

BBVA RMBS 3 Fondo de Titulación de Activos

Brief report

Date: 11/30/2023

Currency: EUR

Constitution date

07/23/2007

VAT Reg. no.

V85172252

Management Company

Europea de Titulación, 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 | 02/20/2024 | 02/20/2060 Quarterly 20.Feb/May/Aug/Nov | 02/20/2024 "Pass-Through" | BB+sf A1 (sf) | AAA Aaa |
| Series A2 ES0314149016 | 07/26/2007 5,955 | 30,081.92 179,137,833.60 30.08% | 100,000.00 595,500,000.00 | Floating 3-M Euribor+0.200% 20.Feb/May/Aug/Nov | 4.2020% 02/20/2024 323.033027 Gross 261.656752 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 | 02/20/2024 | 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 | 4.2220% 02/20/2024 551.426455 Gross 446.655429 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 | 4.2220% 02/20/2024 1,020.558812 Gross 826.652638 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 | 4.2220% 02/20/2024 1,020.558812 Gross 826.652638 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 | 4.2220% 02/20/2024 1,020.558812 Gross 826.652638 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 | 4.5520% 02/20/2024 1,163.288889 Gross 942.264000 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 | 4.8520% 02/20/2024 1,239.955556 Gross 1,004.364000 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 |
| Total | | 1,018,621,713.60 | 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) | 0.54% | 0.55% | 0.58% | 0.59% | 0.22% |
| Annual Percentage Rate (CPR) | 6.24% | 6.39% | 6.77% | 6.84% | 2.65% |

Geographic distribution

| | Current | At constitution date |
|--------------------|---------|----------------------|
| Andalucia | 17.24% | 15.73% |
| Aragon | 1.97% | 1.88% |
| Asturias | 1.44% | 1.26% |
| Balearic Islands | 3.16% | 3.61% |
| Basque Country | 3.58% | 4.08% |
| Canary Islands | 4.58% | 4.57% |
| Cantabria | 1.16% | 1.12% |
| Castilla-La Mancha | 4.00% | 3.92% |
| Castilla-Leon | 3.79% | 3.65% |
| Catalonia | 22.98% | 24.03% |
| Ceuta | 0.40% | 0.46% |
| Extremadura | 1.26% | 1.21% |
| Galicia | 3.91% | 3.33% |
| La Rioja | 0.57% | 0.56% |
| Madrid | 13.88% | 14.48% |
| Melilla | 0.39% | 0.53% |
| Murcia | 2.46% | 2.26% |
| Navarra | 0.90% | 0.88% |
| Valencia | 12.35% | 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 | 636 | 200,350.52 | 295,638.23 | 0.00 | 495,988.75 | 1.70 | 70,204,680.73 | 70,700,669.48 | 52.89 | 61.73 |
| from > 1 to = 2 months | 132 | 106,122.96 | 169,199.21 | 0.00 | 275,322.17 | 0.94 | 15,453,124.58 | 15,728,446.75 | 11.77 | 66.75 |
| from > 2 to = 3 months | 14 | 23,054.08 | 29,567.91 | 559.90 | 53,181.89 | 0.18 | 1,931,923.84 | 1,985,105.73 | 1.49 | 64.80 |
| from > 3 to = 6 months | 28 | 33,485.54 | 77,643.59 | 0.00 | 111,129.13 | 0.38 | 3,687,682.73 | 3,798,811.86 | 2.84 | 72.18 |
| from > 6 to < 12 months | 38 | 94,043.23 | 144,315.58 | 0.00 | 238,358.81 | 0.82 | 4,819,615.55 | 5,057,974.36 | 3.78 | 71.30 |
| from = 12 to < 18 months | 16 | 97,525.83 | 63,404.32 | 47.64 | 160,977.79 | 0.55 | 1,555,358.41 | 1,716,336.20 | 1.28 | 66.29 |
| from = 18 to < 24 months | 11 | 283,643.57 | 40,772.28 | 303.83 | 324,719.68 | 1.11 | 896,170.37 | 1,220,890.05 | 0.91 | 66.13 |
| from ≥ 2 years | 232 | 25,633,151.14 | 1,552,904.96 | 310,646.41 | 27,496,702.51 | 94.31 | 5,960,312.50 | 33,457,015.01 | 25.03 | 85.97 |
| Subtotal | 1,107 | 26,471,376.87 | 2,373,446.08 | 311,557.78 | 29,156,380.73 | 100.00 | 104,508,868.71 | 133,665,249.44 | 100.00 | 67.90 |
| Total | 1,107 | 26,471,376.87 | 2,373,446.08 | 311,557.78 | 29,156,380.73 | | 104,508,868.71 | 133,665,249.44 | | |

Additional information