

## BBVA RMBS 11 Fondo de Titulización de Activos

### Cartera de Activos Titulizados / Portfolio of Securitised Assets

#### Distribución por Intervalos de Relación Principal actual / Valor de Tasación (%CLTV) / Distribution by current Loan-to-Value Ratio (% CLTV) Intervals

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

Fecha / Date: 31/12/2019

Divisa / Currency: EUR

| Intervalos de %CLTV<br>%CLTV Intervals |        | Saldo Vivo de Principal<br>Outstanding Principal Balance |       |                  |       | Principal Vencido Impagado<br>Overdue Principal |       |                  |       | Principal Pendiente Vencimiento<br>Outstanding Principal |       |                  |       | %CLTV Media Ponderada<br>Weighted Average % CLTV |          |
|----------------------------------------|--------|----------------------------------------------------------|-------|------------------|-------|-------------------------------------------------|-------|------------------|-------|----------------------------------------------------------|-------|------------------|-------|--------------------------------------------------|----------|
|                                        |        | Num.                                                     | %     | Importe / Amount | %     | Num.                                            | %     | Importe / Amount | %     | Num.                                                     | %     | Importe / Amount | %     | SVP / OPB                                        | PPV / OP |
| 0,01                                   | 5,00   | 19                                                       | 0,28  | 2.128.022,03     | 0,23  | 15                                              | 3,91  | 2.110.965,33     | 84,04 | 4                                                        | 0,06  | 17.056,70        | 0,00  | 112,567                                          | 2,456    |
| 5,01                                   | 10,00  | 2                                                        | 0,03  | 37.052,77        | 0,00  | 0                                               | 0,00  | 0,00             | 0,00  | 2                                                        | 0,03  | 37.052,77        | 0,00  | 8,474                                            | 8,474    |
| 10,01                                  | 15,00  | 11                                                       | 0,16  | 294.532,43       | 0,03  | 0                                               | 0,00  | 0,00             | 0,00  | 11                                                       | 0,16  | 294.532,43       | 0,03  | 12,594                                           | 12,594   |
| 15,01                                  | 20,00  | 16                                                       | 0,23  | 553.480,23       | 0,06  | 0                                               | 0,00  | 0,00             | 0,00  | 16                                                       | 0,23  | 553.480,23       | 0,06  | 17,858                                           | 17,858   |
| 20,01                                  | 25,00  | 13                                                       | 0,19  | 432.642,63       | 0,05  | 0                                               | 0,00  | 0,00             | 0,00  | 13                                                       | 0,19  | 432.642,63       | 0,05  | 23,002                                           | 23,002   |
| 25,01                                  | 30,00  | 21                                                       | 0,31  | 1.223.704,46     | 0,13  | 0                                               | 0,00  | 0,00             | 0,00  | 21                                                       | 0,31  | 1.223.704,46     | 0,13  | 28,049                                           | 28,049   |
| 30,01                                  | 35,00  | 26                                                       | 0,38  | 1.782.960,61     | 0,19  | 0                                               | 0,00  | 0,00             | 0,00  | 26                                                       | 0,38  | 1.782.960,61     | 0,19  | 32,924                                           | 32,924   |
| 35,01                                  | 40,00  | 36                                                       | 0,52  | 2.473.778,59     | 0,26  | 1                                               | 0,26  | 467,85           | 0,02  | 36                                                       | 0,53  | 2.473.310,74     | 0,26  | 37,999                                           | 37,993   |
| 40,01                                  | 45,00  | 53                                                       | 0,77  | 4.585.466,35     | 0,49  | 1                                               | 0,26  | 1.119,02         | 0,04  | 53                                                       | 0,77  | 4.584.347,33     | 0,49  | 42,785                                           | 42,775   |
| 45,01                                  | 50,00  | 81                                                       | 1,18  | 7.461.967,00     | 0,79  | 2                                               | 0,52  | 7.207,69         | 0,29  | 81                                                       | 1,18  | 7.454.759,31     | 0,79  | 47,311                                           | 47,255   |
| 50,01                                  | 55,00  | 113                                                      | 1,65  | 12.344.635,16    | 1,31  | 1                                               | 0,26  | 3.083,48         | 0,12  | 113                                                      | 1,65  | 12.341.551,68    | 1,31  | 53,038                                           | 53,024   |
| 55,01                                  | 60,00  | 274                                                      | 3,99  | 32.647.841,68    | 3,47  | 12                                              | 3,13  | 27.762,51        | 1,11  | 274                                                      | 4,00  | 32.620.079,17    | 3,47  | 57,827                                           | 57,775   |
| 60,01                                  | 65,00  | 496                                                      | 7,23  | 62.863.035,98    | 6,68  | 28                                              | 7,29  | 32.681,62        | 1,30  | 496                                                      | 7,25  | 62.830.354,36    | 6,69  | 62,971                                           | 62,937   |
