

Brief report

Date: 03/31/2026
 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	77,342.78 1,050,314,952.40	100,000.00 1,358,000,000.00	Floating interpolación lineal (1 - 3 meses) 26.Jan/Apr/Jul/Oct	2.1800% 04/27/2026 426.201686 Gross 345.223366 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	100,000.00 42,000,000.00	Floating interpolación lineal (1 - 3 meses) 26.Jan/Apr/Jul/Oct	2.2800% 04/27/2026 576.333333 Gross 466.830000 Net	07/26/2066 Quarterly 26.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AA (sf) AA (sf) Asf	A (high) AA- A
Total		1,092,314,952.40	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	% Monthly CPR (SMM)	% Annual equivalent CPR								
			0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44	
Series A	With optional redemption *	Average life	10.10	9.27	8.52	7.84	7.24	6.69	6.23	5.80	
		Final Maturity	03/01/2036	05/03/2035	07/31/2034	11/26/2033	04/20/2033	10/04/2032	04/16/2032	11/14/2031	
		Date	20.01	19.26	18.26	17.26	16.26	15.26	14.51	13.76	
	Without optional redemption *	Average life	10.26	9.43	8.69	8.03	7.44	6.91	6.43	6.00	
		Final Maturity	04/28/2036	06/30/2035	10/03/2034	02/04/2034	07/03/2033	12/21/2032	06/30/2032	01/25/2032	
		Date	24.02	23.26	22.76	22.01	21.26	20.51	19.76	19.01	
Series B	With optional redemption *	Average life	10.10	9.27	8.52	7.84	7.24	6.69	6.23	5.80	
		Final Maturity	03/01/2036	05/03/2035	07/31/2034	11/26/2033	04/20/2033	10/04/2032	04/16/2032	11/14/2031	
		Date	20.01	19.26	18.26	17.26	16.26	15.26	14.51	13.76	
	Without optional redemption *	Average life	10.26	9.43	8.69	8.03	7.44	6.91	6.43	6.00	
		Final Maturity	04/28/2036	06/30/2035	10/03/2034	02/04/2034	07/03/2033	12/21/2032	06/30/2032	01/25/2032	
		Date	24.02	23.26	22.76	22.01	21.26	20.51	19.76	19.01	

* 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	Current	% CE	% CE	At issue date	% CE
Series A	96.15%	1,050,314,952.40	10.26%	97.00%	1,358,000,000.00	8.00%
Series B	3.85%	42,000,000.00	6.41%	3.00%	42,000,000.00	5.00%
Issue of Bonds		1,092,314,952.40			1,400,000,000.00	
Reserve Fund	6.41%	70,000,000.00	5.00%		70,000,000.00	

Other financial operations (current)			
Assets		Balance Interest	
		Balance	Interest
Treasury Account		93,080,341.07	1.942%
Servicer ppal collect not yet credited		3,967,062.55	
Servicer ints collect not yet credited		1,375,992.05	
Liabilities		Available	Balance Interest
Subordinated Loan L/T			70,000,000.00 2.130%
Subordinated Loan S/T			0.00
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

Collateral: Residential mortgage loans (PTCs)

General				
	Current		At constitution date	
	Count	Value	Count	Value
Principal				
Principal outstanding		1,069,579,098.38		1,399,981,745.21
Average loan		125,331.51		146,610.30
Minimum		354.35		63,327.04
Maximum		1,380,632.13		1,547,730.80
Interest rate				
Weighted average (wac)		1.68%		1.38%
Minimum		0.50%		0.00%
Maximum		6.72%		6.53%
Final maturity				
Weighted average (WARM) (months)		260		298
Minimum		05/31/2026		11/30/2027
Maximum		05/31/2062		05/31/2062
Index (principal outstanding distribution)				
1-year EURIBOR/MIBOR (Mortgage Market)		17.11%		22.63%
Mortgage Market: Savings Banks		0.16%		0.16%
Mortgage Market: All Institutions		0.54%		0.60%
Fixed Interest		82.18%		76.61%

