

Brief report

Date: 09/30/2022
Currency: EUR

Constitution date
06/11/2007

VAT Reg. no.
V85129138

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA

Servicer
BBVA

Lead Managers
BBVA
Calyon

Bond Underwriters and Placement Agents
BBVA
Calyon
Bancaja
Citigroup
Dexia Capital Markets
Société Générale

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Swap
Société Générale

Assets Custodian
BBVA

Fund Auditor
KPMG Auditores

Subordinated Loan
BBVA

Start-Up Loan
BBVA

Series A2(G) Guarantee
Estado Español

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	Fitch / Moody's / S&P	Current Original
Series A1 ES0370460000	06/14/2007 12,019		100,000.00 1,201,900,000.00	Floating 3-M Euribor+0.160% 24.Mar/Jun/Sep/Dec	12/22/2022	03/22/2046 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through"	Asf A3 (sf) AA- (sf)	AAA Aaa AAA
Series A2(G) ES0370460018	06/14/2007 2,155		100,000.00 215,500,000.00	Floating 3-M Euribor+0.005% 24.Mar/Jun/Sep/Dec	12/22/2022	03/22/2046 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Secuential / Pro rata under certain circumstances	Asf Aa2 (sf) A+ (sf)	AAA Aaa AAA
Series B ES0370460026	06/14/2007 503		100,000.00 50,300,000.00	Floating 3-M Euribor+0.350% 24.Mar/Jun/Sep/Dec	12/22/2022	03/22/2046 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Secuential / Pro rata under certain circumstances	A+sf Aa1 (sf) BBB+ (sf)	AA- A2 A-
Series C ES0370460034	06/14/2007 323	41,839.76 13,514,242.48 41.84%	100,000.00 32,300,000.00	Floating 3-M Euribor+0.650% 24.Mar/Jun/Sep/Dec	1.7500% 12/22/2022 185.082627 Gross 149.917090 Net	03/22/2046 Quarterly 24.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Ca (sf) D (sf)	BBB+ Baa3 BBB-
Total		13,514,242.48	1,500,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date												
		% Monthly CPR (SMM)		0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44	
		% Annual equivalent CPR		2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00	
Series C	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	
			Date	12/22/2022	12/22/2022	12/22/2022	12/22/2022	12/22/2022	12/22/2022	12/22/2022	12/22/2022	
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	
			Date	12/22/2022	12/22/2022	12/22/2022	12/22/2022	12/22/2022	12/22/2022	12/22/2022	12/22/2022	
	Without optional redemption *	Average life	Years	2,14	2,07	2,01	1,95	1,89	1,83	1,77	1,72	
			Date	11/11/2024	10/17/2024	09/23/2024	09/01/2024	08/10/2024	07/20/2024	06/30/2024	06/11/2024	
Final Maturity		Years	13,01	13,01	13,01	13,01	13,01	13,01	13,01	13,01		
		Date	09/22/2035	09/22/2035	09/22/2035	09/22/2035	09/22/2035	09/22/2035	09/22/2035	09/22/2035		

Credit enhancement and financial operations

Credit enhancement (CE)					
Current			At issue date		
		% CE			% CE
Class A	0.00%	0.00	94.49%	1,417,400,000.00	6.92%
Series A1	0.00%	0.00	80.13%	1,201,900,000.00	
Series A2(G)	0.00%	0.00	14.37%	215,500,000.00	
Series B	0.00%	0.00	3.35%	50,300,000.00	3.57%
Series C	100.00%	13,514,242.48	0.00%	32,300,000.00	1.42%
Issue of Bonds		13,514,242.48		1,500,000,000.00	
Reserve Fund	0.00%	0.00	1.42%	21,300,000.00	
Spanish State guarantee					
Series A2(G)				215,500,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		10,356.00	0.000%
Servicer ppal collect not yet credited		45,828.21	
Servicer ints collect not yet credited		2,770.06	
Liabilities		Available	Balance Interest
Subordinated Loan L/T			21,300,000.00 4.100%
Subordinated Loan S/T			0.00
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

BBVA-6 FTPYME Fondo de Titulización de Activos

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Series A2(G) Guarantee
Estado Español

