

BBVA RMBS 3 Fondo de Titulización de Activos

Brief report

Date: 04/30/2024

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	05/20/2024	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	05/20/2024 "Pass-Through"	BB+sf A1 (sf)	AAA Aaa
Series A2 ES0314149016	07/26/2007 5,955	24,011.21 142,986,755.55 24.01%	100,000.00 595,500,000.00	Floating 3-M Euribor+0.200% 20.Feb/May/Aug/Nov	4.1330% 05/20/2024 248.095827 Gross 200.957620 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	05/20/2024	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	4.1530% 05/20/2024 530.022892 Gross 429.804543 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	4.1530% 05/20/2024 982.056380 Gross 795.465668 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 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	4.1530% 05/20/2024 982.056380 Gross 795.465668 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secutorial / 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	4.1530% 05/20/2024 982.056380 Gross 795.465668 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secutorial / 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	4.4830% 05/20/2024 1,120.750000 Gross 907.807500 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	4.7830% 05/20/2024 1,195.750000 Gross 968.557500 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		982,470,635.55	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

BBVA RMBS 3 Fondo de Titulización de Activos

Brief report

Date: 04/30/2024

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

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.51%	0.61%	0.66%	0.62%	0.24%
Annual Percentage Rate (CPR)	5.93%	7.12%	7.62%	7.21%	2.78%

Geographic distribution

	Current	At constitution date
Andalucia	17.34%	15.73%
Aragon	1.94%	1.88%
Asturias	1.48%	1.26%
Balearic Islands	3.18%	3.61%
Basque Country	3.62%	4.08%
Canary Islands	4.60%	4.57%
Cantabria	1.15%	1.12%
Castilla-La Mancha	4.05%	3.92%
Castilla-Leon	3.72%	3.65%
Catalonia	23.11%	24.03%
Ceuta	0.41%	0.46%
Extremadura	1.27%	1.21%
Galicia	3.90%	3.33%
La Rioja	0.56%	0.56%
Madrid	13.62%	14.48%
Melilla	0.40%	0.53%
Murcia	2.52%	2.26%
Navarra	0.90%	0.88%
Valencia	12.24%	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	543	175,154.55	249,988.66	0.00	425,143.21	1.44	59,255,321.65	59,680,464.86	48.88	60.66
from > 1 to = 2 months	119	93,198.44	164,277.19	0.00	257,475.63	0.87	14,940,481.49	15,197,957.12	12.45	67.73
from > 2 to = 3 months	14	10,454.54	20,840.37	0.00	31,294.91	0.11	1,413,060.25	1,444,355.16	1.18	63.70
from > 3 to = 6 months	20	23,179.04	44,437.90	0.00	67,616.94	0.23	2,107,699.37	2,175,316.31	1.78	73.99
from > 6 to < 12 months	38	83,646.94	166,502.61	559.90	250,709.45	0.85	4,626,996.48	4,877,705.93	3.99	69.53
from = 12 to < 18 months	28	503,224.81	191,421.40	541.61	695,187.82	2.36	3,218,386.16	3,913,573.98	3.21	69.25
from = 18 to < 24 months	12	241,412.93	58,727.86	199.16	300,339.95	1.02	987,252.16	1,287,592.11	1.05	65.03
from ≥ 2 years	235	25,481,217.61	1,617,252.07	305,883.10	27,404,352.78	93.11	6,115,809.30	33,520,162.08	27.45	85.11
Subtotal	1,009	26,611,488.86	2,513,448.06	307,183.77	29,432,120.69	100.00	92,665,006.86	122,097,127.55	100.00	67.81
Total	1,009	26,611,488.86	2,513,448.06	307,183.77	29,432,120.69		92,665,006.86	122,097,127.55		

Additional information