

BBVA RMBS 18 Fondo de Titulización

Brief report

Date: 05/31/2021
Currency: EUR



Constitution date
 11/20/2017

VAT Reg. no.
 V87964110

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

Lead Manager
 BBVA

Suscribers
 BBVA
 Banco Europeo de Inversiones

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	Interest Rate	Redemption
				Current	Original		Payment Date	Next coupon	Final maturity (legal)
									Next
									Rating
									DBRS / Moody's
									Current
									Original
Series	ES0305295000	11/20/2017	14,580	76,155.73	100,000.00	Floating	3-M Euribor+0.500%	0.0000%	03/18/2064
				1,110,350,543.40	1,458,000,000.00		18.Mar/Jun/Sep/Dec	06/18/2021	Quarterly
				76.16%				0.000000 Gross	06/18/2021
								0.000000 Net	"Pass-Through"
									Secuential
									AA
									(high)
									(sf)
									AA Aa2
									Aa1 (sf)
Total				1,110,350,543.40	1,458,000,000.00				

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	8.41	7.52	6.78	6.13	5.58	5.11	4.70	4.35
			Date	08/11/2029	09/23/2028	12/25/2027	05/04/2027	10/16/2026	04/26/2026	11/28/2025	07/12/2025
		Final Maturity	Years	17.76	16.26	15.26	14.26	13.26	12.26	11.51	10.76
			Date	12/18/2038	06/18/2037	06/18/2036	06/18/2035	06/18/2034	06/18/2033	09/19/2032	12/18/2031
	Without optional redemption *	Average life	Years	8.41	7.52	6.78	6.13	5.58	5.11	4.70	4.35
			Date	08/11/2029	09/23/2028	12/25/2027	05/04/2027	10/16/2026	04/26/2026	11/28/2025	07/12/2025
		Final Maturity	Years	17.76	16.26	15.26	14.26	13.26	12.26	11.51	10.76
			Date	12/18/2038	06/18/2037	06/18/2036	06/18/2035	06/18/2034	06/18/2033	09/18/2032	12/18/2031

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.22%	0.23%	0.28%	0.26%	0.21%
Annual Percentage Rate (CPR)	2.59%	2.71%	3.33%	3.06%	2.49%

Geographic distribution		
	Current	At constitution date
Andalucia	10.26%	10.20%
Aragon	1.35%	1.43%
Asturias	0.81%	0.79%
Balearic Islands	1.66%	1.68%
Basque Country	2.36%	2.40%
Canary Islands	2.76%	2.70%
Cantabria	0.73%	0.77%
Castilla-La Mancha	2.18%	2.19%
Castilla-Leon	2.62%	2.64%
Catalonia	49.65%	49.38%
Ceuta	0.20%	0.20%
Extremadura	1.02%	1.00%
Galicia	2.12%	2.09%
La Rioja	0.28%	0.27%
Madrid	13.28%	13.62%
Melilla	0.28%	0.26%
Murcia	1.37%	1.35%
Navarra	0.37%	0.41%
Valencia	6.69%	6.63%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	373	135,842.45	30,238.13	0.00	166,080.58	12.48	46,214,153.92	46,380,234.50	81.02	76.77
from > 1 to = 2 months	36	34,782.98	6,153.36	0.00	40,936.34	3.08	4,154,257.08	4,195,193.42	7.33	80.90
from > 2 to = 3 months	4	4,036.50	780.56	0.00	4,817.06	0.36	367,691.88	372,508.94	0.65	85.12
from > 3 to = 6 months	9	15,981.47	3,331.27	0.00	19,312.74	1.45	1,046,177.78	1,065,490.52	1.86	70.67
from > 6 to < 12 months	8	30,929.02	5,505.59	0.00	36,434.61	2.74	1,006,596.35	1,043,030.96	1.82	85.92
from = 12 to < 18 months	6	36,771.21	8,419.76	0.00	45,190.97	3.39	740,907.37	786,098.34	1.37	82.13
from = 18 to < 24 months	13	328,253.46	24,589.58	26.62	352,869.66	26.51	1,113,704.45	1,466,574.11	2.56	83.28
from ≥ 2 years	14	611,585.33	51,624.19	2,257.00	665,466.52	49.99	1,272,713.58	1,938,180.10	3.39	94.23
Subtotal	463	1,198,182.42	130,642.44	2,283.62	1,331,108.48	100.00	55,916,202.41	57,247,310.89	100.00	77.85
Total	463	1,198,182.42	130,642.44	2,283.62	1,331,108.48		55,916,202.41	57,247,310.89		

Additional information