

# BBVA RMBS 5 Fondo de Titulación de Activos



## Brief report

Date: 10/31/2022  
Currency: EUR

Constitution date  
05/26/2008

VAT Reg. no.  
V85447654

Management Company  
Europea de Titulación, 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<br>ISIN Code      | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                                | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                | Redemption                                    |  | Rating                                   |                       |
|                          |                        | Current   | Original                       |  |   | Final maturity (legal)                        | Next   | Current<br>DBRS / Moody's / S&P          | Original<br>n.c. n.c. |
| Series A<br>ES0310003001 | 05/29/2008<br>46,750   | 32,814.94<br>1,534,098,445.00                                 | 100,000.00<br>4,675,000,000.00 | Floating<br>3-M Euribor+0.300%<br>20.Mar/Jun/Sep/Dec       | 1.3630%<br>12/20/2022<br>113.059318 Gross<br>91.578048 Net  | 03/20/2061<br>Quarterly<br>20.Mar/Jun/Sep/Dec | 12/20/2022<br>"Pass-Through"   | AA (sf)<br>Aa1 (sf)<br>A- (sf)           | n.c. n.c.<br>AAA      |
| Series B<br>ES0310003019 | 05/29/2008<br>2,500    | 70,533.27<br>176,333,175.00                                   | 100,000.00<br>250,000,000.00   | Floating<br>3-M Euribor+0.700%<br>20.Mar/Jun/Sep/Dec       | 1.7630%<br>12/20/2022<br>314.329558 Gross<br>254.606942 Net | 03/20/2061<br>Quarterly<br>20.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | A (high)<br>(sf)<br>A- (sf)              | n.c. n.c.<br>A        |
| Series C<br>ES0310003027 | 05/29/2008<br>750      | 70,533.27<br>52,899,952.50                                    | 100,000.00<br>75,000,000.00    | Floating<br>3-M Euribor+1.100%<br>20.Mar/Jun/Sep/Dec       | 2.1630%<br>12/20/2022<br>385.646531 Gross<br>312.373690 Net | 03/20/2061<br>Quarterly<br>20.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | BBB<br>(high)<br>(sf)<br>n.c.<br>A- (sf) | n.c. n.c.<br>BBB-     |
| Total                    |                        | 1,763,331,572.50  | 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)     |            |            |            |            |            |            |            |            |  |
|-------------------------------|-------------------------------|----------------------------|----------------|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|--|
|                               |                               |                            |                | % Annual equivalent CPR |            |            |            |            |            |            |            |            |  |
|                               |                               |                            |                | 0,08                    | 0,17       | 0,25       | 0,34       | 0,42       | 0,51       | 0,60       | 0,69       |            |  |
| Series A                      | With optional redemption *    | Average life               | Years          | 9.45                    | 8.64       | 7.90       | 7.23       | 6.62       | 6.13       | 5.68       | 5.25       |            |  |
|                               |                               | Final Maturity             | Years          | 03/01/2032              | 05/08/2031 | 08/13/2030 | 12/12/2029 | 05/03/2029 | 11/04/2028 | 05/22/2028 | 12/19/2027 |            |  |
|                               | Without optional redemption * | Average life               | Years          | 10.94                   | 10.13      | 9.40       | 8.74       | 8.16       | 7.63       | 7.15       | 6.72       |            |  |
|                               |                               | Final Maturity             | Years          | 08/27/2033              | 11/02/2032 | 02/09/2032 | 06/16/2031 | 11/13/2030 | 05/04/2030 | 11/11/2029 | 06/06/2029 |            |  |
|                               | Series B                      | With optional redemption * | Average life   | Years                   | 9.45       | 8.64       | 7.90       | 7.23       | 6.62       | 6.13       | 5.68       | 5.25       |  |
|                               |                               |                            | Final Maturity | Years                   | 03/01/2032 | 05/08/2031 | 08/13/2030 | 12/12/2029 | 05/03/2029 | 11/04/2028 | 05/22/2028 | 12/19/2027 |  |
| Without optional redemption * |                               | Average life               | Years          | 10.94                   | 10.13      | 9.40       | 8.74       | 8.16       | 7.63       | 7.15       | 6.72       |            |  |
|                               |                               | Final Maturity             | Years          | 08/27/2033              | 11/02/2032 | 02/09/2032 | 06/16/2031 | 11/13/2030 | 05/04/2030 | 11/11/2029 | 06/06/2029 |            |  |
| Series C                      |                               | With optional redemption * | Average life   | Years                   | 9.45       | 8.64       | 7.90       | 7.23       | 6.62       | 6.13       | 5.68       | 5.25       |  |
|                               |                               |                            | Final Maturity | Years                   | 03/01/2032 | 05/08/2031 | 08/13/2030 | 12/12/2029 | 05/03/2029 | 11/04/2028 | 05/22/2028 | 12/19/2027 |  |
|                               | Without optional redemption * | Average life               | Years          | 10.94                   | 10.13      | 9.40       | 8.74       | 8.16       | 7.63       | 7.15       | 6.72       |            |  |
|                               |                               | Final Maturity             | Years          | 08/27/2033              | 11/02/2032 | 02/09/2032 | 06/16/2031 | 11/13/2030 | 05/04/2030 | 11/11/2029 | 06/06/2029 |            |  |

