BBVA RMBS 22 Fondo de Titulización

Brief report

Date: 08/31/2026
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 Suscriber
BBVA

Assets Custodian
BBVA

Bond Paying Agent
BBVA

Market
AIAF Mercado de Renta Fija

Register of Book Securities
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Start-up Loan
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Subordinated Loan
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Issued securities: Asset-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating DBRS / S&P / SCOPE 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 nterpolacion 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) AA (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 nterpolacion 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
			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
	Without optional redemption *	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
		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
Series B	With optional redemption *	Average life	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	04/25/2042	07/26/2041	07/25/2040	10/25/2039
		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
	Without optional redemption *	Average life	Years	24.65	24.31	23.92	23.47	22.97	22.44	21.88	21.30
			Date	03/14/2051	11/10/2050	06/20/2050	01/07/2050	07/08/2049	12/27/2048	06/07/2048	11/08/2047
		Final Maturity	Years	35.77	35.77	35.77	35.77	35.77	35.77	35.77	35.77
			Date	04/26/2062	04/26/2062	04/26/2062	04/26/2062	04/26/2062	04/26/2062	04/26/2062	04/26/2062

* 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		% CE	At issue date		% 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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		81,872,293.19	2.094%
Servicer ppal collect not yet credited		3,698,066.48	
Servicer ints collect not yet credited		1,366,891.50	
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	8,406	9,549
Principal		
Principal outstanding	1,033,710,374.92	1,399,981,745.21
Average loan	122,972.92	146,610.30
Minimum	217.81	63,327.04
Maximum	1,360,018.97	1,547,730.80
Interest rate		
Weighted average (wac)	1.74%	1.38%
Minimum	0.50%	0.00%
Maximum	7.12%	6.53%
Final maturity		
Weighted average (WARM) (months)	256	298
Minimum	10/31/2026	11/30/2027
Maximum	05/31/2062	05/31/2062
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR (Mortgage Market)	16.79%	22.63%
Mortgage Market: Savings Banks	0.16%	0.16%
Mortgage Market: All Institutions	0.51%	0.60%
Fixed Interest	82.53%	76.61%

LTV Distribution

	Current % Pool	% LTV	At constitution date % Pool	% LTV
0.01 - 10%	0.17	7.11	0.01	8.75
10.01 - 20%	1.17	15.72	0.34	16.86
20.01 - 30%	3.00	25.66	1.21	25.94
30.01 - 40%	7.02	35.54	3.22	35.88
40.01 - 50%	11.47	45.41	6.18	45.51
50.01 - 60%	20.08	55.55	9.94	55.29
60.01 - 70%	44.45	65.17	15.65	65.47
70.01 - 80%	11.01	72.72	42.11	76.14
80.01 - 90%	0.95	83.82	18.84	82.53
90.01 - 100%	0.26	93.96	1.46	94.14
100.01 - 110%	0.16	105.08	0.48	104.68
110.01 - 120%	0.10	114.45	0.18	114.26
120.01 - 130%	0.04	122.97	0.13	125.11
130.01 - 140%	0.02	132.52	0.09	135.50
140.01 - 150%	0.02	143.22	0.01	147.05
150.01 - 160%	0.04	153.48	0.04	154.55
160.01 - 170%	0.03	168.17	0.01	163.04
170.01 - 180%	0.01	172.52	0.03	173.97
210.01 - 220%	0.02	217.65	0.01	211.88
Weighted average (WALTV)		58.38		70.34
Minimum		0.12		7.49
Maximum		219.87		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.

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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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.29%	0.32%	0.32%	0.34%	0.32%
Annual Percentage Rate (CPR)	3.37%	3.80%	3.81%	4.02%	3.76%

Geographic distribution

	Current	At constitution date
Andalucia	16.58%	16.36%
Aragon	1.39%	1.54%
Asturias	1.01%	1.00%
Balearic Islands	2.55%	2.45%
Basque Country	4.46%	4.60%
Canary Islands	3.37%	3.27%
Cantabria	1.11%	1.11%
Castilla-La Mancha	2.13%	2.25%
Castilla-Leon	2.55%	2.50%
Catalonia	32.73%	32.40%
Ceuta	0.53%	0.54%
Extremadura	1.27%	1.25%
Galicia	2.35%	2.30%
La Rioja	0.36%	0.39%
Madrid	15.51%	15.90%
Melilla	0.55%	0.51%
Murcia	2.34%	2.20%
Navarra	0.49%	0.54%
Valencia	8.71%	8.90%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	169	61,398.64	44,973.94	0.00	106,372.58	16.24	19,636,094.76	19,742,467.34	80.53	59.22
from > 1 to = 2 months	18	16,649.90	16,354.41	0.00	33,004.31	5.04	1,993,237.49	2,026,241.80	8.27	66.82
from > 2 to = 3 months	4	4,850.53	4,808.88	0.00	9,659.41	1.48	533,843.70	543,503.11	2.22	71.15
from > 6 to < 12 months	5	21,625.58	12,232.11	0.00	33,857.69	5.17	644,678.22	678,535.91	2.77	64.46
from = 12 to < 18 months	4	11,459.13	19,804.26	0.00	31,263.39	4.77	572,480.47	603,743.86	2.46	74.49
from = 18 to < 24 months	2	96,977.51	9,538.83	217.40	106,733.74	16.30	100,356.73	207,090.47	0.84	80.42
from ≥ 2 years	5	290,454.23	42,941.81	578.82	333,974.86	51.00	379,638.20	713,613.06	2.91	88.07
Subtotal	207	503,415.52	150,654.24	796.22	654,865.98	100.00	23,860,329.57	24,515,195.55	100.00	61.19
Total	207	503,415.52	150,654.24	796.22	654,865.98		23,860,329.57	24,515,195.55		

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