

Date: 02/28/2022
Currency: EUR

Suscribers
BBVA
Banco Europeo de Inversiones

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	10.91	9.83	8.89	8.07	7.36	6.74	6.19	5.72
			Date	01/15/2033	12/18/2031	01/09/2031	03/16/2030	06/29/2029	11/14/2028	04/30/2028	11/09/2027
		Final Maturity	Years	22.51	21.76	20.76	19.76	18.51	17.50	16.50	15.50
			Date	08/20/2044	11/20/2043	11/20/2042	11/20/2041	08/20/2040	08/20/2039	08/20/2038	08/20/2037
	Without optional redemption *	Average life	Years	10.91	9.83	8.89	8.07	7.36	6.74	6.19	5.72
			Date	01/15/2033	12/18/2031	01/09/2031	03/16/2030	06/29/2029	11/14/2028	04/30/2028	11/09/2027
		Final Maturity	Years	22.51	21.76	20.76	19.76	18.51	17.50	16.50	15.50
			Date	08/20/2044	11/20/2043	11/20/2042	11/20/2041	08/20/2040	08/20/2039	08/20/2038	08/20/2037

* 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 (CE)					
		Current			At issue date
Series	100.00%		% CE	100.00%	% CE
Issue of Bonds		1,466,400,600.00			1,800,000,000.00
		1,466,400,600.00			1,800,000,000.00
B Loan	13.64%	200,000,000.00		11.11%	200,000,000.00
Reserve Fund	6.82%	100,000,000.00		5.56%	100,000,000.00

Assets		Balance	Interest
Treasury Account		108,522,901.23	0.000%
Serviceir ppal collect not yet credited		4,818,011.03	
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Liabilities	Available	Balance	Interest
Subordinated Loan L/T		100,000,000.00	0.000%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		212,587.34	0.000%
Start-up Loan S/T		0.00	

General		
	Current	At constitution date
Count	14,973	16,555
Principal		
Principal outstanding	1,653,022,387.92	1,999,982,325.11
Average loan	110,400.21	120,808.36
Minimum	99.06	1,994.65
Maximum	1,533,471.87	1,742,116.26
Interest rate		
Weighted average (wac)	1.66%	1.86%
Minimum	0.00%	0.42%
Maximum	6.55%	6.55%
Final maturity		
Weighted average (WARM) (months)	306	334
Minimum	12/31/2022	10/31/2021
Maximum	01/31/2059	12/31/2058
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR (Mortgage Market)	58.07%	57.10%
Fixed Interest	41.93%	42.90%

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.13	7.87	0.06	7.92
10.01 - 20%	0.49	16.16	0.27	15.45
20.01 - 30%	1.72	25.69	0.92	25.81
30.01 - 40%	4.89	35.83	2.51	35.63
40.01 - 50%	12.49	45.60	6.99	45.60
50.01 - 60%	24.27	55.36	15.23	55.49
60.01 - 70%	28.68	65.10	24.53	65.28
70.01 - 80%	18.98	73.98	26.82	74.99
80.01 - 90%	4.74	83.90	15.41	83.58
90.01 - 100%	1.15	94.14	3.66	93.77
100.01 - 110%	0.89	105.07	1.07	104.46
110.01 - 120%	0.82	114.61	0.79	115.04
120.01 - 130%	0.52	124.62	0.55	125.01
130.01 - 140%	0.18	134.42	0.85	135.45
140.01 - 150%	0.04	144.25	0.28	144.16
Weighted average (WALTV)		62.02		69.58
Minimum		0.16		2.20
Maximum		145.73		153.84

Additional information
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BBVA RMBS 19 Fondo de Titulización



Brief report

Date: 02/28/2022
Currency: EUR

Constitution date
11/25/2019

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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.39%	0.46%	0.46%	0.49%	0.39%
Annual Percentage Rate (CPR)	4.57%	5.33%	5.42%	5.77%	4.64%

Geographic distribution		
	Current	At constitution date
Andalucia	16.56%	16.39%
Aragon	1.40%	1.38%
Asturias	1.10%	1.06%
Balearic Islands	3.61%	3.61%
Basque Country	3.67%	3.84%
Canary Islands	4.34%	4.26%
Cantabria	1.48%	1.43%
Castilla-La Mancha	2.06%	1.95%
Castilla-Leon	3.39%	3.31%
Catalonia	29.74%	30.08%
Ceuta	0.54%	0.54%
Extremadura	1.67%	1.62%
Galicia	3.78%	3.64%
La Rioja	0.30%	0.30%
Madrid	14.67%	15.08%
Melilla	0.95%	0.89%
Murcia	2.25%	2.19%
Navarra	0.56%	0.53%
Valencia	7.90%	7.91%

Treasury Account
BBVA

Start-up Loan
BBVA

Subordinated Loan
BBVA

Fund Auditor
KPMG Auditores

Lead Manager
BBVA

Suscribers
BBVA
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Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	391	103,447.05	66,215.86	0.00	169,662.91	28.42	37,121,451.20	37,291,114.11	86.42	63.37
from > 1 to = 2 months	38	20,753.91	15,492.42	0.00	36,246.33	6.07	3,229,102.48	3,265,348.81	7.57	67.92
from > 2 to = 3 months	5	3,026.66	2,542.52	0.00	5,569.18	0.93	485,071.90	490,641.08	1.14	62.66
from > 3 to = 6 months	5	8,914.09	3,019.24	0.00	11,933.33	2.00	528,379.29	540,312.62	1.25	84.74
from > 6 to < 12 months	7	12,986.30	10,484.63	0.00	23,470.93	3.93	557,469.17	580,940.10	1.35	72.54
from = 12 to < 18 months	5	148,918.80	19,170.46	153.88	168,243.14	28.19	504,701.28	672,944.42	1.56	92.88
from = 18 to < 24 months	2	86,169.39	8,824.07	145.03	95,138.49	15.94	128,229.12	223,367.61	0.52	64.66
from ≥ 2 years	1	80,476.02	5,995.88	153.88	86,625.78	14.51	0.00	86,625.78	0.20	65.99
Subtotal	454	464,692.22	131,745.08	452.79	596,890.09	100.00	42,554,404.44	43,151,294.53	100.00	64.33
Total	454	464,692.22	131,745.08	452.79	596,890.09		42,554,404.44	43,151,294.53		