

BBVA RMBS 3 Fondo de Titulización de Activos

Brief report

Date: 05/31/2026

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 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	08/20/2026	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	08/20/2026 "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	08/20/2026	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	08/20/2026	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	36,143.40 260,232,480.00 38.21%	94,587.66 681,031,152.00	Floating 3-M Euribor+0.220% 20.Feb/May/Aug/Nov	2.4390% 08/20/2026 225.281812 Gross 182.478268 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secutorial / 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	2.4390% 08/20/2026 589.564885 Gross 477.547557 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secutorial / 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	2.4390% 08/20/2026 589.564885 Gross 477.547557 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secutorial / 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	2.4390% 08/20/2026 589.564885 Gross 477.547557 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	"Pass-Through" Secutorial / 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	2.7690% 08/20/2026 707.633333 Gross 573.183000 Net	02/20/2060 Quarterly 20.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / 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	3.0690% 08/20/2026 784.300000 Gross 635.283000 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		731,742,864.00	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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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com

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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	2.87	2.56	2.30	2.09	1.91	1.76	1.63	1.51	1.39	1.27	1.15	1.03	0.91	0.79	0.67	0.55	0.43			
		Final Maturity	Years	04/01/2029	12/08/2028	09/06/2028	06/21/2028	04/16/2028	02/20/2028	01/03/2028	11/22/2027	10/11/2027	09/01/2027	07/21/2027	06/01/2027	04/21/2027	03/11/2027	02/01/2027	01/01/2027	12/01/2026	11/01/2026	10/01/2026	
		Date	02/20/2032	08/20/2031	02/20/2031	08/20/2030	05/20/2030	11/20/2029	08/20/2029	05/20/2029	02/20/2029	11/20/2028	08/20/2028	05/20/2028	02/20/2028	11/20/2027	08/20/2027	05/20/2027	02/20/2027	11/20/2026	08/20/2026	05/20/2026	
		Date	02/20/2032	08/20/2031	02/20/2031	08/20/2030	05/20/2030	11/20/2029	08/20/2029	05/20/2029	02/20/2029	11/20/2028	08/20/2028	05/20/2028	02/20/2028	11/20/2027	08/20/2027	05/20/2027	02/20/2027	11/20/2026	08/20/2026	05/20/2026	
Series A3b	With optional redemption *	Average life	Years	2.87	2.56	2.30	2.09	1.91	1.76	1.63	1.51	1.39	1.27	1.15	1.03	0.91	0.79	0.67	0.55	0.43			
		Final Maturity	Years	04/01/2029	12/08/2028	09/06/2028	06/21/2028	04/16/2028	02/20/2028	01/03/2028	11/22/2027	10/11/2027	09/01/2027	07/21/2027	06/01/2027	04/21/2027	03/11/2027	02/01/2027	01/01/2027	12/01/2026	11/01/2026	10/01/2026	
		Date	02/20/2032	08/20/2031	02/20/2031	08/20/2030	05/20/2030	11/20/2029	08/20/2029	05/20/2029	02/20/2029	11/20/2028	08/20/2028	05/20/2028	02/20/2028	11/20/2027	08/20/2027	05/20/2027	02/20/2027	11/20/2026	08/20/2026	05/20/2026	
		Date	02/20/2032	08/20/2031	02/20/2031	08/20/2030	05/20/2030	11/20/2029	08/20/2029	05/20/2029	02/20/2029	11/20/2028	08/20/2028	05/20/2028	02/20/2028	11/20/2027	08/20/2027	05/20/2027	02/20/2027	11/20/2026	08/20/2026	05/20/2026	
