

# BBVA RMBS 5 Fondo de Titulización de Activos



## Brief report

Date: 06/30/2022  
Currency: EUR

Constitution date  
05/26/2008

VAT Reg. no.  
V85447654

Management Company  
Europea de Titulización, S.G.F.T

Originator  
BBVA

Servicer  
BBVA

Lead Manager and Subscriber  
BBVA

Assets Custodian  
BBVA

Bond Paying Agent  
BBVA

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
BBVA

Start-up Loan  
BBVA

Subordinated Loan  
BBVA

Fund Auditor  
KPMG Auditores

### 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 A ES0310003001	05/29/2008 46,750	33,624.37 1,571,939,297.50 33.62%	100,000.00 4,675,000,000.00	Floating 3-M Euribor+0.300% 20.Mar/Jun/Sep/Dec	0.1280% 09/20/2022 10.998905 Gross 8.909113 Net	03/20/2061 Quarterly 20.Mar/Jun/Sep/Dec	09/20/2022 "Pass-Through"	AA (sf) Aa1 (sf) A- (sf)	n.c. n.c. AAA
Series B ES0310003019	05/29/2008 2,500	72,273.08 180,682,700.00 72.27%	100,000.00 250,000,000.00	Floating 3-M Euribor+0.700% 20.Mar/Jun/Sep/Dec	0.5280% 09/20/2022 97.520476 Gross 78.991586 Net	03/20/2061 Quarterly 20.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Securitial / Pro rata under certain circumstances	A (high) (sf) A- (sf)	n.c. n.c. A
Series C ES0310003027	05/29/2008 750	72,273.08 54,204,810.00 72.27%	100,000.00 75,000,000.00	Floating 3-M Euribor+1.100% 20.Mar/Jun/Sep/Dec	0.9280% 09/20/2022 171.399624 Gross 138.833695 Net	03/20/2061 Quarterly 20.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Securitial / Pro rata under certain circumstances	BBB (high) (sf) n.c. A- (sf)	n.c. n.c. BBB-
Total		1,806,826,807.50	5,000,000,000.00						

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

Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)									
				0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69		
Series A	With optional redemption *	Average life	9.36	8.55	7.83	7.17	6.57	6.08	5.63	5.21			
		Final Maturity	10/26/2031	01/05/2031	04/15/2030	08/18/2029	01/11/2029	07/17/2028	02/04/2028	09/04/2027			
	Without optional redemption *	Average life	10.84	10.03	9.31	8.66	8.06	7.55	7.08	6.66			
		Final Maturity	04/18/2033	06/27/2032	10/07/2031	02/13/2031	07/16/2030	01/06/2030	07/18/2029	02/12/2029			
	Series B	With optional redemption *	Average life	9.36	8.55	7.83	7.17	6.57	6.08	5.63	5.21		
			Final Maturity	10/26/2031	01/05/2031	04/15/2030	08/18/2029	01/11/2029	07/17/2028	02/04/2028	09/04/2027		
Without optional redemption *		Average life	10.84	10.03	9.31	8.66	8.08	7.55	7.08	6.66			
		Final Maturity	04/18/2033	06/27/2032	10/07/2031	02/13/2031	07/16/2030	01/06/2030	07/18/2029	02/12/2029			
Series C		With optional redemption *	Average life	9.36	8.55	7.83	7.17	6.57	6.08	5.63	5.21		
			Final Maturity	10/26/2031	01/05/2031	04/15/2030	08/18/2029	01/11/2029	07/17/2028	02/04/2028	09/04/2027		
	Without optional redemption *	Average life	10.84	10.03	9.31	8.66	8.08	7.55	7.08	6.66			
		Final Maturity	04/18/2033	06/27/2032	10/07/2031	02/13/2031	07/16/2030	01/06/2030	07/18/2029	02/12/2029			

