

BBVA EMPRESAS 4 Fondo de Titulización de Activos

Brief report

Date: 01/31/2019

Currency: EUR

Constitution date
07/19/2010

VAT Reg. no.
V86005485

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

Originator
BBVA

Servicer
BBVA

Lead Manager and Suscriber
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

Assets Custodian
BBVA

Fund Auditor
KPMG Auditores

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.98%	1.64%	1.07%	0.84%	0.91%
Annual Percentage Rate (CPR)	11.15%	17.98%	12.07%	9.62%	10.38%

Geographic distribution		
	Current	At constitution date
Andalucia	7.93%	11.47%
Aragon		2.44%
Asturias	1.46%	1.69%
Balearic Islands	0.95%	3.52%
Basque Country	9.88%	6.18%
Canary Islands	5.57%	6.77%
Cantabria	0.13%	1.33%
Castilla-La Mancha	1.26%	2.94%
Castilla-Leon	11.54%	3.50%
Catalonia	27.47%	18.95%
Ceuta		0.05%
Extremadura	0.05%	1.33%
Galicia	5.98%	5.62%
La Rioja	0.05%	0.91%
Madrid	21.44%	17.55%
Melilla	0.17%	0.03%
Murcia	0.64%	1.97%
Navarra		2.15%
Valencia	5.49%	11.59%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	50	2,856.16	98.15	146,330.71	149,285.02	0.47	360,987.23	510,272.25	1.57
from > 1 to ≤ 2 months	2	8,077.03	448.12	0.00	8,525.15	0.03	77,162.27	85,687.42	0.26
from > 3 to ≤ 6 months	2	14,964.53	301.97	0.00	15,266.50	0.05	17,317.07	32,583.57	0.10
from > 6 to < 12 months	2	428,181.90	0.00	5,111.35	433,293.25	1.37	0.00	433,293.25	1.33
from ≥ 12 to < 18 months	1	68,346.36	5,387.44	0.00	73,733.80	0.23	67,847.03	141,580.83	0.43
from ≥ 2 years	291	28,188,516.34	2,361,724.65	457,887.56	31,008,128.55	97.85	386,790.27	31,394,918.82	96.31
Subtotal	348	28,710,942.32	2,367,960.33	609,329.62	31,688,232.27	100.00	910,103.87	32,598,336.14	100.00
Total	348	28,710,942.32	2,367,960.33	609,329.62	31,688,232.27		910,103.87	32,598,336.14	

Additional information