

# BBVA RMBS 5 Fondo de Titulación de Activos



## Brief report

Date: 12/31/2022  
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 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 DBRS / Moody's / S&P	Original
Series A ES0310003001	05/29/2008 46,750	31,967.99 1,494,503,532.50 31.97%	100,000.00 4,675,000,000.00	Floating 3-M Euribor+0.300% 20.Mar/Jun/Sep/Dec	2.3470% 03/21/2023 189.656317 Gross 153.621617 Net	03/20/2061 Quarterly 20.Mar/Jun/Sep/Dec	03/21/2023 "Pass-Through"	AA (sf) Aa1 (sf) A- (sf)	n.c. n.c. AAA
Series B ES0310003019	05/29/2008 2,500	68,712.81 171,782,025.00 68.71%	100,000.00 250,000,000.00	Floating 3-M Euribor+0.700% 20.Mar/Jun/Sep/Dec	2.7470% 03/21/2023 477.128392 Gross 386.473998 Net	03/20/2061 Quarterly 20.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A (high) (sf) A- (sf)	n.c. n.c. A
Series C ES0310003027	05/29/2008 750	68,712.81 51,534,607.50 68.71%	100,000.00 75,000,000.00	Floating 3-M Euribor+1.100% 20.Mar/Jun/Sep/Dec	3.1470% 03/21/2023 546.604677 Gross 442.749788 Net	03/20/2061 Quarterly 20.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	BBB (high) (sf) n.c. A- (sf)	n.c. n.c. BBB-
Total		1,717,820,165.00	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	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 A	With optional redemption *	Average life	9.63	8.79	8.03	7.35	6.72	6.21	5.75	5.31			
		Final Maturity	08/03/2032	10/02/2031	12/29/2030	04/23/2030	09/06/2029	03/06/2029	09/17/2028	04/11/2028			
	Without optional redemption *	Average life	11.15	10.31	9.57	8.90	8.30	7.76	7.27	6.83			
		Final Maturity	02/09/2034	04/10/2033	07/11/2032	11/10/2031	04/05/2031	09/19/2030	03/25/2030	10/15/2029			
	Series B	With optional redemption *	Average life	9.63	8.79	8.03	7.35	6.72	6.21	5.75	5.31		
			Final Maturity	08/03/2032	10/02/2031	12/29/2030	04/23/2030	09/06/2029	03/06/2029	09/17/2028	04/11/2028		
Without optional redemption *		Average life	11.15	10.31	9.57	8.90	8.30	7.76	7.27	6.83			
		Final Maturity	02/09/2034	04/10/2033	07/11/2032	11/10/2031	04/05/2031	09/19/2030	03/25/2030	10/15/2029			
Series C		With optional redemption *	Average life	9.63	8.79	8.03	7.35	6.72	6.21	5.75	5.31		
			Final Maturity	08/03/2032	10/02/2031	12/29/2030	04/23/2030	09/06/2029	03/06/2029	09/17/2028	04/11/2028		
	Without optional redemption *	Average life	11.15	10.31	9.57	8.90	8.30	7.76	7.27	6.83			
		Final Maturity	02/09/2034	04/10/2033	07/11/2032	11/10/2031	04/05/2031	09/19/2030	03/25/2030	10/15/2029			

\* 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%	1,494,503,532.50	23.00%	93.50%	4,675,000,000.00
Series B	10.00%	171,782,025.00	13.00%	5.00%	250,000,000.00
Series C	3.00%	51,534,607.50	10.00%	1.50%	75,000,000.00
Issue of Bonds		1,717,820,165.00			5,000,000,000.00
Reserve Fund	10.00%	171,782,016.50	2.84%		142,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	177,782,369.98	1.974%	
Servicer ppal collect not yet credited	7,539,788.85		
Servicer ints collect not yet credited	2,607,115.11		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		171,782,016.50	5.047%
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	16,277	28,601	
Principal			
Principal outstanding	1,709,578,563.77	5,000,000,624.09	
Average loan	105,030.32	174,819.08	
Minimum	185.13	5,919.48	
Maximum	558,194.55	996,555.56	
Interest rate			
Weighted average (wac)	2.46%	5.25%	
Minimum	0.00%	3.60%	
Maximum	5.88%	6.84%	
Final maturity			
Weighted average (WARM) (months)	244	402	
Minimum	01/30/2023	07/31/2012	
Maximum	10/31/2052	01/31/2048	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	99.61%	99.05%	
Mortgage Market: Banks	0.00%	0.05%	
Mortgage Market: All Institutions	0.37%	0.90%	
Fixed Interest	0.02%	0.00%	

