

## 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:** 30/04/2016

**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                   | 5.870                                                    | 21,39  | 749.988.549,63   | 20,12  | 586                                             | 23,92  | 311.373,84       | 20,28  | 5.867                                                    | 21,38  | 749.677.175,79   | 20,12  | 63,688                                           | 63,661   |
| Aragón / Aragon                         | 504                                                      | 1,84   | 65.430.630,62    | 1,75   | 53                                              | 2,16   | 36.147,41        | 2,35   | 504                                                      | 1,84   | 65.394.483,21    | 1,75   | 62,865                                           | 62,827   |
| Asturias / Asturias                     | 623                                                      | 2,27   | 68.571.714,89    | 1,84   | 74                                              | 3,02   | 30.832,31        | 2,01   | 623                                                      | 2,27   | 68.540.882,58    | 1,84   | 63,222                                           | 63,194   |
| Canarias / Canary Islands               | 1.831                                                    | 6,67   | 216.556.003,82   | 5,81   | 183                                             | 7,47   | 78.208,35        | 5,09   | 1.831                                                    | 6,67   | 216.477.795,47   | 5,81   | 63,605                                           | 63,581   |
| Cantabria / Cantabria                   | 337                                                      | 1,23   | 45.826.809,54    | 1,23   | 20                                              | 0,82   | 10.286,47        | 0,67   | 337                                                      | 1,23   | 45.816.523,07    | 1,23   | 64,303                                           | 64,288   |
| Castilla y León / Castilla-Leon         | 1.206                                                    | 4,39   | 136.042.764,11   | 3,65   | 82                                              | 3,35   | 38.730,70        | 2,52   | 1.205                                                    | 4,39   | 136.004.033,41   | 3,65   | 63,660                                           | 63,643   |
| Castilla-La Mancha / Castilla-La Mancha | 1.105                                                    | 4,03   | 141.261.704,74   | 3,79   | 102                                             | 4,16   | 82.864,83        | 5,40   | 1.104                                                    | 4,02   | 141.178.839,91   | 3,79   | 64,636                                           | 64,597   |
| Cataluña / Catalonia                    | 3.815                                                    | 13,90  | 644.048.789,10   | 17,27  | 351                                             | 14,33  | 279.330,64       | 18,19  | 3.813                                                    | 13,90  | 643.769.458,46   | 17,27  | 64,451                                           | 64,420   |
| Ceuta / Ceuta                           | 142                                                      | 0,52   | 21.378.001,00    | 0,57   | 3                                               | 0,12   | 1.424,91         | 0,09   | 142                                                      | 0,52   | 21.376.576,09    | 0,57   | 63,905                                           | 63,901   |
| Comunidad Valenciana / Valencia         | 3.709                                                    | 13,51  | 467.440.667,86   | 12,54  | 339                                             | 13,84  | 240.821,68       | 15,68  | 3.709                                                    | 13,52  | 467.199.846,18   | 12,54  | 62,979                                           | 62,948   |
| Extremadura / Extremadura               | 520                                                      | 1,89   | 52.770.615,90    | 1,42   | 61                                              | 2,49   | 25.644,84        | 1,67   | 520                                                      | 1,90   | 52.744.971,06    | 1,42   | 63,638                                           | 63,605   |
| Galicia / Galicia                       | 1.903                                                    | 6,93   | 211.309.990,92   | 5,67   | 174                                             | 7,10   | 63.731,85        | 4,15   | 1.903                                                    | 6,94   | 211.246.259,07   | 5,67   | 64,255                                           | 64,236   |
| Islas Baleares / Balearic Islands       | 661                                                      | 2,41   | 96.652.821,92    | 2,59   | 71                                              | 2,90   | 46.658,53        | 3,04   | 661                                                      | 2,41   | 96.606.163,39    | 2,59   | 62,678                                           | 62,647   |
| La Rioja / La Rioja                     | 135                                                      | 0,49   | 16.614.925,20    | 0,45   | 13                                              | 0,53   | 5.588,73         | 0,36   | 135                                                      | 0,49   | 16.609.336,47    | 0,45   | 63,649                                           | 63,628   |
| Madrid / Madrid                         | 3.239                                                    | 11,80  | 529.855.618,90   | 14,21  | 191                                             | 7,80   | 167.262,94       | 10,89  | 3.237                                                    | 11,80  | 529.688.355,96   | 14,21  | 63,078                                           | 63,061   |
| Melilla / Melilla                       | 155                                                      | 0,56   | 19.891.850,06    | 0,53   | 4                                               | 0,16   | 1.810,05         | 0,12   | 155                                                      | 0,56   | 19.890.040,01    | 0,53   | 66,632                                           | 66,625   |
| Murcia / Murcia                         | 962                                                      | 3,50   | 119.291.222,58   | 3,20   | 82                                              | 3,35   | 46.399,59        | 3,02   | 962                                                      | 3,51   | 119.244.822,99   | 3,20   | 62,728                                           | 62,705   |
| Navarra / Navarra                       | 168                                                      | 0,61   | 24.113.424,53    | 0,65   | 22                                              | 0,90   | 33.183,04        | 2,16   | 168                                                      | 0,61   | 24.080.241,49    | 0,65   | 64,230                                           | 64,153   |
| País Vasco / Basque Country             | 563                                                      | 2,05   | 101.335.052,93   | 2,72   | 39                                              | 1,59   | 35.282,43        | 2,30   | 563                                                      | 2,05   | 101.299.770,50   | 2,72   | 64,378                                           | 64,356   |
| Total :                                 | 27.448                                                   | 100,00 | 3.728.381.158,25 | 100,00 | 2.450                                           | 100,00 | 1.535.583,14     | 100,00 | 27.439                                                   | 100,00 | 3.726.845.575,11 | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :    |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 63,673                                           | 63,646   |
| Media Simple / Average :                |                                                          |        | 135.834,35       |        |                                                 |        | 626,77           |        |                                                          |        | 135.822,94       |        | 61,274                                           | 61,248   |
| Mínimo / Minimum :                      |                                                          |        | 203,08           |        |                                                 |        | 0,02             |        |                                                          |        | 321,65           |        | 0,077                                            | 0,000    |
| Máximo / Maximum :                      |                                                          |        | 2.076.762,64     |        |                                                 |        | 19.728,95        |        |                                                          |        | 2.076.762,64     |        | 375,459                                          | 375,459  |