Series A3c	With optional redemption *	Average life	Years	9.21	8.47	7.74	7.23	6.73	6.23	5.75	5.28	4.81	4.34	3.87	3.40	2.93	2.46	1.99	1.52	1.05	0.58		
		Final Maturity	Years	08/04/2035	11/07/2034	02/13/2034	08/09/2033	02/08/2033	08/11/2032	02/18/2032	11/10/2031	07/01/2031	02/01/2031	08/20/2030	02/20/2030	08/20/2029	02/20/2029	08/20/2028	02/20/2028	08/20/2027	02/20/2027	08/20/2026	02/20/2026
		Date	08/20/2035	11/20/2034	02/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	08/20/2031	02/20/2031	08/20/2030	02/20/2030	08/20/2029	02/20/2029	08/20/2028	02/20/2028	08/20/2027	02/20/2027	08/20/2026	02/20/2026	08/20/2025	02/20/2025
		Date	08/20/2035	11/20/2034	02/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	08/20/2031	02/20/2031	08/20/2030	02/20/2030	08/20/2029	02/20/2029	08/20/2028	02/20/2028	08/20/2027	02/20/2027	08/20/2026	02/20/2026	08/20/2025	02/20/2025
Series A3d	With optional redemption *	Average life	Years	9.26	8.51	7.76	7.26	6.76	6.26	5.76	5.26	4.76	4.26	3.76	3.26	2.76	2.26	1.76	1.26	0.76	0.26		
		Final Maturity	Years	08/20/2035	11/20/2034	02/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	08/20/2031	02/20/2031	08/20/2030	02/20/2030	08/20/2029	02/20/2029	08/20/2028	02/20/2028	08/20/2027	02/20/2027	08/20/2026	02/20/2026	
		Date	08/20/2035	11/20/2034	02/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	08/20/2031	02/20/2031	08/20/2030	02/20/2030	08/20/2029	02/20/2029	08/20/2028	02/20/2028	08/20/2027	02/20/2027	08/20/2026	02/20/2026	08/20/2025	02/20/2025
		Date	08/20/2035	11/20/2034	02/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	08/20/2031	02/20/2031	08/20/2030	02/20/2030	08/20/2029	02/20/2029	08/20/2028	02/20/2028	08/20/2027	02/20/2027	08/20/2026	02/20/2026	08/20/2025	02/20/2025
Series B	With optional redemption *	Average life	Years	9.26	8.51	7.76	7.26	6.76	6.26	5.76	5.26	4.76	4.26	3.76	3.26	2.76	2.26	1.76	1.26	0.76	0.26		
		Final Maturity	Years	08/20/2035	11/20/2034	02/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	08/20/2031	02/20/2031	08/20/2030	02/20/2030	08/20/2029	02/20/2029	08/20/2028	02/20/2028	08/20/2027	02/20/2027	08/20/2026	02/20/2026	
		Date	08/20/2035	11/20/2034	02/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	08/20/2031	02/20/2031	08/20/2030	02/20/2030	08/20/2029	02/20/2029	08/20/2028	02/20/2028	08/20/2027	02/20/2027	08/20/2026	02/20/2026	08/20/2025	02/20/2025
		Date	08/20/2035	11/20/2034	02/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	08/20/2031	02/20/2031	08/20/2030	02/20/2030	08/20/2029	02/20/2029	08/20/2028	02/20/2028	08/20/2027	02/20/2027	08/20/2026	02/20/2026	08/20/2025	02/20/2025
Series C	With optional redemption *	Average life	Years	9.26	8.51	7.76	7.26	6.76	6.26	5.76	5.26	4.76	4.26	3.76	3.26	2.76	2.26	1.76	1.26	0.76	0.26		
		Final Maturity	Years	08/20/2035	11/20/2034	02/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	08/20/2031	02/20/2031	08/20/2030	02/20/2030	08/20/2029	02/20/2029	08/20/2028	02/20/2028	08/20/2027	02/20/2027	08/20/2026	02/20/2026	
		Date	08/20/2035	11/20/2034	02/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	08/20/2031	02/20/2031	08/20/2030	02/20/2030	08/20/2029	02/20/2029	08/20/2028	02/20/2028	08/20/2027	02/20/2027	08/20/2026	02/20/2026	08/20/2025	02/20/2025
		Date	08/20/2035	11/20/2034	02/20/2034	08/20/2033	02/20/2033	08/20/2032	02/20/2032	08/20/2031	02/20/2031	08/20/2030	02/20/2030	08/20/2029	02/20/2029	08/20/2028	02/20/2028	08/20/2027	02/20/2027	08/20/2026	02/20/2026	08/20/2025	02/20/2025