| 65,01                                  | 70,00  | 889                                                      | 12,96 | 128.034.330,49   | 13,60 | 31                                              | 8,07  | 31.315,53        | 1,25  | 889                                                      | 12,99 | 128.003.014,96   | 13,64 | 67,537                                           | 67,520   |
| 70,01                                  | 75,00  | 903                                                      | 13,16 | 132.105.046,24   | 14,04 | 56                                              | 14,58 | 38.772,04        | 1,54  | 903                                                      | 13,19 | 132.066.274,20   | 14,07 | 72,513                                           | 72,490   |
| 75,01                                  | 80,00  | 788                                                      | 11,49 | 113.583.020,60   | 12,07 | 38                                              | 9,90  | 49.847,50        | 1,98  | 788                                                      | 11,51 | 113.533.173,10   | 12,09 | 77,369                                           | 77,333   |
| 80,01                                  | 85,00  | 595                                                      | 8,67  | 83.852.314,66    | 8,91  | 32                                              | 8,33  | 21.495,68        | 0,86  | 595                                                      | 8,69  | 83.830.818,98    | 8,93  | 82,543                                           | 82,521   |
| 85,01                                  | 90,00  | 524                                                      | 7,64  | 71.335.137,89    | 7,58  | 32                                              | 8,33  | 48.648,99        | 1,94  | 524                                                      | 7,66  | 71.286.488,90    | 7,59  | 87,393                                           | 87,329   |
| 90,01                                  | 95,00  | 462                                                      | 6,73  | 61.187.819,71    | 6,50  | 30                                              | 7,81  | 25.296,08        | 1,01  | 462                                                      | 6,75  | 61.162.523,63    | 6,52  | 92,508                                           | 92,469   |
| 95,01                                  | 100,00 | 393                                                      | 5,73  | 53.160.564,48    | 5,65  | 26                                              | 6,77  | 26.750,37        | 1,07  | 393                                                      | 5,74  | 53.133.814,11    | 5,66  | 97,369                                           | 97,318   |
| 100,01                                 | 105,00 | 303                                                      | 4,42  | 42.254.040,74    | 4,49  | 21                                              | 5,47  | 10.816,38        | 0,43  | 303                                                      | 4,43  | 42.243.224,36    | 4,50  | 102,540                                          | 102,513  |
| 105,01                                 | 110,00 | 208                                                      | 3,03  | 31.291.150,20    | 3,32  | 11                                              | 2,86  | 24.081,82        | 0,96  | 208                                                      | 3,04  | 31.267.068,38    | 3,33  | 107,286                                          | 107,198  |
| 110,01                                 | 115,00 | 173                                                      | 2,52  | 24.736.768,53    | 2,63  | 11                                              | 2,86  | 3.934,65         | 0,16  | 173                                                      | 2,53  | 24.732.833,88    | 2,63  | 112,444                                          | 112,426  |
| 115,01                                 | 120,00 | 141                                                      | 2,06  | 21.802.595,72    | 2,32  | 8                                               | 2,08  | 11.379,60        | 0,45  | 141                                                      | 2,06  | 21.791.216,12    | 2,32  | 117,423                                          | 117,355  |
| 120,01                                 | 125,00 | 99                                                       | 1,44  | 15.496.847,14    | 1,65  | 4                                               | 1,04  | 1.590,68         | 0,06  | 99                                                       | 1,45  | 15.495.256,46    | 1,65  | 122,333                                          | 122,320  |
| 125,01                                 | 130,00 | 78                                                       | 1,14  | 10.726.002,36    | 1,14  | 5                                               | 1,30  | 2.044,70         | 0,08  | 78                                                       | 1,14  | 10.723.957,66    | 1,14  | 127,310                                          | 127,285  |
| 130,01                                 | 135,00 | 58                                                       | 0,85  | 9.069.829,57     | 0,96  | 7                                               | 1,82  | 2.197,10         | 0,09  | 58                                                       | 0,85  | 9.067.632,47     | 0,97  | 132,824                                          | 132,792  |
| 135,01                                 | 140,00 | 36                                                       | 0,52  | 5.774.373,91     | 0,61  | 5                                               | 1,30  | 20.989,94        | 0,84  | 36                                                       | 0,53  | 5.753.383,97     | 0,61  | 137,932                                          | 137,400  |
| 140,01                                 | 145,00 | 18                                                       | 0,26  | 2.919.482,03     | 0,31  | 1                                               | 0,26  | 268,80           | 0,01  | 18                                                       | 0,26  | 2.919.213,23     | 0,31  | 141,763                                          | 141,750  |
| 145,01                                 | 150,00 | 13                                                       | 0,19  | 1.986.404,25     | 0,21  | 2                                               | 0,52  | 1.489,25         | 0,06  | 13                                                       | 0,19  | 1.984.915,00     | 0,21  | 147,367                                          | 147,259  |

