

# BBVA RMBS 3 Fondo de Titulización de Activos

## Brief report

Date: 10/31/2023

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 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	11/20/2023	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	11/20/2023 "Pass-Through"	BB+sf A1 (sf)	AAA Aaa
Series A2 ES0314149016	07/26/2007 5,955	34,930.27 208,009,757.85 34.93%	100,000.00 595,500,000.00	Floating 3-M Euribor+0.200% 20.Feb/May/Aug/Nov	4.0150% 11/20/2023 354,508281 Gross 287.151708 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Securitial / Pro rata under certain circumstances	A-sf Aa1 (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	11/20/2023	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Securitial / 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	4.0350% 11/20/2023 521.274491 Gross 422.232338 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Securitial / 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	4.0350% 11/20/2023 964.754720 Gross 781.451323 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Securitial / Pro rata under certain circumstances	n.c. Aa1 (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	4.0350% 11/20/2023 964.754720 Gross 781.451323 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Securitial / Pro rata under certain circumstances	n.c. Aa3 (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	4.0350% 11/20/2023 964.754720 Gross 781.451323 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Securitial / Pro rata under certain circumstances	n.c. A3 (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	4.3650% 11/20/2023 1,103.375000 Gross 893.733750 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Securitial / 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	4.6650% 11/20/2023 1,179.208333 Gross 955.158750 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Securitial / Pro rata under certain circumstances	Csf C (sf)	BBB+ Baa3
<b>Total</b>		<b>1,047,493,637.85</b>	<b>3,908,041,536.00</b>						

\* 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)	0.51%	0.54%	0.59%	0.59%	0.22%
Annual Percentage Rate (CPR)	5.99%	6.24%	6.81%	6.87%	2.63%

### Geographic distribution

	Current	At constitution date
Andalucia	17.36%	15.73%
Aragon	1.96%	1.88%
Asturias	1.44%	1.26%
Balearic Islands	3.16%	3.61%
Basque Country	3.57%	4.08%
Canary Islands	4.59%	4.57%
Cantabria	1.16%	1.12%
Castilla-La Mancha	3.98%	3.92%
Castilla-Leon	3.77%	3.65%
Catalonia	22.91%	24.03%
Ceuta	0.40%	0.46%
Extremadura	1.26%	1.21%
Galicia	3.92%	3.33%
La Rioja	0.57%	0.56%
Madrid	13.89%	14.48%
Melilla	0.39%	0.53%
Murcia	2.46%	2.26%
Navarra	0.89%	0.88%
Valencia	12.32%	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	561	181,651.88	262,531.01	0.00	444,182.89	1.54	61,045,013.59	61,489,196.48	50.26	61.57
from > 1 to = 2 months	126	113,714.58	152,371.15	559.90	266,645.63	0.93	14,746,920.14	15,013,565.77	12.27	65.20
from > 2 to = 3 months	15	13,400.37	30,402.66	0.00	43,803.03	0.15	2,056,059.32	2,099,862.35	1.72	75.19
from > 3 to = 6 months	22	24,973.21	50,856.80	0.00	75,830.01	0.26	2,670,957.78	2,746,787.79	2.25	69.50
from > 6 to < 12 months	41	102,813.74	151,715.58	0.00	254,529.32	0.89	5,295,336.74	5,549,866.06	4.54	70.43
from = 12 to < 18 months	13	92,926.79	38,809.00	29.04	131,764.83	0.46	1,220,086.38	1,351,851.21	1.10	64.02
from = 18 to < 24 months	10	351,356.09	30,840.99	303.83	382,500.91	1.33	574,405.50	966,906.41	0.78	64.90
from ≥ 2 years	230	25,316,332.72	1,530,367.19	306,491.18	27,153,191.09	94.44	5,984,462.56	33,137,653.65	27.09	86.12
Subtotal	1,018	26,197,169.38	2,247,894.38	307,383.95	28,752,447.71	100.00	93,593,242.01	122,345,689.72	100.00	68.13
Total	1,018	26,197,169.38	2,247,894.38	307,383.95	28,752,447.71		93,593,242.01	122,345,689.72		

### Additional information