\* 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

Credit enhancement (CE)						
	Current			At issue date		
		% CE			% CE	
Series A	87.00%	1,571,939,297.50	23.00%	93.50%	4,675,000,000.00	9.34%
Series B	10.00%	180,682,700.00	13.00%	5.00%	250,000,000.00	4.34%
Series C	3.00%	54,204,810.00	10.00%	1.50%	75,000,000.00	2.84%
Issue of Bonds		1,806,826,807.50			5,000,000,000.00	
Reserve Fund	10.00%	180,682,680.75		2.84%	142,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	185,124,282.72	0.000%	
Servicer ppal collect not yet credited	7,250,941.02		
Servicer ints collect not yet credited	506,512.16		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		180,682,680.75	2.828%
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	16,775	28,601	
Principal			
Principal outstanding	1,800,253,373.24	5,000,000,624.09	
Average loan	107,317.64	174,819.08	
Minimum	74.86	5,919.48	
Maximum	570,654.57	996,555.56	
Interest rate			
Weighted average (wac)	0.50%	5.25%	
Minimum	0.00%	3.60%	
Maximum	3.26%	6.84%	
Final maturity			
Weighted average (WARM) (months)	249	402	
Minimum	07/01/2022	07/31/2012	
Maximum	10/31/2052	01/31/2048	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	99.89%	99.05%	
Mortgage Market: Banks	0.00%	0.05%	
Mortgage Market: All Institutions	0.11%	0.90%	

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% LTV
0.01 - 10%	0.19	6.87	
10.01 - 20%	0.69	15.92	0.00
20.01 - 30%	1.79	25.67	0.01
30.01 - 40%	4.10	35.66	0.01
40.01 - 50%	9.56	45.52	0.02
50.01 - 60%	17.11	55.30	0.09
60.01 - 70%	22.48	65.21	0.39
70.01 - 80%	17.06	74.48	37.09
80.01 - 90%	11.11	84.68	31.01
90.01 - 100%	6.93	94.49	23.38
100.01 - 110%	4.75	104.75	
110.01 - 120%	2.26	114.59	
120.01 - 130%	1.17	124.12	
Weighted average (WALTV)	69.30	82.93	
Minimum	0.17	15.71	
Maximum	177.97	100.00	

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.  
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#### Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.34%	0.34%	0.29%	0.28%	0.23%
Annual Percentage Rate (CPR)	3.95%	4.04%	3.46%	3.33%	2.78%

Geographic distribution		
	Current	At constitution date
Andalucia	20.12%	18.77%
Aragon	1.67%	1.70%
Asturias	1.96%	1.76%
Balearic Islands	3.12%	2.95%
Basque Country	2.95%	2.80%
Canary Islands	5.69%	5.66%
Cantabria	1.24%	1.18%
Castilla-La Mancha	4.09%	3.91%
Castilla-Leon	4.22%	4.18%
Catalonia	20.12%	21.91%
Ceuta	0.43%	0.51%
Extremadura	1.31%	1.28%
Galicia	3.73%	3.54%
La Rioja	0.39%	0.44%
Madrid	11.23%	11.66%
Mejilla	0.60%	0.63%
Murcia	2.46%	2.53%
Navarra	0.67%	0.65%
Valencia	14.00%	13.96%

Current delinquency										
Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other						
<i>Delinquencies</i>										
Up to 1 month	819	348,112.32	39,285.63	0.00	387,397.95	2.10	91,053,875.99	91,441,273.94	70.42	67.09
from > 1 to = 2 months	105	114,525.10	10,694.66	0.00	125,219.76	0.68	10,636,615.78	10,761,835.54	8.29	67.31
from > 2 to = 3 months	6	8,146.05	973.38	0.00	9,119.43	0.05	603,317.56	612,436.99	0.47	73.04
from > 3 to = 6 months	6	10,075.88	1,704.30	0.00	11,780.18	0.06	646,586.20	658,366.38	0.51	72.59
from > 6 to < 12 months	12	39,338.96	5,402.42	0.00	44,741.38	0.24	1,495,025.89	1,539,767.27	1.19	71.62
from = 12 to < 18 months	12	69,000.26	6,602.10	0.00	75,602.36	0.41	1,342,779.41	1,418,381.77	1.09	76.81
from = 18 to < 24 months	12	410,149.92	8,218.60	943.78	419,312.30	2.27	923,139.53	1,342,451.83	1.03	72.01
from ≥ 2 years	160	16,376,790.67	838,157.00	189,893.61	17,404,841.28	94.19	4,665,432.40	22,070,273.68	17.00	87.41
Subtotal	1,132	17,376,139.16	911,038.09	190,837.39	18,478,014.64	100.00	111,366,772.76	129,844,787.40	100.00	70.13
Total	1,132	17,376,139.16	911,038.09	190,837.39	18,478,014.64		111,366,772.76	129,844,787.40		

### Additional information