

BBVA RMBS 22 Fondo de Titulización

Brief report

Date: 07/31/2026
Currency: EUR



Constitution date
 11/28/2022

VAT Reg. no.
 V72577526

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

Originator
 BBVA

Service
 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 DBRS / S&P / SCOPE	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305689004	12/01/2022 13,580	74,007.56 1,005,022,664.80 74.01%	100,000.00 1,358,000,000.00	Floating Interpolacion lineal (1 - 3 meses) 26.Jan/Apr/Jul/Oct	2.6220% 10/26/2026 490.509773 Gross 397.312916 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	2.7220% 10/26/2026 688.061111 Gross 557.329500 Net	07/26/2066 Quarterly 26.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AA (sf) AA (sf) Asf	A (high) AA- A
Total		1,047,022,664.80	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												
		% Monthly CPR (SMM)		0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44	
		% Annual equivalent CPR		1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00	
Series A	With optional redemption *	Average life	Years	10.00	9.19	8.49	7.84	7.26	6.76	6.29	5.88	
			Date	07/23/2036	10/02/2035	01/20/2035	05/29/2034	10/29/2033	04/29/2033	11/07/2032	06/11/2032	
		Final Maturity	Years	19.52	18.52	17.76	16.76	15.76	15.01	14.01	13.26	
	Without optional redemption *		Date	01/26/2046	01/26/2045	04/26/2044	04/26/2043	04/26/2042	07/26/2041	07/26/2040	10/26/2039	
		Average life	Years	10.16	9.38	8.68	8.05	7.49	6.98	6.52	6.11	
			Date	09/22/2036	12/10/2035	03/29/2035	08/12/2034	01/18/2034	07/17/2033	01/31/2033	09/03/2032	
Series B	With optional redemption *	Final Maturity	Years	23.52	22.76	22.27	21.52	20.76	20.01	19.52	18.76	
			Date	01/26/2050	04/26/2049	10/26/2048	01/26/2048	04/26/2047	07/26/2046	01/26/2046	04/26/2045	
		Average life	Years	19.52	18.52	17.76	16.76	15.76	15.01	14.01	13.26	
	Without optional redemption *		Date	01/26/2046	01/26/2045	04/26/2044	04/26/2043	04/26/2042	07/26/2041	07/26/2040	10/26/2039	
		Final Maturity	Years	19.52	18.52	17.76	16.76	15.76	15.01	14.01	13.26	
			Date	01/26/2046	01/26/2045	04/26/2044	04/26/2043	04/26/2042	07/26/2041	07/26/2040	10/26/2039	

* 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		
Series A	95.99%	1,005,022,664.80	10.70%	97.00%	1,358,000,000.00	8.00%	
Series B	4.01%	42,000,000.00	6.69%	3.00%	42,000,000.00	5.00%	
Issue of Bonds		1,047,022,664.80			1,400,000,000.00		
Reserve Fund	6.69%	70,000,000.00		5.00%	70,000,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	73,602,400.35	2.094%	
Service ppal collect not yet credited	3,844,989.89		
Service ints collect not yet credited	1,381,004.89		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		70,000,000.00	2.265%
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	8,419	9,549	
Principal			
Principal outstanding	1,039,996,723.50	1,399,981,745.21	
Average loan	123,529.72	146,610.30	
Minimum	333.06	63,327.04	
Maximum	1,364,145.73	1,547,730.80	
Interest rate			
Weighted average (wac)	1.73%	1.38%	
Minimum	0.50%	0.00%	
Maximum	7.12%	6.53%	
Final maturity			
Weighted average (WARM) (months)	257	298	
Minimum	08/31/2026	11/30/2027	
Maximum	05/31/2062	05/31/2062	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	16.82%	22.63%	
Mortgage Market: Savings Banks	0.16%	0.16%	
Mortgage Market: All Institutions	0.52%	0.60%	
Fixed Interest	82.50%	76.61%	

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% LTV
0.01 - 10%	0.17	7.16	8.75
10.01 - 20%	1.18	15.84	16.86
20.01 - 30%	2.92	25.69	25.94
30.01 - 40%	6.97	35.57	35.88
40.01 - 50%	11.28	45.43	45.51
50.01 - 60%	19.70	55.51	55.29
60.01 - 70%	44.44	65.21	65.47
70.01 - 80%	11.67	72.72	72.14
80.01 - 90%	1.00	83.84	82.53
90.01 - 100%	0.26	94.20	94.14
100.01 - 110%	0.16	105.37	104.68
110.01 - 120%	0.09	114.10	114.26
120.01 - 130%	0.04	122.66	125.11
130.01 - 140%	0.02	133.02	135.50
140.01 - 150%	0.02	143.65	147.05
150.01 - 160%	0.04	154.01	154.55
160.01 - 170%	0.03	168.60	163.04
170.01 - 180%	0.01	172.82	173.97
210.01 - 220%	0.01	215.21	211.88
Weighted average (WALT)	58.57		70.34
Minimum	0.06		7.49
Maximum	220.23		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.

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

Originator
BBVA

Servicer
BBVA

Lead Manager and Suscriber
BBVA

Assets Custodian
BBVA

Bond Paying Agent
BBVA

Market
AIAF Mercado de Renta Fija

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.33%	0.34%	0.33%	0.34%	0.32%
Annual Percentage Rate (CPR)	3.91%	4.00%	3.87%	3.96%	3.77%

Geographic distribution		
	Current	At constitution date
Andalucia	16.55%	16.36%
Aragon	1.38%	1.54%
Asturias	1.01%	1.00%
Balearic Islands	2.55%	2.45%
Basque Country	4.49%	4.60%
Canary Islands	3.36%	3.27%
Cantabria	1.11%	1.11%
Castilla-La Mancha	2.13%	2.25%
Castilla-Leon	2.55%	2.50%
Catalonia	32.72%	32.40%
Ceuta	0.53%	0.54%
Extremadura	1.26%	1.25%
Galicia	2.35%	2.30%
La Rioja	0.36%	0.39%
Madrid	15.59%	15.90%
Melilla	0.55%	0.51%
Murcia	2.33%	2.20%
Navarra	0.49%	0.54%
Valencia	8.70%	8.90%

Register of Book Securities
Iberclear

Treasury Account
BBVA

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	114	41,217.56	32,325.59	0.00	73,543.15	7.44	12,755,973.37	12,829,516.52	72.99	55.42
from > 1 to = 2 months	21	18,633.01	18,310.20	0.00	36,943.21	3.74	2,414,201.97	2,451,145.18	13.95	66.96
from > 3 to = 6 months	1	1,698.01	1,153.87	0.00	2,851.88	0.29	76,136.22	78,988.10	0.45	45.22
from > 6 to < 12 months	6	21,949.49	16,128.12	0.00	38,077.61	3.85	876,557.98	914,635.59	5.20	68.79
from = 12 to < 18 months	3	7,456.38	13,774.43	0.00	21,230.81	2.15	364,690.47	385,921.28	2.20	78.61
from = 18 to < 24 months	3	318,706.73	19,720.72	298.88	338,726.33	34.25	100,550.95	439,277.28	2.50	92.15
from ≥ 2 years	4	449,068.99	28,108.46	497.34	477,674.79	48.30	0.00	477,674.79	2.72	80.82
Subtotal	152	858,730.17	129,521.39	796.22	989,047.78	100.00	16,588,110.96	17,577,158.74	100.00	58.84
Total	152	858,730.17	129,521.39	796.22	989,047.78		16,588,110.96	17,577,158.74		

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