BBVA RMBS 22 Fondo de Titulización

Brief report

Date: 10/31/2026
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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
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) Current	Principal outstanding Original	Interest type / Reference rate and margin / Payment Date	Interest Rate / Next coupon	Redemption: Final maturity (legal)	Redemption: Next	Rating DBRS / S&P / SCOPE Current	Rating Original
Series A ES0305689004	12/01/2022 13,580	72,407.11 983,288,553.80 72.41%	100,000.00 1,358,000,000.00	Floating nterpolacion lineal (1 - 3 meses) 26.Jan/Apr/Jul/Oct	2.8270% 01/26/2027 523.109189 Gross 423.718443 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	2.9270% 01/26/2027 748.011111 Gross 605.889000 Net	07/26/2066 Quarterly 26.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AA (sf) AA (sf) Asf	A (high) AA- A
Total		1,025,288,553.80	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		9.89	9.10	8.41	7.77	7.20	6.71	6.26	5.86
			Date		09/13/2036	11/28/2035	03/22/2035	08/02/2034	01/04/2034	07/08/2033	01/27/2033	09/01/2032
		Final Maturity	Years		19.27	18.27	17.51	16.51	15.51	14.76	14.01	13.26
			Date		01/26/2046	01/26/2045	04/26/2044	04/26/2043	04/26/2042	07/26/2041	10/26/2040	01/26/2040
	Without optional redemption *	Average life	Years		10.06	9.29	8.61	7.99	7.43	6.93	6.48	6.08
			Date		11/15/2036	02/08/2036	06/01/2035	10/19/2034	03/31/2034	09/29/2033	04/18/2033	11/21/2032
		Final Maturity	Years		23.27	22.52	22.02	21.27	20.51	20.01	19.27	18.51
			Date		01/26/2050	04/26/2049	10/26/2048	01/26/2048	04/26/2047	10/26/2046	01/26/2046	04/26/2045
Series B	With optional redemption *	Average life	Years		19.27	18.27	17.51	16.51	15.51	14.76	14.01	13.26
			Date		01/25/2046	01/25/2045	04/25/2044	04/26/2043	04/25/2042	07/26/2041	10/26/2040	01/26/2040
		Final Maturity	Years		19.27	18.27	17.51	16.51	15.51	14.76	14.01	13.26
			Date		01/26/2046	01/26/2045	04/26/2044	04/26/2043	04/26/2042	07/26/2041	10/26/2040	01/26/2040
	Without optional redemption *	Average life	Years		24.41	24.08	23.70	23.26	22.77	22.25	21.70	21.13
			Date		03/19/2051	11/18/2050	07/01/2050	01/22/2050	07/28/2049	01/18/2049	07/03/2048	12/09/2047
		Final Maturity	Years		35.52	35.52	35.52	35.52	35.52	35.52	35.52	35.52
			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	95.90%	983,288,553.80	10.93%	97.00%	1,358,000,000.00	8.00%
Series B	4.10%	42,000,000.00	6.83%	3.00%	42,000,000.00	5.00%
Issue of Bonds		1,025,288,553.80			1,400,000,000.00	
Reserve Fund	6.83%	70,000,000.00		5.00%	70,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		73,978,395.90	2.094%
Servicer ppal collect not yet credited		4,020,020.04	
Servicer ints collect not yet credited		1,369,152.11	
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	8,349	9,549
Principal		
Principal outstanding	1,018,395,078.57	1,399,981,745.21
Average loan	121,978.09	146,610.30
Minimum	15.27	63,327.04
Maximum	1,351,759.27	1,547,730.80
Interest rate		
Weighted average (wac)	1.77%	1.38%
Minimum	0.50%	0.00%
Maximum	7.80%	6.53%
Final maturity		
Weighted average (WARM) (months)	254	298
Minimum	11/30/2026	11/30/2027
Maximum	05/31/2062	05/31/2062
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR (Mortgage Market)	16.61%	22.63%
Mortgage Market: Savings Banks	0.14%	0.16%
Mortgage Market: All Institutions	0.52%	0.60%
Fixed Interest	82.73%	76.61%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.17	6.91	0.01	8.75
10.01 - 20%	1.22	15.63	0.34	16.86
20.01 - 30%	3.17	25.73	1.21	25.94
30.01 - 40%	7.16	35.56	3.22	35.88
40.01 - 50%	11.69	45.42	6.18	45.51
50.01 - 60%	20.57	55.52	9.94	55.29
60.01 - 70%	44.76	65.03	15.65	65.47
70.01 - 80%	9.73	72.71	42.11	76.14
80.01 - 90%	0.87	83.77	18.84	82.53
90.01 - 100%	0.22	94.04	1.46	94.14
100.01 - 110%	0.17	104.86	0.48	104.68
110.01 - 120%	0.09	114.59	0.18	114.26
120.01 - 130%	0.05	124.36	0.13	125.11
130.01 - 140%	0.01	133.77	0.09	135.50
140.01 - 150%	0.04	146.12	0.01	147.05
150.01 - 160%	0.02	156.13	0.04	154.55
160.01 - 170%	0.03	167.30	0.01	163.04
170.01 - 180%	0.01	171.93	0.03	173.97
210.01 - 220%	0.02	216.73	0.01	211.88
Weighted average (WALTV)		57.96		70.34
Minimum		0.01		7.49
Maximum		219.14		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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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.32%	0.32%	0.33%	0.34%	0.32%
Annual Percentage Rate (CPR)	3.80%	3.75%	3.87%	4.05%	3.77%

