

BBVA RMBS 3 Fondo de Titulización de Activos

Brief report

Date: 06/30/2022

Currency: EUR

Constitution date

07/23/2007

VAT Reg. no.

V85172252

Management Company

Europea de Titulización, S.G.F.T

Originator

BBVA

Servicer

BBVA

Lead Managers

BBVA
ABN AMRO
Citigroup
HSBC

Bond Underwriters and Placement Agents

BBVA
ABN AMRO
Citigroup
HSBC
Bancaja
Barclays
IXIS CIB
RBS

Bond Paying Agent

Société Générale

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

BBVA

Start-up Loan

BBVA

Swap

BBVA

Assets Custodian

BBVA

Fund Auditor

KPMG Auditores

Subordinated Loan

BBVA

Issued securities: Asset-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date N° 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	Fitch / Moody's Current	Original
Series A1 ES0314149008	07/26/2007 12,000		100,000.00 1,200,000,000.00	Floating 3-M Euribor+0.160% 20.Feb/May/Aug/Nov	08/22/2022	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	08/22/2022 "Pass-Through"	BB+sf A1 (sf)	AAA Aaa
Series A2 ES0314149016	07/26/2007 5,955	61,790.85 367,964,511.75 61.79%	100,000.00 595,500,000.00	Floating 3-M Euribor+0.200% 20.Feb/May/Aug/Nov	0.0000% 08/22/2022 0.000000 Gross 0.000000 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	BB+sf A1 (sf)	AAA Aaa
Series A3 ES0314149024	07/26/2007 9,600		100,000.00 960,000,000.00	Floating 3-M Euribor+0.220% 20.Feb/May/Aug/Nov	08/22/2022	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secuential / Pro rata under certain circumstances	Asf Ba2 (sf)	AAA Aaa
Series A3a ES0314149057	04/16/2012 7,200	51,107.43 367,973,496.00 54.03%	94,587.66 681,031,152.00	Floating 3-M Euribor+0.220% 20.Feb/May/Aug/Nov	0.0000% 08/22/2022 0.000000 Gross 0.000000 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Aa1 (sf)	n.c. n.c.
Series A3b ES0314149065	04/16/2012 1,440	94,587.66 136,206,230.40 100.00%	94,587.66 136,206,230.40	Floating 3-M Euribor+0.220% 20.Feb/May/Aug/Nov	0.0000% 08/22/2022 0.000000 Gross 0.000000 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secuential / Pro rata under certain circumstances	n.c. A1 (sf)	n.c. n.c.
Series A3c ES0314149073	04/16/2012 672	94,587.66 63,562,907.52 100.00%	94,587.66 63,562,907.52	Floating 3-M Euribor+0.220% 20.Feb/May/Aug/Nov	0.0000% 08/22/2022 0.000000 Gross 0.000000 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Ba1 (sf)	n.c. n.c.
Series A3d ES0314149081	04/16/2012 288	94,587.66 27,241,246.08 100.00%	94,587.66 27,241,246.08	Floating 3-M Euribor+0.220% 20.Feb/May/Aug/Nov	0.0000% 08/22/2022 0.000000 Gross 0.000000 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secuential / Pro rata under certain circumstances	n.c. B1 (sf)	n.c. n.c.
Series B ES0314149032	07/26/2007 1,560	100,000.00 156,000,000.00 100.00%	100,000.00 156,000,000.00	Floating 3-M Euribor+0.550% 20.Feb/May/Aug/Nov	0.1820% 08/22/2022 47.522222 Gross 38.493000 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	CCsf C (sf)	A+ A1
Series C ES0314149040	07/26/2007 885	100,000.00 88,500,000.00 100.00%	100,000.00 88,500,000.00	Floating 3-M Euribor+0.850% 20.Feb/May/Aug/Nov	0.4820% 08/22/2022 125.855556 Gross 101.943000 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Csf C (sf)	BBB+ Baa3
Total		1,207,448,391.75	3,908,041,536.00						

* On April 16, 2012, the Management Company amended the Fund's Deed of Constitution for the purpose of splitting Series A3 into four new Series A3a, A3b, A3c and A3d.

Additional information

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.39%	0.35%	0.30%	0.28%	0.19%
Annual Percentage Rate (CPR)	4.55%	4.12%	3.50%	3.28%	2.30%

Geographic distribution

	Current	At constitution date
Andalucia	17.31%	15.73%
Aragon	1.90%	1.88%
Asturias	1.40%	1.26%
Balearic Islands	3.22%	3.61%
Basque Country	3.81%	4.08%
Canary Islands	4.70%	4.57%
Cantabria	1.21%	1.12%
Castilla-La Mancha	3.94%	3.92%
Castilla-Leon	3.78%	3.65%
Catalonia	22.58%	24.03%
Ceuta	0.41%	0.46%
Extremadura	1.30%	1.21%
Galicia	3.79%	3.33%
La Rioja	0.58%	0.56%
Madrid	13.99%	14.48%
Merilla	0.42%	0.53%
Murcia	2.37%	2.26%
Navarra	0.91%	0.88%
Valencia	12.38%	12.47%

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	582	259,629.68	34,770.91	0.00	294,400.59	1.03	66,917,940.90	67,212,341.49	58.28	66.85
from > 1 to = 2 months	74	85,623.27	10,538.95	0.00	96,162.22	0.34	8,804,173.29	8,900,335.51	7.72	67.95
from > 2 to = 3 months	1	698.23	39.50	0.00	737.73	0.00	59,182.11	59,919.84	0.05	54.36
from > 3 to = 6 months	5	10,157.15	787.67	0.00	10,944.82	0.04	410,030.92	420,975.74	0.37	61.24
from > 6 to < 12 months	13	170,496.54	3,679.48	151.99	174,328.01	0.61	1,564,150.08	1,738,478.09	1.51	73.16
from = 12 to < 18 months	13	120,964.56	10,759.72	227.35	131,951.63	0.46	1,499,005.71	1,630,957.34	1.41	66.15
from = 18 to < 24 months	11	525,589.81	8,521.50	900.92	535,012.23	1.88	863,926.37	1,398,938.60	1.21	73.59
from ≥ 2 years	234	25,399,957.40	1,537,269.92	328,832.81	27,266,060.13	95.64	6,707,468.93	33,973,529.06	29.46	87.48
Subtotal	933	26,573,116.64	1,606,367.65	330,113.07	28,509,597.36	100.00	86,825,878.31	115,335,475.67	100.00	72.08
Total	933	26,573,116.64	1,606,367.65	330,113.07	28,509,597.36		86,825,878.31	115,335,475.67		

Additional information