

# BBVA RMBS 9 Fondo de Titulización de Activos

## Brief report

**Date:** 03/31/2024  
**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 N° 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 A / S&P
Series ES0313199004	04/22/2010 12.950	29.605.09 383,385,915.50 29.61%	100,000.00 1,295,000,000.00	Floating 3-M Euribor+0.300% 20.Mar/Jun/Sep/Dec	4.2280% 06/20/2024 319.879708 Gross 259.102563 Net	09/20/2053 Quarterly 20.Mar/Jun/Sep/Dec	06/20/2024 "Pass-Through"	AA (sf) Aa1 (sf) A- (sf)	A Aaa AAA
<b>Total</b>		383,385,915.50	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 *	% Monthly CPR (SMM)		0,08		0,17		0,25		0,34		0,42		0,51		0,60		0,69		
		Average life	Years	Date	Average life	Years	Date	Average life	Years	Date	Average life	Years	Date	Average life	Years	Date	Average life	Years	Date	Average life
		% Annual equivalent CPR		1,00		2,00		3,00		4,00		5,00		6,00		7,00		8,00		
		Final Maturity		17.01		15.76		14.51		13.51		12.51		11.76		10.76		10.01		
		Date		03/20/2041		12/20/2039		09/20/2038		09/20/2037		09/20/2036		12/20/2035		12/20/2034		03/20/2034		
	Without optional redemption *	Average life		8.49		7.57		6.78		6.11		5.54		5.06		4.63		4.27		
		Years		09/13/2032		10/11/2031		12/29/2030		04/29/2030		10/03/2029		04/08/2029		11/05/2028		06/25/2028		
		Date		09/13/2032		10/11/2031		12/29/2030		04/29/2030		10/03/2029		04/08/2029		11/05/2028		06/25/2028		
		Final Maturity		17.01		15.76		14.51		13.51		12.51		11.76		10.76		10.01		
		Date		03/20/2041		12/20/2039		09/20/2038		09/20/2037		09/20/2036		12/20/2035		12/20/2034		03/20/2034		

\* 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		At issue date	
		% CE	% CE	% CE	% CE
Issue of Bonds	100.00%	383,385,915.50	36.75%	100.00%	1,295,000,000.00
		383,385,915.50			1,295,000,000.00
B Loan	36.52%	140,000,119.00			
Reserve Fund	13.65%	52,338,603.45	20.50%		265,475,000.00

Other financial operations (current)				
Assets		Balance		Interest
Treasury Account		54,186,006.02		3.892%
Servicer ppal collect not yet credited		1,553,527.23		
Servicer ints collect not yet credited		1,761,200.55		
Liabilities	Available	Balance	Interest	
Subordinated Loan L/T		52,338,603.45	4.028%	
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	5,020	7,549	
Principal			
Principal outstanding	520,676,119.69	1,295,100,978.93	
Average loan	103,720.34	171,559.28	
Minimum	59.90	43,173.93	
Maximum	498,482.78	919,438.64	
Interest rate			
Weighted average (wac)	4.67%	3.05%	
Minimum	0.31%	1.50%	
Maximum	6.55%	7.07%	
Final maturity			
Weighted average (WARM) (months)	252	415	
Minimum	04/30/2024	10/31/2018	
Maximum	09/30/2050	01/15/2050	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	98.65%	99.46%	
Mortgage Market: All Institutions	0.68%	0.54%	
Fixed Interest	0.67%	0.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.12	7.09		
10.01 - 20%	0.55	16.37		
20.01 - 30%	1.25	25.82		
30.01 - 40%	2.92	35.86		
40.01 - 50%	8.53	45.83		
50.01 - 60%	20.31	55.81		
60.01 - 70%	25.32	64.93		
70.01 - 80%	15.25	74.77		
80.01 - 90%	10.43	84.75	0.13	80.00
90.01 - 100%	8.07	94.77	33.05	83.55
100.01 - 110%	4.49	104.77		95.48
110.01 - 120%	1.96	114.17		
120.01 - 130%	0.56	123.27		
Weighted average (WALTV)	69.00		87.49	
Minimum	0.05		80.00	
Maximum	188.53		100.00	

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.52%	0.62%	0.65%	0.61%	0.22%
Annual Percentage Rate (CPR)	6.07%	7.19%	7.51%	7.06%	2.64%

Geographic distribution		
	Current	At constitution date
Andalucía	22.45%	22.28%
Aragón	1.60%	1.39%
Asturias	2.47%	2.33%
Balearic Islands	1.37%	1.47%
Basque Country	3.98%	4.72%
Canary Islands	4.21%	4.03%
Cantabria	1.93%	1.77%
Castilla-La Mancha	6.45%	5.88%
Castilla-León	5.35%	5.33%
Catalonia	11.45%	11.58%
Ceuta	0.74%	0.77%
Extremadura	2.34%	2.05%
Galicia	5.18%	4.90%
La Rioja	0.32%	0.38%
Madrid	15.77%	16.91%
Melilla	0.77%	0.88%
Murcia	3.05%	2.85%
Navarra	0.90%	1.02%
Valencia	9.69%	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	357	88,832.35	160,045.91	0.00	248,878.26	10.74	37,827,660.24	38,076,538.50	78.07	70.95
from > 1 to = 2 months	35	26,575.97	47,357.83	0.00	73,933.80	3.19	4,361,968.88	4,435,902.68	9.09	76.35
from > 2 to = 3 months	6	5,340.09	9,844.43	0.00	15,184.52	0.66	775,265.45	790,449.97	1.62	87.83
from > 3 to = 6 months	10	10,600.65	20,090.11	0.00	30,690.76	1.32	932,145.14	1.97	75.54	
from > 6 to < 12 months	11	22,143.91	49,915.40	0.00	72,059.31	3.11	1,357,642.10	1,429,701.41	2.93	78.88
from = 12 to < 18 months	3	11,609.21	19,038.74	47.44	30,695.39	1.33	373,306.57	404,001.96	0.83	116.55
from = 18 to < 24 months	1	7,015.62	3,701.85	0.00	10,717.47	0.46	59,533.31	70,250.78	0.14	98.40
from ≥ 2 years	21	1,687,266.98	125,427.72	21,758.27	1,834,452.97	79.19	769,688.85	2,604,141.82	5.34	97.56
Subtotal	444	1,859,384.78	435,421.99	21,805.71	2,316,612.48	100.00	46,457,210.54	48,773,823.02	100.00	73.29
Total	444	1,859,384.78	435,421.99	21,805.71	2,316,612.48		46,457,210.54	48,773,823.02		