

BBVA RMBS 11 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Distribución por Intervalos de Fecha de Vencimiento Final / Distribution by Final Maturity Date Intervals

Activos / Assets: Préstamos hipotecarios vivienda (CTHs) / Residential mortgage loans

Fecha / Date: 31/01/2016

Divisa / Currency: EUR

| Intervalos anuales Annual Intervals | Saldo Vivo de Principal Outstanding Principal Balance | | | | Principal Vencido Impagado Overdue Principal | | | | Principal Pendiente Vencimiento Outstanding Principal | | | | Tipo Interés Interest Rate | Vida residual Residual Life |
|--|--|-------|------------------|-------|---|-------|------------------|-------|--|-------|------------------|-------|-------------------------------|----------------------------------|
| | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Media Pond. W. Average | M. Pond. Meses W. Avg. Months |
| 2019 | 1 | 0,01 | 13.597,94 | 0,00 | 1 | 0,14 | 300,24 | 0,04 | 1 | 0,01 | 13.297,70 | 0,00 | 1,767% | 43,000 |
| 2020 | 1 | 0,01 | 25.170,71 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 1 | 0,01 | 25.170,71 | 0,00 | 4,500% | 54,000 |
| 2021 | 5 | 0,07 | 118.336,61 | 0,01 | 0 | 0,00 | 0,00 | 0,00 | 5 | 0,07 | 118.336,61 | 0,01 | 1,151% | 67,312 |
| 2022 | 3 | 0,04 | 161.016,74 | 0,01 | 0 | 0,00 | 0,00 | 0,00 | 3 | 0,04 | 161.016,74 | 0,01 | 0,944% | 76,443 |
| 2023 | 9 | 0,12 | 811.176,04 | 0,07 | 1 | 0,14 | 318,73 | 0,04 | 9 | 0,12 | 810.857,31 | 0,07 | 1,442% | 88,186 |
| 2024 | 9 | 0,12 | 562.676,78 | 0,05 | 0 | 0,00 | 0,00 | 0,00 | 9 | 0,12 | 562.676,78 | 0,05 | 1,332% | 104,012 |
| 2025 | 19 | 0,25 | 1.332.262,04 | 0,11 | 1 | 0,14 | 215,42 | 0,03 | 19 | 0,25 | 1.332.046,62 | 0,11 | 1,081% | 114,748 |
| 2026 | 21 | 0,28 | 2.791.084,37 | 0,23 | 1 | 0,14 | 611,75 | 0,07 | 21 | 0,28 | 2.790.472,62 | 0,23 | 0,988% | 126,444 |
| 2027 | 12 | 0,16 | 2.069.589,78 | 0,17 | 0 | 0,00 | 0,00 | 0,00 | 12 | 0,16 | 2.069.589,78 | 0,17 | 1,014% | 137,499 |
| 2028 | 14 | 0,19 | 1.233.680,97 | 0,10 | 0 | 0,00 | 0,00 | 0,00 | 14 | 0,19 | 1.233.680,97 | 0,10 | 1,628% | 148,537 |
| 2029 | 28 | 0,37 | 2.309.726,34 | 0,19 | 2 | 0,28 | 1.061,56 | 0,13 | 28 | 0,37 | 2.308.664,78 | 0,19 | 1,118% | 163,546 |
| 2030 | 35 | 0,47 | 3.833.690,56 | 0,32 | 5 | 0,71 | 2.247,14 | 0,27 | 35 | 0,47 | 3.831.443,42 | 0,32 | 1,169% | 174,113 |
| 2031 | 116 | 1,55 | 12.750.438,58 | 1,07 | 14 | 1,98 | 47.427,14 | 5,78 | 116 | 1,55 | 12.703.011,44 | 1,07 | 1,309% | 186,012 |
| 2032 | 31 | 0,41 | 3.706.313,00 | 0,31 | 2 | 0,28 | 1.301,64 | 0,16 | 31 | 0,41 | 3.705.011,36 | 0,31 | 1,178% | 196,662 |
| 2033 | 44 | 0,59 | 5.687.510,72 | 0,48 | 5 | 0,71 | 7.862,34 | 0,96 | 44 | 0,59 | 5.679.648,38 | 0,48 | 1,136% | 210,324 |
| 2034 | 109 | 1,45 | 14.057.824,68 | 1,18 | 8 | 1,13 | 9.783,56 | 1,19 | 109 | 1,45 | 14.048.041,12 | 1,18 | 0,933% | 222,439 |
| 2035 | 213 | 2,84 | 27.068.429,91 | 2,27 | 23 | 3,25 | 15.317,17 | 1,87 | 213 | 2,84 | 27.053.112,74 | 2,27 | 0,891% | 233,996 |
| 2036 | 281 | 3,75 | 32.921.867,94 | 2,76 | 26 | 3,67 | 43.528,55 | 5,31 | 281 | 3,75 | 32.878.339,39 | 2,76 | 1,219% | 245,248 |
| 2037 | 101 | 1,35 | 16.101.564,72 | 1,35 | 4 | 0,56 | 8.188,04 | 1,00 | 101 | 1,35 | 16.093.376,68 | 1,35 | 0,941% | 257,731 |
| 2038 | 107 | 1,43 | 15.473.013,70 | 1,30 | 13 | 1,84 | 17.460,74 | 2,13 | 107 | 1,43 | 15.455.552,96 | 1,30 | 0,923% | 269,241 |
| 2039 | 140 | 1,87 | 21.448.583,30 | 1,80 | 19 | 2,68 | 29.362,86 | 3,58 | 140 | 1,87 | 21.419.220,44 | 1,80 | 1,067% | 282,594 |
| 2040 | 354 | 4,72 | 53.329.946,54 | 4,48 | 34 | 4,80 | 64.337,23 | 7,84 | 354 | 4,72 | 53.265.609,31 | 4,47 | 0,883% | 294,541 |
| 2041 | 731 | 9,75 | 94.704.121,84 | 7,95 | 63 | 8,90 | 44.274,52 | 5,40 | 731 | 9,75 | 94.659.847,32 | 7,95 | 1,260% | 305,543 |
| 2042 | 138 | 1,84 | 24.418.104,12 | 2,05 | 11 | 1,55 | 19.648,72 | 2,40 | 138 | 1,84 | 24.398.455,40 | 2,05 | 0,990% | 317,483 |
| 2043 | 115 | 1,53 | 21.864.468,25 | 1,84 | 16 | 2,26 | 11.832,85 | 1,44 | 115 | 1,53 | 21.852.635,40 | 1,84 | 0,911% | 329,675 |
| 2044 | 156 | 2,08 | 26.401.119,83 | 2,22 | 14 | 1,98 | 5.523,97 | 0,67 | 156 | 2,08 | 26.395.595,86 | 2,22 | 0,988% | 342,383 |
| 2045 | 472 | 6,30 | 82.363.086,99 | 6,91 | 33 | 4,66 | 32.016,46 | 3,90 | 472 | 6,30 | 82.331.070,53 | 6,92 | 0,954% | 354,296 |
| 2046 | 936 | 12,48 | 155.335.730,05 | 13,04 | 86 | 12,15 | 101.230,14 | 12,34 | 935 | 12,47 | 155.234.499,91 | 13,04 | 1,125% | 365,327 |
| 2047 | 524 | 6,99 | 95.110.664,68 | 7,98 | 86 | 12,15 | 91.932,01 | 11,21 | 524 | 6,99 | 95.018.732,67 | 7,98 | 1,009% | 377,981 |
| 2048 | 349 | 4,66 | 66.210.917,14 | 5,56 | 39 | 5,51 | 125.899,72 | 15,35 | 348 | 4,64 | 66.085.017,42 | 5,55 | 0,975% | 388,512 |

