

## BBVA RMBS 13 Fondo de Titulización de Activos

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

#### Distribución Geográfica por Comunidades / Geographical Distribution by Regions

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

Fecha / Date: 31/10/2015

Divisa / Currency: EUR

|                                         | 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 |          |
|-----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
| Comunidades<br>Regions                  | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| Andalucía / Andalucía                   | 5.905                                                    | 21,30  | 768.269.652,14   | 20,02  | 592                                             | 25,08  | 378.111,97       | 26,51  | 5.902                                                    | 21,30  | 767.891.540,17   | 20,02  | 64,770                                           | 64,747   |
| Aragón / Aragon                         | 514                                                      | 1,85   | 68.229.225,80    | 1,78   | 43                                              | 1,82   | 26.302,52        | 1,84   | 514                                                      | 1,85   | 68.202.923,28    | 1,78   | 64,041                                           | 64,013   |
| Asturias / Asturias                     | 630                                                      | 2,27   | 70.944.559,86    | 1,85   | 68                                              | 2,88   | 32.360,06        | 2,27   | 630                                                      | 2,27   | 70.912.199,80    | 1,85   | 64,450                                           | 64,421   |
| Canarias / Canary Islands               | 1.853                                                    | 6,69   | 223.284.196,34   | 5,82   | 182                                             | 7,71   | 77.503,03        | 5,43   | 1.853                                                    | 6,69   | 223.206.693,31   | 5,82   | 64,648                                           | 64,626   |
| Cantabria / Cantabria                   | 341                                                      | 1,23   | 47.316.625,84    | 1,23   | 23                                              | 0,97   | 11.658,75        | 0,82   | 341                                                      | 1,23   | 47.304.967,09    | 1,23   | 65,495                                           | 65,478   |
| Castilla y León / Castilla-Leon         | 1.216                                                    | 4,39   | 140.307.327,38   | 3,66   | 83                                              | 3,52   | 45.032,91        | 3,16   | 1.215                                                    | 4,38   | 140.262.294,47   | 3,66   | 64,890                                           | 64,869   |
| Castilla-La Mancha / Castilla-La Mancha | 1.113                                                    | 4,02   | 144.966.266,02   | 3,78   | 96                                              | 4,07   | 59.919,21        | 4,20   | 1.113                                                    | 4,02   | 144.906.346,81   | 3,78   | 65,747                                           | 65,718   |
| Cataluña / Catalonia                    | 3.857                                                    | 13,92  | 661.562.299,63   | 17,24  | 335                                             | 14,19  | 253.217,66       | 17,76  | 3.856                                                    | 13,91  | 661.309.081,97   | 17,24  | 65,341                                           | 65,314   |
| Ceuta / Ceuta                           | 142                                                      | 0,51   | 21.816.818,11    | 0,57   | 5                                               | 0,21   | 1.521,40         | 0,11   | 142                                                      | 0,51   | 21.815.296,71    | 0,57   | 65,116                                           | 65,111   |
| Comunidad Valenciana / Valencia         | 3.747                                                    | 13,52  | 481.273.820,14   | 12,54  | 347                                             | 14,70  | 202.121,15       | 14,17  | 3.747                                                    | 13,52  | 481.071.698,99   | 12,54  | 64,059                                           | 64,032   |
| Extremadura / Extremadura               | 524                                                      | 1,89   | 54.222.660,98    | 1,41   | 54                                              | 2,29   | 18.741,39        | 1,31   | 524                                                      | 1,89   | 54.203.919,59    | 1,41   | 64,861                                           | 64,837   |
| Galicia / Galicia                       | 1.930                                                    | 6,96   | 218.610.857,24   | 5,70   | 159                                             | 6,74   | 62.973,06        | 4,42   | 1.930                                                    | 6,96   | 218.547.884,18   | 5,70   | 65,361                                           | 65,342   |
| Islas Baleares / Balearic Islands       | 671                                                      | 2,42   | 100.068.469,10   | 2,61   | 62                                              | 2,63   | 34.509,68        | 2,42   | 671                                                      | 2,42   | 100.033.959,42   | 2,61   | 63,781                                           | 63,758   |
| La Rioja / La Rioja                     | 141                                                      | 0,51   | 17.622.891,21    | 0,46   | 13                                              | 0,55   | 4.296,06         | 0,30   | 141                                                      | 0,51   | 17.618.595,15    | 0,46   | 65,001                                           | 64,984   |
| Madrid / Madrid                         | 3.271                                                    | 11,80  | 546.503.220,79   | 14,24  | 173                                             | 7,33   | 139.953,00       | 9,81   | 3.270                                                    | 11,80  | 546.363.267,79   | 14,24  | 64,238                                           | 64,223   |
| Melilla / Melilla                       | 155                                                      | 0,56   | 20.317.686,71    | 0,53   | 4                                               | 0,17   | 1.684,63         | 0,12   | 155                                                      | 0,56   | 20.316.002,08    | 0,53   | 67,961                                           | 67,955   |
| Murcia / Murcia                         | 969                                                      | 3,50   | 122.814.501,95   | 3,20   | 69                                              | 2,92   | 33.760,23        | 2,37   | 969                                                      | 3,50   | 122.780.741,72   | 3,20   | 63,925                                           | 63,908   |
| Navarra / Navarra                       | 168                                                      | 0,61   | 24.625.082,69    | 0,64   | 14                                              | 0,59   | 18.745,13        | 1,31   | 168                                                      | 0,61   | 24.606.337,56    | 0,64   | 65,453                                           | 65,412   |
| País Vasco / Basque Country             | 571                                                      | 2,06   | 104.999.876,64   | 2,74   | 38                                              | 1,61   | 23.718,40        | 1,66   | 571                                                      | 2,06   | 104.976.158,24   | 2,74   | 65,563                                           | 65,549   |
| Total :                                 | 27.718                                                   | 100,00 | 3.837.756.038,57 | 100,00 | 2.360                                           | 100,00 | 1.426.130,24     | 100,00 | 27.712                                                   | 100,00 | 3.836.329.908,33 | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :    |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 64,756                                           | 64,733   |
| Media Simple / Average :                |                                                          |        | 138.457,18       |        |                                                 |        | 604,29           |        |                                                          |        | 138.435,69       |        | 62,466                                           | 62,441   |
| Mínimo / Minimum :                      |                                                          |        | 42,58            |        |                                                 |        | 0,02             |        |                                                          |        | 42,58            |        | 0,054                                            | 0,000    |
| Máximo / Maximum :                      |                                                          |        | 2.124.070,03     |        |                                                 |        | 104.967,65       |        |                                                          |        | 2.124.070,03     |        | 175,376                                          | 169,958  |