

## BBVA RMBS 16 Fondo de Titulización

### 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 (CTHs) / Residential mortgage loans (PTCs)

Fecha / Date: 31/12/2019

Divisa / Currency: EUR

| Intervalos anuales<br>Annual Intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |      |                  |      | Principal Vencido Impagado<br>Overdue Principal |      |                  |       | Principal Pendiente Vencimiento<br>Outstanding Principal |      |                  |      | Tipo Interés<br>Interest Rate | Vida residual<br>Residual Life   |
|----------------------------------------|----------------------------------------------------------|------|------------------|------|-------------------------------------------------|------|------------------|-------|----------------------------------------------------------|------|------------------|------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %    | Importe / Amount | %    | Num.                                            | %    | Importe / Amount | %     | Num.                                                     | %    | Importe / Amount | %    | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2020                                   | 2                                                        | 0,02 | 4.421,36         | 0,00 | 0                                               | 0,00 | 0,00             | 0,00  | 2                                                        | 0,02 | 4.421,36         | 0,00 | 1,946%                        | 8,738                            |
| 2021                                   | 4                                                        | 0,04 | 74.971,19        | 0,01 | 0                                               | 0,00 | 0,00             | 0,00  | 4                                                        | 0,04 | 74.971,19        | 0,01 | 0,901%                        | 18,011                           |
| 2022                                   | 7                                                        | 0,07 | 127.767,97       | 0,01 | 1                                               | 0,19 | 974,17           | 0,10  | 7                                                        | 0,07 | 126.793,80       | 0,01 | 0,984%                        | 30,485                           |
| 2023                                   | 10                                                       | 0,10 | 346.524,97       | 0,03 | 0                                               | 0,00 | 0,00             | 0,00  | 10                                                       | 0,10 | 346.524,97       | 0,03 | 0,780%                        | 41,344                           |
| 2024                                   | 17                                                       | 0,17 | 653.894,57       | 0,05 | 0                                               | 0,00 | 0,00             | 0,00  | 17                                                       | 0,17 | 653.894,57       | 0,05 | 0,825%                        | 56,195                           |
| 2025                                   | 12                                                       | 0,12 | 612.699,22       | 0,05 | 0                                               | 0,00 | 0,00             | 0,00  | 12                                                       | 0,12 | 612.699,22       | 0,05 | 1,101%                        | 65,417                           |
| 2026                                   | 33                                                       | 0,32 | 2.276.736,40     | 0,18 | 2                                               | 0,38 | 934,96           | 0,09  | 33                                                       | 0,32 | 2.275.801,44     | 0,18 | 0,815%                        | 80,331                           |
| 2027                                   | 50                                                       | 0,49 | 3.654.731,60     | 0,29 | 0                                               | 0,00 | 0,00             | 0,00  | 50                                                       | 0,49 | 3.654.731,60     | 0,29 | 1,050%                        | 90,563                           |
| 2028                                   | 70                                                       | 0,68 | 5.208.322,08     | 0,42 | 3                                               | 0,57 | 3.045,07         | 0,31  | 70                                                       | 0,68 | 5.205.277,01     | 0,42 | 0,967%                        | 102,871                          |
| 2029                                   | 78                                                       | 0,76 | 7.181.634,09     | 0,58 | 5                                               | 0,95 | 17.204,52        | 1,74  | 78                                                       | 0,76 | 7.164.429,57     | 0,58 | 0,705%                        | 115,874                          |
| 2030                                   | 93                                                       | 0,90 | 8.841.056,77     | 0,71 | 6                                               | 1,15 | 5.507,64         | 0,56  | 93                                                       | 0,90 | 8.835.549,13     | 0,71 | 0,713%                        | 127,003                          |
| 2031                                   | 184                                                      | 1,79 | 14.955.469,12    | 1,20 | 7                                               | 1,34 | 3.295,16         | 0,33  | 184                                                      | 1,79 | 14.952.173,96    | 1,20 | 0,958%                        | 138,866                          |
| 2032                                   | 164                                                      | 1,60 | 13.952.792,49    | 1,12 | 14                                              | 2,67 | 27.096,07        | 2,74  | 164                                                      | 1,60 | 13.925.696,42    | 1,12 | 1,032%                        | 150,257                          |
