

Additional information
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BBVA-6 FTPYME Fondo de Titulización de Activos



Brief report

Date: 01/31/2015
Currency: EUR

Date of constitution
06/11/2007

VAT Reg. no.
V85129138

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

Originator
BBVA
Servicer
BBVA

Lead Managers
BBVA
Calyon

Bond Underwriters and Placement Agents
BBVA
Calyon
Bankia
Citigroup
Dexia Capital Markets
Société Générale

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)

Subordinated Loan
BBVA

Start-Up Loan
BBVA

Series A2(G) Guarantee
Estado Español

Collateral: SME Loans

General			
	Current	At constitution date	
Count	529	7,560	
Principal			
Principal outstanding	89,325,717.78	1,500,101,248.97	
Average loan	168,857.69	198,426.09	
Minimum	828.78	2,706.67	
Maximum	2,550,840.89	6,458,079.67	
Interest rate			
Weighted average (wac)	1.78%	4.71%	
Minimum	0.33%	2.50%	
Maximum	6.10%	9.00%	
Final maturity			
Weighted average (WARM) (months)	69	84	
Minimum	02/17/2015	01/31/2008	
Maximum	08/31/2036	06/02/2042	
Index (principal outstanding distribution)			
1-month EURIBOR/MIBOR	0.00%	0.65%	
2-month EURIBOR/MIBOR	0.51%	0.90%	
3-month EURIBOR/MIBOR	24.47%	22.58%	
4-month EURIBOR/MIBOR	0.03%	0.14%	
5-month EURIBOR/MIBOR	0.21%	0.09%	
6-month EURIBOR/MIBOR	26.92%	35.45%	
7-month EURIBOR/MIBOR	0.00%	0.02%	
9-month EURIBOR/MIBOR	0.00%	0.01%	
10-month EURIBOR/MIBOR	0.03%	0.04%	
11-month EURIBOR/MIBOR	0.00%	0.07%	
1-year EURIBOR/MIBOR	28.39%	23.99%	
1-year EURIBOR/MIBOR (Mortgage Market)	14.04%	6.14%	
Mortgage Market: Banks	0.68%	0.25%	
Mortgage Market: All Institutions	0.13%	0.22%	
Fixed Interest	4.58%	9.45%	

Distribution by sector (CNAE 2009)

	Current	At constitution date
(C) - Manufacturing industry	13.77%	24.77%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	19.36%	16.61%
(L) - Real estate activities	27.74%	15.74%
(F) - Building	15.43%	13.04%
(M) - Professional, scientific and technical activities	1.81%	4.56%
(H) - Transport and storage	3.16%	4.02%
(I) - Catering trade	3.95%	3.81%
(N) - Clerical activities and support services	4.51%	3.76%
(J) - Information and communications	1.89%	3.41%
(A) - Agriculture, stockbreeding, fishing and silviculture	3.01%	3.33%
(B) - Extractive industries	0.31%	1.40%
(S) - Other services	2.58%	1.16%
(R) - Artistic, recreational and entertainment activities	0.59%	1.16%
(K) - Financial and insurance activities	0.62%	1.02%
(D) - Supply of electric power, gas, steam and air-conditioning	0.80%	0.90%
(E) - Water supply, sanitation activities, waste management and depollution	0.21%	0.68%
(Q) - Health Activities and Social Services	0.25%	0.41%
(P) - Education	0.00%	0.23%
(O) - Government and defence; compulsory Social Security	0.00%	0.00%

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.79%	0.38%	0.57%	0.59%	0.69%
Annual Percentage Rate (CPR)	9.07%	4.47%	6.58%	6.87%	7.96%

Geographic distribution

	Current	At constitution date
Andalucia	13.43%	12.96%
Aragon	1.96%	2.26%
Asturias	0.13%	1.45%
Balearic Islands	2.70%	1.53%
Basque Country	4.06%	5.90%
Canary Islands	6.85%	5.70%
Cantabria	1.24%	1.02%
Castilla-La Mancha	1.31%	2.94%
Castilla-Leon	4.14%	4.93%
Catalonia	25.68%	20.68%
Ceuta	0.09%	0.09%
Extremadura	0.53%	1.83%
Galicia	3.59%	2.78%
La Rioja	0.36%	0.62%
Madrid	17.66%	14.87%
Melilla	0.01%	0.08%
Murcia	1.11%	3.46%
Navarra	0.59%	1.75%
Valencia	14.65%	15.16%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	33	37,561.53	2,731.67	63,068.40	103,361.60	0.23	1,314,002.51	1,417,364.11	2.47
from > 1 to ≤ 2 months	18	282,331.32	14,208.59	173.78	296,713.69	0.67	5,464,545.55	5,761,259.24	10.03
from > 2 to ≤ 3 months	4	10,525.61	458.08	0.00	10,983.69	0.02	80,276.41	91,260.10	0.16
from > 3 to ≤ 6 months	6	73,802.01	8,554.47	4,751.86	87,108.34	0.20	682,015.90	769,124.24	1.34
from > 6 to < 12 months	2	4,995.36	136.40	1,500.00	6,631.76	0.02	9,375.00	16,006.76	0.03
from ≥ 12 to < 18 months	8	228,047.77	24,860.98	9,170.48	262,079.23	0.59	1,293,173.18	1,555,252.41	2.71
from ≥ 18 to < 24 months	15	598,143.38	48,199.84	18,913.20	665,256.42	1.51	905,265.08	1,570,521.50	2.73
from ≥ 2 years	406	39,419,920.99	2,501,068.26	756,526.79	42,677,516.04	96.75	3,598,967.47	46,276,483.51	80.54
Subtotal	492	40,655,327.97	2,600,218.29	854,104.51	44,109,650.77	100.00	13,347,621.10	57,457,271.87	100.00
Doubt debts (subjectives)									
	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	492	40,655,327.97	2,600,218.29	854,104.51	44,109,650.77		13,347,621.10	57,457,271.87	