Geographic distribution

	Current	At constitution date
Andalucia	16.58%	16.36%
Aragon	1.40%	1.54%
Asturias	1.02%	1.00%
Balearic Islands	2.51%	2.45%
Basque Country	4.45%	4.60%
Canary Islands	3.37%	3.27%
Cantabria	1.09%	1.11%
Castilla-La Mancha	2.13%	2.25%
Castilla-Leon	2.55%	2.50%
Catalonia	32.74%	32.40%
Ceuta	0.50%	0.54%
Extremadura	1.28%	1.25%
Galicia	2.37%	2.30%
La Rioja	0.37%	0.39%
Madrid	15.56%	15.90%
Melilla	0.55%	0.51%
Murcia	2.35%	2.20%
Navarra	0.49%	0.54%
Valencia	8.67%	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	188	65,540.76	48,007.65	0.00	113,548.41	15.40	19,868,603.32	19,982,151.73	82.94	56.09
from > 1 to = 2 months	19	17,280.43	16,274.31	0.00	33,554.74	4.55	2,027,813.29	2,061,368.03	8.56	63.74
from > 2 to = 3 months	1	0.00	71.16	0.00	71.16	0.01	65,250.65	65,321.81	0.27	68.31
from > 3 to = 6 months	2	1,320.44	833.79	0.00	2,154.23	0.29	180,569.85	182,724.08	0.76	53.96
from > 6 to < 12 months	4	107,097.29	10,366.74	21.06	117,485.09	15.93	437,662.49	555,147.58	2.30	62.02
from = 12 to < 18 months	3	188,446.71	12,118.78	114.12	200,679.61	27.21	117,302.51	317,982.12	1.32	71.27
from = 18 to < 24 months	1	91,440.99	2,307.30	198.34	93,946.63	12.74	0.00	93,946.63	0.39	82.39
from ≥ 2 years	6	117,989.07	57,151.92	810.25	175,951.24	23.86	657,106.61	833,057.85	3.46	87.35
Subtotal	224	589,115.69	147,131.65	1,143.77	737,391.11	100.00	23,354,308.72	24,091,699.83	100.00	57.77
Total	224	589,115.69	147,131.65	1,143.77	737,391.11		23,354,308.72	24,091,699.83		

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