\* 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%  | 1,534,098,445.00 | 23.00%        | 93.50% | 4,675,000,000.00 |
| Series B                | 10.00%  | 176,333,175.00   | 13.00%        | 5.00%  | 250,000,000.00   |
| Series C                | 3.00%   | 52,899,952.50    | 10.00%        | 1.50%  | 75,000,000.00    |
| Issue of Bonds          |         | 1,763,331,572.50 |               |        | 5,000,000,000.00 |
| Reserve Fund            | 10.00%  | 176,333,157.25   | 2.84%         |        | 142,000,000.00   |

### Other financial operations (current)

| Assets                                 | Balance        | Interest       |
|--|----------------|----------------|
| Treasury Account                       | 197,092,047.96 | 0.000%         |
| Servicer ppal collect not yet credited | 6,256,161.09   |                |
| Servicer ints collect not yet credited | 1,677,150.12   |                |
| Liabilities                            | Available      | Balance        |
| Subordinated Loan L/T                  |                | 176,333,157.25 |
| 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                                      | 16,471           | 28,601               |  |
| Principal                                  |                  |                      |  |
| Principal outstanding                      | 1,743,528,975.70 | 5,000,000,624.09     |  |
| Average loan                               | 105,854.47       | 174,819.08           |  |
| Minimum                                    | 0.00             | 5,919.48             |  |
| Maximum                                    | 561,417.78       | 996,555.56           |  |
| Interest rate                              |                  |                      |  |
| Weighted average (wac)                     | 1.65%            | 5.25%                |  |
| Minimum                                    | 0.00%            | 3.60%                |  |
| Maximum                                    | 3.98%            | 6.84%                |  |
| Final maturity                             |                  |                      |  |
| Weighted average (WARM) (months)           | 246              | 402                  |  |
| Minimum                                    | 11/30/2022       | 07/31/2012           |  |
| Maximum                                    | 10/31/2052       | 01/31/2048           |  |
| Index (principal outstanding distribution) |                  |                      |  |
| 1-year EURIBOR/MIBOR (Mortgage Market)     | 99.77%           | 99.05%               |  |
| Mortgage Market: Banks                     | 0.00%            | 0.05%                |  |
| Mortgage Market: All Institutions          | 0.23%            | 0.90%                |  |

### LTV Distribution

|                          | Current |        | At constitution date |       |
|--------------------------|---------|--------|----------------------|-------|
|                          | % Pool  | % LTV  | % Pool               | % LTV |
| 0.01 - 10%               | 0.20    | 6.98   |                      |       |
| 10.01 - 20%              | 0.76    | 16.07  | 0.00                 | 18.35 |
| 20.01 - 30%              | 1.95    | 25.60  | 0.01                 | 24.35 |
| 30.01 - 40%              | 4.49    | 35.67  | 0.01                 | 35.83 |
| 40.01 - 50%              | 10.62   | 45.52  | 0.02                 | 44.50 |
| 50.01 - 60%              | 17.40   | 55.25  | 0.09                 | 55.59 |
| 60.01 - 70%              | 23.72   | 65.14  | 8.39                 | 67.95 |
| 70.01 - 80%              | 16.38   | 74.55  | 37.09                | 76.51 |
| 80.01 - 90%              | 10.38   | 84.67  | 31.01                | 84.92 |
| 90.01 - 100%             | 6.42    | 94.71  | 23.38                | 96.04 |
| 100.01 - 110%            | 4.05    | 104.68 |                      |       |
| 110.01 - 120%            | 2.01    | 114.38 |                      |       |
| 120.01 - 130%            | 0.99    | 124.30 |                      |       |
| Weighted average (WALTV) | 67.86   |        | 82.93                |       |
| Minimum                  | 0.00    |        | 15.71                |       |
| Maximum                  | 193.49  |        | 100.00               |       |

