

Date: 04/30/2019
Currency: EUR

Banco Europeo de Inversiones

Bonds issue									
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
		Current	Original			Final maturity (legal)	Next	DBRS / Moody's / Axesor	
Series ES0305132005	05/09/2016 13,440	80,311.59 1,079,387,769.60 80.31%	100,000.00 1,344,000,000.00	Floating 3-M Euribor+0.500% 17.Feb/May/Aug/Nov	0.1920% 05/17/2019 37.692906 Gross 30.531254 Net	08/17/2064 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through" Secuential	A(high) (sf) Aa1 AA	A(high) (sf) Aa2 (sf) AA-(sf)
Total		1,079,387,769.60	1,344,000,000.00						

	% Monthly CPR (SMM)			0.08	0.17	0.25	0.34	0.42	0.51	0.60	0.69
	% Annual equivalent CPR			1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00
Series	With optional redemption *	Average life	Years	9.42	8.41	7.56	6.84	6.21	5.68	5.22	4.82
		Date		07/19/2028	07/17/2027	09/09/2026	12/18/2025	05/05/2025	10/22/2024	05/07/2024	12/14/2023
		Final Maturity	Years	20.25	18.76	17.51	16.25	15.25	14.01	13.01	12.25
	Without optional redemption *	Average life	Years	9.42	8.41	7.56	6.84	6.21	5.68	5.22	4.82
		Date		05/17/2039	11/17/2037	08/17/2036	05/17/2035	05/17/2034	02/17/2033	02/17/2032	05/17/2031
		Final Maturity	Years	20.25	18.76	17.51	16.25	15.25	14.01	13.01	12.25

Credit enhancement and financial operations

		Current			At issue date	
			% CE			% CE
Series	100.00%	1,079,387,769.60	23.96%	100.00%	1,344,000,000.00	20.00%
Issue of Bonds		1,079,387,769.60			1,344,000,000.00	
B Loan	23.72%	256,000,000.00		19.05%	256,000,000.00	
Reserve Fund	5.93%	64,000,000.00		4.76%	64,000,000.00	

Assets		Balance	Interest
Treasury Account		86,290,423.08	0.000%
Service pral collect not yet credited		4,381,575.63	
Service ints collect not yet credited		1,063,016.45	
Liabilities		Available	Balance
Subordinated Loan L/T		64,000,000.00	0.000%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		128,854.57	

General			
		Current	At constitution date
Count		10,501	11,333
Principal			
Principal outstanding	1,311,210,526.42		1,599,973,393.06
Average loan	124,865.30		141,178.28
Minimum	445.83		57,460.25
Maximum	755,714.63		910,287.59
Interest rate			
Weighted average (wac)	1.09%		1.32%
Minimum	0.10%		0.24%
Maximum	6.47%		6.60%
Final maturity			
Weighted average (WARM) (months)	296		331
Minimum	06/30/2019		01/25/2021
Maximum	10/31/2055		10/31/2055
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	99.27%		99.19%
Mortgage Market: All Institutions	0.73%		0.81%

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.02	6.92		
10.01 - 20%	0.15	16.92	0.00	17.38
20.01 - 30%	1.22	25.10	0.65	26.85
30.01 - 40%	2.60	35.91	1.06	35.83
40.01 - 50%	12.01	46.26	2.94	46.14
50.01 - 60%	32.35	55.58	17.39	55.61
60.01 - 70%	41.12	64.67	42.58	65.45
70.01 - 80%	8.38	73.10	29.88	73.32
80.01 - 90%	1.79	84.40	3.77	84.32
90.01 - 100%	0.31	91.26	1.72	94.16
100.01 - 110%	0.03	101.66		
Weighted average (WALTV)		59.37		66.17
Minimum		0.20		17.38
Maximum		155.96		98.89

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.23%	0.26%	0.28%	0.26%	0.23%
Annual Percentage Rate (CPR)	2.73%	3.06%	3.35%	3.03%	2.67%

	Current	At constitution date
Andalucia	17.46%	17.14%
Aragon	2.19%	2.16%
Asturias	1.98%	1.98%
Balearic Islands	2.41%	2.50%
Basque Country	3.83%	3.94%
Canary Islands	4.26%	4.33%
Cantabria	1.41%	1.41%
Castilla-La Mancha	3.31%	3.29%
Castilla-Leon	3.85%	3.74%
Catalonia	16.30%	16.31%
Ceuta	1.27%	1.24%
Extremadura	1.57%	1.52%
Galicia	4.47%	4.46%
La Rioja	0.49%	0.48%
Madrid	23.14%	23.52%
Meillia	0.87%	0.84%
Murcia	2.46%	2.44%
Navarra	0.71%	0.73%
Valencia	8.01%	8.00%

Additional information
 Europa de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com
 Oficial register CNMV: C/ Fdison 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

BBVA RMBS 16 Fondo de Titulización



Brief report

Date: 04/30/2019
Currency: EUR

Constitution date
05/09/2016

VAT Reg. no.
V87560744

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA

Servicer
BBVA

Assets Custodian
BBVA

Bond Paying Agent
BBVA

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
BBVA

Start-up Loan
BBVA

Subordinated Loan
BBVA

Fund Auditor
KPMG Auditores

Lead Manager
BBVA

Suscribers
BBVA
Banco Europeo de Inversiones

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	536	237,383.50	58,333.69	0.00	295,717.19	30.92	70,140,874.80	70,436,591.99	87.73	57.82
from > 1 to <= 2 months	38	35,282.08	9,571.18	0.00	44,853.26	4.69	4,386,584.91	4,431,438.17	5.52	59.57
from > 2 to <= 3 months	2	1,845.02	1,222.23	0.00	3,067.25	0.32	238,690.36	241,757.61	0.30	78.31
from > 3 to <= 6 months	8	21,903.50	4,077.51	0.00	25,981.01	2.72	1,274,680.58	1,300,661.59	1.62	51.73
from > 6 to < 12 months	10	32,764.56	13,760.82	947.83	47,473.21	4.96	1,136,732.96	1,184,206.17	1.47	53.17
from = 12 to < 18 months	9	71,568.74	12,945.41	2,386.85	86,901.00	9.09	1,548,177.98	1,635,078.98	2.04	60.29
from = 18 to < 24 months	1	5,046.20	1,183.87	332.10	6,562.17	0.69	98,619.40	105,181.57	0.13	61.19
from >= 2 years	6	423,650.46	16,773.89	5,440.04	445,864.39	46.62	505,802.66	951,667.05	1.19	63.25
Subtotal	610	829,444.06	117,868.60	9,106.82	956,419.48	100.00	79,330,163.65	80,286,583.13	100.00	57.89
Total	610	829,444.06	117,868.60	9,106.82	956,419.48		79,330,163.65	80,286,583.13		