Medias ponderadas por el principal pendiente de vencimiento / Averages weighted by the outstanding principal.

Tipo Interés: Tipo de interés nominal anual / Interest Rate: Annual nominal interest rate.

BBVA RMBS 11 Fondo de Titulización de Activos

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Distribución por Intervalos de Fecha de Vencimiento Final / *Distribution by Final Maturity Date Intervals*

Activos / *Assets*: Préstamos hipotecarios vivienda (CTHS) / *Residential mortgage loans*

Fecha / *Date*: 31/01/2016

Divisa / *Currency*: EUR

| Intervalos anuales <i>Annual Intervals</i> | Saldo Vivo de Principal <i>Outstanding Principal Balance</i> | | | | Principal Vencido Impagado <i>Overdue Principal</i> | | | | Principal Pendiente Vencimiento <i>Outstanding Principal</i> | | | | Tipo Interés <i>Interest Rate</i> | Vida residual <i>Residual Life</i> |
|---|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|--------------------------------------|---|
| | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Media Pond. <i>W. Average</i> | M. Pond. Meses <i>W. Avg. Months</i> |
| 2049 | 251 | 3,35 | 47.366.883,67 | 3,98 | 26 | 3,67 | 24.609,87 | 3,00 | 251 | 3,35 | 47.342.273,80 | 3,98 | 0,978% | 402,486 |
| 2050 | 602 | 8,03 | 110.471.026,20 | 9,27 | 50 | 7,06 | 43.488,74 | 5,30 | 602 | 8,03 | 110.427.537,46 | 9,28 | 0,864% | 415,024 |
| 2051 | 1.542 | 20,57 | 245.484.935,56 | 20,60 | 121 | 17,09 | 69.926,04 | 8,52 | 1.542 | 20,57 | 245.415.009,52 | 20,61 | 1,361% | 425,077 |
| 2052 | 28 | 0,37 | 3.873.121,89 | 0,33 | 4 | 0,56 | 650,41 | 0,08 | 28 | 0,37 | 3.872.471,48 | 0,33 | 1,755% | 431,927 |
| Total : | 7.497 | 100,00 | 1.191.411.682,19 | 100,00 | 708 | 100,00 | 820.357,56 | 100,00 | 7.495 | 100,00 | 1.190.591.324,63 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 1,098% | 357,205 |
| Media Simple / <i>Average</i> : | | | 158.918,46 | | | | 1.158,70 | | | | 158.851,41 | | 1,155% | 349,560 |
| Mínimo / <i>Minimum</i> : | | | 252,60 | | | | 39,39 | | | | 1.375,13 | | 0,100% | 31/08/2019 |
| Máximo / <i>Maximum</i> : | | | 1.607.847,41 | | | | 57.695,59 | | | | 1.607.847,41 | | 6,970% | 31/01/2052 |

Medias ponderadas por el principal pendiente de vencimiento / *Averages weighted by the outstanding principal.*

Tipo Interés: Tipo de interés nominal anual / *Interest Rate: Annual nominal interest rate.*