

Brief report

Date: 12/31/2022
 Currency: EUR

Constitution date
 04/19/2010

VAT Reg. no.
 V85936391

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 DBRS / Moody's / S&P	Original
Series ES0313199004	04/22/2010 12.950	35,682.99 462,094,720.50	100,000.00 1,295,000,000.00	Floating 3-M Euribor+0.300% 20.Mar/Jun/Sep/Dec	2.3470% 03/21/2023 211.696277 Gross 171.473984 Net	09/20/2053 Quarterly 20.Mar/Jun/Sep/Dec	03/21/2023 "Pass-Through"	AA (sf) Aa1 (sf) A- (sf)	A Aaa
Total		462,094,720.50	1,295,000,000.00						

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)							0,60	0,69	
				% Annual equivalent CPR									
				0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69		
				1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00		
				8,49	7,60	6,85	6,20	5,65	5,17	4,76	4,40		
				06/15/2031	07/26/2030	10/23/2029	03/01/2029	08/11/2028	02/19/2028	09/21/2027	05/13/2027		
				17,76	16,51	15,26	14,26	13,26	12,25	11,51	10,76		
				09/20/2040	06/20/2039	03/20/2038	03/20/2037	03/20/2036	03/20/2035	06/20/2034	09/20/2033		
				8,49	7,60	6,85	6,20	5,65	5,17	4,76	4,40		
				06/15/2031	07/26/2030	10/23/2029	03/01/2029	08/11/2028	02/19/2028	09/21/2027	05/13/2027		
				17,76	16,51	15,26	14,26	13,26	12,25	11,51	10,76		
				09/20/2040	06/20/2039	03/20/2038	03/20/2037	03/20/2036	03/20/2035	06/20/2034	09/20/2033		

* 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)					
Series	Current	% CE	At issue date		
			% CE	Current	% CE
Series	100.00%				
Issue of Bonds	462,094,720.50	33.25%	100.00%	1,295,000,000.00	31.31%
	462,094,720.50			1,295,000,000.00	
B Loan	30.30%				
	140,000,119.00				
Reserve Fund	13.03%				
	60,209,483.95	20.50%		265,475,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
		Available	Interest
Treasury Account	62,269,888.55		1.989%
Servicer ppal collect not yet credited	2,071,366.80		
Servicer ints collect not yet credited	989,303.85		
Liabilities			
Subordinated Loan L/T	60,209,483.95		2.147%
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	5,487	7,549	
Principal			
Principal outstanding	599,564,944.51	1,295,100,978.93	
Average loan	109,270.08	171,559.28	
Minimum	195.51	43,173.93	
Maximum	512,785.45	919,438.64	
Interest rate			
Weighted average (wac)	2.63%	3.05%	
Minimum	0.17%	1.50%	
Maximum	6.55%	7.07%	
Final maturity			
Weighted average (WARM) (months)	266	415	
Minimum	01/31/2023	10/31/2018	
Maximum	09/30/2050	01/15/2050	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	99.68%	99.46%	
Mortgage Market: All Institutions	0.30%	0.54%	
Fixed Interest	0.02%	0.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.09	6.65		
10.01 - 20%	0.34	15.41		
20.01 - 30%	0.82	25.90		
30.01 - 40%	2.14	36.06		
40.01 - 50%	5.91	46.23		
50.01 - 60%	16.23	55.86		
60.01 - 70%	25.14	64.98		
70.01 - 80%	16.44	74.24		
80.01 - 90%	12.30	84.73	0.13	80.00
90.01 - 100%	8.69	94.96	33.05	83.55
100.01 - 110%	6.51	104.69		95.48
110.01 - 120%	3.65	114.62		
120.01 - 130%	1.40	124.56		
Weighted average (WALTV)	73.27			87.49
Minimum	0.06			80.00
Maximum	208.76			100.00

BBVA RMBS 9 Fondo de Titulización de Activos

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.48%	0.58%	0.58%	0.49%	0.18%
Annual Percentage Rate (CPR)	5.64%	6.73%	6.73%	5.73%	2.17%

Geographic distribution		
	Current	At constitution date
Andalucia	22.58%	22.28%
Aragon	1.52%	1.39%
Asturias	2.47%	2.33%
Balearic Islands	1.32%	1.47%
Basque Country	3.98%	4.72%
Canary Islands	4.11%	4.03%
Cantabria	1.95%	1.77%
Castilla-La Mancha	6.16%	5.88%
Castilla-Leon	5.35%	5.33%
Catalonia	11.48%	11.58%
Ceuta	0.71%	0.77%
Extremadura	2.17%	2.05%
Galicia	5.03%	4.90%
La Rioja	0.31%	0.38%
Madrid	16.51%	16.91%
Melilla	0.80%	0.88%
Murcia	2.96%	2.85%
Navarra	0.88%	1.02%
Valencia	9.70%	9.49%

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	271	86,914.95	62,549.18	0.00	149,464.13	3.77	30,365,694.66	30,515,158.79	77.44	73.84
from > 1 to = 2 months	21	16,895.70	10,233.47	0.00	27,129.17	0.68	2,719,686.01	2,746,815.18	6.97	82.86
from > 2 to = 3 months	1	1,380.27	848.01	0.00	2,228.28	0.06	143,366.02	145,594.30	0.37	123.53
from > 3 to = 6 months	1	1,816.63	354.72	0.00	2,171.35	0.05	77,228.67	79,400.02	0.20	51.78
from > 6 to < 12 months	5	12,399.31	3,142.84	0.00	15,542.15	0.39	413,047.44	428,589.59	1.09	99.10
from = 12 to < 18 months	3	14,586.56	1,182.77	0.00	15,769.33	0.40	149,717.11	165,486.44	0.42	52.55
from = 18 to < 24 months	3	154,149.70	3,435.11	233.74	157,818.55	3.98	148,586.83	306,405.38	0.78	87.90
from ≥ 2 years	36	3,414,445.54	150,060.47	28,656.06	3,593,162.07	90.66	1,422,375.27	5,015,537.34	12.73	89.24
Subtotal	341	3,702,588.66	231,806.57	28,889.80	3,963,285.03	100.00	35,439,702.01	39,402,987.04	100.00	76.32
Total	341	3,702,588.66	231,806.57	28,889.80	3,963,285.03		35,439,702.01	39,402,987.04		

Additional information