

BBVA RMBS 17 Fondo de Titulización

Brief report

Date: 11/30/2022
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	54,454.98 862,566,883.20 54.45%	100,000.00 1,584,000,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	2.0910% 02/16/2023 290.989261 Gross 235.701301 Net	08/16/2066 Quarterly 16.Feb/May/Aug/Nov	"Pass-Through" Secuential	AA (sf) Aa1 (sf) AA(sf)	A (high) Aa2 A+
Total		862,566,883.20	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											
Series		% Monthly CPR (SMM)		0,08		0,17		0,25		0,34	
		% Annual equivalent CPR		1,00		2,00		3,00		4,00	
Series	With optional redemption *	Average life	Years	9.55	8.55	7.68	6.94	6.31	5.76	5.28	4.87
		Date	06/01/2032	06/01/2031	07/21/2030	10/24/2029	03/05/2029	08/17/2028	02/26/2028	09/29/2027	
		Final Maturity	Years	19.27	18.27	17.26	16.01	15.01	14.01	13.01	12.26
		Date	02/16/2042	02/16/2041	02/16/2040	11/16/2038	11/16/2037	11/16/2036	11/16/2035	02/16/2035	
	Without optional redemption *	Average life	Years	9.55	8.55	7.68	6.94	6.31	5.76	5.28	4.87
		Date	06/01/2032	06/01/2031	07/21/2030	10/24/2029	03/05/2029	08/17/2028	02/26/2028	09/29/2027	
		Final Maturity	Years	19.27	18.27	17.26	16.01	15.01	14.01	13.01	12.26
		Date	02/16/2042	02/16/2041	02/16/2040	11/16/2038	11/16/2037	11/16/2036	11/16/2035	02/16/2035	
		Average life	Years	9.55	8.55	7.68	6.94	6.31	5.76	5.28	4.87
		Date	06/01/2032	06/01/2031	07/21/2030	10/24/2029	03/05/2029	08/17/2028	02/26/2028	09/29/2027	
		Final Maturity	Years	19.27	18.27	17.26	16.01	15.01	14.01	13.01	12.26
		Date	02/16/2042	02/16/2041	02/16/2040	11/16/2038	11/16/2037	11/16/2036	11/16/2035	02/16/2035	

* 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	100.00%	Current		At issue date	
		% CE		% CE	
Issue of Bonds		862,566,883.20	26.70%	1,584,000,000.00	16.00%
B Loan	25.04%	216,000,000.00	13.64%	216,000,000.00	
Reserve Fund	8.35%	72,000,000.00	4.55%	72,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	85,077,424.44	1.714%	
Service ppal collect not yet credited	5,221,565.86		
Service ints collect not yet credited	2,198,949.05		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		72,000,000.00	1.891%
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	11,502	14,987	
Principal			
Principal outstanding	1,060,499,299.87	1,799,965,218.66	
Average loan	92,201.30	120,101.77	
Minimum	259.31	46,288.74	
Maximum	536,323.46	1,005,309.68	
Interest rate			
Weighted average (wac)	3.16%	1.78%	
Minimum	0.00%	0.19%	
Maximum	6.73%	6.78%	
Final maturity			
Weighted average (WARM) (months)	286	361	
Minimum	12/31/2022	12/31/2024	
Maximum	05/31/2057	06/06/2056	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	99.90%	99.99%	
Mortgage Market: All Institutions	0.01%	0.01%	
Fixed Interest	0.09%	0.00%	

LTV Distribution			
	Current	At constitution date	
	% Pool % LTV	% Pool % LTV	
0.01 - 10%	0.10	7.06	
10.01 - 20%	0.68	16.54	
20.01 - 30%	2.09	25.92	
30.01 - 40%	5.68	35.66	
40.01 - 50%	11.94	45.49	
50.01 - 60%	21.87	55.49	
60.01 - 70%	35.17	64.71	
70.01 - 80%	17.56	74.40	
80.01 - 90%	4.90	82.88	
90.01 - 100%	0.01	90.18	
Weighted average (WALTV)	60.15	74.21	
Minimum	0.16	19.43	
Maximum	90.18	99.29	

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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)	1.34%	1.08%	1.07%	0.85%	0.42%
Annual Percentage Rate (CPR)	14.96%	12.18%	12.13%	9.71%	4.95%

Geographic distribution		
	Current	At constitution date
Andalucia	14.45%	14.04%
Aragon	1.96%	1.83%
Asturias	1.09%	1.06%
Balearic Islands	3.70%	3.40%
Basque Country	6.23%	6.28%
Canary Islands	5.20%	4.89%
Cantabria	2.34%	2.26%
Castilla-La Mancha	2.46%	2.31%
Castilla-Leon	4.13%	4.12%
Catalonia	16.66%	17.21%
Ceuta	0.71%	0.70%
Extremadura	2.20%	2.04%
Galicia	4.61%	4.29%
La Rioja	0.65%	0.62%
Madrid	18.92%	21.10%
Melilla	0.85%	0.79%
Murcia	2.37%	2.13%
Navarra	0.73%	0.74%
Valencia	10.73%	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	286	61,193.23	70,506.65	0.00	131,699.88	9.34	24,606,821.38	24,738,521.26	81.90	61.18
from > 1 to = 2 months	28	14,232.60	14,799.61	0.00	29,032.21	2.06	2,146,779.34	2,175,811.55	7.20	57.96
from > 2 to = 3 months	4	4,680.59	4,185.20	0.00	8,865.79	0.63	378,092.47	386,958.26	1.28	49.17
from > 3 to = 6 months	4	4,411.72	3,673.69	0.00	8,085.41	0.57	402,183.35	410,268.76	1.36	69.27
from > 6 to < 12 months	5	8,430.31	8,697.15	0.00	17,127.46	1.21	408,691.91	425,819.37	1.41	70.73
from = 12 to < 18 months	5	121,144.27	13,573.46	185.34	134,903.07	9.56	433,517.90	568,420.97	1.88	64.91
from = 18 to < 24 months	2	83,065.73	3,321.27	357.57	86,744.57	6.15	73,412.05	160,156.62	0.53	73.20
from ≥ 2 years	12	911,839.84	79,897.74	2,222.13	993,959.71	70.47	344,767.95	1,338,727.66	4.43	78.70
Subtotal	346	1,208,998.29	198,654.77	2,765.04	1,410,418.10	100.00	28,794,266.35	30,204,684.45	100.00	61.68
Total	346	1,208,998.29	198,654.77	2,765.04	1,410,418.10		28,794,266.35	30,204,684.45		

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