

BBVA-5 FTPYME Fondo de Titulización de Activos



Brief report

Date: 09/30/2017
Currency: EUR

Date of constitution
10/23/2006

VAT Reg. no.
V84859644

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

Originator
BBVA
Servicer
BBVA

Lead Managers
BBVA
Dresdner Kleinwort
JPMorgan

Bond Underwriters and Placement Agents
BBVA
Dresdner Kleinwort
JPMorgan
Banc of America
Calyon
Ixx Corporate & Investment Bank
Lehman Brothers

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Swap
Société Générale

Assets Custodian
BBVA

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Series A3(G) Guarantee
Estado Español

Subordinated Loan
BBVA

Start-Up Loan
BBVA

Series C Guarantee
FEI / EIF

Subscriber A2 Series
BEI

Collateral: SME Loans

General			
	Current	At constitution date	
Count	198	12,521	
Principal			
Principal outstanding	15,254,550.26	1,900,021,591.89	
Average loan	77,043.18	151,746.79	
Minimum	337.30	599.19	
Maximum	3,587,268.65	7,800,000.00	
Interest rate			
Weighted average (wac)	1.10%	3.96%	
Minimum	0.00%	0.25%	
Maximum	4.39%	8.50%	
Final maturity			
Weighted average (WARM) (months)	67	79	
Minimum	10/18/2017	09/09/2007	
Maximum	03/31/2034	12/31/2035	
Index (principal outstanding distribution)			
1-month EURIBOR/MIBOR	0.40%	1.45%	
2-month EURIBOR/MIBOR	0.00%	0.43%	
3-month EURIBOR/MIBOR	8.41%	19.27%	
4-month EURIBOR/MIBOR	0.00%	0.05%	
5-month EURIBOR/MIBOR	0.00%	0.07%	
6-month EURIBOR/MIBOR	12.72%	38.00%	
7-month EURIBOR/MIBOR	0.07%	0.08%	
9-month EURIBOR/MIBOR	0.00%	0.04%	
10-month EURIBOR/MIBOR	0.00%	0.25%	
11-month EURIBOR/MIBOR	0.00%	0.23%	
1-year EURIBOR/MIBOR	48.29%	20.43%	
1-year EURIBOR/MIBOR (Mortgage Market)	27.85%	9.51%	
Mortgage Market: Banks	0.00%	0.55%	
Mortgage Market: All Institutions	1.20%	0.29%	
Fixed Interest	1.05%	9.36%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.00%	0.60%	0.41%	0.61%	0.60%
Annual Percentage Rate (CPR)	0.00%	6.92%	4.76%	7.06%	6.97%

Distribution by sector (CNAE 2009)		
	Current	At constitution date
(C) - Manufacturing industry	8.08%	27.50%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	8.83%	17.55%
(L) - Real estate activities	55.89%	14.43%
(F) - Building	7.63%	10.88%
(I) - Catering trade	9.42%	6.20%
(A) - Agriculture, stockbreeding, fishing and silviculture	3.27%	3.76%
(H) - Transport and storage	0.72%	3.66%
(M) - Professional, scientific and technical activities	1.28%	3.50%
(N) - Clerical activities and support services	1.29%	2.88%
(J) - Information and communications	0.33%	2.71%
(S) - Other services	1.43%	1.38%
(B) - Extractive industries	0.10%	1.37%
(Q) - Health Activities and Social Services	1.04%	1.23%
(R) - Artistic, recreational and entertainment activities	0.25%	0.96%
(D) - Supply of electric power, gas, steam and air-conditioning	0.36%	0.94%
(K) - Financial and insurance activities	0.00%	0.54%
(E) - Water supply, sanitation activities, waste management and depollution	0.08%	0.27%
(P) - Education	0.00%	0.20%
(O) - Government and defence; compulsory Social Security	0.00%	0.06%

Geographic distribution		
	Current	At constitution date
Andalucia	13.20%	13.97%
Aragon	3.09%	2.77%
Asturias	2.07%	1.87%
Balearic Islands	0.40%	2.49%
Basque Country	39.19%	8.74%
Canary Islands	3.28%	7.03%
Cantabria	1.21%	1.18%
Castilla-La Mancha	1.69%	3.56%
Castilla-Leon	1.19%	5.56%
Catalonia	11.64%	13.14%
Ceuta	0.15%	0.15%
Extremadura	0.31%	1.45%
Galicia	0.97%	3.71%
La Rioja		0.91%
Madrid	10.35%	12.28%
Melilla		0.11%
Murcia	0.19%	3.11%
Navarra	0.14%	1.36%
Valencia	11.00%	16.61%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		%	
<i>Delinquencies</i>									
Up to 1 month	24	12,951.90	340.17	92,202.53	105,494.60	0.43	66,256.17	171,750.77	0.67
from > 1 to ≤ 2 months	8	32,240.83	849.45	0.00	33,090.28	0.13	215,513.74	248,604.02	0.97
from > 3 to ≤ 6 months	1	9,503.54	637.64	0.00	10,141.18	0.04	49,215.26	59,356.44	0.23
from > 6 to < 12 months	1	21,685.04	872.66	0.00	22,557.70	0.09	76,387.43	98,945.13	0.39
from ≥ 12 to < 18 months	2	2,185.60	26.00	0.00	2,211.60	0.01	26,242.13	28,453.73	0.11
from ≥ 18 to < 24 months	1	13,841.50	492.13	529.05	14,862.68	0.06	18,634.16	33,496.84	0.13
from ≥ 2 years	336	22,653,688.93	1,433,501.95	477,143.18	24,564,334.06	99.24	361,035.05	24,925,369.11	97.49
Subtotal	373	22,746,097.34	1,436,720.00	569,874.76	24,752,692.10	100.00	813,283.94	25,565,976.04	100.00
<i>Doubt debts (subjectives)</i>									
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	373	22,746,097.34	1,436,720.00	569,874.76	24,752,692.10		813,283.94	25,565,976.04	