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|----------------------------------------|--------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
|                                        |        | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| 150,01                                 | 155,00 | 11                                                       | 0,16   | 2.066.048,71     | 0,22   | 3                                               | 0,78   | 7.228,71         | 0,29   | 11                                                       | 0,16   | 2.058.820,00     | 0,22   | 152,828                                          | 152,275  |
| 155,01                                 | 160,00 | 5                                                        | 0,07   | 741.950,23       | 0,08   | 0                                               | 0,00   | 0,00             | 0,00   | 5                                                        | 0,07   | 741.950,23       | 0,08   | 157,559                                          | 157,559  |
| 160,01                                 | 165,00 | 1                                                        | 0,01   | 121.413,76       | 0,01   | 0                                               | 0,00   | 0,00             | 0,00   | 1                                                        | 0,01   | 121.413,76       | 0,01   | 164,428                                          | 164,428  |
| 180,01                                 | 185,00 | 1                                                        | 0,01   | 168.485,64       | 0,02   | 1                                               | 0,26   | 302,97           | 0,01   | 1                                                        | 0,01   | 168.182,67       | 0,02   | 182,830                                          | 182,501  |
| Total :                                |        | 6.860                                                    | 100,00 | 941.242.746,78   | 100,00 | 384                                             | 100,00 | 2.511.738,29     | 100,00 | 6.845                                                    | 100,00 | 938.731.008,49   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |        |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 82,860                                           | 82,751   |
| Media Simple / Average :               |        |                                                          |        | 137.207,40       |        |                                                 |        | 6.540,99         |        |                                                          |        | 137.141,13       |        | 81,365                                           | 81,073   |
| Mínimo / Minimum :                     |        |                                                          |        | 1.361,48         |        |                                                 |        | 58,42            |        |                                                          |        | 1.361,48         |        | 1,001                                            | 1,001    |
| Máximo / Maximum :                     |        |                                                          |        | 1.079.292,09     |        |                                                 |        | 257.497,60       |        |                                                          |        | 1.075.283,69     |        | 210,321                                          | 182,501  |