

BBVA RMBS 12 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 (PHS/CTHs) / Residential mortgage loans

Fecha / Date: 31/12/2014

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 |
| 2015 | 10 | 0,03 | 18.850,48 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 10 | 0,03 | 18.850,48 | 0,00 | 1,740% | 7,762 |
| 2016 | 4 | 0,01 | 55.648,10 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 4 | 0,01 | 55.648,10 | 0,00 | 1,409% | 19,012 |
| 2017 | 7 | 0,02 | 87.485,62 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 7 | 0,02 | 87.485,62 | 0,00 | 1,500% | 29,583 |
| 2018 | 11 | 0,04 | 184.656,59 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 11 | 0,04 | 184.656,59 | 0,00 | 1,687% | 43,544 |
| 2019 | 15 | 0,05 | 536.063,86 | 0,01 | 0 | 0,00 | 0,00 | 0,00 | 15 | 0,05 | 536.063,86 | 0,01 | 1,471% | 54,894 |
| 2020 | 33 | 0,11 | 1.548.848,16 | 0,04 | 3 | 0,13 | 2.896,78 | 0,26 | 33 | 0,11 | 1.545.951,38 | 0,04 | 1,525% | 67,157 |
| 2021 | 27 | 0,09 | 1.349.062,53 | 0,03 | 2 | 0,09 | 1.673,60 | 0,15 | 27 | 0,09 | 1.347.388,93 | 0,03 | 1,500% | 79,490 |
| 2022 | 78 | 0,26 | 5.263.757,93 | 0,13 | 8 | 0,34 | 6.152,60 | 0,54 | 78 | 0,26 | 5.257.605,33 | 0,13 | 2,015% | 92,015 |
| 2023 | 164 | 0,54 | 11.920.195,00 | 0,29 | 21 | 0,90 | 19.824,20 | 1,75 | 164 | 0,54 | 11.900.370,80 | 0,29 | 1,599% | 102,268 |
| 2024 | 206 | 0,68 | 13.184.712,12 | 0,32 | 13 | 0,56 | 6.240,56 | 0,55 | 206 | 0,68 | 13.178.471,56 | 0,32 | 1,372% | 115,602 |
| 2025 | 265 | 0,87 | 20.638.897,85 | 0,50 | 19 | 0,81 | 15.677,74 | 1,38 | 265 | 0,87 | 20.623.220,11 | 0,50 | 1,294% | 126,849 |
| 2026 | 250 | 0,82 | 18.605.037,77 | 0,45 | 13 | 0,56 | 9.697,78 | 0,85 | 250 | 0,82 | 18.595.339,99 | 0,45 | 1,474% | 138,918 |
| 2027 | 394 | 1,30 | 31.691.588,44 | 0,77 | 39 | 1,67 | 24.155,79 | 2,13 | 394 | 1,30 | 31.667.432,65 | 0,77 | 1,814% | 150,545 |
| 2028 | 681 | 2,24 | 60.471.815,71 | 1,46 | 57 | 2,44 | 29.827,52 | 2,63 | 681 | 2,24 | 60.441.988,19 | 1,46 | 1,404% | 162,404 |
| 2029 | 542 | 1,78 | 48.484.754,23 | 1,17 | 33 | 1,41 | 15.734,43 | 1,39 | 542 | 1,78 | 48.469.019,80 | 1,17 | 1,276% | 174,903 |
| 2030 | 608 | 2,00 | 63.456.812,41 | 1,54 | 43 | 1,84 | 29.590,34 | 2,61 | 608 | 2,00 | 63.427.222,07 | 1,54 | 1,268% | 186,706 |
| 2031 | 590 | 1,94 | 61.325.774,38 | 1,48 | 39 | 1,67 | 19.308,96 | 1,70 | 590 | 1,94 | 61.306.465,42 | 1,48 | 1,396% | 198,956 |
| 2032 | 1.035 | 3,40 | 102.620.655,06 | 2,48 | 81 | 3,47 | 38.733,35 | 3,41 | 1.035 | 3,40 | 102.581.921,71 | 2,48 | 1,715% | 210,344 |
| 2033 | 1.634 | 5,37 | 178.119.469,76 | 4,31 | 124 | 5,32 | 74.015,55 | 6,52 | 1.634 | 5,37 | 178.045.454,21 | 4,31 | 1,376% | 222,503 |
| 2034 | 1.229 | 4,04 | 135.079.829,19 | 3,27 | 92 | 3,94 | 47.602,57 | 4,19 | 1.229 | 4,04 | 135.032.226,62 | 3,27 | 1,294% | 234,678 |
| 2035 | 1.408 | 4,63 | 159.776.147,24 | 3,87 | 95 | 4,07 | 44.033,19 | 3,88 | 1.407 | 4,63 | 159.732.114,05 | 3,87 | 1,194% | 246,335 |
| 2036 | 815 | 2,68 | 99.569.597,97 | 2,41 | 65 | 2,79 | 31.037,46 | 2,73 | 815 | 2,68 | 99.538.560,51 | 2,41 | 1,294% | 258,511 |
| 2037 | 1.888 | 6,21 | 253.918.456,32 | 6,14 | 184 | 7,89 | 104.098,80 | 9,17 | 1.888 | 6,21 | 253.814.357,52 | 6,14 | 1,555% | 269,675 |
| 2038 | 2.362 | 7,76 | 324.492.468,65 | 7,85 | 186 | 7,97 | 96.585,49 | 8,51 | 2.362 | 7,77 | 324.395.883,16 | 7,85 | 1,238% | 281,709 |
| 2039 | 967 | 3,18 | 137.719.619,11 | 3,33 | 37 | 1,59 | 18.816,18 | 1,66 | 967 | 3,18 | 137.700.802,93 | 3,33 | 1,151% | 294,257 |
| 2040 | 1.154 | 3,79 | 172.366.746,56 | 4,17 | 59 | 2,53 | 28.470,41 | 2,51 | 1.154 | 3,79 | 172.338.276,15 | 4,17 | 1,121% | 306,215 |
| 2041 | 536 | 1,76 | 80.380.007,88 | 1,95 | 43 | 1,84 | 18.835,15 | 1,66 | 536 | 1,76 | 80.361.172,73 | 1,95 | 1,393% | 318,634 |
| 2042 | 1.420 | 4,67 | 199.803.080,05 | 4,84 | 115 | 4,93 | 46.405,69 | 4,09 | 1.420 | 4,67 | 199.756.674,36 | 4,84 | 1,777% | 330,432 |
| 2043 | 1.315 | 4,32 | 194.150.608,60 | 4,70 | 119 | 5,10 | 59.073,76 | 5,20 | 1.314 | 4,32 | 194.091.534,84 | 4,70 | 1,271% | 341,404 |
| 2044 | 482 | 1,58 | 79.599.565,07 | 1,93 | 24 | 1,03 | 17.798,05 | 1,57 | 482 | 1,58 | 79.581.767,02 | 1,93 | 1,249% | 354,267 |