| 2033                                   | 227                                                      | 2,21 | 19.592.991,10    | 1,57 | 19                                              | 3,63 | 47.145,03        | 4,78  | 227                                                      | 2,21 | 19.545.846,07    | 1,57 | 0,774%                        | 162,997                          |
| 2034                                   | 208                                                      | 2,02 | 21.658.781,67    | 1,74 | 9                                               | 1,72 | 5.580,97         | 0,57  | 208                                                      | 2,02 | 21.653.200,70    | 1,74 | 0,737%                        | 174,731                          |
| 2035                                   | 373                                                      | 3,63 | 43.861.602,32    | 3,52 | 31                                              | 5,92 | 22.425,04        | 2,27  | 373                                                      | 3,63 | 43.839.177,28    | 3,52 | 0,598%                        | 186,770                          |
| 2036                                   | 494                                                      | 4,80 | 50.607.201,54    | 4,06 | 29                                              | 5,53 | 79.335,03        | 8,04  | 494                                                      | 4,81 | 50.527.866,51    | 4,06 | 0,724%                        | 198,319                          |
| 2037                                   | 388                                                      | 3,77 | 43.136.500,98    | 3,46 | 13                                              | 2,48 | 25.338,17        | 2,57  | 388                                                      | 3,77 | 43.111.162,81    | 3,46 | 1,007%                        | 211,237                          |
| 2038                                   | 281                                                      | 2,73 | 31.493.129,91    | 2,53 | 13                                              | 2,48 | 8.892,04         | 0,90  | 281                                                      | 2,73 | 31.484.237,87    | 2,53 | 0,953%                        | 223,087                          |
| 2039                                   | 302                                                      | 2,94 | 38.876.986,36    | 3,12 | 12                                              | 2,29 | 11.263,55        | 1,14  | 302                                                      | 2,94 | 38.865.722,81    | 3,12 | 0,811%                        | 234,380                          |
| 2040                                   | 362                                                      | 3,52 | 51.776.262,21    | 4,16 | 13                                              | 2,48 | 26.770,36        | 2,71  | 362                                                      | 3,52 | 51.749.491,85    | 4,16 | 0,588%                        | 246,769                          |
| 2041                                   | 955                                                      | 9,29 | 107.968.983,23   | 8,67 | 27                                              | 5,15 | 11.004,44        | 1,11  | 955                                                      | 9,29 | 107.957.978,79   | 8,68 | 0,866%                        | 258,489                          |
| 2042                                   | 245                                                      | 2,38 | 31.719.704,34    | 2,55 | 15                                              | 2,86 | 10.114,03        | 1,02  | 245                                                      | 2,38 | 31.709.590,31    | 2,55 | 0,985%                        | 269,666                          |
| 2043                                   | 816                                                      | 7,94 | 88.333.468,18    | 7,09 | 21                                              | 4,01 | 9.918,60         | 1,00  | 816                                                      | 7,94 | 88.323.549,58    | 7,10 | 1,397%                        | 283,881                          |
| 2044                                   | 643                                                      | 6,25 | 74.825.003,96    | 6,01 | 20                                              | 3,82 | 26.790,21        | 2,71  | 643                                                      | 6,25 | 74.798.213,75    | 6,01 | 1,280%                        | 294,441                          |
| 2045                                   | 674                                                      | 6,56 | 91.299.822,29    | 7,33 | 23                                              | 4,39 | 180.156,61       | 18,25 | 673                                                      | 6,55 | 91.119.665,68    | 7,32 | 0,777%                        | 306,316                          |
| 2046                                   | 679                                                      | 6,60 | 87.842.502,67    | 7,05 | 34                                              | 6,49 | 18.266,68        | 1,85  | 679                                                      | 6,61 | 87.824.235,99    | 7,06 | 0,821%                        | 318,562                          |
| 2047                                   | 294                                                      | 2,86 | 45.099.754,00    | 3,62 | 22                                              | 4,20 | 12.449,51        | 1,26  | 294                                                      | 2,86 | 45.087.304,49    | 3,62 | 0,755%                        | 329,656                          |
| 2048                                   | 264                                                      | 2,57 | 39.775.097,38    | 3,19 | 38                                              | 7,25 | 21.648,25        | 2,19  | 264                                                      | 2,57 | 39.753.449,13    | 3,19 | 0,800%                        | 341,832                          |
| 2049                                   | 230                                                      | 2,24 | 30.758.738,40    | 2,47 | 19                                              | 3,63 | 7.851,00         | 0,80  | 230                                                      | 2,24 | 30.750.887,40    | 2,47 | 0,832%                        | 354,891                          |

