BBVA RMBS 17 Fondo de Titulización

Brief report

Date: 08/31/2022
Currency: EUR

Constitution date
11/21/2016

VAT Reg. no.
V87691937

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

Originator
BBVA

Servicer
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

CA-CIB
BBVA

Suscriber
BBVA

Issued securities: Asset-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating BRS / Moody's / AXESO Current	Original
Series ES0305217004	11/21/2016 15,840	57,214.14 906,271,977.60 57.21%	100,000.00 1,584,000,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	0.6210% 11/16/2022 90.798840 Gross 73.547060 Net	08/16/2066 Quarterly 16.Feb/May/Aug/Nov	"Pass-Through" Secuential	AA (sf) Aa1 (sf) AA(sf)	A (high) Aa2 A+
Total		906,271,977.60	1.584.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

				0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69
			% 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	With optional redemption *	Average life	Years	9.37	8.40	7.57	6.85	6.24	5.71	5.24	4.84
			Date	12/26/2031	01/07/2031	03/09/2030	06/21/2029	11/08/2028	04/28/2028	11/12/2027	06/18/2027
		Final Maturity	Years	19.52	18.27	17.26	16.01	15.01	14.01	13.01	12.26
			Date	02/16/2042	11/16/2040	11/16/2039	08/16/2038	08/16/2037	08/16/2036	08/16/2035	11/16/2034
	Without optional redemption *	Average life	Years	9.37	8.40	7.57	6.85	6.24	5.71	5.24	4.84
			Date	12/26/2031	01/07/2031	03/09/2030	06/21/2029	11/08/2028	04/28/2028	11/12/2027	06/18/2027
		Final Maturity	Years	19.52	18.27	17.26	16.01	15.01	14.01	13.01	12.26
			Date	02/16/2042	11/16/2040	11/16/2039	08/16/2038	08/16/2037	08/16/2036	08/16/2035	11/16/2034

* 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)

		Current	% CE		At issue date	% CE
Series	100.00%	906,271,977.60	25.66%	100.00%	1,584,000,000.00	16.00%
Issue of Bonds		906,271,977.60			1,584,000,000.00	
B Loan	23.83%	216,000,000.00		13.64%	216,000,000.00	
Reserve Fund	7.94%	72,000,000.00		4.55%	72,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		83,003,477.42	0.224%
Servicer ppal collect not yet credited		4,265,139.78	
Servicer ints collect not yet credited		1,546,019.78	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		72,000,000.00	0.421%
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	11,794	14,987
Principal		
Principal outstanding	1,107,247,546.45	1,799,965,218.66
Average loan	93,882.27	120,101.77
Minimum	62.93	46,288.74
Maximum	540,400.91	1,005,309.68
Interest rate		
Weighted average (wac)	1.97%	1.78%
Minimum	0.00%	0.19%
Maximum	5.24%	6.78%
Final maturity		
Weighted average (WARM) (months)	289	361
Minimum	09/30/2022	12/31/2024
Maximum	05/31/2057	06/06/2056
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR (Mortgage Market)	99.99%	99.99%
Mortgage Market: All Institutions	0.01%	0.01%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.08	6.64		
10.01 - 20%	0.59	16.51	0.01	19.72
20.01 - 30%	2.01	25.96	0.60	25.85
30.01 - 40%	5.35	35.71	1.83	35.51
40.01 - 50%	11.35	45.49	4.68	45.74
50.01 - 60%	21.31	55.47	9.18	55.58
60.01 - 70%	35.77	64.88	15.88	65.52
70.01 - 80%	17.88	74.43	30.94	75.68
80.01 - 90%	5.66	82.95	24.55	84.36
90.01 - 100%	0.01	90.60	12.33	94.27
Weighted average (WALTV)		60.73		74.21
Minimum		0.05		19.43
Maximum		90.60		99.29

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Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.91%	1.04%	0.88%	0.68%	0.39%
Annual Percentage Rate (CPR)	10.40%	11.83%	10.07%	7.86%	4.62%

Geographic distribution

	Current	At constitution date
Andalucia	14.45%	14.04%
Aragon	1.93%	1.83%
Asturias	1.12%	1.06%
Balearic Islands	3.68%	3.40%
Basque Country	6.19%	6.28%
Canary Islands	5.09%	4.89%
Cantabria	2.29%	2.26%
Castilla-La Mancha	2.45%	2.31%
Castilla-Leon	4.14%	4.12%
Catalonia	16.77%	17.21%
Ceuta	0.73%	0.70%
Extremadura	2.21%	2.04%
Galicia	4.56%	4.29%
La Rioja	0.65%	0.62%
Madrid	19.13%	21.10%
Melilla	0.86%	0.79%
Murcia	2.32%	2.13%
Navarra	0.72%	0.74%
Valencia	10.72%	10.20%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	283	73,205.73	48,769.16	0.00	121,974.89	8.88	24,606,503.15	24,728,478.04	84.60	59.58
from > 1 to = 2 months	18	11,799.46	8,310.11	0.00	20,109.57	1.46	1,519,506.95	1,539,616.52	5.27	62.73
from > 2 to = 3 months	4	3,404.07	2,772.25	0.00	6,176.32	0.45	338,759.52	344,935.84	1.18	62.50
from > 3 to = 6 months	2	2,028.49	1,971.96	0.00	4,000.45	0.29	244,189.68	248,190.13	0.85	84.13
from > 6 to < 12 months	6	10,446.67	7,916.19	0.00	18,362.86	1.34	480,777.61	499,140.47	1.71	66.76
from = 12 to < 18 months	4	89,209.49	10,143.15	29.04	99,381.68	7.24	319,348.30	418,729.98	1.43	71.17
from = 18 to < 24 months	2	223,841.47	6,257.29	288.83	230,387.59	16.78	0.00	230,387.59	0.79	75.05
from ≥ 2 years	11	796,571.20	74,294.91	2,098.45	872,964.56	63.56	347,270.94	1,220,235.50	4.17	77.06
Subtotal	330	1,210,506.58	160,435.02	2,416.32	1,373,357.92	100.00	27,856,356.15	29,229,714.07	100.00	60.86
Total	330	1,210,506.58	160,435.02	2,416.32	1,373,357.92		27,856,356.15	29,229,714.07		

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