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% Pool % LTV
0.01 - 10%	0.22	7.02	
10.01 - 20%	0.80	16.08	0.00 18.35
20.01 - 30%	2.11	25.58	0.01 24.35
30.01 - 40%	4.68	35.61	0.01 35.83
40.01 - 50%	10.81	45.42	0.02 44.50
50.01 - 60%	17.87	55.22	0.09 55.59
60.01 - 70%	23.88	65.07	8.39 67.95
70.01 - 80%	16.04	74.55	37.09 76.51
80.01 - 90%	10.09	84.61	31.01 84.92
90.01 - 100%	6.19	94.59	23.38 96.04
100.01 - 110%	3.82	104.48	
110.01 - 120%	1.94	114.20	
120.01 - 130%	0.97	124.38	
Weighted average (WALTV)	67.22	82.93	
Minimum	0.07	15.71	
Maximum	192.78	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 Titulización de Activos

## Brief report

Date: 12/31/2022

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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.56%	0.49%	0.45%	0.37%	0.24%
Annual Percentage Rate (CPR)	6.48%	5.70%	5.21%	4.38%	2.87%

Geographic distribution		
	Current	At constitution date
Andalucia	20.13%	18.77%
Aragon	1.67%	1.70%
Asturias	1.99%	1.76%
Balearic Islands	3.12%	2.95%
Basque Country	2.93%	2.80%
Canary Islands	5.71%	5.66%
Cantabria	1.21%	1.18%
Castilla-La Mancha	4.14%	3.91%
Castilla-Leon	4.17%	4.18%
Catalonia	20.27%	21.91%
Ceuta	0.42%	0.51%
Extremadura	1.31%	1.28%
Galicia	3.74%	3.54%
La Rioja	0.39%	0.44%
Madrid	11.11%	11.66%
Melilla	0.60%	0.63%
Murcia	2.46%	2.53%
Navarra	0.63%	0.65%
Valencia	14.02%	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	772	287,414.83	162,372.62	0.00	449,787.45	2.44	82,585,467.22	83,035,254.67	67.52	65.73
from > 1 to = 2 months	122	120,130.78	49,121.18	0.00	169,251.96	0.92	12,226,511.20	12,395,763.16	10.08	65.70
from > 2 to = 3 months	8	9,607.04	4,134.01	0.00	13,741.05	0.07	710,847.71	724,588.76	0.59	57.02
from > 3 to = 6 months	10	17,147.03	4,997.31	0.00	22,144.34	0.12	830,386.30	852,530.64	0.69	62.56
from > 6 to < 12 months	14	43,945.16	12,093.29	0.00	56,038.45	0.30	1,490,946.78	1,546,985.23	1.26	72.75
from = 12 to < 18 months	8	40,597.28	12,227.84	0.00	52,825.12	0.29	1,059,632.02	1,112,457.14	0.90	73.17
from = 18 to < 24 months	13	800,760.28	13,556.11	769.39	815,085.78	4.43	763,324.28	1,578,410.06	1.28	80.00
from ≥ 2 years	162	15,779,757.03	871,402.57	187,016.81	16,838,176.41	91.43	4,895,527.33	21,733,703.74	17.67	85.30
Subtotal	1,109	17,099,359.43	1,129,904.93	187,786.20	18,417,050.56	100.00	104,562,642.84	122,979,693.40	100.00	68.73
Total	1,109	17,099,359.43	1,129,904.93	187,786.20	18,417,050.56		104,562,642.84	122,979,693.40		

### Additional information