

## 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:** 31/10/2016

**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                   | 5.811                                                    | 21,37  | 728.958.195,50   | 20,11  | 419                                             | 22,86  | 285.861,43       | 18,84  | 5.809                                                    | 21,37  | 728.672.334,07   | 20,11  | 64,649                                           | 64,623    |
| Aragón / Aragon                         | 500                                                      | 1,84   | 63.478.225,80    | 1,75   | 37                                              | 2,02   | 20.800,59        | 1,37   | 500                                                      | 1,84   | 63.457.425,21    | 1,75   | 63,727                                           | 63,705    |
| Asturias / Asturias                     | 621                                                      | 2,28   | 66.956.554,13    | 1,85   | 48                                              | 2,62   | 24.200,64        | 1,60   | 621                                                      | 2,28   | 66.932.353,49    | 1,85   | 63,702                                           | 63,678    |
| Canarias / Canary Islands               | 1.810                                                    | 6,66   | 210.400.964,57   | 5,80   | 129                                             | 7,04   | 70.417,54        | 4,64   | 1.810                                                    | 6,66   | 210.330.547,03   | 5,80   | 63,328                                           | 63,306    |
| Cantabria / Cantabria                   | 336                                                      | 1,24   | 44.765.357,83    | 1,23   | 13                                              | 0,71   | 7.742,02         | 0,51   | 336                                                      | 1,24   | 44.757.615,81    | 1,24   | 64,114                                           | 64,104    |
| Castilla y León / Castilla-Leon         | 1.191                                                    | 4,38   | 131.620.509,39   | 3,63   | 49                                              | 2,67   | 26.617,28        | 1,75   | 1.190                                                    | 4,38   | 131.593.892,11   | 3,63   | 63,892                                           | 63,880    |
| Castilla-La Mancha / Castilla-La Mancha | 1.098                                                    | 4,04   | 137.686.124,71   | 3,80   | 80                                              | 4,36   | 91.543,75        | 6,03   | 1.098                                                    | 4,04   | 137.594.580,96   | 3,80   | 65,676                                           | 65,633    |
| Cataluña / Catalonia                    | 3.769                                                    | 13,86  | 625.002.229,19   | 17,24  | 274                                             | 14,95  | 290.033,26       | 19,12  | 3.768                                                    | 13,86  | 624.712.195,93   | 17,24  | 66,319                                           | 66,288    |
| Ceuta / Ceuta                           | 140                                                      | 0,51   | 20.723.066,17    | 0,57   | 4                                               | 0,22   | 2.209,43         | 0,15   | 140                                                      | 0,52   | 20.720.856,74    | 0,57   | 63,674                                           | 63,668    |
| Comunidad Valenciana / Valencia         | 3.683                                                    | 13,55  | 455.514.685,91   | 12,57  | 280                                             | 15,28  | 250.622,16       | 16,52  | 3.683                                                    | 13,55  | 455.264.063,75   | 12,56  | 64,174                                           | 64,138    |
| Desconocida / Unknown                   | 1                                                        | 0,00   | 134.325,41       | 0,00   | 0                                               | 0,00   | 0,00             | 0,00   | 1                                                        | 0,00   | 134.325,41       | 0,00   | 71,056                                           | 71,056    |
| Extremadura / Extremadura               | 514                                                      | 1,89   | 51.279.187,79    | 1,41   | 39                                              | 2,13   | 24.776,52        | 1,63   | 514                                                      | 1,89   | 51.254.411,27    | 1,41   | 64,655                                           | 64,619    |
| Galicia / Galicia                       | 1.890                                                    | 6,95   | 206.047.254,95   | 5,68   | 143                                             | 7,80   | 54.991,56        | 3,62   | 1.890                                                    | 6,95   | 205.992.263,39   | 5,68   | 64,692                                           | 64,675    |
| Islas Baleares / Balearic Islands       | 652                                                      | 2,40   | 93.369.607,64    | 2,58   | 42                                              | 2,29   | 41.623,58        | 2,74   | 652                                                      | 2,40   | 93.327.984,06    | 2,58   | 62,950                                           | 62,921    |
| La Rioja / La Rioja                     | 134                                                      | 0,49   | 16.124.954,58    | 0,44   | 12                                              | 0,65   | 6.805,85         | 0,45   | 134                                                      | 0,49   | 16.118.148,73    | 0,44   | 63,353                                           | 63,330    |
| Madrid / Madrid                         | 3.207                                                    | 11,80  | 515.631.799,24   | 14,22  | 149                                             | 8,13   | 194.350,89       | 12,81  | 3.206                                                    | 11,80  | 515.437.448,35   | 14,22  | 65,010                                           | 64,984    |
| Melilla / Melilla                       | 155                                                      | 0,57   | 19.463.059,74    | 0,54   | 3                                               | 0,16   | 1.286,68         | 0,08   | 155                                                      | 0,57   | 19.461.773,06    | 0,54   | 74,327                                           | 74,323    |
| Murcia / Murcia                         | 954                                                      | 3,51   | 116.231.084,61   | 3,21   | 66                                              | 3,60   | 48.154,56        | 3,17   | 954                                                      | 3,51   | 116.182.930,05   | 3,21   | 63,106                                           | 63,082    |
| Navarra / Navarra                       | 164                                                      | 0,60   | 23.388.663,40    | 0,65   | 11                                              | 0,60   | 33.310,50        | 2,20   | 164                                                      | 0,60   | 23.355.352,90    | 0,64   | 65,350                                           | 65,273    |
| País Vasco / Basque Country             | 556                                                      | 2,05   | 98.370.957,12    | 2,71   | 35                                              | 1,91   | 41.716,55        | 2,75   | 556                                                      | 2,05   | 98.329.240,57    | 2,71   | 64,829                                           | 64,803    |
| Total :                                 | 27.186                                                   | 100,00 | 3.625.146.807,68 | 100,00 | 1.833                                           | 100,00 | 1.517.064,79     | 100,00 | 27.181                                                   | 100,00 | 3.623.629.742,89 | 100,00 |                                                  |           |
| Media Ponderada / Weighted Average :    |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 64,783                                           | 64,755    |
| Media Simple / Average :                |                                                          |        | 133.346,09       |        |                                                 |        | 827,64           |        |                                                          |        | 133.314,81       |        | 62,147                                           | 62,120    |
| Mínimo / Minimum :                      |                                                          |        | 170,70           |        |                                                 |        | 10,61            |        |                                                          |        | 170,70           |        | 0,033                                            | 0,000     |
| Máximo / Maximum :                      |                                                          |        | 2.028.492,97     |        |                                                 |        | 25.825,67        |        |                                                          |        | 2.028.492,97     |        | 1.604,751                                        | 1.604,751 |