Collateral: SME Loans

General			
	Current	At constitution date	
Count	18	7,560	
Principal			
Principal outstanding	2,546,751.40	1,500,101,248.97	
Average loan	141,486.19	198,426.09	
Minimum	6,580.12	2,706.67	
Maximum	748,421.70	6,458,079.67	
Interest rate			
Weighted average (wac)	2.06%	4.71%	
Minimum	0.24%	2.50%	
Maximum	4.45%	9.00%	
Final maturity			
Weighted average (WARM) (months)	49	84	
Minimum	05/31/2023	01/31/2008	
Maximum	11/30/2035	06/02/2042	
Index (principal outstanding distribution)			
1-month EURIBOR/MIBOR	0.00%	0.65%	
2-month EURIBOR/MIBOR	0.00%	0.90%	
3-month EURIBOR/MIBOR	0.00%	22.58%	
4-month EURIBOR/MIBOR	0.00%	0.14%	
5-month EURIBOR/MIBOR	2.33%	0.09%	
6-month EURIBOR/MIBOR	31.02%	35.45%	
7-month EURIBOR/MIBOR	0.00%	0.02%	
9-month EURIBOR/MIBOR	0.00%	0.01%	
10-month EURIBOR/MIBOR	0.00%	0.04%	
11-month EURIBOR/MIBOR	0.00%	0.07%	
1-year EURIBOR/MIBOR	32.66%	23.99%	
1-year EURIBOR/MIBOR (Mortgage Market)	16.62%	6.14%	
Mortgage Market: Banks	0.00%	0.25%	
Mortgage Market: All Institutions	0.00%	0.22%	
Fixed Interest	17.37%	9.45%	

Distribution by sector (CNAE 2009)		
	Current	At constitution date
(C) - Manufacturing industry	0.00%	24.77%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	0.00%	16.61%
(L) - Real estate activities	85.63%	15.74%
(F) - Building	2.62%	13.04%
(M) - Professional, scientific and technical activities	1.50%	4.57%
(H) - Transport and storage	0.26%	4.02%
(I) - Catering trade	0.00%	3.81%
(N) - Clerical activities and support services	0.00%	3.76%
(J) - Information and communications	0.00%	3.41%
(A) - Agriculture, stockbreeding, fishing and silviculture	9.53%	3.33%
(B) - Extractive industries	0.00%	1.40%
(S) - Other services	0.46%	1.16%
(R) - Artistic, recreational and entertainment activities	0.00%	1.16%
(K) - Financial and insurance activities	0.00%	1.02%
(D) - Supply of electric power, gas, steam and air-conditioning	0.00%	0.90%
(E) - Water supply, sanitation activities, waste management and depollution	0.00%	0.68%
(Q) - Health Activities and Social Services	0.00%	0.41%
(P) - Education	0.00%	0.23%
(O) - Government and defence; compulsory Social Security	0.00%	0.00%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.00%	4.00%	3.16%	1.59%	0.69%
Annual Percentage Rate (CPR)	0.00%	38.74%	31.94%	17.50%	7.98%

Geographic distribution		
	Current	At constitution date
Andalucia	8.30%	12.96%
Aragon		2.26%
Asturias		1.45%
Balearic Islands		1.53%
Basque Country		5.90%
Canary Islands	1.07%	5.70%
Cantabria		1.02%
Castilla-La Mancha		2.94%
Castilla-Leon	0.90%	4.93%
Catalonia	67.92%	20.68%
Ceuta		0.10%
Extremadura		1.83%
Galicia	3.69%	2.78%
La Rioja		0.62%
Madrid	18.13%	14.87%
Melilla		0.08%
Murcia		3.46%
Navarra		1.75%
Valencia		15.16%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			
<i>Delinquencies</i>									
Up to 1 month	3	2,181.42	34.65	3.72	2,219.79	0.01	48,262.37	50,482.16	0.20
from ≥ 2 years	177	23,335,155.20	1,430,606.96	46,837.29	24,812,599.45	99.99	0.00	24,812,599.45	99.80
Subtotal	180	23,337,336.62	1,430,641.61	46,841.01	24,814,819.24	100.00	48,262.37	24,863,081.61	100.00
Total	180	23,337,336.62	1,430,641.61	46,841.01	24,814,819.24		48,262.37	24,863,081.61	

Additional information