

BBVA RMBS 3 Fondo de Titulización de Activos

Brief report

Date: 10/31/2022
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
Bancalaja
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 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	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	11/21/2022	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	11/21/2022 "Pass-Through"	BB+sf A1 (sf)	AAA Aaa
Series A2 ES0314149016	07/26/2007 5,955	56,638.05 337,279,587.75 56.64%	100,000.00 595,500,000.00	Floating 3-M Euribor+0.200% 20.Feb/May/Aug/Nov	0.5910% 11/21/2022 84.612527 Gross 68.536147 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	BBBsf 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	11/21/2022	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secutorial / 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	0.6110% 11/21/2022 78.934006 Gross 63.936545 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secutorial / 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	0.6110% 11/21/2022 146.088013 Gross 118.331291 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secutorial / 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	0.6110% 11/21/2022 146.088013 Gross 118.331291 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secutorial / 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	0.6110% 11/21/2022 146.088013 Gross 118.331291 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secutorial / 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	0.9410% 11/21/2022 237.863889 Gross 192.669750 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	CCCsf 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	1.2410% 11/21/2022 313.697222 Gross 254.094750 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Csf C (sf)	BBB+ Baa3
Total		1,176,763,467.75	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)	0.42%	0.34%	0.36%	0.33%	0.20%
Annual Percentage Rate (CPR)	4.87%	4.03%	4.28%	3.88%	2.35%

Geographic distribution

	Current	At constitution date
Andalucia	17.25%	15.73%
Aragon	1.90%	1.88%
Asturias	1.42%	1.26%
Balearic Islands	3.20%	3.61%
Basque Country	3.74%	4.08%
Canary Islands	4.73%	4.57%
Cantabria	1.19%	1.12%
Castilla-La Mancha	3.94%	3.92%
Castilla-Leon	3.79%	3.65%
Catalonia	22.61%	24.03%
Ceuta	0.40%	0.46%
Extremadura	1.28%	1.21%
Galicia	3.81%	3.33%
La Rioja	0.57%	0.56%
Madrid	14.10%	14.48%
Melilla	0.41%	0.53%
Murcia	2.37%	2.26%
Navarra	0.91%	0.88%
Valencia	12.40%	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	552	231,218.50	77,743.27	0.00	308,961.77	1.08	61,555,453.29	61,864,415.06	55.67	65.08
from > 1 to = 2 months	90	98,096.07	25,859.11	0.00	123,955.18	0.43	10,030,884.19	10,154,839.37	9.14	66.21
from > 2 to = 3 months	7	8,623.54	2,311.71	0.00	10,935.25	0.04	733,942.39	744,877.64	0.67	68.21
from > 3 to = 6 months	7	11,858.57	2,212.56	0.00	14,071.13	0.05	576,336.05	590,407.18	0.53	58.81
from > 6 to < 12 months	12	38,628.02	6,815.28	0.00	45,443.30	0.16	1,231,753.54	1,277,196.84	1.15	65.38
from = 12 to < 18 months	15	250,341.12	11,424.24	379.34	262,144.70	0.92	1,639,954.66	1,902,099.36	1.71	65.36
from = 18 to < 24 months	11	529,857.75	14,214.48	513.99	544,586.22	1.91	796,675.39	1,341,261.61	1.21	69.31
from ≥ 2 years	229	25,415,591.42	1,530,301.63	315,802.70	27,261,695.75	95.41	5,995,679.93	33,257,375.68	29.93	87.79
Subtotal	923	26,584,214.99	1,670,882.28	316,696.03	28,571,793.30	100.00	82,560,679.44	111,132,472.74	100.00	70.71
Total	923	26,584,214.99	1,670,882.28	316,696.03	28,571,793.30		82,560,679.44	111,132,472.74		

Additional information