

BBVA RMBS 9 Fondo de Titulización de Activos



Brief report

Date: 05/31/2024
Currency: EUR

Constitution date
04/19/2010

VAT Reg. no.
V85936391

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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series ES0313199004	04/22/2010 12,950	29,605.09 383,385,915.50 29.61%	100,000.00 1,295,000,000.00	Floating 3-M Euribor+0.300% 20.Mar/Jun/Sep/Dec	4.2280% 06/20/2024 319.879708 Gross 259.102563 Net	09/20/2053 Quarterly 20.Mar/Jun/Sep/Dec	06/20/2024 "Pass-Through"	AA (sf) Aa1 (sf) A- (sf)	A Aaa AAA
Total		383,385,915.50	1,295,000,000.00						

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	8.49	7.57	6.78	6.11	5.54	5.06	4.63	4.27
			Date	09/13/2032	10/11/2031	12/29/2030	04/29/2030	10/03/2029	04/08/2029	11/05/2028	06/25/2028
		Final Maturity	Years	17.01	15.76	14.51	13.51	12.51	11.76	10.76	10.01
	Without optional redemption *		Date	03/20/2041	12/20/2039	09/20/2038	09/20/2037	09/20/2036	12/20/2035	12/20/2034	03/20/2034
		Average life	Years	8.49	7.57	6.78	6.11	5.54	5.06	4.63	4.27
			Date	09/13/2032	10/11/2031	12/29/2030	04/29/2030	10/03/2029	04/08/2029	11/05/2028	06/25/2028
	Final Maturity	Years	17.01	15.76	14.51	13.51	12.51	11.76	10.76	10.01	
			Date	03/20/2041	12/20/2039	09/20/2038	09/20/2037	09/20/2036	12/20/2035	12/20/2034	03/20/2034

* 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)					
Series		Current		At issue date	
			% CE		% CE
Series Issue of Bonds	100.00%	383,385,915.50	36.75%	100.00%	31.31%
		383,385,915.50		1,295,000,000.00	
B Loan	36.52%	140,000,119.00			
Reserve Fund	13.65%	52,338,603.45	20.50%	265,475,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	67,911,071.61	3.892%	
Servicer ppal collect not yet credited	1,615,437.42		
Servicer ints collect not yet credited	1,733,152.67		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		52,338,603.45	4.028%
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			
Count		Current	At constitution date
Principal		4,953	7,549
	Principal outstanding	510,897,317.71	1,295,100,978.93
	Average loan	103,149.06	171,559.28
	Minimum	59.40	43,173.93
	Maximum	496,647.52	919,438.64
Interest rate			
	Weighted average (wac)	4.50%	3.05%
	Minimum	0.31%	1.50%
	Maximum	6.55%	7.07%
Final maturity			
	Weighted average (WARM) (months)	251	415
	Minimum	06/30/2024	10/31/2018
	Maximum	09/30/2050	01/15/2050
Index (principal outstanding distribution)			
	1-year EURIBOR/MIBOR (Mortgage Market)	98.45%	99.46%
	Mortgage Market: All Institutions	0.69%	0.54%
	Fixed Interest	0.86%	0.00%

LTV Distribution			
	Current		At constitution date
	% Pool	% LTV	% LTV
0.01 - 10%	0.12	6.83	
10.01 - 20%	0.60	16.26	
20.01 - 30%	1.24	25.69	
30.01 - 40%	2.95	35.69	
40.01 - 50%	8.81	45.67	
50.01 - 60%	20.73	55.77	
60.01 - 70%	25.33	64.92	
70.01 - 80%	14.90	74.79	
80.01 - 90%	10.27	84.71	80.00
90.01 - 100%	7.89	94.68	66.82
100.01 - 110%	4.39	104.56	33.05
110.01 - 120%	1.97	113.81	
120.01 - 130%	0.55	122.96	
Weighted average (WALTV)	68.67		87.49
Minimum	0.05		80.00
Maximum	187.79		100.00

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.50%	0.57%	0.66%	0.60%	0.23%
Annual Percentage Rate (CPR)	5.83%	6.66%	7.63%	6.95%	2.69%

Geographic distribution		
	Current	At constitution date
Andalucia	22.43%	22.28%
Aragon	1.62%	1.39%
Asturias	2.49%	2.33%
Balearic Islands	1.38%	1.47%
Basque Country	3.96%	4.72%
Canary Islands	4.23%	4.03%
Cantabria	1.89%	1.77%
Castilla-La Mancha	6.44%	5.88%
Castilla-Leon	5.34%	5.33%
Catalonia	11.53%	11.58%
Ceuta	0.75%	0.77%
Extremadura	2.35%	2.05%
Galicia	5.21%	4.90%
La Rioja	0.32%	0.38%
Madrid	15.76%	16.91%
Melilla	0.77%	0.88%
Murcia	3.03%	2.85%
Navarra	0.91%	1.02%
Valencia	9.57%	9.49%

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	194	51,559.31	80,999.71	0.00	132,559.02	5.98	19,913,708.72	20,046,267.74	65.35	68.86
from > 1 to = 2 months	37	25,302.66	46,249.25	0.00	71,551.91	3.23	4,461,453.01	4,533,004.92	14.78	78.50
from > 2 to = 3 months	3	3,471.70	5,075.62	0.00	8,547.32	0.39	427,606.96	436,154.28	1.42	79.81
from > 3 to = 6 months	6	8,066.22	15,300.53	0.00	23,366.75	1.05	727,158.73	750,525.48	2.45	76.84
from > 6 to < 12 months	12	20,646.86	40,252.90	0.00	60,899.76	2.75	1,277,383.40	1,338,283.16	4.36	84.89
from = 12 to < 18 months	6	15,686.15	34,121.52	76.48	49,884.15	2.25	609,155.60	659,039.75	2.15	124.09
from = 18 to < 24 months	2	15,965.55	16,758.66	0.00	32,724.21	1.48	279,493.62	312,217.83	1.02	97.42
from ≥ 2 years	21	1,693,804.17	122,044.91	21,545.85	1,837,394.93	82.88	762,841.30	2,600,236.23	8.48	
Subtotal	281	1,834,502.62	360,803.10	21,622.33	2,216,928.05	100.00	28,458,801.34	30,675,729.39	100.00	73.34
Total	281	1,834,502.62	360,803.10	21,622.33	2,216,928.05		28,458,801.34	30,675,729.39		