

BBVA-6 FTPYME Fondo de Titulización de Activos

Brief report

Date: 03/31/2016
Currency: EUR

Date of constitution
06/11/2007

VAT Reg. no.
V85129138

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

Originator
BBVA

Servicer
BBVA

Lead Managers
BBVA
Calyon

Bond Underwriters and Placement Agents
BBVA
Calyon
Bankia

Bond Paying Agent
Société Générale
Citigroup
Dexia Capital Markets
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	395	7,560	
Principal			
Principal outstanding	55,760,923.66	1,500,101,248.97	
Average loan	141,166.90	198,426.09	
Minimum	359.45	2,706.67	
Maximum	2,303,728.96	6,458,079.67	
Interest rate			
Weighted average (wac)	1.59%	4.71%	
Minimum	0.08%	2.50%	
Maximum	5.65%	9.00%	
Final maturity			
Weighted average (WARM) (months)	63	84	
Minimum	04/06/2016	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	0.68%	0.90%	
3-month EURIBOR/MIBOR	25.86%	22.58%	
4-month EURIBOR/MIBOR	0.02%	0.14%	
5-month EURIBOR/MIBOR	0.26%	0.09%	
6-month EURIBOR/MIBOR	26.25%	35.45%	
7-month EURIBOR/MIBOR	0.00%	0.02%	
9-month EURIBOR/MIBOR	0.00%	0.01%	
10-month EURIBOR/MIBOR	0.00%	0.04%	
11-month EURIBOR/MIBOR	0.00%	0.07%	
1-year EURIBOR/MIBOR	25.61%	23.99%	
1-year EURIBOR/MIBOR (Mortgage Market)	15.65%	6.14%	
Mortgage Market: Banks	0.85%	0.25%	
Mortgage Market: All Institutions	0.12%	0.22%	
Fixed Interest	4.70%	9.45%	

Distribution by sector (CNAE 2009)		
	Current	At constitution date
(C) - Manufacturing industry	13.80%	24.77%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	18.11%	16.61%
(L) - Real estate activities	29.37%	15.74%
(F) - Building	15.33%	13.04%
(M) - Professional, scientific and technical activities	2.17%	4.56%
(H) - Transport and storage	3.03%	4.02%
(I) - Catering trade	4.16%	3.81%
(N) - Clerical activities and support services	4.34%	3.76%
(J) - Information and communications	1.72%	3.41%
(A) - Agriculture, stockbreeding, fishing and silviculture	3.42%	3.33%
(B) - Extractive industries	0.00%	1.40%
(S) - Other services	2.75%	1.16%
(R) - Artistic, recreational and entertainment activities	0.31%	1.16%
(K) - Financial and insurance activities	0.68%	1.02%
(D) - Supply of electric power, gas, steam and air-conditioning	0.29%	0.90%
(E) - Water supply, sanitation activities, waste management and depollution	0.27%	0.68%
(Q) - Health Activities and Social Services	0.24%	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)	0.10%	0.10%	0.39%	0.69%	0.70%
Annual Percentage Rate (CPR)	1.17%	1.22%	4.59%	7.94%	8.03%

Geographic distribution		
	Current	At constitution date
Andalucia	12.17%	12.96%
Aragon	2.21%	2.26%
Asturias	0.11%	1.45%
Balearic Islands	1.08%	1.53%
Basque Country	4.37%	5.90%
Canary Islands	6.08%	5.70%
Cantabria	1.23%	1.02%
Castilla-La Mancha	0.77%	2.94%
Castilla-Leon	2.60%	4.93%
Catalonia	28.68%	20.68%
Ceuta		0.09%
Extremadura	0.50%	1.83%
Galicia	4.54%	2.78%
La Rioja	0.41%	0.62%
Madrid	19.67%	14.87%
Melilla	0.00%	0.08%
Murcia	0.49%	3.46%
Navarra	0.40%	1.75%
Valencia	14.66%	15.16%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	28	69,051.11	2,418.40	24,134.57	95,604.08	0.22	1,311,944.06	1,407,548.14	2.88	
from > 1 to ≤ 2 months	10	34,296.71	1,374.99	0.00	35,671.70	0.08	509,360.20	545,031.90	1.12	
from > 2 to ≤ 3 months	2	13,299.73	2,011.51	0.00	15,311.24	0.04	721,475.55	736,786.79	1.51	
from > 3 to ≤ 6 months	1	6,342.42	426.23	1,214.52	7,983.17	0.02	77,170.29	85,153.46	0.17	
from > 6 to < 12 months	1	7,589.22	6.37	54.45	7,650.04	0.02	0.00	7,650.04	0.02	
from ≥ 12 to < 18 months	4	328,256.59	14,740.88	4,045.26	347,042.73	0.80	604,510.11	951,552.84	1.95	
from ≥ 18 to < 24 months	2	45,702.46	5,283.36	2,836.68	53,822.50	0.12	154,871.55	208,694.05	0.43	
from ≥ 2 years	404	39,310,168.58	2,477,592.99	799,877.90	42,587,639.47	98.70	2,342,045.69	44,929,685.16	91.93	
Subtotal	452	39,814,706.82	2,503,854.73	832,163.38	43,150,724.93	100.00	5,721,377.45	48,872,102.38	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	452	39,814,706.82	2,503,854.73	832,163.38	43,150,724.93		5,721,377.45	48,872,102.38		

Additional information