

BBVA RMBS 3 Fondo de Titulización de Activos

Brief report

Date: 04/30/2026

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	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	05/20/2026	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	05/20/2026 "Pass-Through"	BB+sf A1 (sf)	AAA Aaa
Series A2 ES0314149016	07/26/2007 5,955	100,000.00	595,500,000.00	Floating 3-M Euribor+0.200% 20.Feb/May/Aug/Nov	05/20/2026	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Securitial / Pro rata under certain circumstances	n.c.	AAA Aa1 (sf)
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	05/20/2026	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	39,699.24 285,834,528.00 41.97%	94,587.66 681,031,152.00	Floating 3-M Euribor+0.220% 20.Feb/May/Aug/Nov	2.2260% 05/20/2026 218.471534 Gross 176.961943 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Securitial / Pro rata under certain circumstances	n.c.	n.c. n.c. Aaa (sf)
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	2.2260% 05/20/2026 520.531658 Gross 421.630643 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Securitial / Pro rata under certain circumstances	n.c.	n.c. n.c. Aaa (sf)
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	2.2260% 05/20/2026 520.531658 Gross 421.630643 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Securitial / Pro rata under certain circumstances	n.c.	n.c. n.c. Aaa (sf)
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	2.2260% 05/20/2026 520.531658 Gross 421.630643 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Securitial / Pro rata under certain circumstances	n.c.	n.c. n.c. Aaa (sf)
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	2.5560% 05/20/2026 631.900000 Gross 511.839000 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Securitial / Pro rata under certain circumstances	CCCsf Caa2 (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	2.8560% 05/20/2026 706.066667 Gross 571.914000 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		757,344,912.00	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.

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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Additional information

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Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

		% Monthly CPR (SMM)									
				0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69
		% Annual equivalent CPR		1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series A3a	With optional redemption *	Average life	Years	3.33	2.99	2.72	2.49	2.30	2.13	1.99	1.86
		Final Maturity	Years	03/18/2029	11/16/2028	08/08/2028	05/16/2028	03/06/2028	01/06/2028	11/15/2027	10/01/2027
	Without optional redemption *	Average life	Years	3.33	2.99	2.72	2.49	2.30	2.13	1.99	1.86
		Final Maturity	Years	03/18/2029	11/16/2028	08/08/2028	05/16/2028	03/06/2028	01/06/2028	11/15/2027	10/01/2027
Series A3b	With optional redemption *	Average life	Years	7.93	7.26	6.67	6.16	5.70	5.30	4.95	4.64
		Final Maturity	Years	02/20/2032	08/20/2031	02/20/2031	08/20/2030	05/20/2030	02/20/2030	08/20/2029	05/20/2029
	Without optional redemption *	Average life	Years	7.93	7.26	6.67	6.16	5.70	5.30	4.95	4.64
		Final Maturity	Years	02/20/2032	08/20/2031	02/20/2031	08/20/2030	05/20/2030	02/20/2030	08/20/2029	05/20/2029
Series A3c	With optional redemption *	Average life	Years	9.74	8.99	8.46	7.74	7.24	6.74	6.25	5.98
		Final Maturity	Years	08/14/2035	11/14/2034	05/04/2034	08/14/2033	02/12/2033	08/14/2032	02/19/2032	11/10/2031
	Without optional redemption *	Average life	Years	9.75	9.01	8.50	7.75	7.26	6.75	6.25	6.00
		Final Maturity	Years	08/20/2035	11/20/2034	05/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	11/20/2031
Series A3d	With optional redemption *	Average life	Years	10.32	9.58	8.89	8.27	7.71	7.21	6.76	6.35
		Final Maturity	Years	03/14/2036	06/16/2035	10/10/2034	02/25/2034	08/05/2033	02/03/2033	08/23/2032	03/26/2032
	Without optional redemption *	Average life	Years	11.01	10.50	9.75	9.01	8.50	8.01	7.50	7.01
		Final Maturity	Years	11/20/2036	05/20/2036	08/20/2035	11/20/2034	05/20/2034	11/20/2033	05/20/2033	11/20/2032
Series B	With optional redemption *	Average life	Years	9.75	9.01	8.50	7.75	7.26	6.75	6.25	6.00
		Final Maturity	Years	08/20/2035	11/20/2034	05/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	11/20/2031
	Without optional redemption *	Average life	Years	9.75	9.01	8.50	7.75	7.26	6.75	6.25	6.00
		Final Maturity	Years	08/20/2035	11/20/2034	05/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	11/20/2031
Series C	With optional redemption *	Average life	Years	15.19	14.17	13.25	12.43	11.66	10.97	10.35	9.79
		Final Maturity	Years	01/25/2041	01/18/2040	02/17/2039	04/21/2038	07/17/2037	11/06/2036	03/24/2036	09/01/2035
	Without optional redemption *	Average life	Years	18.76	17.76	17.01	16.01	15.26	14.51	13.50	12.76
		Final Maturity	Years	08/20/2044	08/20/2043	11/20/2042	11/20/2041	02/20/2041	05/20/2040	05/20/2039	08/20/2038

* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Class	Current			At issue date		
	% CE	% CE	% CE	% CE	% CE	% CE
Class A	67.72%	512,844,912.00	32.29%	93.83%	3,715,500,000.00	7.15%
Series A1	0.00%	0.00	30.30%	1,200,000,000.00		
Series A2	0.00%	0.00	15.04%	595,500,000.00		
Series A3	0.00%	0.00	24.24%	960,000,000.00		
Series A3a	37.74%	285,834,528.00	18.18%	720,000,000.00		
Series A3b	17.98%	136,206,230.40	3.64%	144,000,000.00		
Series A3c	8.39%	63,562,907.52	1.70%	67,200,000.00		
Series A3d	3.60%	27,241,246.08	0.73%	28,000,000.00		
Series B	20.60%	156,000,000.00	11.69%	3.94%	156,000,000.00	3.21%
Series C	11.69%	88,500,000.00	0.00%	2.23%	88,500,000.00	0.98%
Issue of Bonds		757,344,912.00			3,960,000,000.00	
Reserve Fund	0.00%	0.00	0.98%	39,000,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	21,502,332.71	1.910%	
Servicer ppal collect not yet credited	3,789,566.45		
Servicer ints collect not yet credited	1,457,980.05		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		39,000,000.00	5.006%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	7,501	16,933	
Principal			
Principal outstanding	649,678,315.95	3,000,000,126.53	
Average loan	86,612.23	177,168.85	
Minimum	16.13	20,344.00	
Maximum	397,300.67	599,547.74	
Interest rate			
Weighted average (wac)	3.07%	4.83%	
Minimum	0.20%	2.25%	
Maximum	5.75%	6.50%	
Final maturity			
Weighted average (WARM) (months)	195	391	
Minimum	05/31/2026	12/31/2014	
Maximum	10/31/2056	04/30/2047	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	97.57%	96.25%	
Mortgage Market: Banks	0.00%	0.13%	
Mortgage Market: All Institutions	1.86%	3.62%	
Fixed Interest	0.57%	0.00%	

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% LTV
0.01 - 10%	0.43	6.94	
10.01 - 20%	2.13	16.25	
20.01 - 30%	5.84	25.84	
30.01 - 40%	13.43	34.94	
40.01 - 50%	14.82	45.31	
50.01 - 60%	24.83	55.18	
60.01 - 70%	20.10	64.11	
70.01 - 80%	8.29	74.62	
80.01 - 90%	4.88	84.72	
90.01 - 100%	2.94	94.74	
100.01 - 110%	1.29	104.48	
110.01 - 120%	0.54	114.62	
120.01 - 130%	0.17	122.91	
Weighted average (WALTV)	55.63	87.52	
Minimum	0.00	15.26	
Maximum	210.12	100.00	

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.74%	0.70%	0.71%	0.63%	0.28%
Annual Percentage Rate (CPR)	8.51%	8.11%	8.18%	7.28%	3.28%

Geographic distribution		
	Current	At constitution date
Andalucia	17.35%	15.73%
Aragon	1.99%	1.88%
Asturias	1.43%	1.26%
Balearic Islands	3.20%	3.61%
Basque Country	3.61%	4.08%
Canary Islands	4.66%	4.57%
Cantabria	1.11%	1.12%
Castilla-La Mancha	3.97%	3.92%
Castilla-Leon	3.74%	3.65%
Catalonia	23.14%	24.03%
Ceuta	0.45%	0.46%
Extremadura	1.22%	1.21%
Galicia	3.99%	3.33%
La Rioja	0.60%	0.56%
Madrid	13.34%	14.48%
Melilla	0.36%	0.53%
Murcia	2.53%	2.26%
Navarra	0.87%	0.88%
Valencia	12.46%	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	343	130,337.36	91,008.73	0.00	221,346.09	0.71	33,853,763.29	34,075,109.38	43.02	56.39
from > 1 to = 2 months	58	58,471.88	37,537.68	0.00	96,009.56	0.31	5,706,030.79	5,802,040.35	7.33	61.10
from > 2 to = 3 months	3	3,392.02	2,644.10	0.00	6,036.12	0.02	283,923.39	289,959.51	0.37	78.15
from > 3 to = 6 months	3	3,566.41	2,287.92	0.00	5,854.33	0.02	224,815.60	230,669.93	0.29	48.19
from > 6 to < 12 months	12	24,831.99	18,830.04	278.29	43,940.32	0.14	1,062,449.12	1,106,389.44	1.40	58.76
from = 12 to < 18 months	9	22,636.22	30,561.82	0.00	53,198.04	0.17	847,615.59	900,813.63	1.14	55.97
from = 18 to < 24 months	16	483,233.50	97,863.48	868.82	581,965.80	1.86	1,443,916.96	2,025,882.76	2.56	68.23
from ≥ 2 years	244	27,983,027.39	2,080,147.60	277,363.11	30,340,538.10	96.78	4,434,717.69	34,775,255.79	43.90	82.66
Subtotal	688	28,709,496.77	2,360,881.37	278,510.22	31,348,888.36	100.00	47,857,232.43	79,206,120.79	100.00	66.39
Total	688	28,709,496.77	2,360,881.37	278,510.22	31,348,888.36		47,857,232.43	79,206,120.79		

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