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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|----------------------------------------|----------------------------------------------------------|---------------|-------------------------|---------------|-------------------------------------------------|---------------|-------------------|---------------|----------------------------------------------------------|---------------|-------------------------|---------------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %             | Importe / Amount        | %             | Num.                                            | %             | Importe / Amount  | %             | Num.                                                     | %             | Importe / Amount        | %             | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2050                                   | 423                                                      | 4,11          | 67.803.312,63           | 5,45          | 38                                              | 7,25          | 370.237,28        | 37,50         | 422                                                      | 4,11          | 67.433.075,35           | 5,42          | 0,658%                        | 366,583                          |
| 2051                                   | 1.414                                                    | 13,75         | 185.438.632,78          | 14,89         | 77                                              | 14,69         | 28.978,15         | 2,94          | 1.414                                                    | 13,75         | 185.409.654,63          | 14,90         | 0,949%                        | 378,242                          |
| 2052                                   | 108                                                      | 1,05          | 14.452.697,64           | 1,16          | 9                                               | 1,72          | 4.551,26          | 0,46          | 108                                                      | 1,05          | 14.448.146,38           | 1,16          | 1,501%                        | 389,504                          |
| 2053                                   | 74                                                       | 0,72          | 9.005.912,87            | 0,72          | 3                                               | 0,57          | 417,97            | 0,04          | 74                                                       | 0,72          | 9.005.494,90            | 0,72          | 2,291%                        | 404,251                          |
| 2054                                   | 40                                                       | 0,39          | 4.493.136,75            | 0,36          | 0                                               | 0,00          | 0,00              | 0,00          | 40                                                       | 0,39          | 4.493.136,75            | 0,36          | 1,411%                        | 414,074                          |
| 2055                                   | 64                                                       | 0,62          | 7.527.452,36            | 0,60          | 1                                               | 0,19          | 112,13            | 0,01          | 64                                                       | 0,62          | 7.527.340,23            | 0,60          | 1,168%                        | 424,707                          |
| <b>Total :</b>                         | <b>10.282</b>                                            | <b>100,00</b> | <b>1.245.238.697,40</b> | <b>100,00</b> | <b>524</b>                                      | <b>100,00</b> | <b>987.303,90</b> | <b>100,00</b> | <b>10.280</b>                                            | <b>100,00</b> | <b>1.244.251.393,50</b> | <b>100,00</b> |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |               |                         |               |                                                 |               |                   |               |                                                          |               |                         |               |                               |                                  |
| Media Simple / Average :               |                                                          |               | 121.108,61              |               |                                                 |               |                   | 1.884,17      |                                                          |               |                         |               | 0,914%                        | 288,075                          |
| Mínimo / Minimum :                     |                                                          |               | 1.802,94                |               |                                                 |               |                   | 74,04         |                                                          |               |                         |               | 1,006%                        | 278,639                          |
| Máximo / Maximum :                     |                                                          |               | 740.853,89              |               |                                                 |               |                   | 340.451,27    |                                                          |               |                         |               | 0,000%                        | 30/04/2020                       |
|                                        |                                                          |               |                         |               |                                                 |               |                   |               |                                                          |               |                         |               | 6,470%                        | 31/10/2055                       |