* 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

	Current		At issue date	
	% CE	% CE	% CE	% CE
Class A	66.59%	487,242,864.00	33.41%	93.83%
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	35.56%	260,232,480.00	18.18%	720,000,000.00
Series A3b	18.61%	136,206,230.40	3.64%	144,000,000.00
Series A3c	8.69%	63,562,907.52	1.70%	67,200,000.00
Series A3d	3.72%	27,241,246.08	0.73%	28,800,000.00
Series B	21.32%	156,000,000.00	12.09%	3.94%
Series C	12.09%	88,500,000.00	0.00%	2.23%
Issue of Bonds		731,742,864.00		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	2,595,227.50	2.213%	
Servicer ppal collect not yet credited	3,224,331.57		
Servicer ints collect not yet credited	1,433,270.42		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		39,000,000.00	5.219%
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			
	Count	Current	At constitution date
	7,439		16,933
Principal			
Principal outstanding		641,911,373.91	3,000,000,126.53
Average loan		86,290.01	177,168.85
Minimum		48.95	20,344.00
Maximum		396,319.42	599,547.74
Interest rate			
Weighted average (wac)		3.15%	4.83%
Minimum		0.20%	6.50%
Maximum		5.75%	
Final maturity			
Weighted average (WARM) (months)		194	391
Minimum		06/03/2026	12/31/2014
Maximum		10/31/2056	04/30/2047
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)		97.53%	96.25%
Mortgage Market: Banks		0.00%	0.13%
Mortgage Market: All Institutions		1.89%	3.62%
Fixed Interest		0.57%	0.00%

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% Pool
0.01 - 10%	0.43	6.99	
10.01 - 20%	2.20	16.24	0.00
20.01 - 30%	5.97	25.83	0.01
30.01 - 40%	13.57	34.92	0.03
40.01 - 50%	14.91	45.35	0.02
50.01 - 60%	24.80	55.16	0.04
60.01 - 70%	19.81	64.06	0.09
70.01 - 80%	8.28	74.54	14.60
80.01 -			

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.65%	0.69%	0.72%	0.63%	0.28%
Annual Percentage Rate (CPR)	7.55%	8.01%	8.35%	7.34%	3.30%

Geographic distribution

	Current	At constitution date
Andalucia	17.35%	15.73%
Aragon	1.97%	1.88%
Asturias	1.41%	1.26%
Balearic Islands	3.20%	3.61%
Basque Country	3.61%	4.08%
Canary Islands	4.68%	4.57%
Cantabria	1.11%	1.12%
Castilla-La Mancha	3.92%	3.92%
Castilla-Leon	3.73%	3.65%
Catalonia	23.15%	24.03%
Ceuta	0.44%	0.46%
Extremadura	1.23%	1.21%
Galicia	4.00%	3.33%
La Rioja	0.58%	0.56%
Madrid	13.38%	14.48%
Melilla	0.37%	0.53%
Murcia	2.53%	2.26%
Navarra	0.84%	0.88%
Valencia	12.51%	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	482	182,451.08	125,100.77	0.00	307,551.85	0.97	46,068,479.64	46,376,031.49	50.65	55.17
from > 1 to = 2 months	54	57,267.76	40,597.65	0.00	97,865.41	0.31	5,713,582.37	5,811,447.78	6.35	60.43
from > 2 to = 3 months	8	13,621.64	6,976.33	0.00	20,597.97	0.07	857,765.79	878,363.76	0.96	58.44
from > 3 to = 6 months	2	2,130.73	3,118.31	0.00	5,249.04	0.02	216,329.51	221,578.55	0.24	84.46
from > 6 to < 12 months	11	23,477.72	18,920.83	278.29	42,676.84	0.14	1,079,914.47	1,122,591.31	1.23	62.18
from = 12 to < 18 months	11	29,693.71	35,800.85	0.00	65,494.56	0.21	845,000.27	910,494.83	0.99	51.51
from = 18 to < 24 months	13	470,074.49	76,940.83	898.40	547,913.72	1.73	1,141,437.22	1,689,350.94	1.84	70.05
from ≥ 2 years	244	28,213,802.71	2,026,607.92	272,154.99	30,512,565.62	96.56	4,044,606.96	34,557,172.58	37.74	82.22
Subtotal	825	28,992,519.84	2,334,063.49	273,331.68	31,599,915.01	100.00	59,967,116.23	91,567,031.24	100.00	63.83
Total	825	28,992,519.84	2,334,063.49	273,331.68	31,599,915.01		59,967,116.23	91,567,031.24		

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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