

BBVA-6 FTPYME Fondo de Titulización de Activos



Brief report

Date: 06/30/2024
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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Fitch / Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	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	09/23/2024	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	09/23/2024	03/22/2046 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Secutential / 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	09/23/2024	03/22/2046 Quarterly 24.Mar/Jun/Sep/Dec	"Pass-Through" Secutential / Pro rata under certain circumstances	A+sf Aa1 (sf) BBB+ (sf)	AA- A2 A-
Series C ES0370460034	06/14/2007 323	36,519.47 11,795,788.81 36.52%	100,000.00 32,300,000.00	Floating 3-M Euribor+0.650% 24.Mar/Jun/Sep/Dec	4.3500% 09/23/2024 401.562006 Gross 325.265225 Net	03/22/2046 Quarterly 24.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	n.c. Ca (sf) D (sf)	BBB+ Baa3 BBB-
Total		11,795,788.81	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										
Series C	% 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
	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	09/22/2024	09/22/2024	09/22/2024	09/22/2024	09/22/2024	09/22/2024	09/22/2024
	Without optional redemption *	Average life	Years	1,87	1,79	1,72	1,66	1,60	1,55	1,49
		Final Maturity	Years	05/05/2026	04/09/2026	03/15/2026	02/20/2026	01/29/2026	01/09/2026	12/20/2025
		Final Maturity	Years	11,25	11,25	11,25	11,25	11,25	11,25	11,25
			Date	09/22/2035	09/22/2035	09/22/2035	09/22/2035	09/22/2035	09/22/2035	09/22/2035
			Years	09/22/2024	09/22/2024	09/22/2024	09/22/2024	09/22/2024	09/22/2024	09/22/2024
			Date	09/22/2024	09/22/2024	09/22/2024	09/22/2024	09/22/2024	09/22/2024	09/22/2024

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%	11,795,788.81	0.00%	32,300,000.00	1.42%
Issue of Bonds		11,795,788.81		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		556,622.64	3.882%
Servicer ppal collect not yet credited		21,709.02	
Servicer ints collect not yet credited		2,332.67	
Liabilities		Available	Balance Interest
Subordinated Loan L/T		21,300,000.00	6.700%
Subordinated Loan S/T			0.00
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

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Estado Español

Collateral: SME Loans

General			
	Current	At constitution date	
Count	10	7,560	
Principal			
Principal outstanding	658,430.13	1,500,101,248.97	
Average loan	65,843.01	198,426.09	
Minimum	3,507.05	2,706.67	
Maximum	226,076.17	6,458,079.67	
Interest rate			
Weighted average (wac)	4.30%	4.71%	
Minimum	2.25%	2.50%	
Maximum	4.95%	9.00%	
Final maturity			
Weighted average (WARM) (months)	43	84	
Minimum	01/31/2026	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	5.48%	0.09%	
6-month EURIBOR/MIBOR	4.13%	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	73.70%	23.99%	
1-year EURIBOR/MIBOR (Mortgage Market)	16.70%	6.14%	
Mortgage Market: Banks	0.00%	0.25%	
Mortgage Market: All Institutions	0.00%	0.22%	
Fixed Interest	0.00%	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	86.59%	15.74%
(F) - Building	5.48%	13.04%
(M) - Professional, scientific and technical activities	3.27%	4.57%
(H) - Transport and storage	0.53%	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	4.13%	3.33%
(B) - Extractive industries	0.00%	1.40%
(S) - Other services	0.00%	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%	7.88%	4.02%	2.36%	0.87%
Annual Percentage Rate (CPR)	0.00%	62.65%	38.89%	24.91%	9.95%

Geographic distribution		
	Current	At constitution date
Andalucia		12.96%
Aragon		2.26%
Asturias		1.45%
Balearic Islands		1.53%
Basque Country		5.90%
Canary Islands	3.27%	5.70%
Cantabria		1.02%
Castilla-La Mancha		2.94%
Castilla-Leon		4.93%
Catalonia	54.42%	20.68%
Ceuta		0.10%
Extremadura		1.83%
Galicia	7.97%	2.78%
La Rioja		0.62%
Madrid	34.34%	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	%			%
Delinquencies									
Up to 1 month	1	0.00	0.00	3.72	3.72	0.00	0.00	3.72	0.00
from ≥ 2 years	174	22,673,783.94	1,399,807.30	46,837.29	24,120,428.53	100.00	0.00	24,120,428.53	100.00
Subtotal	175	22,673,783.94	1,399,807.30	46,841.01	24,120,432.25	100.00	0.00	24,120,432.25	100.00
Total	175	22,673,783.94	1,399,807.30	46,841.01	24,120,432.25		0.00	24,120,432.25	

Additional information