Europea de Titulación publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.  
Only the information communicated by Europea de Titulación, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

#### Additional information

Europea de Titulación: C/Jorge Juan 68 - 28009 Madrid [www.edt-sg.com](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)  
Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

# BBVA RMBS 5 Fondo de Titulación de Activos

## Brief report

Date: 10/31/2022

Currency: EUR

### Constitution date

05/26/2008

### VAT Reg. no.

V85447654

### Management Company

Europea de Titulación, 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

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.32%         | 0.35%         | 0.37%         | 0.32%          | 0.24%      |
| Annual Percentage Rate (CPR) | 3.80%         | 4.08%         | 4.39%         | 3.82%          | 2.82%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 20.15%  | 18.77%               |
| Aragon                  | 1.66%   | 1.70%                |
| Asturias                | 1.98%   | 1.76%                |
| Balearic Islands        | 3.14%   | 2.95%                |
| Basque Country          | 2.94%   | 2.80%                |
| Canary Islands          | 5.70%   | 5.66%                |
| Cantabria               | 1.21%   | 1.18%                |
| Castilla-La Mancha      | 4.10%   | 3.91%                |
| Castilla-Leon           | 4.19%   | 4.18%                |
| Catalonia               | 20.18%  | 21.91%               |
| Ceuta                   | 0.42%   | 0.51%                |
| Extremadura             | 1.31%   | 1.28%                |
| Galicia                 | 3.75%   | 3.54%                |
| La Rioja                | 0.39%   | 0.44%                |
| Madrid                  | 11.16%  | 11.66%               |
| Melilla                 | 0.61%   | 0.63%                |
| Murcia                  | 2.45%   | 2.53%                |
| Navarra                 | 0.65%   | 0.65%                |
| Valencia                | 14.00%  | 13.96%               |

| 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            | 817    | 335,754.32    | 111,503.00   | 0.00       | 447,257.32    | 2.47   | 91,024,070.68    | 91,471,328.00  | 70.04                          | 65.37 |
| from > 1 to = 2 months   | 120    | 125,808.69    | 30,956.29    | 0.00       | 156,764.98    | 0.87   | 11,999,483.97    | 12,156,248.95  | 9.31                           | 63.25 |
| from > 2 to = 3 months   | 5      | 6,200.12      | 1,215.12     | 0.00       | 7,415.24      | 0.04   | 356,850.38       | 364,265.62     | 0.28                           | 62.52 |
| from > 3 to = 6 months   | 4      | 8,306.57      | 1,430.94     | 0.00       | 9,737.51      | 0.05   | 551,253.41       | 560,990.92     | 0.43                           | 69.82 |
| from > 6 to < 12 months  | 16     | 48,442.39     | 9,567.32     | 0.00       | 58,009.71     | 0.32   | 1,603,318.17     | 1,661,327.88   | 1.27                           | 71.54 |
| from = 12 to < 18 months | 8      | 41,424.53     | 7,826.30     | 0.00       | 49,250.83     | 0.27   | 1,044,132.63     | 1,093,383.46   | 0.84                           | 80.34 |
| from = 18 to < 24 months | 13     | 550,330.02    | 13,230.39    | 865.85     | 564,426.26    | 3.12   | 1,099,692.43     | 1,664,118.69   | 1.27                           | 74.24 |
| from ≥ 2 years           | 162    | 15,800,250.82 | 829,987.77   | 185,199.92 | 16,815,438.51 | 92.86  | 4,810,079.97     | 21,625,518.48  | 16.56                          | 85.46 |
| Subtotal                 | 1,145  | 16,916,517.46 | 1,005,717.13 | 186,065.77 | 18,108,300.36 | 100.00 | 112,488,881.64   | 130,597,182.00 | 100.00                         | 68.11 |
| Total                    | 1,145  | 16,916,517.46 | 1,005,717.13 | 186,065.77 | 18,108,300.36 |        | 112,488,881.64   | 130,597,182.00 |                                |       |

### Additional information