

# BBVA RMBS 5 Fondo de Titulación de Activos



## Brief report

Date: 01/31/2024  
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	DBRS / Moody's / S&P	Current
Series A ES0310003001	05/29/2008 46,750	28,394.02 1,327,420,435.00	100,000.00 4,675,000,000.00	Floating 3-M Euribor+0.300% 20.Mar/Jun/Sep/Dec	4.2380% 03/20/2024 304.177249 Gross 246.383572 Net	03/20/2061 Quarterly 20.Mar/Jun/Sep/Dec	03/20/2024 "Pass-Through"	AA (sf) Aa1 (sf) A- (sf)	n.c. n.c. AAA
Series B ES0310003019	05/29/2008 2,500	61,030.83 152,577,075.00	100,000.00 250,000,000.00	Floating 3-M Euribor+0.700% 20.Mar/Jun/Sep/Dec	4.6380% 03/20/2024 715.515279 Gross 579.567376 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	61,030.83 45,773,122.50	100,000.00 75,000,000.00	Floating 3-M Euribor+1.100% 20.Mar/Jun/Sep/Dec	5.0380% 03/20/2024 777.224229 Gross 629.551625 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		1,525,770,632.50	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	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	Years	Date	9.89	8.93	8.14	7.42	6.76	6.23	5.74	5.29		
		Final Maturity	Years	Date	11/07/2033	11/22/2032	02/07/2032	05/20/2031	09/21/2030	03/12/2030	09/14/2029	04/01/2029		
	Without optional redemption *	Average life	Years	Date	11.48	10.63	9.86	9.17	8.55	7.99	7.49	7.03		
		Final Maturity	Years	Date	06/11/2035	08/03/2034	10/27/2033	02/17/2033	07/06/2032	12/15/2031	06/14/2031	12/29/2030		
	Series B	With optional redemption *	Average life	Years	Date	9.89	8.93	8.14	7.42	6.76	6.23	5.74	5.29	
			Final Maturity	Years	Date	11/07/2033	11/22/2032	02/07/2032	05/20/2031	09/21/2030	03/12/2030	09/14/2029	04/01/2029	
Series C	With optional redemption *	Average life	Years	Date	9.89	8.93	8.14	7.42	6.76	6.23	5.74	5.29		
		Final Maturity	Years	Date	11/07/2033	11/22/2032	02/07/2032	05/20/2031	09/21/2030	03/12/2030	09/14/2029	04/01/2029		

\* 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		% CE		At issue date	
Series A	87.00%	1,327,420,435.00	23.00%	93.50%	4,675,000,000.00	9.34%
Series B	10.00%	152,577,075.00	13.00%	5.00%	250,000,000.00	4.34%
Series C	3.00%	45,773,122.50	10.00%	1.50%	75,000,000.00	2.84%
Issue of Bonds		1,525,770,632.50			5,000,000,000.00	
Reserve Fund	10.00%	152,577,063.25	2.84%		142,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	184,720,705.25	3.891%	
Servicer ppal collect not yet credited	4,545,504.07		
Servicer ints collect not yet credited	5,202,091.03		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		152,577,063.25	6.938%
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	14,959	28,601	
Principal			
Principal outstanding	1,497,110,909.57	5,000,000,624.09	
Average loan	100,080.95	174,819.08	
Minimum	9.48	5,919.48	
Maximum	542,463.79	996,555.56	
Interest rate			
Weighted average (wac)	4.73%	5.25%	
Minimum	0.29%	3.60%	
Maximum	7.41%	6.84%	
Final maturity			
Weighted average (WARM) (months)	234	402	
Minimum	02/29/2024	07/31/2012	
Maximum	08/31/2062	01/31/2048	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	98.63%	99.05%	
Mortgage Market: Banks	0.00%	0.05%	
Mortgage Market: All Institutions	0.92%	0.90%	
Fixed Interest	0.45%	0.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.27	6.78		
10.01 - 20%	1.18	16.01	0.00	18.35
20.01 - 30%	2.45	25.77	0.01	24.35
30.01 - 40%	6.08	35.77	0.01	35.83
40.01 - 50%	12.24	45.35	0.02	44.50
50.01 - 60%	19.23	55.25	0.09	55.59
60.01 - 70%	23.92	64.87	8.39	67.95
70.01 - 80%	14.37	74.54	37.09	76.51
80.01 - 90%	9.12	84.56	31.01	84.92
90.01 - 100%	5.44	94.51	23.38	96.04
100.01 - 110%	3.12	104.29		
110.01 - 120%	1.49	114.33		
120.01 - 130%	0.72	124.86		
Weighted average (WALTV)	64.66		82.93	
Minimum	0.01		15.71	
Maximum	181.37		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.  
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#### 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)  
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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.60%	0.69%	0.63%	0.62%	0.27%
Annual Percentage Rate (CPR)	6.97%	7.95%	7.32%	7.22%	3.17%

Geographic distribution		
	Current	At constitution date
Andalucia	20.06%	18.77%
Aragon	1.67%	1.70%
Asturias	2.02%	1.76%
Balearic Islands	3.13%	2.95%
Basque Country	2.72%	2.80%
Canary Islands	5.80%	5.66%
Cantabria	1.21%	1.18%
Castilla-La Mancha	4.20%	3.91%
Castilla-Leon	4.23%	4.18%
Catalonia	20.33%	21.91%
Ceuta	0.41%	0.51%
Extremadura	1.33%	1.28%
Galicia	3.78%	3.54%
La Rioja	0.40%	0.44%
Madrid	10.86%	11.66%
Melilla	0.61%	0.63%
Murcia	2.54%	2.53%
Navarra	0.57%	0.65%
Valencia	14.13%	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	988	290,370.51	456,478.14	0.00	746,848.65	4.90	105,797,671.71	106,544,520.36	68.03	64.08
from > 1 to = 2 months	180	133,221.24	213,337.42	0.00	346,558.66	2.27	19,208,258.35	19,554,817.01	12.49	65.83
from > 2 to = 3 months	12	13,553.79	19,737.46	0.00	33,291.25	0.22	1,409,083.08	1,442,374.33	0.92	64.32
from > 3 to = 6 months	22	28,097.89	43,219.30	0.00	71,317.19	0.47	2,310,720.55	2,382,037.74	1.52	68.21
from > 6 to < 12 months	58	105,085.11	248,603.09	58.08	353,746.28	2.32	7,634,348.52	7,988,094.80	5.10	77.42
from = 12 to < 18 months	23	260,366.43	119,946.53	208.16	380,521.12	2.50	2,302,635.35	2,683,156.47	1.71	68.97
from = 18 to < 24 months	7	34,651.34	18,875.63	0.00	53,526.97	0.35	586,846.87	640,373.84	0.41	92.28
from ≥ 2 years	115	12,269,450.82	805,108.72	178,253.94	13,252,813.48	86.97	2,116,669.69	15,369,483.17	9.81	87.40
Subtotal	1,405	13,134,797.13	1,925,306.29	178,520.18	15,238,623.60	100.00	141,366,234.12	156,604,857.72	100.00	66.87
Total	1,405	13,134,797.13	1,925,306.29	178,520.18	15,238,623.60		141,366,234.12	156,604,857.72		

### Additional information