

BBVA RMBS 17 Fondo de Titulización

Brief report

Date: 09/30/2022
Currency: EUR



Constitution date
 11/21/2016

VAT Reg. no.
 V87691937

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

Originator
 BBVA

Service
 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 / AXES0 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											
		% 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		At issue date	
		% CE		% CE	
Series Issue of Bonds	100.00%	906,271,977.60	25.66%	100.00%	1,584,000,000.00
		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 financial operations (current)			
Assets		Balance	Interest
Treasury Account		98,744,840.02	0.224%
Servicer ppal collect not yet credited		4,157,970.05	
Servicer ints collect not yet credited		1,680,064.02	
Liabilities		Available	Balance
Subordinated Loan L/T			72,000,000.00
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		11,713	14,987
Principal	Principal outstanding	1,093,274,207.37	1,799,965,218.66
	Average loan	93,338.53	120,101.77
	Minimum	0.33	46,288.74
	Maximum	539,042.99	1,005,309.68
Interest rate	Weighted average (wac)	2.22%	1.78%
	Minimum	0.00%	0.19%
	Maximum	6.10%	6.78%
Final maturity	Weighted average (WARM) (months)	288	361
	Minimum	10/31/2022	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	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		0.09 6.85	
10.01 - 20%		0.61 16.52	0.01 19.72
20.01 - 30%		2.05 25.92	0.60 25.85
30.01 - 40%		5.43 35.73	1.83 35.51
40.01 - 50%		11.59 45.50	4.68 45.74
50.01 - 60%		21.45 55.47	9.18 55.58
60.01 - 70%		35.64 64.82	15.88 65.52
70.01 - 80%		17.77 74.41	30.94 75.68
80.01 - 90%		5.37 82.92	24.55 84.36
90.01 - 100%		0.01 90.46	12.33 94.27
Weighted average (WALTV)		60.54	74.21
Minimum		0.00	19.43
Maximum		90.46	99.29

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information

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 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)	0.83%	0.99%	0.91%	0.73%	0.40%
Annual Percentage Rate (CPR)	9.48%	11.26%	10.35%	8.40%	4.70%

Geographic distribution		
	Current	At constitution date
Andalucia	14.45%	14.04%
Aragon	1.95%	1.83%
Asturias	1.09%	1.06%
Balearic Islands	3.69%	3.40%
Basque Country	6.22%	6.28%
Canary Islands	5.12%	4.89%
Cantabria	2.30%	2.26%
Castilla-La Mancha	2.45%	2.31%
Castilla-Leon	4.15%	4.12%
Catalonia	16.72%	17.21%
Ceuta	0.72%	0.70%
Extremadura	2.20%	2.04%
Galicia	4.57%	4.29%
La Rioja	0.65%	0.62%
Madrid	19.14%	21.10%
Melilla	0.84%	0.79%
Murcia	2.34%	2.13%
Navarra	0.71%	0.74%
Valencia	10.69%	10.20%

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	257	63,950.06	45,857.66	0.00	109,807.72	7.98	22,361,722.15	22,471,529.87	81.78	58.79
from > 1 to = 2 months	26	16,389.39	11,756.97	0.00	28,146.36	2.05	2,064,411.82	2,092,558.18	7.62	60.70
from > 3 to = 6 months	5	5,918.25	5,734.06	0.00	11,652.31	0.85	531,436.60	543,088.91	1.98	70.92
from > 6 to < 12 months	5	8,499.45	8,134.90	0.00	16,634.35	1.21	433,522.73	450,157.08	1.64	66.50
from = 12 to < 18 months	5	92,008.44	11,819.58	178.73	104,006.75	7.56	364,751.45	468,758.20	1.71	71.12
from ≥ 2 years	13	1,021,287.65	81,295.68	2,387.28	1,104,970.61	80.35	346,395.96	1,451,366.57	5.28	76.77
Subtotal	311	1,208,053.24	164,598.85	2,566.01	1,375,218.10	100.00	26,102,240.71	27,477,458.81	100.00	60.17
Total	311	1,208,053.24	164,598.85	2,566.01	1,375,218.10		26,102,240.71	27,477,458.81		