

# BBVA RMBS 5 Fondo de Titulización de Activos



## Brief report

Date: 10/31/2020  
Currency: EUR

Constitution date  
05/26/2008

VAT Reg. no.  
V85447654

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

Originator  
BBVA

Servicer  
BBVA

Lead Manager and Subscriber  
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

### 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		Rating	
						Final maturity (legal)	Next	DBRS / Moody's / S&P	Current Original
Series A ES0310003001	05/29/2008 46,750	38,815.01 1,814,601,717.50 38.82%	100,000.00 4,675,000,000.00	Floating 3-M Euribor+0.300% 20.Mar/Jun/Sep/Dec	0.0000% 12/21/2020 0.000000 Gross 0.000000 Net	03/20/2061 Quarterly 20.Mar/Jun/Sep/Dec	12/21/2020 "Pass-Through"	A (high) (sf) AAA	n.c. n.c. AAA
Series B ES0310003019	05/29/2008 2,500	83,429.97 208,574,925.00 83.43%	100,000.00 250,000,000.00	Floating 3-M Euribor+0.700% 20.Mar/Jun/Sep/Dec	0.1990% 12/21/2020 41.967592 Gross 33.993750 Net	03/20/2061 Quarterly 20.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	BBB (high) (sf) A-	n.c. n.c. A
Series C ES0310003027	05/29/2008 750	83,429.97 62,572,477.50 83.43%	100,000.00 75,000,000.00	Floating 3-M Euribor+1.100% 20.Mar/Jun/Sep/Dec	0.5990% 12/21/2020 126.324562 Gross 102.322895 Net	03/20/2061 Quarterly 20.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	BB (high) (sf) n.c. BBB	n.c. n.c. BBB-
Total		2,085,749,120.00	5,000,000,000.00						

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

Series	With optional redemption *	Average life	Years	% 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 A	With optional redemption *	Average life	Years	10.22	9.34	8.49	7.73	7.10	6.53	6.06	5.63		
		Final Maturity	Years	12/06/2030	01/19/2030	03/18/2029	06/14/2028	10/27/2027	03/31/2027	10/11/2026	05/06/2026		
	Without optional redemption *	Average life	Years	11.49	10.58	9.78	9.07	8.43	7.86	7.35	6.89		
		Final Maturity	Years	03/14/2032	04/19/2031	06/30/2030	10/13/2029	02/22/2029	07/29/2028	01/25/2028	08/10/2027		
Series B	With optional redemption *	Average life	Years	10.22	9.34	8.49	7.73	7.10	6.53	6.06	5.63		
		Final Maturity	Years	12/06/2030	01/19/2030	03/18/2029	06/14/2028	10/27/2027	03/31/2027	10/11/2026	05/06/2026		
	Without optional redemption *	Average life	Years	11.49	10.58	9.78	9.07	8.43	7.86	7.35	6.89		
		Final Maturity	Years	03/14/2032	04/19/2031	06/30/2030	10/13/2029	02/22/2029	07/29/2028	01/25/2028	08/10/2027		
Series C	With optional redemption *	Average life	Years	10.22	9.34	8.49	7.73	7.10	6.53	6.06	5.63		
		Final Maturity	Years	12/06/2030	01/19/2030	03/18/2029	06/14/2028	10/27/2027	03/31/2027	10/11/2026	05/06/2026		
	Without optional redemption *	Average life	Years	11.49	10.58	9.78	9.07	8.43	7.86	7.35	6.89		
		Final Maturity	Years	03/14/2032	04/19/2031	06/30/2030	10/13/2029	02/22/2029	07/29/2028	01/25/2028	08/10/2027		