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.

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| 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 |
| 2045 | 717 | 2,36 | 119.244.945,12 | 2,89 | 38 | 1,63 | 16.533,13 | 1,46 | 716 | 2,35 | 119.228.411,99 | 2,89 | 1,205% | 366,508 |
| 2046 | 701 | 2,30 | 119.624.544,49 | 2,89 | 60 | 2,57 | 27.666,63 | 2,44 | 701 | 2,30 | 119.596.877,86 | 2,90 | 1,298% | 378,761 |
| 2047 | 2.652 | 8,72 | 437.139.032,83 | 10,58 | 258 | 11,06 | 112.027,93 | 9,87 | 2.651 | 8,72 | 437.027.004,90 | 10,58 | 1,564% | 389,798 |
| 2048 | 3.403 | 11,19 | 554.304.210,19 | 13,41 | 321 | 13,76 | 131.172,47 | 11,56 | 3.403 | 11,19 | 554.173.037,72 | 13,41 | 1,210% | 401,258 |
| 2049 | 599 | 1,97 | 102.635.871,81 | 2,48 | 36 | 1,54 | 13.517,69 | 1,19 | 599 | 1,97 | 102.622.354,12 | 2,48 | 1,257% | 414,463 |
| 2050 | 745 | 2,45 | 127.986.842,13 | 3,10 | 25 | 1,07 | 13.363,82 | 1,18 | 745 | 2,45 | 127.973.478,31 | 3,10 | 1,228% | 426,796 |
| 2051 | 385 | 1,27 | 62.056.026,97 | 1,50 | 18 | 0,77 | 5.591,93 | 0,49 | 385 | 1,27 | 62.050.435,04 | 1,50 | 1,639% | 437,875 |
| 2052 | 971 | 3,19 | 138.208.045,03 | 3,34 | 59 | 2,53 | 8.542,19 | 0,75 | 971 | 3,19 | 138.199.502,84 | 3,35 | 2,692% | 451,275 |
| 2053 | 116 | 0,38 | 14.636.255,44 | 0,35 | 4 | 0,17 | 465,13 | 0,04 | 116 | 0,38 | 14.635.790,31 | 0,35 | 3,415% | 459,436 |
| Total : | 30.419 | 100,00 | 4.132.255.986,65 | 100,00 | 2.333 | 100,00 | 1.135.166,87 | 100,00 | 30.415 | 100,00 | 4.131.120.819,78 | 100,00 | | |
| Media Ponderada / Weighted Average : | | | | | | | | | | | | | 1,408% | 321,476 |
| Media Simple / Average : | | | 135.844,57 | | | | 486,57 | | | | 135.825,11 | | 1,480% | 304,795 |
| Mínimo / Minimum : | | | 187,09 | | | | 0,13 | | | | 776,92 | | 0,535% | 28/02/2015 |
| Máximo / Maximum : | | | 1.091.701,49 | | | | 7.493,68 | | | | 1.091.701,49 | | 6,850% | 31/07/2053 |