOPE	Current
Series A ES0305689004	12/01/2022 13,580	89,549.21 1,216,078,271.80 89.55%	100,000.00 1,358,000,000.00	Floating interpolacion lineal (1 - 3 meses) 26.Jan/Apr/Jul/Oct	4.0290% 07/26/2024 912.006467 Gross 738.725238 Net	07/26/2066 Quarterly 26.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AA (high) (sf) AAAsf	AA (high) AA AAA
Series B ES0305689012	12/01/2022 420	100,000.00 42,000,000.00 100.00%	100,000.00 42,000,000.00	Floating interpolacion lineal (1 - 3 meses) 26.Jan/Apr/Jul/Oct	4.1290% 07/26/2024 1,043.719444 Gross 845.412750 Net	07/26/2066 Quarterly 26.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AA (low) (sf) AA-	A (high) AA- A
Total		1,258,078,271.80	1,400,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series	Option	Type	% Monthly CPR (SMM)								
			0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44	
Series A	With optional redemption *	Average life	11.21	10.27	9.43	8.65	7.99	7.39	6.86	6.40	
		Final Maturity	07/10/2035	08/01/2034	09/26/2033	12/18/2032	04/19/2032	09/15/2031	03/05/2031	09/18/2030	
		Date	22.01	21.26	20.26	19.01	18.01	17.01	16.01	15.26	
	Without optional redemption *	Average life	11.35	10.41	9.58	8.83	8.17	7.58	7.06	6.59	
		Final Maturity	08/31/2035	09/21/2034	11/20/2033	02/22/2033	06/26/2032	11/24/2031	09/15/2031	11/24/2030	
		Date	25.77	25.27	24.52	23.77	23.01	22.26	21.52	20.77	
Series B	With optional redemption *	Average life	22.01	21.26	20.26	19.01	18.01	17.01	16.01	15.26	
		Final Maturity	04/26/2046	07/26/2045	07/26/2044	04/26/2043	04/26/2042	04/26/2041	04/26/2040	07/25/2039	
		Date	38.02	38.02	38.02	38.02	38.02	38.02	38.02	38.02	
	Without optional redemption *	Average life	27.10	26.73	26.30	25.80	25.25	24.65	24.03	23.38	
		Final Maturity	05/25/2051	01/09/2051	08/06/2050	02/07/2050	07/19/2049	12/15/2048	05/01/2048	09/06/2047	
		Date	38.02	38.02	38.02	38.02	38.02	38.02	38.02	38.02	

\* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.  
 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	% CE	% CE	
Series A	96.66%	1,216,078,271.80	8.90%	97.00%	1,358,000,000.00	8.00%
Series B	3.34%	42,000,000.00	5.56%	3.00%	42,000,000.00	5.00%
Issue of Bonds		1,258,078,271.80			1,400,000,000.00	
Reserve Fund	5.56%	70,000,000.00		5.00%	70,000,000.00	

Other financial operations (current)			
Assets		Balance	
		Interest	Interest
Treasury Account		92,992,905.54	3.646%
Servicer ppal collect not yet credited		4,230,466.87	
Servicer ints collect not yet credited		1,815,136.38	
<b>Liabilities</b>			
	Available	Balance	Interest
Subordinated Loan L/T		70,000,000.00	3.979%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		127,745.87	3.979%
Start-up Loan S/T		255,491.70	