\* 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 A	87.00%	1,814,601,717.50	23.00%	93.50%	4,675,000,000.00
Series B	10.00%	208,574,925.00	13.00%	5.00%	250,000,000.00
Series C	3.00%	62,572,477.50	10.00%	1.50%	75,000,000.00
Issue of Bonds		2,085,749,120.00			5,000,000,000.00
Reserve Fund	10.00%	208,574,912.00	2.84%		142,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	224,543,298.71	0.000%	
Servicer ppal collect not yet credited	7,409,522.96		
Servicer ints collect not yet credited	776,802.23		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		208,574,912.00	2.499%
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	17,948	28,601	
Principal			
Principal outstanding	2,070,992,841.13	5,000,000,624.09	
Average loan	115,388.50	174,819.08	
Minimum	143.33	5,919.48	
Maximum	692,776.64	996,555.56	
Interest rate			
Weighted average (wac)	0.48%	5.25%	
Minimum	0.00%	3.60%	
Maximum	3.80%	6.84%	
Final maturity			
Weighted average (WARM) (months)	265	402	
Minimum	11/02/2020	07/31/2012	
Maximum	10/31/2052	01/31/2048	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	99.89%	99.05%	
Mortgage Market: Banks	0.00%	0.05%	
Mortgage Market: All Institutions	0.11%	0.90%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.12	6.90		
10.01 - 20%	0.55	15.74	0.00	18.35
20.01 - 30%	1.15	25.96	0.01	24.35
30.01 - 40%	2.85	35.65	0.01	35.83
40.01 - 50%	7.20	45.80	0.02	44.50
50.01 - 60%	14.03	55.55	0.09	55.59
60.01 - 70%	19.71	65.12	8.39	67.95
70.01 - 80%	19.54	74.66	37.09	76.51
80.01 - 90%	12.93	84.75	31.01	84.92
90.01 - 100%	8.80	94.59	23.38	96.04
100.01 - 110%	5.87	104.55		
110.01 - 120%	3.70	114.61		
120.01 - 130%	2.13	124.65		
Weighted average (WALTV)	74.23	82.93		
Minimum	0.17	15.71		
Maximum	191.94	100.00		

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

Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 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)	0.15%	0.16%	0.15%	0.16%	0.23%
Annual Percentage Rate (CPR)	1.77%	1.91%	1.78%	1.94%	2.73%

Geographic distribution		
	Current	At constitution date
Andalucia	20.21%	18.77%
Aragon	1.64%	1.70%
Asturias	1.94%	1.76%
Balearic Islands	3.16%	2.95%
Basque Country	2.93%	2.80%
Canary Islands	5.69%	5.66%
Cantabria	1.27%	1.18%
Castilla-La Mancha	4.05%	3.91%
Castilla-Leon	4.24%	4.18%
Catalonia	19.77%	21.91%
Ceuta	0.45%	0.51%
Extremadura	1.31%	1.28%
Galicia	3.70%	3.54%
La Rioja	0.42%	0.44%
Madrid	11.39%	11.66%
Melilla	0.65%	0.63%
Murcia	2.42%	2.53%
Navarra	0.66%	0.65%
Valencia	14.08%	13.96%

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	1,218	458,260.41	79,399.23	0.00	537,659.64	3.40	141,916,754.03	142,454,413.67	78.33	70.88
from > 1 to = 2 months	57	56,530.81	8,522.53	0.00	65,053.34	0.41	6,315,972.73	6,381,026.07	3.51	68.20
from > 2 to = 3 months	5	5,703.02	788.64	0.00	6,491.66	0.04	467,406.33	473,897.99	0.26	66.20
from > 3 to = 6 months	18	35,416.73	5,838.25	0.00	41,254.98	0.26	1,986,652.27	2,027,907.25	1.12	78.96
from > 6 to < 12 months	28	296,718.63	17,428.91	0.00	314,147.54	1.99	3,816,509.00	4,130,656.54	2.27	68.88
from = 12 to < 18 months	20	116,089.81	15,782.07	296.25	132,168.13	0.84	2,084,736.18	2,216,904.31	1.22	73.08
from = 18 to < 24 months	25	676,225.28	30,734.69	472.16	707,432.13	4.48	2,552,706.81	3,260,138.94	1.79	80.58
from ≥ 2 years	145	12,819,746.85	952,933.03	224,836.21	13,997,516.09	88.58	6,931,778.39	20,929,294.48	11.51	91.83
Subtotal	1,516	14,464,691.54	1,111,427.35	225,604.62	15,801,723.51	100.00	166,072,515.74	181,874,239.25	100.00	72.90
Total	1,516	14,464,691.54	1,111,427.35	225,604.62	15,801,723.51		166,072,515.74	181,874,239.25		

### Additional information