LTV Distribution				
LTV Range	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.15	7.30	0.01	8.75
10.01 - 20%	1.16	16.11	0.34	16.86
20.01 - 30%	2.81	25.82	1.21	25.94
30.01 - 40%	6.44	35.66	3.22	35.88
40.01 - 50%	10.71	45.35	6.18	45.51
50.01 - 60%	18.59	55.43	9.94	55.29
60.01 - 70%	43.68	65.40	15.65	65.47
70.01 - 80%	14.58	72.76	42.11	76.14
80.01 - 90%	1.14	83.67	18.84	82.53
90.01 - 100%	0.29	93.96	1.46	94.14
100.01 - 110%	0.17	105.17	0.48	104.68
110.01 - 120%	0.08	113.82	0.18	114.26
120.01 - 130%	0.07	123.21	0.13	125.11
130.01 - 140%	0.02	134.99	0.09	135.50
140.01 - 150%	0.02	145.37	0.01	147.05
150.01 - 160%	0.03	154.51	0.04	154.55
160.01 - 170%	0.03	166.02	0.01	163.04
170.01 - 180%	0.03	172.58	0.03	173.97
210.01 - 220%	0.01	217.67	0.01	211.88
Weighted average (WALTV)		59.36		70.34
Minimum		0.13		7.49
Maximum		221.67		240.38

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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.

BBVA RMBS 22 Fondo de Titulización

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Financial Swap

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Fund Auditor

KPMG Auditores

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.36%	0.36%	0.37%	0.34%	0.32%
Annual Percentage Rate (CPR)	4.25%	4.24%	4.36%	4.01%	3.76%

Geographic distribution

	Current	At constitution date
Andalucia	16.50%	16.36%
Aragon	1.41%	1.54%
Asturias	1.01%	1.00%
Balearic Islands	2.55%	2.45%
Basque Country	4.46%	4.60%
Canary Islands	3.38%	3.27%
Cantabria	1.10%	1.11%
Castilla-La Mancha	2.10%	2.25%
Castilla-Leon	2.55%	2.50%
Catalonia	32.69%	32.40%
Ceuta	0.52%	0.54%
Extremadura	1.26%	1.25%
Galicia	2.34%	2.30%
La Rioja	0.36%	0.39%
Madrid	15.60%	15.90%
Melilla	0.55%	0.51%
Murcia	2.35%	2.20%
Navarra	0.48%	0.54%
Valencia	8.77%	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	176	65,200.87	45,395.90	0.00	110,596.77	8.92	21,215,639.18	21,326,235.95	79.80	60.61
from > 1 to = 2 months	20	19,359.42	15,344.08	0.00	34,703.50	2.80	2,193,852.43	2,228,555.93	8.34	65.81
from > 2 to = 3 months	2	4,477.28	1,980.53	0.00	6,457.81	0.52	370,553.40	377,011.21	1.41	66.14
from > 3 to = 6 months	2	5,524.14	495.75	0.00	6,019.89	0.49	140,754.67	146,774.56	0.55	45.82
from > 6 to < 12 months	5	13,667.28	13,136.57	0.00	26,803.85	2.16	602,424.52	629,228.37	2.35	70.43
from = 12 to < 18 months	1	727.16	6,262.57	0.00	6,989.73	0.56	188,215.38	195,205.11	0.73	96.50
from = 18 to < 24 months	5	115,767.50	26,248.98	217.40	142,233.88	11.48	477,754.54	619,988.42	2.32	90.84
from ≥ 2 years	8	827,484.30	75,895.30	2,241.26	905,620.86	73.07	296,227.19	1,201,848.05	4.50	76.29
Subtotal	219	1,052,207.95	184,759.68	2,458.66	1,239,426.29	100.00	25,485,421.31	26,724,847.60	100.00	62.42
Total	219	1,052,207.95	184,759.68	2,458.66	1,239,426.29		25,485,421.31	26,724,847.60		

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Additional information

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