Collateral: Residential mortgage loans (PTCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	1,236,099,177.07	1,399,981,745.21
	Average loan	135,596.66	146,610.30
	Minimum	459.74	63,327.04
	Maximum	1,486,647.06	1,547,730.80
	Interest rate		
Weighted average (wac)	1.98%	1.38%	
Minimum	0.50%	0.00%	
Maximum	8.27%	6.53%	
Final maturity	Weighted average (WARM) (months)	280	298
	Minimum	01/31/2025	11/30/2027
	Maximum	05/31/2062	05/31/2062
Index (principal outstanding distribution)	1-year EURIBOR/MIBOR (Mortgage Market)	18.84%	22.63%
	Mortgage Market: Savings Banks	0.17%	0.16%
	Mortgage Market: All Institutions	0.59%	0.60%
	Fixed Interest	80.40%	76.61%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.06	7.49	0.01	8.75
10.01 - 20%	0.74	16.29	0.34	16.86
20.01 - 30%	2.11	25.79	1.21	25.94
30.01 - 40%	4.68	35.65	3.22	35.88
40.01 - 50%	9.03	45.38	6.18	45.51
50.01 - 60%	14.12	55.51	9.94	55.29
60.01 - 70%	32.65	66.06	15.65	65.47
70.01 - 80%	32.80	73.61	42.11	76.14
80.01 - 90%	2.63	83.25	18.84	82.53
90.01 - 100%	0.49	94.11	1.46	94.14
100.01 - 110%	0.29	104.42	0.48	104.68
110.01 - 120%	0.15	115.29	0.18	114.26
120.01 - 130%	0.07	124.05	0.13	125.11
130.01 - 140%	0.05	132.70	0.09	135.50
140.01 - 150%	0.01	140.12	0.01	147.05
150.01 - 160%	0.04	154.58	0.04	154.55
160.01 - 170%	0.02	165.26	0.01	163.04
170.01 - 180%	0.02	175.50	0.03	173.97
180.01 - 190%	0.02	184.69	0.02	185.80
Weighted average (WALTV)		63.50		70.34
Minimum		0.17		7.49
Maximum		229.44		240.38

Additional information

# BBVA RMBS 22 Fondo de Titulización

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KPMG Auditores

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.30%	0.26%	0.26%	0.25%	0.31%
Annual Percentage Rate (CPR)	3.54%	3.06%	3.03%	2.97%	3.64%

### Geographic distribution

	Current	At constitution date
Andalucía	16.40%	16.36%
Aragón	1.41%	1.54%
Asturias	1.02%	1.00%
Balearic Islands	2.49%	2.45%
Basque Country	4.50%	4.60%
Canary Islands	3.37%	3.27%
Cantabria	1.10%	1.11%
Castilla-La Mancha	2.15%	2.25%
Castilla-León	2.51%	2.50%
Catalonia	32.77%	32.40%
Ceuta	0.54%	0.54%
Extremadura	1.27%	1.25%
Galicia	2.35%	2.30%
La Rioja	0.38%	0.39%
Madrid	15.61%	15.90%
Melilla	0.53%	0.51%
Murcia	2.27%	2.20%
Navarra	0.51%	0.54%
Valencia	8.82%	8.90%

### 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	268	90,222.97	104,721.97	0.00	194,944.94	45.50	32,653,601.17	32,848,546.11	81.65	65.48
from > 1 to = 2 months	28	21,484.10	37,155.92	0.00	58,640.02	13.69	3,461,464.01	3,520,104.03	8.75	68.48
from > 2 to = 3 months	6	7,126.09	8,708.16	0.00	15,834.25	3.70	729,705.11	745,539.36	1.85	69.37
from > 3 to = 6 months	5	13,089.95	11,610.59	0.00	24,700.54	5.77	798,590.00	823,290.54	2.05	55.46
from > 6 to < 12 months	8	13,464.21	37,435.94	0.00	50,900.15	11.88	946,796.20	997,696.35	2.48	70.56
from = 12 to < 18 months	6	36,081.62	34,756.24	58.08	70,895.94	16.55	1,087,965.57	1,158,861.51	2.88	74.04
from = 18 to < 24 months	1	3,533.20	8,991.72	0.00	12,524.92	2.92	125,994.98	138,519.90	0.34	82.21
Subtotal	322	185,002.14	243,380.54	58.08	428,440.76	100.00	39,804,117.04	40,232,557.80	100.00	65.94
Total	322	185,002.14	243,380.54	58.08	428,440.76		39,804,117.04	40,232,557.80		

### Additional information